



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE
& YEAR-END SUMMARY

Date Prepared: January 11, 2022

Recipient's Name and Address

DANA JONES
JOHN JONES
C/O SAMPLE GLOBAL ENTERPRISE
3RD FLOOR, SUITE 1800
1234 MAIN STREET
ANYTOWN, US 12345

Your Consultant

JOHN Q. ADVISOR
VP-FINANCIAL CONSULTANT
1 (907) 263-2345
JOHN.ADVISOR@SCHWAB.COM

Items for Attention

- **PLEASE NOTE:** Some companies have not confirmed the final status of their distributions for tax reporting at this time. Revised Forms 1099 will be issued should Schwab receive updated information from these companies.
- Please refer to the enclosed insert(s) for additional information.
- **Look for yellow highlights in this document, which indicate new regulatory changes required by the IRS for Tax Year 2021.**

Important Official IRS Form(s) 1099 Enclosed

The report in this package contains your income tax return documents and year-end summary. Please retain this package for tax preparation purposes.

For tax advice, please consult with a qualified tax advisor, CPA, or financial planner.

To contact Schwab:

If you have any questions or need additional information about your Form(s) 1099 or your year-end summary, please call 1-800-435-4000, 24 hours a day, 7 days a week. We're always here for you.

To contact the IRS:

Tax questions for individuals: 1-800-829-1040
Tax questions for businesses: 1-800-829-4933
To order tax forms or publications: 1-800-829-3676
To pay taxes by credit card: 1-888-272-9829
For additional information and to print forms and publications, visit www.irs.gov.

Please note: Any investment shown in this guide is hypothetical and is not intended to reflect the share price of any existing company. Values and calculations on the report may not be an accurate reflection of the transactions and balances that appear on the report. All figures used are for illustrative purposes only.



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Your Form 1099 Composite may include the following Internal Revenue Service (IRS) forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-B, and 1099-OID. You'll only receive the form(s) that apply to your particular financial situation; please keep them for your records. Please note that information in the Year-End Summary is not provided to the IRS. It is provided to you as additional tax reporting information you may need to complete your tax return.

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DANA JONES
 JOHN JONES
 C/O SAMPLE GLOBAL ENTERPRISE
 3RD FLOOR, SUITE 1800
 1234 MAIN STREET
 ANYTOWN, US 12345

Taxpayer ID Number: ***-**-0000 **Account Number:** 1111-9999

Payer's Name and Address

Date Prepared: January 11, 2022

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: 1-800-435-4000
Federal ID Number: 94-1737782

Dividends and Distributions—2021

Form 1099-DIV

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0110)

Box	Description	Amount	Total
1a	Total Ordinary Dividends (Includes amounts shown in boxes 1b, 2e, and 5)	\$	5,805.00
1b	Qualified Dividends	\$	2,380.00
2a	Total Capital Gains Distributions (Includes amounts shown in boxes 2b, 2c, 2d, and 2f)	\$	1,575.00
2b	Unrecap. Sec. 1250 Gain	\$	400.00
2c	Section 1202 Gain	\$	325.00
2d	Collectibles (28%) Gain	\$	400.00
2e	Section 897 Ordinary Dividends	\$	100.00
2f	Section 897 Capital Gains	\$	100.00
3	Nondividend Distributions	\$	933.00
4	Federal Income Tax Withheld	\$	450.00
5	Section 199A Dividends	\$	100.00
6	Investment Expenses	\$	240.00
7	Foreign Tax Paid	\$	300.00
8	Foreign Country or U.S. Possession	CANADA	
9	Cash Liquidation Distributions	\$	950.00
10	Noncash Liquidation Distributions	\$	2,700.00
11	Exempt-interest Dividends (Includes amount shown in box 12)	\$	2,700.00
12	Specified Private Activity Bond Interest Dividends	\$	2,700.00
13	State	VARIOUS	
14	State Identification No.	VARIOUS	
15	State Tax Withheld	\$	2,700.00

FATCA Filing Requirement

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.



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TAX YEAR 2021
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-DIV: Dividends and Distributions

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

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

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

Box 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.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 and 1040-SR 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.

Box 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 in boxes 2b, 2c, 2d, and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040 and 1040-SR.

Box 2b. Shows the portion of the amount in box 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).

Box 2c. Shows the portion of the amount in box 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.

Box 2d. Shows the portion of the amount in box 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).

Box 2e. Shows the portion of the amount in box 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

Box 2f. Shows the portion of the amount in box 2a that is section 897 gain attributable to disposition of USRPI.

Note: Boxes 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to 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.

Box 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.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 8995 and Form 8995-A.

Box 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

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

Box 8. This box should be left blank if an RIC reported the foreign tax shown in box 7.

Boxes 9 and 10. Show cash and noncash liquidation distributions.

Box 11. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Forms 1040 and 1040-SR for where to report. This amount may be subject to backup withholding. See Box 4 above.

Box 12. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 11. See the Instructions for Form 6251.

Boxes 13-15. State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2021 General Instructions for Certain Information Returns.



