IF YOU HAVE QUESTIONS CONTACT: PHONE NUMBER: 855-456-7634 FAO PAGE: SOFI.COM/1099-HELP

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Instructions for Recipient

INSTRUCTIONS TO RECIPIENT

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1In(1)5 that you did not want to amortize the premium under section 171, or for a fax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s), or (2) a gross amount for both they amortized to allocable to the payment(s), or (2) and off the young the second of the premium amortization allocable to the payment(s), or (2) a gross amount of both they are the premium amortization allocable to the payment(s), or (2) a gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (TIN), dopton taxpayer identification number (TIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

identification number (AIIN), or employer identification number (IEIN). However, the issuer has reported your complete IIN to the IRS. FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the instructions for Form 8938. Account number. May show an account or other unique number the payer assigned to distinguish your account.

Account number. May show an account or other unique number the payer assigned to distinguisin your account. Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, ewe dischard renewable energy bonds, and uplified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

acquired at a premium.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub, 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withhold.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

In DOX 1. NOTE: In its amount is not deductible.

BOX 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

BOX 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the

Instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1276(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the averable held by you, unless it was reported on Form 1099-01b. For a taxable or tax-exempt covered security acquired on or after January 1, accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1094. Market discount on a tax-exempt security is includible in taxable income as interest income.

Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization 1.6045-1(n)(5) that you did not want to make your object of 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 Schedule B Form 1040; to determine the net amount of interest includible in income on Form 1040 to the payer in writing in accordance with Regulations section 1.71-2(a)(4).

Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization in 1040 to the termine the net amount of interest includible in income on Form 1040 to determine the net amount of interest paid on the covered security, see Regulations section 1.71-2(a)(4).

Box 12. For a U.S. Treasury obligation that is a cover

section 1.171-2(a)(4)(ii).

Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Boxes 15-17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy 8 to each owner. List yourself as the payer and the other owner(s) as the "recipient." File Form(s) 1099-INT in required to file a nominee return to show amounts owned by the other spouse. Furly the complete owner is not required to file a nominee return to show amounts owned by the other spouse. Furly the complete owner is not required after they were published, go to www.irs.gov/Form1099/INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099/INT and its instructions, efficing, and direct deposit or payment options.

REISSUED STATEMENT CORRECTED (if checked) PAYER'S name, street address, city or town, state or province, country, ZIP or foreign Payer's RTN (optional) OMB No. 1545-0112 postal code, and telephone no. Interest SOCIAL FINANCE, INC. 2023 Income 1 Interest income 234 1ST STREET Form 1099-INT SAN FRANCISCO, CA 94105 \$ 510.90 2 Early withdrawal penalty Copy B For Recipient PAYER'S TIN RECIPIENT'S TIN 3 Interest on U.S. Savings Bonds and Treasury obligations 45-2499523 XXX-XX-8263 RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, This is important tax 4 Federal income tax withheld 5 Investment expenses and ZIP or foreign postal cod information and is HARSH JHAVERI being furnished to the IRS. If you are 6 Foreign tax paid 86 LAKE ST 7 Foreign country or U.S. possession required to file a return, a negligence APT 1 \$ penalty or other 8 Tax-exempt interest 9 Specified private activity bond JERSEY CITY, NJ 07306 sanction may be imposed on you if this income is 10 Market discount 11 Bond premium taxable and the IRS determines that it has FATCA filing requirement not been reported. 12 Bond premium on Treasury obligations 13 Bond premium on tax-exempt bond Tax-exempt and tax credit bond CUSIP no. Account number (see instructions) 25559023 15 State 16 State identification no. 17 State tax withheld

Form 1099-INT www.irs.gov/Form1099INT Department of the Treasury - Internal Revenue Service (keep for your records)