

## Recipient's Name and Address:

SUNILKUMAR DESAI  
TOD DTD 03/26/2019  
21 ALAN LN APT B5  
QUAKERTOWN PA 18951-1164

## Your Financial Consultant:

DIVAM MEHTA  
MEHTA FINANCIAL GROUP LLC  
9609 GAYTON RD SUITE 102  
RICHMOND VA  
23238-4900  
804-273-1610  
ID: BXP

## Account Holder Information:

Account Number: JD-273347

Portfolio Investment Style:

## General Information:

The following information may be included in this tax statement based on the investments and activity in your account.

**Reportable Information:** IRS Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC and 1099-OID.

**Cost Basis Service:** Realized gains and losses may be displayed on your investments. Non covered cost basis can be located on the December statement.

**Non-Reportable Information:** Non-Reportable Information may be provided based on the activity within your account. This additional information is provided to assist you with your tax preparation but it is not reported to the IRS.

**What's New:**

**Regulatory Changes:** For 2023, the IRS has not implemented any changes to the 1099 B, DIV, INT, OID nor MISC.

**TurboTax and H&R Block Tax Preparation Software:** Please wait until the mail by date, located in the top right corner of your tax information statement, before downloading your 1099 data.

**Mail Dates:** You and members of your household may receive tax statements at different times based on the activity and/or holdings within your account. If final tax information is pending from an issuer or pending processing when tax statements are prepared, impacted tax statements will be held until the information is complete. Tax statement mailings are scheduled to occur in four phases this year: January 31, February 15, February 28 and March 15.

**This Tax Information May Be Revised:** You may receive a corrected tax statement. Some issuers provide new information about their securities after we prepare and mail your tax statement. If your tax information needs to be updated, we may be required by the IRS to send you a corrected 1099. Please plan your tax preparation accordingly.

Visit [www.irs.gov](http://www.irs.gov) for IRS Forms, Publications and other resources or you may call (800) 829-1040 (individuals) or (800) 829-4933 (businesses).

Visit <http://bny.mn/taxresources> for information and a reference guide to this 1099 tax statement.

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Account Number: JJD-273347

Recipient's Identification  
Number: \*\*\*-\*\*-9298

2023 TAX and  
YEAR-END STATEMENT  
As of 03/01/2024  
Mailed by 03/15/2024

Client Service Information:

Contact Information  
Business: (804) 273-1610  
Fax: (804) 273-1609

Electronic Delivery:

Our eDelivery solution provides access to your account information electronically - statements, trade confirmations, account notifications, shareholder communications and tax documents. Benefits of eDelivery include:

- Faster access to account information and documents
- Increased security and safety of personal information
- Less mail and paper to manage

eDelivery: Your eDelivery selections for account communications are:

= Not Enrolled

= Enrolled

- Statements and Reports
- Trade Confirmations
- Tax Documents
- Notifications
- Prospectus
- Proxy/Shareholder Communications

Please log in to your account or contact your Account Manager to make any changes to your eDelivery preferences.





1776 Pleasant Plain Road  
Fairfield, Iowa 52556

Account Number: JJD-273347

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MEHTA FINANCIAL GROUP LLC  
9609 GAYTON RD SUITE 102  
RICHMOND VA  
23238-4900  
804-273-1610  
ID: BXP

Table of Contents

This tax statement may include the following IRS forms: 1099-B, 1099-INT, 1099-DIV, 1099-MISC and 1099-OID. Only the forms that pertain to the activity in this account are included in this tax statement. Please retain this document for tax preparation purposes.

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As of 03/01/2024  
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Payer's Information: PERSHING LLC  
ONE PERSHING PLAZA  
JERSEY CITY, NJ 07399

Payer's Federal Identification Number: 13-2741729

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.

### Summary of Form 1099-B

Details are reported to the IRS. Refer to the 1099-B section of this statement for those details.

	Amount
Gross Proceeds (Covered and Noncovered Transactions) .....	\$197,892.51
Cost or Other Basis (Covered Transactions Only) .....	\$145,996.43
Federal Tax Withheld - Proceeds .....	\$0.00
State Tax Withheld - Proceeds .....	\$0.00
Regulated Futures and Foreign Currency Forward Contracts:	
Profit or (Loss) Realized in 2023 .....	\$0.00
Unrealized Profit or (Loss) on Open Contracts - 12/31/2022 .....	\$0.00
Unrealized Profit or (Loss) on Open Contracts - 12/31/2023 .....	\$0.00
Aggregate Profit or (Loss) .....	\$0.00
Fed. Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts .....	\$0.00
State Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts .....	\$0.00

### 2023 1099-DIV Dividends and Distributions OMB No. 1545-0110

Box		Amount
1a	Total Ordinary Dividends .....	\$911.31
1b	Qualified Dividends (Included in Box 1a) .....	\$615.92
2a	Total Capital Gain Distributions .....	\$0.00
2b	Unrecaptured Section 1250 Gain (Included in Box 2a) .....	\$0.00
2c	Section 1202 Gain (Included in Box 2a) .....	\$0.00
2d	Collectibles (28%) Gain (Included in Box 2a) .....	\$0.00
2e	Section 897 Ordinary Dividends (Included in Box 1a) .....	\$0.00
2f	Section 897 Capital Gain (Included in Box 2a) .....	\$0.00
3	Nondividend Distributions .....	\$0.00
4	Federal Income Tax Withheld .....	\$0.00
5	Section 199A Dividends (Included in Box 1a) .....	\$88.33
6	Investment Expenses .....	\$0.00
7	Foreign Tax Paid .....	\$4.56
9	Cash Liquidation Distributions .....	\$0.00
10	Noncash Liquidation Distributions .....	\$0.00
11	FATCA Filing Requirement .....	
12	Exempt Interest Dividends .....	\$0.00
13	Specified Private Activity Bond Interest Dividends (Included in Box 12) .....	\$0.00
14/15/16	State /State ID# /State Tax Withheld .....	

### 2023 1099-INT Interest Income OMB No. 1545-0112

Box		Amount
1	Interest Income .....	\$13.95
3	Interest on U.S. Savings Bonds & Treasury Obligations .....	\$0.00
4	Federal Income Tax Withheld .....	\$0.00
5	Investment Expenses .....	\$0.00
6	Foreign Tax Paid .....	\$0.00
8	Tax-Exempt Interest .....	\$0.00
9	Specified Private Activity Bond Interest (Included in Box 8) .....	\$0.00
10	Market Discount (Covered Transactions Only) .....	\$0.00
11	Bond Premium (Covered Transactions Only) .....	\$0.00
12	Bond Premium on Treasury Obligations (Covered Transactions Only) .....	\$0.00
13	Bond Premium on Tax-Exempt Bond (Covered Transactions Only) .....	\$0.00
14	Tax-Exempt and Tax Credit Bond CUSIP Number .....	Various
15 /16 /17	State /State ID# /State Tax Withheld .....	
	FATCA Filing Requirement .....	

### Summary of Form 1099-OID

Details are reported to the IRS. Refer to the 1099-OID section of this statement for those details.

	Amount
Original Issue Discount (Non-U.S. Treasury Obligations) .....	\$0.00
Other Periodic Interest .....	\$0.00
Market Discount (Covered Transactions Only) .....	\$0.00
Acquisition Premium (Covered Transactions Only) .....	\$0.00
Original Issue Discount on U.S. Treasury Obligations .....	\$0.00
Investment Expenses .....	\$0.00
Bond Premium (Covered Transactions Only) .....	\$0.00
Tax-Exempt OID (Covered Transactions Only) .....	\$0.00
Tax-Exempt OID Specified Private Activity Bonds (Covered Transactions Only) .....	\$0.00
Federal Income Tax Withheld .....	\$0.00
State Tax Withheld .....	



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SUMMARY OF TRANSACTIONS WE DO NOT REPORT TO THE IRS (See instructions for additional information)

	Amount
Advisory Fees and Other Expenses.....	(\$1,185.80)

2023 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715

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.

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.							
Covered (Box 12)							
Description (Box 1a): AMERICAN MODERATE GR OWTH AND INCOME PORT FOLIO CLASS F2				CUSIP: 02630Y224			
SELL	4.9250	09/28/2022	07/26/2023	80.72	73.23		7.49
SELL	8.5980	12/29/2022	07/26/2023	140.92	129.14		11.78
SELL	36.2680	12/29/2022	07/26/2023	594.42	544.74		49.68
SELL	3.9690	03/29/2023	07/26/2023	65.05	61.12		3.93
SALE DATE TOTAL	53.7600	VARIOUS	07/26/2023	881.11	808.23		72.88
Description (Box 1a): GUGGENHEIM TOTAL RET URN BOND FUND INSTITUTIONAL CLASS				CUSIP: 40168W525			
SELL	0.9480	07/29/2022	07/26/2023	22.25	23.73		(1.48)
SELL	0.9770	08/31/2022	07/26/2023	22.93	23.80		(0.87)
SELL	1.0400	09/30/2022	07/26/2023	24.41	24.06		0.35
SELL	1.0990	10/31/2022	07/26/2023	25.79	24.80		0.99
SELL	1.0440	11/30/2022	07/26/2023	24.50	24.43		0.07
SELL	1.2060	12/30/2022	07/26/2023	28.31	27.97		0.34
SELL	0.8870	01/31/2023	07/26/2023	20.82	21.38		(0.56)
SELL	1.0080	02/28/2023	07/26/2023	23.66	23.72		(0.06)
SELL	1.1070	03/31/2023	07/26/2023	25.98	26.41		(0.43)
SELL	0.8880	04/28/2023	07/26/2023	20.84	21.22		(0.38)
SELL	1.0170	05/31/2023	07/26/2023	23.87	24.00		(0.13)
SALE DATE TOTAL	11.2210	VARIOUS	07/26/2023	263.36	265.52		(2.16)



