

PERSHING LLC
PO BOX 2007
JERSEY CITY NJ 07399
TEL: 201-761-5499
FAX: 201-451-1090

2020
YOUR TAX INFORMATION STATEMENT
As of 01/15/2021
Mailed by 01/31/2021

Recipient's Name and Address:

ID: CTA

MAHADEVAN SUBRAMANI
608 PLAZA DRIVE
WOODBIDGE NJ 07095-1112

Account Holder Information:

Account Number: TRX-778922

General Information:

The following information may be included in this tax statement based on the investments and activity in your account.

Reportable Information: IRS Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, 1099-OID

Non-Reportable Information: Non-reportable Information may be provided based on the activity within your account. This additional information is provided to assist you with your tax preparation but it is not reported to the IRS.

What's New:

Regulatory Changes

- IRS Form 1099-MISC has been redesigned. As a result, box numbers have been rearranged.

Statement Enhancements

- We enhanced the Summary Page, 1099-OID Transaction Details, Revision Summary Information for Royalty Trusts and WHFITS, and have added dollar signs for clarity.

Mail Dates: You and members of your household may receive tax statements at different times based on the activity and/or holdings within your account. If final tax information is pending from an issuer or pending processing when tax statements are prepared, impacted tax statements will be held until the information is complete. Tax statement mailings are scheduled to occur in four phases this year: January 31, February 15, February 28 and March 15.

Go Digital with e-Delivery: Our e-delivery solution provides access to your account information electronically - statements, trade confirmations, account notifications, shareholder communications and tax documents. Benefits of e-delivery include:

- Faster access to account information and documents
- Increased security and safety of personal information
- Less mail and paper to manage

Electronic Delivery: Your electronic delivery selections for account communications are:

(**X**) = Not Enrolled () = Enrolled

- | | | |
|--|---|--|
| <input checked="" type="checkbox"/> Statements and Reports | <input checked="" type="checkbox"/> Trade Confirmations | <input checked="" type="checkbox"/> Tax Documents |
| <input checked="" type="checkbox"/> Notifications | <input checked="" type="checkbox"/> Prospectus | <input checked="" type="checkbox"/> Proxy/Shareholder Communications |

Seq.# (TRX 222397)

Go paperless
ASK ABOUT E-DELIVERY



Rated Excellent
BNY Mellon's Pershing Tax Statement
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned
subsidiary of The Bank of New York Mellon
Corporation (BNY Mellon)
Pershing LLC, member FINRA, NYSE, SIPC

Recipient's Name and Address:

MAHADEVAN SUBRAMANI
608 PLAZA DRIVE

Account Number: TRX-778922

Recipient's Identification
Number: ***-**-4834

General Information:

(continued)

Please log in to your account or contact your Account Executive to make any changes to your electronic delivery preferences.

This Tax Information May Be Revised: You may receive a corrected tax statement. Some issuers provide new information about their securities after we prepare and mail your tax statement. If your tax information needs to be updated, we may be required by the IRS to send you a corrected 1099. Please plan your tax preparation accordingly.

Visit www.irs.gov for IRS Forms, Publications and other resources or you may call (800) 829-1040 (individuals) or (800) 829-4933 (businesses).

Visit www.mytaxhandbook.com for information and a reference guide to this 1099 tax statement.



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Payer's Information: PERSHING LLC
ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

Payer's Federal Identification Number: 13-2741729

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

Summary of Form 1099-B

Details are reported to the IRS. Refer to the 1099-B section of this statement for those details.

