



2020-2021 IRA Account Deadlines

Subject	Date	Additional Information
Annual IRA Custodial Fee (All IRAs)	12.18.20	The annual \$25 IRA Custodial fee will be charged on 12.18.20. If the charge is being deducted directly from an IRA, the account may not be reimbursed. Deposits received for reimbursements will be coded as a regular IRA contribution.
Tax Year 2020 Distributions (including Charitable Distributions and Roth Conversions) (Traditional, Roth, Rollover, SEP, and SIMPLE IRAs)	12.31.20	<p>The last day to withdraw funds from an IRA as a 2020 tax year distribution is 12.31.20.</p> <p>The IRA Distribution Form must be received prior to 12pm ET on 12.30.20 to meet the 12.31.20 processing deadline.</p> <p>Note that liquidation trades must be placed prior to the 2pm ET trading window on 12.29.20 to ensure settled funds are available.</p>
2020 Traditional IRA and Roth IRA Accounts and Contributions	05.17.21	<p>The last day to contribute to Traditional and Roth IRAs reportable for 2020 tax year is 05.17.21.</p> <p><i>Wire, EFT, and Bill Pay deposits made to IRA accounts between 01.01.21 and 05.17.21 without a tax year designation will be applied to tax year 2021. To apply the deposit to tax year 2020, send a request to support@folioinvesting.com by 05.17.21. Checks must be postmarked by or before 05.17.21 and should include the desired tax year in the memo section of the check.</i></p>
2020 IRA Recharacterizations	10.15.21	2020 Traditional and Roth IRA contributions must be recharacterized by 10.15.21. Assets must be settled in the account by 12pm ET on 10.15.21.

Attention: To avoid missed deadlines due to unanticipated delays, please do not wait until the last possible date to act on important transactions.