

# Betterment

Betterment Securities, Broker-Dealer  
8 West 24th Street, 6th Floor  
New York, NY 10010  
646.600.8263

Payer Name: Betterment Securities  
Payer ID: 74-3132639

## Consolidated Tax Statement/Year-End Summary Tax Year 2020

Abhilash Kulkarni  
960 Balmoral Dr  
Delaware, OH 43015

Recipient ID (SSN/TIN): \*\*\*-\*\*-3595

## Tax Information

This is your official tax information from Betterment Securities.

Please note that Betterment Securities is not a tax advisor. If you have questions about the appropriate use of this information, please consult your tax advisor. If applicable, other tax statements are available in a separate document.

### Tax Information for Account 268011239262250

#### Page Number

Form 1099-B (Proceeds from Transactions)	4
Form 1099-DIV (Dividends and Distributions)	5
IRS Instructions for Forms 1099-B & 1099-DIV	6
1099-B Detail	9
1099-DIV Detail	14

### Checklist for Taxable Accounts

- Use Form 1099-B to report proceeds from your transactions
- Use Form 1099-DIV to report ordinary dividends and other distributions from your securities

## Filing Tips

- ✓ This tax information is available for your convenience automatically through TurboTax, H&R Block and TaxACT tax preparation software. Note that the soonest you can [import](#) your Betterment tax information into TurboTax, H&R Block and TaxACT is 2/16/21.
- ✓ Please note that TurboTax Online (web version) has a 1,500-transaction limit, and TurboTax Desktop (CD or download versions) has a 2,500-transaction limit per account for 1099-B details. You may see an error if you import more transactions than each version can handle, but it is still possible to complete your taxes. For additional assistance please contact Turbo Tax Support or consider the Form 8453 summary information method outlined below.
- ✓ If you are unable to automatically import your tax forms into your tax preparation software due to the number of transactions, the IRS allows you to report the summary information on your electronic tax return and send a paper copy of your statement with Form 8453 to the IRS after your tax return has been accepted. For more information, see <http://www.irs.gov/uac/About-Form-8453>

## What is reported by Betterment Securities to the IRS?

- ✓ The information on your 1099-B and 1099-DIV forms is being reported to the IRS by Betterment Securities. For each sale, your 1099-B includes the Date of Acquisition (Box 1b), Cost Basis (Box 1e), Wash Sale Loss Disallowed (Box 1g), and Gain/Loss Type (Box 2).

## Do I need an app-specific password to import my 1099 tax forms into TurboTax if I have 2FA?

- ✓ For security purposes, Betterment's 2FA requires you to generate an app-specific password to connect to TurboTax. To verify your password, check your 2FA status, and create an "App Password", visit [betterment.com/2fa](https://betterment.com/2fa).

## Tax Tips

- ✓ Don't forget to report any carryover capital losses from 2019 on Schedule D of your 2020 tax return.
- ✓ Note that in addition to being federally tax-exempt, dividends paid by municipal bond ETFs may be partially exempt from state and local tax as well. The rules vary state-by-state: consult your tax advisor. To claim the exemption, you will need to refer to the 2020 tax information published separately by the ETF provider. Please see our Tax FAQs at <http://support.betterment.com>
- ✓ Estate planning tip: The beneficiary instructions specified on your account take precedence over your Last Will and Testament. You should regularly review your beneficiaries. You can update your beneficiaries in the 'Accounts' tab of the 'Settings' page of your Betterment account.

## Betterment Securities is not a tax advisor

- ✓ We cannot make tax recommendations for you, nor can we provide tax reporting guidance.

## Tax Terminology

### What are Gross Proceeds?

The amount of money you received in exchange for selling your shares this year.

### What is Cost Basis?

The amount of money you paid to purchase the shares that are being sold, with possible adjustments for wash sales and nondividend distributions. Betterment Securities reports basis pursuant to the standing order in your brokerage agreement, selling any available losses first, and short-term gains last, to minimize your tax liability. Whenever specific share identification is not practical, Betterment Securities will report basis using the first-in-first-out (FIFO) method.

### What is a Gain/(Loss)?

A gain or loss is the amount you received when you sold your stock (the gross proceeds) minus the amount you paid for it (the cost basis). A positive difference is a gain and a negative difference is a loss. You owe taxes on gains net of losses. If losses exceed gains, excess losses can be deducted from taxable income, to an extent.

