

## 2023 Year-end Processing Deadlines

As the year draws to a close, we would like to remind you of important year-end processing deadlines for plans custodied at Charles Schwab Trust Bank.

We would greatly appreciate your help in meeting these deadlines to ensure accurate, timely processing of your client directives and a seamless transition to the New Year.

### Deadlines for Distributions Received in Good Order:

<b>In Plan Roth Conversion – 1099-R file</b>	Must be received by: <b>December 22, 2023</b>
<b>Manual Distribution and 1099-R Directives</b>	Must be received by: <b>December 22, 2023</b>
<b>Charles Schwab Trust Bank Automatic Rollover IRA and CRM Files</b>	Must be received by: <b>December 22, 2023</b>
<b>W-9 Corrections and Updates</b>	Must be received by: <b>December 22, 2023</b>
<b>Stop Payments and Reissues</b>	Must be received by: <b>December 22, 2023</b>
<b>Required Minimum Distribution (RMD)</b>	Must be received by: <b>December 15, 2023*</b> <ul style="list-style-type: none"> <li>• If RMD is via ACH, please send a week prior to this day.</li> <li>• If the ACH rejects, it may take a few days to send a new one and must be done prior to the 12/29 deadline. <b>We cannot process a 2023 RMD after 12/29/2023. There are no exceptions to this IRS deadline.</b></li> </ul>
<b>Distributions via the AD&amp;D file or Schwab Retirement Center (SRC)</b>	Must be received by: <b>9:00 a.m. Pacific, December 29, 2023</b>

These deadlines will allow Trust Bank to process and mail all checks by the **December 29, 2023**, postmark date.

### Incoming Contributions:

Please remind all your plan sponsor clients whose accounts are custodied at Trust Bank that their 2023 contributions (wires, checks or ACH) must be received by Trust Bank **with an identifiable six-digit account number** by the following deadlines in order to be posted to the 2023 trust statement. Please submit a Notice of Deposit (NOD) via the Schwab Retirement Center (SRC) website for any incoming contributions.

<b>ACH Pulls</b>	Must be submitted on SRC by: <b>December 22, 2023 3:00 p.m. Pacific</b>
<b>Incoming Checks via U.S. Mail</b>	Must be received in our Austin office by: <b>December 22, 2023*</b>
<b>Incoming Checks via Overnight Delivery</b>	Must be received in our Austin office by: <b>December 29, 2023*</b>
<b>Incoming Wires and ACHs</b>	Must be received by: <b>December 29, 2023*</b>

<b>Regular U.S. Mail</b>	<b>Overnight Delivery</b>
Charles Schwab Trust Bank P.O. Box 81686 Austin, TX 78708	Charles Schwab Trust Bank 11800 Schwab Way Austin TX 78758

**Deadlines for Other Requests:**

<b>New Account Openings for 12/29</b>	All executed documents must be received in good order by: <b>December 13, 2023</b>
<b>Reclassification of Miscellaneous Cash Receipts</b>	NODs must be submitted on SRC by: <b>December 27, 2023</b>
<b>Loan Pool Adjustments</b>	Must be submitted by: <b>December 29, 2023 12:00 p.m. Pacific</b>
<b>Tax Form Changes for 2020 tax year, which will close in December</b>	Must be submitted by: <b>November 15, 2023</b>
<b>Tax Form Changes to include in 2023 Filing to IRS</b>	Must be submitted by: <b>December 28, 2023</b>
<b>PS 58 Costs to be included in 1/31 Printing</b>	Must be submitted by: <b>January 15, 2024</b>
<b>Address Changes in SEI for Non-qualified Plan Sponsors for 1099-Composites (1099-DIV, -INT, -OID, -B)</b>	Must be submitted by: <b>January 19, 2024</b>

**\*Agreed-upon service levels for checks, wires, and ACHs received by Trust Bank are only guaranteed if the valid six-digit trust account number is clearly identified.**

If the above deadlines are not met, we will make every effort to address requests immediately; however we cannot guarantee processing by the end of day December 29, 2023 for reporting in the 2023 tax year. We encourage you to share this information with your plan sponsor clients to remind them of pertinent year-end processing procedures and deadlines.

Please contact your client service manager with any additional questions or concerns.

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