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 3RD FLOOR, SUITE 1800
 1234 MAIN STREET
 ANYTOWN, US 12345
Taxpayer ID Number: ***-**-0000 **Account Number:** 1111-9999

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105
Telephone Number: (800) 435-4000
Federal ID Number: 94-1737782

Date Prepared: January 11, 2022

Interest Income—2021

Form 1099-INT

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0112)

Box	Description	Total
1	Interest Income	\$ 2,060.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	\$ 700.00
4	Federal Income Tax Withheld	\$ 65.00
5	Investment Expenses	\$ 85.00
6	Foreign Tax Paid	\$ 100.00
7	Foreign Country or U.S. Possession	Canada
8	Tax-Exempt Interest	\$ 425.00
9	Specified Private Activity Bond Interest	\$ 225.00
10	Market Discount	\$ 888.00
11	Bond Premium	\$ 555.00
12	Bond Premium on Treasury Obligations	\$ 100.00
13	Bond Premium on Tax-Exempt Bond	\$ 333.00
14	Tax-Exempt and Tax Credit Bond CUSIP No.	VARIOUS
15	State	VARIOUS
16	State Identification No.	VARIOUS
17	State Tax Withheld	\$ 2,700.00

FATCA Filing Requirement

Amount in Box 9 Specified Private Activity Bond Interest subject to Alternative Minimum Tax is already included in Box 8 Tax-Exempt Interest.

Both market discount and bond premium are reported for covered taxable and tax-exempt bonds. Market discount is only reported if you submitted a written election to include in income currently.

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.



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TAX YEAR 2021
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-INT: Interest Income

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 generally must 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 not 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.

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.

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

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

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, 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 2021 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

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

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

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1.

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

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

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Forms 1040 and 1040-SR. This amount may be subject to backup withholding. See Box 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.

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

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 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 Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization 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 in this box, 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 in this box 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 in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Box 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 in this box, 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 in this box 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 in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 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).

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

Boxes 15–17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.

FreeFile. 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.



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TAX YEAR 2021
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 1234 MAIN STREET
 ANYTOWN, US 12345
Taxpayer ID Number: ***-**-0000 **Account Number:** 1111-9999

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105
Telephone Number: (800) 435-4000
Federal ID Number: 94-1737782

Date Prepared: January 11, 2022

Miscellaneous Information—2021

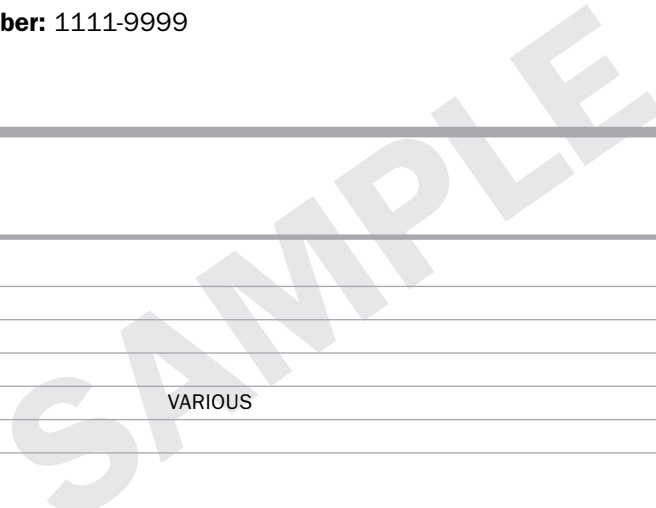
Form 1099-MISC

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0115)

Box	Description	Total
2	Royalties	\$ 1,155.00
4	Federal Income Tax Withheld	\$ 15.00
8	Substitute Payments in Lieu of Dividends or Interest	\$ 810.00
15	State Tax Withheld	\$ 1,300.00
16	State/Payer's State No. VARIOUS	
17	State Income	\$ 3,244.00

FATCA Filing Requirement



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TAX YEAR 2021
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-MISC: Miscellaneous Information

Recipient's Taxpayer Identification Number (TIN). For your protection, this form may show only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the payer 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.

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.

Form 1099-MISC incorrect? If this form is incorrect or has been issued in error, contact the payer. If you cannot get this form corrected, attach an explanation to your tax return and report your income correctly.

Box 2. Report royalties from oil, gas, or mineral properties; copyrights; and patents on Schedule E (Form 1040). However, report payments for a working interest as explained in the Schedule E (Form 1040) instructions. For royalties on timber, coal, and iron ore, see Pub. 544.

Box 4. Shows backup withholding or withholding on Indian gaming profits. Generally, a payer must backup withhold if you did not furnish your TIN. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.

Box 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other income" line of Schedule 1 (Form 1040).

Boxes 15–17. Show state or local income tax withheld from the payments.

Future Developments. For the latest information about the developments related to Form 1099-MISC and its instructions, such as legislation after they were published, go to www.irs.gov/Form1099MISC.

Free File. 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.



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 211 MAIN STREET
 SAN FRANCISCO, CA 94105
Telephone Number: (800) 435-4000
Federal ID Number: 94-1737782

Date Prepared: January 11, 2022

Original Issue Discount—2021

Form 1099-OID

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0117)

7—Description	CUSIP Number	1—Original Issue Discount for 2021	4—Federal Income Tax Withheld	5—Market Discount	10—Bond Premium	6—Acquisition Premium	11—Tax-Exempt OID	8—Original Issue Discount on U.S. Treasury Obligations
123 ENERGY CAP 11.8%	69331XXXX	\$ 1,333.33	\$ 100.00	\$ 111.11	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
A FAKE CAP 11.6% PXXX	86794XXXX	\$ 499.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 222.22	\$ 0.00	\$ 0.00
ANY STATE BOND DUE 12/28	02508XXXX	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 444.44	\$ 0.00	\$ 0.00
SAMPLE CORPORATE 10.375%24	12345XXXX	\$ 15.35	\$ 0.00	\$ 0.00	\$ 333.33	\$ 0.00	\$ 0.00	\$ 0.00
STRIP 0%20	91283XXXX	\$ 0.00	\$ 100.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 8,888.00

FATCA Filing Requirement

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INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-OID: Original Issue Discount

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of a taxable OID obligation, you generally include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550 for more information.

