

Tax season is upon us, and we want to help you prepare by outlining which tax forms you may need and when to expect them.

If any of your accounts transferred between custodians during 2025, you will receive separate tax forms from each custodian for the time they held your account. These forms will be available online through the custodian's website and/or mailed to your address of record by the dates shown below. *Each custodian is responsible for preparing and distributing its own tax forms.*

If you are unsure where your accounts were held in 2025 or which forms to expect, please don't hesitate to reach out—we're happy to help.

Retirement Accounts (IRA, Roth IRA, 401k, 403b, 457b, 401a)

Did you take distributions in 2025?

Yes.



You will need a 1099R to file your taxes.
See the 1099R delivery schedule below.

No.



No impact on taxes and no tax forms.

Did you make a pre-tax contribution in 2025 to an IRA?

Yes.



Indicate this amount to your accountant.
You will receive a 5498 later, but this is not to file your taxes.

No.



No impact on taxes and no tax forms.

Did you make contributions to an employer-sponsored retirement account directly from payroll?

If yes, this information will be on the W-2 your employer provides you.

2025 Tax Document Schedule

Did you roll over funds from an employer-sponsored plan to an IRA?

Yes.



Rollovers are not taxable but are reportable, so a Form 1099R will be issued and should be given to the tax preparer.

No.



No impact on taxes and no tax forms.

Investment Accounts (Joint, Individual, Trusts)

Did you have a taxable (non-retirement) investment account?

Yes.



You will receive a 1099. Refer to the delivery schedule for Composite 1099.

No.



No impact on taxes and no tax forms.

Tax Document Delivery Schedule

Custodian	Tax Document	Mail Date
Schwab*	Composite 1099	Jan. 31-Feb 28, 2026
	Form 1099R	January 31, 2026
	Form 5498	May 31, 2026
TIAA-CREF	Form 1099R	January 31, 2026
	Form 5498	May 31, 2026
Fidelity	Form 1099R	January 31, 2026
	Form 5498	May 31, 2026

*If you are enrolled in PFA's Black Diamond portal, you will receive notifications when tax forms become available. Once available, you can download them from your PFA Vault by selecting **Statements** and then **Tax Forms**.