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2023 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.							
Covered (Box 12) (continued)							
Description (Box 1a): INVESCO ACTIVELY MAN AGED EXCHANGE-TRADED FD TR ACTIVE U S RE				CUSIP: 46090A101			
SELL	0.4111	09/23/2022	07/25/2023	36.85	38.05		(1.20)
SELL	0.4408	12/23/2022	07/25/2023	39.51	38.30		1.21
SELL	0.4680	03/24/2023	07/25/2023	41.95	39.56		2.39
SALE DATE TOTAL	1.3199	VARIOUS	07/25/2023	118.31	115.91		2.40
Description (Box 1a): INVESCO QQQ TR UNIT SER 1				CUSIP: 46090E103			
SELL	0.0819	07/29/2022	07/25/2023	30.88	24.49		6.39
SELL	0.0870	10/31/2022	07/25/2023	32.80	24.10		8.70
SELL	0.1163	12/30/2022	07/25/2023	43.84	30.78		13.06
SELL	0.0701	04/28/2023	07/25/2023	26.43	21.96		4.47
SALE DATE TOTAL	0.3553	VARIOUS	07/25/2023	133.95	101.33		32.62
Description (Box 1a): ISHARES TR RUSSELL M ID-CAP VALUE ETF				CUSIP: 464287473			
SELL	0.1977	09/30/2022	07/25/2023	22.50	19.18		3.32
SELL	0.1725	12/19/2022	07/25/2023	19.65	18.47		1.18
SELL	0.1516	03/29/2023	07/25/2023	17.27	15.52		1.75
SELL	0.1127	06/13/2023	07/25/2023	12.84	12.01		0.83
SALE DATE TOTAL	0.6345	VARIOUS	07/25/2023	72.26	65.18		7.08
Description (Box 1a): ISHARES TR RUSSELL M ID-CAP GROWTH ETF				CUSIP: 464287481			
SELL	0.0807	09/30/2022	07/25/2023	7.96	6.37		1.59
SELL	0.0995	12/19/2022	07/25/2023	9.81	8.60		1.21
SELL	0.0543	03/29/2023	07/25/2023	5.35	4.76		0.59
SALE DATE TOTAL	0.2345	VARIOUS	07/25/2023	23.12	19.73		3.39
Description (Box 1a): ISHARES TR SEMICONDU CTOR ETF				CUSIP: 464287523			
SELL	0.0643	09/30/2022	07/25/2023	33.03	21.05		11.98
SELL	0.0324	12/19/2022	07/25/2023	16.64	12.07		4.57



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OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.							
Covered (Box 12) (continued)							
Description (Box 1a): ISHARES TR SEMICONDU CTOR ETF				CUSIP: 464287523 (continued)			
SELL	0.0284	03/29/2023	07/25/2023	14.59	12.22		2.37
SELL	0.0143	06/13/2023	07/25/2023	7.34	7.04		0.30
SALE DATE TOTAL	0.1394	VARIOUS	07/25/2023	71.60	52.38		19.22
Description (Box 1a): ISHARES TR RUSSELL 1 000 VALUE ETF				CUSIP: 464287598			
SELL	0.1162	09/30/2022	07/25/2023	18.89	15.96		2.93
SELL	0.1098	12/19/2022	07/25/2023	17.85	16.84		1.01
SELL	0.0883	03/29/2023	07/25/2023	14.36	13.05		1.31
SELL	0.0689	06/13/2023	07/25/2023	11.20	10.60		0.60
SALE DATE TOTAL	0.3832	VARIOUS	07/25/2023	62.30	56.45		5.85
Description (Box 1a): ISHARES TR RUSSELL 1 000 GROWTH ETF				CUSIP: 464287614			
SELL	0.3688	09/30/2022	07/25/2023	103.44	79.65		23.79
SELL	0.2030	12/19/2022	07/25/2023	56.94	45.51		11.43
SELL	0.1469	12/19/2022	07/25/2023	41.20	32.93		8.27
SELL	0.2991	03/29/2023	07/25/2023	83.89	71.07		12.82
SELL	0.2025	06/13/2023	07/25/2023	56.79	53.50		3.29
SALE DATE TOTAL	1.2203	VARIOUS	07/25/2023	342.26	282.66		59.60
Description (Box 1a): PACER FDS TR TRENDPI LOT US LARGE CAP ETF				CUSIP: 69374H105			
SELL	1.2271	12/30/2022	07/25/2023	51.84	46.02		5.82
SELL	0.0241	12/30/2022	07/25/2023	1.01	0.90		0.11
SALE DATE TOTAL	1.2512	VARIOUS	07/25/2023	52.85	46.92		5.93
Description (Box 1a): PACER FDS TR TRENDPI LOT 100 ETF				CUSIP: 69374H303			
SELL	0.7129	12/30/2022	07/25/2023	44.84	34.82		10.02
SELL	0.4577	12/30/2022	07/25/2023	28.78	22.35		6.43
SALE DATE TOTAL	1.1706	VARIOUS	07/25/2023	73.62	57.17		16.45





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(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
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Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.

Covered (Box 12) (continued)

Description (Box 1a): SPDR S&P 500 ETF TR TR UNIT			CUSIP: 78462F103				
SELL	0.0189	07/29/2022	07/25/2023	8.58	7.47		1.11
SELL	0.1021	07/29/2022	07/25/2023	46.34	40.38		5.96
SELL	0.1270	10/31/2022	07/25/2023	57.64	48.65		8.99
SELL	0.1353	01/31/2023	07/25/2023	61.41	54.63		6.78
SELL	0.1137	04/28/2023	07/25/2023	51.60	46.24		5.36
SALE DATE TOTAL	0.4970	VARIOUS	07/25/2023	225.57	197.37		28.20
Description (Box 1a): SELECT SECTOR SPDR T R ENERGY			CUSIP: 81369Y506				
SELL	0.3885	09/23/2022	07/25/2023	33.22	30.52		2.70
SELL	0.3625	12/23/2022	07/25/2023	31.00	31.35	0.32 <sup>W</sup>	(0.03)
SELL	0.0042	03/24/2023	07/25/2023	0.36	0.34		0.02
SELL	0.3591	03/24/2023	07/25/2023	30.70	28.88		1.82
SELL	0.3333	06/26/2023	07/25/2023	28.50	26.40		2.10
Wash sale: 214 day(s) added to holding period							
SALE DATE TOTAL	1.4476	VARIOUS	07/25/2023	123.78	117.49	0.32 <sup>W</sup>	6.61
Description (Box 1a): SELECT SECTOR SPDR T R TECHNOLOGY			CUSIP: 81369Y803				
SELL	0.0665	09/23/2022	07/25/2023	11.77	8.60		3.17
SELL	0.0800	12/23/2022	07/25/2023	14.16	10.10		4.06
SELL	0.0595	03/24/2023	07/25/2023	10.53	8.61		1.92
SELL	0.0596	06/26/2023	07/25/2023	10.55	10.04		0.51
SALE DATE TOTAL	0.2656	VARIOUS	07/25/2023	47.01	37.35		9.66
Description (Box 1a): SELECT SECTOR SPDR T R UTILS			CUSIP: 81369Y886				
SELL	0.3005	09/23/2022	07/25/2023	20.49	22.34		(1.85)
SELL	0.1532	12/23/2022	07/25/2023	10.45	10.74		(0.29)
SELL	0.2151	12/23/2022	07/25/2023	14.67	15.07		(0.40)
SELL	0.3374	03/24/2023	07/25/2023	23.01	22.12		0.89



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OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked.							
Covered (Box 12) (continued)							
Description (Box 1a): SELECT SECTOR SPDR T R UTILS				CUSIP: 81369Y886 (continued)			
SALE DATE TOTAL	1.0062	VARIOUS	07/25/2023	68.62	70.27		(1.65)
Short-Term Covered Total				\$2,559.72	\$2,293.96	\$0.32 <sup>W</sup>	\$266.08
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12)							
Description (Box 1a): ADVANCED MICRO DEVICES INC COM				CUSIP: 007903107			
SELL	20.0000	05/28/2020	07/25/2023	2,219.98	1,056.40		1,163.58
SELL	40.0000	06/02/2020	07/25/2023	4,439.96	2,098.74		2,341.22
SELL	10.0000	01/13/2021	07/25/2023	1,109.99	918.58		191.41
SALE DATE TOTAL	70.0000	VARIOUS	07/25/2023	7,769.93	4,073.72		3,696.21
Description (Box 1a): AMAZON COM INC COM				CUSIP: 023135106			
SELL	20.0000	07/07/2020	07/25/2023	2,586.98	3,006.81		(419.83)
SELL	40.0000	08/31/2020	07/25/2023	5,173.95	6,957.39		(1,783.44)
SALE DATE TOTAL	60.0000	VARIOUS	07/25/2023	7,760.93	9,964.20		(2,203.27)
Description (Box 1a): AMERICAN MODERATE GROWTH AND INCOME PORT FOLIO CLASS F2				CUSIP: 02630Y224			
SELL	832.6480	01/09/2020	07/26/2023	13,647.10	13,030.94		616.16
SELL	4.8750	03/27/2020	07/26/2023	79.90	66.30		13.60
SELL	6.8300	06/26/2020	07/26/2023	111.94	103.68		8.26
SELL	6.0060	09/28/2020	07/26/2023	98.44	94.53		3.91
SELL	12.2720	12/24/2020	07/26/2023	201.14	207.40	2.23 <sup>W</sup>	(4.03)
SELL	11.7830	12/24/2020	07/26/2023	193.12	199.13		(6.01)
SELL	2.8370	03/30/2021	07/26/2023	46.50	50.10		(3.60)
SELL	3.2970	06/29/2021	07/26/2023	54.04	60.97		(6.93)
SELL	3.4250	09/29/2021	07/26/2023	56.14	63.05		(6.91)
SELL	31.2480	12/30/2021	07/26/2023	512.16	579.97		(67.81)
SELL	5.1390	12/30/2021	07/26/2023	84.23	95.38		(11.15)



