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Import tax data into tax preparation tools

- If you want to import your tax data into an electronic spreadsheet, visit ameriprise.com/taxprofessionals to find instructions and the link to Ameriprise tax download.
- If you choose to use *H&R Block®*, *TaxAct®* or *TurboTax®* tax preparation tools, you can use the import feature for many tax documents in this package.
- You'll need your Package ID and Document ID found on this page to use the tax preparation tools for documents in this package.
- Some tax data may not import and may require manual input.

Important reminders and online resources for filing your 2023 tax return

Tax documents are sent at different times depending on the types of accounts you own. Documents for IRAs and other retirement accounts, annuities, insurance policies or education savings plans with reportable activity were sent to you by Jan. 31, 2024.

Each account has only one taxpayer ID, whether owned jointly, by a trust or by a corporation. The IRS requires that we send tax documents to each taxpayer separately. We recommend waiting to file your 2023 tax returns until you have received tax documents for all accounts that had reportable activity in 2023.

Updated tax documents

You may get updated tax documents for some investments reported in this tax package if we receive income reclassification or other changes from the investment issuers. If you own Unit Investment Trusts (UITs), Real Estate Investments Trusts (REITs), Commodity Trusts, or Real Estate mutual funds, consult a qualified tax professional about delaying filing your tax returns until early April to avoid re-filing. Learn more about income reclassification at ameriprise.com/taxprofessionals.

For amended tax documents, Ameriprise may apply De Minimis Safe Harbor rules under IRC 6721 & 6722 which allow financial institutions not to produce updated tax reporting for changes of \$100 or less (\$25 or less for tax withholding). Taxpayers are allowed to opt out and receive updated tax documents regardless of the amount of the change. For more information, visit the Taxes page on ameriprise.com and click on "Tax filing FAQ". The De Minimis Safe Harbor rule does not apply to initial UIT reallocations provided in March and other original tax documents.

View tax documents online

You can view many of your tax documents on the secure site at ameriprise.com. Visit ameriprise.com to register for the secure site, log in, or get additional assistance. Some annuity tax documents may only be available at riversource.com. For help, visit the Taxes page on ameriprise.com and click on "Online tax information FAQ".

We encourage you to consult a tax professional to help in preparing your tax returns.

Keep this tax information for your records.

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To help you prepare for tax season, we've enclosed your available tax documents for 2023

Tips for navigating tax season this year

- ✓ Visit the ameriprise.com/taxes page for document mailing dates and other resources to help you with tax filing.
- ✓ Use the secure site on ameriprise.com for easy online access to your tax documents when they're ready. If it's your first time logging in, visit ameriprise.com/register.
- ✓ You can sign up for e-delivery¹ of your tax documents after you have registered for online access. Click on your Profile and choose online delivery for tax documents under the Communication Preferences tab.
- ✓ Generally, you won't receive a 1099-DIV, 1099-INT or a 1099-OID for any account where your reportable dividend, interest or original issue discount is less than \$10 during the year, unless your account was subject to backup withholding².
- ✓ If you own investments that are organized as a trust or partnership³ in accounts that are not part of an IRA or other retirement plan, the documents you need to file your tax returns will come directly from the partnership. We do not provide you with tax documents for partnerships if they produce a Schedule K-1 or other schedules.
- ✓ If you own investments such as mutual funds, Real Estate Investment Trusts (REITs) or other investments that revise their tax information, you may receive an amended tax document. We apply the De Minimis Safe Harbor³ rule that does not require brokers to send amended tax documents for changes of \$100 or less (\$25 or less for tax withholding changes) to clients and the IRS⁴. For more information, visit the Reclassification section on the ameriprise.com Taxes page.
- ✓ Consult a qualified tax professional with questions.

- ✓ Did you move last year or change your name? Submit your legal name and current address to the Social Security Administration, employers, and financial institutions to receive tax documents on time.
- ✓ Tax documents are mailed at different times⁵ for different types of accounts and investments. It is important to make sure everyone in your household receives tax documents for accounts that had relevant reportable activity in 2023 before filing your tax returns.
- ✓ Each account has only one taxpayer and designated taxpayer identification number (TIN), such as a social security number for individuals. Tax documents are only sent to the taxpayer of the account.
 - For jointly owned accounts the tax documents are sent only to the designated taxpayer on the account.
 - For accounts owned by a trust the tax documents are sent to the trustee.
 - For accounts owned by a corporation the tax documents are sent to the corporation's designated agent.
- ✓ Your household may receive more than one tax package for tax year 2023 depending on the accounts you own.
- ✓ If you need to verify the taxpayer on an account, contact your financial advisor or a client service representative at 800.862.7919.

1 Clients are eligible for e-delivery if they are an individual (not an entity such as an LLC or irrevocable trust), are not a minor, are registered for the secure site on ameriprise.com and have a valid email address on file.

2 Ameriprise Stock Market certificates will produce tax documents for income less than \$10 during the year.

3 Partnership investments can include master limited partnerships, managed futures funds, real estate private placements, hedge fund private placements, private equities and qualified opportunity zone funds.

4 You can make an election to continue receiving tax document corrections regardless of the amount of the change. To obtain the Opt-Out Election Form 113542, contact your advisor or call 800.862.7919 and ask for Brokerage Service.

5 Statement will be mailed by the IRS mailing deadline, unless there are extenuating circumstances that prevent us from meeting the deadline. If we are not able to meet the deadline(s), we will apply for an extension from the IRS.

Neither Ameriprise Financial nor its representatives or affiliates may provide tax or legal advice. Consult your tax advisor or attorney regarding specific issues.

