



Schwab One® Account of  
V CHILUKOORI  
DESIGNATED BENE PLAN/TOD

Account Number  
2566-5229

**TAX YEAR 2023  
FORM 1099 COMPOSITE  
& YEAR-END SUMMARY**

Date Prepared: February 9, 2024

## Recipient's Name and Address

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02/09-00000-YEIS1829 \*1  
V CHILUKOORI  
DESIGNATED BENE PLAN/TOD  
6702 139TH AVE NE APT 736  
REDMOND WA 98052

## Items for Attention

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- Schwab provides your Form 1099 tax information as early and as accurately as possible. However, some issuers may provide new information about their securities after the IRS Form 1099 mailing deadline. If Schwab receives updated information from issuers of securities you hold, we are required by the IRS to send you a CORRECTED Form 1099 with changes clearly highlighted. Please plan your tax preparation accordingly.
- Visit [schwab.com/1099dashboard](https://schwab.com/1099dashboard) to access additional information that may be helpful when filing your tax return.

## Important Official IRS Form(s) 1099 Enclosed

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The report in this package contains your income tax return documents and year-end summary. Please retain this package for tax preparation purposes.

For tax advice, please consult with a qualified tax advisor, CPA, or financial planner.

### To contact Schwab:

If you have any questions or need additional information about your Form(s) 1099 or your year-end summary, please call 1-800-435-4000, 24 hours a day, 7 days a week. We're always here for you.

### To contact the IRS:

Tax questions for individuals: 1-800-829-1040

Tax questions for businesses: 1-800-829-4933

To order tax forms or publications: 1-800-829-3676

To pay taxes by credit card: 1-888-272-9829

For additional information and to print forms and publications, visit [www.irs.gov](https://www.irs.gov).



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Your Form 1099 Composite may include the following Internal Revenue Service (IRS) forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-B and 1099-OID. You'll only receive the form(s) that apply to your particular financial situation and please keep for your records. Please note that information in the Year-End Summary is not provided to the IRS. It is provided to you as additional tax reporting information you may need to complete your tax return.

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**Recipient's Name and Address**

V CHILUKOORI  
 DESIGNATED BENE PLAN/TOD  
 6702 139TH AVE NE APT 736  
 REDMOND WA 98052

Taxpayer ID Number: \*\*\*-\*\*-8954

Account Number: 2566-5229

**Payer's Name and Address**

CHARLES SCHWAB & CO., INC.  
 3000 SCHWAB WAY  
 WESTLAKE, TX 76262

Telephone Number: (800) 435-4000

Federal ID Number: 94-1737782

**Dividends and Distributions — 2023**

**Form 1099-DIV**

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0110)

Box	Description	Amount	Total
1a	Total Ordinary Dividends (Includes amounts shown in boxes 1b, 2e, and 5)	\$	154.88
1b	Qualified Dividends	\$ 47.15	
2a	Total Capital Gain Distributions (Includes amounts shown in boxes 2b, 2c, 2d, and 2f)	\$	0.00
2b	Unrecap. Sec. 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	\$	17.95
4	<b>Federal Income Tax Withheld</b>	\$	<b>0.00</b>
5	Section 199A Dividends	\$ 29.98	
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
12	Exempt-Interest Dividends (Includes amount shown in box 13)	\$	0.00
13	Specified Private Activity Bond Interest Dividends	\$ 0.00	
14	State		
15	State Identification No.		
16	State Tax Withheld	\$	0.00
11	FATCA Filing Requirement <input type="checkbox"/>		

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



## INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-DIV: Dividends and Distributions

**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.



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**TAX YEAR 2023**  
**YEAR-END SUMMARY**

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: February 9, 2024

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**INTEREST & DIVIDENDS**

The information in the following sections may be helpful for, but not limited to, Schedule B. Please consult with your tax advisor or financial advisor regarding specific questions.

**Detail Information of Dividends and Distributions**

Description	Symbol	CUSIP Number	Paid in 2023	Paid/Adjusted in 2024 for 2023	Amount
<b>Ordinary Dividends</b>					
<b>Non-Qualified Dividends</b>					
ARMOUR RESIDENTIAL	ARR	042315705	\$ 23.20	\$ (11.00)	\$ 12.20
CHICAGO ATLANTIC REAL ES	REFI	167239102	\$ 0.00	\$ 9.88	\$ 9.88
DYNEX CAPITAL, INC.	DX	26817Q886	\$ 13.00	\$ (6.83)	\$ 6.17
GLBL X FND GLB X NSDQ	QYLD	37954Y483	\$ 1.61	\$ 1.66	\$ 3.27
MAIN STREET CAPITAL	MAIN	56035L104	\$ 77.48	\$ (3.00)	\$ 74.48
REALTY INCOME CORP	O	756109104	\$ 1.79	\$ (0.12)	\$ 1.67
VANGUARD S&P 500 ETF	VOO	922908363	\$ 1.80	\$ (1.74)	\$ 0.06
<b>Total Non-Qualified Dividends (Included in Box 1a)</b>			<b>\$ 118.88</b>	<b>\$ (11.15)</b>	<b>\$ 107.73</b>
<b>Qualified Dividends</b>					
APPLE INC	AAPL	037833100	\$ 1.92	\$ 0.00	\$ 1.92
BLACKROCK INC	BLK	09247X101	\$ 25.00	\$ 0.00	\$ 25.00
DISCOVER FINL S	DFS	254709108	\$ 2.80	\$ 0.00	\$ 2.80
MAIN STREET CAPITAL	MAIN	56035L104	\$ 0.00	\$ 3.00	\$ 3.00
MICROSOFT CORP	MSFT	594918104	\$ 6.75	\$ 0.00	\$ 6.75
QUALCOMM INC	QCOM	747525103	\$ 4.80	\$ 0.00	\$ 4.80



