

Subject: GAAM 2019 Tax Information

As 2019 starts, here are a few important tax document release dates and tax dates that might apply to your accounts.

Contributions to IRA/Roth IRA accounts

- ❖ \$6,000 if under 50 years old
- ❖ \$7,000 if 50 years old or older

Dates to Know: IRS

- ❖ April 15, 2019 – Last day to make a 2018 contribution to IRA and Roth accounts
- ❖ April 15, 2019 – Last day to file taxes or file a tax extension
- ❖ October 15, 2019 – Last day to file taxes if an extension was filed

In 2015, the IRS began allowing individuals to use part or all of their RMD to donate to charities TAX-FREE, also known as a Qualified Charitable Distribution (QCD).

Starting for the 2018 tax year, advisory fees are no longer an available deduction for your taxes.

Dates to Know: TD Ameritrade

- ❖ January 21, 2019 – 1099-R's are mailed out after this date
- ❖ February 13, 2019 – Most 1099s will be available

Dates to Know: Fidelity

- ❖ January 20, 2019 – 1099-R's are mailed out after this date
- ❖ February 15, 2019 – Most 1099's will be available

Dates to Know: Cetera

- ❖ January 31, 2019 – 1099-R's are mailed out after this date
- ❖ February 28, 2019 – Most 1099's will be available

If you do not receive your tax document or are unsure if you will receive one, please follow-up with our office.

Thank you and have a wonderful day!

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisor Networks, LLC nor any of its representatives may give legal or tax advice.