

2022 IRA CALENDAR

Carve your own path to retirement.

Holiday Schedule

STRATA Offices Closed

- | | |
|--------------------------|--------------|
| • Memorial Day | Mon, May 30 |
| • Juneteenth | Mon, Jun 20 |
| • Independence Day | Mon, Jul 4 |
| • Labor Day | Mon, Sept 5 |
| • Thanksgiving Day | Thur, Nov 24 |
| • Day after Thanksgiving | Fri, Nov 25 |
| • Christmas Eve | Fri, Dec 23 |
| • Christmas Day | Mon, Dec 26 |



JANUARY



- IRA custodian reports fair market value on 2021 year-end statement.
- IRS Form 1099-R sent from custodian if you withdrew money/investments in 2021
- IRA custodian will notify you if you must take an RMD for 2022.

FEBRUARY



Investor provides 2021 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 2021.

No tax or IRS reporting requirements

APRIL



April 15

Deadline to file 2021 tax returns and complete IRA contributions for 2021.

MAY



Fair market value evaluations are due to STRATA from account holders by May 15.

JUNE



IRA custodian files Form 5498 with the IRS (reporting all IRA contributions for 2021) and makes a copy available to the investor.

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/mailling address.

No tax or IRS reporting requirements

OCTOBER



Schedule RMD distribution for 2022 (if applicable) must be processed by December 31, 2022.

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 2023.

No tax or IRS reporting requirements

DECEMBER



RMD distribution for 2022 (if applicable) must be submitted to STRATA by December 1st, in order to meet the December 31, 2022, IRS deadline.