

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

Contact Info: 800-662-2739

TRINADH VARMA PENUMATCHA  
1218 POWDERHORN PL  
PISCATAWAY NJ 08854-1487

**2020  
TAX INFORMATION STATEMENT**

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

**Copy B For Recipient**

PAYER'S TIN: 23-2019846

Form 1099-INT	2020 Interest Income	OMB No. 1545-0112
<b>Box</b>		<b>Amount</b>
1 Interest income.....		0.00
3 Interest on U.S. Savings Bonds and Treas. obligations.....		0.00
<b>4 Federal income tax withheld.....</b>		<b>0.00</b>
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 no.....		N/A
15 State.....		N/A
16 State identification no.....		N/A
17 State tax withheld.....		0.00
<b># Box 10, Box 11, Box 12, and Box 13 contain amounts for covered securities only.</b>		

Form 1099-DIV	2020 Dividends and Distributions	OMB No. 1545-0110
<b>Box</b>		<b>Amount</b>
1a Total ordinary dividends.....		724.39
1b Qualified dividends.....		311.95
2a Total capital gain distr.....		287.48
2b Unrecap. Sec. 1250 gain.....		0.00
2c Section 1202 gain.....		0.00
2d Collectibles (28%) gain.....		0.00
3 Nondividend distributions.....		0.00
<b>4 Federal income tax withheld.....</b>		<b>0.00</b>
5 Section 199A dividends.....		2.35
6 Investment expenses.....		0.00
7 Foreign tax paid.....		5.76
8 Foreign country or U.S. possession.....		N/A
9 Cash liquidation distributions.....		0.00
10 Noncash liquidation distributions.....		0.00
11 Exempt-interest dividends.....		0.00
12 Specified private activity bond interest dividends.....		0.00
13 State.....		N/A
14 State identification no.....		N/A
15 State tax withheld.....		0.00

Summary of 2020 Proceeds From Broker and Barter Exchange Transactions	Amount
<b>Box</b>	
1d Proceeds.....	8.66 *
1e Cost or other basis.....	197.80 **
<b>4 Federal income tax withheld.....</b>	<b>0.00</b>
1f Accrued market discount.....	0.00 **
1g Wash sale loss disallowed.....	0.00 **
16 State tax withheld.....	0.00
<b>Regulated Futures Contracts:</b>	
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 reported to the IRS. Refer to the 2020 Proceeds From Broker and Barter Exchange Transactions section of this statement.	
**Box 1e, Box 1f, and Box 1g contain amounts for covered securities only.	

Summary of 2020 Original Issue Discount	Amount
<b>Box</b>	
1 Original issue discount for 2020.....	0.00 **
2 Other periodic interest.....	0.00 **
<b>4 Federal income tax withheld.....</b>	<b>0.00 **</b>
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 **
** 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)

## Instructions for Recipient

### 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-A.

**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](http://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 [www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT).

*(Instructions continued on next page)*

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

### 2020 Form 1099-B

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.

**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.

**CUSIP number.** Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

**Applicable checkbox on Form 8949.** Indicates where to report this transaction on Form 8949 and Schedule D (Form 1040 or 1040-SR), and which checkbox is applicable. See the instructions for your Schedule D (Form 1040 or 1040-SR) and/or Form 8949.

**Box 1a.** Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

**Box 1b.** This box may be blank if box 5 is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

**Box 1c.** Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.

**Box 1d.** Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts.

Report this amount on Form 8949 or on Schedule D (Form 1040 or 1040-SR) (whichever is applicable) as explained in the Instructions for Schedule D (Form 1040 or 1040-SR).

**Box 1e.** Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, the Instructions for Schedule D (Form 1040 or 1040-SR), or Pub. 550 for details.

**Box 1f.** Shows the amount of accrued market discount. For details on market discount, see the Schedule D (Form 1040 or 1040-SR) instructions, the Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1f may be blank.

**Box 1g.** Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040 or 1040-SR) instructions, the Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1g may be blank.

**Box 2.** The short-term and long-term boxes pertain to short-term gain or loss and long-term gain or loss. If the "Ordinary" box is checked, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method generally is treated as ordinary interest income rather than as capital gain. See the Instructions for Form 8949, Pub. 550, or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security. If box 5 is checked, box 2 may be blank.

**Box 3.** If checked, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF).

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

**Box 5.** If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

**Box 6.** If the exercise of a noncompensatory option resulted in a sale of a security, a checked "net proceeds" box indicates whether the amount in box 1d was adjusted for option premium.

