

Understanding your 2019 Forms 1099 and details



This guide includes general information about the tax forms that may be included in the Consolidated Form 1099 you may receive as a holder of an E*TRADE account. The guide is designed to help clarify the information reported on Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, and 1099-OID.

E*TRADE does not offer tax advice, and this information should not be construed as tax, financial, or legal advice. This information should be reviewed together with the official IRS forms, instructions, and publications.

Frequently asked questions

For more frequently asked questions, go to etrade.com/tax.

What is the difference between a covered security and a non-covered security on my Form 1099-B?

Internal Revenue Service (IRS) cost basis regulations require broker-dealers to report cost basis information for certain (covered) securities acquired on or after a specific date. Cost basis reporting is not required for non-covered or covered securities if they were acquired before the effective reporting date. The following table identifies securities by type, their status as covered or non-covered, and the specific acquisition date that triggers a cost basis reporting obligation for broker-dealers.

Security	Covered/non-covered	Date covered
Equities	Covered	January 1, 2011
Mutual funds and exchange-traded funds (ETFs)	Covered	January 1, 2012
Options and other fixed income securities	Covered	January 1, 2014
Complex debt instruments	Covered	January 1, 2016
Master limited partnerships (MLPs)	Non-covered	N/A
Commodities	Non-covered	N/A
Widely held fixed income trusts (WHFITs)	Non-covered	N/A

Your Form 1099-B is separated into two categories: covered securities and non-covered securities. The covered securities section reports gross proceeds from your covered securities transactions and cost basis information. This information **will be reported** to the IRS.

The non-covered securities section reports gross proceeds for your non-covered securities transactions and may include cost basis information for informational purposes only. The gross proceeds information **will be reported** to the IRS, but the cost basis information **will not be reported** to the IRS. For non-covered securities, you are responsible for determining the cost basis when filing your tax return.

The non-covered securities section of Form 1099-B may also include securities with unknown cost or other basis and/or a missing acquisition date. This may be the result of a security that is not in scope for cost basis reporting, such as MLPs, commodities, WHFITs, and transfers of assets for which E*TRADE did not receive the basis and acquisition date from the sending firm. When preparing your tax return, you should consult your tax advisor.

How do I know if I will receive an amended Form 1099?

If you hold a mutual fund, ETF, real estate investment trust (REIT), WHFIT, or regulated investment company (RIC), you may receive one or more amended Forms 1099 because those types of securities may reclassify payments made in 2019 or 2020. For example, a 2019 payment that was identified as an ordinary dividend may be reclassified in 2020 as a capital gain or nontaxable return of capital, prompting an amended Form 1099.

After initial Forms 1099 are generated, amended forms are typically delivered every two weeks starting in March. Later in the year, amended forms will be produced once a month, as required. If you signed up for electronic document delivery and will receive an amended tax form, we will notify you promptly by email.

For more information, visit the Tax Center at etrade.com/tax. There you'll find:

- Electronic copies of your tax documents
- Frequently asked questions about tax forms, tax reporting, and cost basis
- Access to our [Cost Basis Resource Center](#), which provides tools and information to help you navigate cost basis rules

Important notice for stock plan participants:

- As you prepare your tax return, you may be eligible to adjust the cost basis of the stock plan securities that you sold to include any ordinary income amounts you recognized for the securities.
- Visit etrade.com/tax to download the Stock Plan Transactions Supplement document alongside your Form 1099, which contains additional information about your stock plan transactions, including potential cost basis adjustments that are not reported on your Form 1099-B.
- Visit etrade.com/spgainloss to view your current cost basis information and see the tax effects of potential cost basis adjustments.
- Visit etrade.com/stockplantax to access in-depth information about tax reporting for different types of stock plan benefits.

Form 1099-B

The illustration shown here is to help you understand the layout of your Form 1099-B compared with Form 8949. You may be required to use Schedule D and Form 8949 to report your gross proceeds, as well as cost basis, holding period for the shares sold, and gains or losses. For further information, please see the detailed reporting instructions for the form.

Form 1099-B reflects the proceeds from the disposition of securities, including sales, redemptions, exchanges, called bonds, returns of principal, and other dispositions of cash.

