

2018 Tax Season Calendar

Deadline

Why It's Important

Dec. 28, 2017

11:59 p.m.
EST

Last chance to request an IRA distribution, Roth conversion, or charitable contribution and have it count for 2017 tax year. If you have a Required Minimum Distribution (RMD) that must be taken in 2017, you must submit the request by 11:59 p.m. deadline on Dec. 28. Please keep in mind this is a deadline set by our technology and custodial partner, Betterment.

Jan. 31, 2018

Form 1099-R available in your account. You will only receive a 1099-R if you have taken distributions of \$10 or more from your IRA or 401(k) accounts in 2017. If you did an IRA to IRA direct transfer, you will not receive a 1099-R. Tax software integration for 1099-R will not be available until Feb. 15, 2018.

Feb. 15, 2018

Forms 1099-B available in your account. These are applicable if you have a taxable account (e.g., a Build Wealth or Safety Net Goal) and trades occurred in 2017. The Forms 1099-B are issued only if there were sales of \$20 or more or any withholding was applied to the sales.

Form 1099-DIV available in your account. Generally, you will only receive Form 1099-DIV if you received \$10 or more in dividends.

Tax software integrations for 1099-B, 1099-DIV, and 1099-R information open for TurboTax, TaxACT, and H&R Block tax software.

Mar. 15, 2018 Last day to “use it or lose it” for many health FSA plans. Check with your provider for the specifics of your plan. Read more on [IRS.gov](https://www.irs.gov).

Apr. 16, 2018 Last chance to make a deposit into your IRA in order for it to trade in time to count as a 2017 contribution.

10 p.m. EST

First deadline to conduct a recharacterization.

Please keep in mind this is a deadline set by our technology and custodial partner, Betterment.

Apr. 17, 2018 Tax Day. This is the deadline to file your taxes. Be sure to check with your state’s official website for the most accurate deadline information.

May 31, 2018 Form 5498 is available. Your Form 5498 reflects your IRA contributions, conversions, and rollovers. While this form is important to support IRA basis and rollovers if ever audited, it is not needed to file a tax return by April 17.

Oct. 15, 2018 Last day for extension filers to file their tax returns. See the IRS website for more details.

Second deadline to conduct a recharacterization. Please keep in mind this is a deadline set by our technology and custodial partner, Betterment.

You can contact me or visit [IRS.gov](https://www.irs.gov) for more tax information. Please note this tax calendar is meant to be informational only and is not considered tax advice.