

2026 IRA CALENDAR

Carve your own path
to retirement™

Holiday Schedule STRATA Offices Closed

New Year's Day	Thu, Jan 1
Memorial Day	Mon, May 25
Juneteenth	Fri, Jun 19
Independence Day	Fri, Jul 3
Labor Day	Mon, Sept 7
Thanksgiving Day	Thu, Nov 26
Day After Thanksgiving	Fri, Nov 27
Christmas Eve	Thu, Dec 24
Christmas Day	Fri, Dec 25



STRATA
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JANUARY

STRATA will send [IRS Form 1099-R](#) if an accountholder had a reportable transaction in 2025 (no later than January 31st).

STRATA will notify accountholders if an RMD for 2026 is due.

Q4 account statements are made available to accountholders.

APRIL

April 15 - IRS deadline to file 2025 tax returns and complete IRA contributions for 2025.

April 30 - [FMV](#) evaluations are due to STRATA from accountholders if applicable.

Q1 account statements are made available to accountholders

JULY

Conduct a mid-year review of your IRA investments.

Q2 account statements are made available to accountholders.

OCTOBER

Schedule [RMD distribution for 2026](#) (if applicable).

Q3 account statements are made available to accountholders.

FEBRUARY

STRATA will send accountholders and investment sponsors a request for [fair market value \(FMV\)](#) if applicable.

MAY

STRATA files [Form 5498](#) with the IRS (reporting all IRA contributions for 2025) and makes a copy available to accountholders.

AUGUST

Enjoy your summer!

NOVEMBER

Talk to financial or tax advisor about benefits of pre-tax retirement savings, investment allocations, and strategy for 2027.

MARCH

Investors can max out [IRA contributions for 2025](#).

No tax or IRS reporting requirements.

JUNE

Mid-year tax prep—start the process now if you need [to take an RMD](#) for 2026.

SEPTEMBER

Review and update [IRA beneficiary designation](#), email, physical/ mailing address and more online with our [account maintenance forms](#).

DECEMBER

December 1 - [RMD distribution for 2026](#) (if applicable) must be submitted to STRATA in order to meet the December 31, 2026, IRS deadline.