*(Instructions continued on next page)*

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

**Box 7.** If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D (Form 1040 or 1040-SR) instructions. The broker should advise you of any losses on a separate statement.

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### Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11)

**Box 8.** Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2020.

**Box 9.** Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2019.

**Box 10.** Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2020. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts—12/31/2020 in 2021.

**Box 11.** Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2020 Form 6781.

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**Box 12.** If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 12 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D (Form 1040 or 1040-SR) as you may be able to report your transaction directly on Schedule D (Form 1040 or 1040-SR). If the "Ordinary" box in box 2 is checked, an adjustment may be required.

**Box 13.** Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

**Boxes 14-16.** Show state(s)/local income tax information.

**Future developments.** For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099B](http://www.irs.gov/Form1099B).

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## 2020 Form 1099-OID

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of a taxable OID obligation, you generally must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550 for more information.

If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts 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 as the "recipient." File Form(s) 1099-OID 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. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.

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 covered security acquired with acquisition premium, your payer generally must report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year, or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

**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 1.** Shows the OID on a taxable obligation for the part of the year you owned it. Report the amount in box 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212 for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.

**Box 2.** Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Pub. 550 for reporting instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes. If there is an amount in both boxes 2 and 11, the amount in box 2 is tax-exempt interest and is not included in interest income on your tax return. In general, see how to report tax-exempt interest in the Instructions for Forms 1040 and 1040-SR.

**Box 3.** Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD. 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.

*(Instructions continued on next page)*

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

**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 for information on backup withholding. Include this amount on your income tax return as tax withheld.

**Box 5.** For a covered security acquired with OID, 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. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, 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). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. 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 6.** For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Schedule B (Form 1040 or 1040-SR) and you must not make an adjustment to this amount for acquisition premium on Schedule B (Form 1040 or 1040-SR).

If there is an amount in both boxes 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and is issued with OID, the amount in box 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired with acquisition premium.

**Box 7.** Shows the identification (CUSIP) number or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).

**Box 8.** Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return and see Pub. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in box 1. See the instructions above for

a covered security acquired with acquisition premium. If the number in this box is negative, it represents a deflation adjustment. See Pub. 550 for further information on accounting for this adjustment.

**Box 9.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 2. **Note:** This amount is not deductible.

**Box 10.** For a taxable covered security, including a Treasury inflation-protected 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). 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 2. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

If there is an amount in both boxes 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 10 shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.

**Box 11.** For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, shows the tax-exempt OID on the obligation for the part of the year you owned it. The payer may, but is not required to, report the OID for a tax-exempt obligation that is a covered security acquired before January 1, 2017. In general, report the amount of tax-exempt OID on Form 1040 or 1040-SR. See the instructions above for a covered security acquired with acquisition premium.

**Boxes 12–14.** State income tax withheld reporting.

**Future developments.** For the latest information about developments related to Form 1099-OID and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099OID](http://www.irs.gov/Form1099OID).

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Form 1099-B  
Proceeds From Broker and Barter Exchange Transactions**

Copy B For Recipient  
OMB No. 1545-0715

Description of property (Box 1a)		CUSIP number	Stock or other symbol						Federal income tax withheld (Box 4)	State name (Box 14)	State identification no. (Box 15)	State tax withheld (Box 16)
Quantity sold	Date sold or disposed (Box 1c)	Date acquired (Box 1b)	Proceeds (Box 1d)	Cost or other basis (Box 1e)	Accrued market discount (Box 1f)	Wash sale loss disallowed (Box 1g)	Gain / Loss					
Long-term transactions for which basis is reported to the IRS -- Report on Form 8949, <b>Part II</b> , with <b>Box D</b> checked.												Applicable checkbox on Form 8949: D
Type of gain or loss (Box 2): Long-term												Reported to IRS: Net proceeds (Box 6)
<b>MALLINCKRODT PUB LTD CO</b>		<b>G5785G107</b>	<b>MNKKQ</b>									
9.00000	10/01/2020	01/19/2018	8.66	197.80	0.00	0.00	(189.14)	<b>0.00</b>				0.00
<b>Total</b>			<b>8.66</b>	<b>197.80</b>	<b>0.00</b>	<b>0.00</b>	<b>(189.14)</b>	<b>0.00</b>				<b>0.00</b>

For securities sold that were acquired on a variety of dates, Box 1b may be blank.