2019 FORM 1099-B: PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS OMB No. 1545-0715

The information provided below is in accordance with Federal tax regulations and the IRS instructions that govern our reporting requirements. You should review this information carefully when completing your Form 8949 and Schedule D. There may be instances where our reporting requirements will not be consistent with your particular tax accounting position or elections. For these reasons, the IRS requires us to provide you with this reminder: **Taxpayers are ultimately responsible for the accuracy of their tax returns.**

Covered Short-Term Gains or Losses
Report on Form 8949, Part I with Box A checked
 Box 5: Box not Checked (Covered Security) Box 12: Basis Reported to the IRS Box 2: Type of Gain or Loss -Short-Term

The 1099-B data referenced by a Box Number is reported to the IRS. The additional information not referenced by a Box Number is not reported to the IRS, but may be helpful to complete your return.

A	B	C	D	E	F	G	H	I
Description CUSIP (Box 1a)	Quantity Sold (Box 1b)	Date Acquired (Box 1c)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Accrued Market Discount (Box 1f)	Wash Sale Loss Disallowed (Box 1g)	Gain/Loss Amount (Box 1h)
SAMPLE 1 23456789 CUSIP: 123456789	2.79318	03/25/2016	01/29/2017	\$96.82	\$121.44	\$0.00	\$0.00	(\$34.62) Box 6: Gross
	2.73688	06/24/2016	01/29/2017	\$85.07	\$121.94	\$0.00	\$0.00	(\$36.87) Box 6: Gross
	3.28822	09/23/2016	01/29/2017	\$102.21	\$122.44	\$0.00	\$0.00	(\$20.23) Box 6: Gross
	3.49518	12/24/2016	01/29/2017	\$108.64	\$123.03	\$0.00	\$0.00	(\$14.39) Box 6: Gross
Subtotals	12.31344			\$382.74	\$488.85	\$0.00	\$0.00	(\$106.11)
SAMPLE 2 CUSIP: 987654321	200.00000	01/28/2016	01/21/2017	\$10,245.81	\$8,380.00	\$0.00	\$0.00	\$1,865.81 Box 3: Collectibles <input checked="" type="checkbox"/>

2019 FORM 1099-B: PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS, CONTINUED OMB NO. 1545-0715

Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts
"Mark to Market" reporting for contracts defined in Internal Revenue Code (IRC) sections 1256(b) and (g). The treatment of any gain or loss is explained in IRS Publication 550 and IRC section 1256(a)(3).

Security Description (Box 1a)	Profit or (Loss) Realized in 2019 on Closed Contracts (Box 8)	Unrealized Profit or (Loss) on Open Contracts 12/31/2018 (Box 9)	Unrealized Profit or (Loss) on Open Contracts 12/31/2019 (Box 10)	Aggregate Profit or (Loss) on Contracts (Box 11)	Additional Information
CALL COCA COLA ENTERPRS \$21 EXP 02/19/18	9,999,999,999.99	9,999,999,999.99	9,999,999,999.99	9,999,999,999.99	
CALL INDX OPTION DEFAULT EXP 01/31/25	9,999,999,999.99	9,999,999,999.99	9,999,999,999.99	9,999,999,999.99	

Form 8949 Sales and Other Dispositions of Capital Assets OMB No. 1545-0074

Department of the Treasury Internal Revenue Service

Go to www.irs.gov/Form8949 for instructions and the latest information.

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Attachment Sequence No. 12A

Name(s) shown on return _____ Social security number or taxpayer identification number _____

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part I Short-Term. Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.

Note: You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis wasn't reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
	(f) Code(s) from instructions	(g) Amount of adjustment						
	A	B	C	D	E	F	G	H

A. Column 1a: Description and quantity sold

This column includes the security name, CUSIP, and number of shares sold for stocks, ETFs, mutual funds, and bonds. Redemptions, exchanges, called bonds, returns of principal, and dispositions of cash are also listed here. Options contracts are reportable on Form 1099-B as of 2014.

B. Column 1b: Date acquired

The date of the opening transaction appears here for both non-covered and covered securities. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

C. Column 1c: Date sold or disposed

The date of the closing transaction appears here for both non-covered and covered securities. For short sales, the date shown is the date the security was delivered to close the short sale.

D. Column 1d: Proceeds

The amounts of the proceeds resulting from closing transactions are shown here. Commission charges have already been subtracted from these amounts.