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PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
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OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): AMERICAN MODERATE GR OWTH AND INCOME PORT FOLIO CLASS F2				CUSIP: 02630Y224 (continued)			
SELL	3.1730	03/30/2022	07/26/2023	52.01	56.42		(4.41)
SELL	4.6440	06/28/2022	07/26/2023	76.12	72.87		3.25
SELL	4.3650	06/28/2023	07/26/2023	71.54	71.85		(0.31)
Wash sale: 944 day(s) added to holding period							
SALE DATE TOTAL	932.5420	VARIOUS	07/26/2023	15,284.38	14,752.59	2.23 <sup>W</sup>	534.02
Description (Box 1a): APPLE INC COM				CUSIP: 037833100			
SELL	20.0000	08/25/2020	07/25/2023	3,867.36	2,477.10		1,390.26
Description (Box 1a): DISNEY WALT CO DISNE Y COM				CUSIP: 254687106			
SELL	10.0000	01/06/2020	07/25/2023	855.89	1,449.75		(593.86)
Description (Box 1a): DRAFTKINGS INC NEW C L A				CUSIP: 26142V105			
SELL	15.0000	09/29/2020	07/25/2023	465.74	845.83		(380.09)
Description (Box 1a): GUGGENHEIM TOTAL RET URN BOND FUND INSTIT UTIONAL CLASS				CUSIP: 40168W525			
SELL	243.1768	04/10/2019	07/26/2023	5,707.35	6,500.00	3.71 <sup>W</sup>	(788.94)
SELL	0.3657	04/30/2019	07/26/2023	8.58	9.77		(1.19)
SELL	0.5476	05/31/2019	07/26/2023	12.85	14.88		(2.03)
SELL	0.5016	06/28/2019	07/26/2023	11.77	13.63		(1.86)
SELL	0.5246	07/31/2019	07/26/2023	12.31	14.25		(1.94)
SELL	0.5027	08/30/2019	07/26/2023	11.80	13.88		(2.08)
SELL	0.2910	09/30/2019	07/26/2023	6.83	7.98		(1.15)
SELL	0.5160	10/31/2019	07/26/2023	12.11	14.15		(2.04)
SELL	0.4440	11/29/2019	07/26/2023	10.42	12.12		(1.70)
SELL	0.4470	12/31/2019	07/26/2023	10.49	12.13		(1.64)
SELL	0.4770	01/31/2020	07/26/2023	11.20	13.19		(1.99)
SELL	0.4010	02/28/2020	07/26/2023	9.41	11.26		(1.85)
SELL	0.5060	03/31/2020	07/26/2023	11.88	14.08		(2.20)
SELL	0.5680	04/30/2020	07/26/2023	13.33	16.05		(2.72)



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OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): GUGGENHEIM TOTAL RET URN BOND FUND INSTIT UTIONAL CLASS				CUSIP: 40168W525 (continued)			
SELL	0.5960	05/29/2020	07/26/2023	13.99	17.13		(3.14)
SELL	0.5830	06/30/2020	07/26/2023	13.68	17.01		(3.33)
SELL	0.5840	07/31/2020	07/26/2023	13.71	17.48		(3.77)
SELL	0.5310	08/31/2020	07/26/2023	12.46	15.83		(3.37)
SELL	0.5670	09/30/2020	07/26/2023	13.31	16.89		(3.58)
SELL	0.6150	10/30/2020	07/26/2023	14.43	18.21		(3.78)
SELL	0.5480	11/30/2020	07/26/2023	12.86	16.60		(3.74)
SELL	4.0100	12/17/2020	07/26/2023	94.10	118.50		(24.40)
SELL	2.2530	12/17/2020	07/26/2023	52.88	66.58		(13.70)
SELL	0.7050	12/31/2020	07/26/2023	16.55	20.95		(4.40)
SELL	0.5380	01/29/2021	07/26/2023	12.63	15.81		(3.18)
SELL	0.6420	02/26/2021	07/26/2023	15.07	18.54		(3.47)
SELL	0.6940	03/31/2021	07/26/2023	16.29	19.72		(3.43)
SELL	0.7160	04/30/2021	07/26/2023	16.80	20.51		(3.71)
SELL	0.6080	05/28/2021	07/26/2023	14.27	17.49		(3.22)
SELL	0.6300	06/30/2021	07/26/2023	14.79	18.33		(3.54)
SELL	0.6480	07/30/2021	07/26/2023	15.21	19.02		(3.81)
SELL	0.6030	08/31/2021	07/26/2023	14.15	17.65		(3.50)
SELL	0.5720	09/30/2021	07/26/2023	13.42	16.56		(3.14)
SELL	0.6150	10/29/2021	07/26/2023	14.43	17.80		(3.37)
SELL	0.5680	11/30/2021	07/26/2023	13.33	16.41		(3.08)
SELL	1.4010	12/16/2021	07/26/2023	32.88	40.11		(7.23)
SELL	1.1170	12/16/2021	07/26/2023	26.22	31.96		(5.74)
SELL	0.6530	12/31/2021	07/26/2023	15.33	18.65		(3.32)
SELL	0.6270	01/31/2022	07/26/2023	14.72	17.45		(2.73)
SELL	0.6270	02/28/2022	07/26/2023	14.72	17.13		(2.41)
SELL	0.7250	03/31/2022	07/26/2023	17.02	19.21		(2.19)
SELL	0.8100	04/29/2022	07/26/2023	19.01	20.52		(1.51)
SELL	0.8060	05/31/2022	07/26/2023	18.92	20.24		(1.32)



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OMB No. 1545-0715 (continued)

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Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): GUGGENHEIM TOTAL RET URN BOND FUND INSTIT UTIONAL CLASS				CUSIP: 40168W525 (continued)			
SELL	0.8460	06/30/2022	07/26/2023	19.86	20.62		(0.76)
SELL	1.1390	06/30/2023	07/26/2023	26.73	30.43		(3.70)
Wash sale: 1568 day(s) added to holding period							
SALE DATE TOTAL	275.8460	VARIOUS	07/26/2023	6,474.10	7,426.71	3.71 <sup>W</sup>	(948.90)
Description (Box 1a): INVESCO ACTIVELY MAN AGED EXCHANGE-TRADED FD TR ACTIVE U S RE				CUSIP: 46090A101			
SELL	55.0000	04/10/2019	07/25/2023	4,929.61	4,940.07	0.09 <sup>W</sup>	(10.37)
SELL	0.4566	06/28/2019	07/25/2023	40.92	41.47		(0.55)
SELL	0.4407	09/30/2019	07/25/2023	39.50	42.24		(2.74)
SELL	0.4482	12/31/2019	07/25/2023	40.17	42.57		(2.40)
SELL	0.5623	03/31/2020	07/25/2023	50.41	39.34		11.07
SELL	0.4621	06/30/2020	07/25/2023	41.42	36.63		4.79
SELL	0.4550	09/30/2020	07/25/2023	40.78	36.78		4.00
SELL	0.4694	12/31/2020	07/25/2023	42.07	40.45		1.62
SELL	0.3728	03/31/2021	07/25/2023	33.41	35.23		(1.82)
SELL	0.3824	06/30/2021	07/25/2023	34.27	40.18		(5.91)
SELL	0.3491	09/30/2021	07/25/2023	31.29	36.06		(4.77)
SELL	0.3267	12/31/2021	07/25/2023	29.28	38.66		(9.38)
SELL	0.3395	03/31/2022	07/25/2023	30.43	37.67		(7.24)
SELL	0.4133	06/30/2022	07/25/2023	37.04	40.59		(3.55)
SELL	0.2020	06/26/2023	07/25/2023	18.10	17.12		0.98
Wash sale: 1567 day(s) added to holding period							
SELL	0.2749	06/26/2023	07/25/2023	24.63	23.29		1.34
Wash sale: 1567 day(s) added to holding period							
SALE DATE TOTAL	60.9550	VARIOUS	07/25/2023	5,463.33	5,488.35	0.09 <sup>W</sup>	(24.93)



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OMB No. 1545-0715 (continued)