This is important tax information and is being furnished to the IRS (except as indicated). 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. You are ultimately responsible for the accuracy of your tax return.  
(Keep for your records)

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Form 1099-DIV  
Dividends and Distributions**

Copy B For Recipient

Description		CUSIP									
Date paid	Total ordinary dividends (Box 1a)	Qualified dividends (Box 1b)	Total capital gain distr. (Box 2a)	Nondividend distributions (Box 3)	Federal income tax withheld (Box 4)	Section 199A dividends (Box 5)	Investment expenses (Box 6)	Foreign tax paid (Box 7)	Foreign country or U.S. possession (Box 8)	Exempt-interest dividends (Box 11)	Specified private activity bond interest dividends (Box 12)
<b>INTEL CORP</b>		<b>458140100</b>									
09/01/2020	33.00	33.00									
12/01/2020	33.21	33.21									
<b>Security Total</b>	66.21	66.21									
<b>VANECK AFRICA INDEX ETF</b>		<b>92189F866</b>									
12/28/2020	21.08	6.71						1.18			
<b>VANGUARD FEDL MONEY MKT</b>		<b>09999100</b>									
01/31/2020	37.26										
02/28/2020	41.50										
03/31/2020	24.88										
04/30/2020	7.61										
05/29/2020	5.35										
06/30/2020	2.45										
07/31/2020	1.88										
08/31/2020	1.52										
09/30/2020	0.94										
10/30/2020	0.46										
11/30/2020	0.30										
12/31/2020	0.22										
<b>Security Total</b>	124.37										
<b>VNGRD DIV APPREC ETF</b>		<b>921908844</b>									
03/31/2020	0.49	0.49									
07/02/2020	0.63	0.63									
10/02/2020	0.58	0.58									
12/24/2020	0.70	0.70									
<b>Security Total</b>	2.40	2.40									

(Continued on next page)

U.S. mutual funds that invest in foreign securities may elect to pass certain foreign taxes paid by the fund on to their shareholders on IRS Form 1099-DIV; however, because the funds are U.S. corporations, the dividends paid by the funds are considered U.S. source dividends.

\* Please refer to the Foreign Tax Paid statement included with this packet for more detailed information.

(keep for your records)



**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Form 1099-DIV  
Dividends and Distributions**

Copy B For Recipient

Description		CUSIP									
Date paid	Total ordinary dividends (Box 1a)	Qualified dividends (Box 1b)	Total capital gain distr. (Box 2a)	Nondividend distributions (Box 3)	Federal income tax withheld (Box 4)	Section 199A dividends (Box 5)	Investment expenses (Box 6)	Foreign tax paid (Box 7)	Foreign country or U.S. possession (Box 8)	Exempt-interest dividends (Box 11)	Specified private activity bond interest dividends (Box 12)
<b>VNGRD ENERGY ETF</b>		<b>92204A306</b>									
06/25/2020	14.12	14.12									
09/16/2020	12.31	12.31									
12/22/2020	13.61	13.61									
<b>Security Total</b>	40.04	40.04									
<b>VNGRD FTSE PACIFIC ETF</b>		<b>922042866</b>									
03/26/2020	0.01	0.01									
06/25/2020	0.26	0.21						0.02*			
09/24/2020	1.42	1.14						0.14*			
12/24/2020	4.00	3.20						0.40*			
<b>Security Total</b>	5.69	4.56						0.56			
<b>VNGRD GLB CAP INVS</b>		<b>921908208</b>									
12/29/2020	69.79	69.79									
<b>VNGRD LT TRSY INVS</b>		<b>922031505</b>									
01/31/2020	7.42										
02/28/2020	6.90										
03/31/2020	17.81		26.52								
04/30/2020	6.75										
05/29/2020	6.74										
06/30/2020	6.44										
07/31/2020	6.54										
08/31/2020	6.57										
09/30/2020	6.15										
10/30/2020	6.29										
11/30/2020	6.39										
12/29/2020	115.19		253.27								
12/31/2020	7.63										
<b>Security Total</b>	206.82		279.79								

(Continued on next page)

U.S. mutual funds that invest in foreign securities may elect to pass certain foreign taxes paid by the fund on to their shareholders on IRS Form 1099-DIV; however, because the funds are U.S. corporations, the dividends paid by the funds are considered U.S. source dividends.

\* Please refer to the Foreign Tax Paid statement included with this packet for more detailed information.

