

2023 IRA CALENDAR

Carve your own path to retirement.™

Holiday Schedule

STRATA Offices Closed

- New Year's Day Mon, Jan 2
- Memorial Day Mon, May 29
- Juneteenth Mon, Jun 19
- Independence Day Tue, Jul 4
- Labor Day Mon, Sept 4
- Thanksgiving Day Thu, Nov 23
- Day after Thanksgiving Fri, Nov 24
- Christmas Eve Fri, Dec 22
- Christmas Day Mon, Dec 25



STRATA
TRUST COMPANY

JANUARY

- IRA custodian reports fair market value on 2022 year-end statement.
- IRS Form 1099-R sent from custodian if you withdrew money/investments in 2022
- IRA custodian will notify you if you must take an RMD for 2023.

FEBRUARY

Investor provides 2022 valuation of alternative investments to custodian.

STRATA will mail account holders Request for Fair Market Value (FMV) if applicable.

MARCH

Investors can max out IRA contributions for 2022.

No tax or IRS reporting requirements.

APRIL

April 18

Deadline to file 2022 tax returns and complete IRA contributions for 2022.

MAY

May 15

Fair market value evaluations are due to STRATA from account holders.

IRA custodian files Form 5498 with the IRS (reporting all IRA contributions for 2022) and makes a copy available to the investor.

JUNE

Enjoy your summer!

No tax or IRS reporting requirements.

JULY

Conduct a mid-year review of your IRA investments.

No tax or IRS reporting requirements.

AUGUST

Enjoy your summer!

No tax or IRS reporting requirements.

SEPTEMBER

Review and update IRA beneficiary designation, email, physical/ mailing address.

No tax or IRS reporting requirements.

OCTOBER

Schedule RMD distribution for 2023 (if applicable). Must be processed by December 31, 2023.

No tax or IRS reporting requirements.

NOVEMBER

Talk to financial or tax advisor about benefits of pre-tax retirement savings, investment allocations, and strategy for 2024.

No tax or IRS reporting requirements.

DECEMBER

December 1

RMD distribution for 2023 (if applicable) must be submitted to STRATA in order to meet the December 31, 2023, IRS deadline.