	Amount
Gross Proceeds (Covered and Noncovered Transactions)	\$4,038.64
Cost or Other Basis (Covered Transactions Only)	\$3,076.18
Federal Tax Withheld - Proceeds	\$0.00
State Tax Withheld - Proceeds	\$0.00
Regulated Futures and Foreign Currency Forward Contracts:	
Profit or (Loss) Realized in 2020	\$0.00
Unrealized Profit or (Loss) on Open Contracts - 12/31/2019	\$0.00
Unrealized Profit or (Loss) on Open Contracts - 12/31/2020	\$0.00
Aggregate Profit or (Loss)	\$0.00
Fed. Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts	\$0.00
State Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts	\$0.00

2020 1099-DIV	Dividends and Distributions	OMB No. 1545-0110
Box		Amount
1a	Total Ordinary Dividends	\$22.65
1b	Qualified Dividends (Included in Box 1a)	\$22.65
2a	Total Capital Gain Distributions	\$0.00
2b	Unrecaptured Section 1250 Gain (Included in Box 2a)	\$0.00
2c	Section 1202 Gain (Included in Box 2a)	\$0.00
2d	Collectibles (28%) Gain (Included in Box 2a)	\$0.00
3	Nondividend Distributions	\$0.00
4	Federal Income Tax Withheld	\$0.00
5	Section 199A Dividends (Included in Box 1a)	\$0.00
6	Investment Expenses	\$0.00
7	Foreign Tax Paid	\$0.00
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 (Included in Box 11)	\$0.00
13/14/15	State /State ID# /State Tax Withheld	
	FATCA Filing Requirement	

2020 1099-INT	Interest Income	OMB No. 1545-0112
Box		Amount
1	Interest Income	\$0.00
3	Interest on U.S. Savings Bonds & Treasury Obligations	\$0.00
4	Federal Income Tax Withheld	\$0.00
5	Investment Expenses	\$0.00
6	Foreign Tax Paid	\$0.00
8	Tax-Exempt Interest	\$0.00
9	Specified Private Activity Bond Interest (Included in Box 8)	\$0.00
10	Market Discount (Covered Transactions Only)	\$0.00
11	Bond Premium (Covered Transactions Only)	\$0.00
12	Bond Premium on Treasury Obligations (Covered Transactions Only)	\$0.00
13	Bond Premium on Tax-Exempt Bond (Covered Transactions Only)	\$0.00
14	Tax-Exempt and Tax Credit Bond CUSIP Number	Various
15 /16 /17	State /State ID# /State Tax Withheld	
	FATCA Filing Requirement	

Summary of Form 1099-OID

Details are reported to the IRS. Refer to the 1099-OID section of this statement for those details.

	Amount
Original Issue Discount (Non-U.S. Treasury Obligations)	\$0.00
Other Periodic Interest	\$0.00
Market Discount (Covered Transactions Only)	\$0.00
Acquisition Premium (Covered Transactions Only)	\$0.00
Original Issue Discount on U.S. Treasury Obligations	\$0.00
Investment Expenses	\$0.00
Bond Premium (Covered Transactions Only)	\$0.00
Tax-Exempt OID (Covered Transactions Only)	\$0.00
Tax-Exempt OID Specified Private Activity Bonds (Covered Transactions Only)	\$0.00
Federal Income Tax Withheld	\$0.00
State Tax Withheld	



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2020 Form 1099-B

**Proceeds From Broker and Barter Exchange Transactions
(Report details on Form 8949 or Schedule D)**

OMB No. 1545-0715

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

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)
Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.						
Covered (Box 12)						
Description (Box 1a): BOEING CO COM				CUSIP: 097023105		
SELL	25	03/17/2020	04/09/2020	3,934.83	2,985.96	
Description (Box 1a): MICROSOFT CORP COM				CUSIP: 594918104		
FRAC SHARE LIQ	.580	03/09/2020	05/04/2020	103.81	90.22	
Short-Term Covered Total				\$4,038.64	\$3,076.18	
Covered Total				\$4,038.64	\$3,076.18	
Total				\$4,038.64	\$3,076.18	

TAX LOT DEFAULT DISPOSITION METHOD:

Default Method for all Other Securities: FIRST IN FIRST OUT

Default Method for Mutual Funds: FIRST IN FIRST OUT

Default Method for Stocks in a Dividend Reinvestment Plan: FIRST IN FIRST OUT

IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions:

The amounts in this section of your Tax Information Statement reflect proceeds from securities transactions such as sales, redemptions, tender offers, return of principal distributions, covered options, the option premium portion of reverse convertibles and bond maturities. Short-term and long-term transactions are segregated in your 1099-B form in a format comparable to IRS Form 8949, for dispositions of covered securities.