(keep for your records)

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Form 1099-DIV  
Dividends and Distributions**

Copy B For Recipient

Description		CUSIP									
Date paid	Total ordinary dividends (Box 1a)	Qualified dividends (Box 1b)	Total capital gain distr. (Box 2a)	Nondividend distributions (Box 3)	Federal income tax withheld (Box 4)	Section 199A dividends (Box 5)	Investment expenses (Box 6)	Foreign tax paid (Box 7)	Foreign country or U.S. possession (Box 8)	Exempt-interest dividends (Box 11)	Specified private activity bond interest dividends (Box 12)
<b>VNGRD S/TRM TRSY INVS</b>		<b>922031703</b>									
01/31/2020	4.06										
02/28/2020	3.02										
03/31/2020	5.57										
04/30/2020	4.21										
05/29/2020	0.27										
06/30/2020	0.04										
07/31/2020	0.02										
08/31/2020	3.06										
09/30/2020	1.89										
10/30/2020	0.89										
11/30/2020	0.69										
12/29/2020	38.98		7.69								
12/31/2020	0.70										
<b>Security Total</b>	<b>63.40</b>		<b>7.69</b>								
<b>VNGRD TTL STK MKT ADML</b>		<b>922908728</b>									
03/25/2020	12.95	12.43				0.52					
06/24/2020	14.88	14.29				0.59					
09/24/2020	14.37	13.80				0.57					
12/23/2020	16.74	16.07				0.67					
<b>Security Total</b>	<b>58.94</b>	<b>56.59</b>				<b>2.35</b>					
<b>VNGRD 500 IDX ADML</b>		<b>922908710</b>									
03/09/2020	14.47	14.47									
06/26/2020	17.69	17.69									
09/28/2020	16.24	16.24									
12/21/2020	17.25	17.25									
<b>Security Total</b>	<b>65.65</b>	<b>65.65</b>									
<b>Total</b>	<b>724.39</b>	<b>311.95</b>	<b>287.48</b>	<b>0.00</b>	<b>0.00</b>	<b>2.35</b>	<b>0.00</b>	<b>5.76</b>		<b>0.00</b>	<b>0.00</b>

(Continued on next page)

U.S. mutual funds that invest in foreign securities may elect to pass certain foreign taxes paid by the fund on to their shareholders on IRS Form 1099-DIV; however, because the funds are U.S. corporations, the dividends paid by the funds are considered U.S. source dividends.

\* Please refer to the Foreign Tax Paid statement included with this packet for more detailed information.

(keep for your records)

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Form 1099-DIV  
Dividends and Distributions**

Copy B For Recipient

Description		CUSIP		Federal income tax withheld (Box 4)		Section 199A dividends (Box 5)	Investment expenses (Box 6)	Foreign tax paid (Box 7)	Foreign country or U.S. possession (Box 8)	Exempt-interest dividends (Box 11)	Specified private activity bond interest dividends (Box 12)
Date paid	Total ordinary dividends (Box 1a)	Qualified dividends (Box 1b)	Total capital gain distr. (Box 2a)	Nondividend distributions (Box 3)							
	Dividends – U.S. Corporations	724.39									
	Dividends – Foreign Corporations	0.00									
	<b>Total ordinary dividends</b>	<b>724.39</b>									

U.S. mutual funds that invest in foreign securities may elect to pass certain foreign taxes paid by the fund on to their shareholders on IRS Form 1099-DIV; however, because the funds are U.S. corporations, the dividends paid by the funds are considered U.S. source dividends.

\* Please refer to the Foreign Tax Paid statement included with this packet for more detailed information.

**(keep for your records)**

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Form 1099-DIV  
Capital Gain Distributions**

Copy B For Recipient

Description		CUSIP				
Date paid	Total capital gain distr. (Box 2a)		Unrecap. Sec. 1250 gain (Box 2b)	Section 1202 gain (Box 2c)	Collectibles (28%) gain (Box 2d)	Long term capital gain distributions
<b>VNGRD LT TRSY INVS</b>		<b>922031505</b>				
03/31/2020	26.52					26.52
12/29/2020	253.27					253.27
<b>Security Total</b>	279.79					279.79
<b>VNGRD S/TRM TRSY INVS</b>		<b>922031703</b>				
12/29/2020	7.69					7.69
<b>Total</b>	<b>287.48</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>287.48</b>

(keep for your records)

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Foreign Tax Paid**

Description	CUSIP	Foreign tax (Form 1099-DIV Box 7)	Foreign income	QDI eligible foreign income
VNGRD FTSE PACIFIC ETF	922042866	0.02	0.19	0.15
		0.14	1.39	1.11
		0.40	3.98	3.18
VNGRD GLB CAP INVS	921908208	4.02	68.06	61.62
<b>Total</b>		<b>4.58</b>	<b>73.62</b>	<b>66.06</b>

The information on this statement is for Vanguard mutual funds and ETFs only.