If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient." File Form(s) 1099-OID with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.

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 covered security acquired with acquisition premium, your payer generally must report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year, or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

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.

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

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

Box 1. Shows the OID on a taxable obligation for the part of the year you owned it. Report the amount in box 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212 for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.

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

Box 5. For a covered security acquired with OID, 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. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, 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). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.

Box 6. For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Schedule B (Form 1040 or 1040-SR) and you must not make an adjustment to this amount for acquisition premium on Schedule B (Form 1040 or 1040-SR).

If there is an amount in both boxes 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and is issued with OID, the amount in box 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired with acquisition premium.

Box 7. Shows the identification (CUSIP) number or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).

Box 8. Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return, and see Pub. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in box 1. See the instructions above for a covered security acquired with acquisition premium. If the number in this box is negative, it represents a deflation adjustment. See Pub. 550 for further information on accounting for this adjustment.

Box 10. For a taxable covered security, including a Treasury inflation-protected 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 in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR). If an amount is not reported in this box 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 in box 2. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

If there is an amount in both boxes 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 10 shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.

Box 11. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, shows the tax-exempt OID on the obligation for the part of the year you owned it. The payer may, but is not required to, report the OID for a tax-exempt obligation that is a covered security acquired before January 1, 2017. In general, report the amount of tax-exempt OID on Form 1040. See the instructions above for a covered security acquired with acquisition premium.

Future developments. For the latest information about developments related to Form 1099-OID and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099OID.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Recipient's Name and Address

DANA JONES
 JOHN JONES
 C/O SAMPLE GLOBAL ENTERPRISE
 3RD FLOOR, SUITE 1800
 1234 MAIN STREET
 ANYTOWN, US 12345

Taxpayer ID Number: ***-**-0000 **Account Number:** 1111-9999

Payer's Name and Address

Date Prepared: January 11, 2022

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: (800) 435-4000
Federal ID Number: 94-1737782

Original Issue Discount—2021 (continued)

Form 1099-OID

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0117)

7-Description	CUSIP Number	1-Original Issue Discount for 2021	4-Federal Income Tax Withheld	5-Market Discount 10-Bond Premium	6-Acquisition Premium 11-Tax-Exempt OID	8-Original Issue Discount on U.S. Treasury Obligations*
STRIP 0%24	91283XXXX	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 3,232.62
				\$ 0.00	\$ 0.00	

FATCA Filing Requirement

Total Original Issue Discount (Box 1)	\$ 1,847.68
Total Federal Income Tax Withheld (Box 4)	\$ 200.00
Total Market Discount (Box 5)	\$ 111.11
Total Acquisition Premium (Box 6)	\$ 222.22
Total Original Issue Discount on U.S. Treasury Obligations (Box 8)	\$ 12,120.62
Total Bond Premium (Box 10)	\$ 333.33
Total Tax-Exempt OID (Box 11)	\$ 444.44

Original Issue Discount from each of your securities is reported individually to the IRS.

Original Issue Discounts in aggregate are not reported to the IRS and should not be so reported on your tax return.

Market Discount and Acquisition Premium Bond Premium, and Tax-Exempt OID are reported for taxable and tax-exempt covered securities only.

*This may not be the correct figure to report on your income tax return. See instructions on the back.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Recipient's Name and Address

DANA JONES
 JOHN JONES
 C/O SAMPLE GLOBAL ENTERPRISE
 3RD FLOOR, SUITE 1800
 1234 MAIN STREET
 ANYTOWN, US 12345

Taxpayer ID Number: ***-**-0000 **Account Number:** 1111-9999

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: (800) 435-4000
Federal ID Number: 94-1737782

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

SHORT-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS—Report on Form 8949, Part I, with **Box A** checked.

1a—Description of property (Example—100sh. XYZ Co.)	**	1b—Date acquired	1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount 1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
5 CALL SAMPLE CORPORATION XXYY 03/21/2021 20.00 C	SC	01/15/21	02/11/21	\$ 602.75	\$ 525.00	-- \$	77.75 \$	0.00
10 CALL SAMPLE CORPORATION XXYY 03/21/2021 20.00C	X	01/15/21	03/21/21	\$ 0.00	\$ 1,050.00	-- \$	(1,050.00) \$	0.00
Security Subtotal				\$ 602.75	\$ 1,575.00	-- \$	(972.75) \$	0.00
10,000 PRETEND CORPORATE BOND **DUE 04/15/24** 54321XXXX	S	01/09/21	10/13/21	\$ 9,750.00	\$ 9,550.00	200.00 \$	0.00 \$	0.00
Security Subtotal				\$ 9,750.00	\$ 9,550.00	200.00 \$	0.00 \$	0.00

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for an additional explanation of this Form 1099-B report.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-B: Proceeds From Broker Transactions

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 in box 1a.

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.

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

FATCA filing requirement. Indicates where to report this transaction on Form 8949 and Schedule D (Form 1040), and which checkbox is applicable. See the instructions for your Schedule D (Form 1040) and/or Form 8949.

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

Box 1a. Shows a brief description of the item or service for which amounts are being reported. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

Box 1b. This box may be blank if box 5 is checked or 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.

Box 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 in boxes 8 through 11, no entry will be present.

Box 1d. Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, 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 in parentheses. This box 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).

Box 1e. Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the

securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, the Instructions for Schedule D (Form 1040), or Pub. 550 for details.

