

APARNA ANANTHA NARAYANAN &
PRAMODH NARAYANAN
9793 SCHAFFNER DR
HUNTLEY IL 60142-0080

January 25, 2024

APARNA ANANTHA NARAYANAN &
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9793 SCHAFFNER DR
HUNTLEY IL 60142-0080

Account # 574-19363-1-3
APARNA ANANTHA NARAYANAN &
PRAMODH NARAYANAN

Financial Advisor:
ED ALVIGI
Phone: (224) 241-8975

Re: Official tax document — What is my income?

The 1099 forms included in this document are the official records of income reported to the IRS and should be used to prepare your tax return. Information provided in the supplemental sections is not sent to the IRS. This document may not match your December statement due to reclassifications of income occurring after year end.

Notice of Edward Jones Form Changes for 2023

Section 897 gain attributable to the disposition of U.S. Real Property Interests is provided on Form 1099-DIV Boxes 2e and 2f, which only apply 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. Note, the amounts will not import into tax preparation software. Also, refer to Instructions to Recipients at the end of this document for more information. Please consult a tax professional regarding your situation.

Additional Tax Information

An Additional Tax Information section may be included in this document. It provides information about potential adjustments to income on your state tax return and the amount of foreign source income received.

Separate consolidated statements for each account

This document includes information only for the Edward Jones account number listed above.

Online resources

Answers to common questions, guides and tax reporting information can be found at www.edwardjones.com/taxcenter.

Online Access features

- View, print and download your tax forms any time after they are generated.
- Share your tax forms securely with your tax professional from the Documents screen. To get started, select the forms to share and click “Share with Third Party.”
- Import your Figures are Final or Revised Final Figures Consolidated 1099 and Form 1099-R tax data into Turbo Tax®, H&R Block® or other tax preparation software.

Visit www.edwardjones.com/access to learn more about these services. Restrictions may apply.

Ask your branch to share your tax forms securely

At your request, your Edward Jones branch team can share your tax forms securely with your tax professional.

Turbo Tax[®] or other tax preparation software

You can import your Edward Jones tax information from within Turbo Tax[®] or H&R Block[®] using the software's import feature. Instructions for manually entering certain items of supplemental information are available at www.edwardjones.com/turbotax. Download options for other tax preparation software also are available via Online Access. Edward Jones does not provide support for tax preparation software. Please contact the software provider for assistance.

Investment Advisory Program fees

If you paid account management fees to Edward Jones in 2023, you may be able to deduct those fees from income on your state income tax return. The amount of fees you paid is not included with this document. These fees are included in your fees total noted on your December statement. Please consult your tax professional.

Notice of De Minimis Safe Harbor for corrected forms

If there are changes to your tax form in an amount of no more than \$100 (or \$25 in the case of tax withheld), Edward Jones is not required to correct your tax form. To receive corrected forms for all changes regardless of the dollar amount, you must make an election by calling us at 800-282-0829.

Notice of tax information for California residents

Edward Jones is required to report to California residents income earned on non-California state bonds and proceeds from broker exchange transactions reported on Form 1099-B. If you are a resident of California and received either of these types of income during 2023, we report this information to you, the IRS and the California Franchise Tax Board.

Questions?

- **Preparing your tax return:** Contact your tax professional, call the IRS at 800-829-1040 or visit the IRS website (www.irs.gov). Edward Jones does not provide tax advice.
- **Using Turbo Tax[®] or H&R Block at Home[™] software:** Contact Turbo Tax[®] or H&R Block at Home[™] customer support. Edward Jones does not provide support for tax preparation software.
- **Understanding this tax document:** Call Edward Jones at 800-282-0829. Associates are available Monday – Friday, 8:30 a.m. to 5:30 p.m. CT.

The information reported on your Consolidated 1099 Tax Statement is reported to you and the IRS. Please retain for your records.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

2023 CONSOLIDATED 1099 STATEMENT

Recipient's Name:

APARNA ANANTHA NARAYANAN

(Includes 1099-DIV, 1099-B)

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FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:

574-19363-1-3

Payer's Identification Number:

43-1591643

Recipient's Identification Number:

***-**-0059

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.

