

## IMPORTANT DATES & EVENTS FOR IRAS AND ESAS

For your convenience, here is a list of important dates and events.

DEADLINE*	ACTION TO TAKE / FORMS TO USE
<b>FEBRUARY 1</b>	PENSICO Trust Company ("PENSICO") will mail your prior year <b>Form 1099-R</b> if you received a plan distribution in the prior year.
<b>APRIL 1</b>	If you are the account owner and you turned 70½ last year, but you elected to defer taking your first required minimum distribution (RMD), you are required to take your first RMD payment by April 1 of the current year. (You are also required to take the current year RMD by 12/31)
<b>APRIL 15</b>	April 15th is an important date due to the following deadlines: <ul style="list-style-type: none"> <li>• Establish an IRA for a prior tax-year contribution</li> <li>• Postmark prior tax-year IRA contributions to PENSICO</li> <li>• Postmark prior year <b>Form 990-T</b> (exempt organization business income tax return) and any applicable tax payment to the IRS. Note: Form 990-T must be signed by your plan's trustee or custodian (i.e., PENSICO)</li> <li>• Remove prior year excess IRA contributions – extensions allowed</li> <li>• Recharacterize prior year IRA contributions – extensions allowed</li> </ul>
<b>APRIL 30</b>	PENSICO will mail your <b>Form 5498-ESA</b> if you made contributions to a Coverdell ESA for the prior tax year.
<b>MAY 31</b>	PENSICO will mail your <b>Form 5498</b> if you made IRA contributions for the prior tax year.
<b>SEPTEMBER 1</b>	PENSICO must receive your completed paperwork to re-register non-standard assets (e.g., offshore funds, private REITs) to satisfy RMD and Roth conversion requirements.
<b>OCTOBER 15</b>	Your last day to: <ul style="list-style-type: none"> <li>• Remove excess IRA contributions for the prior year</li> <li>• Recharacterize IRA contributions for the prior year</li> </ul>
<b>NOVEMBER 26</b>	PENSICO must receive your completed paperwork to re-register standard assets (e.g., mutual funds, publicly traded stock) to satisfy RMD and Roth conversion requirements.
<b>DECEMBER 31</b>	Your last day to: <ul style="list-style-type: none"> <li>• Take your entire current year RMD amount to avoid a 50% penalty (account owners turning 70½ in the current year have until April 1 of the next year to take their first RMD payment)</li> <li>• Convert a traditional IRA to a Roth IRA</li> </ul>

\*Certain deadlines may vary if they fall on a weekend or holiday. Please consult with a tax professional for specific details.