(keep for your records)

# 2020 Foreign Tax Paid

## Instructions for individual taxpayers

For estates or trusts, please see the IRS instructions for Form 1116; corporations, please see the IRS instructions for Form 1118.

Your account, listed on the previous page(s), is invested in one or more Vanguard mutual funds or exchange-traded funds (ETFs) that have elected to pass through to shareholders the ability to take a credit or deduction for taxes paid by the fund to foreign countries. Your portion of each fund's foreign taxes is reported on the previous page(s) under **Foreign tax (Form 1099-DIV Box 7)**.

### Answers to some commonly asked questions about reporting foreign tax paid

#### What do the columns on the previous page represent?

- **Foreign tax paid (Form 1099-DIV Box 7).** Your portion of the creditable foreign tax paid by the fund. If applicable, include this amount from Form 1099-DIV Box 7 along with taxes paid from other sources on IRS Form 1116, Part II, line 8.
- **Foreign income.** Your portion of the total foreign income earned by the fund. The foreign income amount may not agree with Form 1099-DIV Box 1a (Total ordinary dividends).
- **QDI eligible foreign income.** Your portion of the foreign income that is derived from qualified dividends. The foreign source qualified dividends may not agree with Form 1099-DIV Box 1b (Qualified dividends).

#### What is foreign tax paid?

Foreign tax paid is your portion of the creditable foreign tax paid by the mutual fund or ETF. You may claim a credit or deduction on your U.S. income tax return for your share of foreign tax paid by the fund, subject to certain requirements. By taking a credit or deduction on your tax return, you, as a mutual fund shareholder, don't pay U.S. tax on investment income that was also taxed by a foreign country.

**Note:** You're not required to report foreign taxes paid from a mutual fund by country. Therefore, your statement only reports the total foreign tax paid by the fund. On Form 1116, Part I, line i, write "RIC" and total all income passed through from mutual funds and other regulated investment companies (RICs).

#### How do I claim a tax deduction?

If you wish to take a tax deduction instead of a tax credit, you may include the foreign tax paid, as reported to you for each fund or ETF on Form 1099-DIV Box 7 (plus any other eligible foreign tax paid), on Form 1040, Schedule A, line 6.

#### How do I claim a tax credit?

Determine gross income from foreign sources (Form 1116, Part I, line 1a):

- **Simplified method.** If eligible, you may elect to report the amount of foreign tax paid shown on this statement (plus any other creditable foreign tax paid) on Form 1040 - Schedule 3, line 1 and the foreign tax credit limitations won't apply to you. Please see the Instructions for Form 1116 and the Form 1040 General Instructions to determine if you're eligible for the simplified method, or speak with a qualified tax advisor.
  - **Form 1116 (Foreign Tax Credit).** If you're not eligible for the simplified method or don't elect the method, you may claim a foreign tax credit by filing Form 1116 with your federal income tax return. If you file Form 1116, you must adjust your gross income from foreign sources unless you're eligible for the adjustment exception.
    - **Adjustment exception.** You may be able to include your foreign source income under the special rule without making an adjustment for qualified dividends. You're eligible for the adjustment exception if (1) your highest marginal tax bracket is less than 32% and (2) your foreign sourced qualified dividends and foreign sourced capital gains are less than \$20,000. If eligible and you've elected to use this exception, include the total from the foreign income column on Form 1116, Part I, line 1a. Talk to a qualified tax advisor if you have additional questions.
    - **Adjusting your foreign source qualified dividends.** If you're not eligible for the simplified method or the adjustment exception, you must adjust the foreign income reported on Form 1116, Part I, line 1a, for qualified dividend income. To make this adjustment, you must multiply your QDI eligible foreign income by an adjustment factor, 0.4054 or 0.5405, to the extent that they were taxed at the 15% or 20% rate, respectively. Assuming you don't have any other foreign source qualified dividends or capital gains, your calculation would be based on the following formula:  
  
(Foreign income – QDI eligible foreign income) plus (QDI eligible foreign income taxed at 15% x 0.4054) or (QDI eligible foreign income taxed at 20% x 0.5405)
- Note:** If you have QDI eligible foreign income taxed at the 0% rate, don't include it on line 1a. If you have capital gains taxed at both the 15% and 20% rate, please see the instructions to Form 1116 and IRS Publication 514.

