



Rishabh Pokarna  
8181 Fannin St 1424  
Houston, TX 77054

**Master Account Number for Import:**  
910019264  
**Document ID for Import:**  
M4F7P8K4052

**Enclosed is your 2022 Consolidated Tax Statement. 1099 Tax Forms for the following accounts are included in this package:**

910019264 - Robinhood Securities LLC

**New for 2022 Tax Year** - Where applicable, 1099 Tax Forms for Robinhood Securities, Robinhood Crypto, and Robinhood Money are being consolidated into one package and reported under our parent entity, Robinhood Markets Inc. We have done this to ensure all forms that you need are provided at the same time in this consolidated package.

**Important** - Please utilize the Master Account Number and Document ID listed above if filing through tax service providers such as TurboTax or H&R Block. The Document ID is necessary in order to directly import your 1099 data into the tax software so that you do not need to manually enter each transaction. This year there is only one Master Account Number and Document ID that needs to be used to import all of your data across all accounts and 1099s (including crypto). Please note that tax software providers may have limits on the total number of transactions that can be directly imported using the Document ID.

**CSVs** - In addition, a CSV file which includes the same information that is reported on your 1099 forms will be provided. The CSV is not a separate 1099. It is being provided as a supplement in a format that may be more helpful if you have a large number of transactions or if you are not using the Document ID to import all of your Securities, Crypto and Money activity. Tax software providers may have limits on the total number of transactions that can be uploaded and CSV files may not be compatible with tax service providers such as TurboTax or H&R Block.

**Robinhood Retirements Accounts** - If you had any reportable distributions or contributions within a Robinhood Retirement account, your 2022 tax forms 1099-R and/or 5498 will be delivered separately. Retirement accounts will be reported under Robinhood Securities LLC and will have their own unique Doc IDs for import to tax software providers such as TurboTax or H&R Block.

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<b>Robinhood Markets Inc. as agent for Robinhood Securities LLC</b> 85 Willow Road Menlo Park, CA 94025 Customer Service: 650-940-2700  PAYER'S TIN: 46-4364776	<b>Tax Information</b> <b>Account 910019264</b>	<b>Statement Date: 02/13/2023</b>	<b>2022</b>
	Rishabh Pokarna 8181 Fannin St 1424 Houston, TX 77054  RECIPIENT'S TIN: XXX-XX-4261		

11 - [ ] FATCA filing requirement (see instructions) **Summary Information** 13 - [ ] FATCA filing requirement (see instructions)

DIVIDENDS AND DISTRIBUTIONS		2022 1099-DIV*	OMB No. 1545-0110	MISCELLANEOUS INFORMATION		2022 1099-MISC*	OMB No. 1545-0115
1a- Total ordinary dividends (includes lines 1b, 5, 2e)		131.79		2- Royalties		0.00	
1b- Qualified dividends		131.79		3- Other income		0.00	
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)		0.00		<b>4- Federal income tax withheld</b>		<b>0.00</b>	
2b- Unrecaptured Section 1250 gain		0.00		8- Substitute payments in lieu of dividends or interest		0.00	
2c- Section 1202 gain		0.00					
2d- Collectibles (28%) gain		0.00		<b>SECTION 1256 CONTRACTS</b>		<b>2022 1099-B*</b>	OMB No. 1545-0715
2e- Section 897 ordinary dividends		0.00		8- Profit or (loss) realized in 2022 on closed contracts		0.00	
2f- Section 897 capital gain		0.00		9- Unrealized profit or (loss) on open contracts-12/31/2021		0.00	
3- Nondividend distributions		37.23		10- Unrealized profit or (loss) on open contracts-12/31/2022		0.00	
<b>4- Federal income tax withheld</b>		<b>0.00</b>		11- Aggregate profit or (loss) on contracts		0.00	
5- Section 199A dividends		0.00					
6- Investment expenses		0.00		<i>If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.</i>			
8- Foreign country or US possession: See detail	7- Foreign tax paid:	0.87		<b>* 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.</b>			
9- Cash liquidation distributions		0.00					
10- Noncash liquidation distributions		0.00					
12- Exempt-interest dividends (includes line 13)		0.00					
13- Specified private activity bond interest dividends (AMT)		0.00					

**SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING**

Refer to the 1099-B and Proceeds not reported to the IRS pages to ensure that you consider all relevant items and to determine the correct gains and losses. The amounts shown below are for informational purposes.

Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	A (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	B (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	<b>Total Short-term</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Long	D (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	<b>Total Long-term</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Undetermined	B or E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	<b>Total Undetermined-term</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Withholding</b>		<b>Amount</b>				
	Federal income tax withheld		0.00			

Changes to dividend tax classifications processed after your original tax form is issued for 2022 may require an amended tax form.