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2023 TAX PACKAGE CONTENTS

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7	AMERICAN ENTERPRISE INVESTMENT SERVICES INC.	57673378	1099 Composite

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AMERICAN ENTERPRISE INVESTMENT SERVICES INC. 10 Ameriprise Financial Center Minneapolis, MN 55474-9900 Customer Service No.: 1.800.862.7919 PAYER'S TIN: 41-1667086	Tax Information Account 57673378	Statement Date: 02/07/2024	2023
	MANJUNATH SHENOY AND AMANDA SHENOY JT 7 SHIRLEY AVE NORTON, MA 02766-2108 RECIPIENT'S TIN: XXX-XX-7517		

11 - [] FATCA filing requirement (see instructions) **Summary Information** 13 - [] FATCA filing requirement (see instructions)

DIVIDENDS AND DISTRIBUTIONS		2023 1099-DIV*	OMB No. 1545-0110	MISCELLANEOUS INFORMATION		2023 1099-MISC*	OMB No. 1545-0115
1a- Total ordinary dividends (includes lines 1b, 5, 2e)			411.82	2- Royalties			0.00
1b- Qualified dividends			279.96	3- Other income			0.00
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)			458.35	4- Federal income tax withheld			0.00
2b- Unrecaptured Section 1250 gain			0.00	8- Substitute payments in lieu of dividends or interest			0.00
2c- Section 1202 gain			0.00				
2d- Collectibles (28%) gain			0.00	SECTION 1256 CONTRACTS		2023 1099-B*	OMB No. 1545-0715
2e- Section 897 ordinary dividends			0.00	8- Profit or (loss) realized in 2023 on closed contracts			0.00
2f- Section 897 capital gain			0.00	9- Unrealized profit or (loss) on open contracts-12/31/2022			0.00
3- Nondividend distributions			0.00	10- Unrealized profit or (loss) on open contracts-12/31/2023			0.00
4- Federal income tax withheld			0.00	11- Aggregate profit or (loss) on contracts			0.00
5- Section 199A dividends			7.28				
6- Investment expenses			0.00	<i>If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.</i>			
8- Foreign country or US possession: See detail	7- Foreign tax paid:		11.32	* This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.			
9- Cash liquidation distributions			0.00				
10- Noncash liquidation distributions			0.00				
12- Exempt-interest dividends (includes line 13)			0.00				
13- Specified private activity bond interest dividends (AMT)			0.00				

SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING

Refer to the 1099-B and Proceeds not reported to the IRS pages to ensure that you consider all relevant items and to determine the correct gains and losses. The amounts shown below are for informational purposes.

Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	A (basis reported to the IRS)	3,345.82	3,542.72	0.00	0.00	-196.90
Short	B (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Short-term	3,345.82	3,542.72	0.00	0.00	-196.90
Long	D (basis reported to the IRS)	4,374.38	4,619.72	0.00	23.97	-221.37
Long	E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Long-term	4,374.38	4,619.72	0.00	23.97	-221.37
Undetermined	B or E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Undetermined-term	0.00	0.00	0.00	0.00	0.00
	Grand total	7,720.20	8,162.44	0.00	23.97	-418.27
Withholding		Amount				
	Federal income tax withheld		0.00			

Changes to dividend tax classifications processed after your original tax form is issued for 2023 may require an amended tax form.

Summary Information

2023

(continued)

02/07/2024

INTEREST INCOME

2023 1099-INT

OMB No. 1545-0112

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

1- Interest income (not included in line 3)	3.30	
2- Early withdrawal penalty	0.00	
3- Interest on US Savings Bonds & Treasury obligations	0.00	
4- Federal income tax withheld	0.00	
5- Investment expenses	0.00	
7- Foreign country or US possession:	0.00	6- Foreign tax paid:
8- Tax-exempt interest (includes line 9)	0.00	
9- Specified private activity bond interest (AMT)	0.00	
10- Market discount (covered lots)	0.00	
11- Bond premium (covered lots)	0.00	
12- Bond premium on Treasury obligations (covered lots)	0.00	
13- Bond premium on tax-exempt bonds (categorized below)	0.00	
<i>Tax-exempt obligations (covered lots)</i>	0.00	
<i>Tax-exempt private activity obligations (AMT, covered lots)</i>	0.00	
14- Tax-exempt and tax credit bond CUSIP number		See detail
FATCA filing requirement []		

The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).

Taxable accrued interest paid	0.00
Taxable accrued Treasury interest paid	0.00
Tax-exempt accrued interest paid	0.00
Tax-exempt accrued interest paid (AMT)	0.00
Taxable accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid (AMT)	0.00
Nonqualified interest	0.00
Tax-exempt nonqualified interest	0.00
Tax-exempt nonqualified interest (AMT)	0.00
Interest shortfall on contingent payment debt	0.00
Bond premium- Non Treasury obligations (noncovered lots)	0.00
Bond premium- Treasury obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00
Market discount (noncovered lots)	0.00

STATE TAX WITHHELD

Use the details of the State Tax Withholding page(s) to determine the appropriate amounts for your income tax return(s). The amounts shown in this section are for your reference.

1099-DIV total withheld	0.00
1099-INT total withheld	0.00
1099-OID total withheld	0.00
1099-MISC total withheld	0.00
1099-B total withheld	0.00

ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS

Use bond-by-bond details from the Form 1099-OID page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).

Original issue discount for the year	0.00
Acquisition premium (covered lots)	0.00
Acquisition premium (noncovered lots)	0.00
Original issue discount on Treasury obligations	0.00
Acquisition premium, Treasury obligations (covered lots)	0.00
Acquisition premium, Treasury obligations (noncovered lots)	0.00
Tax-exempt OID	0.00
Tax-exempt OID (lots not reported)	0.00
Acquisition premium (covered)	0.00
Acquisition premium (lots not reported)	0.00
Tax-exempt OID on private activity bonds	0.00
Tax-exempt OID on private activity bonds (lots not reported)	0.00
Acquisition premium (AMT, covered)	0.00
Acquisition premium (AMT, lots not reported)	0.00
Market discount (all lots)	0.00
Early withdrawal penalty	0.00
Investment expenses	0.00

RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES

The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your income tax return(s).

Other Receipts & Reconciliations- Partnership distributions	0.00
Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00
Other Receipts & Reconciliations- Return of principal	0.00
Other Receipts & Reconciliations- Deferred income payment	0.00
Other Receipts & Reconciliations- Deemed premium	0.00
Other Receipts & Reconciliations- Income accrual- UIT	0.00
Other Receipts & Reconciliations- Basis adjustments	0.00
Other Receipts & Reconciliations- Foreign tax pd beyond treaty	0.00
Fees & Expenses- Margin interest	0.00
Fees & Expenses- Dividends paid on short position	0.00
Fees & Expenses- Interest paid on short position	0.00
Fees & Expenses- Non reportable distribution expense	0.00
Fees & Expenses- Other expenses	0.00
Fees & Expenses- Severance tax	0.00
Fees & Expenses- Organizational expense	0.00
Fees & Expenses- Miscellaneous fees	217.13
Fees & Expenses- Tax-exempt investment expense	0.00
Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00

Proceeds from Broker and Barter Exchange Transactions

2023 1099-B* OMB No. 1545-0715

02/07/2024

Sales transactions are organized into sections according to term (long, short or undetermined) and covered status (covered or noncovered). For tax lots whose term is undetermined, use your historical documents to establish the cost basis and/or date of purchase.

