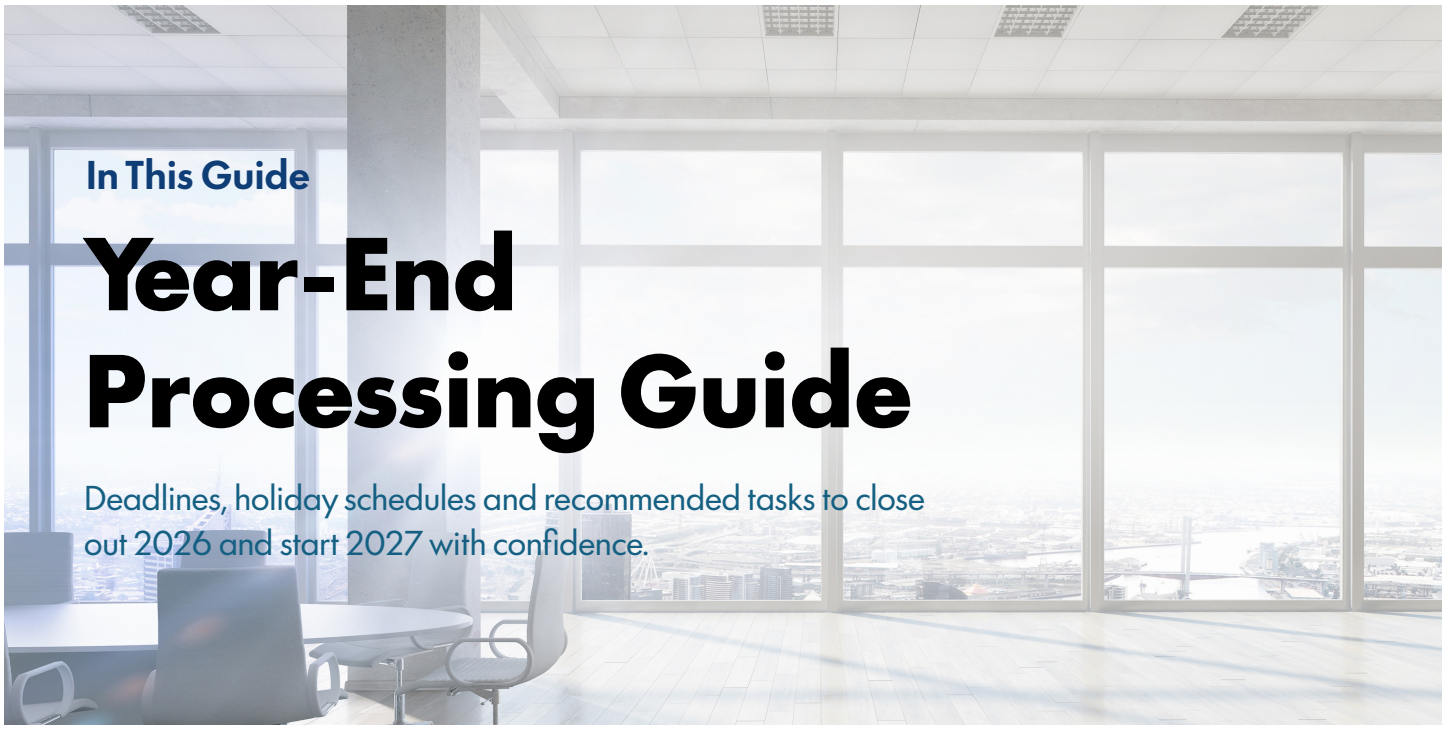
INVO®

ANNUAL PAYROLL GUIDE 2026



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Year-End Processing Guide

Deadlines, holiday schedules and recommended tasks to close out 2026 and start 2027 with confidence.

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As 2026 comes to an end, we know year-end can be a busy time for employers. As your PEO partner, we are committed to helping make the process as smooth as possible. This guide provides important year-end information, deadlines, and responsibilities to help ensure a successful transition into 2027.

Thank you for the opportunity to serve your organization. We appreciate your partnership and look forward to supporting you through year-end and into the new year. If you have any questions or need assistance, please contact our team.

