

2021-2022 IRA Account Deadlines

Subject	Date	Additional Information
Annual IRA Custodial Fee (All IRAs)	12.17.21	The annual \$25 IRA Custodial fee will be charged on 12.17.21. 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 2021 Distributions (including Charitable Distributions and Roth Conversions) (Traditional, Roth, Rollover, SEP, and SIMPLE IRAs)	12.31.21	<p>The last day to withdraw funds from an IRA as a 2021 tax year distribution is 12.31.21.</p> <p>The IRA Distribution Form must be received prior to 12pm ET on 12.30.21 to meet the 12.31.21 processing deadline.</p> <p>Note that liquidation trades must be placed prior to the 2pm ET trading window on 12.29.21 to ensure settled funds are available.</p>
2021 Traditional IRA and Roth IRA Accounts and Contributions	04.15.22	<p>The last day to contribute to Traditional and Roth IRAs reportable for 2021 tax year is 04.15.22.</p> <p><i>Wire, EFT, and Bill Pay deposits initiated through your financial institution between 01.01.22 and 04.15.22 will be applied to tax year 2022. To apply the deposit to tax year 2021, send a request to support@folioinvesting.com by 04.15.22. Checks must be postmarked by or before 04.15.22 and should include the desired tax year in the memo section of the check.</i></p>
2021 IRA Recharacterizations	10.15.22	2021 Traditional and Roth IRA contributions must be recharacterized by 10.15.22. Assets must be settled in the account by 12pm ET on 10.14.22 and the IRA Distribution Form must be received by 12pm ET on 10.14.22 to meet the processing deadline.

Attention: We respectfully request that you submit all requests as soon as possible to minimize the risk of missed deadlines due to unanticipated delays.