### What is Foreign Tax Paid?

Some ETFs hold stock in foreign companies, and non-U.S. taxes may have been assessed on income that is then distributed to you as a dividend. To mitigate double taxation, U.S. tax rules permit a deduction or a foreign tax credit under certain circumstances. Please consult your tax advisor on how to calculate your foreign tax credit. Additionally, please see our Tax FAQs at <http://support.betterment.com> for more information or to learn how to obtain dividend information in CSV format.

### What is Short-Term versus Long-Term?

Under current tax law, short-term means you held an investment for one year or less before selling it. Long-term means you held the investment for more than one year. You must report short-term and long-term sales separately on IRS Form 1040 Schedule D and Form 8949.

### What are Exempt-Interest Dividends?

The amount of dividends paid by municipal bond ETFs which are exempt from federal, and potentially state and local, taxes.

### What are Specified Private Activity Bond Interest Dividends?

If you are subject to alternative minimum tax (AMT), this is the portion of exempt-interest dividends which is taxable.

### What is a Nondividend Distribution?

A nondividend distribution is a distribution that is not paid out of the earnings and profits of a corporation or fund. A nondividend distribution reduces the cost basis of your security. It is not considered income and is only taxed once your basis in the security has been reduced to zero.

### Still have questions?

Visit <https://www.betterment.com/taxtime>

# Betterment

Betterment Securities, Broker-Dealer  
8 West 24th Street, 6th Floor  
New York, NY 10010  
646.600.8263

Payer Name: Betterment Securities  
Payer ID: 74-3132639

**Tax Year 2020 - Form 1099-B  
(Copy B for Recipient)  
Proceeds From Broker and Barter Exchange Transactions  
OMB No. 1545-0715**

Abhilash Kulkarni  
960 Balmoral Dr  
Delaware, OH 43015

Recipient ID (SSN/TIN): \*\*\*-\*\*-3595

## Tax Information for Account 268011239262250

This is important tax information and is being furnished to the Internal Revenue Service. 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.

### 2020 Form 1099-B Short-Term Summary

IRS Box	Item	Amount
1a	Description of Property	Various
1b	Date Acquired	Various
1c	Date Sold or Disposed	Various
1d	Proceeds	\$4,207.31
1e	Cost or Other Basis	\$4,731.83
N/A	Total Gain/(Loss)	(\$524.52)
1g	Wash Sale Loss Disallowed	\$2.80
2	Type of Gain or Loss	Short-Term
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>\$0.00</b>
5	Non-covered Securities	No
6	Type of Proceeds Reported to IRS	Gross
12	Basis reported to IRS	Yes
16	State Tax Withheld	\$0.00

### 2020 Form 1099-B Long-Term Summary

IRS Box	Item	Amount
1a	Description of Property	Various
1b	Date Acquired	Various
1c	Date Sold or Disposed	Various
1d	Proceeds	\$0.00
1e	Cost or Other Basis	\$0.00
N/A	Total Gain/(Loss)	\$0.00
1g	Wash Sale Loss Disallowed	\$0.00
2	Type of Gain or Loss	Long-Term
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>\$0.00</b>
5	Non-covered Securities	No
6	Type of Proceeds Reported to IRS	Gross
12	Basis reported to IRS	Yes
16	State Tax Withheld	\$0.00

# Betterment

Betterment Securities, Broker-Dealer  
8 West 24th Street, 6th Floor  
New York, NY 10010  
646.600.8263

Payer Name: Betterment Securities  
Payer ID: 74-3132639

**Tax Year 2020- Form 1099-DIV  
(Copy B for Recipient)  
Dividends and Distributions  
OMB No. 1545-0110**

Abhilash Kulkarni  
960 Balmoral Dr  
Delaware, OH 43015

Recipient ID (SSN  
/TIN): \*\*\*-\*\*-3595

## Tax Information for Account 268011239262250

This is important tax information and is being furnished to the Internal Revenue Service. 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.

