

BANK OF AMERICA, N.A.
TAX REPORTING
PO BOX 15293
WILMINGTON, DE 19850-5293

TAX STATEMENT
FOR YEAR 2023
THIS STATEMENT REPORTS 1099-INT (OMB No. 1545-0112),
DEPARTMENT OF THE TREASURY-INTERNAL REVENUE SERVICE.



BANK# 00001

MUTHU RAJESWARAN NATESAN
563 WRITERS WAY
MORRISVILLE NC 27560-5777

PAYER'S E.I.N.
94-1687665

CUSTOMER SERVICE PHONE NUMBER
1-877-520-1099

TAXPAYER'S IDENTIFICATION NUMBER
***-**-4449

For Form 1099-A, B, C, DIV, INT, K, MISC, OID, Q, S, and SA. 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.

2023 - 1099-INT, INTEREST INCOME

ACCOUNT NUMBER	INTEREST INCOME
ADVANTAGE SVCS 2370-4664-6107	3.57
BOX 1 INTEREST	.86
BOX 4 FEDERAL INCOME TAX WITHHELD	
MUTHU RAJESWARAN NATESAN	
TOTAL INTEREST	3.57

PLEASE NOTE: INQUIRIES REGARDING THESE ACCOUNTS SHOULD BE DIRECTED TO OUR CUSTOMER SERVICE PHONE NUMBER ABOVE. PLEASE CHECK YOUR TAXPAYER IDENTIFICATION NUMBER AND CALL THE NUMBER LISTED ABOVE IF IT IS INCORRECT.
BANKOFAMERICA.COM
THIS INFORMATION IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE

Instructions for Recipient

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.

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 Form 1040 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 Form 1040.

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 Form 1040.

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 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.

Box 12. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 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 12. 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 current General Instructions for Certain Information Returns.

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. CHARLES SCHWAB & CO., INC STOCK PLAN SVCS 9875 SCHWAB WAY LONETREE, CO 80124		1a Total ordinary dividends \$ 320.93		OMB No. 1545-0110 2023 Form 1099-DIV		Dividends and Distributions Copy B For Recipient 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.
telephone number: (800) 654-2593		1b Qualified dividends \$ 320.93		2b Unrecap. Sec. 1250 gain \$		
PAYER'S TIN 94-1737782		2a Total capital gain distr. \$		2d Collectibles (28%) gain \$		
RECIPIENT'S TIN XXX-XX-4449		2c Section 1202 gain \$		2f Section 897 capital gain \$		
RECIPIENT'S name, Street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code MUTHURAJESHWARAN NATESAN 704 MEETING HALL DR. MORRISVILLE, NC 27560		2e Section 897 ordinary dividends \$		4 Federal income tax withheld \$		
11 FATCA filing requirement <input type="checkbox"/>		3 Nondividend distributions \$		6 Investment expenses \$		
Account number (see instructions) 102119831		5 Section 199A dividends \$		8 Foreign country or U.S. possession \$		
		7 Foreign tax paid \$		10 Noncash liquidation distributions \$		
		9 Cash liquidation distributions \$		13 Specified private actively bond interest dividends \$		
		12 Exempt-interest dividends \$		16 State tax withheld \$		
		14 State		15 State identification no.		

Form 1099-DIV (Rev. 1-2022) (keep for your records) www.irs.gov/Form1099DIV Department of the Treasury - Internal Revenue Service

CHARLES SCHWAB & CO., INC
STOCK PLAN SVCS
9875 SCHWAB WAY
LONETREE, CO 80124

MUTHURAJESHWARAN NATESAN
704 MEETING HALL DR.
MORRISVILLE, NC 27560

First-Class Mail
Important Tax Return
Document Enclosed

FIRST-CLASS MAIL
U.S. POSTAGE PAID
BENEFIT SERVICES





Department of the Treasury
Internal Revenue Service
MEMPHIS, TN 37501

411091.553921.25384.13341 1 AV 0.498 372



M NATESAN & S SURESH KUMAR
704 MEETING HALL DR
MORRISVILLE NC 27560-5514

411091

Form 1099-INT (Rev. 10-2013)

Statement Showing Interest Income from the Internal Revenue Service	Calendar Year
(Please keep this copy for your records)	2023
Recipient's Identification Number XXX-XX-4449	Total Interest Paid or Credited \$662.45
PAYER'S Federal Identification Number 38-1798424 (INTERNAL REVENUE USE ONLY)	

THIS IS NOT A TAX BILL. It shows the taxable interest paid to you during the calendar year by the Internal Revenue Service. If you are required to file a tax return, report this interest as income on your return. This amount may represent interest on an overpayment for more than one year, or more than one kind of tax. This interest may have been paid with your tax refund or part or all may have been applied against other taxes you owed.

