

2025 Year-End Deadlines

Important Information for Year-End Deadlines and Notices

Important Deadlines at a Glance

Date	Actions/Details
December 12	<p>Deadline for all year-end processing, including:</p> <ul style="list-style-type: none"> • Account openings & transactions for 2025 • Distribution, RMD, QCD, and Roth conversion requests • Tax withholding corrections • Default loan instructions
December 24	Early market close at 1 p.m. ET (NYSE, NASDAQ, Bond Market)
December 25	Markets closed for the holiday
December 31	<p>Early Bond Market close at 2 p.m. ET (Bond Market)</p> <p>Deadline, no exceptions for year-end processing, including:</p> <ul style="list-style-type: none"> • Cost basis updates • Tax withholding corrections <p>Q4 custom statement inserts and messaging due</p>
January 1	Markets closed for the holiday
January 8	2025 Dividends will post on or before this date
January 12	RIA fee assessment deadline for Q4 statements
January 16	Q4 statements released for printing and/or posted.
January 21	December 31 fair market value (FMV) released for 2026 RMD calculations
January 23	2026 RMD calculations finalized on or before this date

Deadline and Notice Details

Distribution Forms



SUBMISSION DEADLINE

Distribution Request Forms for 2025 must be received by **December 12, 2025**.

Please ensure that the applicable distribution forms are accurately completed, that funds are available with pending liquidations settled, and that all requests are submitted to us by December 12, 2025. This gives us time to resolve any issues that may arise. Requests received after this time will be processed on a first-come basis.

To avoid the last-minute rush, we encourage you to sign up for the online distribution feature.

Required Minimum Distribution (RMD) Reports to Determine Status of RMD and Limited English Proficiency (LEP) Requirements

The RMD report is available as a standard report on Liberty, enabling you to monitor the status of your clients' RMD and LEP requirements. The RMD report is also available at the representative level. The report lists all IRAs where the account owner reached the age of 73 on or after January 1, 2025, or is a Beneficiary IRA, which is eligible for LEP payments. The report provides the following information:

- The account's previous year-end value
- The divisor (how the RMD or LEP should be calculated)
- Required RMD or LEP amount
- RMD or LEP taken
- Scheduled distribution amount remaining
- Total RMD or LEP amount taken and scheduled distributions remaining
- Current shortfall
- Expected shortfall
- Adjusted systematic distribution RMD (if RMD or LEP is set to recalculate each year)



Please note: If an account is transferred to Axos Advisor Services on or after January 1, 2025, the prior year-end market value will need to be provided to Axos Advisor Services for the 2026 RMD or LEP to be calculated.

For those IRA owners who have completed a Roth Conversion from their IRA account and still need to satisfy their RMD requirement for the year, please use the column that displays the total required RMD amount for reference rather than just viewing the total taken column of the report, as that column contains all distributions taken from the account, including Roth Conversions.

Roth Conversion Requests



SUBMISSION DEADLINE

Roth conversion requests must be received by **December 12, 2025**.

Roth conversion requests must be received by December 12, 2025. This gives us time to resolve any issues that may arise. Requests received after this time will be processed on a first-come basis.

In addition to the Roth conversion documentation being in good order, cash and/or assets, as well as applicable withholding, must also be available prior to completing the conversion.

Cost Basis/Corrections



SUBMISSION DEADLINE

Cost basis information must be received **no later than December 31, 2025**.
Tax withholding corrections must be received by **December 12, 2025**.

"Cost Basis Not Received—Transfers In" Report: To help you identify any positions transferred to AAS for which we have not received cost basis data, you can run the "Cost Basis Not Received—Transfers In" report. This report identifies all taxable accounts that have assets with a cost basis of zero.

Please ensure that cost basis information is provided to us no later than December 31, 2025. Tax withholding corrections must be received by December 12, 2025. This gives us time to resolve any issues that may arise. Requests received after this time will be processed on a best-efforts basis. No exceptions will be made for Federal and State reversals or adjustments received after December 31, 2025.

Solo(k) Plans



IMPORTANT INFORMATION

Axos Advisor Services **does not prepare Forms 5500-EZ** for solo(k) plans.

Axos does not monitor asset size or prepare Form 5500-EZ for solo(k) plans. It is the end-client's responsibility to ensure appropriate plan reporting.

Axos does not monitor solo(k) participants' age, nor calculates the RMD amounts. It is the end-client's responsibility to monitor RMD rules, calculate and request RMDs from their Solo(k) accounts.

Q4 2025 Statement Messages and Inserts



SUBMISSION DEADLINE

Statement inserts and personalized messages must be received by
December 31, 2025, to be included in the Q4 statement run.

All IRA owners will have the following statement message on their December statements:

Message from Axos Advisor Services

Your account balance as of December 31, 2025 will be reported to the Internal Revenue Service as the fair market value for your IRA.

Advisor personalized statement messages: If you would like to provide a message to your clients on your December statements, send your message to your Client Service Advocate before December 31, 2025. Statement messages received after this date will not be reflected in year-end statements.



Please Note: If you already have a recurring statement message, that message will continue unless we receive new instructions from you.

January 2026 RMD Systematic Distributions



IMPORTANT INFORMATION

The December 31 fair market value (FMV) for **2026 RMD calculations will be finalized on or before January 23, 2026.**

Monthly, quarterly, or semi-annual systematic distributions: Any monthly, quarterly, or semi-annual systematic distributions scheduled for January 1 through January 19 will not be based on the 2025 FMV. These payments will be the same amount as the 2025 systematic RMD payments. Prior to the February systematic payment, your Client Service Advocate will calculate and modify the remaining systematic amounts to meet the required minimum distribution.

Statement Deadlines & Timelines and Holiday Closures

Date	Actions/Details
December 25	Markets closed for the holiday
December 31	Q4 custom statement inserts and messaging due
January 1	Markets closed for the holiday
January 8	2025 Dividends will post on or before this date
January 12	RIA fee assessment deadline for Q4 statements
January 16	Q4 statements released for printing and/or posted.

Questions

Please reach out to your Client Service Advocate for any questions.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value.

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