KEY DATES FOR TAX FORMS & CONTRIBUTIONS

Tax Form Mailing Dates

Raymond James will mail composite Form 1099 tax statements in three main groups. The date your form is produced typically depends on the holdings in your account:

Account Type	Mailed By
Accounts with holdings where issuers have finalized income reallocation or accounts holding less-complex securities, such as equities.	Mailed by Feb. 15
Accounts where issuers have finalized income reallocations since Group 1 was mailed (this typically includes Mutual Funds and Unit Investment Trusts (UITs)).	Mailed by Feb. 28
First amended composite Form 1099s.	Mailed by Feb. 28
Remaining original 1099s including final real estate mortgage investment conduit (REMICs) that report on Form 1099-OID.	Mailed by March 15*
Second amended forms	Mailed as needed

*All Forms 1099 must be mailed by March 15 regardless of any pending adjustments or income reallocation per IRS regulations. Amended mailings will occur as needed.

CORNERSTONE
FINANCIAL SOLUTIONS, INC.

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HURON 280 Dakota Ave. South, Huron, SD 57350 | 605.352.9490

2026 Retirement Plan Contribution Limits

Account Type	2026 Limit	50+ Catch Up	"Super Catch-Up" Ages 60-63*	Deadline
401(k) / 403(b) / 457 / SAR-SEP	$24,500	$8,000	11,250*	Dec. 31, 2026
Thrift Savings Plan (Fed. Govt.)	$24,500	$8,000	$11,250	Dec. 31, 2026
Traditional or Roth IRA	$7,500	$1,100	N/A	Apr. 15, 2027
SIMPLE IRA	$17,000 or $18,100**	$4,000***	$5250	For employee deferrals: no later than 30 days after the end of the month in which they would have received them in cash.

*Super Catch-Up is for Eligible participants only, and is instead of the 50+ catch-up - not in addition
**Applies only to certain applicable SIMPLE retirement accounts (depending on plan size and employer contributions)
***$3,850 for certain applicable SIMPLE plans (depending on plan size and employer contributions)

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You don't have to juggle the long list of forms and deadlines alone. If you have questions, contact the Client Relations Team!

Let us know if you'd like help with any of the day-to-day details, tracking down information, getting the right documents to the right place, or accessing your information in Client Access.

Call 605-357-8553 in Sioux Falls or 605-352-9490 in Huron.
Or email service@mycfsgroup.com.

Account Verification

Did you know you can provide a word or phrase we can use to help confirm it's you before discussing your account? Simply call the office to set it up.

Podcast

mycfsgroup.com/podcast

What Does "Giving" Really Mean?
Money, Time, Family and Legacy

Andrew Ulvestad and Jill Mollner explore "giving" beyond writing a check- time, talent, mentorship, and legacy. Released Feb. 4, 2026.