

2017 Year-End Trading and Administrative Deadlines

Subject	Date	Additional Information
Set up active Electronic Funds Transfer (EFT) links	12.22.17	<p>We recommend that you set up EFT links by 12.22.17 to ensure the link is operational for year-end transfers. Link set up includes confirming micro deposits and agreeing to the bank link owner approval IFAs (Items for Attention).</p> <p>For EFT withdrawals, funds must be settled prior to transfer.</p>
Sell to Raise Cash: Equities and T+2 Mutual Funds (All Accounts)	12.27.17	The last day to sell most equities and T+2 mutual funds in order to receive settled cash by 12.29.17.
Sell to Raise Cash: T+1 – Most Mutual Funds (All Accounts)	12.28.17	The last day to sell T+1 mutual funds in order to receive settled cash by 12.29.17.
Generate Taxable Gains or Losses for 2017 (Taxable Accounts)	12.29.17	The last day to execute a trade in order to take a gain or loss reportable in 2017.
Wire, EFT, or Check Distributions (Taxable Accounts)	12.29.17	<p>If funds are available and the distribution request is entered before 12 p.m. EST on 12.29.17, the process date will be 12.29.17.</p> <p>If the distribution request is entered after 12:00 p.m. EST, the process date will be 1.2.18 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.