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**Detail Information of Dividends and Distributions (continued)**

Description	Symbol	CUSIP Number	Paid in 2023	Paid/Adjusted in 2024 for 2023	Amount
<b>Qualified Dividends (continued)</b>					
STARBUCKS CORP	SBUX	855244109	\$ 1.14	\$ 0.00	\$ 1.14
VANGUARD S&P 500 ETF	VOO	922908363	\$ 0.00	\$ 1.74	\$ 1.74
<b>Total Qualified Dividends (Box 1b and included in Box 1a)</b>			<b>\$ 42.41</b>	<b>\$ 4.74</b>	<b>\$ 47.15</b>
<b>Total Ordinary Dividends (Box 1a)</b>			<b>\$ 161.29</b>	<b>\$ (6.41)</b>	<b>\$ 154.88</b>
<b>(Total Non-Qualified Dividends, Short-Term Capital Gains and Qualified Dividends)</b>					
<b>Nondividend Distributions (Return of Capital)</b>					
ARMOUR RESIDENTIAL	ARR	042315705	\$ 0.00	\$ 11.00	\$ 11.00
DYNEX CAPITAL, INC.	DX	26817Q886	\$ 0.00	\$ 6.83	\$ 6.83
REALTY INCOME CORP	O	756109104	\$ 0.00	\$ 0.12	\$ 0.12
<b>Total Nondividend Distributions (Box 3)</b>			<b>\$ 0.00</b>	<b>\$ 17.95</b>	<b>\$ 17.95</b>
<b>Section 199A Dividends</b>					
Dollar amounts already included in total for Box 1a.					
ARMOUR RESIDENTIAL	ARR	042315705	\$ 0.00	\$ 12.20	\$ 12.20
CHICAGO ATLANTIC REAL ES	REFI	167239102	\$ 0.00	\$ 9.88	\$ 9.88
DYNEX CAPITAL, INC.	DX	26817Q886	\$ 0.00	\$ 6.17	\$ 6.17
REALTY INCOME CORP	O	756109104	\$ 0.00	\$ 1.67	\$ 1.67
VANGUARD S&P 500 ETF	VOO	922908363	\$ 0.00	\$ 0.06	\$ 0.06
<b>Total Section 199A Dividends (Box 5 and included in Box 1a)</b>			<b>\$ 0.00</b>	<b>\$ 29.98</b>	<b>\$ 29.98</b>



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## TERMS AND CONDITIONS

### GENERAL INFORMATION

#### Form 1099-Composite

For U.S. taxpayers, the information reported to you on Form 1099 is given to the Internal Revenue Service (IRS). Form 1099-Composite is comprised of the following substitute forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-OID, and 1099-B. The form(s) you receive in Form 1099 Composite depends on the income reportable to the IRS.

#### Year-End Summary

The information in the Year-End Summary is provided to you as a courtesy, should you need additional information when completing your tax return. When relevant, IRS box numbers are referenced to indicate individual items that make up the totals appearing on your Form(s) 1099. With the exception of the totals reported in the IRS box numbers referenced, Charles Schwab does not provide the details of the Year-End Summary to the IRS.

We recommend that all customers consult their investment and tax advisors prior to using this information.

#### Corrected Form 1099 and Year-End Summary

We are required to send you a corrected form with the revisions clearly marked when we receive updates or revisions to information contained in the form. This generally occurs if one or more of the issuers of the securities in your account reallocated certain income distribution (e.g., dividends or capital gains) after we mailed your original Form 1099. As a result, the supplemental information in Year-End Summary may be updated.

Upon receiving a corrected form, you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a qualified tax advisor, CPA, financial planner, or investment manager before you proceed.

#### Duplicate Form 1099 and Year-End Summary

If you request a duplicate Form 1099, please be aware that Schwab uses the most up-to-date information available at the time of the production. Thus, your duplicate Form 1099 and Year-End Summary may have more up-to-date information than the original Form 1099.

#### Realized Gain or (Loss) in Year-End Summary

The Realized Gain or (Loss) section provides information for all your realized gain or (loss) transactions during the tax year. It contains all transactions included in the Form 1099-B as well as transactions that are not reported on Form 1099-B (for example; sales and expirations of noncovered option activities, cash in lieu under \$20, bankruptcy, and worthless securities). This supplemental information is believed to be accurate as of the date the data was compiled but they may not be updated for any corrections after the data was initially compiled.

**IN CASE OF QUESTIONS:** If you have questions about this report or about specific Schwab accounts or Schwab One transactions (other than wire transfers or check transactions), contact Schwab at 1-800-435-4000. If you have a complaint regarding your Schwab statement or our products and services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105. Outside of the U.S., call +1-415-667-5009.