## 2020 Form 1099-DIV Summary

IRS Box	Item	Amount
1a	Total Ordinary Dividends	\$68.24
1b	Qualified Dividends	\$54.62
2a	Total Capital Gain Distr.	\$0.18
2b	Total Unrecaptured 1250 Gains	\$0.00
3	Nondividend Distributions	\$0.00
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>\$0.00</b>
5	Section 199A dividends	\$1.99
7	Foreign Tax Paid	\$3.06
8	Foreign Country or U.S. Possession	Various
11	Exempt Interest Dividends	\$1.96
12	Specified Private Activity Bond Interest Dividends	\$0.00
15	State Tax Withheld	\$0.00

## Instructions for Recipient for 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.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

**Applicable check box 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 (whichever is applicable) as explained in the Instructions for Schedule D.

**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, Instructions for Schedule D, or Pub. 550 for details.

## Instructions for Recipient (Continued)

**Box 1f.** Shows the amount of accrued market discount. For details on market discount, see Schedule D (Form 1040) instructions, 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 Schedule D (Form 1040) instructions, 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.

**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 instructions. The broker should advise you of any losses on a separate statement.

---

### 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.

---

**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 as you may be able to report your transaction directly on Schedule D. 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.

**Box 14 - 16.** Shows 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).

## Instructions for Recipient for 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.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

**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. Also, report it on Schedule B (Form 1040), 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 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). But, if no amount is shown in boxes 2c-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 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).

**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) 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).

**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. 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.

**Box 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).



**Tax Information for Account 268011239262250**

OMB No. 1545-0715

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

**Short-Term Transactions** for which basis is reported to the IRS - Report on Form 8949, Part I, with Box A checked

All proceeds reported to IRS are Gross Proceeds (Box 6)

Description of Property (Box 1a)	Symbol	CUSIP Number	Date Acq. (Box 1b)	Date Sold (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Gain/ (Loss)	Wash Sale Loss Disallowed (Box 1g)	Fed. Income Tax Withheld (Box 4)
0.192324 sh. iShares Core Total US Bond Market ETF Class O	AGG	464287226	12/27/2019	3/20/2020	\$21.11	\$21.66	(\$0.55)	\$0.00	\$0.00
0.000356 sh. iShares Core Total US Bond Market ETF Class O	AGG	464287226	12/27/2019	1/22/2020	\$0.04	\$0.04	\$0.00	\$0.00	\$0.00
0.006201 sh. iShares Core Total US Bond Market ETF Class O	AGG	464287226	12/27/2019	3/18/2020	\$0.68	\$0.70	(\$0.02)	\$0.00	\$0.00
0.007389 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	12/27/2019	4/1/2020	\$0.71	\$0.85	(\$0.14)	\$0.00	\$0.00
0.056930 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	12/27/2019	3/20/2020	\$5.26	\$6.53	(\$1.27)	\$0.00	\$0.00
0.517472 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	12/27/2019	3/17/2020	\$44.70	\$70.97	(\$26.27)	\$0.00	\$0.00
6.294271 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	12/27/2019	2/25/2020	\$258.82	\$278.14	(\$19.32)	\$0.00	\$0.00
0.697497 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	12/27/2019	3/11/2020	\$64.05	\$83.16	(\$19.11)	\$0.00	\$0.00
3.865669 sh. Vanguard Total Stock Market ETF Class O	VTI	922908769	12/27/2019	2/27/2020	\$598.02	\$635.40	(\$37.38)	\$0.00	\$0.00
0.849238 sh. Vanguard Value ETF Class O	VTV	922908744	12/27/2019	3/11/2020	\$82.04	\$102.10	(\$20.06)	\$0.00	\$0.00
3.902677 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	12/27/2019	3/9/2020	\$146.51	\$174.37	(\$27.86)	\$0.00	\$0.00
0.004163 sh. iShares Core Total US Bond Market ETF Class O	AGG	464287226	1/3/2020	3/18/2020	\$0.46	\$0.47	(\$0.01)	\$0.00	\$0.00
0.020397 sh. Vanguard Total International Bond ETF Class O	BNDX	92203J407	1/3/2020	1/22/2020	\$1.16	\$1.16	\$0.00	\$0.00	\$0.00
0.027549 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	1/3/2020	3/17/2020	\$2.38	\$3.74	(\$1.36)	\$0.00	\$0.00
0.278964 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	1/3/2020	2/25/2020	\$11.47	\$12.28	(\$0.81)	\$0.00	\$0.00
0.034908 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	1/3/2020	3/11/2020	\$3.21	\$4.13	(\$0.92)	\$0.00	\$0.00
0.099829 sh. Vanguard Total Stock Market ETF Class O	VTI	922908769	1/3/2020	2/27/2020	\$15.44	\$16.36	(\$0.92)	\$0.00	\$0.00
0.004859 sh. Vanguard Short-Term Inflation-Protec... Class O	VTIP	922020805	1/3/2020	1/22/2020	\$0.24	\$0.24	\$0.00	\$0.00	\$0.00
0.039742 sh. Vanguard Value ETF Class O	VTV	922908744	1/3/2020	3/11/2020	\$3.84	\$4.75	(\$0.91)	\$0.00	\$0.00
0.100222 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	1/3/2020	3/9/2020	\$3.76	\$4.51	(\$0.75)	\$0.00	\$0.00
0.080289 sh. iShares Core Total US Bond Market ETF Class O	AGG	464287226	1/17/2020	1/22/2020	\$9.11	\$9.08	\$0.03	\$0.00	\$0.00
0.007475 sh. iShares Core Total US Bond Market ETF Class O	AGG	464287226	1/17/2020	3/18/2020	\$0.82	\$0.84	(\$0.02)	\$0.00	\$0.00
0.396591 sh. Vanguard Total International Bond ETF Class O	BNDX	92203J407	1/17/2020	1/22/2020	\$22.60	\$22.54	\$0.06	\$0.00	\$0.00