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

Box 1g. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040 or 1040-SR) instructions, the Instructions for Form 8949, and Pub. 550. If box 5 is checked, box 1g may be blank.

Box 2. The short-term and long-term boxes pertain to short-term gain or loss and long-term gain or loss. If the "Ordinary" box is checked, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method is generally treated as ordinary interest income rather than as capital gain. See the Instructions for Form 8949, Pub. 550, or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security. If box 5 is checked, box 2 may be blank.

Box 3. If checked, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF).

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

Box 5. If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g, and 2 may be blank. Generally, a noncovered security means: stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

Box 6. If the exercise of a noncompensatory option resulted in a sale of a security, a checked "net proceeds" box indicates whether the amount in box 1d was adjusted for option premium.

Box 7. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 1d. See the Form 8949 and Schedule D (Form 1040) instructions. The broker should advise you of any losses on a separate statement.

Box 12. If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 12 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D (Form 1040) as you may be able to report your transaction directly on Schedule D (Form 1040). If the "Ordinary" box in box 2 is checked, an adjustment may be required.

Boxes 14-16. Show state(s)/local income tax information.

Future developments. For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099B.

FreeFile. 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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

SHORT-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS—Report on Form 8949, Part I, with **Box A** checked.

1a—Description of property (Example—100sh. XYZ Co.) CUSIP Number/Symbol	1b—Date acquired **	1c—Date sold or disposed	1d—Proceeds		1e—Cost or other basis	1f—Accrued Market Discount		1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
			6—Reported to IRS: Gross proceeds (except where indicated)							
5,952 SAMPLE CORP 30246XXX/XXYY	S	VARIOUS	\$ 101,902.74	\$	114,092.06		--	\$ (12,189.32)	\$	0.00
		04/01/21	Net proceeds				--			
300 ^o SAMPLE CORP 30246XXX/XXYY	SS	10/11/21	\$ 16,965.80	\$	18,062.05		--	\$ (1,096.25)	\$	0.00
		10/11/21					--			
Security Subtotal			\$ 118,868.54	\$	132,154.11		--	\$ (13,285.57)	\$	0.00
1,700 SAMPLE MUNI FUND 67062XXX/ABCXX	S	09/14/21	\$ 23,604.95	\$	22,379.62		--	\$ 1,225.33	\$	0.00
		11/11/21					--			
Security Subtotal			\$ 23,604.95	\$	22,379.62		--	\$ 1,225.33	\$	0.00
1,000 CONTINGENT PAYMENT BOND 99999XXXX	S	01/10/21	\$ 1,000.00	\$	1,000.00		--	\$ 0.00	\$	0.00
		06/10/21					--			
2—Ordinary <input checked="" type="checkbox"/>							--			
Security Subtotal			\$ 1,000.00	\$	1,000.00		--	\$ 0.00	\$	0.00
Total Short-Term (Cost basis is reported to the IRS)			\$ 152,826.24	\$	165,658.73		200.00	\$ (13,032.49)	\$	0.00

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

SHORT-TERM TRANSACTIONS FOR WHICH BASIS IS AVAILABLE BUT NOT REPORTED TO THE IRS—Report on Form 8949, Part I, with **Box B** checked.

1a—Description of property (Example—100sh. XYZ Co.) CUSIP Number/Symbol	1b—Date acquired 1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount 1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
10,000 SAMPLE CORP BOND **DUE 04/15/25** 04939XXXX	R 04/10/21 06/15/21	\$ 9,800.00	\$ 9,730.65	-- \$	69.35 \$	0.00
Security Subtotal		\$ 9,800.00	\$ 9,730.65	-- \$	69.35 \$	0.00
50 SAMPLE LTD PARTNERSHIP 28370XXXX/XXX	S 04/27/21 09/08/21	\$ 1,828.85	\$ 1,854.98	-- \$	(26.13) \$	512.08
14—State name CA	15—State identification no.	00-0000000	16—State tax withheld		\$	128.02
Security Subtotal		\$ 1,828.85	\$ 1,854.98	-- \$	(26.13) \$	512.08
Total Short-Term (Cost basis is available but not reported to the IRS)		\$ 11,628.85	\$ 11,585.63	-- \$	43.22 \$	512.08

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

SHORT-TERM TRANSACTIONS FOR WHICH BASIS IS MISSING AND NOT REPORTED TO THE IRS—Report on Form 8949, in either Part I with **Box B** checked or Part II with **Box E** checked, as appropriate.

1a—Description of property (Example—100sh. XYZ Co.) CUSIP Number/Symbol	**	1b—Date acquired 1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount 1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
100 SAMPLE CORP 30246XXX/XXYY	S	12/12/20 01/18/21	\$ 1,720.95	Missing	-- --	-- --	\$ 0.00
Security Subtotal			\$ 1,720.95	--	-- --	-- --	\$ 0.00
500 SAMPLE STOCK 12345XXX/YYYY	S	12/12/20 03/15/21	\$ 3,352.95	Missing	-- --	-- --	\$ 0.00
Security Subtotal			\$ 3,352.95	--	-- --	-- --	\$ 0.00
Total Short-Term (Cost basis is missing and not reported to the IRS)			\$ 5,073.90	--	-- --	-- --	\$ 0.00
Total Short-Term Sales Price of Stocks, Bonds, etc.			\$ 170,135.24	\$ 177,921.71	\$ 200.00	\$ (12,989.27)	\$ 512.08

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS—Report on Form 8949, Part II, with **Box D** checked.

