

## Key Dates to Remember

- All retirement periodic distribution plan payments scheduled to be made between December 16, 2011, and December 31, 2011 will be processed in the December 16, 2011 nightly cycle. Modifications to December payments during this period are strongly discouraged.
- The last day to request 2011 retirement distributions, including Required Minimum Distributions, is December 30, 2011; however, it is strongly recommended that these requests be submitted in good order by December 16, 2011 in order to ensure processing by year end.
- Distributions and conversions of residuals will be reported in the year that the residual distributions are processed.
- The last day to establish a new periodic distribution plan for a distribution for the 2011 tax year is December 23, 2011. It is recommended that all distribution forms to establish periodic plans be received by Fidelity by December 16, 2011.
- One-time retirement distributions via EFT and Directed Payee ACH must be processed by December 29, 2011 in order to post by December 30, 2011. Any EFT/ACH request loaded in the Integrated Cash Platform (ICP) on December 30, 2011 will be reported as a 2012 distribution.

## Integrated Cash Platform (ICP) Transactions

All one-time retirement distribution and journal transactions initiated in ICP will be processed the same day provided the distribution request is entered, paperwork is received by Fidelity (if applicable) and home office review/release is performed by 4:00 PM ET. Please review the year-end deadlines by payment method below to ensure that distributions will post in 2011.

**Important Note: Eligible Asset Movement Authorization (AMA) requests that are initiated in ICP past the deadlines noted below will post as 2012 distributions.** Advisors should monitor these requests carefully.

PAYMENT METHOD	YEAR-END DEADLINE
EFT (Moneyline) or Directed Payee ACH	Thursday, December 29, 2011 by 4:00 PM ET  Important Note: EFT and Directed Payee ACH distributions initiated in ICP after the December 29, 2011 4:00 PM ET cutoff will not post until January 3, 2012 and therefore will be considered a 2012 distribution.  Any EFT request received via fax on December 30, 2011 will automatically be sent as a check to the address of record.
Check	Friday, December 30, 2011 by 4:00 PM ET
Bank Wire	Friday, December 30, 2011 by 4:00 PM ET
Journal	Friday, December 30, 2011 by 4:00 PM ET

## **January 2012 Temporary Lockout of Periodic Distribution Plans**

Retirement periodic distribution plans with scheduled payout dates between January 1 through January 8 will be temporarily locked from December 27<sup>th</sup> through the payment date to allow the system to perform year end recalculations. Upon completion of the year end processes, a special sweep will be executed to initiate these payments that were temporarily locked.

Please refer to the November 1, 2011 Advisor Flash for additional details regarding retirement year end processing.

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