**Tax Information for Account 268011239262250**

OMB No. 1545-0715

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

**Short-Term Transactions** for which basis is reported to the IRS - Report on Form 8949, Part I, with Box A checked

All proceeds reported to IRS are Gross Proceeds (Box 6)

Description of Property (Box 1a)	Symbol	CUSIP Number	Date Acq. (Box 1b)	Date Sold (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Gain/ (Loss)	Wash Sale Loss Disallowed (Box 1g)	Fed. Income Tax Withheld (Box 4)
0.107456 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	1/17/2020	1/22/2020	\$12.38	\$12.39	(\$0.01)	\$0.01	\$0.00
0.107456 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	1/17/2020	3/20/2020	\$9.92	\$12.33	(\$2.41)	\$0.00	\$0.00
0.008849 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	1/17/2020	3/20/2020	\$0.82	\$1.02	(\$0.20)	\$0.00	\$0.00
0.009410 sh. iShares National AMT-Free Muni Bond ETF Class O	MUB	464288414	1/17/2020	4/1/2020	\$1.05	\$1.08	(\$0.03)	\$0.00	\$0.00
0.266505 sh. iShares National AMT-Free Muni Bond ETF Class O	MUB	464288414	1/17/2020	1/22/2020	\$30.68	\$30.64	\$0.04	\$0.00	\$0.00
0.007279 sh. iShares National AMT-Free Muni Bond ETF Class O	MUB	464288414	1/17/2020	3/20/2020	\$0.75	\$0.84	(\$0.09)	\$0.00	\$0.00
0.332754 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	1/17/2020	3/17/2020	\$28.75	\$45.97	(\$17.22)	\$0.00	\$0.00
0.020948 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	1/17/2020	3/17/2020	\$1.81	\$2.91	(\$1.10)	\$0.00	\$0.00
0.332754 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	1/17/2020	1/22/2020	\$45.95	\$46.29	(\$0.34)	\$0.34	\$0.00
4.128902 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	1/17/2020	1/22/2020	\$183.86	\$184.23	(\$0.37)	\$0.37	\$0.00
0.319327 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	1/17/2020	2/25/2020	\$13.13	\$14.25	(\$1.12)	\$0.00	\$0.00
4.128902 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	1/17/2020	2/25/2020	\$169.78	\$182.83	(\$13.05)	\$0.00	\$0.00
0.456575 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	1/17/2020	3/11/2020	\$41.93	\$54.51	(\$12.58)	\$0.00	\$0.00
0.017010 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	1/17/2020	3/11/2020	\$1.56	\$2.07	(\$0.51)	\$0.00	\$0.00
0.456575 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	1/17/2020	1/22/2020	\$55.41	\$55.48	(\$0.07)	\$0.07	\$0.00
1.529346 sh. Vanguard Total Stock Market ETF Class O	VTI	922908769	1/17/2020	1/22/2020	\$258.75	\$258.03	\$0.72	\$0.00	\$0.00
0.035673 sh. Vanguard Total Stock Market ETF Class O	VTI	922908769	1/17/2020	2/27/2020	\$5.52	\$6.02	(\$0.50)	\$0.00	\$0.00
0.098002 sh. Vanguard Short-Term Inflation-Protec... Class O	VTIP	922020805	1/17/2020	1/22/2020	\$4.83	\$4.83	\$0.00	\$0.00	\$0.00
0.039019 sh. Vanguard Value ETF Class O	VTV	922908744	1/17/2020	3/11/2020	\$3.77	\$4.74	(\$0.97)	\$0.00	\$0.00
0.559845 sh. Vanguard Value ETF Class O	VTV	922908744	1/17/2020	3/11/2020	\$54.08	\$67.42	(\$13.34)	\$0.00	\$0.00
0.559845 sh. Vanguard Value ETF Class O	VTV	922908744	1/17/2020	1/22/2020	\$67.87	\$67.98	(\$0.11)	\$0.11	\$0.00
2.373062 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	1/17/2020	1/22/2020	\$107.12	\$108.66	(\$1.54)	\$1.54	\$0.00
0.242575 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	1/17/2020	3/9/2020	\$9.11	\$11.11	(\$2.00)	\$0.00	\$0.00
2.373062 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	1/17/2020	3/9/2020	\$89.08	\$107.57	(\$18.49)	\$0.00	\$0.00

