

Is it that time of year already? Here's your one-stop resource for 2025 deadlines and charitable giving.

As 2025 comes to a close, we're sending this email you can use as a quick reference guide for year-end resources, submission deadlines, and key dates for distributions and charitable giving.

Digital tools for year-end processing.

The digital tools on Schwab Advisor Center[®] can help you navigate the year-end rush more efficiently, offering a fast and secure way to process your clients' requests, including:

- Digital onboarding to open accounts in minutes.
- Move money to facilitate common year-end transactions such as RMDs and Roth conversions, including The Import Transactions tool for uploading thousands of move money submissions.
- eAuthorization for digital client approval of items such as new accounts, checks, internal transfers, and wires.
- Schwab Advisor Center Mobile Deposit and Advisor Check Deposit to deposit checks up to \$3 million immediately.
- Schwab Alliance for clients to submit distribution transaction requests and check deposits.

Your clients can also access the Client Learning Center to learn more about Schwab's secure digital tools.

Distribution year-end submission deadlines

*Note: Submissions received after deadlines will be processed on a best-efforts basis. Also, distributions processed on **December 31, 2025**, will be documented as 2025 for tax purposes. However, due to processing times, these distributions may not be posted to client accounts until **January 2, 2026**.*

Here are the deadlines for money movement transactions, including RMDs that are submitted via check, internal transfers, and wires.

- **eAuthorization:** must be in good order and authorized by client as of 2:00 p.m. ET on **December 30, 2025.**
 - **DocuSign and Paper:** must be in good order by **December 1, 2025.**
 - **Note:** *Move Money transactions with available digital options must be submitted via digital workflows. Only transactions ineligible for digital processing may be submitted via paper; this includes DocuSign submissions and submissions from the Move Money tab that generate paper forms.* Review the Service Guide to learn about registration types not supported in the Move Money tool.
 - **Important notes:**
 - Clients eligible to take a required minimum distribution (RMD) are encouraged to leverage Schwab's digital money movement capabilities.
 - IRA checkbooks: Cash must be available, and checks must be cashed on or before **December 31, 2025**, to count for the current tax year.
 - Need to process an RMD but not until late in December? Use the Move Money tab to set up the transaction to process on a future date.
 - Paper check tax payments to federal agencies are still able to be processed. The recently signed executive order mandated to federal agencies does not impose an immediate impact to Advisor Services at this time. However, for timely and secure processing of tax payments, please leverage the digital options available.
 - The Federal Reserve has mandated that financial institutions adopt the ISO 20022 standards for wire transfers. Schwab is currently updating our wire workflows to comply with the new requirements, and this may result in wire processing delays for tax payments. We encourage early submission of year-end tax payments by **December 1, 2025**, to ensure timely processing. For general information regarding ISO requirements, see Guide to Federal Reserve wire processing standards.
- **ACH transactions** (Schwab Moneylink[®])
 - If you need the transaction to be completed within the 2025 calendar year, remember that ACH transactions typically take two days to process and adjust your targeted completion date accordingly.

- If the ACH profile already exists, the request must be entered on the Move Money tab by **2:30 p.m. ET on December 30, 2025.**
- If no ACH profile exists and a new one needs to be set up, we recommend submissions be received in good order by **December 1, 2025.** You can create a new ACH profile digitally on the Move Money tab or the Account Management tab under "Update or fund an account." Learn more here.

Direct payments to the IRS

Your clients can make secure timely direct payments to the IRS. Some of the payment options available are:

- Electronic Federal Tax Payment Systems (EFTPS)
- Debit card, credit card, or digital wallet

For more direct IRS payment options visit the IRS website.

Recurring ACH transfer (MoneyLink) from IRAs

Recurring or planned one-time ACH transfer IRA distributions scheduled for January 1 or January 2, 2026, are at risk of being reported to the IRS for tax year 2025. Due to the New Year's Day holiday, impacted distributions will be withdrawn from client accounts on December 31, 2025.

- If the distribution should be reported for the 2026 tax year, the completion date should be updated to January 5 or later via the move money tool on Schwab Advisor Center.
Note: Clients can make this change on SchwabAlliance.com.
- If the distribution is for the 2025 tax year, no further action is required.
- **Note:** Any distribution requests for the 2025 tax year completed after December 31, 2025, cannot be processed with an "as of" date (back dated).

New accounts and account maintenance

- **Company Retirement Account (CRA) applications must be received by December 1, 2025, to allow for processing time and the required 6-day waiting period.** Those received late will be processed on a best-efforts basis.
- Digital onboarding requests must be received in **good order prior to December 30, 2025,** to be processed.

- Paper and DocuSign retirement account applications must be received in good order before **December 19, 2025**.
 - Non-year-end critical accounts submitted via paper applications may be delayed.
 - Applications received after the deadline will be processed on a best-efforts basis.

Alternative investments year-end purchases

To allow time for processing alternative investment purchases, we recommend:

- Ensuring all paperwork is completed in good order and funds are available in your client's account.
- Submitting requests 1–2 weeks in advance of the fund's commitment deadline.

Charitable giving year-end deadlines

Here's how you can prepare for year-end charitable giving conversations with your clients and ensure their contributions are processed in time for a 2025 tax deduction.

Contributions to DAFgiving360™

For clients with a donor-advised fund (DAF) account or those who are considering opening one at DAFgiving360:

- Refer to DAFgiving360's year-end giving deadlines for key dates and additional information on how to make charitable donations.
- DAFgiving360 offers seamless integration with your firm through Schwab Advisor Center, making it easy to manage client accounts in one place.
 - You can access your clients' DAF accounts at DAFgiving360 to initiate contributions, recommend grants to charities, research charities, and recommend reallocation of funds within core accounts.
- Deadlines and procedures for making charitable donations vary by asset type.
- For more information, visit the DAFgiving360 website or call **800-746-6216**.

Contributions to other charities

- Clients can transfer assets from their Schwab brokerage account to make contributions directly to a charitable organization. Deadlines for transfers from a Schwab account to other charitable organizations vary by asset type.

- For mutual fund asset transfers, requests should be submitted by **December 1, 2025**.
- For equity, stock, and bond asset transfers, requests should be submitted by **December 15, 2025**.
- Consider that many organizations are closed for the latter part of December; we recommend submitting checks by early December to avoid delays.
- Remember that distribution requests for the 2025 tax year completed after December 31, 2025 cannot be processed with an "as of" date (back dated).
- Clients can also give to charities by making a Qualified Charitable Distribution (QCD) from select IRA retirement accounts. **Note:** Donor-advised funds, supporting organizations, and private foundations are not considered qualifying public charities and therefore do not qualify for QCDs.
- Use the move money tool and select the 7-QCD distribution reason for qualified charitable distributions. This option applies 0% tax withholding without affecting the account-level setting. Advisors can set up QCD requests via Schwab Advisor Center.

For additional charitable gift donation options and target deadlines, see the 2025 timetable for year-end giving.

Thank you. If you have any questions, please contact your service team.

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