1099-DIV Dividends and Distributions - 2023 Statement for recipient

(Copy B)(OMB NO. 1545-0110)

Box 1a Total Ordinary Dividends	1,290.65
Box 1b Qualified Dividends	1,114.67
Box 2a Total Capital Gain Distributions	184.79
Box 2b Unrecap. Sec. 1250 Gain	0.00
Box 2c Section 1202 Gain	0.00
Box 2d Collectibles (28%) Gain	0.00
Box 2e Section 897 ordinary dividends	0.00
Box 2f Section 897 capital gain	0.00
Box 3 Nondividend Distributions	0.00
Box 4 Federal Income Tax Withheld	0.00
Box 5 Section 199A Dividends	31.02
Box 6 Investment Expenses	0.00
Box 7 Foreign Tax Paid	34.31
Box 8 Foreign Country or U.S.Possesion	
Box 9 Cash Liquidation Distributions	0.00
Box 10 Noncash Liquidation Distributions	0.00
Box 12 Exempt-Interest Dividends	465.21
Box 13 Specified Private Activity Bond Interest Dividends	65.36

2023 CONSOLIDATED 1099 STATEMENT

Recipient's Name:
APARNA ANANTHA NARAYANAN

FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:
574-19363-1-3

Payer's Identification Number:
43-1591643

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.

1099-B Proceeds From Broker and Barter Exchange Transactions - 2023 - Statement for Recipient (Copy B) (OMB NO. 1545-0715)

Short-Term Transactions for Which Basis is Reported to the IRS; Report on Form 8949, Part I, with Box A checked.

**Short Term (Box 2)
Covered (Box 12)**

Description of Property (Box 1a) / CUSIP / Symbol

Activity Type	Quantity Sold (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d) Gross Proceeds Reported to the IRS (Box 6) (X)	Cost or Other Basis (Box 1e)	Unadjusted Gain/Loss	Accrued Market Discount (Box 1f)	Wash Sale Loss Disallowed (Box 1g)	Federal Income Tax Withheld (Box 4)	Loss Not Allowed Based on Amount in Box 1d (Box 7)
BRIDGE BUILDER MUNICIPAL BOND / 10803R801 / BBMUX										
Sale	21.28000	04/10/2023	04/14/2023	211.31	211.52	-0.21	0.00	0.21	0.00	<input type="checkbox"/>
Sale	144.65600	Various	04/14/2023	1,436.43	1,420.06	16.37	0.00	0.00	0.00	<input type="checkbox"/>
Subtotal	165.93600			1,647.74	1,631.58	16.16	0.00	0.21	0.00	
VNG VALUE INDEX / 922908744 / VTV										
Sale	12.00000	12/14/2022	04/21/2023	1,679.69	1,730.18	-50.49	0.00	12.62	0.00	<input type="checkbox"/>
Totals				3,327.43	3,361.76	-34.33	0.00	12.83	0.00	

2023 CONSOLIDATED 1099 STATEMENT

Recipient's Name:
APARNA ANANTHA NARAYANAN

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FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:
574-19363-1-3

Payer's Identification Number:
43-1591643

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.

1099-B Proceeds From Broker and Barter Exchange Transactions - 2023 - Statement for Recipient (Copy B) (OMB NO. 1545-0715)

Long-Term Transactions for Which Basis is Reported to the IRS; Report on Form 8949, Part II, with Box D checked. **Long Term (Box 2)
Covered (Box 12)**

Description of Property (Box 1a) / CUSIP / Symbol										
Activity Type	Quantity Sold (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d) Gross Proceeds Reported to the IRS (Box 6) (X)	Cost or Other Basis (Box 1e)	Unadjusted Gain/Loss	Accrued Market Discount (Box 1f)	Wash Sale Loss Disallowed (Box 1g)	Federal Income Tax Withheld (Box 4)	Loss Not Allowed Based on Amount in Box 1d (Box 7)
BRIDGE BUILDER LARGE VALUE / 10803R306 / BBVLX										
Sale	7.40900	03/15/2021	04/21/2023	113.88	122.02	-8.14	0.00	1.13	0.00	<input type="checkbox"/>
Sale	39.20100	Various	04/21/2023	602.51	673.54	-71.03	0.00	0.00	0.00	<input type="checkbox"/>
Subtotal	46.61000			716.39	795.56	-79.17	0.00	1.13	0.00	
VNG TTL STK MKT / 922908769 / VTI										
Sale	8.00000	Various	04/21/2023	1,636.63	1,647.44	-10.81	0.00	0.00	0.00	<input type="checkbox"/>
Totals				2,353.02	2,443.00	-89.98	0.00	1.13	0.00	

2023 CONSOLIDATED 1099 STATEMENT

Recipient's Name:
APARNA ANANTHA NARAYANAN

FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:
574-19363-1-3

Payer's Identification Number:
43-1591643

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.