Robinhood Markets Inc. as agent for  
 Robinhood Securities LLC  
 2022

**Summary Information**  
 (continued)

Account 910019264  
 02/13/2023

**INTEREST INCOME**

2022 1099-INT

OMB No. 1545-0112

**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.**

1- Interest income (not included in line 3)	0.00
2- Early withdrawal penalty	0.00
3- Interest on US Savings Bonds & Treasury obligations	0.00
<b>4- Federal income tax withheld</b>	<b>0.00</b>
5- Investment expenses	0.00
7- Foreign country or US possession: 6- Foreign tax paid:	0.00
8- Tax-exempt interest (includes line 9)	0.00
9- Specified private activity bond interest (AMT)	0.00
10- Market discount (covered lots)	0.00
11- Bond premium (covered lots)	0.00
12- Bond premium on Treasury obligations (covered lots)	0.00
13- Bond premium on tax-exempt bonds (categorized below)	0.00
<i>Tax-exempt obligations (covered lots)</i>	0.00
<i>Tax-exempt private activity obligations (AMT, covered lots)</i>	0.00
14- Tax-exempt and tax credit bond CUSIP number	
FATCA filing requirement [ ]	

*The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).*

Taxable accrued interest paid	0.00
Taxable accrued Treasury interest paid	0.00
Tax-exempt accrued interest paid	0.00
Tax-exempt accrued interest paid (AMT)	0.00
Taxable accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid (AMT)	0.00
Nonqualified interest	0.00
Tax-exempt nonqualified interest	0.00
Tax-exempt nonqualified interest (AMT)	0.00
Interest shortfall on contingent payment debt	0.00
Bond premium- Non Treasury obligations (noncovered lots)	0.00
Bond premium- Treasury obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00
Market discount (noncovered lots)	0.00

**STATE TAX WITHHELD**

*Use the details of the State Tax Withholding page(s) to determine the appropriate amounts for your income tax return(s). The amounts shown in this section are for your reference.*

1099-DIV total withheld	0.00
1099-INT total withheld	0.00
1099-OID total withheld	0.00
1099-MISC total withheld	0.00
1099-B total withheld	0.00

**ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS**

*Use bond-by-bond details from the Form 1099-OID page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).*

Original issue discount for the year	0.00
Acquisition premium (covered lots)	0.00
Acquisition premium (noncovered lots)	0.00
Original issue discount on Treasury obligations	0.00
Acquisition premium, Treasury obligations (covered lots)	0.00
Acquisition premium, Treasury obligations (noncovered lots)	0.00
Tax-exempt OID	0.00
Tax-exempt OID (lots not reported)	0.00
Acquisition premium (covered)	0.00
Acquisition premium (lots not reported)	0.00
Tax-exempt OID on private activity bonds	0.00
Tax-exempt OID on private activity bonds (lots not reported)	0.00
Acquisition premium (AMT, covered)	0.00
Acquisition premium (AMT, lots not reported)	0.00
Market discount (all lots)	0.00
Early withdrawal penalty	0.00
Investment expenses	0.00

**RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES**

*The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your income tax return(s).*

Other Receipts & Reconciliations- Partnership distributions	0.00
Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00
Other Receipts & Reconciliations- Return of principal	0.00
Other Receipts & Reconciliations- Deferred income payment	0.00
Other Receipts & Reconciliations- Deemed premium	0.00
Other Receipts & Reconciliations- Income accrual- UIT	0.00
Other Receipts & Reconciliations- Basis adjustments	0.00
Other Receipts & Reconciliations- Foreign tax pd beyond treaty	0.00
Fees & Expenses- Margin interest	0.00
Fees & Expenses- Dividends paid on short position	0.00
Fees & Expenses- Interest paid on short position	0.00
Fees & Expenses- Non reportable distribution expense	0.00
Fees & Expenses- Other expenses	0.00
Fees & Expenses- Severance tax	0.00
Fees & Expenses- Organizational expense	0.00
Fees & Expenses- Miscellaneous fees	0.00
Fees & Expenses- Tax-exempt investment expense	0.00
Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00

Robinhood Markets Inc. as agent for  
Robinhood Securities LLC

Account 910019264

## Detail for Dividends and Distributions

2022

02/13/2023

*This section of your tax information statement contains the payment level detail of your taxable dividends, capital gains distributions, Section 199A dividends, exempt-interest dividends, nondividend distributions and liquidation distributions. Also shown are the fair market values of any taxable stock dividends or noncash liquidation distributions.*

