


JANUARY

- IRS Form 1099-R sent from custodian if money/investment(s) were withdrawn in 2023 (No later than January 31st).
- IRA custodian sends out required minimum distribution (RMD) notifications (if applicable) for 2024.

 Q4 Account Statement released – accountholders are notified when available [year-end fair market value (FMV) of IRA included].

FEBRUARY


STRATA will send accountholders and sponsors a request for FMV (if applicable).

MARCH

- March 31**
FMVs are due to STRATA from investment sponsors.
- Max out IRA contributions for the 2023 tax year.

APRIL

- April 15**
Deadline to file 2023 tax returns and complete IRA contributions for 2023 (unless extensions apply). April 17, for residents of Main and Massachusetts.
- April 30**
FMVs are due to STRATA from accountholders (if applicable).

 Q1 Account Statement released – accountholders are notified when available.

MAY


- May 31**
STRATA files Form 5498 with the IRS (reporting all IRA contributions for 2023) and makes a copy available to accountholders.

JUNE

Enjoy your summer!

JULY

- Conduct a mid-year review of your IRA investments.

 Q2 Account Statement released – accountholders are notified when available.

AUGUST


Enjoy your summer!

SEPTEMBER

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

OCTOBER

- Schedule RMD distribution for 2024 (if applicable). Must be processed by December 31, 2024.

 Q3 Account Statement available – released are notified when available.

NOVEMBER

- Talk to a financial or tax advisor about the benefits of pre-tax retirement savings, investment allocations, and strategy for 2025.

DECEMBER

- December 1**
RMD distribution for 2024 (if applicable) must be submitted to STRATA in order to meet the December 31, 2024, IRS deadline.

2024 STRATA HOLIDAY SCHEDULE

STRATA Offices Closed

New Year's Day	Mon, Jan 1	Thanksgiving Day	Thu, Nov 28
Memorial Day	Mon, May 27	Day after Thanksgiving	Fri, Nov 29
Juneteenth	Wed, June 19	Christmas Eve	Tue, Dec 24
Independence Day	Thu, July 4	Christmas Day	Wed, Dec 25
Labor Day	Mon, Sept 2		

- QUICK LINKS**
Empower Your IRA
- [Client Support](#) – Account Resources and Contact Information
 - [FAQs](#) – Quick Answers to Common Questions
 - [Investment Hub](#) – Onboard Investments, Fund, and Direct Your IRA
 - [STRATA Insights](#) – Educational and Informational IRA News



2024

IRA Calendar