

**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024**

Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT
KATY TX 77494-2369

Your Investment Advisor:

EMPOWER PERSONAL WEALTH LLC
8515 E. ORCHARD RD.
GREENWOOD VILLA CO
80111
855-855-8005
ID: ERA

Account Holder Information:

Account Number: BDA-446129

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 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.

Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

Recipient's Identification
Number: ***-**-9201

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Client Service Information:

Contact Information

Business: (855) 855-8005

Fax: (650) 556-1078

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 Financial Advisor to make any changes to your eDelivery preferences.



Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

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Number: ***-**-9201

**2023 TAX and
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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) | \$1,635.49 |
| Cost or Other Basis (Covered Transactions Only) | \$1,663.28 |
| 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 | \$530.93 |
| 1b | Qualified Dividends (Included in Box 1a) | \$245.25 |
| 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 | \$4.04 |
| 4 | Federal Income Tax Withheld | \$0.00 |
| 5 | Section 199A Dividends (Included in Box 1a) | \$16.81 |
| 6 | Investment Expenses | \$0.00 |
| 7 | Foreign Tax Paid | \$10.38 |
| 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 | \$0.00 |
| 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 | |



Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

Recipient's Identification
Number: ***-**-9201

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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

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): ISHARES TR 0-5 YR TI PS BD ETF | | | | | | CUSIP: 46429B747 | |
| SELL | 2.0000 | 05/10/2023 | 08/16/2023 | 194.09 | 197.66 | | (3.57) |
| Description (Box 1a): SCHWAB STRATEGIC TR US TIPS ETF | | | | | | CUSIP: 808524870 | |
| SELL | 3.0000 | 06/07/2023 | 11/28/2023 | 153.16 | 156.90 | | (3.74) |
| SELL | 5.0000 | 07/19/2023 | 11/28/2023 | 255.28 | 262.15 | | (6.87) |
| SALE DATE TOTAL | 8.0000 | VARIOUS | 11/28/2023 | 408.44 | 419.05 | | (10.61) |
| Description (Box 1a): VANGUARD BD INDEX FD S VANGUARD SHORT TER M BD ETF | | | | | | CUSIP: 921937827 | |
| SELL | 2.0000 | 06/07/2023 | 11/16/2023 | 151.46 | 151.44 | | 0.02 |
| Description (Box 1a): VANGUARD SCOTTSDALE FDS VANGUARD INTER-T ERM TREAS INDEX FD | | | | | | CUSIP: 92206C706 | |
| SELL | 7.0000 | 02/15/2023 | 11/16/2023 | 403.82 | 409.99 | | (6.17) |
| SELL | 3.0000 | 08/16/2023 | 11/16/2023 | 173.07 | 173.22 | | (0.15) |
| SALE DATE TOTAL | 10.0000 | VARIOUS | 11/16/2023 | 576.89 | 583.21 | | (6.32) |
| Short-Term Covered Total | | | | \$1,330.88 | \$1,351.36 | | (\$20.48) |
| 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): SCHWAB STRATEGIC TR US TIPS ETF | | | | | | CUSIP: 808524870 | |
| SELL | 3.0000 | 11/02/2022 | 11/28/2023 | 153.16 | 157.14 | | (3.98) |
| Description (Box 1a): VANGUARD BD INDEX FD S VANGUARD SHORT TER M BD ETF | | | | | | CUSIP: 921937827 | |
| SELL | 2.0000 | 04/18/2022 | 11/16/2023 | 151.45 | 154.78 | | (3.33) |
| Long-Term Covered Total | | | | \$304.61 | \$311.92 | | (\$7.31) |
| Covered Total | | | | \$1,635.49 | \$1,663.28 | | (\$27.79) |



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4706 SANDY ARBOR CT**Account Number: BDA-446129**Recipient's Identification
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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) |
|-------------------------|-------------------|------------------------|--------------------------------|-------------------|------------------------------|---|-------------------------|
| Total | | | | \$1,635.49 | \$1,663.28 | | (\$27.79) |

TAX LOT DEFAULT DISPOSITION METHOD:

Default Method for Mutual Funds: Minimize St Gains

Default Method for Stocks in a Dividend Reinvestment: Minimize St Gains

Default Method for all Other Securities: Minimize St Gains

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:

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.

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As of 02/16/2024
Mailed by 02/29/2024****IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions (continued):**

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.

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.

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.

Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

Recipient's Identification
Number: ***-**-9201

**2023 TAX and
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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) |
|---|--|-----------------------------------|----------------------------------|---|---|-----------------------------------|--------------------------------|-----------------------------|--------------------------|
| DREYFUS TREASURY SECURITIES CASH MANAGEMENT SERVICE SHARES FOR TAX YEAR 2023 CUSIP: PER991129 | | 15.25 | | | | | | | |
| INVESCO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVSF COMMODITY STRATEGY NO K1 ETF CUSIP: 46090F100 | 12/22/2023 | 8.40 | | | | | | | |
| ISHARES TR CORE U S AGGREGATE BD ETF CUSIP: 464287226 | 12/07/2023 12/20/2023 | 1.09 1.13 | | | | | | | |
| | | ----- 2.22 | | | | | | | |
| ISHARES TR RUSSELL 2000 ETF CUSIP: 464287655 | 03/29/2023 06/13/2023 10/02/2023 12/27/2023 | 20.81 16.79 29.01 26.42 | 15.87 11.65 20.12 18.32 | | | | 2.08 1.67 2.89 2.64 | | |
| | | ----- 93.03 | ----- 65.96 | | | | ----- 9.28 | | |
| ISHARES TR BROAD USD INBD ETFVT GRADE | 02/07/2023 03/07/2023 | 3.54 3.55 | | | | | | | |

Seq.# (BDA 59172)



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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) |
|--------------------|------------|-----------------------------------|------------------------------|---|---|-----------------------------------|--------------------------------|-----------------------------|--------------------------|
| CORP BD ETF | 04/10/2023 | 3.64 | | | | | | | |
| CUSIP: 464288620 | 05/05/2023 | 3.83 | | | | | | | |
| | 06/07/2023 | 3.84 | | | | | | | |
| | 07/10/2023 | 3.87 | | | | | | | |
| | 08/07/2023 | 3.89 | | | | | | | |
| | 09/08/2023 | 4.06 | | | | | | | |
| | 10/06/2023 | 3.85 | | | | | | | |
| | 11/07/2023 | 4.10 | | | | | | | |
| | 12/07/2023 | 4.10 | | | | | | | |
| | 12/20/2023 | 4.18 | | | | | | | |
| | | ----- | | | | | | | |
| | | 46.45 | | | | | | | |
| ISHARES TR 0-5 YR | 06/07/2023 | 0.58 | | | | | | | |
| TIPS BD ETF | 07/10/2023 | 0.92 | | | | | | | |
| CUSIP: 46429B747 | 08/07/2023 | 0.45 | | | | | | | |
| | | ----- | | | | | | | |
| | | 1.95 | | | | | | | |
| ISHARES TR 0-5 YR | 02/07/2023 | 0.97 | | | | | | | |
| HIGH YIELD CORP BD | 03/07/2023 | 0.91 | | | | | | | |
| ETF | 04/10/2023 | 1.04 | | | | | | | |
| CUSIP: 46434V407 | 05/05/2023 | 1.73 | | | | | | | |
| | 06/07/2023 | 1.83 | | | | | | | |
| | 07/10/2023 | 1.75 | | | | | | | |
| | 08/07/2023 | 1.68 | | | | | | | |
| | 09/08/2023 | 1.82 | | | | | | | |
| | 10/06/2023 | 1.88 | | | | | | | |
| | 11/07/2023 | 1.85 | | | | | | | |
| | 12/07/2023 | 1.84 | | | | | | | |
| | 12/20/2023 | 1.86 | | | | | | | |
| | | ----- | | | | | | | |
| | | 19.16 | | | | | | | |



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**2023 TAX and
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As of 02/16/2024
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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) |
|--------------------------------------|------------|-----------------------------------|------------------------------|---|---|-----------------------------------|--------------------------------|-----------------------------|--------------------------|
| SPDR SER TR | 09/08/2023 | 0.75 | | | | 0.41 | | | |
| BLOOMBERG EMERGING | 10/06/2023 | 0.87 | | | | 0.46 | | | |
| CUSIP: 78464A391 FOREIGN CORP. OTHER | 11/07/2023 | 0.88 | | | | 0.48 | | | |
| FOREIGN % 98.25377 | 12/07/2023 | 0.89 | | | | 0.48 | | | |
| | 12/22/2023 | 1.23 | | | | | | | |
| | 12/22/2023 | | | | | 0.41 | | | 0.47 |
| | | ----- | | | | ----- | | | ----- |
| | | 4.62 | | | | 2.24 | | | 0.47 |
| SCHWAB STRATEGIC TR | 06/26/2023 | 28.95 | 24.60 | | | | | | |
| INTL EQUITY ETF | 06/26/2023 | | | | | | | | 2.25 |
| CUSIP: 808524805 FOREIGN CORP. OTHER | 12/11/2023 | 58.75 | 49.92 | | | | | | |
| FOREIGN % 99.65653 | 12/11/2023 | | | | | | | | 4.56 |
| | | ----- | ----- | | | | | | ----- |
| | | 87.70 | 74.52 | | | | | | 6.81 |
| SCHWAB STRATEGIC TR | 04/10/2023 | 0.26 | | | | | | | |
| US TIPS ETF | 05/05/2023 | 0.51 | | | | | | | |
| CUSIP: 808524870 | 06/07/2023 | 0.50 | | | | | | | |
| | 07/10/2023 | 1.35 | | | | | | | |
| | 08/07/2023 | 1.79 | | | | | | | |
| | 09/08/2023 | 1.77 | | | | | | | |
| | 10/06/2023 | 1.42 | | | | | | | |
| | 11/07/2023 | 2.00 | | | | | | | |
| | | ----- | | | | | | | |
| | | 9.60 | | | | | | | |
| VANGUARD BD INDEX | 02/06/2023 | 0.26 | | | | | | | |
| FDS VANGUARD SHORT | 03/06/2023 | 0.24 | | | | | | | |
| TERM BD ETF | 04/06/2023 | 0.28 | | | | | | | |
| CUSIP: 921937827 | 05/04/2023 | 0.28 | | | | | | | |
| | 06/06/2023 | 0.29 | | | | | | | |
| | 07/07/2023 | 0.88 | | | | | | | |



Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

Recipient's Identification
Number: ***-**-9201

**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024**

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) |
|--------------------------------------|------------|-----------------------------------|------------------------------|---|---|-----------------------------------|--------------------------------|-----------------------------|--------------------------|
| | 08/04/2023 | 1.00 | | | | | | | |
| | 09/07/2023 | 1.02 | | | | | | | |
| | 10/05/2023 | 1.03 | | | | | | | |
| | 11/06/2023 | 1.12 | | | | | | | |
| | 12/06/2023 | 0.37 | | | | | | | |
| | 12/28/2023 | 0.39 | | | | | | | |
| | | ----- | | | | | | | |
| | | 7.16 | | | | | | | |
| VANGUARD CHARLOTTE | 12/28/2023 | 6.80 | | | | | | | |
| FDS TOTAL INTL BD | 12/28/2023 | | | | | | | | 0.02 |
| CUSIP: 92203J407 FOREIGN CORP. OTHER | | | | | | | | | |
| | | ----- | | | | | | | ----- |
| | | 6.80 | | | | | | | 0.02 |
| VANGUARD WORLD FDS | 07/05/2023 | 0.70 | 0.70 | | | | | | |
| VANGUARD INDLS ETF | 10/03/2023 | 0.67 | 0.67 | | | | | | |
| CUSIP: 92204A603 | 12/22/2023 | 1.02 | 1.02 | | | | | | |
| | | ----- | ----- | | | | | | |
| | | 2.39 | 2.39 | | | | | | |
| VANGUARD WORLD FDS | 03/29/2023 | 2.05 | 2.05 | | | | | | |
| VANGUARD MATLS ETF | 07/05/2023 | 2.48 | 2.48 | | | | | | |
| CUSIP: 92204A801 | 10/03/2023 | 2.58 | 2.58 | | | | | | |
| | 12/22/2023 | 2.67 | 2.67 | | | | | | |
| | | ----- | ----- | | | | | | |
| | | 9.78 | 9.78 | | | | | | |
| VANGUARD WORLD FDS | 03/29/2023 | 2.29 | 2.29 | | | | | | |
| VANGUARD UTILS ETF | 07/05/2023 | 2.22 | 2.22 | | | | | | |
| CUSIP: 92204A876 | 10/03/2023 | 4.86 | 4.86 | | | | | | |
| | 12/22/2023 | 5.24 | 5.24 | | | | | | |
| | | ----- | ----- | | | | | | |
| | | 14.61 | 14.61 | | | | | | |



Recipient's Name and Address:

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4706 SANDY ARBOR CT

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**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024**