1099-B Totals	Proceeds	Cost Basis	Unadjusted Gain/Loss	Accrued Market Discount	Wash Sale Loss Disallowed	Gain/Loss Considered Ordinary	Gain/Loss Attributed to Proceeds from Collectibles	Federal Withholding	State Withholding
Total ST Covered	3,327.43	3,361.76	-34.33	0.00	12.83	0.00	0.00	0.00	0.00
Total ST Noncovered	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total ST	3,327.43	3,361.76	-34.33	0.00	12.83	0.00	0.00	0.00	0.00
Total LT Covered	2,353.02	2,443.00	-89.98	0.00	1.13	0.00	0.00	0.00	0.00
Total LT Noncovered	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total LT	2,353.02	2,443.00	-89.98	0.00	1.13	0.00	0.00	0.00	0.00
Total Uncosted Proceeds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Totals	5,680.45	5,804.76	-124.31	0.00	13.96	0.00	0.00	0.00	0.00

Important Information Regarding Your Form 1099-B

* - Denotes additional reportable information related to transaction listed immediately above.

We will report cost basis for "covered" shares to the IRS. We will not report cost basis for "noncovered" shares to the IRS. Unadjusted Gain/Loss equals Proceeds (Box 1d) minus Cost or Other Basis (Box 1e) and has not been adjusted for Accrued Market Discount (Box 1f), Wash Sale Disallowed (Box 1g), gain/loss considered Ordinary (Box 2), or gain/loss attributed to Proceeds from Collectibles (Box 3). The cost basis for sales of stock received from compensatory options granted after 2013 is the exercise price only and has not been adjusted for any ordinary income recognized upon grant or exercise. The IRS may require you to report the Proceeds, Cost or Other Basis, and any adjustments from your Form 1099-B on Form 1040, Schedule D (Capital Gains and Losses) and/or Form 8949 (Sales and Other Dispositions of Capital Assets). Refer to the Instructions for Form 1040, Schedule D, and Form 8949 to determine how to report this information on your tax return.

LT indicates a long-term gain/(loss), ST indicates a short-term gain/(loss), and Unknown indicates that we did not have enough information to determine the cost basis and/or holding period. "Ordinary" indicates that some or all the Unadjusted Gain/Loss may be treated as ordinary income or loss. "Collectibles" indicates that proceeds are from a transaction involving collectibles or from a sale of a security that holds collectibles (e.g. a Grantor Trust UIT).

2023 CONSOLIDATED 1099 STATEMENT**Recipient's Name:**

APARNA ANANTHA NARAYANAN

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FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:

574-19363-1-3

Payer's Identification Number:

43-1591643

Important Information Regarding Your Form 1099-B (continued)

Select accounts have a default cost basis method (CBM) of average cost for domestic open-ended mutual funds and lot cost for all other securities. The default lot relief method (LRM) is first-in, first-out (FIFO). Advisory and Guided Solutions accounts, have a default CBM of lot cost for all securities. The default LRM is Tax Aware. UMA accounts have a default CBM of lot cost for all securities. The default LRM is FIFO. The default LRM will be used unless otherwise indicated at the time of sale. If you have used any other cost basis calculation method or lot relief methods for noncovered security transactions, do not rely on these figures. Also, we are required to calculate and report amortization and accretion adjustments for covered taxable and tax-exempt bonds using "default" methods specified by IRS regulations. We make cost basis adjustments on non-covered taxable and tax-exempt bonds for amortization and accretion. The cost basis information for non-covered securities transactions is believed to be reliable, but its accuracy and completeness are not guaranteed. Therefore, this information should not be relied upon for tax preparation without independent verification by your qualified tax advisor. Edward Jones, its employees and financial advisors cannot provide tax or legal advice.

