

MORGAN STANLEY DOMESTIC HOLDINGS, INC. E*TRADE SECURITIES LLC PO BOX 484 JERSEY CITY, NJ 07303-0484	Account No: 55340244 Account Name: AVDHESH BHARDWAJ Recipient's TIN: ***-**-4538 Account Executive No: ET1 ORIGINAL: 12/31/2022
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CONSOLIDATED 2022 FORMS 1099 AND DETAILS

AVDHESH BHARDWAJ
705 MELILOT LN
ALPHARETTA, GA 30004-0771

YEAR-END MESSAGES

Certain events may result in an amended 1099 for current and/or prior tax years. Please visit etrade.com/tax for access to details and FAQs found in the "Understanding your Form 1099" guide.

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Your Account did not receive the following Forms:

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1099-MISC

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MORGAN STANLEY DOMESTIC HOLDINGS, INC. E*TRADE SECURITIES LLC PO BOX 484 JERSEY CITY, NJ 07303-0484	Account No: 55340244 Account Name: AVDHESH BHARDWAJ Recipient's TIN: ***-**-4538 Account Executive No: ET1 ORIGINAL: 12/31/2022
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RECIPIENT'S Name, Street Address, City, State, and Zip Code
 AVDHESH BHARDWAJ
 705 MELILOT LN
 ALPHARETTA, GA 30004-0771

PAYER'S TIN: 20-8764829
PAYER'S Name, Street, City, State, Zip Code:
 MORGAN STANLEY DOMESTIC HOLDINGS, INC.
 E*TRADE SECURITIES LLC
 PO BOX 484
 JERSEY CITY, NJ 07303-0484
Telephone Number: 800 387 2331

FATCA Filing Requirement

2022 CONSOLIDATED FORMS 1099

2022 FORM 1099-DIV IRS Box	DIVIDENDS AND DISTRIBUTIONS	OMB NO. 1545-0110
1a.	Total ordinary dividends (includes Boxes 1b, 5, 6)	\$78.84
1b.	Qualified dividends	\$78.84
2a.	Total capital gain distributions (includes Boxes 2b, 2c, 2d)	\$0.00
2b.	Unrecaptured section 1250 gain	\$0.00
2c.	Section 1202 gain	\$0.00
2d.	Collectibles (28%) gain	\$0.00
2e.	Section 897 ordinary dividends	\$0.00
2f.	Section 897 capital gains	\$0.00
3.	Nondividend distributions	\$0.00
4.	Federal income tax withheld	\$0.00
5.	Section 199A dividends	\$0.00
6.	Investment expenses	\$0.00
7.	Foreign tax paid	\$0.00
8.	Foreign country or U.S. possession	-
9.	Cash liquidation distributions	\$0.00
10.	Noncash liquidation distributions	\$0.00
11.	FATCA filing requirement	Box not Checked
12.	Exempt-interest dividends (includes Box 13)	\$0.00
13.	Specified private activity bond interest dividends (AMT)	\$0.00

THIS IS YOUR FORM 1099 (COPY B FOR RECIPIENT). KEEP FOR YOUR RECORDS.
 This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Form 1099-DIV (OMB NO. 1545-0110)

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 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 account reporting requirement under chapter 4 of the Internal Revenue Code. You may also 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 or 1040-SR. 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 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose. **Box 2a.** Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown in boxes 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 box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040 and 1040-SR. **Box 2b.** Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040). **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 the portion of the amount in box 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). **Box 2e.** Shows the portion of the amount in box 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI). **Box 2f.** Shows the portion of the amount in box 2a that is section 897 gain attributable to disposition of USRPI. **Note:** Boxes 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. **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 for information on backup withholding. Include this amount on your income tax return as tax withheld. **Box 5.** Shows the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 8995 and Form 8995-A. **Box 6.** Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a. **Box 7.** Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Instructions for Forms 1040 and 1040-SR. **Box 8.** This box should be left blank if a RIC reported the foreign tax shown in box 7. **Boxes 9 and 10.** Show cash and noncash liquidation distributions. **Box 11.** If the FACTA 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. **Box 12.** Shows exempt-interest dividends for 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 13.** Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 11. See the Instructions for Form 6251. **Boxes 14-16.** 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 2022 General Instructions for Certain Information Returns.

Form 1099-INT (OMB NO. 1545-0112)

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer generally must report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did not notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you. **Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS. **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 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2022 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium. **Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Forms 1040 and 1040-SR to see where to take the deduction. **Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium. **Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld. **Box 5.** Any amount shown is your share of investment expenses of a single class REMIC. This amount is included in box 1. **Note:** This amount is not deductible. **Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions. **Box 7.** Shows the country or U.S. possession to which the foreign tax was paid. **Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Forms 1040 and 1040-SR. This amount may be subject to backup withholding. See Box 4 above. See the instructions above for a tax-exempt covered security acquired at a premium. **Box 9.** Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium. **Box 10.** For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includable in taxable income as interest income. **Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4). **Box 12.** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4). **Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii). **Box 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s). **Boxes 15-17.** State tax withheld reporting boxes. **Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. **Future developments.** For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT. **Free File.** Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

MORGAN STANLEY DOMESTIC HOLDINGS, INC. E*TRADE SECURITIES LLC PO BOX 484 JERSEY CITY, NJ 07303-0484	Account No: 55340244 Account Name: AVDHESH BHARDWAJ Recipient's TIN: ***-**-4538 Account Executive No: ET1 ORIGINAL: 12/31/2022
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DETAILS OF 2022 FORM 1099-DIV

Date	Security Description	CUSIP	Transaction Description	Amount	Foreign Tax Paid	Federal Tax Withheld	Additional information
03/01/22	COGNIZANT TECHNOLOGY SOLUTIONS COR	192446102	QUALIFIED DIVIDEND	\$19.71	-	-	
05/31/22	COGNIZANT TECHNOLOGY SOLUTIONS COR	192446102	QUALIFIED DIVIDEND	\$19.71	-	-	
08/30/22	COGNIZANT TECHNOLOGY SOLUTIONS COR	192446102	QUALIFIED DIVIDEND	\$19.71	-	-	
11/29/22	COGNIZANT TECHNOLOGY SOLUTIONS COR	192446102	QUALIFIED DIVIDEND	\$19.71	-	-	
Total Qualified Dividends (Box 1b included in Box 1a)				\$78.84			
Total Ordinary Dividends (Box 1a)				\$78.84			

END OF 2022 DETAILS