Box 2—Type of Gain or Loss. The section headings within the 1099-B indicate the type of gain or loss for the transactions, short-term or long-term. An asterisk will denote when your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the non-contingent bond method generally is treated as ordinary interest income rather than as a capital gain. Please 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.

Box 12—Covered or Box 5—Noncovered Security. The section headings within the 1099-B indicate whether your security transaction is, or is not, a covered security under the IRS cost basis reporting program.



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IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions (continued):

Box 1a—Description and Quantity. Shows a brief description of the item or service for which the proceeds have been reported, as well as the number of shares included in the sale or exchange for the lot reported. If fractional shares are part of the disposition, those shares are displayed to three decimal places.

CUSIP. Broker transactions may show the Committee on Uniform Security Identification Procedures (CUSIP®) number of the item reported.

Box 3—Qualified Opportunity Fund (QOF). This indicator will be displayed next to the CUSIP if the proceeds are from the disposition of a QOF.

Disposition Transaction. This column denotes the type of transaction; for example, SELL.

Tax Lot Default Disposition Method. The method used to select which lot will be disposed. The default method assigned to this account as of December 31, 2020, will display below the 1099-B detail section.

Box 1b—Date Acquired. This box represents the date you acquired the security or, for short sales, the date you opened the short sale. You may see the word VARIOUS displayed in this column if the disposition transaction includes multiple lots with various acquisition dates.

Box 1c—Date Sold or Disposed. Shows the trade date of the sale or exchange. For short sales, the date shown is the date you closed the short sale.

Box 1d—Proceeds. The proceeds from transactions involving stocks, bonds and other debt obligations are reported in Box 1d. These amounts are net of transaction costs and do not reflect net profits. Proceeds may be increased by an option premium received or decreased by an option premium paid. Report the proceeds from each transaction separately on IRS Form 8949 (Sales and Other Dispositions of Capital Assets) and IRS Form 1040, Schedule D (Capital Gains and Losses). See the Instructions for Form 8949 for exceptions to reporting each transaction on a separate row. This box does not include proceeds from regulated futures or foreign currency forward contracts.

Box 1e—Cost or Other Basis. This box shows the original cost, or adjusted cost basis, due to a corporate action, gifted or inherited cost basis. The IRS provides a detailed description of cost or other basis reporting in the Instructions for Form 1099-B available at irs.gov.

Basis on Bonds. Pershing is providing you with two different cost figures (when available) on debt instrument investments, the original cost of the bonds (which may have been provided by you or a third party) and a projection of where the adjusted current cost could be if the bonds had been amortized or accreted over the time you held the bonds. The adjusted cost for noncovered bonds was calculated without consideration of your elections and may not be the same method you chose when deciding to amortize or accrete. You or your tax professional should verify the amounts that have been previously calculated to adjust the cost basis of the bond and reported throughout the life of the bond starting with the original purchase price.

Adjustments—The adjustment column may display one or more of codes D, O or W:

Box 1f—D = Market Discount. An adjustment code (D) will be displayed next to an amount for accrued market discount. A market discount condition exists when the purchase cost of a bond is below the adjusted issue price of an original issue discount bond (OID bond) or below the redemption value of a non-OID bond. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

O = Option Premium (Not Reportable to the IRS). An adjustment code (O) will be displayed next to the amount for an option premium within the Adjustment column. When stock is sold based upon the assignment of either a put or a call option, the proceeds of that sale are adjusted by the price of the option or the option premium. The proceeds amount is increased by the option premium received or decreased by the option premium paid.