INVO Holiday Schedule Remaining 2026 dates

Holiday	INVO Offices closed
Thanksgiving 2026	Thursday November 26 & Friday November 27
Christmas Eve and Christmas Day 2026	Thursday and Friday December 24th & 25th
New year's Day 2027	Friday, January 1

Federal Reserve

When the Federal Reserve is closed, no direct deposit or tax payments will be sent, nor will funds be settled on those days. INVO clients should NOT have check dates on Federal Reserve holidays. Please be sure your payroll information is communicated to your INVO payroll specialist well enough in advance of these dates for direct deposits and tax liabilities to be issued.

Holiday	Date Observed (Federal Reserve Closed)
Thanksgiving 2026	Thursday, November 26
Christmas Day 2026	Friday, December 25
New Year's Day 2027	Friday, January 1

Processing Deadlines

Standard Deadlines

In keeping with our standard processing deadlines, INVO must receive all payroll information by the deadline indicated on the payroll-processing contract, which is two banking days prior to the check date. Any payroll information, such as adjustments, received after the deadline may not be processed timely due to the necessary processing and handling time.

W-2s and 1095-Cs

W-2s will be processed and mailed by January 31, 2027, and 1095-Cs will be processed and delivered by March 2, 2027. The fees for W-2s, 1095-Cs, will automatically be assessed on a scheduled payroll invoice. Please contact your INVO payroll specialist regarding your specific date.

Year-End Deadlines

- **Voided Checks**
  - If your company has any checks that need to be voided, please let your Payroll Specialist know before 12/31/2026. There will not be ANY checks voided after **12/31/2026.**
- **Third Party Sick Pay**
  - Make sure any information needed for Third Party Sick Pay for W-2 and tax purposes are provided to the Payroll Specialist no later than 12/18/26.
- **S-Corp Medical**
  - Make sure any information needed for S-Corp Medical for W-2 reporting and tax purposes are provided to the Payroll Specialist no later than 12/18/26.
- **SUTA Rate Notices**
  - If your company receives their 2026 SUTA Rate Notice, please forward to your Payroll Specialist as soon as received. It is extremely important that we receive your notices in a timely manner as new rates go into effect January 1st, 2027.
- **Interims/Bonuses**
  - If your company has any Interims/Bonuses that need to be processed by 12/31/2026, **please let your INVO Payroll Specialist know before 12/18/2026.**
- **Employer Paid Benefits**
  - If your company offers a Medical or Retirement Benefit plan and pays a portion of the employee premium, please notify benefits at invobenefits@invopeo.com by 12/18/2026 so this can be properly reported on the W-2.
- **Electronic W2**
  - If your employees would like to elect to receive their W2 electronically, they need to opt in (through ESS, employee Portal) at www.invopeo.com no later than **12/18/26.**

Year - End Deadlines (Continued)

The deadline for process adjustment or interim payrolls with a 2026 check date is December 29, 2026, at 2:00 p.m. EST/1:00 p.m. CST/12 p.m. MST/11 a.m. PST. All payrolls received after this deadline will have a 2027 check date. Please be advised that amended return fees processed after December 31, 2026, may apply.

All information must be submitted in writing. If you are unable to process all 2026 payrolls by December 29, 2026, please notify your INVO representative immediately.

Adjustments needed to correct payroll information that are received after December 31, 2026, will have to be in the form of a W-2C. All standard processing fees will apply.

IMPORTANT: Payrolls processed in 2026 that have a CHECK DATE of 2027 will NOT show up as wages on the 2026 W-2! These wages will NOT be part of your 2026 YTD totals.

Recommended Year-End Task

- ☐ Review holiday table for Federal Reserve holidays and INVO Payroll limited support hours.
- ☐ Review processing deadlines and identify your last payroll(s) for 2026.
- ☐ Inform your INVO payroll specialist of any year-end adjustments to record such items as relocation expenses, group term life, personal use of company cars, third-party sick pay, etc., prior to your final 2026 payroll.
- ☐ Perform an audit of employee data related to SSN, name, and mailing address by the end of the year in preparation for the creation of 2026 W-2s.
- ☐ Identify and process any end-of-year payrolls, such as a bonus payroll, by December 18, 2026.
- ☐ Call your INVO payroll specialist with ANY questions regarding year-end processing well in advance of December 29, 2026, so that there will be ample time to address and resolve any outstanding issues.