Several columns include both an amount and a qualifying notation to its right. Where proceeds are the result of an option exercise or assignment, there is indication of whether the amount is G (Gross) or N (net of option premium). Accrued market discount and Wash sale loss disallowed appear in the same column, identified by the letters D or W, respectively. Where you are not permitted to recognize a loss, an indication of X (change in control or capital structure) or Z (other corporate action) is used. The change in control condition is reported to the IRS for covered lots. Neither the disallowance of loss due to other corporate action nor the amount of gain or loss is reported to the IRS in any instance.

Some tax lots may have notations in the column of additional information because they require special treatment on your tax returns. Sales of securities such as Contingent Payment Debt Instruments (CPDI) are marked as "Ordinary" because gains and certain losses on these instruments generally do not qualify as short- or long-term capital transactions. Similarly, lots noted as "3 - [X] Collectible" are handled distinctly under the tax code. These conditions are reported to the IRS. You may wish to consult with your tax advisor regarding the proper treatment for these scenarios. Proceeds from a sale of a Qualified Opportunity Zone Fund (QOF) investment are noted as - "3 - [X] Proceeds from QOF." The tax treatment for QOF investments can be complex and you may wish to consult your tax advisor about such sales.

Closing of written options is presented in a distinct manner in accordance with IRS regulation. For these transactions the Cost or other basis (column 1e) is always presented as \$0.00 and the Proceeds (column 1d) is the net of the amount received when the option was written and the cost to close the position.

FATCA filing requirement []

SHORT TERM TRANSACTIONS FOR COVERED TAX LOTS [Ordinary gains or losses are identified in the Additional information column] (Lines 2 & 5)

Report on Form 8949, Part I with Box A checked. Basis is provided to the IRS. (Line 12)

"Gain or loss (-)" is NOT reported to the IRS.

1a- Description of property/CUSIP/Symbol

1c- Date sold or disposed	Quantity	1d- Proceeds & 6- Reported (G)ross or (N)et	1b- Date acquired	1e- Cost or other basis	1f- Accrued mkt disc (D) & 1g- Wash sale loss disallowed (W)	Gain or loss(-) & 7- Loss not allowed (X) also not reported (Z)	Additional information
HRTFRD INTL OPP I / CUSIP: 41664L294 / Symbol: IHOIX							
11 transactions for 10/26/23. Total proceeds and cost reported to the IRS.							
	16.834	255.37	12/02/22	276.39	0.00	-21.02	1 of 11 - Sale
	1.151	17.46	12/29/22	18.89	0.00	-1.43	2 of 11 - Sale
	11.907	180.63	01/18/23	195.49	0.00	-14.86	3 of 11 - Sale
	7.738	117.39	02/17/23	127.04	0.00	-9.65	4 of 11 - Sale
	8.374	127.03	03/17/23	137.49	0.00	-10.46	5 of 11 - Sale
	5.104	77.43	05/17/23	83.80	0.00	-6.37	6 of 11 - Sale
	6.732	102.13	06/20/23	110.53	0.00	-8.40	7 of 11 - Sale
	6.670	101.18	07/18/23	109.51	0.00	-8.33	8 of 11 - Sale
	7.258	110.11	08/17/23	119.16	0.00	-9.05	9 of 11 - Sale
	6.953	105.48	09/19/23	114.16	0.00	-8.68	10 of 11 - Sale
	7.153	108.53	10/17/23	117.44	0.00	-8.91	11 of 11 - Sale
10/26/23	85.874	1,302.74	Various	1,409.90	0.00	-107.16	Total of 11 transactions

* This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).

Proceeds from Broker and Barter Exchange Transactions

2023 1099-B* OMB No. 1545-0715

(continued)

02/07/2024

SHORT TERM TRANSACTIONS FOR COVERED TAX LOTS [Ordinary gains or losses are identified in the Additional information column] (Lines 2 & 5)

Report on Form 8949, Part I with Box A checked. Basis is provided to the IRS. (Line 12)

"Gain or loss (-)" is NOT reported to the IRS.

1a- Description of property/CUSIP/Symbol

1c- Date sold or disposed	Quantity	1d- Proceeds & 6- Reported (G)ross or (N)et	1b- Date acquired	1e- Cost or other basis	1f- Accrued mkt disc (D) & 1g- Wash sale loss disallowed (W)	Gain or loss(-) & 7- Loss not allowed (X) also not reported (Z)	Additional information
PRIN MDCP I / CUSIP: 74253Q747 / Symbol: PCBIX							
12 transactions for 10/26/23. Total proceeds and cost reported to the IRS.							
	6.535	214.35	12/02/22	223.36	0.00	-9.01	1 of 12 - Sale
	1.775	58.22	12/14/22	60.66	0.00	-2.44	2 of 12 - Sale
	5.886	193.06	01/18/23	201.18	0.00	-8.12	3 of 12 - Sale
	3.823	125.39	02/17/23	130.67	0.00	-5.28	4 of 12 - Sale
	4.217	138.32	03/17/23	144.13	0.00	-5.81	5 of 12 - Sale
	3.705	121.52	04/21/23	126.63	0.00	-5.11	6 of 12 - Sale
	3.740	122.67	05/17/23	127.83	0.00	-5.16	7 of 12 - Sale
	3.615	118.58	06/20/23	123.56	0.00	-4.98	8 of 12 - Sale
	3.611	118.44	07/18/23	123.42	0.00	-4.98	9 of 12 - Sale
	3.896	127.80	08/17/23	133.16	0.00	-5.36	10 of 12 - Sale
	3.695	121.20	09/19/23	126.29	0.00	-5.09	11 of 12 - Sale
	3.793	124.43	10/17/23	129.64	0.00	-5.21	12 of 12 - Sale
10/26/23	48.291	1,583.98	Various	1,650.53	0.00	-66.55	Total of 12 transactions
VNGRD DIV APPREC ETF / CUSIP: 921908844 / Symbol: VIG							
3 transactions for 10/26/23. Total proceeds and cost reported to the IRS.							
	1.000	153.06	12/02/22	157.30	0.00	-4.24	1 of 3 - Sale
	1.000	153.02	07/18/23	163.24	0.00	-10.22	2 of 3 - Sale
	1.000	153.02	08/17/23	161.75	0.00	-8.73	3 of 3 - Sale
10/26/23	3.000	459.10	Various	482.29	0.00	-23.19	Total of 3 transactions
Totals :		3,345.82		3,542.72		-196.90	

* This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).