HEALTH EQUITY
15 WEST SCENIC POINTE DRIVE, SUITE 100
DRAPER, UT 84020



MUTHURAJESHWARAN NATESAN
563 WRITERS WAY
MORRISVILLE, NC 27560

047987 1701724 109960 109960 01 / 03

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number HEALTH EQUITY CORPORATE 15 WEST SCENIC POINTE DRIVE SUITE 400 DRAPER, UT 84020		OMB No. 1545-1517 Form 1099-SA (Rev. November 2019) For calendar year 2023		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA	
PAYER'S TIN 52-2383166	RECIPIENT'S TIN ***-**-4449	1 Gross distribution \$850.20	2 Earnings on excess cont. \$0.00		Copy B For Recipient
RECIPIENT'S name MUTHURAJESHWARAN NATESAN		3 Distribution code 1	4 FMV on date of death \$0.00		
Street address (including apt. no.) 563 WRITERS WAY		5 HSA <input checked="" type="checkbox"/>	This information is being furnished to the IRS.		
City or town, state or province, country, and ZIP or foreign postal code MORRISVILLE, NC 27560		Archer MSA <input type="checkbox"/>			
Account number (see instructions) 22844932		MA MSA <input type="checkbox"/>			

Form **1099-SA** (Rev. 11-2019) (keep for your records) www.irs.gov/Form1099SA Department of the Treasury - Internal Revenue Service

Instructions for Recipient

Distributions from a health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 or 1040-SR to report a distribution from these accounts even if the distribution isn't taxable. The payer isn't required to compute the taxable amount of any distribution.

An HSA or Archer MSA distribution isn't taxable if you used it to pay qualified medical expenses of the account holder or eligible family members or you rolled it over. An HSA may be rolled over to another HSA; an Archer MSA may be rolled over to another Archer MSA or an HSA. An MA MSA isn't taxable if you used it to pay qualified medical expenses of the account holder only. If you didn't use the distribution from an HSA, Archer MSA, or MA MSA to pay for qualified medical expenses, or in the case of an HSA or Archer MSA, you didn't roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty.

You may repay a mistaken distribution from an HSA no later than April 15 following the first year you knew or should have known the distribution was a mistake, providing the latest trustee allows the repayment.

For more information, see the Instructions for Form 8853 and the Instructions for Form 8889. Also see Pub. 969.

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 identification number to the IRS.

Spouse beneficiary. If you inherited an Archer MSA or MA MSA because of the death of your spouse, special rules apply. See the Instructions for Form 8853. If you inherited an HSA because of the death of your spouse, see the Instructions for Form 8889.

Estate beneficiary. If the HSA, Archer MSA, or MA MSA account holder dies and the estate is the beneficiary, the fair market value (FMV) of the account on the date of death is includable in the account holder's gross income. Report the amount on the account holder's final income tax return.

Nonspouse beneficiary. If you inherited the HSA, Archer MSA, or MA MSA from someone who wasn't your spouse, you must report as income on your tax return the FMV of the account as of the date of death. Report the FMV on your tax return for the year the account owner died even if you received the distribution from the account in a later year. See the Instructions for Form 8853 or the Instructions for Form 8889. Any earnings on the account after the date of death (box 1 minus box 4 of Form 1099-SA) are taxable. Include the earnings on the "Other income" line of your tax return.

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

Box 1. Shows the amount received this year. The amount may have been a direct payment to the medical service provider or distributed to you.

Box 2. Shows the earnings on any excess contributions you withdrew from an HSA or Archer MSA by the due date of your income tax return. If you withdrew the excess, plus any earnings, by the due date of your income tax return, you must include the earnings in your income in the year you received the distribution even if you used it to pay qualified medical expenses. This amount is included in box 1. Include the earnings on the "Other income" line of your tax return. An excise tax of 6% for each tax year is imposed on you for excess individual and employer contributions that remain in the account. See Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and other Tax-Favored Accounts.