1a—Description of property (Example—100sh. XYZ Co.) CUSIP Number/Symbol	**	1b—Date acquired	1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount	1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
0.50 EXAMPLE COMMON STOCK 17296XXX/ABC	C	04/07/20	05/10/21	\$ 22.03 \$	19.16	-- \$	--	2.87 \$	0.00
7 X (Please note that you cannot claim a loss based on the amount in box 1d.)									
Security Subtotal				\$ 22.03 \$	19.16	-- \$	--	2.87 \$	0.00
1,000 QUALIFIED OPPORTUNITY FUND 88888XXX	S	02/12/20	07/11/21	\$ 2,000.00 \$	2,000.00	-- \$	--	0.00 \$	0.00
3—If checked, proceeds from: QOF <input checked="" type="checkbox"/>									
Security Subtotal				\$ 2,000.00 \$	2,000.00	-- \$	--	0.00 \$	0.00
1,000 SAMPLE CORP BOND **CALLED** 03759XXX	S	01/21/20	02/08/21	\$ 1,183.69 \$	1,326.07	-- \$	142.38	(1.75) \$	0.00
Security Subtotal				\$ 1,183.69 \$	1,326.07	-- \$	142.38	(1.75) \$	0.00
100 SAMPLE REALTY TRUST REIT 00423XXX/ZZZ	S	06/30/20	12/05/21	\$ 1,165.83 \$	1,228.75	-- \$	--	(62.92) \$	326.43
14—State name	CA	15—State identification no.		00-0000000	16—State tax withheld		\$	81.61	
Security Subtotal				\$ 1,165.83 \$	1,228.75	-- \$	--	(62.92) \$	326.43
Total Long-Term (Cost basis is reported to the IRS)				\$ 4,371.55 \$	4,573.98	-- \$	142.38	(61.80) \$	326.43

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS AVAILABLE BUT NOT REPORTED TO THE IRS—Report on Form 8949, Part II, with **Box E** checked.

1a—Description of property (Example—100sh. XYZ Co.) CUSIP Number/Symbol	**	1b—Date acquired 1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount 1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
10,000 EXAMPLE CORP BOND **MATURED 12589XXXX	MT	07/02/19 04/15/21	\$ 10,000.00 \$	10,605.97	-- \$	(605.97) \$	0.00
Security Subtotal			\$ 10,000.00 \$	10,605.97	-- \$	(605.97) \$	0.00
5,000 EXAMPLE MUNI BOND 34114XXXX	R	10/11/19 01/02/21	\$ 5,000.00 \$	5,000.00	-- \$	0.00 \$	512.08
Security Subtotal			\$ 5,000.00 \$	5,000.00	-- \$	0.00 \$	512.08
Total Long-Term (Cost basis is available but not reported to the IRS)			\$ 15,000.00 \$	15,605.97	-- \$	(605.97) \$	0.00

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS MISSING AND NOT REPORTED TO THE IRS—Report on Form 8949, Part II, with **Box E** checked.

1a—Description of property (Example—100sh. XYZ Co.) CUSIP Number/Symbol	**	1b—Date acquired 1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount 1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
1,000 SAMPLE REMIC 31392XXXX	R	10/12/15 01/18/21	\$ 1,000.00	Missing	--	-- \$	0.00
Security Subtotal			\$ 1,000.00	--	--	-- \$	0.00
-- SAMPLE UNIT INVESTMT TRUST 45808XXXX	P	-- 10/25/21	\$ 171.18	Not Provided	--	-- \$	0.00
Security Subtotal			\$ 171.18	--	--	-- \$	0.00
Total Long-Term (Cost basis is missing and not reported to the IRS)			\$ 1,171.18	--	--	--	
Total Long-Term Sales Price of Stocks, Bonds, etc.			\$ 20,542.73	\$ 20,179.95	-- \$	(667.77) \$	326.43
				\$ 142.38			
Total Sales Price of Stocks, Bonds, etc.			\$ 190,071.72				
Total Federal Income Tax Withheld			\$ 838.51				
Total State Tax Withheld			\$ 209.63				

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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TAX YEAR 2021
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000

Date Prepared: January 11, 2022

Proceeds From Broker Transactions—2021 (continued)

Form 1099-B

Department of the Treasury—Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

OPTIONS SUBJECT TO SECTION 1256 REPORTING—Report on Form 6781 Gains and Losses from Section 1256 Contracts and Straddles.

1a—Description of property (Option symbol)	8—Profit or (loss) realized in 2021 on closed contracts	9—Unrealized profit or (loss) on open contracts—12/31/2020	10—Unrealized profit or (loss) on open contracts—12/31/2021	11—Aggregate profit or (loss) on contracts	4—Federal income tax withheld
BBBB 04/22/2021 100.00 C	\$ 600.00	\$ 400.00	\$ 0.00	\$ 200.00	\$ 0.00
0000 05/20/2022 50.00 C	\$ 100.00	\$ 25.00	\$ 50.00	\$ 175.00	\$ 49.00
14—State name CA	15—State identification no. 00-0000000			16—State tax withheld \$	12.25
INDX 01/21/2022 1000.00 C	\$ (1,500.95)	\$ 0.00	\$ 500.00	\$ (1,000.95)	\$ 0.00
Total of Options Subject to Section 1256 Reporting	\$ (800.95)	\$ 425.00	\$ 550.00	\$ (625.95)	
Total Federal Income Tax Withheld	\$ 49.00				
Total State Tax Withheld	\$ 12.25				

FATCA Filing Requirement

Boxes 14—State name, 15—State identification no., and 16—State tax withheld are not reported to the IRS.