Box 1g—W = Wash Sale Loss Disallowed. An adjustment code (W) will be displayed next to an amount for a disallowed wash sale loss within the Adjustment column. This loss is being reported as disallowed because the sale of the covered security has been adjusted under the broker wash sale rule. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same account within the 30-day period preceding or following the date of the original loss. The wash sale loss is displayed within Box 1g as a positive amount as required by the IRS. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

Sale Date Totals. If you have multiple lots with the same date sold or disposed of, you may see a line item with SALE DATE TOTAL noted in the Disposition Transaction column. The totals provided in this line item are an aggregate of the lots listed above the total line when the security and sale or disposed dates are the same. For these totals, the word VARIOUS will be displayed in the Date of Acquisition column since the total includes multiple lots with different acquisition dates. These total amounts are included to assist you with the completion of IRS Form(s) 8949.

Income Tax Withholding.

If federal or state income taxes were withheld from your proceeds amounts, they will be reported and displayed in this section.

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IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions (continued):

Disposition Transaction. This column is provided for reference purposes only and will denote the type of transaction; for example, SELL.

Quantity. This quantity is provided for reference purposes only and is the total number of shares that may have been split and reported in earlier 1099-B sections.

Proceeds. This amount is provided for reference purposes only and is the total proceeds for a sale or exchange. If a sale or exchange included multiple lots, the proceeds amounts are reported at the lot level in the appropriate 1099-B section.

Date Sold or Disposed. This box shows the trade date of the sale or exchange.

Box 4—Federal Income Tax Withheld. Federal income tax withheld is 24% of gross proceeds. See the Additional Information section of these instructions.

Box 14—State. Displays the two letter postal abbreviation of the state(s) for which state income taxes are withheld.

Box 15—State ID Number. Displays the payer's state identification number(s).

Box 16—State Tax Withheld. Displays the amount of state income tax(es) withheld.

Foreign Tax Paid. This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions.

FATCA Filing Requirement. If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions to Form 8938. For 2020, this box will not be displayed.

The Internal Revenue Service requires us to remind taxpayers that you are ultimately responsible for the accuracy of your tax return.

DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2021, at mytaxhandbook.com.

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (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)	State (Box 13) / State ID Number (Box 14)	State Tax Withheld (Box 15)
MICROSOFT CORP COM 5 - FRAC.4200 CUSIP: 594918104	03/12/2020	22.65	22.65								
Total :		\$22.65	\$22.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00

IRS Form 1099-DIV—Dividends and Distributions:

Dividends and other distributions from corporations, mutual funds, Exchange Traded Funds (ETF) (treated as mutual funds for tax purposes), Unit Investment Trusts (UIT) and Real Estate Investment Trusts (REIT) are reported in this section of your Tax Information Statement. Income derived from money market funds will also be reported in this section. You will receive a separate IRS Form 1099-DIV directly from a money market fund if we did not handle the processing of your funds for the entire year.



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608 PLAZA DRIVE**Account Number: TRX-778922**Recipient's Identification
Number: ***-**-4834**2020
YOUR TAX INFORMATION STATEMENT
As of 01/15/2021
Mailed by 01/31/2021****IRS Form 1099-DIV—Dividends and Distributions (continued):**

Box 1a—Total Ordinary Dividends. Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Ordinary dividends paid by corporations, mutual funds and certain UITs are included in this section of your Tax Information Statement. Subtotals for U.S. and foreign source ordinary dividends are included at the end of this section. For mutual funds and UITs, foreign income includes any distribution that is comprised in whole or in part of foreign-sourced ordinary dividends. Report total ordinary dividends on IRS Form 1040. Also report them on IRS Form 1040 Schedule B (Interest and Ordinary Dividends), if required. See the instructions for IRS Form 1040, Schedule B (Interest and Ordinary Dividends) to determine if you are required to complete Schedule B to report your dividends.

Box 1b—Qualified Dividends. This shows the portion of the amount in Box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount. Report the eligible amount as a dividend on IRS Form 1040.