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) |
|--------------------------------------|------------|-----------------------------------|------------------------------|---|---|-----------------------------------|--------------------------------|-----------------------------|--------------------------|
| VANGUARD WORLD FDS | 03/29/2023 | 4.85 | 4.13 | | | | | | |
| VANGUARD | 07/05/2023 | 4.98 | 4.24 | | | | | | |
| CUSIP: 92204A884 | 10/03/2023 | 6.27 | 5.34 | | | | | | |
| | 12/22/2023 | 5.19 | 4.42 | | | | | | |
| | | ----- | ----- | | | | | | |
| | | 21.29 | 18.13 | | | | | | |
| VANGUARD INTL EQUITY | 06/23/2023 | 4.36 | 2.09 | | | | | | |
| INDEX FDS FTSE | 06/23/2023 | | | | | | | | 0.37 |
| CUSIP: 922042718 FOREIGN CORP. OTHER | 09/21/2023 | 3.68 | 1.77 | | | | | | |
| FOREIGN % 85.42507 | 09/21/2023 | | | | | | | | 0.31 |
| | 12/21/2023 | 13.47 | 6.46 | | | | | | |
| | 12/21/2023 | | | | | | | | 1.15 |
| | | ----- | ----- | | | | | | ----- |
| | | 21.51 | 10.32 | | | | | | 1.83 |
| VANGUARD INTL EQUITY | 03/23/2023 | 0.28 | 0.06 | | | | | | |
| INDEX FDS FTSE | 03/23/2023 | | | | | | | | 0.03 |
| CUSIP: 922042858 FOREIGN CORP. OTHER | 06/23/2023 | 2.23 | 0.47 | | | | | | |
| FOREIGN % 85.07212 | 06/23/2023 | | | | | | | | 0.19 |
| | 09/21/2023 | 3.23 | 0.68 | | | | | | |
| | 09/21/2023 | | | | | | | | 0.28 |
| | 12/21/2023 | 8.53 | 1.80 | | | | | | |
| | 12/21/2023 | | | | | | | | 0.75 |
| | | ----- | ----- | | | | | | ----- |
| | | 14.27 | 3.01 | | | | | | 1.25 |
| VANGUARD SCOTTSDALE | 02/06/2023 | 4.99 | | | | | | | |
| FDS VANGUARD | 03/06/2023 | 5.53 | | | | | | | |
| INTER-TERM TREAS | 04/06/2023 | 5.98 | | | | | | | |
| INDEX FD | 05/04/2023 | 5.88 | | | | | | | |
| CUSIP: 92206C706 | 06/06/2023 | 6.19 | | | | | | | |
| | 07/07/2023 | 6.16 | | | | | | | |



Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

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Number: ***-**-9201

**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024**

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) |
|--|------------|-----------------------------------|------------------------------|---|---|-----------------------------------|--------------------------------|-----------------------------|--------------------------|
| | 08/04/2023 | 6.12 | | | | | | | |
| | 09/07/2023 | 7.85 | | | | | | | |
| | 10/05/2023 | 8.00 | | | | | | | |
| | 11/06/2023 | 8.67 | | | | | | | |
| | 12/06/2023 | 7.59 | | | | | | | |
| | 12/28/2023 | 8.04 | | | | | | | |
| | | ----- | | | | | | | |
| | | 81.00 | | | | | | | |
| VANGUARD SCOTTSDALE | 12/06/2023 | 4.62 | | | | | | | |
| FDS VANGUARD | 12/28/2023 | 4.93 | | | | | | | |
| LONG-TERM TREAS | | ----- | | | | | | | |
| INDEX FD ETF SHS | | 9.55 | | | | | | | |
| CUSIP: 92206C847 | | | | | | | | | |
| VANGUARD INDEX FDS | 03/29/2023 | 1.14 | 0.03 | | | 0.40 | 1.08 | | |
| REAL ESTATE INDEX FD | 07/05/2023 | 1.38 | 0.03 | | | 0.48 | 1.32 | | |
| CUSIP: 922908553 | 10/03/2023 | 1.08 | 0.03 | | | 0.37 | 1.02 | | |
| | 12/27/2023 | 1.59 | 0.04 | | | 0.55 | 1.51 | | |
| | | ----- | ----- | | | ----- | ----- | | |
| | | 5.19 | 0.13 | | | 1.80 | 4.93 | | |
| VANGUARD INDEX FDS | 03/28/2023 | 10.22 | 9.68 | | | | 0.54 | | |
| VANGUARD TOTAL STK | 06/28/2023 | 11.57 | 10.95 | | | | 0.62 | | |
| CUSIP: 922908769 | 09/26/2023 | 11.18 | 10.59 | | | | 0.59 | | |
| | 12/27/2023 | 16.03 | 15.18 | | | | 0.85 | | |
| | | ----- | ----- | | | | ----- | | |
| | | 49.00 | 46.40 | | | | 2.60 | | |
| Dividends - U.S. Source Total | | \$405.75 | \$159.66 | | | | | | |
| Dividends - Foreign Country or U.S. Possession | | | | | | | | | |
| Other | | 125.18 | 85.59 | | | | | | 10.38 |
| Total : | | \$530.93 | \$245.25 | \$0.00 | \$0.00 | \$4.04 | \$16.81 | \$0.00 | \$10.38 |



Recipient's Name and Address:SOWMYA NAGARAJA
4706 SANDY ARBOR CT**Account Number: BDA-446129**Recipient's Identification
Number: ***-**-9201**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024****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).

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.

Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

Recipient's Identification
Number: ***-**-9201

**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024**

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. 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.

Recipient's Name and Address:

SOWMYA NAGARAJA
4706 SANDY ARBOR CT

Account Number: BDA-446129

Recipient's Identification
Number: ***-**-9201

**2023 TAX and
YEAR-END STATEMENT
As of 02/16/2024
Mailed by 02/29/2024**

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.

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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