**Tax Information for Account 268011239262250**

OMB No. 1545-0715

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

**Short-Term Transactions** for which basis is reported to the IRS - Report on Form 8949, Part I, with Box A checked

All proceeds reported to IRS are Gross Proceeds (Box 6)

Description of Property (Box 1a)	Symbol	CUSIP Number	Date Acq. (Box 1b)	Date Sold (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Gain/ (Loss)	Wash Sale Loss Disallowed (Box 1g)	Fed. Income Tax Withheld (Box 4)
0.800837 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	2/3/2020	2/25/2020	\$32.93	\$34.46	(\$1.53)	\$0.00	\$0.00
0.366509 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	2/3/2020	3/9/2020	\$13.76	\$15.54	(\$1.78)	\$0.00	\$0.00
0.189470 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	2/5/2020	3/20/2020	\$17.50	\$21.88	(\$4.38)	\$0.00	\$0.00
0.063232 sh. iShares National AMT-Free Muni Bond ETF Class O	MUB	464288414	2/5/2020	3/20/2020	\$6.52	\$7.29	(\$0.77)	\$0.00	\$0.00
0.407688 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	2/5/2020	3/17/2020	\$35.22	\$56.00	(\$20.78)	\$0.00	\$0.00
5.841209 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	2/5/2020	2/25/2020	\$240.19	\$257.13	(\$16.94)	\$0.00	\$0.00
0.541306 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	2/5/2020	3/11/2020	\$49.71	\$65.59	(\$15.88)	\$0.00	\$0.00
1.772738 sh. Vanguard Total Stock Market ETF Class O	VTI	922908769	2/5/2020	2/27/2020	\$274.24	\$299.77	(\$25.53)	\$0.00	\$0.00
0.670867 sh. Vanguard Value ETF Class O	VTV	922908744	2/5/2020	3/11/2020	\$64.81	\$80.92	(\$16.11)	\$0.00	\$0.00
3.163987 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	2/5/2020	3/9/2020	\$118.78	\$137.76	(\$18.98)	\$0.00	\$0.00
0.008579 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	2/10/2020	3/9/2020	\$0.32	\$0.37	(\$0.05)	\$0.00	\$0.00
0.005238 sh. iShares Emerging Markets USD Bond ETF Class O	EMB	464288281	2/18/2020	3/20/2020	\$0.48	\$0.61	(\$0.13)	\$0.00	\$0.00
0.014602 sh. iShares National AMT-Free Muni Bond ETF Class O	MUB	464288414	2/18/2020	3/20/2020	\$1.51	\$1.69	(\$0.18)	\$0.00	\$0.00
0.024232 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	2/18/2020	3/17/2020	\$2.09	\$3.33	(\$1.24)	\$0.00	\$0.00
0.461802 sh. Vanguard FTSE Developed Markets Class O	VEA	921943858	2/18/2020	2/25/2020	\$18.99	\$20.19	(\$1.20)	\$0.00	\$0.00
0.032037 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	2/18/2020	3/11/2020	\$2.94	\$3.88	(\$0.94)	\$0.00	\$0.00
0.035235 sh. Vanguard Total Stock Market ETF Class O	VTI	922908769	2/18/2020	2/27/2020	\$5.45	\$6.04	(\$0.59)	\$0.00	\$0.00
0.042645 sh. Vanguard Value ETF Class O	VTV	922908744	2/18/2020	3/11/2020	\$4.12	\$5.14	(\$1.02)	\$0.00	\$0.00
0.157774 sh. Vanguard FTSE Emerging Markets Class O	VWO	922042858	2/18/2020	3/9/2020	\$5.92	\$6.89	(\$0.97)	\$0.00	\$0.00
0.011791 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	8/10/2020	\$0.37	\$0.37	\$0.00	\$0.00	\$0.00
0.062233 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	3/31/2020	\$1.60	\$1.96	(\$0.36)	\$0.36	\$0.00
0.057394 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	6/30/2020	\$1.70	\$1.80	(\$0.10)	\$0.00	\$0.00
0.009070 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	7/17/2020	\$0.28	\$0.29	(\$0.01)	\$0.00	\$0.00
0.126473 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	10/2/2020	\$3.97	\$3.98	(\$0.01)	\$0.00	\$0.00