Please see the “Notes for Your Form 1099-B” section for additional explanation of this Form 1099-B report.

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TAX YEAR 2021
FORM 1099 COMPOSITE

Date Prepared: January 11, 2022

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-B: Proceeds From Broker Transactions (continued)

Box 1a. Shows a brief description of the item or service for which amounts are being reported. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown.

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

Boxes 14–16. Shows state(s)/local income tax information.

Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11):

Box 8. Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2021.

Box 9. Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2020.

Box 10. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2021. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts—12/31/2021 in 2022.

Box 11. Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2021 Form 6781.



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TAX YEAR 2021
FORM 1099 COMPOSITE

Notes for Your Form 1099-B:

Date Prepared: January 11, 2022

Box 1b–Date acquired: If there is more than one lot in a sell transaction, the acquisition date for the individual lot in the transaction can be found in the Realized Gain or (Loss) section of the Year-End Summary.

- (1) If **Box 1b–Date acquired** displays as VARIOUS, your sell transaction included multiple tax lots purchased on different acquisition dates within the same holding period and covered/non-covered status. The lots in the transaction are rolled up into a single sell transaction.
- (2) If the cost basis is missing or not provided, a short-term holding period may have been applied for a position that may have been held long term.

Box 1d–Proceeds/Box 6–Reported to IRS: Gross proceeds (except where indicated):

- (1) Gross proceeds from each of your security transactions are reported individually to the IRS.
- (2) Gross proceeds in aggregate are not reported to the IRS and should not be so reported on your tax return.
- (3) Net proceeds will only be displayed if the proceeds on a trade have been adjusted for an option premium.

Box 1e–Cost or other basis: Schwab has provided cost basis information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. When a value for the report is unavailable, it is noted as follows:

Not

Provided Schwab is not providing cost basis on this security type.

- Missing**
- (1) Cost basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm).
 - (2) The security was purchased more than 10 years ago.

Realized Gain or (Loss): Realized Gain or (Loss) is not reported to the IRS.

Box 2–Short-term gain or loss, Long-term gain or loss, or Ordinary: Only if you have both long-term and short-term transactions will you receive both long-term and short-term sections of the 1099-B:

Long-term gain or loss has a holding period greater than one year.

Short-term gain or loss has a holding period of one year or less.

Other Cost Basis Notes:

- (1) The cost basis and basis adjustments for covered securities are reported to the IRS.
- (2) If “BASIS IS REPORTED TO THE IRS” appears in this section heading, this indicates **Box 12–1f checked, basis is reported to the IRS** is checked. If “BASIS IS AVAILABLE BUT NOT REPORTED” or “BASIS IS MISSING AND NOT REPORTED” appears, this indicates that **Box 5–If checked, noncovered security** is checked. These boxes are not displayed on the 1099-B but the boxes are reported to the IRS and included in the downloads for TurboTax and H&R Block.
- (3) For non-covered securities appearing in sections of the 1099-B that include the headings “BASIS IS AVAILABLE BUT NOT REPORTED TO THE IRS” or “BASIS IS MISSING AND NOT REPORTED TO THE IRS,” **Boxes 1b–Date acquired, 1e–Cost or other basis, 1f–Accrued Market Discount, and 1g–Wash Sale Loss Disallowed** are not reported to the IRS.

****Activity Codes (Not reported to the IRS):**

C = Cash in Lieu	E = Exchange	P = Principal	S = Sale	T = Tender	BC = Buy to Close	X = Expiration
CV = Conversion	M = Cash Merger	MT = Maturity	R = Redemption	SS = Short Sale	SC = Sell to Close	



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TAX YEAR 2021
YEAR-END SUMMARY

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INTEREST & DIVIDENDS

The information in the following sections may be helpful for, but not limited to, Schedule B. Please consult with your tax advisor or financial advisor regarding specific questions.

Detail Information of Dividends and Distributions

Description	Symbol	CUSIP Number	Paid in 2021		Paid/Adjusted in 2022 for 2021		Amount
Ordinary Dividends							
Non-Qualified Dividends							
123 ASIA PACIFIC		90300XXX	\$	960.00	\$	(335.00)	\$ 625.00
FAKE FUND	UWXYZ	47102XXX	\$	1,375.00	\$	50.00	\$ 1,425.00
MONEY MARKET FUND	ZYXWU	80851XXX	\$	525.00	\$	0.00	\$ 525.00
SAMPLE 199A REIT	ZZZZ	54321XXX	\$	0.00	\$	100.00	\$ 100.00
SAMPLE 897 REIT	XZYZ	00000XXX	\$	0.00	\$	100.00	\$ 100.00
Total Non-Qualified Dividends (Included in Box 1a)			\$	2,860.00	\$	(85.00)	\$ 2,775.00
Short-Term Capital Gains							
MADE UP REAL ESTATE	ZYXW	19829XXX	\$	100.00	\$	100.00	\$ 200.00
XYZ INTL FD		87654XXX	\$	525.00	\$	(75.00)	\$ 450.00
Total Short-Term Capital Gains (Included in Box 1a)			\$	625.00	\$	25.00	\$ 650.00
Qualified Dividends							
ABC FUND		41383XXX	\$	1,000.00	\$	0.00	\$ 1,000.00
ABC INTL FUND	XABCX	41382XXX	\$	500.00	\$	100.00	\$ 600.00
EXAMPLE COMPANY	XYZ	80852XXX	\$	300.00	\$	80.00	\$ 780.00
Total Qualified Dividends (Box 1b and included in Box 1a)			\$	2,400.00	\$	(20.00)	\$ 2,380.00
Total Ordinary Dividends (Box 1a)			\$	5,885.00	\$	(80.00)	\$ 5,805.00
(Total Non-Qualified Dividends, Short-Term Capital Gains, and Qualified Dividends)							
Section 897 Ordinary Dividends							
Dollar amounts already included in total for box 1a							
SAMPLE 897 REIT	XZYZ	00000XXX	\$	0.00	\$	100.00	\$ 100.00
Total Section 897 Ordinary Dividends (Box 2e and included in Box 1a)			\$	0.00	\$	100.00	\$ 100.00