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Securities Purchased**



Description	CUSIP	Trade/ process date	Quantity	Net cost	Accrued interest purchased amount
INTEL CORP	458140100	07/24/2020	50.00000	2,517.30	
		07/31/2020	50.00000	2,355.31	
				<hr/>	4,872.61
ISHS SILVER TR    ETF	46428Q109	07/22/2020	50.00000	1,032.50	
		07/27/2020	50.00000	1,134.00	
		07/30/2020	50.00000	1,095.79	
		07/31/2020	25.00000	560.13	
		08/05/2020	50.00000	1,257.50	
		08/05/2020	50.00000	1,250.00	
		09/24/2020	20.00000	434.57	
				<hr/>	6,764.49
SPDR GOLD TRUST GOLD ETF	78463V107	04/13/2020	10.00000	1,591.70	
		05/01/2020	10.00000	1,580.00	
		07/31/2020	10.00000	1,851.91	
		08/05/2020	10.00000	1,919.00	
		08/11/2020	5.00000	913.85	
				<hr/>	7,856.46
TESLA INC	88160R101	09/02/2020	1.00000	436.00	
		09/04/2020	2.00000	770.00	
		09/24/2020	2.00000	756.94	
		10/28/2020	2.00000	819.00	
		10/30/2020	2.00000	760.00	

**(Continued on next page)**

The information on this statement is for informational purposes only and will not be furnished to the IRS.

(keep for your records)

**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Securities Purchased**



Description	CUSIP	Trade/ process date	Quantity	Net cost	Accrued interest purchased amount
		11/17/2020	2.00000	908.03	
				4,449.97	
VANECK AFRICA INDEX ETF	92189F866	08/05/2020	25.00000	439.13	
VNGRD ENERGY ETF	92204A306	04/21/2020	22.00000	942.70	
VNGRD FTSE PACIFIC ETF	922042866	08/05/2020	3.00000	198.95	
VNGRD GLB CAP INVS	921908208	07/22/2020	365.40800	3,000.00	
VNGRD LT TRSY INVS	922031505	11/23/2020	65.14700	1,000.00	
<b>Total</b>				<b>29,524.31</b>	

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(keep for your records)



**IMPORTANT TAX DOCUMENT**

RECIPIENT'S TIN: XXX-XX-0822

Account number: 11940807

**Vanguard Brokerage**

**2020 Non-Mortgage WHFIT Additional Information  
(Royalty Trusts, UITs, and HOLDERS Trust)**

Description		CUSIP									
Date paid	Actual Pay Shortfall	Severance Tax	Admin Expense	Basis Addition / (Reduction)	Investment Dividend Expense	Investment Interest Expense	Investment Expense Exempt Interest	Investment Expense Proceeds	Fees	Non-deductible Generic Expenses	Deductible Generic Expenses
<b>ISHS SILVER TR ETF</b>		<b>46428Q109</b>									
07/31/2020											0.73
08/31/2020											2.89
09/30/2020											2.97
10/31/2020											2.82
11/30/2020											2.80
12/31/2020											2.85
								<b>15.06</b>			
<b>SPDR GOLD TRUST GOLD ETF</b>		<b>78463V107</b>									
05/12/2020											0.97
06/10/2020											1.06
07/10/2020											1.02
08/11/2020											2.25
09/15/2020											2.83
10/15/2020											2.62
11/17/2020											2.83
12/04/2020											2.70
								<b>16.28</b>			
<b>Total</b>								<b>31.34</b>			

The information on this statement is for informational purposes only and will not be furnished to the IRS.

(keep for your records)

## **Instructions for Recipients**

### **Non-Mortgage WHFIT Additional Information (Royalty Trusts, UITs, and HOLDERS Trust)**

#### **Actual Pay Shortfall**

This amount represents a positive or negative adjustment for any difference between the projected contingent payment as stated on the projected payment schedule and the actual contingent payment received on your security in each accrual period. The difference is a positive adjustment if the amount of an actual contingent payment is more than the projected amount of the contingent payment. The difference is a negative adjustment if the amount of an actual contingent payment is less than the projected amount of the contingent payment.

