### IMPORTANT TAX DOCUMENT

RECIPIENT'S TIN: XXX-XX-4277 Account number: 69822285 Vanguard Brokerage

Contact Info: 800-662-2739

PRAJYOTI ASHOK WAGHMARE 1063 MORSE AVE 8-307 SUNNYVALE CA 94089-4619

# 2020 TAX INFORMATION STATEMENT

PAYER: Vanguard Marketing Corporation P.O. Box 982901 El Paso, TX 79998-2901

## **Copy B For Recipient**

For	m 1099-INT 2020 Inter	est Income	OMB No. 1545-0112	
Box		<u>Amount</u>		
1	Interest income		0.00	
3	Interest on U.S. Savings Bonds and Trea	s. obligations	0.00	
4	Federal income tax withheld		0.00	
5	Investment expenses		0.00	
6	Foreign tax paid		0.00	
7	Foreign country or U.S. possession		N/A	
8	Tax-exempt interest		0.00	
9	Specified private activity bond interest		0.00	
10	Market discount		0.00 #	
11	Bond premium		0.00 #	
12	Bond premium on Treasury obligations		0.00 #	
13	Bond premium on tax-exempt bond		0.00 #	
14	Tax-exempt and tax credit bond CUSIP n	0	N/A	
15	State		N/A	
16	State identification no		N/A	
17	State tax withheld		0.00	
# Box 10, Box 11, Box 12, and Box 13 contain amounts for covered securities only.				

Summary of 2020 Proceeds From Broker and Barter Exchange Transactions				
Box	Amount			
1d Proceeds	0.00 *			
1e Cost or other basis	0.00 **			
4 Federal income tax withheld	0.00			
1f Accrued market discount	0.00 **			
1g Wash sale loss disallowed	0.00 **			
16 State tax withheld	0.00			
Regulated Futures Contracts:				
8 Profit or (loss) realized in 2020 on closed contracts	0.00			
9 Unrealized profit or (loss) on open contracts - 12/31/2019	0.00			
10 Unrealized profit or (loss) on open contracts - 12/31/2020	0.00			
11 Aggregate profit or (loss) on contracts	0.00			
*Gross Proceeds from each of your 2020 securities trades are individually report Refer to the 2020 Proceeds From Broker and Barter Exchange Transactions sets tatement.				

Recipient		PAYER'S TIN: 23-2019846		
For	m 1099-DIV	2020 Dividends and Distributions	OMB No. 1545-0110	
Во	x		<u>Amount</u>	
1a	Total ordinary dividends	3	283.37	
1b	Qualified dividends		131.70	
			0.00	
2b	Unrecap. Sec. 1250 gai	n	0.00	
2c	Section 1202 gain		0.00	
2d	Collectibles (28%) gain.		0.00	
3	Nondividend distribution	ns	0.00	
4	Federal income tax wi	thheld	0.00	
5	Section 199A dividends		0.00	
6	Investment expenses		0.00	
7	Foreign tax paid		0.00	
8	Foreign country or U.S.	possession	N/A	
9	Cash liquidation distribu	itions	0.00	
10	Noncash liquidation dis	tributions	0.00	
11	Exempt-interest dividen	ds	0.15	
12	Specified private activity	y bond interest dividends	0.02	
13	State		N/A	
14	State identification no		N/A	
15	State tax withheld		0.00	

Summary of 2020 Original Issue Discount				
Вох	Amount			
1 Original issue discount for 2020	0.00 **			
2 Other periodic interest	0.00 **			
4 Federal income tax withheld	0.00 **			
5 Market discount	0.00 **			
6 Acquisition premium	0.00 **			
8 Original issue discount on U.S. Treasury obligations	0.00 **			
9 Investment expenses	0.00 **			
10 Bond premium	0.00 **			
11 Tax-exempt OID	0.00 **			

<sup>\*\*</sup> Amounts of original issue discount are individually reported to the IRS. This summary contains only reportable amounts. Refer to the 2020 Original Issue Discount section of this statement for all details.

If you invested in a Collateralized Debt Obligation (CDO), Real Estate Mortgage Investment Conduit (REMIC) or Widely Held Fixed Investment Trust (WHFIT) at any time during the year, please note that this statement is incomplete and an additional written statement will be sent to you by March 15 that will contain information necessary to accurately file your U.S. federal income tax return.

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

(keep for your records)

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<sup>\*\*</sup>Box 1e, Box 1f, and Box 1g contain amounts for covered securities only.

### 2020 Form 1099-DIV

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR. Also, report it on Schedule B (Form 1040 or 1040-SR), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 and 1040-SR for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040 or 1040-SR). But, if no amount is shown in boxes 2c and 2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040 and 1040-SR.

Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040 or 1040-SR).

Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040 or 1040-SR) instructions.

Box 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040 or 1040-SR).

**Box 3.** Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 8995 and Form 8995.

**Box 6.** Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

**Box 7.** Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Instructions for Forms 1040 and 1040-SR.

Box 8. This box should be left blank if a RIC reported the foreign tax shown in box 7.

Boxes 9 and 10. Show cash and noncash liquidation distributions.

**Box 11.** Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Forms 1040 and 1040-SR for where to report. This amount may be subject to backup withholding. See *Box 4* above.

**Box 12.** Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 11. See the Instructions for Form 6251.

Boxes 13-15. State income tax withheld reporting boxes

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2020 General Instructions for Certain Information Returns.

**Future developments.** For the latest information about developments related to Form 1099-DIV and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099DIV.

#### 2020 Form 1099-INT

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer generally must report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

(Instructions continued on next page)

### Instructions for Recipient (continued from previous page)

- Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2020 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.
- **Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Forms 1040 and 1040-SR to see where to take the deduction.
- **Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.
- **Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.
- **Box 5.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. **Note:** This amount is not deductible.
- **Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.
- Box 7. Shows the country or U.S. possession to which the foreign tax was paid.
- **Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Forms 1040 and 1040-SR. This amount may be subject to backup withholding. See *Box 4* above. See the instructions above for a tax-exempt covered security acquired at a premium.
- Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.
- Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.

- Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).
- Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).
- Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).
- Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).
- Boxes 15-17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to <a href="https://www.irs.gov/Form1099INT">www.irs.gov/Form1099INT</a>.

(Instructions continued on next page)