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Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
Capital Gains Distributions					
Long-term Gain					
SAMPLE NATIONAL FD	FUNDX	78621XXXX	\$ 0.00	\$ 150.00	\$ 150.00
XYZ HEALTH CARE FD		92190XXXX	\$ 100.00	\$ 100.00	\$ 200.00
Total Long-term Gain (Included in Box 2a)			\$ 100.00	\$ 250.00	\$ 350.00
Unrecap. Sec. 1250 Gain					
123 RESDTL 7.23%G PFD		29476XXXX	\$ 300.00	\$ (200.00)	\$ 100.00
FAKE BIOTECH FUND CO		19AB1XXXX	\$ 200.00	\$ 100.00	\$ 300.00
Total Unrecap. Sec. 1250 Gain (Box 2b and included in Box 2a)			\$ 500.00	\$ (100.00)	\$ 400.00
Section 1202 Gain					
ABC INTL FUND	XABCX	1AB19XXXX	\$ 100.00	\$ 150.00	\$ 250.00
FAKE BIOTECH FUND CO		87654XXXX	\$ 0.00	\$ 75.00	\$ 75.00
Total Section 1202 Gain (Box 2c and included in Box 2a)			\$ 100.00	\$ 225.00	\$ 325.00
Collectibles (28%) Gain					
SAMPLE INC	XXXX	48374XXXX	\$ 0.00	\$ 150.00	\$ 150.00
ZZZ NATIONAL CORP		65748XXXX	\$ 175.00	\$ 75.00	\$ 250.00
Total Collectibles (28%) Gain (Box 2d and included in Box 2a)			\$ 175.00	\$ 225.00	\$ 400.00
Section 897 Capital Gains					
SAMPLE 897 REIT	XXZX	00000XXXX	\$ 0.00	\$ 100.00	\$ 100.00
Total Section 897 Capital Gains (Box 2f and included in Box 2a)			\$ 0.00	\$ 100.00	\$ 100.00
Total Capital Gains Distributions (Box 2a)			\$ 875.00	\$ 700.00	\$ 1,575.00



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Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
Nondividend Distributions (Return of Capital)					
123 INDUSTRY FUND CO		38374XXXX	\$ 0.00	\$ 188.00	\$ 188.00
EXAMPLE COMPANY	XYZ	22191XXXX	\$ 0.00	\$ 25.00	\$ 25.00
FAKE GOVT FUND SER I*		44890XXXX	\$ 0.00	\$ 220.00	\$ 220.00
MADE UP INVT TRUST		75321XXXX	\$ 0.00	\$ 300.00	\$ 300.00
XYZ INVT TR SR 12*		93142XXXX	\$ 0.00	\$ 200.00	\$ 200.00
Total Nondividend Distributions (Box 3)			\$ 0.00	\$ 933.00	\$ 933.00
Federal Income Tax Withheld					
SAMPLE NATL FD	FUNDX	78621XXXX	\$ (140.00)	\$ 0.00	\$ (140.00)
XYZ INTL FD		87654XXXX	\$ (105.00)	\$ (5.00)	\$ (110.00)
ZZZ HEALTH CARE FD	AAAAA	92190XXXX	\$ (200.00)	\$ 0.00	\$ (200.00)
Total Federal Income Tax Withheld (Box 4)			\$ (445.00)	\$ (5.00)	\$ (450.00)
Section 199A Dividends					
Dollar amounts already included in total for Box 1a					
SAMPLE 199A REIT	ZZZZ	54321XXXX	\$ 0.00	\$ 100.00	\$ 100.00
Total Section 199A Dividends (Box 5 and included in Box 1a)			\$ 0.00	\$ 100.00	\$ 100.00
Investment Expenses					
ABC SECS DEFINED	XABC	18384XXXX	\$ 0.00	\$ (100.00)	\$ (100.00)
FAKE TRUST STXX		80852XXXX	\$ 0.00	\$ (140.00)	\$ (140.00)
Total Investment Expenses (Box 6)			\$ 0.00	\$ (240.00)	\$ (240.00)
Foreign Tax Paid					
123 ASIA PACIFIC	Country RIC	90300XXXX	\$ (100.00)	\$ (25.00)	\$ (125.00)
XYZ INTL FD	CANADA	87654XXXX	\$ (100.00)	\$ (75.00)	\$ (175.00)
Total Foreign Tax Paid (Box 7)			\$ (200.00)	\$ (100.00)	\$ (300.00)