Proceeds from Broker and Barter Exchange Transactions

2023 1099-B* OMB No. 1545-0715

(continued)

02/07/2024

LONG TERM TRANSACTIONS FOR COVERED TAX LOTS [Ordinary gains or losses are identified in the Additional information column] (Lines 2 & 5)

Report on Form 8949, Part II with Box D checked. Basis is provided to the IRS. (Line 12)

"Gain or loss (-)" is NOT reported to the IRS.

1a- Description of property/CUSIP/Symbol		1d- Proceeds & 6- Reported (G)ross or (N)et	1b- Date acquired	1e- Cost or other basis	1f- Accrued mkt disc (D) & 1g- Wash sale loss disallowed (W)	7- Gain or loss(-) & Loss not allowed (X) also not reported (Z)	Additional information
1c- Date sold or disposed	Quantity						
HRTFRD INTL OPP I / CUSIP: 41664L294 / Symbol: IHOIX							
2 transactions for 04/26/23. Total proceeds and cost reported to the IRS.							
	7.511	121.52	01/28/22	123.45	1.93 W	0.00	1 of 2 - Sale
	3.151	50.99	01/28/22	51.79	0.80 W	0.00	2 of 2 - Sale
04/26/23	10.662	172.51	Various	175.24	2.73 W	0.00	Total of 2 transactions
11 transactions for 10/26/23. Total proceeds and cost reported to the IRS.							
	16.752	254.12	01/28/22	275.04	0.00	-20.92	1 of 11 - Sale
	11.315	171.64	01/28/22	185.77	0.00	-14.13	2 of 11 - Sale
	7.511	113.94	01/28/22	123.32	0.00	-9.38	3 of 11 - Sale
	3.151	47.80	02/18/22	51.73	0.00	-3.93	4 of 11 - Sale
	7.333	111.24	02/20/22	120.39	0.00	-9.15	5 of 11 - Sale
	17.182	260.65	03/02/22	282.10	0.00	-21.45	6 of 11 - Sale
	8.497	128.90	06/17/22	139.51	0.00	-10.61	7 of 11 - Sale
	8.110	123.03	07/19/22	133.15	0.00	-10.12	8 of 11 - Sale
	6.720	101.94	08/17/22	110.33	0.00	-8.39	9 of 11 - Sale
	8.168	123.91	09/19/22	134.10	0.00	-10.19	10 of 11 - Sale
	8.483	128.68	10/18/22	139.28	0.00	-10.60	11 of 11 - Sale
10/26/23	103.222	1,565.85	Various	1,694.72	0.00	-128.87	Total of 11 transactions
	Security total:	1,738.36		1,869.96	2.73 W	-128.87	
PRIN MDCP I / CUSIP: 74253Q747 / Symbol: PCBIX							
10 transactions for 10/26/23. Total proceeds and cost reported to the IRS.							
	16.616	545.00	01/28/22	567.93	0.00	-22.93	1 of 10 - Sale
	5.336	175.02	03/02/22	182.38	0.00	-7.36	2 of 10 - Sale
	3.330	109.22	04/04/22	113.81	0.00	-4.59	3 of 10 - Sale
	3.128	102.59	04/26/22	106.91	0.00	-4.32	4 of 10 - Sale
	3.365	110.37	05/19/22	115.01	0.00	-4.64	5 of 10 - Sale
	4.273	140.15	06/17/22	146.05	0.00	-5.90	6 of 10 - Sale
	4.088	134.08	07/19/22	139.72	0.00	-5.64	7 of 10 - Sale
	3.394	111.32	08/17/22	116.00	0.00	-4.68	8 of 10 - Sale
	4.088	134.08	09/19/22	139.72	0.00	-5.64	9 of 10 - Sale
	4.210	138.09	10/18/22	143.89	0.00	-5.80	10 of 10 - Sale
10/26/23	51.828	1,699.92	Various	1,771.42	0.00	-71.50	Total of 10 transactions

* This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).

Proceeds from Broker and Barter Exchange Transactions

2023 1099-B* OMB No. 1545-0715

(continued)

02/07/2024

LONG TERM TRANSACTIONS FOR COVERED TAX LOTS [Ordinary gains or losses are identified in the Additional information column] (Lines 2 & 5)

Report on Form 8949, Part II with Box D checked. Basis is provided to the IRS. (Line 12)

"Gain or loss (-)" is NOT reported to the IRS.

1a- Description of property/CUSIP/Symbol

1c- Date sold or disposed	Quantity	1d- Proceeds & 6- Reported (G)ross or (N)et	1b- Date acquired	1e- Cost or other basis	1f- Accrued mkt disc (D) & 1g- Wash sale loss disallowed (W)	7- Loss not allowed (X) also not reported (Z)	Gain or loss(-) & Additional information
SPDR S&P 500 ETF / CUSIP: 78464A854 / Symbol: SPLG							
04/26/23	4.000	190.82	01/28/22	201.88	0.00	-11.06	Sale
	<i>2 transactions for 04/26/23. Total proceeds and cost reported to the IRS.</i>						
	3.000	143.10	01/28/22	151.41	8.31 W	0.00	1 of 2 - Sale
	3.000	143.11	01/28/22	151.41	8.30 W	0.00	2 of 2 - Sale
04/26/23	6.000	286.21	Various	302.82	16.61 W	0.00	Total of 2 transactions
	Security total:	477.03		504.70	16.61 W	-11.06	
VNGRD DIV APPREC ETF / CUSIP: 921908844 / Symbol: VIG							
	<i>2 transactions for 10/26/23. Total proceeds and cost reported to the IRS.</i>						
	1.000	153.03	04/26/22	157.65	0.00	-4.62	1 of 2 - Sale
	1.000	153.02	08/17/22	158.34	0.00	-5.32	2 of 2 - Sale
10/26/23	2.000	306.05	Various	315.99	0.00	-9.94	Total of 2 transactions
10/26/23	1.000	153.02	04/26/22	157.65	4.63 W	0.00	Sale
	Security total:	459.07		473.64	4.63 W	-9.94	
Totals :		4,374.38		4,619.72	23.97 W	-221.37	

* This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).