**Tax Information for Account 268011239262250**

OMB No. 1545-0715

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

**Short-Term Transactions** for which basis is reported to the IRS - Report on Form 8949, Part I, with Box A checked

All proceeds reported to IRS are Gross Proceeds (Box 6)

Description of Property (Box 1a)	Symbol	CUSIP Number	Date Acq. (Box 1b)	Date Sold (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Gain/ (Loss)	Wash Sale Loss Disallowed (Box 1g)	Fed. Income Tax Withheld (Box 4)
0.136288 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	7/2/2020	\$4.12	\$4.28	(\$0.16)	\$0.00	\$0.00
0.004822 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	6/8/2020	\$0.15	\$0.16	(\$0.01)	\$0.00	\$0.00
0.239625 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	7/1/2020	\$7.16	\$7.53	(\$0.37)	\$0.00	\$0.00
0.039503 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	6/22/2020	\$1.19	\$1.33	(\$0.14)	\$0.00	\$0.00
0.004595 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	6/19/2020	\$0.14	\$0.15	(\$0.01)	\$0.00	\$0.00
0.148534 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	6/22/2020	\$4.49	\$4.67	(\$0.18)	\$0.00	\$0.00
0.006378 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	4/15/2020	\$0.17	\$0.22	(\$0.05)	\$0.00	\$0.00
0.006935 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	4/15/2020	\$0.18	\$0.23	(\$0.05)	\$0.00	\$0.00
0.000992 sh. Schwab International Equity ETF Class O	SCHF	808524805	2/25/2020	7/9/2020	\$0.03	\$0.03	\$0.00	\$0.00	\$0.00
12.930969 sh. iShares Core S&P Total U.S. Stock M... Class O	ITOT	464287150	2/27/2020	3/30/2020	\$743.27	\$889.78	(\$146.51)	\$0.00	\$0.00
0.034825 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	2/27/2020	3/17/2020	\$3.01	\$4.31	(\$1.30)	\$0.00	\$0.00
0.040164 sh. Vanguard Mid-Cap Value ETF Class O	VOE	922908512	2/27/2020	3/11/2020	\$3.69	\$4.40	(\$0.71)	\$0.00	\$0.00
0.014058 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	3/9/2020	3/17/2020	\$1.21	\$1.51	(\$0.30)	\$0.00	\$0.00
0.482929 sh. iShares Core S&P Total U.S. Stock Ma... Class O	ITOT	464287150	3/11/2020	3/30/2020	\$27.76	\$29.28	(\$1.52)	\$0.00	\$0.00
0.007789 sh. iShares Russell Midcap Value ETF Class O	IWS	464287473	3/11/2020	12/31/2020	\$0.75	\$0.57	\$0.18	\$0.00	\$0.00
0.002344 sh. iShares Russell Midcap Value ETF Class O	IWS	464287473	3/11/2020	5/15/2020	\$0.16	\$0.17	(\$0.01)	\$0.00	\$0.00
0.007475 sh. iShares Russell Midcap Value ETF Class O	IWS	464287473	3/11/2020	11/30/2020	\$0.70	\$0.54	\$0.16	\$0.00	\$0.00
0.023684 sh. iShares Russell Midcap Value ETF Class O	IWS	464287473	3/11/2020	9/30/2020	\$1.93	\$1.73	\$0.20	\$0.00	\$0.00
0.002101 sh. iShares Russell Midcap Value ETF Class O	IWS	464287473	3/11/2020	5/18/2020	\$0.15	\$0.15	\$0.00	\$0.00	\$0.00
0.008101 sh. iShares Russell Midcap Value ETF Class O	IWS	464287473	3/11/2020	10/30/2020	\$0.66	\$0.59	\$0.07	\$0.00	\$0.00
0.100079 sh. Vanguard Small-Cap Value ETF Class O	VBR	922908611	3/11/2020	3/17/2020	\$8.65	\$10.10	(\$1.45)	\$0.00	\$0.00
<b>Short-Term Total Reported to IRS</b>					<b>\$4,207.31</b>	<b>\$4,731.83</b>	<b>(\$524.52)</b>	<b>\$2.80</b>	<b>\$0.00</b>