Box 2a—Total Capital Gain Distributions. This shows total capital gain distributions (long-term) from a regulated investment company or REIT. Report the amounts shown in Box 2a on IRS Form 1040 Schedule D. 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 of IRS Form 1040 Schedule 1 rather than Schedule D. See IRS Form 1040 instructions.

Box 2b—Unrecaptured Section 1250 Gain. This shows the portion of the amount in Box 2a that is an Unrecaptured Section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

Box 2c—Section 1202 Gain. This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

Box 2d—Collectibles (28%) Gain. This shows the 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 (IRS Form 1040).

Box 3—Nondividend Distributions. This shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your investment. But if you have recovered all your cost (or other basis), report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. See IRS Publication 550, Investment Income and Expenses (Including Capital and Losses).

Box 4—Federal Income Tax Withheld. Federal income tax withheld is 24% of dividends. See the Additional Information section of these instructions.

Box 5—Section 199A Dividends. This 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—Investment Expenses. Your share of a UIT's or a WHFIT's expenses are reported in Box 6. These expenses are included in Box 1a.

Box 7—Foreign Tax Paid. This shows the foreign tax you may be able to claim as a deduction or a credit on IRS Form 1040. See the IRS Form 1040 instructions and the Foreign Tax Paid section of these instructions.

Box 13—State. Displays the two letter postal abbreviation of the state(s) for which state income taxes have been withheld.

Box 14—State Identification No. Displays Pershing LLC payer's state identification number(s).

Box 15—State Income Tax Withheld. Displays amount of state income taxes withheld.



Recipient's Name and Address:MAHADEVAN SUBRAMANI
608 PLAZA DRIVE**Account Number:** TRX-778922Recipient's Identification
Number: ***-**-4834**2020
YOUR TAX INFORMATION STATEMENT
As of 01/15/2021
Mailed by 01/31/2021****Tax Information Statement Instructions:**

The Tax Information Statement provides a detailed summary of your account transactions during 2020. It includes information related to transactions we are required to report to the IRS, as well as information that we do not report. The instructions are provided to help you prepare your tax returns. For a more detailed explanation of your Tax Information Statement and to view the Tax Guide, please visit mytaxhandbook.com. If your account was transferred to our firm during 2020, your Tax Information Statement only includes your activity during the time you conducted business with our firm. Your former firm should provide you with IRS Form 1099 reporting for prior activity. These instructions have been tailored for use by taxpayers that are U.S. individuals who are investors for tax purposes.

Additional Information:

Recipient's Identification Number. For your protection, this form shows only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN). However, Pershing LLC will report your complete identification number to the IRS and, where applicable, to state or local governments.

Account Number. A unique number the payer assigned to distinguish your account.

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 to Form 8938. For 2020, this box has been intentionally left blank.

Electronic Delivery. The IRS allows for the electronic delivery of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. If you would like to receive electronic delivery, speak to your advisor for more information.

Nominee Recipients. If your truncated Social Security number or Employer Identification Number is shown on your Tax Information Statement, and the statement includes amounts belonging to another person, you are considered a nominee recipient. Generally, you must file IRS Form 1099 for each of the other owners, showing the income allocable to each. File the applicable IRS Form 1099, along with IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns), with the IRS center in your area. List yourself as the payer on IRS Form 1099 and as the filer on IRS Form 1096. List the other owner(s) as the recipient(s) on IRS Form 1099. You must provide a copy of each IRS Form 1099 you file to the other owner(s). Spouses are not required to file a nominee return to show amounts owned by their spouse.

Payer. The payer for all transactions on your Tax Information Statement is Pershing LLC (Taxpayer Identification Number 13-2741729). This name and Taxpayer Identification Number should be listed wherever the payer's name is requested on an IRS form with respect to amounts reported on your Tax Information Statement.