SUMMARY OF INVESTMENT INCOME**Recipient's Name:**

APARNA ANANTHA NARAYANAN

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FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:

574-19363-1-3

Payer's Identification Number:

43-1591643

This is not a Form 1099. It is a summary of the income you received in your account during 2023. For a complete description of each activity, refer to your account statement for that period. If you have any questions, contact your Edward Jones financial advisor.

2023 Date	Description	CUSIP	Amount in 2023
Other Income or Charges			
01/09	ADVISORY SOLUTIONS FEE Adjusted 06/20/23 for Reason 156	ADVISORY1	74.88
01/19	ADVISORY SOLUTIONS FEE	ADVISORY1	-0.13
02/07	ADVISORY SOLUTIONS FEE Adjusted 06/20/23 for Reason 156	ADVISORY1	77.56
03/07	ADVISORY SOLUTIONS FEE Adjusted 06/20/23 for Reason 156	ADVISORY1	72.40
04/10	ADVISORY SOLUTIONS FEE Adjusted 06/20/23 for Reason 156	ADVISORY1	77.70
05/05	ADVISORY SOLUTIONS FEE Adjusted 06/20/23 for Reason 156	ADVISORY1	78.99
06/07	ADVISORY SOLUTIONS FEE Adjusted 06/20/23 for Reason 156	ADVISORY1	83.76
07/10	ADVISORY SOLUTIONS FEE	ADVISORY1	83.20
07/24	ADVISORY SOLUTIONS FEE	ADVISORY1	-0.02
08/07	ADVISORY SOLUTIONS FEE	ADVISORY1	88.49
09/08	ADVISORY SOLUTIONS FEE	ADVISORY1	87.27
10/09	ADVISORY SOLUTIONS FEE	ADVISORY1	83.41
11/07	ADVISORY SOLUTIONS FEE	ADVISORY1	83.07
12/07	ADVISORY SOLUTIONS FEE	ADVISORY1	83.56
Total Advisory Solutions Fees			974.14

2023 ADDITIONAL TAX INFORMATION

Recipient's Name:
APARNA ANANTHA NARAYANAN

FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:
574-19363-1-3

Payer's Identification Number:
43-1591643

This is not a Form 1099. The supplemental information below may contain foreign source income or state exclusions. You may be able to claim as a deduction on your tax return a portion of your foreign tax paid. If you have state exclusions that report the amount of income derived from federal, municipal and U.S. territory obligations, a portion of this amount may be excludable from state taxable income based upon the state's law. The information includes the state of issuance of the municipal bond or the state from which income is derived. This state is presumed to be your state of residency. Consult your tax professional as to how this information may impact your tax return.

Foreign Source Income

Security Name	CUSIP	Source	Qualified Dividends	Total Dividends	Foreign Tax Paid	Foreign Source Percent	Income From Foreign Source Obligations
BRIDGE BUILDER TAX MGD INTL EQ	10803R835		\$173.19	\$173.19	\$18.29	96.48729	\$167.11
ISH COR MSCI ETF	46432F842		\$264.55	\$295.36	\$16.02	89.22139	\$263.52

Total Foreign Source Income:

\$430.63

Potential State Tax Exclusions from Governmental Obligations

Security Name	CUSIP	Income	Federal Obligations Percent of Income	Exclusion Amount	Federal Home Loan Banks Percent of Income	Exclusion Amount	Federal Farm Credit Banks Percent of Income	Exclusion Amount
MNY MKT FUND INVESTMENT SHARES	MNYMKT002	\$0.44	11.82940%	\$0.05	13.77590%	\$0.06	8.42089%	\$0.04
AMERICAN HIGH-INC MUNI BD F3	026545806	\$0.77	17.27000%	\$0.13		0.00		0.00
GOLDMAN FS GOVERNMENT I	38141W273	\$74.44	34.30000%	\$25.53		0.00		0.00
TRP DIVIDEND GROWTH I	779546308	\$80.18	3.11000%	\$2.49		0.00		0.00
VNG MID CAP INDX	922908629	\$83.31	0.57000%	\$0.47		0.00		0.00
VNG GROWTH INDEX	922908736	\$33.46	0.57000%	\$0.19		0.00		0.00
VNG VALUE INDEX	922908744	\$73.46	0.10000%	\$0.07		0.00		0.00
VNG SML CAP IDX	922908751	\$90.63	0.65000%	\$0.59		0.00		0.00

