# **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

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Disclaimer: Digital Trust, LLC is a custodian of self-directed accounts whose role is nondiscretionary and administrative only. The account holder must direct all investment transactions and choose the investments for the account. Digital Trust has no responsibility or involvement in selecting any investment. This information is provided for general educational purposes only and should not be considered to be legal, tax or investment advice. Please consult with your competent tax advisor and/or legal counsel.