E. Column 1e: Cost or other basis

This is the amount you paid for any opening transactions. This amount was adjusted to reflect commissions, fees, and any corporate actions, including stock splits, name changes, reorganizations, and redemptions. To identify your price per share, go to etrade.com/portfolio and click on **Gains and Losses**. Your Form 1099-B will show cost or other basis for both non-covered and covered securities. Non-covered securities are shown for informational purposes only. Only the cost basis of covered securities is reported to the IRS.

F. Column 1f: Accrued market discount

This shows the amount of accrued market discount.

G. Column 1g: Wash sale loss disallowed

This shows the amount of nondeductible loss in a wash sale transaction.

H. Column 1h: Gain/loss amount

The gain or loss is determined by subtracting the cost basis from the proceeds. Adjustment amounts that may be needed to determine your taxable gain or loss may not be reflected in this amount. Adjustments—columns 1(f) and 1(g)—are not reflected in this amount; you may need to identify and account for them in your calculations.

I. Box 2: Type of gain or loss

Identifies the gain or loss as either short-term, long-term, or ordinary. For more information about a gain classified as ordinary, see the instructions for Form 8949, IRS Publication 550, or IRS Publication 1212.

J. Box 3:

Identifies proceeds from a transaction involving collectibles or a qualified opportunity fund.

K. Box 4: Backup withholding

Shows backup withholding applied to gross proceeds.

L. Box 5:

Identifies whether the securities that were sold are non-covered.

M. Regulated futures contracts, foreign currency contracts, and Section 1256 options contracts (boxes 8 through 11)

Box 8:

Shows profit or loss realized on regulated futures, foreign currency, or Section 1256 options contracts closed during 2019.

Box 9:

Shows any year-end adjustment to profit or loss shown in box 8 due to open contracts on December 31, 2018.

Box 10:

Shows the unrealized profit or loss on open contracts held in your account on December 31, 2019.

Form 1099-DIV

Additional information about Form 1099-DIV may be included in your 2019 Forms 1099 and details. For further information, see the detailed reporting instructions for the form.

2019 Form 1099-DIV		OMB NO. 1545-0110
IRS Box	DIVIDENDS AND DISTRIBUTIONS	Amount
A	1a. Total ordinary dividends (includes Boxes 1b and 5)	\$999,999,999.99
	1b. Qualified dividends	\$999,999,999.99
B	2a. Total capital gain distributions (includes Boxes 2b, 2c, 2d)	\$999,999,999.99
	2b. Unrecaptured section 1250 gain	\$999,999,999.99
	2c. Section 1202 gain	\$999,999,999.99
	2d. Collectibles (28%) gain	\$999,999,999.99
C	3. Non dividend distributions	\$999,999,999.99
D	4. Federal income tax withheld	(\$999,999,999.99)
D	5. Section 199A dividends	\$999,999,999.99
D	6. Investment expenses	\$999,999,999.99
E	7. Foreign tax paid	(\$999,999,999.99)
E	8. Foreign country or U.S. possession	Various
F	9. Cash liquidation distributions	\$999,999,999.99
F	10. Noncash liquidation distributions	\$999,999,999.99
F	11. Exempt-interest dividends (includes Box 12)	\$999,999,999.99

Form 1099-DIV includes all taxable dividends and capital gain distributions from stocks, ETFs, and mutual funds. Form 1099-DIV does not report substitute payments received in lieu of a dividend. Substitute payments are reported on Form 1099-MISC. All payouts may be reported on your federal income tax return, even if they were reinvested.

Sample image of IRS Form 1040, Schedule B

Part II	5	List name of payer ▶	
Ordinary Dividends			
(See instructions and the instructions for Forms 1040 and 1040-SR, line 3b.)			
			5

Sample image of IRS Form 1040, Schedule D

13 Capital gain distributions. See the instructions	13
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A. Ordinary and qualified dividends

Box 1a: Total ordinary dividends. This box includes the total amount of both ordinary and qualified dividends received from all investments. Short-term capital gain distributions from pooled investments, including mutual funds, ETFs, REITs, WHFITs, or other RICs, are reported as ordinary dividends in box 1a. You may be required to report ordinary dividends on Form 1040 and Schedule B. (See the General Instructions for Schedule B to determine if you are required to file that form.)

Box 1b: Qualified dividends. Before claiming the amount of dividends reported in box 1b as qualified, you must confirm that you have satisfied the applicable holding period for the underlying security. For details see "Dividends and Other Distributions" in IRS Publication 550: Investment Income and Expenses.

