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PO BOX 3009
MONROE, WI 53566-8309

Important Tax Return Document Enclosed

RAHUL RAVICHANDRAN
TRAD IRA VFTC AS CUSTODIAN
955 ESCALON AVE APT 812
SUNNYVALE, CA 94085-4154

Attached is Form 1099-R reporting information for your retirement plan distribution(s). You will need this to complete your tax filing for the year. If withholding is reported on the form, then you should attach a copy of the form to your tax filing. If there was not withholding on the distribution, then you need not attach a copy to your tax return.

Document ID: you will find your Document ID located in the header of the first page of your tax form. This ID is unique to this tax form and will simplify the upload of your tax information in a secure manner to various tax reporting applications (Turbo Tax and H&R Block).

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VANGUARD FIDUCIARY TRUST COMPANY
 VANGUARD BROKERAGE
 P.O. BOX 982901
 EL PASO, TX 79998-2901

RAHUL RAVICHANDRAN
 TRAD IRA VFTC AS CUSTODIAN
 2000 COLONY ST APT NO 8
 MOUNTAIN VIEW, CA 94043-2469

2022 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
		OMB No. 1545-0119	
Copy C: For Recipient's Records		Date: 01/07/2023	Document ID: 124S 4B3 YY4T
This information is being furnished to the Internal Revenue Service.		Account number: 35279540	
RECIPIENT'S TIN:	XXX-XX-1193	PAYER'S TIN:	23-2869268
Recipient: RAHUL RAVICHANDRAN		Phone number:	(800) 662-2739
TRAD IRA VFTC AS CUSTODIAN		Payer: VANGUARD FIDUCIARY TRUST COMPANY	
2000 COLONY ST APT NO 8		VANGUARD BROKERAGE	
MOUNTAIN VIEW, CA 94043-2469		P.O. BOX 982901	
		EL PASO, TX 79998-2901	
1 Gross distribution	\$6,000.00	9a Your percentage of total distribution	%
2a Taxable amount	\$6,000.00	9b Total employee contributions	
2b Taxable amount not determined	(X)	10 Amount allocable to IRR within 5 years	
Total distribution	()	11 1st year of desig. Roth contrib.	
3 Capital gain (included on line 2a)		12 FATCA filing requirement	()
4 Federal income tax withheld		13 Date of Payment	
5 Employee/Desig Roth Contribs or Insur Premiums		14 State tax withheld	
6 Net unrealized appreciation in employer's securities		15 State	
7 Distribution code(s)	2	Payer's state number	
IRA/SEP/SIMPLE	(X)	16 State distribution	\$6,000.00
8 Other amount		17 Local tax withheld	
Other amount percentage	%	18 Name of locality	
		19 Local distribution	

Instructions for Recipient

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans and section 403(b) plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount on line 2a. See the instructions for your tax return.

IRAs. For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer isn't required to compute the taxable amount. See the instructions for your tax return to determine the taxable amount. If you're at least age 72, you must take minimum distributions from your IRA (other than a Roth IRA). If you don't, you're subject to a 50% excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer isn't required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown on line 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, code L will be shown on line 7. See Pub. 575.

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

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

Line 1. Shows the total amount distributed this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount") and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you're self-employed. If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown on this line and code 6 will be shown on line 7. If a charge or payment was made against the cash value of an annuity contract or the cash surrender value of a life insurance contract for the purchase of qualified long-term care insurance, an amount will be shown on this line and code W will be shown on line 7. You need not report these amounts on your tax return. If code C is shown on line 7, the amount shown on line 1 is a receipt of reportable death benefits that is taxable in part.

Line 2a. This part of the distribution is generally taxable. If there is no entry on this line, the payer may not have all the facts needed to figure the taxable amount. In that case, the first line on line 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. See *Additional information* on the back of Copy 2. For an IRA distribution, see *IRAs and Roth IRAs* earlier. For a direct rollover, other than from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, zero should be shown and you must enter zero (-0-) on the "Taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, you must include on the "Taxable amount" line of your tax return the amount shown on this line plus the amount on line 6, if any. If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information. If you're an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown on line 2a hasn't been reduced by the exclusion amount. See the instructions for your tax return for more information.

Line 2b. If the first line is checked, the payer was unable to determine the taxable amount and line 2a should be blank, except for an IRA. It's your responsibility to determine the taxable amount. If the second line is checked, the distribution was a total distribution that closed out your account.

Line 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the Instructions for Form 8949.

Line 4. Shows federal income tax withheld. Include this amount on your income tax return as tax withheld, and if line 4 shows an amount (other than zero), attach Copy B to your return. Generally, if you receive payments that aren't eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P.

Line 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the portion that's your basis in a designated Roth account; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; the nontaxable part of a charitable gift annuity; or the investment in a life insurance contract reportable under section 6050Y. This line doesn't show any IRA contributions. If the amount shown is your basis in a designated Roth account, the year you first made contributions to that account may be entered on line 11.

Line 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See Pub. 575 and Form 4972. If you roll over the distribution to a designated Roth account in the same plan or to a Roth IRA, see the instructions for line 2a. For a direct rollover to a designated Roth account in the same plan or to a Roth IRA, the NUA is included

on line 2a. If you didn't receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which isn't taxed until you sell the securities.

Line 7. The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the Instructions for Form 5329.

1--Early distribution, no known exception (in most cases, under age 59½).

2--Early distribution, exception applies (under age 59½).

3--Disability.

4--Death.

5--Prohibited transaction.

6--Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).

7--Normal distribution.

8--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2022.

9--Cost of current life insurance protection.

A--May be eligible for 10-year tax option (see Form 4972).

