

JANUARY

- 31 The following documents are uploaded to each clients portal:
- 2023 Annual Account Statement – this document includes the 2023 year-end Fair Market Value (FMV)
 - IRS Form 1099-R if you took a distribution in 2023
 - Notice for Required Minimum Distributions (RMD), if applicable

MARCH

- 31 Digital Trust electronically files the Form 1099-R with the IRS
- 31 Last day to request corrections to your 2023 Annual Account Statement
- 31 Last day to submit FMV Forms and supporting documents to Digital Trust for 2023 FMV amount updates

APRIL

- 1 IRS deadline to take your RMD if you turned 73 in 2023
- 15 IRS deadline to make IRA contributions for 2023

MAY

- 31 Digital Trust electronically files the Form 5498 with the IRS, and the Form is uploaded to each client's document center

JULY

- 1 Reminder to conduct an annual review of your IRA account(s) and investment(s) including reviewing and updating your beneficiary designation and your contact information

SEPTEMBER

- 15 Contribution recharacterization requests due to Digital Trust

OCTOBER

- 15 IRS deadline to remove excess IRA contribution(s) that occurred in 2023 for IRA owners who timely filed their federal income tax return or received an extension of time to file
- 31 Completed RMD requests due to Digital Trust for guaranteed processing of RMDs and/or Charitable Distributions by 12/31*

DECEMBER

- 1 Completed FMV Form requests due to Digital Trust for guaranteed processing for 2024 Annual Account Statements
- 31 Completed RMD requests for 2024 must be submitted to Digital Trust before the 12/31/2024 deadline to comply with IRS rules

*RMD requests received after this deadline are not guaranteed to be processed by 12/31/2024 to meet RMD and/or Charitable Distribution IRS requirements.

Key Dates to Mark in Your 2024 Calendar for IRA

JAN							FEB							MAR						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6					1	2	3						1	2
7	8	9	10	11	12	13	4	5	6	7	8	9	10	3	4	5	6	7	8	9
14	15	16	17	18	19	20	11	12	13	14	15	16	17	10	11	12	13	14	15	16
21	22	23	24	25	26	27	18	19	20	21	22	23	24	17	18	19	20	21	22	23
28	29	30	31				25	26	27	28	29			24	25	26	27	28	29	30
														31						

APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6					1	2	3							1
7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29
														30						

JULY							AUG							SEPT						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6					1	2	3							1
7	8	9	10	11	12	13	4	5	6	7	8	9	10	8	9	10	11	12	13	14
14	15	16	17	18	19	20	11	12	13	14	15	16	17	15	16	17	18	19	20	21
21	22	23	24	25	26	27	18	19	20	21	22	23	24	22	23	24	25	26	27	28
28	29	30	31				25	26	27	28	29	30	31	29	30					

OCT							NOV							DEC						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5						1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				