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Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): INVESCO QQQ TR UNIT SER 1			CUSIP: 46090E103				
SELL	5.0000	05/13/2020	07/25/2023	1,885.03	1,091.76		793.27
SELL	10.0000	06/11/2020	07/25/2023	3,770.08	2,409.50		1,360.58
SELL	5.0000	07/07/2020	07/25/2023	1,885.03	1,284.50		600.53
SELL	10.0000	07/09/2020	07/25/2023	3,770.07	2,584.40		1,185.67
SELL	2.0000	10/19/2020	07/25/2023	754.01	573.52		180.49
SELL	0.0539	12/31/2020	07/25/2023	20.32	16.96		3.36
SELL	3.0000	01/08/2021	07/25/2023	1,131.02	952.67		178.35
SELL	10.0000	01/12/2021	07/25/2023	3,770.07	3,126.28		643.79
SELL	2.9461	01/27/2021	07/25/2023	1,110.70	950.59		160.11
SELL	0.0539	01/27/2021	07/25/2023	20.32	17.39		2.93
SELL	0.0529	04/30/2021	07/25/2023	19.94	17.97		1.97
SELL	0.0495	07/30/2021	07/25/2023	18.66	18.09		0.57
SELL	0.0499	10/29/2021	07/25/2023	18.81	18.93		(0.12)
SELL	0.0565	12/31/2021	07/25/2023	21.30	22.69		(1.39)
SELL	0.0628	04/29/2022	07/25/2023	23.68	19.93		3.75
SALE DATE TOTAL	48.3255	VARIOUS	07/25/2023	18,219.04	13,105.18		5,113.86
Description (Box 1a): ISHARES TR RUSSELL M ID-CAP VALUE ETF			CUSIP: 464287473				
SELL	31.0000	04/10/2019	07/25/2023	3,531.18	2,738.22		792.96
SELL	0.2672	06/21/2019	07/25/2023	30.44	23.55		6.89
SELL	0.2888	09/30/2019	07/25/2023	32.90	25.97		6.93
SELL	0.3232	12/20/2019	07/25/2023	36.82	30.26		6.56
SELL	0.2793	03/31/2020	07/25/2023	31.81	27.32		4.49
Wash sale: 348 day(s) added to holding period							
SELL	0.1326	06/19/2020	07/25/2023	15.10	10.53		4.57
SELL	0.1633	09/29/2020	07/25/2023	18.60	12.76		5.84
SELL	0.1366	12/18/2020	07/25/2023	15.56	13.15		2.41
SELL	0.1050	03/31/2021	07/25/2023	11.96	11.47		0.49



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OMB No. 1545-0715 (continued)

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Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): ISHARES TR RUSSELL M ID-CAP VALUE ETF				CUSIP: 464287473 (continued)			
SELL	0.0757	06/16/2021	07/25/2023	8.62	8.88		(0.26)
SELL	0.1348	09/30/2021	07/25/2023	15.35	15.59		(0.24)
SELL	0.0935	12/17/2021	07/25/2023	10.65	11.05		(0.40)
SELL	0.0408	12/17/2021	07/25/2023	4.65	4.82		(0.17)
SELL	0.1145	04/01/2022	07/25/2023	13.04	13.97		(0.93)
SELL	0.1149	06/16/2022	07/25/2023	13.09	11.94		1.15
SALE DATE TOTAL	33.2702	VARIOUS	07/25/2023	3,789.77	2,959.48		830.29
Description (Box 1a): ISHARES TR RUSSELL M ID-CAP GROWTH ETF				CUSIP: 464287481			
SELL	14.0000	04/10/2019	07/25/2023	1,380.53	975.52		405.01
SELL	2.0000	04/10/2019	07/25/2023	197.22	139.36		57.86
SELL	14.0000	04/10/2019	07/25/2023	1,380.52	975.52		405.00
SELL	10.0000	04/25/2019	07/25/2023	986.09	699.45		286.64
SELL	0.1120	06/21/2019	07/25/2023	11.04	7.94		3.10
SELL	0.0924	09/30/2019	07/25/2023	9.11	6.58		2.53
SELL	0.1264	12/20/2019	07/25/2023	12.46	9.57		2.89
SELL	0.0538	03/31/2020	07/25/2023	5.30	4.21		1.09
Wash sale: 348 day(s) added to holding period							
SELL	0.0390	06/19/2020	07/25/2023	3.85	3.09		0.76
SELL	0.0384	09/29/2020	07/25/2023	3.79	3.18		0.61
SELL	0.0384	09/30/2021	07/25/2023	3.79	4.40		(0.61)
SELL	0.0351	04/01/2022	07/25/2023	3.46	3.61		(0.15)
SELL	0.0444	06/15/2022	07/25/2023	4.38	3.51		0.87
SALE DATE TOTAL	40.5799	VARIOUS	07/25/2023	4,001.54	2,835.94		1,165.60
Description (Box 1a): ISHARES TR EXPANDED TECH-SOFTWARE SECTOR ETF				CUSIP: 464287515			
SELL	5.0000	09/29/2020	07/25/2023	1,785.88	1,560.50		225.38



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OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
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Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.

Covered (Box 12) (continued)

Description (Box 1a): ISHARES TR SEMICONDU CTOR ETF			CUSIP: 464287523				
SELL	6.0000	01/15/2020	07/25/2023	3,081.58	1,522.02		1,559.56
SELL	6.0000	01/17/2020	07/25/2023	3,081.57	1,553.43		1,528.14
SELL	0.0357	03/31/2020	07/25/2023	18.33	7.35		10.98
SELL	0.0214	06/19/2020	07/25/2023	10.99	5.77		5.22
SELL	0.0408	09/29/2020	07/25/2023	20.95	11.89		9.06
SELL	0.0213	12/18/2020	07/25/2023	10.94	8.04		2.90
SELL	0.0196	03/31/2021	07/25/2023	10.07	8.16		1.91
SELL	0.0120	06/16/2021	07/25/2023	6.16	5.22		0.94
SELL	0.0283	09/30/2021	07/25/2023	14.53	13.05		1.48
SELL	0.0184	12/17/2021	07/25/2023	9.45	9.63		(0.18)
SELL	0.0200	03/30/2022	07/25/2023	10.27	9.67		0.60
SELL	0.0177	06/15/2022	07/25/2023	9.09	6.67		2.42
SALE DATE TOTAL	12.2352	VARIOUS	07/25/2023	6,283.93	3,160.90		3,123.03

Description (Box 1a): ISHARES TR RUSSELL 1 000 VALUE ETF			CUSIP: 464287598				
SELL	15.0000	04/10/2019	07/25/2023	2,438.83	1,878.90		559.93
SELL	0.5230	06/21/2019	07/25/2023	85.03	65.91		19.12
SELL	0.6040	09/30/2019	07/25/2023	98.20	77.66		20.54
SELL	0.6351	12/20/2019	07/25/2023	103.26	85.91		17.35
SELL	0.1771	12/20/2019	07/25/2023	28.79	23.96		4.83
SELL	0.3732	03/31/2020	07/25/2023	60.68	48.44		12.24
Wash sale: 344 day(s) added to holding period							
SELL	0.2754	06/19/2020	07/25/2023	44.78	31.92		12.86
SELL	0.1019	09/29/2020	07/25/2023	16.57	11.66		4.91
SELL	0.0704	12/18/2020	07/25/2023	11.45	9.54		1.91
SELL	0.0653	03/31/2021	07/25/2023	10.62	9.90		0.72
SELL	0.0587	06/16/2021	07/25/2023	9.54	9.43		0.11
SELL	0.0846	09/30/2021	07/25/2023	13.75	13.55		0.20





Recipient's Name and Address:

SUNILKUMAR DESAI  
TOD DTD 03/26/2019

Account Number: JJD-273347

Recipient's Identification  
Number: \*\*\*-\*\*-9298

2023 TAX and  
YEAR-END STATEMENT  
As of 03/01/2024  
Mailed by 03/15/2024

2023 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): ISHARES TR RUSSELL 1 000 VALUE ETF				CUSIP: 464287598 (continued)			
SELL	0.0313	12/17/2021	07/25/2023	5.09	5.08		0.01
SELL	0.0418	12/17/2021	07/25/2023	6.80	6.79		0.01
SELL	0.0699	03/30/2022	07/25/2023	11.36	11.67		(0.31)
SELL	0.0721	06/15/2022	07/25/2023	11.72	10.66		1.06
SALE DATE TOTAL	18.1838	VARIOUS	07/25/2023	2,956.47	2,300.98		655.49
Description (Box 1a): ISHARES TR RUSSELL 1 000 GROWTH ETF				CUSIP: 464287614			
SELL	9.0000	04/10/2019	06/26/2023	2,404.10	1,393.67		1,010.43
SELL	81.0000	04/10/2019	07/25/2023	22,718.69	12,543.02		10,175.67
SELL	5.0000	04/25/2019	07/25/2023	1,402.39	786.53		615.86
SELL	0.3543	06/21/2019	07/25/2023	99.37	55.78		43.59
SELL	0.3431	09/30/2019	07/25/2023	96.23	55.03		41.20
SELL	0.3332	12/20/2019	07/25/2023	93.46	57.84		35.62
SELL	12.9694	01/09/2020	07/25/2023	3,637.63	2,346.60		1,291.03
SELL	17.0306	01/09/2020	07/25/2023	4,776.69	3,081.40		1,695.29
SELL	0.3823	03/31/2020	07/25/2023	107.23	56.87		50.36
SELL	0.2534	06/19/2020	07/25/2023	71.07	48.41		22.66
SELL	0.2801	09/29/2020	07/25/2023	78.56	58.16		20.40
SELL	0.2130	12/18/2020	07/25/2023	59.74	50.25		9.49
SELL	10.0000	01/12/2021	07/25/2023	2,804.78	2,399.29		405.49
SELL	0.2110	03/31/2021	07/25/2023	59.18	50.78		8.40
SELL	0.1666	06/16/2021	07/25/2023	46.73	43.53		3.20
SELL	0.2378	09/30/2021	07/25/2023	66.70	66.54		0.16
SELL	0.1958	12/17/2021	07/25/2023	54.92	58.22		(3.30)
SELL	0.2123	03/30/2022	07/25/2023	59.55	58.59		0.96
SELL	0.2453	06/15/2022	07/25/2023	68.80	53.08		15.72
SALE DATE TOTAL	129.4282	VARIOUS	07/25/2023	36,301.72	21,869.92		14,431.80
SECURITY TOTAL				38,705.82	23,263.59		15,442.23



