REPRESENTATIVE NEWS JANUARY 2019

In this issue:

- **Reminder TCA by E*Trade (TCA) Forms**
- **TCA by E*TRADE Rebranding**
- **2018 Tax Forms for TCA by E*Trade**
- **2018 IRA and Roth IRA Contribution Deadlines**
- **Important Notice about 2019 Required Minimum Distribution (RMD) Notifications**
- **eStatements Reminder: Opt-in to Avoid Statement Fees**

Reminder TCA by E*Trade (TCA) Forms

In April 2018, all of TCA's forms were rebranded to reflect their TCA by E*TRADE brand. **Effective January 1, 2019, TCA will no longer accept prior versions of their forms**. Please access the most current documents available by visiting one of the locations listed below:

- *Website: ICON's forms are available at www.InvestwithICON.com under the Resource Center, Portfolio Solutions Forms section. There you will find a link to TCA's forms or you may go directly to www.trustamerica.com/advisor-forms*
- *Liberty: Pre-populated TCA forms available for download*
- *LaserApp: Fillable versions of TCA's forms are available*

Should you have any questions regarding this information, please contact ICON's Client Services Department at 1-800-828-4881.

TCA by E*TRADE Rebranding

As part of TCA by E*TRADE's rebranding strategy, they are preparing to transition from the interim brand, TCA by E*TRADE, to their new persistent brand, E*TRADE Advisor Services. This transition will happen on January 28, 2019, when they plan to officially launch the new name and new brand.

They have started updating applications and forms with the new branding and disclosures and as they did when they transitioned from TCA to TCA by E*TRADE, they will honor paperwork "in flight" for a period of time after the January 28, 2019, launch. We will continue to notify you as we learn more about these changes.

2018 Tax Forms for TCA by E*Trade

With tax season just around the corner, we would like to remind you that you and your clients can access your ICON accounts' tax documents from TCA's Liberty website at https://app.trustamerica.com/liberty/desktop/icn/. Select an account and click on the "About your account" tab. Next select "Tax Documents" from the menu below and then select the document you would like to view by clicking the item under the "Type" column. The 2018 tax documents will be available online no later than February 15, 2019. If you have any questions, please contact ICON's Client Services Department at **1-800-828-4881**.

The following message will be provided with the fourth quarter 2018 TCA by E*Trade statements:

2018 tax forms will be mailed no later than February 15, 2019. All non-retirement applicable forms will be mailed together in one package and may include Forms 1099-B, 1099-DIV, and 1099-INT and their associated detailed reports. Form 1099-R will be mailed separately for qualified accounts no later than February 1, 2019. Form 5498 will be mailed as applicable no later than May 31, 2019. Your tax documents are also available on TCA's Liberty website at https://app.trustamerica.com/liberty/desktop/icn/ under the "About your account" tab.

2018 IRA and Roth IRA Contribution Deadlines

April 15, 2019, is the deadline for making 2018 IRA and Roth IRA contributions. Please remember to provide the applicable year with all contributions through April 15th to ensure they are applied to the correct year. According to IRS rules, all prior-year contributions must be postmarked no later than April 15, 2019, mailed, and made payable to the IRA Trustee.

Allocation Portfolios – If your client is using Schwab or TCA as the IRA or Roth IRA Trustee, please send 2018 contributions made payable and mailed directly to the custodian at:

- TCA by E*Trade: PO Box 5158, Englewood, CO 80155-5158
- TCA by E*Trade: 7103 S Revere Parkway, Centennial, CO 80112
- Charles Schwab & Company, Inc.: PO Box 982603, El Paso, TX 79998
- Charles Schwab & Company, Inc. Express Delivery: 1945 Northwestern Drive, El Paso, TX 79912

ICON Funds – ICON Funds account IRA contributions should be made payable to ICON Funds and mailed to:

- ICON Funds: PO Box 1920, Denver, CO 80201
- ICON Funds Express Delivery: 1290 Broadway, Suite 1100, Denver, CO 80203

Mailing instructions for the accounts held at TCA and Schwab will be included with the December 2018 statements.

Important Notice about 2019 Required Minimum Distribution (RMD) Notifications

Retirement Plan custodians are required to advise customers in the year that they reach the age of 70 ½ and annually thereafter of their RMD requirement, based on the previous year's December 31st account valuation. In January 2019, TCA will notify RMD eligible IRA clients by letter of their RMD amount and include a partially completed IRA distribution form for their use. If you would like to receive a sample of the letter and a list of your clients receiving this mailing, please contact ICON's Client Services Department at **1-800-828-4881**.

TCA by E*Trade will also include the following message on the fourth quarter statements to all IRA owners:

Your account balance as of December 31st will be reported to the Internal Revenue Service as the Fair Market Value for your IRA.

eStatement Reminder

Please remind your clients to enroll in eStatements to avoid the quarterly $3.75 fee for paper statements. The following message will appear with client's 4th quarter statements.

Opt-in to receive statements electronically to avoid $3.75 per quarter for paper statements. Simply login to https://app.trustamerica.com/liberty/desktop/icn, use your account number as the user name (6 digits, no "ICN") and social security number (no dashes) as the password if logging in for the first time. You will be prompted to change your password. Next go to "About your account," "Document Delivery Options" and "Edit" to enroll.

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