B. Capital gain distributions

Box 2a: Total capital gain distributions. This includes the amount of long-term capital gain distributions (held for more than one year) from mutual funds, ETFs, REITs, WHFITs, or other RICs. Depending on your situation, you may have to report amounts on Form 1040 and/or Schedule D. Amounts for payouts listed in boxes 2b, 2c, and 2d are also totaled in box 2a. For more information about the amounts reported in these boxes, refer to IRS Publication 550: Investment Income and Expenses.

C. Non-dividend distributions (return of capital)

Box 3: Non-dividend distributions. This is a portion of a distribution that is nontaxable because it is a return of all or a portion of your investment. For more information, see "Dividends and Other Distributions" in IRS Publication 550: Investment Income and Expenses.

D. Investment expenses

Box 4: Federal income tax withheld. This box includes federal income taxes withheld from dividend income.

Box 5: Section 199A dividends. This box shows dividends eligible for the 20% qualified business income deduction under Section 199A. See the instructions for Form 1040.

Box 6: Investment expenses. This box shows your share of expenses from certain regulated investment companies, such as non-publicly traded mutual funds, REITs, and other non-publicly traded investment companies. This line does not report trading commissions, fees, or margin interest. See "Investment Expenses" in IRS Publication 550: Investment Income and Expenses.

E. Foreign tax paid

Box 7: Foreign tax paid. This box shows the foreign tax that was deducted from your payment(s). For more information, refer to IRS Publication 514: Foreign Tax Credit for Individuals.

Box 8: Foreign country or US possession. This box is generally left blank if an RIC reported the foreign tax shown in box 7.

F. Liquidation distributions

Boxes 9 and 10: Cash liquidation distributions and noncash liquidation distributions. Liquidation distributions are payouts you receive during a partial or complete liquidation of a corporation. For more information, see "Liquidating Distributions" in IRS Publication 550: Investment Income and Expenses.

Box 11: Exempt-interest dividends. This box shows the total amount of tax exempt-interest dividends from a mutual fund or other RIC. It includes exempt-interest dividends that are subject to the alternative minimum tax. For more information, see "Other Distributions" in IRS Publication 550: Investment Income and Expenses.

Form 1099-INT

Form 1099-INT includes all taxable interest payments received from your obligations. Form 1099-INT does not report substitute payments received in lieu of an interest payment or interest income characterized as original issue discount. Substitute payments are reported on Form 1099-MISC, and original issue discount is reported on Form 1099-OID. All payouts may be reported on your federal income tax return, even if they were reinvested.

Additional information about Form 1099-INT may be included in your 2019 Forms 1099 and details. For further information, see the detailed reporting instructions for the form.

2019 Form 1099-INT IRS Box	INTEREST INCOME	OMB NO. 1545-0112 Amount
1.	Interest income (not included in Box 3)	\$47.63
2.	Early withdrawal penalty	\$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
7.	Foreign country or U.S. possession	-
8.	Tax-exempt interest (includes Box 9)	\$0.00
9.	Specified private activity bond interest	\$0.00
10.	Market discount	\$0.00
11.	Bond premium	\$0.00
12.	Bond premium on Treasury obligations	\$0.00
13.	Bond premium on tax-exempt bonds	\$0.00
14.	Tax-exempt and tax credit bond CUSIP no.	-

2a	Tax-exempt interest	2a	b	Taxable interest	2b

Sample image of IRS Form 1040, Schedule B

Part I	1	Amount
Interest (See instructions and the instructions for Forms 1040 and 1040-SR, line 2b.) Note: If you received a Form	List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address ►	

Box 1: Interest income.

This box includes the total amount of interest income paid into your account other than interest income paid by US savings bonds and Treasury obligations. Interest income from those types of obligations is reported in box 3 and is *not* included in box 1.

Box 2: Early-withdrawal penalty.

This box includes the interest or principal that was forfeited because of an early withdrawal of a time savings. For details and information about reporting a deduction for this item, see the instructions for Form 1040.

Box 3: Interest on US savings bonds and Treasury obligations.

This box includes the interest income received from US savings bonds and Treasury obligations. This may or may not all be taxable. See "U.S. Savings Bonds" in IRS Publication 550: Investment Income and Expenses.

Box 4: Federal income tax withheld.