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2023 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): ISHARES TR S&P SMALL -CAP 600 VALUE ETF CUSIP: 464287879							
SELL	20.0000	05/28/2020	07/25/2023	1,981.39	1,204.70		776.69
SELL	7.0000	08/31/2020	07/25/2023	693.48	455.60		237.88
SELL	13.0000	08/31/2020	07/25/2023	1,287.89	846.10		441.79
SALE DATE TOTAL	40.0000	VARIOUS	07/25/2023	3,962.76	2,506.40		1,456.36
Description (Box 1a): NETFLIX INC COM CUSIP: 64110L106							
SELL	4.0000	07/17/2020	07/25/2023	1,708.70	1,956.80		(248.10)
Description (Box 1a): PACER FDS TR TRENDPI LOT US LARGE CAP ETF CUSIP: 69374H105							
SELL	50.0000	01/07/2020	07/25/2023	2,112.49	1,677.77		434.72
SELL	50.0000	03/25/2020	07/25/2023	2,112.48	1,349.89		762.59
SELL	1.0588	12/28/2020	07/25/2023	44.73	34.23		10.50
SELL	0.7141	12/30/2021	07/25/2023	30.17	29.85		0.32
SALE DATE TOTAL	101.7729	VARIOUS	07/25/2023	4,299.87	3,091.74		1,208.13
Description (Box 1a): PACER FDS TR TRENDPI LOT 100 ETF CUSIP: 69374H303							
SELL	90.0000	01/07/2020	07/25/2023	5,660.95	3,690.28		1,970.67
SELL	10.0000	01/09/2020	07/25/2023	629.00	415.91		213.09
SELL	90.0000	01/09/2020	07/25/2023	5,660.95	3,743.23		1,917.72
SELL	0.2871	12/28/2020	07/25/2023	18.06	14.79		3.27
SALE DATE TOTAL	190.2871	VARIOUS	07/25/2023	11,968.96	7,864.21		4,104.75
Description (Box 1a): SPDR S&P 500 ETF TR TR UNIT CUSIP: 78462F103							
SELL	10.0000	01/09/2020	07/25/2023	4,538.66	3,265.20		1,273.46
SELL	10.0000	01/17/2020	07/25/2023	4,538.66	3,316.05		1,222.61
SELL	0.0926	01/31/2020	07/25/2023	42.03	30.47		11.56
Wash sale: 115 day(s) added to holding period							
SELL	0.0937	04/30/2020	07/25/2023	42.53	27.24		15.29
SELL	5.0000	04/30/2020	07/25/2023	2,269.33	1,455.50		813.83



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2023 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): SPDR S&P 500 ETF TR TR UNIT				CUSIP: 78462F103 (continued)			
SELL	0.1036	07/31/2020	07/25/2023	47.02	33.41		13.61
SELL	0.0990	10/30/2020	07/25/2023	44.93	32.87		12.06
SELL	5.0000	01/12/2021	07/25/2023	2,269.33	1,889.60		379.73
SELL	0.1029	01/29/2021	07/25/2023	46.70	39.11		7.59
SELL	0.0908	04/30/2021	07/25/2023	41.21	37.96		3.25
SELL	0.0934	07/30/2021	07/25/2023	42.39	41.08		1.31
SELL	0.0938	10/29/2021	07/25/2023	42.57	42.81		(0.24)
SELL	0.1126	01/31/2022	07/25/2023	51.11	49.35		1.76
SELL	0.0987	04/29/2022	07/25/2023	44.80	41.19		3.61
SALE DATE TOTAL	30.9811	VARIOUS	07/25/2023	14,061.27	10,301.84		3,759.43
Description (Box 1a): SELECT SECTOR SPDR T R ENERGY				CUSIP: 81369Y506			
SELL	15.0000	06/11/2020	07/25/2023	1,282.64	600.75		681.89
SELL	20.0000	07/09/2020	07/25/2023	1,710.18	692.33		1,017.85
SELL	0.3542	03/26/2021	07/25/2023	30.29	17.20		13.09
SELL	0.3206	06/25/2021	07/25/2023	27.41	17.75		9.66
SELL	0.4179	09/24/2021	07/25/2023	35.73	20.12		15.61
SELL	0.4412	12/27/2021	07/25/2023	37.73	24.08		13.65
SELL	0.3191	03/25/2022	07/25/2023	27.29	24.57		2.72
SELL	0.3918	06/27/2022	07/25/2023	33.50	29.04		4.46
SALE DATE TOTAL	37.2448	VARIOUS	07/25/2023	3,184.77	1,425.84		1,758.93
Description (Box 1a): SELECT SECTOR SPDR T R TECHNOLOGY				CUSIP: 81369Y803			
SELL	20.0000	03/27/2020	07/25/2023	3,540.17	1,603.71		1,936.46
SELL	10.0000	09/29/2020	07/25/2023	1,770.08	1,158.69		611.39
SELL	0.0545	03/26/2021	07/25/2023	9.65	7.19		2.46
SELL	0.0470	06/25/2021	07/25/2023	8.32	6.80		1.52
SELL	0.0470	09/24/2021	07/25/2023	8.32	7.21		1.11
SELL	0.0504	12/27/2021	07/25/2023	8.92	8.54		0.38



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2023 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS  
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): SELECT SECTOR SPDR T R TECHNOLOGY				CUSIP: 81369Y803 (continued)			
SELL	0.0491	03/25/2022	07/25/2023	8.69	7.63		1.06
SELL	0.0686	06/27/2022	07/25/2023	12.14	8.78		3.36
SALE DATE TOTAL	30.3166	VARIOUS	07/25/2023	5,366.29	2,808.55		2,557.74
Description (Box 1a): SELECT SECTOR SPDR T R UTILS				CUSIP: 81369Y886			
SELL	29.0000	04/10/2019	07/25/2023	1,977.79	1,678.48		299.31
SELL	11.0000	04/10/2019	07/25/2023	750.19	636.66		113.53
SELL	0.6594	06/27/2019	07/25/2023	44.97	40.26		4.71
SELL	0.6420	09/26/2019	07/25/2023	43.78	41.16		2.62
SELL	0.6595	12/27/2019	07/25/2023	44.98	42.25		2.73
SELL	0.8145	03/27/2020	07/25/2023	55.55	40.22		15.33
SELL	0.7186	06/26/2020	07/25/2023	49.01	40.76		8.25
SELL	0.7423	09/25/2020	07/25/2023	50.62	43.12		7.50
SELL	0.3608	12/28/2020	07/25/2023	24.61	22.08		2.53
SELL	0.3135	03/26/2021	07/25/2023	21.38	19.55		1.83
SELL	0.3313	06/25/2021	07/25/2023	22.59	21.20		1.39
SELL	0.3278	09/24/2021	07/25/2023	22.36	21.58		0.78
SELL	0.3442	12/27/2021	07/25/2023	23.47	23.86	0.39 <sup>W</sup>	0.00
SELL	0.2902	03/25/2022	07/25/2023	19.79	20.56	0.06 <sup>W</sup>	(0.71)
SELL	0.3422	06/27/2022	07/25/2023	23.34	22.81		0.53
SELL	0.3442	06/26/2023	07/25/2023	23.46	23.37		0.09
Wash sale: 575 day(s) added to holding period							
SELL	0.0231	06/26/2023	07/25/2023	1.58	1.60		(0.02)
Wash sale: 487 day(s) added to holding period							
SALE DATE TOTAL	46.9136	VARIOUS	07/25/2023	3,199.47	2,739.52	0.45 <sup>W</sup>	460.40
Description (Box 1a): TAIWAN SEMICONDUCTOR MFG CO SPONSORED AD R ISIN#US8740391003				CUSIP: 874039100			
SELL	10.0000	01/07/2021	07/25/2023	994.99	1,214.75		(219.76)

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2023 TAX and  
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2023 Form 1099-B PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS OMB No. 1545-0715 (continued)  
(Report details on Form 8949 or Schedule D)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): TESLA INC COM			CUSIP: 88160R101				
SELL	30.0000	08/20/2020	07/25/2023	8,177.34	3,992.96		4,184.38
SELL	4.0000	08/25/2020	07/25/2023	1,090.31	533.40		556.91
SELL	11.0000	08/25/2020	07/25/2023	2,998.35	1,466.85		1,531.50
SELL	24.0000	09/01/2020	07/25/2023	6,541.87	3,825.92		2,715.95
SELL	15.0000	01/08/2021	07/25/2023	4,088.66	4,308.87		(220.21)
SALE DATE TOTAL	84.0000	VARIOUS	07/25/2023	22,896.53	14,128.00		8,768.53
Long-Term Covered Total				\$195,327.72	\$143,702.47	\$6.48 <sup>W</sup>	\$51,631.73
Covered Total				\$197,887.44	\$145,996.43	\$6.80 <sup>W</sup>	\$51,897.81

Transactions for Which Basis is Not Reported to the IRS and for Which Short-Term or Long-Term Determination is Unknown (to Broker) - You must determine short-term or long-term based on your records and Report on Form 8949, Part I, with Box B checked, or on Form 8949, Part II, with Box E checked, as appropriate.