Detail for Dividends and Distributions

2023

02/07/2024

This section of your tax information statement contains the payment level detail of your dividends and distributions, including ordinary dividends, qualified dividends, capital gains distributions, unrecaptured Section 1250 gains distributions, collectibles (28%) gains distributions, Section 897 ordinary dividends, Section 897 capital gain distributions, Section 199A dividends, exempt-interest dividends, nondividend distributions (return of capital) and liquidation distributions. Also shown are the fair market values of any taxable stock dividends or noncash liquidation distributions.

Federal, state and foreign tax withheld and investment expenses are presented as negative amounts but do not net against the reportable income totals. All amounts are grouped by security, with the transactions listed in chronological order. Subtotals for each security are provided. For situations in which the tax character of a distribution (or part thereof) is different than at the time it was paid, endnotes are provided for further explanation.

Note that a payment characterized as a "Qualified dividend" is only issuer-qualified, and shareholders also need to meet the holding period for qualified dividends.

This is supplemental detail and is not reported to the IRS. The amounts from the lines in the Form 1099-DIV at the beginning of this statement are the amounts reported to the IRS.

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
GS GQG PTNR INTL OPP	38147N285 GSINX		12/21/23	73.84	Qualified dividend	03
			12/21/23	-6.01	Foreign tax withheld-Various	03
				73.84	Total Dividends & distributions	
				-6.01	Total Foreign tax withheld	
JH DSCP VAL I	47803U640 JVLIX		12/20/23	251.10	Long-term capital gain	03
			12/20/23	50.60	Qualified dividend	03
				301.70	Total Dividends & distributions	
MFS GRW I	552985863 MFEIX		08/01/23	9.14	Long-term capital gain	
			12/20/23	198.11	Long-term capital gain	
				207.25	Total Dividends & distributions	
SPDR S&P 500 ETF	78464A854 SPLG		03/23/23	11.53	Qualified dividend	03
			03/23/23	0.59	Nonqualified dividend	03
			03/23/23	0.50	Section 199A dividend	03
			06/23/23	12.03	Qualified dividend	03
			06/23/23	0.61	Nonqualified dividend	03
			06/23/23	0.52	Section 199A dividend	03
			09/21/23	13.40	Qualified dividend	03
			09/21/23	0.68	Nonqualified dividend	03
			09/21/23	0.58	Section 199A dividend	03
			12/21/23	20.82	Qualified dividend	03
			12/21/23	1.06	Nonqualified dividend	03
			12/21/23	0.90	Section 199A dividend	03
				63.22	Total Dividends & distributions	

Detail for Dividends and Distributions
(continued)

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
SPDR S&P 600 SMCP ETF	78468R853 SPSM		03/23/23	1.76	Qualified dividend	03
			03/23/23	0.80	Nonqualified dividend	03
			03/23/23	0.39	Section 199A dividend	03
			06/08/23	2.59	Qualified dividend	03
			06/08/23	1.18	Nonqualified dividend	03
			06/08/23	0.57	Section 199A dividend	03
			06/23/23	0.44	Qualified dividend	03
			06/23/23	0.20	Nonqualified dividend	03
			06/23/23	0.10	Section 199A dividend	03
			09/21/23	1.05	Qualified dividend	03
			09/21/23	0.48	Nonqualified dividend	03
			09/21/23	0.23	Section 199A dividend	03
			12/21/23	6.59	Qualified dividend	03
			12/21/23	3.01	Nonqualified dividend	03
			12/21/23	1.45	Section 199A dividend	03
			20.84	Total Dividends & distributions		
SCHWAB US MDCP ETF	808524508 SCHM		12/11/23	7.91	Qualified dividend	03
			12/11/23	2.04	Section 199A dividend	03
			12/11/23	0.95	Nonqualified dividend	03
			10.90	Total Dividends & distributions		
VNGRD DIV APPREC ETF	921908844 VIG		03/29/23	9.74	Qualified dividend	03
			07/05/23	11.60	Qualified dividend	03
			10/03/23	13.10	Qualified dividend	03
			12/27/23	10.99	Qualified dividend	03
			45.43	Total Dividends & distributions		
VNGRD TTL BD MKT ETF	921937835 BND		02/06/23	2.82	Nonqualified dividend	
			03/06/23	2.96	Nonqualified dividend	
			04/06/23	3.66	Nonqualified dividend	
			05/04/23	3.59	Nonqualified dividend	
			06/06/23	4.11	Nonqualified dividend	
			07/07/23	4.06	Nonqualified dividend	
			08/04/23	4.62	Nonqualified dividend	
			09/07/23	4.70	Nonqualified dividend	
			10/05/23	5.00	Nonqualified dividend	
11/06/23	6.08	Nonqualified dividend				

Detail for Dividends and Distributions
(continued)