B--Designated Roth account distribution. Note: If code B is on line 7 and an amount is reported on line 11, see the Instructions for Form 5329.

C--Reportable death benefits under section 6050Y.

D--Annuity payments from nonqualified annuities that may be subject to tax under section 1411.

E--Distributions under Employee Plans Compliance Resolution System (EPCRS).

F--Charitable gift annuity.

G--Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.

H--Direct rollover of a designated Roth account distribution to a Roth IRA.

J--Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).

K--Distribution of traditional IRA assets not having a readily available FMV.

L--Loans treated as distributions.

M--Qualified plan loan offset.

N--Recharacterized IRA contribution made for 2022 and recharacterized in 2022.

P--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2021.

Q--Qualified distribution from a Roth IRA.

R--Recharacterized IRA contribution made for 2021 and recharacterized in 2022.

S--Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).

T--Roth IRA distribution, exception applies.

U--Dividend distribution from ESOP under section 404(k). Note: This distribution isn't eligible for rollover.

W--Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements. If the IRA/SEP/SIMPLE line is checked, you've received a traditional IRA, SEP, or SIMPLE distribution.

Line 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included on lines 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972). If charges were made for qualified long-term care insurance contracts under combined arrangements, the amount of the reduction in the investment (but not below zero) in the annuity or life insurance contract is reported here.

Line 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Line 9b. For a life annuity from a qualified plan or from a section 403(b) plan (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See Pub. 575.

Line 10. If an amount is reported on this line, see the Instructions for Form 5329 and Pub. 575.

Line 11. The first year you made a contribution to the designated Roth account reported on this form is shown on this line.

Line 12. If checked, the payer is reporting on this Form 1099 to satisfy its Internal Revenue Code chapter 4 account reporting requirement under FATCA. You may also have a filing requirement. See the Instructions for Form 8938.

Line 13. Shows the date of payment for reportable death benefits under section 6050Y.

Lines 14-19. If state or local income tax was withheld from the distribution, lines 16 and 19 may show the part of the distribution subject to state and/or local tax.

Additional information. You may want to see:
Form W-4P, Form 4972, Form 5329, Form 8606

Pub. 525, Taxable and Nontaxable Income

Pub. 560, Retirement Plans for Small Business

Pub. 571, Tax-Sheltered Annuity Plans

Pub. 575, Pension and Annuity Income

Pub. 590-A, Contributions to IRAs

Pub. 590-B, Distributions from IRAs

Pub. 721, U.S. Civil Service Retirement Benefits

Pub. 939, General Rule for Pensions and Annuities

Pub. 969, HSAs and Other Tax-Favored Health Plans

2022 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.		OMB No. 1545-0119
Copy B: Report this income on your Federal tax return. If this form shows Federal income tax withheld on line 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.		Date: 01/07/2023 Account number: 35279540	Document ID: 124S 4B3 YY4T	
RECIPIENT'S TIN: XXX-XX-1193 Recipient: RAHUL RAVICHANDRAN TRAD IRA VFTC AS CUSTODIAN 2000 COLONY ST APT NO 8 MOUNTAIN VIEW, CA 94043-2469		PAYER'S TIN: 23-2869268 Phone number: (800) 662-2739 Payer: VANGUARD FIDUCIARY TRUST COMPANY VANGUARD BROKERAGE P.O. BOX 982901 EL PASO, TX 79998-2901		
1	Gross distribution	\$6,000.00	9a	Your percentage of total distribution %
2a	Taxable amount	\$6,000.00	9b	Total employee contributions
2b	Taxable amount not determined	(X)	10	Amount allocable to IRR within 5 years
	Total distribution	()	11	1st year of desig. Roth contrib.
3	Capital gain (included on line 2a)		12	FATCA filing requirement ()
4	Federal income tax withheld		13	Date of Payment
5	Employee/Desig Roth Contribs or Insur Premiums		14	State tax withheld
6	Net unrealized appreciation in employer's securities		15	State Payer's state number
7	Distribution code(s)	2	16	State distribution \$6,000.00
	IRA/SEP/SIMPLE	(X)	17	Local tax withheld
8	Other amount		18	Name of locality
	Other amount percentage	%	19	Local distribution

2022 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.		OMB No. 1545-0119
Copy 2: File this copy with your state, city, or local income tax return, when required.		Date: 01/07/2023 Account number: 35279540	Document ID: 124S 4B3 YY4T	
RECIPIENT'S TIN: XXX-XX-1193 Recipient: RAHUL RAVICHANDRAN TRAD IRA VFTC AS CUSTODIAN 2000 COLONY ST APT NO 8 MOUNTAIN VIEW, CA 94043-2469		PAYER'S TIN: 23-2869268 Phone number: (800) 662-2739 Payer: VANGUARD FIDUCIARY TRUST COMPANY VANGUARD BROKERAGE P.O. BOX 982901 EL PASO, TX 79998-2901		
1	Gross distribution	\$6,000.00	9a	Your percentage of total distribution %
2a	Taxable amount	\$6,000.00	9b	Total employee contributions
2b	Taxable amount not determined	(X)	10	Amount allocable to IRR within 5 years
	Total distribution	()	11	1st year of desig. Roth contrib.
3	Capital gain (included on line 2a)		12	FATCA filing requirement ()
4	Federal income tax withheld		13	Date of Payment
5	Employee/Desig Roth Contribs or Insur Premiums		14	State tax withheld
6	Net unrealized appreciation in employer's securities		15	State Payer's state number
7	Distribution code(s)	2	16	State distribution \$6,000.00
	IRA/SEP/SIMPLE	(X)	17	Local tax withheld
8	Other amount		18	Name of locality
	Other amount percentage	%	19	Local distribution

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