*Federal, state and foreign tax withheld and investment expenses are presented as negative amounts but do not net against the reportable income totals. All amounts are grouped by security, with the transactions listed in chronological order. Subtotals for each security are provided. For situations in which the tax character of a distribution (or part thereof) is different than at the time it was paid, endnotes are provided for further explanation.*

*Note that a payment characterized as a "Qualified dividend" is only issuer-qualified. There is also a holder level criteria for a dividend to be treated as Qualified. If the payment is from a common stock you are required to have held it for more than 60 days during the 121-day period that begins 60 days before the ex-dividend date of the dividend. If the dividend is from preferred shares and covers a period greater than 366 days, you must have held the preferred stock for more than 90 days during the 181-day period that begins 90 days before the ex-dividend date of the dividend.*

*Amounts presented in Box 2e as Section 897 Ordinary Dividends or Box 2f as Section 897 Capital Gains apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. If you are a US citizen, you should disregard this.*

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
AMERICAN EXPRESS COMPANY	025816109		02/10/22	1.36	Qualified dividend	
			05/10/22	1.65	Qualified dividend	
			08/10/22	1.65	Qualified dividend	
			11/10/22	1.65	Qualified dividend	
				<b>6.31</b>	<b>Total Dividends &amp; distributions</b>	
APPLE INC. COMMON STOCK	037833100		02/10/22	6.04	Qualified dividend	
			05/12/22	6.32	Qualified dividend	
			08/11/22	7.10	Qualified dividend	
			11/10/22	7.10	Qualified dividend	
				<b>26.56</b>	<b>Total Dividends &amp; distributions</b>	
BANK OF AMERICA CORPORATION	060505104		03/25/22	5.17	Qualified dividend	
			06/24/22	5.17	Qualified dividend	
			09/30/22	5.41	Qualified dividend	
			12/30/22	5.41	Qualified dividend	
				<b>21.16</b>	<b>Total Dividends &amp; distributions</b>	
BEST BUY COMPANY, INC.	086516101		01/04/22	2.65	Qualified dividend	
			04/14/22	3.33	Qualified dividend	
			07/05/22	3.33	Qualified dividend	
			10/11/22	3.33	Qualified dividend	
				<b>12.64</b>	<b>Total Dividends &amp; distributions</b>	

Robinhood Markets Inc. as agent for  
Robinhood Securities LLC

Account 910019264

## Detail for Dividends and Distributions

2022

(continued)

02/13/2023

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
CONOCOPHILLIPS	20825C104		01/14/22	0.40	Qualified dividend	
			03/01/22	0.92	Qualified dividend	
			04/14/22	0.60	Qualified dividend	
			06/01/22	0.92	Qualified dividend	
			07/15/22	1.40	Qualified dividend	
			09/01/22	0.92	Qualified dividend	
			10/14/22	2.80	Qualified dividend	
			12/01/22	1.02	Qualified dividend	
			<b>8.98</b>	<b>Total Dividends &amp; distributions</b>		
DISCOVER FINANCIAL SERVICES	254709108		03/03/22	0.50	Qualified dividend	
			06/09/22	0.60	Qualified dividend	
			09/08/22	0.60	Qualified dividend	
			12/08/22	0.60	Qualified dividend	
			<b>2.30</b>	<b>Total Dividends &amp; distributions</b>		
DOMINION ENERGY, INC COMMON STOCK	25746U109		03/21/22	0.67	Qualified dividend	
			06/21/22	0.67	Qualified dividend	
			09/20/22	0.67	Qualified dividend	
			12/20/22	0.67	Qualified dividend	
			<b>2.68</b>	<b>Total Dividends &amp; distributions</b>		
GENERAL MOTORS COMPANY	37045V100		09/15/22	0.09	Qualified dividend	
			12/15/22	0.09	Qualified dividend	
			<b>0.18</b>	<b>Total Dividends &amp; distributions</b>		
HP INC.	40434L105		01/05/22	0.25	Qualified dividend	
			04/06/22	0.25	Qualified dividend	
			07/06/22	0.25	Qualified dividend	
			10/05/22	0.25	Qualified dividend	
			<b>1.00</b>	<b>Total Dividends &amp; distributions</b>		
MICROSOFT CORPORATION COMMON STOCK	594918104		03/10/22	2.88	Qualified dividend	
			06/09/22	4.06	Qualified dividend	
			09/08/22	4.06	Qualified dividend	
			12/08/22	5.80	Qualified dividend	
			<b>16.80</b>	<b>Total Dividends &amp; distributions</b>		

Robinhood Markets Inc. as agent for  
Robinhood Securities LLC

Account 910019264

## Detail for Dividends and Distributions

2022

(continued)