Box 3. These codes identify the distribution you received: 1 -- Normal distribution; 2 -- Excess contributions; 3 -- Disability; 4 -- Death distribution other than code 6; 5 -- Prohibited transaction; 6 -- Death distribution after year of death to a nonspouse beneficiary.

Box 4. If the account holder died, shows the FMV of the account on the date of death.

Box 5. Shows the type of account that is reported on this Form 1099-SA.

Future developments. For the latest information about developments related to Form 1099-SA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099SA.

33575 4273729 076053 076053 0001/0003



HEALTH EQUITY
15 WEST SCENIC POINTE DRIVE, SUITE 100
DRAPER, UT 84020

047987 1701724 109662 109662 03 / 03

MUTHURAJESHWARAN NATESAN
563 WRITERS WAY
MORRISVILLE, NC 27560

CORRECTED (if checked)

TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		1 Employee or self-employed person's Archer MSA contributions made in 2023 and 2024 for 2023 \$0.00	OMB No. 1545-1518 2023	HSA, Archer MSA, or Medicare Advantage MSA Information
HEALTHEQUITY CORPORATE 15 WEST SCENIC POINTE DRIVE SUITE 400 DRAPER, UT 84020		2 Total contributions made in 2023 \$900.00	Form 5498-SA	
TRUSTEE'S TIN 52-2383166	PARTICIPANT'S TIN ***-**-4449	3 Total HSA or Archer MSA contributions made in 2024 for 2023 \$0.00		Copy B For Participant This information is being furnished to the IRS.
PARTICIPANT'S name MUTHURAJESHWARAN NATESAN		4 Rollover contributions \$0.00	5 Fair market value of HSA, Archer MSA, or MA MSA \$151.20	
Street address (including apt. no.) 563 WRITERS WAY		6 HSA <input checked="" type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code MORRISVILLE, NC 27560		Archer MSA <input type="checkbox"/>		
Account number (see instructions) 22844932		MA MSA <input type="checkbox"/>		

Form **5498-SA**

(keep for your records)

www.irs.gov/Form5498SA

Department of the Treasury - Internal Revenue Service

Instructions for Participant

This information is submitted to the IRS by the trustee of your health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage MSA (MA MSA).

Generally, contributions you make to your Archer MSA are deductible. Employer contributions are excluded from your income and aren't deductible by you. If your employer makes a contribution to one of your Archer MSAs, you can't contribute to any Archer MSA for that year. If you made a contribution to your Archer MSA when your employer has contributed, you can't deduct your contribution, and you will have an excess contribution. If your spouse's employer makes a contribution to your spouse's Archer MSA, you can't make a contribution to your Archer MSA if your spouse is covered under a high deductible health plan that also covers you.

Contributions that the Social Security Administration makes to your MA MSA aren't includible in your gross income nor are they deductible. Neither you nor your employer can make contributions to your MA MSA.

Generally, contributions you or someone other than you employer make to your HSA are deductible on your tax return. Employer contributions to your HSA may be excluded from your income and aren't deductible by you. You and your employer can make contributions to your HSA in the same year.

See Form 8853 and its instructions or Form 8889 and its instructions. Any employer contributions made to an Archer MSA are shown on your Form W-2 in box 12 (code R); employer contributions made to an HSA are shown in box 12 (code W). For more information, see Pub. 969.

Participant's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employee 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 trustee assigned to distinguish your account.

Box 1. Shows contributions you made to your Archer MSA in 2023 and through April 18, 2024, for 2023. You may be able to deduct this amount on your 2023 Form 1040. See the Instructions for Form 1040.

Note: The information in boxes 2 and 3 is provided for IRS use only.

Box 2. Shows the total contributions made in 2023 to your HSA or Archer MSA. See Pub. 969 for who can make contributions. This includes qualified HSA funding distributions (trustee-to-trustee transfers) from your IRA to fund your HSA. The trustee of your MA MSA isn't required to, but may, show contributions to your MA MSA.

Box 3. Shows the total HSA or Archer MSA contributions made in 2024 for 2023.

Box 4. Shows any rollover contribution from an Archer MSA to this Archer MSA in 2023 or any rollover from an HSA or Archer MSA to this HSA. See Form 8853 or Form 8889 and their instructions for information about how to report distributions. This amount isn't included in box 1, 2, or 3.

