

2016 Year-End Trading and Administrative Deadlines

Subject	Date	Additional Information
Set Up New Electronic Funds Transfer (EFT) Links	12/16/2016	<p>We recommend you set up EFT links by 12/16/2016 to ensure the link is operational for year-end transfers.</p> <p>The last possible date for EFT links to be created is 12/23/15 at 11:00 a.m. ET in order for an EFT transfer request to process by 12/31/15. For EFT withdrawals, funds must be settled prior to transfer.</p>
Sell to Raise Cash: Equities and T+3 Mutual Funds (All Accounts)	12/27/2016	<p>The last day to sell most equities and T+3 mutual funds in order to receive settled cash by 12/30/2016.</p>
Sell to Raise Cash: T+1 — Most Mutual Funds (All Accounts)	12/29/2016	<p>The last day to sell T+1 mutual funds in order to receive settled cash by 12/30/2016.</p>
Generate Taxable Gains or Losses for 2016 (Taxable Accounts)	12/30/2016	<p>The last day to place a trade to take a gain or loss reportable in 2016.</p>
Wire, EFT, or Check Distributions (Taxable Accounts)	12/30/2016	<p>If the distribution request is entered before 12:00 p.m. EST on 12/30/2016, the process date will be 12/30/2016.</p> <p>If the distribution request is entered after 12:00 p.m. EST, the process date will be 1/3/2017 or later.</p>

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