

2025 End of Year Resources

Processing Deadlines

Gift Transfer (free delivery)	12/15/2025 2 PM ET
Non-ACAT Transfer Out	12/19/2025 6 PM ET
IRA Distribution (including RMD)	12/22/2025 6 PM ET
Roth Conversion	12/22/2025 6 PM ET

Service Hours

Christmas Eve (12/24)	8 AM - 2 PM ET
Christmas Day (12/25)	Closed
New Year's Eve (12/31)	8 AM -7 PM ET (<i>standard business hours</i>)
New Year's Day (1/1)	Closed

Key Reminders

- Distributions scheduled for January 1, 2026, will process on the next business day (1/2/2026).
- The following cutoff times apply to cash management requests submitted via the website:
Please note that the ACH cutoff deadline for non-pledged accounts is changing. It will now be 4 PM ET, an hour later than the previous 3 PM ET cutoff. The cutoff for pledged account ACH transactions remains 2 PM ET; for Wires and Checks, it is 5 PM ET.
- Additional IRA-specific deadlines are available in the resource “Retirement Account Deadlines.” Any request received after the above deadlines will be processed on a *best-efforts* basis.



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