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
VNGRD TTL BD MKT ETF (cont'd)			12/06/23	6.03	Nonqualified dividend	
			12/28/23	6.32	Nonqualified dividend	
				53.95	Total Dividends & distributions	
VNGRD FTSE DEV MKTS ETF	921943858 VEA		03/23/23	1.98	Qualified dividend	03
			03/23/23	0.74	Nonqualified dividend	03
			03/23/23	-0.16	Foreign tax withheld-Various	03
			06/23/23	5.35	Qualified dividend	03
			06/23/23	1.98	Nonqualified dividend	03
			06/23/23	-0.42	Foreign tax withheld-Various	03
			09/21/23	4.56	Qualified dividend	03
			09/21/23	1.69	Nonqualified dividend	03
			09/21/23	-0.36	Foreign tax withheld-Various	03
			12/21/23	11.78	Qualified dividend	03
			12/21/23	4.38	Nonqualified dividend	03
			12/21/23	-0.92	Foreign tax withheld-Various	03
						32.46
			-1.86	Total Foreign tax withheld		
VNGRD FTSE EMG MKTS ETF	922042858 VWO		03/23/23	0.39	Nonqualified dividend	03
			03/23/23	0.10	Qualified dividend	03
			03/23/23	-0.04	Foreign tax withheld-Various	03
			06/23/23	3.92	Nonqualified dividend	03
			06/23/23	1.05	Qualified dividend	03
			06/23/23	-0.44	Foreign tax withheld-Various	03
			09/21/23	6.51	Nonqualified dividend	03
			09/21/23	1.74	Qualified dividend	03
			09/21/23	-0.72	Foreign tax withheld-Various	03
			12/21/23	20.19	Nonqualified dividend	03
			12/21/23	5.41	Qualified dividend	03
			12/21/23	-2.25	Foreign tax withheld-Various	03
						39.31
			-3.45	Total Foreign tax withheld		
VNGRD LNG TRM TREAS ETF	92206C847 VGLT		02/06/23	1.13	Nonqualified dividend	
			03/06/23	1.06	Nonqualified dividend	
			04/06/23	1.51	Nonqualified dividend	
			05/04/23	1.46	Nonqualified dividend	
			06/06/23	1.52	Nonqualified dividend	
			07/07/23	1.49	Nonqualified dividend	

Detail for Dividends and Distributions
(continued)

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
VNGRD LNG TRM TREAS ETF (cont'd)			08/04/23	1.50	Nonqualified dividend	
			09/07/23	1.99	Nonqualified dividend	
			10/05/23	1.94	Nonqualified dividend	
			11/06/23	2.52	Nonqualified dividend	
			12/06/23	2.49	Nonqualified dividend	
			12/28/23	2.66	Nonqualified dividend	
				21.27	Total Dividends & distributions	
				870.17	Total Dividends & distributions	
				-11.32	Total Foreign tax withheld	

Detail for Interest Income

This section of your tax information statement contains the payment level detail of taxable interest and associated bond premium. Market discount will be shown here only if you have elected to recognize it currently rather than at the time of sale or maturity. Bond premium and market discount for covered tax lots are reported to the IRS on Form 1099-INT. Bond premium and market discount for noncovered tax lots are displayed as supplemental information, please work with your tax professional to determine how this should be included in your tax return.

To provide a complete picture of activity for each investment, we also include here nonreportable transactions such as accrued interest paid on purchases and payment or receipt of nonqualified interest. Other amounts, such as federal, state and foreign tax withheld and investment expenses are shown as negative amounts but do not net against the reportable income totals.

This is supplemental detail and is not reported to the IRS. The amounts from the lines in the Form 1099-INT at the beginning of this statement are the amounts reported to the IRS.

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
AMERIPRISE INSD MNY MKT	9999840	01/31/23	0.26	Interest	
		02/28/23	0.25	Interest	
		03/31/23	0.26	Interest	
		04/28/23	0.25	Interest	
		05/31/23	0.22	Interest	
		06/30/23	0.27	Interest	
		07/31/23	0.31	Interest	
		08/31/23	0.31	Interest	
		09/29/23	0.26	Interest	
		10/31/23	0.29	Interest	
		11/30/23	0.28	Interest	
		12/29/23	0.34	Interest	
			3.30	Total Interest	
			3.30	Total Interest	

Fees and Expenses

This section of your tax information statement contains the detail of some of the fees and investment expenses that are not accounted for in amounts reportable to the IRS on the various Forms 1099. You may wish to consult with your tax advisor regarding the proper treatment.

These amounts are provided here to facilitate an accounting of all amounts received during the year and are totaled in the Reconciliations, Fees, Expenses and Expenditures found in the Summary Information at the beginning of the statement.

This information is not reported to the IRS.

Description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
Management Fee	MNGT FEES	01/17/23	-12.82	Management fee	
	Note: FE	02/14/23	-13.06	Management fee	
		03/14/23	-14.83	Management fee	
		04/14/23	-15.46	Management fee	
		05/15/23	-17.01	Management fee	
		06/14/23	-17.11	Management fee	
		07/14/23	-19.49	Management fee	
		08/14/23	-20.81	Management fee	
		09/14/23	-20.58	Management fee	
		10/16/23	-21.18	Management fee	
		11/14/23	-20.78	Management fee	
		12/14/23	-24.00	Management fee	
			-217.13	Total Management fee	
			-217.13	Total Management fee	

The following information may be useful in the preparation of your federal and state tax returns. This information represents what was available at the time your tax statement was prepared. It may not be all-inclusive and is subject to change. Please contact your mutual fund, ETF, or UIT directly if you need to verify or supplement this information. Note that depending on your state of residence not all Federal Source income and Tax-Exempt Interest Dividend income is exempt from state taxation. You may wish to consult with your tax advisor regarding the proper treatment. This information is not reported to the IRS. Some of this information could be reported to your state, depending on the state requirements.

GS GQG PTNR INTL OPP / 38147N285 / GSINX

FOREIGN SOURCE INCOME PERCENTAGES

Fgn Source Inc Tot	85.42%	Fgn Source Inc Qual	0.00%	Fgn Source Inc Adj	0.00%
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PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total **0.85%** (A detailed breakdown is shown below when available)

<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>
U.S. Treasury	0.00	Fed Farm Credit	0.00	TN Valley Auth	0.00
Fed Home Loan	0.00	Student Loan	0.00	Other Dir. Fed	0.85

VNGRD DIV APPREC ETF / 921908844 / VIG

PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total **0.27%** (A detailed breakdown is shown below when available)

<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>
U.S. Treasury	0.12	Fed Farm Credit	0.00	TN Valley Auth	0.00
Fed Home Loan	0.15	Student Loan	0.00	Other Dir. Fed	0.00

VNGRD TTL BD MKT ETF / 921937835 / BND

PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total **38.47%** (A detailed breakdown is shown below when available)