**Tax Information for Account 268011239262250**

OMB No. 1545-0715

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

**Long-Term Transactions** for which basis is reported to the IRS - Report on Form 8949, Part II, with Box D checked

All proceeds reported to IRS are Gross Proceeds (Box 6)

Description of Property (Box 1a)	Symbol	CUSIP Number	Date Acq. (Box 1b)	Date Sold (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Gain/ (Loss)	Wash Sale Loss Disallowed (Box 1g)	Fed. Income Tax Withheld (Box 4)
<b>Long-Term Total Reported to IRS</b>					<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Tax Information for Account 268011239262250**  
**2020 Form 1099-DIV - Dividends and Distributions (Detail)**

**OMB No. 1545-0110**

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 11)	Spec. Pvt.	State
													Activity Bond Interest Dividends (Box 12)	Tax Withheld (Box 15)
Vanguard Total International Bond ETF	BNDX	2020-02-06	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2020-02-07	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-02-07	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-02-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.15	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-03-05	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core Total US Bond Market ETF	AGG	2020-03-06	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-03-06	\$0.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-03-06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.18	\$0.00	\$0.00
Vanguard Small-Cap Value ETF	VBR	2020-03-13	\$0.55	\$0.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.09	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Mid-Cap Value ETF	VOE	2020-03-13	\$1.42	\$0.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.11	\$0.00	-	\$0.00	\$0.00	\$0.00
Schwab U.S. Large-Cap Value ETF	SCHV	2020-03-30	\$1.75	\$1.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Core S&P To.... Stock Market ETF	ITOT	2020-03-31	\$3.61	\$3.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Russell 2000 Value ETF	IWN	2020-03-31	\$0.76	\$0.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.15	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Russell Midcap Value ETF	IWS	2020-03-31	\$1.52	\$1.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.11	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-04-06	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-04-06	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00

**Tax Information for Account 268011239262250**  
**2020 Form 1099-DIV - Dividends and Distributions (Detail)**

OMB No. 1545-0110

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 11)	Spec. Pvt. Activity Bond Interest Dividends (Box 12)	State Tax Withheld (Box 15)
iShares Emerging Markets USD Bond ETF	EMB	2020-04-07	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-04-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.16	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-05-06	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-05-06	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-05-07	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-05-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.15	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-06-04	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-06-04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-06-05	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-06-05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.14	\$0.00	\$0.00
iShares Core MSCI EAFE ETF	IEFA	2020-06-19	\$0.23	\$0.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	Various	\$0.00	\$0.00	\$0.00
iShares Core MSCI Emerging Markets ETF	IEMG	2020-06-19	\$4.29	\$2.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.51	Various	\$0.00	\$0.00	\$0.00
iShares Russell 2000 Value ETF	IWN	2020-06-19	\$0.76	\$0.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.16	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Russell Midcap Value ETF	IWS	2020-06-19	\$0.94	\$0.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.12	\$0.00	-	\$0.00	\$0.00	\$0.00
Schwab International Equity ETF	SCHF	2020-06-29	\$5.67	\$5.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Schwab U.S. Large-Cap Value ETF	SCHV	2020-06-29	\$1.49	\$1.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00