This box includes federal income taxes withheld from interest income.

Box 5: Investment expenses.

This box shows your share of expenses from a single-class real estate mortgage investment conduit. This box does *not* report trading commissions, fees, or margin interest. See "Investment Expenses" in IRS Publication 550: Investment Income and Expenses.

Box 6: Foreign tax paid.

This box shows the foreign tax that was deducted from your payment(s). For more information, refer to IRS Publication 514: Foreign Tax Credit for Individuals.

Box 7: Foreign country or US possession.

This box shows the country or US possession to which the foreign tax reported in box 6 was paid.

Box 8: Tax-exempt interest.

This box shows the tax-exempt interest paid to your account during the year.

Box 9: Specified private activity bond interest.

This box shows the tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the instructions for IRS Form 6251: Alternative Minimum Tax—Individuals.

Box 10: Market discount.

This applies to taxable and tax-exempt obligations purchased for less than their stated redemption price. Market discount is the difference between the obligation's redemption price and the purchase price, which must be included in income for the tax year. Market discount is calculated on a constant yield basis unless written notification was provided to waive this method of reporting.

Box 11: Bond premium.

For covered obligations purchased for more than their stated redemption price, bond premium is the difference between the obligation's redemption price and the purchase price that is allocable to interest income for the tax year. Bond premium is calculated using a straight-line method unless written notification was provided to waive this method of reporting. Box 11 reports the bond premium for covered obligations other than US Treasury obligations. For information about reporting bond premium, see the instructions for Form 1040 (Schedule B).

Box 12: Bond premium on Treasury obligations.

This box includes the bond premium for US Treasury obligations. The information reported in this box is not reported in box 11. For information about reporting bond premium, see the instructions for Form 1040 (Schedule B).

Box 13: Bond premium on tax-exempt bonds.

This box includes the bond premium for tax-exempt covered securities. The information reported in this box is not reported in box 11. For information about reporting bond premium, see the instructions for Form 1040 (Schedule B).

Box 14: Tax-exempt and tax credit bond CUSIP no.

This box shows the CUSIP number(s) for tax-exempt bonds or tax credit bonds on which interest was paid.

Form 1099-OID

Additional information about Form 1099-OID may be included in your 2019 Forms 1099 and details. For further information, see the detailed reporting instructions for the form.

2019 FORM 1099-OID: ORIGINAL ISSUE DISCOUNT OMB NO. 1545-0117

The 1099-OID data referenced by a Box Number is reported to the IRS. The additional information not referenced by a Box number is not reported to the IRS, but may be helpful to complete your return.

ORIGINAL ISSUE DISCOUNT AND INVESTMENT EXPENSES

Security Description	CUSIP (Box 7)	Original Issue Discount for 2019 (Box 1)	Other Periodic Interest (Box 2)	Original Issue Discount on U.S. Treasury Obligations (Box 8)	Investment Expenses (Box 9)	Tax Exempt OID (Box 11)	Tax Exempt OID*	Additional Information
SAMPLE 1	123456789	-	-	-	-	\$3.00	-	
SAMPLE 2	234567891	-	-	-	-	\$16.72	-	
SAMPLE 3	345678912	-	-	-	-	\$15.56	-	
SAMPLE 4	456789123	-	-	-	-	\$15.91	-	
SAMPLE 5	567891234	-	-	-	-	\$12.51	-	
SAMPLE 6	678912345	-	-	-	-	\$12.50	-	
SAMPLE 7	789123456	-	-	-	-	\$18.78	-	
SAMPLE 8	891234567	-	-	-	-	\$17.29	-	
SAMPLE 9	912345678	-	-	-	-	\$13.99	-	
SAMPLE 10	987654321	-	-	-	-	\$15.42	-	
SAMPLE 11	876543219	-	-	-	-	\$12.12	-	
SAMPLE 12	765432198	-	-	-	-	\$19.06	-	
12 ITEM - Other than U.S. Treasury obligations						\$172.86		

2019 FORM 1099-OID: ORIGINAL ISSUE DISCOUNT, CONTINUED OMB NO. 1545-0117

The 1099-OID data referenced by a Box Number is reported to the IRS. The additional information not referenced by a Box number is not reported to the IRS, but may be helpful to complete your return.