<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>
U.S. Treasury	37.82	Fed Farm Credit	0.13	TN Valley Auth	0.11
Fed Home Loan	0.41	Student Loan	0.00	Other Dir. Fed	0.00

VNGRD FTSE DEV MKTS ETF / 921943858 / VEA

FOREIGN SOURCE INCOME PERCENTAGES

Fgn Source Inc Tot	90.88%	Fgn Source Inc Qual	72.89%	Fgn Source Inc Adj	0.00%
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PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total **0.32%** *(A detailed breakdown is shown below when available)*

<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>
U.S. Treasury	0.14	Fed Farm Credit	0.00	TN Valley Auth	0.00
Fed Home Loan	0.18	Student Loan	0.00	Other Dir. Fed	0.00

VNGRD FTSE EMG MKTS ETF / 922042858 / VWO

FOREIGN SOURCE INCOME PERCENTAGES

Fgn Source Inc Tot	85.07%	Fgn Source Inc Qual	21.12%	Fgn Source Inc Adj	0.00%
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PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total **0.73%** *(A detailed breakdown is shown below when available)*

<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>
U.S. Treasury	0.32	Fed Farm Credit	0.00	TN Valley Auth	0.00
Fed Home Loan	0.41	Student Loan	0.00	Other Dir. Fed	0.00

VNGRD LNG TRM TREAS ETF / 92206C847 / VGLT

PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total **100.00%** *(A detailed breakdown is shown below when available)*

<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>	<u>Agency</u>	<u>%</u>
U.S. Treasury	99.91	Fed Farm Credit	0.00	TN Valley Auth	0.00
Fed Home Loan	0.09	Student Loan	0.00	Other Dir. Fed	0.00

03 The tax character of the distribution has been allocated based on information provided by the security issuer.

FE The fees reported on this statement may not include all of the fees you paid in the tax year. If you paid brokerage account maintenance fees, the amount(s) can be found in the "Account Activity" section of your annual statement. If you paid Financial Planning fees, the amount will be reported on the "Financial Planning Service" page located at the end of your annual statement. Additional information about account fees can be found on [Ameriprise.com/brokeragefees](https://ameriprise.com/brokeragefees). Please see your tax professional to determine the treatment of these fees.

Instructions for Recipient

Common Instructions for Recipient

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

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Backup Withholding. Shows backup withholding. Generally, a payer must backup withhold on certain payments if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, and Pub. 505, Tax Withholding and Estimated Tax, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Nominees. If this 1099 form includes amounts belonging to another person, you are considered a nominee recipient. You must file as the "payer" the respective Form 1099 (DIV, INT, or OID) Copy A (with a Form 1096) to the IRS for each of the other owners as recipient(s) to show their allocable share of the income and you must furnish the respective Copy B Form(s) and amounts to each owner. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the current General Instructions for Certain Information Returns.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the instructions for Form 8938.

Keep tax documents for your records.

1099-DIV Instructions for Recipient

Line 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR. Also, report it on Schedule B (Form 1040), if required.

Line 1b. Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See the Instructions for Form 1040 for how to determine this amount and where to report. The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Line 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See *How To Report* in the Instructions for Schedule D (Form 1040). But, if no amount is shown on lines 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 on line 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Form 1040.

Line 2b. Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Line 2c. Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

Line 2d. Shows the portion of the amount on line 2a that is 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040).

Line 2e. Shows the portion of the amount on line 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI). Note: Line 2e is not applicable for recipients that are U.S. individuals.

Line 2f. Shows the portion of the amount on line 2a that is section 897 gain attributable to disposition of USRPI. Note: Line 2f is not applicable for recipients that are U.S. individuals.

Note: Boxes 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return. Boxes 2e and 2f do not apply for U.S. individuals.

Line 3. Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550, Investment Income and Expenses.

Line 4. See "Backup Withholding" section.

Line 5. Shows the portion of the amount on line 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.

Line 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included on line 1a.

Line 7. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Instructions for Form 1040.

Line 8. If foreign withholding occurs in the account, this line will indicate "various" as the foreign country. See the detail statements to identify the country of origin for the withholding. This line should be left blank if a RIC reported the foreign tax shown on line 7.

Lines 9 and 10. Shows cash and noncash liquidation distributions.

Line 11. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Line 12. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See line 4.

Line 13. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 12. See the Instructions for Form 6251, Alternative Minimum Tax-Individuals.

Lines 14-16. State income tax withheld reporting lines.

Mutual Fund Dividends Paid in January. Some mutual funds pay dividends in January that are taxable in the prior year. If applicable, see the Detail for Dividends and Distributions statement.

1099-INT Instructions for 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 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-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). If you did notify your payer that you did not want to amortize the premium on a taxable COVERED security, then your payer will only report the 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. American Enterprise Investment Services Inc. will report interest and premium amortization separately as gross amounts.

Line 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown on line 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified 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, Credit to Holders of Tax Credit Bonds. See the instructions above for a taxable COVERED security acquired at a premium.

Line 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 Forms 1040 and 1040-SR to see where to take the deduction.

Line 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, Investment Income and Expenses. This interest is exempt from state and local income taxes. This interest is not included on line 1. See the instructions above for a taxable COVERED security acquired at a premium.

Line 4. See "Backup Withholding" section.

Line 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included on line 1. **Note:** This amount is not deductible.

Line 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.

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

Line 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 line 4 above. See the instructions above for a tax-exempt COVERED security acquired at a premium.

Line 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included on line 8. See the Instructions for Form 6251, Alternative Minimum Tax-Individuals. See the instructions above for a tax-exempt COVERED security acquired at a premium.

Line 10. For a taxable or tax-exempt COVERED security, 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 in writing in accordance with Regulations section

1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt COVERED security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in 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 1040. Market discount on a U.S. Treasury obligation is exempt from state and local income taxes. Market discount on a tax-exempt security is includible in taxable income as interest income.

Line 11. For a taxable COVERED security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), 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 on this line, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported on this line for a taxable COVERED security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest on line 1. If the amount on line 11 is greater than the amount of interest paid on the COVERED security, please see Regulations section 1.171-2(a)(4).

