



Important Dates & Events For IRAs & ESAs

DEADLINE	ACTION TO TAKE / FORMS TO USE
February 1	Pacific Premier Trust will mail your prior year Form 1099-R if you received a plan distribution in the prior year.
April 1	Effective January 1, 2020, the SECURE Act has changed the age requirement for Account Owners to take their first RMD ("Required Minimum Distribution") from 70 ½ to 72. This applies only to individuals reaching 72 after December 31, 2019. If you reached age 70 ½ in 2019, you are still subject to RMD, and must take your first distribution no later than April 1, 2020.
April 15	April 15th is an important date due to the following deadlines: <ul style="list-style-type: none"> • Establish an IRA for a prior tax-year contribution • Postmark prior tax-year IRA contributions to Pacific Premier Trust • Postmark prior year Form 990-T (exempt organization business income tax return) and any applicable tax payment to the IRS. Note: Form 990-T must be signed by your plan's trustee or custodian (i.e., Pacific Premier Trust) • Remove prior year excess IRA contributions — extensions allowed • Recharacterize prior year IRA contributions — extensions allowed
April 30	Pacific Premier Trust will mail your Form 5498-ESA if you made contributions to a Coverdell ESA for the prior tax year.
May 31	Pacific Premier Trust will mail your Form 5498 if you made IRA contributions for the prior tax year.
September 1	Pacific Premier Trust must receive your completed paperwork to re-register non-standard assets (e.g., offshore funds, private REITs) to satisfy RMD and Roth conversion requirements.
October 15	Your last day to: <ul style="list-style-type: none"> • Remove excess IRA contributions for the prior year • Recharacterize IRA contributions for the prior year
November 26	Pacific Premier Trust must receive your completed paperwork to re-register standard assets (e.g., mutual funds, publicly traded stock) to satisfy RMD and Roth conversion requirements.
December 31	Your last day to: <ul style="list-style-type: none"> • Take your entire current year RMD amount to avoid a 50% penalty (account owners turning 72 after December 31, 2019 have until April 1 of the next year to take their first RMD) • Convert a Traditional IRA to a Roth IRA

Certain deadlines may vary if they fall on a weekend or holiday. Please with a tax professional for specific details.

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Upload forms to:

www.PacificPremierTrust.com/upload

Fax to: 303-614-7038

Send mail to:

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Processing Center
P.O. Box 173859
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For express deliveries:

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Questions?

Call 800-962-4238