#### **Severance Tax**

This amount represents your pro rata share of severance taxes paid by the trust, which are deductible on Form 1040, Schedule E, line 16.

#### **Administrative Expense**

This amount represents your pro rata share of trust administration expenses paid or accrued during the period. They are reported on Form 1040, Schedule E, line 18.

#### **Basis Addition/(Reduction)**

Your original cost basis should be increased or reduced by amounts reflected in this section to compute your adjusted basis. Your adjusted basis should then be used to compute any gain or loss reportable on IRS Form 1040, Schedule D.

#### **Investment Dividend Expense**

This amount represents your pro rata share of investment expense associated with dividends received by certain trusts. They are deductible on IRS Form 1040, Schedule A, line 23 subject to 2% of adjusted gross income (AGI).

#### **Investment Interest Expense**

This amount represents your pro rata share of investment interest expense paid by the trust. If you file IRS Form 1040, you may be able to deduct these expenses on IRS Form 1040, Schedule A, line 14, but the deduction is limited to net investment income. This limitation is calculated on IRS Form 4952, Investment Interest Expense Deduction. If your investment interest expense is deductible, this is reported as an itemized deduction on IRS Form 1040, Schedule A, line 14.

#### **Investment Expense Exempt Interest**

This amount represents your pro rata share of investment interest expense related to tax exempt investments paid by the trust. If you are subject to Alternative Minimum Tax (AMT) you may be able to deduct this amount on Form 6251, Line 9.

#### **Investment Expense Proceeds**

This amount represents your pro rata share of investment expense associated with proceeds received by certain HOLDERS trusts. They are deductible on IRS Form 1040, Schedule A, line 23 subject to 2% of adjusted gross income (AGI).

#### **Fees**

This amount represents your pro rata share of miscellaneous fees paid by the trust. They are deductible on IRS Form 1040, Schedule A, line 23.

#### **Non-deductible General Expenses**

This amount represents your share of certain other expenses incurred by the trust and subject to the 2% adjusted gross income (AGI) limitation that can be deducted on IRS Form 1040, Schedule A, line 23.

#### **Deductible generic Expenses**

This amount represents your share of certain other expenses that are not limited to 2% of your AGI and should be deducted on IRS Form 1040, Schedule A.

The information provided above is not intended to constitute tax advice. Please consult a tax professional with respect to your specific tax situation.

### Royalty Trust Website addresses

CUSIP	Security Name	Website
055630107	BP Prudhoe Bay Royalty Trust	bpt.q4web.com
22757R109	Cross Timbers Royalty Trust	www.crt-crosstimbers.com
40222T104	Gulf Coast Ultra Deep Royalty Trust	gultu.q4web.com
444717102	Hugoton Royalty Trust	www.hgt-hugoton.com
568423107	Marine Petroleum Trust	www.marps-marine.com
590660106	Mesa Royalty Trust	mtr.q4web.com
590672101	Mesabi Trust	www.mesabi-trust.com
553859109	MV Oil Trust	mvo.q4web.com
659310106	North European Oil Royalty Trust	www.neort.com/tax.html
694103102	Pacific Coast Oil Trust	royt.q4web.com
714236106	Permian Basin Royalty Trust	www.pbt-permian.com
71425H100	Permianville Royalty Trust	http://www.permianvilleroyalty.com
714254109	Permrock Royalty Trust	http://www.permrock.com
785688102	Sabine Royalty Trust	www.sbr-sabine.com
798241105	San Juan Basin Royalty Trust	www.sjbrt.com
886410109	Tidelands Royalty Trust B	www.tirtz-tidelands.com
896556107	Trinity Petroleum Trust	ttyp.q4web.com
91829B103	VOC Energy Trust	voc.q4web.com
966388100	Whiting USA Trust II	whzt.q4web.com
464285105	iShares Gold Trust	www.ishares.com/us/library
46428Q109	iShares Silver Trust	www.ishares.com/us/library
78463V107	SPDR Gold Shares	www.spdrgoldshares.com/#tax

Please Note: The above websites can be used to access your royalty trust tax booklets if you did not receive a copy directly from the issuer. These booklets may contain supplemental tax information and worksheets to assist you in the preparation of your federal income tax return. The web addresses listed above are subject to change by each respective entity.

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