AMORTIZATIONS AND ADJUSTMENTS

Security Description	CUSIP (Box 7)	Market Discount (Box 5)	Acquisition Premium (Box 6)	Bond Premium (Box 10)	Market Discount*	Acquisition Premium*	Bond Premium*	Additional Information
SAMPLE 1	123456789	-	\$0.81	-	-	-	-	
SAMPLE 2	234567891	-	\$10.00	-	-	-	-	
SAMPLE 4	456789123	-	\$8.73	-	-	-	-	
SAMPLE 5	567891234	-	\$1.67	-	-	-	-	
SAMPLE 6	678912345	-	\$6.07	-	-	-	-	
SAMPLE 7	789123456	-	\$13.18	-	-	-	-	
SAMPLE 8	891234567	-	\$0.32	-	-	-	-	
SAMPLE 9	912345678	-	\$10.02	-	-	-	-	
SAMPLE 10	987654321	-	\$9.06	-	-	-	-	
SAMPLE 11	876543219	-	\$5.85	-	-	-	-	
SAMPLE 12	765432198	-	\$9.19	-	-	-	-	
11 ITEMS - TOTALS			\$74.90					

* Amounts reported in these categories are not reported to the IRS and are supplied for information purposes only.

END OF 2019 FORM 1099-OID

2a Tax-exempt interest	2a		b Taxable interest	2b	
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Sample image of IRS Form 1040, Schedule B

Part I	1	Amount
Interest (See instructions and the instructions for Forms 1040 and 1040-SR, line 2b.) Note: If you received a Form	List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address ►	

Box 1: Original issue discount for 2019.

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price. This box includes the OID on a taxable obligation for the part of the year that you owned the obligation. There may, however, be factors such as obligation type, acquisition date, issue date, or acquisition price that may affect the amount of OID that is reportable. For details about how to determine the reportable OID amount, see IRS Publication 1212: Guide to Original Issue Discount (OID) Instruments.

Box 2: Other periodic interest.

This box shows the stated interest on the obligation for the year, which is separate from the OID amount in box 1.

Box 5: Market discount.

This applies to covered obligations with OID that were purchased for less than their stated redemption price. Market discount is the difference between the obligation's redemption price and the purchase price that must be included in income for the tax year. Market discount is calculated on a constant yield basis unless written notification was provided to waive this method of reporting.

Box 6: Acquisition premium.

This applies to covered obligations purchased for more than their stated redemption price. Acquisition premium is the difference between the obligation's redemption price and the purchase price that is allocable to interest income for the tax year. Acquisition premium is calculated using a straight-line method unless written notification was provided to waive this method of reporting. For information about reporting acquisition premium, see the instructions for Form 1040 (Schedule B).

Box 7: Security description and CUSIP.

This box shows the security name and CUSIP number for the security.

Box 8: Original issue discount on US Treasury obligations.

This box shows the OID on a US Treasury obligation for the part of the year that you owned it. There may, however, be factors such as obligation type, acquisition date, issue date, or acquisition price that may affect the amount of OID that is reportable. For details about how to determine the reportable OID amount, see IRS Publication 1212: Guide to Original Issue Discount (OID) Instruments.

Box 9: Investment expenses.

This box shows your share of expenses from certain regulated investment companies, such as non-publicly traded mutual funds, REITS, and other non-publicly traded investment companies. This box does not report trading commissions or margin interest. See "Investment Expenses" in IRS Publication 550: Investment Income and Expenses.

Box 10: Bond premium.

This applies to covered bonds purchased for more than their stated redemption price. Bond premium is the difference between the obligation's redemption price and the purchase price that is allocable to interest income for the tax year. Bond premium is calculated using a straight-line method unless written notification was provided to waive this method of reporting. For information about reporting bond premium, see the instructions for Form 1040 (Schedule B).

Box 11: Tax-exempt OID.

This box shows the OID on covered tax-exempt obligations for the part of the year that you owned them. For details about tax-exempt OID, see IRS Publication 1212: Guide to Original Issue Discount (OID) Instruments.



E*TRADE Financial Corporation and its affiliates do not provide tax advice, and you should always consult your own tax advisor regarding your personal circumstances before taking any action that may have tax consequences.

The forms and statements shown are for illustrative purposes only.

The E*TRADE Financial family of companies provides financial services, including trading, investing, and banking products and services, to retail customers.

Securities products are offered by E*TRADE Securities LLC, Member [FINRA/SIPC](#).

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