**Tax Information for Account 268011239262250**  
**2020 Form 1099-DIV - Dividends and Distributions (Detail)**

OMB No. 1545-0110

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 11)	Spec. Pvt. Activity Bond Interest Dividends (Box 12)	State Tax Withheld (Box 15)
Vanguard Total Stock Market ETF	VTI	2020-06-30	\$4.12	\$3.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.16	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-07-07	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-07-07	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-07-08	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-07-08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.16	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-08-06	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-08-06	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-08-07	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-08-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.17	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-09-04	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-09-04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-09-08	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-09-08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.17	\$0.00	\$0.00
Schwab U.S. Large-Cap Value ETF	SCHV	2020-09-28	\$2.72	\$2.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Russell 2000 Value ETF	IWN	2020-09-29	\$1.01	\$0.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.22	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Russell Midcap Value ETF	IWS	2020-09-29	\$1.11	\$0.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.14	\$0.00	-	\$0.00	\$0.00	\$0.00



**Tax Information for Account 268011239262250**  
**2020 Form 1099-DIV - Dividends and Distributions (Detail)**

OMB No. 1545-0110

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 11)	Spec. Pvt. Activity Bond Interest Dividends (Box 12)	State Tax Withheld (Box 15)
Vanguard Total Stock Market ETF	VTI	2020-09-30	\$3.97	\$3.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.16	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-10-06	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Short-Term...ted Securities ETF	VTIP	2020-10-06	\$0.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-10-06	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-10-07	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-10-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.18	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-11-05	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-11-05	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-11-06	\$0.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-11-06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.17	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-12-04	\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-12-04	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-12-07	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-12-07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.17	\$0.00	\$0.00
Schwab International Equity ETF	SCHF	2020-12-15	\$13.53	\$12.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.72	Various	\$0.00	\$0.00	\$0.00
Schwab U.S. Large-Cap Value ETF	SCHV	2020-12-15	\$1.58	\$1.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00

**Tax Information for Account 268011239262250**  
**2020 Form 1099-DIV - Dividends and Distributions (Detail)**

OMB No. 1545-0110

Description	Symbol	Pay Date	Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distr. (Box 2a)	Unrecaptured 1250 Gain (Box 2b)	Non-Dividend Distr. (Box 3)	Fed. Income Tax Withheld (Box 4)	Section 199A Dividends (Box 5)	Foreign Tax Paid (Box 7)	Foreign Country (Box 8)	Exempt Interest Dividends (Box 11)	Spec. Pvt. Activity Bond Interest Dividends (Box 12)	State Tax Withheld (Box 15)
iShares Core MSCI EAFE ETF	IEFA	2020-12-18	\$0.19	\$0.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	Various	\$0.00	\$0.00	\$0.00
iShares Core MSCI Emerging Markets ETF	IEMG	2020-12-18	\$7.06	\$3.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.80	Various	\$0.00	\$0.00	\$0.00
iShares Russell 2000 Value ETF	IWN	2020-12-18	\$1.14	\$0.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.24	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Russell Midcap Value ETF	IWS	2020-12-18	\$1.12	\$0.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.15	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares Emerging Markets USD Bond ETF	EMB	2020-12-23	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
iShares National AMT-Free Muni Bond ETF	MUB	2020-12-23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.16	\$0.00	\$0.00
Vanguard Total International Bond ETF	BNDX	2020-12-29	\$0.09	\$0.00	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Short-Term...ted Securities ETF	VTIP	2020-12-29	\$0.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Emerging M...overnment Bond ETF	VWOB	2020-12-29	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00
Vanguard Total Stock Market ETF	VTI	2020-12-30	\$4.60	\$4.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.18	\$0.00	-	\$0.00	\$0.00	\$0.00
<b>Totals</b>			<b>\$68.24</b>	<b>\$54.62</b>	<b>\$0.18</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1.99</b>	<b>\$3.06</b>		<b>\$1.96</b>	<b>\$0.00</b>	<b>\$0.00</b>