Noncovered (Box 5)

Description (Box 1a): GUGGENHEIM TOTAL RET URN BOND FUND INSTITUTIONAL CLASS			CUSIP: 40168W525				
SELL	0.2160		07/26/2023	5.07			
Other Noncovered Total				\$5.07	\$0.00		\$0.00
Noncovered Total				\$5.07	\$0.00		\$0.00
Total				\$197,892.51	\$145,996.43	\$6.80 <sup>W</sup>	\$51,897.81

TAX LOT DEFAULT DISPOSITION METHOD:  
 Default Method for Mutual Funds: First In First Out  
 Default Method for Stocks in a Dividend Reinvestment: First In First Out  
 Default Method for all Other Securities: First In First Out  
 Unless otherwise noted by an \*, all dispositions reported on this 1099B were in accordance to the default disposition methods assigned to this account as of 12.31.2023:

Recipient's Name and Address:

SUNILKUMAR DESAI  
TOD DTD 03/26/2019

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2023 TAX and  
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**IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions:**

The amounts in this section of your Tax Information Statement reflect proceeds from securities transactions such as sales, redemptions, tender offers, return of principal distributions, covered options and bond maturities. Short-term and long-term transactions are segregated in your 1099-B form in a format comparable to IRS Form 8949 for dispositions of covered and noncovered securities. Since your financial organization subscribes to our premium Tax and Year-End Statement, the date of acquisition, cost or other basis, type of gain or loss (short-term or long-term), whether any loss is disallowed due to a wash sale and market discount for both covered and noncovered securities transactions will be displayed when available. Such detail for noncovered transactions is not reported to the IRS.

**Box 2—Type of Gain or Loss.** The section headings within the 1099-B indicate the type of gain or loss for the transactions, short-term or long-term. An asterisk will denote when your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the non-contingent bond method generally is treated as ordinary interest income rather than as a 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.

**Box 12—Covered or Box 5—Noncovered Security.** The section headings within the 1099-B indicate whether your security transaction is or is not a covered security under the IRS cost basis reporting program. For tax return reporting purposes, you may need to adjust your cost basis information on IRS Form 8949 and Schedule D of IRS Form 1040. You may also need to consider tax reporting rules that a reporting financial organization is not required to use when preparing your Form 1099-B, such as when reporting wash sales. As a result, you must take into account all applicable tax return reporting rules and be able to verify, from your own records, all cost basis information that is reported on your tax return. The IRS requires you to maintain all such records in case you are asked to produce them. For gifted shares where the original cost is greater than the fair market value, if you elect to include these shares in the average calculation, you must instruct your investment professional in writing to move these shares from fair market value to the average calculation.

**Box 1a—Description and Quantity.** Shows a brief description of the item or service for which the proceeds are being reported, as well as the number of shares included in the sale or exchange for the lot reported. If fractional shares are part of the disposition, those shares will be displayed to four decimal places.

CUSIP. Broker transactions may show the Committee on Uniform Security Identification Procedures (CUSIP®) number of the item reported.

**Box 3—Qualified Opportunity Fund (QOF).** This indicator will be displayed next to the CUSIP if the proceeds are from the disposition of a QOF.

**Box 1b—Date Acquired.** This box represents the date you acquired the security or, for short sales, the date you opened the short sale. You may see the word VARIOUS displayed in this column if the disposition transaction includes multiple lots with various acquisition dates.

**Box 1c—Date Sold or Disposed.** Shows the trade date of the sale or exchange. For short sales, the date shown is the date you closed the short sale.

**Box 1d—Proceeds.** The proceeds amount from transactions involving stocks, bonds, and other debt obligations are reported in Box 1d. These amounts do not reflect net profits and are net of transaction costs. The proceeds amount may also be increased by an option premium received or decreased by an option premium paid. Report the proceeds from each transaction separately on IRS Form 8949 (Sales and Other Dispositions of Capital Assets) and IRS Form 1040, Schedule D (Capital Gains and Losses). This box does not include proceeds from regulated futures or foreign currency forward contracts.

**Box 1e—Cost or Other Basis.** This box shows the reportable cost basis which may be adjusted for a corporate action, fixed income adjustment, gifted or inherited cost basis, etc. The IRS provides a detailed description of cost or other basis reporting in the Instructions for Form 1099-B, available at [irs.gov](http://irs.gov).

**Basis on Bonds.** For covered bonds, Pershing reports the adjusted cost basis inclusive of amortization of bond premium, OID, acquisition premium, NQSI and the accretion of market discount depending on taxpayer election. The adjusted cost basis for a noncovered bond is calculated without consideration of your elections and may not be the same method you chose when deciding to amortize or accrete. You or your tax professional should verify the amounts that have been previously calculated to adjust the cost basis of the bond and reported throughout the life of the bond starting with the original purchase price.

**Adjustments—**The adjustment column may display one or more of codes D, O or W:

**Box 1f—D = Accrued Market Discount.** An adjustment code (D) will be displayed next to an amount for accrued market discount. A market discount condition exists when the purchase cost of a bond is below the adjusted issue price of an original issue discount bond (OID bond) or below the redemption value of a non-OID bond. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

**O = Option Premium (Not Reportable to the IRS).** An adjustment code (O) will be displayed next to the amount for an option premium within the Adjustment column. When stock is sold based upon the assignment of either a put or a call option, the proceeds of that sale are adjusted by the price of the option or the option premium.

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IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions (continued):

Box 1g—W = Wash Sale Loss Disallowed. An adjustment code (W) will be displayed next to an amount for a disallowed wash sale loss within the Adjustments column. This loss is reported as disallowed because the sale of the covered security has been adjusted under the broker wash sale rule. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same account within the 30-day period preceding or following the date of the original loss. The wash sale loss is displayed within Box 1g as a positive amount as required by the IRS. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

Realized Gain or (Loss). The realized gain or loss for the transaction may be displayed. It is not reported to the IRS.

Sale Date Total. If you sell or dispose of multiple tax lots on the same date, you may see a line item with SALE DATE TOTAL noted. The totals provided in this line item are an aggregate of the lots listed above the total line when the security and sale or disposed dates are the same. For this total, the word VARIOUS will be displayed in the Date of Acquisition column, since the total includes multiple lots with different acquisition dates. These total amounts are included to assist you with the completion of IRS Form(s) 8949.

Income Tax Withholding: If federal or state income taxes were withheld from your proceeds amounts, they will be reported and displayed in this section.

Quantity. This quantity is for reference purposes only and is the total number of shares that may have been split and reported in earlier 1099-B sections.

Proceeds. This amount is for reference purposes only. It represents the total proceeds for a sale or exchange. If a sale or exchange included multiple lots, the proceeds amount is reported at the lot level in the appropriate 1099-B section.

Date Sold or Disposed. This box shows the trade date of the sale or exchange.

Box 4—Federal Income Tax Withheld. Federal income tax withheld is 24% of gross proceeds. See the Additional Information section of these instructions.

Box 14—State. Displays the two-letter postal abbreviation of the state(s) for which state income taxes have been withheld.

Box 15—State ID Number. Displays the payer's state identification number(s).

Box 16—State Tax Withheld. Displays the amount of state income tax(es) withheld.

Foreign Tax Paid. This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions. This amount is not reported to the IRS.

The IRS requires us to remind taxpayers that you are ultimately responsible for the accuracy of your tax return.

INTEREST INCOME (Details of Form 1099-INT)

OMB No. 1545-0112

Lot Quantity	Acquisition Date / Original Cost Basis	Period Begin / End Date	Cost Basis at Beginning / End of Period	Interest Income (Box 1)	Interest on U.S. Savings Bonds and Treasury Obligations (Box 3)	Investment Expenses (Box 5)	Foreign Tax Paid (Box 6)	Market Discount (Box 10)	Bond Premium (Interest Offset) (Box 11)	Bond Premium on Treasury Obligations (Interest Offset) (Box 12)	
Description:	INSURED BANK DEPOSIT PROGRAM FOR TAX YEAR 2023						CUSIP: PER987770 U.S. CORP.				
				13.95							
<b>Total</b>				<b>\$13.95</b>							

IRS Form 1099-INT—Interest Income:

The amounts in this section of your Tax Information Statement reflect interest paid to you during 2023.



Recipient's Name and Address:

SUNILKUMAR DESAI  
TOD DTD 03/26/2019

Account Number: JJD-273347

Recipient's Identification  
Number: \*\*\*-\*\*-9298

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As of 03/01/2024  
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IRS Form 1099-INT—Interest Income (continued):

**Payment Date.** The payment date for the interest payments are displayed above the details. A payment amount may be prorated across multiple lots. If there are multiple lots for a payment, a payment total is provided after the details. The payment total will match the interest paid on the noted payment date.

**Lot Quantity.** This column includes the amount of fixed income or debt instruments purchased in one transaction. If you purchased the same security on different dates, each purchase creates a separate lot along with the corresponding number of bonds.