Line 12. For a U.S. Treasury obligation that is a COVERED security, shows the amount of premium amortization allocable to the interest payment(s), 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 on this line, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported on this line for a U.S. Treasury obligation that is a COVERED security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest on line 3. If the amount on line 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Line 13. For a tax-exempt COVERED security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported on this line, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported on this line for a tax-exempt COVERED security acquired at a premium, the payer has reported a net amount of interest on line 8 or 9, whichever is applicable. If the amount on line 13 is greater than the amount of interest paid on the tax-exempt COVERED security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

Line 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).

Lines 15-17. State tax withheld reporting lines.

Noncovered Secondary Market Adjustments. Secondary market adjustments (i.e. bond premium, acquisition premium, and market discount) for noncovered bonds are displayed as supplemental information, which is not reported to the IRS. Work with a tax professional to determine if these adjustments should be reported on your tax return.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

1099-B Instructions for Recipient

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

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

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

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

Instructions for Recipient

Column 1b (Date acquired). If "NONCOVERED" appears on line 5, the date is provided for your reference only. This column may show "Various" if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Column 1c. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting on lines 8 through 11, no entry will be present.

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

Column 1e (Cost or other basis). Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired, the basis has been adjusted to reflect your option premium. If "NONCOVERED" appears on line 5, this column may be blank, or the amount provided is for your reference only. See the Instructions for Form 8949, Instructions for Schedule D (Form 1040), or Pub. 550, Investment Income and Expenses, for details.

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

Column 1g. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see Schedule D (Form 1040) instructions, the Instructions for Form 8949, and Pub. 550. If line 5 is NONCOVERED, column 1g may be blank.

Line 2. Shows type of gain or loss. If the Additional information column includes an "Ordinary" indicator, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method generally is treated as ordinary interest income rather than as capital gain. Please see the Instructions for Form 8949, Pub. 550, or Pub. 1212, Guide to Original Issue Discount (OID) Instruments, for more details on whether there are any special rules or adjustments that might apply to your security. If "NONCOVERED" appears on line 5, the type of gain or loss is provided for your reference only. If "UNDETERMINED TERM TRANSACTIONS" appears on line 5, then consult your investment records to determine whether transaction is long-term or short-term.

Box 3. This box will only be shown and checked if proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF). It will be displayed in the Additional information column.

Column 4. See "Backup Withholding" section.

Line 5. If this section is NONCOVERED then date of acquisition, cost or other basis, term (holding period), market discount (coded D) and wash sale information (coded W) may not appear. If this information is provided, it is for your information only and is not provided to the IRS.

Column 6. If the exercise of a non-compensatory option resulted in a sale of a security, indicates whether the amount in column 1d was adjusted for option premium ((N) net), or not adjusted for option premium ((G) gross).

Column 7. If an "X" appears next to an amount in this column, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in column 1d. See the Form 8949 and Schedule D (Form 1040) instructions. The broker should advise you of any losses on a separate statement.

Line 12. If this section is COVERED, columns 1b, 1e, 1f, and 1g, and line 2 are reported to the IRS. See the instructions for Schedule D (Form 1040) as you may be able to report your transaction directly on Schedule D (Form 1040).

Column 13. Shows the cash you received, the fair market value of any property you received. See Pub. 525, Taxable and Nontaxable Income, for information on how to report this income.

Columns 14-16. Shows state(s)/local income tax information.

Wash sales.

If you have a loss on the sale of a security, the IRS may disallow part or all of that loss if you purchased the same or a substantially identical security within 30 days before or 30 days after the date of the sale. This is called a "wash sale." For example, if you sell 10 shares at a loss on June 15 and buy 10 shares in the same company on July 5, part or all of that loss can be disallowed. For more information, see IRS Publication 550, Investment Income and Expenses, or consult your tax advisor.

Definition of COVERED and NONCOVERED securities

COVERED securities include most stocks, exchange-traded funds (ETFs) and real estate investment trusts (REITs) that you purchased on or after Jan. 1, 2011; mutual funds (including closed-end funds), REITs and stocks in dividend reinvestment plans (DRIPs) purchased on or after Jan. 1, 2012; less complex debt and options purchased on or after Jan. 1, 2014; and complex bonds and options issued as part of an investment unit purchased on or after Jan. 1, 2016. **NONCOVERED** securities include stocks, ETFs and REITs purchased prior to Jan. 1, 2011; mutual funds (including closed-end funds), REITs and stocks in DRIPs purchased prior to Jan. 1, 2012; less complex debt and options purchased prior to Jan. 1, 2014; and complex bonds, and options issued as part of an investment unit purchased prior to Jan. 1, 2016.

The average cost basis is calculated separately for COVERED and NONCOVERED tax lots within the same mutual fund of an account.

Information that is reported to the IRS for Form 1099-B

All securities report proceeds, date of sale, CUSIP, and description.

COVERED securities also report cost or other basis, term and type of gain or loss (short-term, long-term, collectibles, ordinary), market discount (coded D) and the wash sale disallowed loss (coded W), as applicable.

Gain/loss amounts are not reported to the IRS. Due to the split between COVERED and NONCOVERED status and the term of sale, you may see a single sale reflected in different sections of the form.

Cost basis adjustments for COVERED and NONCOVERED securities

Cost basis for COVERED securities is adjusted for non-dividend distributions (Returns of Capital), wash sales, corporate actions, and gifted and inherited shares (when we have the applicable information). Cost basis for COVERED bonds and other debt instruments will be adjusted, as applicable, for acquisition premium, original issue discount (OID), bond premium, and market discount, in accordance with the client's tax reporting elections or IRS default methods.

For NONCOVERED securities, we may make the adjustments noted above. We may not have made these prior to Jan. 1, 2011 for stocks, Jan. 1 2012 for mutual funds and DRIPs, and Jan. 1, 2014 (or Jan. 1, 2016) for debt instruments. Please see your tax advisor in those situations.

Default cost basis methods and fixed income tax reporting elections for bonds and other debt instruments

American Enterprise Investment Services Inc. (AEIS) generally uses the average cost basis method for open-ended mutual funds and First-In, First-Out (FIFO) for other investments, for purposes of identifying the cost basis of investments sold. AEIS will use the IRS required default tax reporting methods for determining cost basis in COVERED bonds and other debt instruments unless a client instructs us otherwise. For additional information and a list of account types that use other default cost basis methods see Ameriprise.com, tax center, cost basis reporting.

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