Corrections. Please review your Tax Information Statement. If it is incorrect, contact your advisor or financial organization. If necessary, we will promptly correct the information provided to the IRS and mail a Revised Tax Information Statement to you. After the initial mailing, revised statements will begin mailing in February and will be mailed at least weekly from March through the end of June. If an income correction is made to your account after issuing your tax statement and the correction is an increase or decrease of less than \$100 of income, we may not send you a revised tax statement. If you would like to receive revisions that are less than \$100, please contact your Investment Professional.

Federal Income Tax Withheld. Federal income tax withheld is 24% of interest, dividends and proceeds from broker and barter exchange transactions, and could be reported in any of these sections of your Tax Information Statement. Backup withholding applies when certain conditions exist. If this Tax Information Statement reflects backup withholding, you may need to provide a new IRS Form W-9 (Request for Taxpayer Identification Number and Certification). See IRS Form W-9 for information on backup withholding and how to furnish your Taxpayer Identification Number.

State and Local Tax Reporting. We are required to provide information to a number of state and local jurisdictions. We report information to California, Connecticut, Massachusetts, Minnesota, New York and Rhode Island concerning municipal bond interest income earned by state residents from bonds not issued by these states. We report certain 1099 information directly to Delaware, District of Columbia, Maine, Massachusetts, Mississippi, Montana, Oregon and Rhode Island. For 2020, we withheld, remitted and reported state income tax for California, Maine and Vermont according to the requirements of those states. We also provided tax information to Puerto Rico as required by the Puerto Rico taxing authority. Check with your tax professional for your specific state and local tax reporting requirements.

Cost Basis Adjustments. There are times when your cost basis reported from a broker will not match your calculations for reporting purposes. IRS Form 8949 allows you and the IRS to reconcile amounts that were reported to you and the IRS on IRS Form 1099-B with the amounts you report on your return.

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Tax Information Statement Instructions (continued):

Important Note Concerning Cost Basis. Your original cost basis for each security affects much of the reporting in this document. You should pay special attention to the basis of any item where we received the basis from you or a third party. If the original basis shown in this tax document is not correct, then the results of our calculations will likewise produce incorrect results. The IRS requires us to remind you that the taxpayer is ultimately responsible for the accuracy of your tax return.

Form 2439. If you held shares in a mutual fund or REIT that paid tax on undistributed long-term capital gains, we will issue IRS Form 2439 (Notice to Shareholder of Undistributed Long-Term Capital Gains) to you. This information is provided after the close of the fund's or the REIT's tax year and will be sent to you shortly after the information becomes available.

Foreign Tax Paid. Your Tax Information Statement may include foreign tax paid (withheld) from foreign source dividends and interest credited to your account during 2020. This information allows you to calculate and claim a foreign tax credit or deduction on your tax return, if you are eligible to do so. A foreign tax credit can be claimed either on IRS Form 1116 (Foreign Tax Credit) or, in some circumstances, by reporting it directly on IRS Form 1040, Schedule A (Itemized Deductions). See instructions for both IRS Form 1116 and IRS Form 1040 for additional information on foreign tax credits and deductions. Foreign tax paid is reported in the Form 1099-INT and Form 1099-DIV sections of your Tax Information Statement. A foreign tax credit may be claimed only if the tax was legally owed and not eligible for a refund.

IRS Publications. IRS publications are available through your local IRS office, by calling the IRS Forms Distribution Center at (800) TAX-FORM, or visiting the IRS website at irs.gov. For instance, IRS Publication 550 and IRS Publication 1212 provide useful tax information related to reporting securities transactions.

To receive more information regarding your Tax Information Statement and the Tax Guide, including illustrations on how to report your income, visit mytaxhandbook.com.

The instructions contained in this Tax Information Statement are not intended to provide tax advisory services. We suggest that you consult with your tax professional to discuss the appropriate federal, foreign, state and local tax treatment of your transactions. These instructions, as well as your Tax Information Statement, are solely intended to help you accumulate data to prepare your income tax return and should not be interpreted or relied upon as tax advice.

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