**Acquisition Date/Original Cost Basis.** The acquisition date represents the date you acquired the security or, for short sales, the date you opened the short sale. In the absence of cost basis amounts, the acquisition date is the transfer date of the security. The Original Cost Basis represents the amount that you originally paid for the bond or units and has not been adjusted for return of principal, amortization or accretion.

**Period Begin/End Date.** The beginning and end date of the accrual period.

**Cost Basis at Beginning/End of Period.** Amount represents the purchase price adjusted for return of principal distributions, amortization, and accretion at the beginning and end of an accrual period.

**Box 1—Interest Income.** Interest earned from U.S. corporations, U.S. government agencies, foreign sources and credit interest is included in Box 1.

**Box 3—Interest on U.S. Savings Bonds and Treasury Obligations.** Interest earned from U.S. savings bonds, Treasury bills, Treasury bonds and Treasury notes. This interest income is exempt from state and local income taxes and is reported in Box 3. This income is not included in Box 1.

**Box 5—Investment Expenses.** The amount reported in this box represents your share of investment expenses of a single-class real estate mortgage investment conduit (REMIC). Your share of a Unit Investment Trust's (UIT) or a Widely Held Fixed Investment Trust's (WHFIT) expenses is also reported in Box 5. These expenses are included in Box 1. Note: This amount is not deductible.

**Box 6—Foreign Tax Paid.** This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions.

**Box 10—Market Discount.** 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, this shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040. The market discount will be displayed for both covered and noncovered transactions. Market discount amounts will only be reported to the IRS for covered transactions.

**Box 11—Bond Premium (Interest Offset).** This box shows the current year amount of premium amortization for covered and noncovered securities (other than a U.S. Treasury obligation), 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 Form 1040 (Schedule B). If an amount is not reported in this box for a security acquired at a premium, the payer has reported a net amount of interest in Boxes 1 or 3, whichever is applicable. If the amount in Box 11 is greater than the amount of interest paid on the covered security, the excess bond premium can be carried forward to the next tax year, see Regulations section 1.171-2(a)(4). Bond premium amounts will be reported to the IRS for covered transactions only.

**Box 12—Bond Premium on Treasury Obligations.** This shows the current year amount of premium amortization for covered and noncovered U.S. Treasury obligation securities, 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 Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a 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 this box is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Income Tax Withholding.** If federal or state income taxes were withheld from your interest amounts, they will be reported and displayed in this section.

**Date.** This is the interest payment date.

**Interest Income.** The amount of interest paid is displayed for reference purposes.

**Interest on U.S. Savings Bonds and Treasury Obligations.** The amount of interest paid on U.S. savings bonds and Treasury obligations is displayed for reference purposes.

**Box 4—Federal Income Tax Withheld.** Federal income tax withheld is 24% of interest income. See the Additional Information section of these instructions.

**Box 15—State.** Displays the two-letter postal abbreviation of the state(s) for which state income taxes were withheld.

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Recipient's Name and Address:

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2023 TAX and  
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IRS Form 1099-INT—Interest Income (continued):

Box 16—State ID Number. Displays the payer's state identification number(s).

Box 17—State Tax Withheld. Displays the amount of state income taxes withheld on interest payments reported on this form.

**DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)**

Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2024, at <http://bny.mn/taxresources>.

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
AMERICAN MODERATE GROWTH AND INCOME	03/30/2023	61.99	41.85				0.94		
CUSIP: 02630Y224 FOREIGN CORP. OTHER	06/29/2023	70.50	47.60				1.06		0.87
FOREIGN % 8.03000	06/29/2023								0.88
		-----	-----				-----		-----
		132.49	89.45				2.00		1.75
APPLE INC COM	02/16/2023	4.60	4.60						
CUSIP: 037833100	05/18/2023	4.80	4.80						
		-----	-----						
		9.40	9.40						
GUGGENHEIM TOTAL	02/01/2023	21.38	0.31						
RETURN BOND FUND	03/01/2023	23.72	0.34						
CUSIP: 40168W525	04/03/2023	26.41	0.38						
	05/01/2023	21.22	0.31						
	06/01/2023	24.00	0.35						
	07/03/2023	26.72	0.39						
	07/28/2023	18.49	0.27						
		-----	-----						
		161.94	2.35						
INVESCO ACTIVELY MANAGED	03/24/2023	39.56	0.77				36.98		
CUSIP: 46090A101	06/26/2023	40.32	0.78				37.70		
		-----	-----				-----		
		79.88	1.55				74.68		



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2023 TAX and  
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As of 03/01/2024  
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DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
INVESCO QQQ TR UNIT	04/28/2023	22.96	22.96						
SER 1	07/31/2023	24.53	24.53						
CUSIP: 46090E103		-----	-----						
		47.49	47.49						
ISHARES TR RUSSELL	03/29/2023	16.52	14.86				1.66		
MID-CAP VALUE ETF	06/13/2023	13.01	11.05				1.35		
CUSIP: 464287473		-----	-----				-----		
		29.53	25.91				3.01		
ISHARES TR RUSSELL	03/29/2023	5.76	5.76						
MID-CAP GROWTH ETF	06/13/2023	3.48	3.48						
CUSIP: 464287481		-----	-----						
		9.24	9.24						
ISHARES TR EXPANDED	06/13/2023	0.13	0.13						
TECH-SOFTWARE SECTOR									
CUSIP: 464287515									
ISHARES TR	03/29/2023	13.22	13.22						
SEMICONDUCTOR ETF	06/13/2023	8.04	8.04						
CUSIP: 464287523		-----	-----						
		21.26	21.26						
ISHARES TR RUSSELL	03/29/2023	14.05	14.05						
1000 VALUE ETF	06/13/2023	11.60	11.60						
CUSIP: 464287598		-----	-----						
		25.65	25.65						
ISHARES TR RUSSELL	03/29/2023	72.07	72.07						
1000 GROWTH ETF	06/13/2023	54.50	54.50						

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Recipient's Name and Address:

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DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
CUSIP: 464287614		----- 126.57	----- 126.57						
ISHARES TR S&P SMALL-CAP 600 VALUE CUSIP: 464287879	03/29/2023 06/13/2023	13.19 15.77	11.10 12.72				2.09 2.57		
		----- 28.96	----- 23.82				----- 4.66		
SPDR S&P 500 ETF TR TR UNIT CUSIP: 78462F103	04/28/2023 07/31/2023	47.24 51.57	44.53 48.61				1.90 2.08		
		----- 98.81	----- 93.14				----- 3.98		
SELECT SECTOR SPDR TR ENERGY CUSIP: 81369Y506	03/24/2023 06/26/2023	30.22 27.08	30.22 27.08						
		----- 57.30	----- 57.30						
SELECT SECTOR SPDR TR TECHNOLOGY CUSIP: 81369Y803	03/24/2023 06/26/2023	9.61 11.04	9.61 11.04						
		----- 20.65	----- 20.65						
SELECT SECTOR SPDR TR UTILS CUSIP: 81369Y886	03/24/2023 06/26/2023	23.12 25.52	23.12 25.52						
		----- 48.64	----- 48.64						
TAIWAN SEMICONDUCTOR MFG CO SPONSORED	01/12/2023 04/14/2023	4.47 4.51	4.47 4.51						0.94 0.95

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Rated Excellent  
BNY Mellon's Pershing Tax Statement  
DALBAR RATED COMMUNICATIONS  
EXCELLENCE

Clearing through Pershing LLC, a wholly owned  
subsidiary of The Bank of New York Mellon  
Corporation (BNY Mellon)  
Pershing LLC, member FINRA, NYSE, SIPC

Recipient's Name and Address:

SUNILKUMAR DESAI  
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2023 TAX and  
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**DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)**

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
ADR	07/13/2023	4.39	4.39						0.92
ISIN#US8740391003		-----	-----						-----
FOREIGN % 100		13.37	13.37						2.81
CUSIP: 874039100 FOREIGN CORP. TAIWAN									
<b>Dividends - U.S. Source Total</b>		<b>\$887.32</b>	<b>\$595.37</b>						
<b>Dividends - Foreign Country or U.S. Possession</b>									
Taiwan		13.37	13.37						2.81
Other		10.62	7.18						1.75
<b>Foreign Source Total</b>		<b>\$23.99</b>	<b>\$20.55</b>						<b>\$4.56</b>
<b>Total :</b>		<b>\$911.31</b>	<b>\$615.92</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$88.33</b>	<b>\$0.00</b>	<b>\$4.56</b>

**IRS Form 1099-DIV—Dividends and Distributions:**

Dividends and other distributions from corporations, mutual funds, Exchange Traded Funds (ETFs) (treated as mutual funds for tax purposes), Unit Investment Trusts (UITs), and Real Estate Investment Trusts (REITs) are reported in this section of your Tax Information Statement. Income derived from money market funds will also be reported in this section. You will receive a separate IRS Form 1099-DIV directly from a money market fund if we did not handle the processing of your funds for the entire year.

**Box 1a—Total Ordinary Dividends.** Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Ordinary dividends paid by corporations, mutual funds, and certain UITs are included in this section of your Tax Information Statement. Subtotals for U.S. and foreign source ordinary dividends are included at the end of this section. For mutual funds and UITs, foreign income includes any distribution that is comprised in whole or in part of foreign-sourced ordinary dividends. Report total ordinary dividends on IRS Form 1040. Also report them on IRS Form 1040 Schedule B, if required.