Box 5. Shows the fair market value of your HSA, Archer MSA, or MA MSA at the end of 2023.

Box 6. Shows the type of account that is reported on this Form 5498-SA.

Other information. The trustee of your HSA, Archer MSA, or MA MSA may provide other information about your account on this form.

Note: Don't attach Form 5498-SA to your income tax return. Instead, keep it for your records.

Future developments. For the latest information about developments related to Form 5498-SA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form5498SA.

Free File Program. 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.

33575 4872729 07HDS 07HDS 0003/0003



Guide to HSA Tax Forms

Form 1099-SA

HealthEquity will send you a Form 1099-SA if you had any distributions from your HSA in 2023. Enter the distributions¹ shown in Box 1 of Form 1099-SA on Line 14a of Form 8889.

Form W-2

Box 12 of your W-2 shows your HSA contributions made by pre-tax payroll deduction, if applicable, and by your employer (labeled “employer contributions” and marked with code “W”). Enter the amount from Box 12 on your W-2 on line 9 on Form 8889.

- If your HSA payroll deductions were taken pre-tax, they’re considered “employer contributions” and shown in Box 12 on your W-2. You cannot claim pre-tax payroll deductions as a deduction on line 13 on Form 8889.

If you made any after-tax contributions to your HSA in 2023, enter this amount on line 2 on Form 8889. Note: After-tax contributions will not appear on your W-2. You may be able to claim a deduction for these contributions on line 13. See instructions for Form 8889 for more information.

Form 8889

File Form 8889 with your tax return to report your HSA contributions and distributions. Completing Form 8889 requires information from your 1099-SA and information from your W-2. Some of this information includes:

- Annual distributions
- Pre-tax contributions made by you or your employer

Your annual and/or monthly statements from HealthEquity will note contributions outside of pre-tax contributions through your employer and are available through your member portal. Find Form 8889 at www.irs.gov/pub/irs-pdf/f8889.pdf.

Form 5498-SA (used for informational purposes only)

Form 5498-SA reports regular and rollover contributions on health savings accounts (HSAs), Archer Medical Savings Accounts (MSAs), and Medicare Advantage MSAs (MA MSAs) as well as the fair market value of an HSA, Archer MSA, or MA MSA at the end of 2023.

- Form 5498-SA is for informational purposes only; you do not need to file it with your tax return.²

The W-2 you receive from your employer in January should match Form 5498-SA unless you made contributions outside of your employer or between January 1, 2023, and April 15, 2024, for the 2023 tax year. Note: After-tax contributions will not appear on your W-2, but will be reflected on Form 5498-SA.

FREQUENTLY ASKED QUESTIONS

Can I still contribute for 2023?

Yes, you can make contributions through April 15, 2024, or the time you file your return, whichever comes first. The 2023 contribution limits are \$3,850 for individuals and \$7,750 families. If you’re 55 or older, you can make an additional \$1,000 catch-up contribution. You cannot make contributions for the 2023 tax year after April 15, 2024.

What if I contribute during January 1 and April 15, 2024 for the 2023 tax year?

If you make further contributions to your account for 2023 prior to the deadline on April 15, 2024, HealthEquity will issue you a corrected 5498-SA by May 31, 2024.

What if I’m over the limit?

If you’ve contributed more than the contribution limit, you may be subject to a 6% IRS penalty and added tax liability. To avoid penalties and added taxes, submit an HSA Excess Contribution Removal Form (available on the HealthEquity member portal under ‘Docs & Forms’) to HealthEquity before you file your return.

What if some of my expenses aren’t qualified?

To avoid penalties or taxes, submit an HSA Mistaken Distribution Form with a check payable to HealthEquity for the amount of the distribution no later than April 15, 2024. Write your member ID and “2023 redeposit” on the memo line for faster processing.



¹ If you feel the values reflected on a tax form are incorrect, please contact HealthEquity to review the information. HealthEquity can only make changes for six months after the close of the applicable tax year. Fees may apply.

² HealthEquity doesn’t provide medical or tax advice. Consult your tax adviser or the IRS with any questions on filing your tax return and any of the forms mentioned above. Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. It is the members’ responsibility to ensure eligibility requirements as well as the expenses are tax qualified medical expenses.

Copyright © 2024 HealthEquity. All rights reserved. 04-01-36_Guide_to_HSA_Tax_Forms_Oct_2023