02/13/2023

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
PFIZER INC.	717081103		03/04/22	1.19	Qualified dividend	
			06/10/22	1.19	Qualified dividend	
			09/06/22	1.19	Qualified dividend	
			12/05/22	1.19	Qualified dividend	
				<b>4.76</b>	<b>Total Dividends &amp; distributions</b>	
ROCHE HOLDINGS AG BASEL AMERIC AN DEPOSITARY SHARES	771195104		03/28/22	2.48	Qualified dividend	
			03/28/22	-0.87	Foreign tax withheld-SZ	
				<b>2.48</b>	<b>Total Dividends &amp; distributions</b>	
				<b>-0.87</b>	<b>Total Foreign tax withheld</b>	
ROCKET COMPANIES, INC.	77311W101		03/22/22	37.23	Nondividend distribution	03
			03/22/22	9.31	Qualified dividend	03
				<b>46.54</b>	<b>Total Dividends &amp; distributions</b>	
STARBUCKS CORPORATION COMMON S TOCK	855244109		11/25/22	0.01	Qualified dividend	
WELLS FARGO & CO.	949746101		03/01/22	3.78	Qualified dividend	
			06/01/22	3.78	Qualified dividend	
			09/01/22	4.53	Qualified dividend	
			12/01/22	4.53	Qualified dividend	
				<b>16.62</b>	<b>Total Dividends &amp; distributions</b>	
				<b>169.02</b>	<b>Total Dividends &amp; distributions</b>	
				<b>-0.87</b>	<b>Total Foreign tax withheld</b>	

Robinhood Markets Inc. as agent for  
Robinhood Securities LLC

Account 910019264

## Foreign Income and Taxes Summary

2022

02/13/2023

*This schedule lists all income and foreign tax by country. Mutual Funds and Unit Investment Trusts (UITs) structured as Regulated Investment Companies (RICs) are listed separately with a country designation of "RIC."*

Country	Security Description	CUSIP	Nonqualified	Dividends		Interest	Total Income	Tax
				Qualified				
SZ	ROCHE HOLDINGS AG BASEL AMERIC AN DEPOSITARY SHARES	771195104	0.00	2.48		0.00	2.48	-0.87
<b>Total SWITZERLAND</b>			<b>0.00</b>	<b>2.48</b>		<b>0.00</b>	<b>2.48</b>	<b>-0.87</b>
<b>Grand Total</b>	<b>Total Foreign Source Income*</b>			<b>2.48</b>				
	<b>Qualified Foreign Source Income**</b>			<b>2.48</b>				
	<b>Foreign Tax</b>							<b>-0.87</b>

\* Total Foreign Source Income utilizes the "Total" column for RICs which may not always be supplied.

\*\* Qualified Foreign Source Income utilizes the "Qualified" column for RICs which may not always be supplied.



03 The tax character of the distribution has been allocated based on information provided by the security issuer.

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### Instructions for Recipient

#### Common Instructions for Recipient

**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.

**Backup Withholding.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.

**Nominees.** If this 1099 form includes amounts belonging to another person, you are considered a nominee recipient. You must file as the "payer" the respective Form 1099 (DIV, INT, or OID) Copy A (with a Form 1096) to the IRS for each of the other owners as recipient(s) to show their allocable share of the income and you must furnish the respective Copy B Form(s) and amounts to each owner. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the General Instructions for Certain Information Returns.

**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 also may have a filing requirement. See the Instructions for Form 8938.

#### Keep tax documents for your records.

#### 1099-DIV Instructions for Recipient

**Line 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), if required.

**Line 1b.** Shows the portion of the amount in Line 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.

**Line 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 Lines 2b, 2c, 2d, and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in Line 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Form 1040.

**Line 2b.** Shows the portion of the amount in Line 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).

**Line 2c.** Shows the portion of the amount in Line 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.

**Line 2d.** Shows the portion of the amount in Line 2a that is 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).

**Line 2e.** Shows the portion of the amount in Line 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

**Line 2f.** Shows the portion of the amount in Line 2a that is section 897 gain attributable to disposition of USRPI.

Note: Lines 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

**Line 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.

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

**Line 5.** Shows the portion of the amount in Line 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.

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

**Line 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 Form 1040.

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

#### Lines 9 and 10. Show cash and noncash liquidation distributions.

**Line 11.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

**Line 12.** 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 1040SR for where to report. This amount may be subject to backup withholding. See Line 4 above.

**Line 13.** Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in Line 12. See the Instructions for Form 6251.

**Lines 14-16.** State income tax withheld reporting Lines.

**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).

**Free File.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.