2023 ADDITIONAL TAX INFORMATION

Recipient's Name:
APARNA ANANTHA NARAYANAN

FIGURES ARE FINAL

Information as of January 25, 2024

Edward Jones Account Number:
574-19363-1-3

Payer's Identification Number:
43-1591643

Potential State Tax Exclusions from Governmental Obligations

VNG TTL STK MKT	922908769	\$47.24	0.06000%	\$0.03	0.00	0.00
Totals				\$29.55	\$0.06	\$0.04
Total Income from exempt governmental obligations owned by you indirectly:						\$29.65

Potential State Tax Exclusions from Municipal and US Territory Obligations

Security Name	CUSIP	Income	ILLINOIS OBLIGATIONS		U.S. Territories Obligations	
			Percent of Income	Exclusion Amount	Percent of Income	Exclusion Amount
AMERICAN HIGH-INC MUNI BD F3	026545806	\$65.48	8.31000%	\$5.44	6.16000%	\$4.03
BRIDGE BUILDER MUNICIPAL BOND	10803R801	\$350.35	9.80548%	\$34.35	2.97024%	\$10.41
BRIDGE BUILDER MUNI HGH-INC BD	10803R827	\$49.38	5.40862%	\$2.67	11.93713%	\$5.89
Totals				\$42.46		\$20.33
Total State Income from Municipal and US Territory Obligations held Indirectly:						\$62.79

This additional tax information has been supplied to Edward Jones by outside sources. While we cannot assure the accuracy of this information, we believe it to be correct. This information is intended as a general guide and does not constitute tax advice. You should consult your tax professional or state tax authority to determine how this information may apply to your specific situation.

Thank you for doing business with Edward Jones. This is the end of your 2023 tax reporting information. If you have any questions concerning any matter, especially errors or omissions, contact your branch team at 224-241-8975 immediately or contact us at 1-800-282-0829.

Instructions to Recipients

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.

Please visit www.irs.gov for the most complete and current forms, instructions and other information.

Form 1099-DIV

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.

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.

Form 1099-B

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 1a.

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.

CUSIP number. Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

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

Applicable checkbox on Form 8949. Indicates where to report this transaction on Form 8949 and Schedule D, (Form 1040), and which checkbox is applicable. See the instructions for your Schedule D (Form 1040) and/or Form 8949.

Box 1a. Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

Box 1b. This box may be blank if box 5 is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Box 1c. Shows the trade date of the sale or exchange. For short

sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in boxes 8 through 11, no entry will be present.

Box 1d. Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (Form 1040) (whichever is applicable) as explained in the Instructions for Schedule D (Form 1040).

Box 1e. Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, the Instructions for Schedule D, (Form 1040), or Pub. 550 for details.

Box 1f. Shows the amount of accrued market discount. For details on market discount, see the Schedule D (Form 1040) instructions, the Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1f may be blank.

Box 1g. Shows the amount of nondeductible loss in a wash sale

transaction. For details on wash sales, see the Schedule D (Form 1040) instructions, the Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1g may be blank.

Box 2. The short-term and long-term boxes pertain to short-term gain or loss and long-term gain or loss. If the "Ordinary" box is checked, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method is generally treated as ordinary interest income rather than as capital gain. 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. If box 5 is checked, box 2 may be blank.

Box 3. If checked, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF).

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish 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. If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

Box 6. If the exercise of a noncompensatory option resulted in a sale of a security, a checked "net proceeds" box indicates whether the amount in box 1d was adjusted for option premium.

Box 7. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D (Form 1040) instructions. The broker should advise you of any losses on a separate statement.

Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11)

Box 8. Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2023.

Box 9. Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2022.

Box 10. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2023. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts — 12/31/2023 in 2024.

Box 11. Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2023 Form 6781.

Box 12. If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 12 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D (Form 1040) as you may be able to report your transaction directly on Schedule D (Form 1040). If the "Ordinary" box in box 2 is checked, an adjustment may be required.

Box 13. Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

Boxes 14—16. Show state(s)/local income tax information.

Future developments. For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099B.

FreeFile. 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.