**Box 1b—Qualified Dividends.** This shows the portion of the amount in Box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount. Report the eligible amount as a dividend on IRS Form 1040.

**Box 2a—Total Capital Gain Distributions.** This shows total capital gain distributions (long-term) from a regulated investment company (RIC) or REIT. Report the amounts shown in Box 2a on 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 IRS Form 1040 rather than Schedule D. See IRS Form 1040 instructions.

**Box 2b—Unrecaptured Section 1250 Gain.** This shows the portion of the amount in Box 2a that is an Unrecaptured Section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

**Box 2c—Section 1202 Gain.** This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

**Box 2d—Collectibles (28%) Gain.** This shows the 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 (IRS Form 1040).



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IRS Form 1099-DIV—Dividends and Distributions (continued):

Box 2e—Section 897 Ordinary Dividends. 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—Section 897 Capital Gain. This 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 is 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—Nondividend Distributions. This shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your investment. But if you have recovered all your cost (or other basis), report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. See IRS Publication 550, Investment Income and Expenses (Including Capital and Losses).

Box 5—Section 199A Dividends. This 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—Investment Expenses. Your share of a UIT's or a WHFIT's expenses are reported in Box 6. These expenses are included in Box 1a.

Box 7—Foreign Tax Paid. This shows the foreign tax you may be able to claim as a deduction or a credit on IRS Form 1040. See the IRS Form 1040 instructions and the Foreign Tax Paid section of these instructions.

Box 8—Foreign Country or U.S. Possession. This box will display Other (Mutual Funds), only if a RIC reported the foreign tax shown in Box 7. See Regulations section 1.853-4 for more information.

Box 11—FATCA Filing Requirement. If the FATCA filing requirement box is checked, Pershing is reporting on 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. For 2023, this box has been intentionally left blank.

TRANSACTIONS WE DO NOT REPORT TO THE IRS

ADVISORY FEES AND OTHER EXPENSES

Transaction Type	Description	CUSIP	Date Paid	Amount
MANAGEMENT FEE PAID			01/06/2023	(152.28)
MANAGEMENT FEE PAID			02/08/2023	(151.83)
MANAGEMENT FEE PAID			03/08/2023	(167.44)
MANAGEMENT FEE PAID			04/10/2023	(170.11)
MANAGEMENT FEE PAID			05/08/2023	(172.14)
MANAGEMENT FEE PAID			06/28/2023	(176.40)
MANAGEMENT FEE PAID			07/07/2023	(195.60)
MANAGEMENT FEE PAID			08/08/2023	(195.88)
MGMT FEE ADJ REFUND			08/15/2023	195.88
<b>Total</b>				<b>(\$1,185.80)</b>

Advisory Fees and Other Expenses. Certain Advisory Fees and Other Expenses charged to your account during the tax year will be displayed in this section.



Recipient's Name and Address:

SUNILKUMAR DESAI  
TOD DTD 03/26/2019

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Recipient's Identification  
Number: \*\*\*-\*\*-9298

2023 TAX and  
YEAR-END STATEMENT  
As of 03/01/2024  
Mailed by 03/15/2024

**Tax Information Statement Instructions:**

The Tax Information Statement provides a detailed summary of your account transactions during 2023. It includes information related to transactions we are required to report to the IRS, as well as information that we do not report. The instructions are provided to help you prepare your tax returns. For a more detailed explanation of your Tax Information Statement and to view the Tax Guide, please visit [bny.mn/taxresources](http://bny.mn/taxresources). If your account was transferred to our firm during 2023, your Tax Information Statement only includes your activity during the time you conducted business with our firm. Your former firm should provide you with IRS Form 1099 reporting for prior activity. These instructions have been tailored for use by taxpayers that are U.S. individuals who are investors.

**Additional Information:**

**Recipient's Identification Number.** For your protection, this form shows only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN). However, Pershing LLC will report your complete identification number to the IRS and, where applicable, to state or local governments.

**Account Number.** A unique number the payer assigned to distinguish your account.

**FATCA Filing Requirement.** Pershing LLC meets FATCA reporting requirements through IRS Form 1042S Foreign Person's US Source Income.

**Electronic Delivery.** The IRS allows for the electronic delivery (eDelivery) of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. Benefits include faster and more secure access to most tax forms. If you would like to receive eDelivery, and go paper free, please contact your advisor or financial organization for more information.

**Nominee Recipients.** If your truncated Social Security number or Employer Identification Number is shown on your Tax Information Statement, and the statement includes amounts belonging to another person, you are considered a nominee recipient. Generally, you must file IRS Form 1099 for each of the other owners, showing the income allocable to each. File the applicable IRS Form 1099, along with IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns), with the IRS center in your area. List yourself as the payer on IRS Form 1099 and as the filer on IRS Form 1096. List the other owner(s) as the recipient(s) on IRS Form 1099. You must provide a copy of each IRS Form 1099 you file to the other owner(s). Spouses are not required to file a nominee return to show amounts owned by their spouse.

**Payer.** The payer for all transactions on your Tax Information Statement is Pershing LLC (Taxpayer Identification Number 13-2741729). This name and Taxpayer Identification Number should be listed wherever the payer's name is requested on an IRS form with respect to amounts reported on your Tax Information Statement.

**Corrections.** Please review your Tax Information Statement. If it is incorrect, contact your advisor or financial organization. If necessary, we will promptly correct the information provided to the IRS and mail a Revised Tax Information Statement to you. After the initial mailing, revised statements will begin mailing in February and will be mailed at least weekly from March through the end of June. If an income correction is made to your account after issuing your tax statement and the correction is an increase or decrease of less than \$100 of income, we may not send you a revised tax statement. If you would like to receive revisions that are less than \$100, please contact your investment professional.

**Federal Income Tax Withheld.** Federal income tax withheld is 24% of interest, dividends and proceeds from broker and barter exchange transactions, and could be reported in any of these sections of your Tax Information Statement. Backup withholding applies when certain conditions exist. If this Tax Information Statement reflects backup withholding, you may need to provide a new IRS Form W-9 (Request for Taxpayer Identification Number and Certification). See IRS Form W-9 for information on backup withholding and how to furnish your Taxpayer Identification Number.

**State and Local Tax Reporting.** We are required to provide information to a number of state and local jurisdictions. We report information to California, Connecticut, Massachusetts, Minnesota, New York and Rhode Island concerning municipal bond interest income earned by state residents from bonds not issued by these states. We report certain 1099 information directly to Delaware, District of Columbia, Maine, Massachusetts, Mississippi, Montana, Oregon and Rhode Island. For 2023, we withheld, remitted and reported state income tax for California, Maine and Vermont according to the requirements of those states. We also provided tax information to Puerto Rico as required by the Puerto Rico taxing authority. Check with your tax professional for your specific state and local tax reporting requirements.

**Cost Basis Adjustments.** There are times when your cost basis reported from a broker will not match your calculations for reporting purposes. IRS Form 8949 allows you and the IRS to reconcile amounts that were reported to you and the IRS on IRS Form 1099-B with the amounts you report on your return.

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Number: \*\*\*-\*\*-9298

2023 TAX and  
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Mailed by 03/15/2024

Tax Information Statement Instructions (continued):

**Important Note Concerning Cost Basis.** Your original cost basis for each security affects much of the reporting in this document. You should pay special attention to the basis of any item where we received the basis from you or a third party. If the original basis shown in this tax document is not correct, then the results of our calculations will likewise produce incorrect results. The IRS requires us to remind you that the taxpayer is ultimately responsible for the accuracy of your tax return.

**Form 2439.** If you held shares in a mutual fund or REIT that paid tax on undistributed long-term capital gains, we will issue IRS Form 2439 (Notice to Shareholder of Undistributed Long-Term Capital Gains) to you. This information is provided after the close of the mutual fund's or the REIT's tax year and will be sent to you shortly after the information becomes available.

**Foreign Tax Paid.** Your Tax Information Statement may include foreign tax paid (withheld) from foreign source dividends and interest credited to your account during 2023. This information allows you to calculate and claim a foreign tax credit or deduction on your tax return, if you are eligible to do so. A foreign tax credit can be claimed either on IRS Form 1116 (Foreign Tax Credit) or, in some circumstances, by reporting it directly on IRS Form 1040, Schedule A (Itemized Deductions). See instructions for both IRS Form 1116 and IRS Form 1040 for additional information on foreign tax credits and deductions. Foreign tax paid is reported in the Form 1099-INT and Form 1099-DIV sections of your Tax Information Statement. A foreign tax credit may be claimed only if the tax was legally owed and not eligible for a refund.

**IRS Publications.** IRS publications are available through your local IRS office, by calling the IRS Forms Distribution Center at (800) TAX-FORM or visiting the IRS website at [irs.gov](https://www.irs.gov). For instance, IRS Publication 550 and IRS Publication 1212 provide useful tax information related to reporting securities transactions.

To receive more information regarding your Tax Information Statement and the Tax Guide, including illustrations on how to report your income, visit [bny.mn/taxresources](https://www.bny.mn/taxresources).

The instructions contained in this Tax Information Statement are not intended to provide tax advisory services. We suggest that you consult with your tax professional to discuss the appropriate federal, foreign, state and local tax treatment of your transactions. These instructions, as well as your Tax Information Statement, are solely intended to help you accumulate data to prepare your income tax return and should not be interpreted or relied upon as tax advice.

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