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Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
Cash Liquidation Distributions					
FAKE EQUITY CO		22545XXXX	\$ 350.00	\$ 0.00	\$ 350.00
SAMPLE EQUITY CO		98456XXXX	\$ 600.00	\$ 0.00	\$ 600.00
Total Cash Liquidation Distributions (Box 9)			\$ 950.00	\$ 0.00	\$ 950.00
Noncash Liquidation Distributions					
FAKE EQUITY CO		22545XXXX	\$ 1,200.00	\$ 0.00	\$ 1,200.00
SAMPLE EQUITY CO		98456XXXX	\$ 1,500.00	\$ 0.00	\$ 1,500.00
Total Noncash Liquidation Distributions (Box 10)			\$ 2,700.00	\$ 0.00	\$ 2,700.00
Exempt-Interest Dividends					
FAKE EQUITY CO		22545XXXX	\$ 1,200.00	\$ 0.00	\$ 1,200.00
SAMPLE EQUITY CO		98456XXXX	\$ 1,500.00	\$ 0.00	\$ 1,500.00
Total Exempt-Interest Dividends (Box 11)			\$ 2,700.00	\$ 0.00	\$ 2,700.00
Specified Private Activity Bond Interest Dividends					
FAKE EQUITY CO		22545XXXX	\$ 1,200.00	\$ 0.00	\$ 1,200.00
SAMPLE EQUITY CO		98456XXXX	\$ 1,500.00	\$ 0.00	\$ 1,500.00
Total Specified Private Activity Bond Interest Dividends (Box 12 and included in Box 11)			\$ 2,700.00	\$ 0.00	\$ 2,700.00
State Tax Withheld					
	State ID. No.	State			
FAKE EQUITY CO	00-0000000	CA	\$ (1,200.00)	\$ 0.00	\$ (1,200.00)
SAMPLE EQUITY CO	00-0000000	VT	\$ (1,500.00)	\$ 0.00	\$ (1,500.00)
Total State Tax Withheld (Box 13–15)			\$ (2,700.00)	\$ 0.00	\$ (2,700.00)



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TAX YEAR 2021
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Detail Information of Interest Income

Description	CUSIP Number	Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
Interest Income				
BANK INTEREST		\$ 175.00	\$ 0.00	\$ 175.00
PROMOTIONAL AWARD		\$ 100.00	\$ 0.00	\$ 100.00
FAKE MTG 6.25%22	3133FXXXX	\$ 300.00	\$ 0.00	\$ 300.00
MADE UP CORP 8.75%20	12000XXXX	\$ 750.00	\$ 0.00	\$ 750.00
SAMPLE INTEREST		\$ 75.00	\$ 0.00	\$ 75.00
Total Interest Income (Included in Box 1)		\$ 1,400.00	\$ 0.00	\$ 1,400.00
Accrued Interest Income from Sale				
EXAMPLE FIN CO 6.25%29	44181XXXX	\$ 200.00	\$ 0.00	\$ 200.00
ZZZ CORP 9.625%20	88160XXXX	\$ 460.00	\$ 0.00	\$ 460.00
Total Accrued Interest Income from Sale (Included in Box 1)		\$ 660.00	\$ 0.00	\$ 660.00
Total Interest Income (Box 1)		\$ 2,060.00	\$ 0.00	\$ 2,060.00
Interest on U.S. Savings Bonds and Treasury Obligations				
US TREAS BOND 8.75%20	3257AXXXX	\$ 100.00	\$ 0.00	\$ 100.00
US TREAS BOND 8.75%21	3257AXXXX	\$ 240.00	\$ (30.00)	\$ 210.00
US TREAS BOND 8.75%22	3257AXXXX	\$ 240.00	\$ 0.00	\$ 240.00
Total U.S. Savings Bonds & Treasury Obligations Interest (Included in Box 3)		\$ 580.00	\$ (30.00)	\$ 550.00
Accrued Interest from Sale of Treasury Obligations				
US TREASURY NOTE 5%20	3257AXXXX	\$ 50.00	\$ 0.00	\$ 50.00
US TREASURY NOTE 5%21	3257AXXXX	\$ 100.00	\$ 0.00	\$ 100.00
Total Accrued Interest from Sale of Treasury Obligations (Included in Box 3)		\$ 150.00	\$ 0.00	\$ 150.00
Total Interest on U.S. Savings Bonds and Treasury Obligations (Box 3)		\$ 730.00	\$ (30.00)	\$ 700.00



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TAX YEAR 2021
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Detail Information of Interest Income (continued)

Description	CUSIP Number	Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
Federal Income Tax Withheld				
SAMPLE INTEREST		\$ (65.00)	\$ 0.00	\$ (65.00)
Total Federal Income Tax Withheld (Box 4)		\$ (65.00)	\$ 0.00	\$ (65.00)
Investment Expenses				
MADE UP CORP 8.75%20	12000XXXX	\$ (85.00)	\$ 0.00	\$ (85.00)
Total Investment Expenses (Box 5)		\$ (85.00)	\$ 0.00	\$ (85.00)
Foreign Tax Paid				
	Country			
MADE UP CORP 8.75%20	Canada	\$ (100.00)	\$ 0.00	\$ (100.00)
Total Foreign Tax Paid (Box 6)		\$ (100.00)	\$ 0.00	\$ (100.00)
Tax-Exempt Interest				
	State			
ANY STATE REV BOND 1	CA	\$ 50.00	\$ 0.00	\$ 50.00
ANY TAX-EXEMPT BOND FUND 2	CA	\$ 375.00	\$ 0.00	\$ 375.00
State Subtotal (CA)		\$ 50.00	\$ 0.00	\$ 50.00
Total Tax-Exempt Interest (Box 8)		\$ 425.00	\$ 0.00	\$ 425.00
Specified Private Activity Bond Interest				
	State			
ANY STATE REV BOND 1	CA	\$ 25.00	\$ 0.00	\$ 25.00
ANY STATE REV BOND 2	CA	\$ 25.00	\$ 0.00	\$ 25.00
ANY TAX-EXEMPT BOND FUND		\$ 175.00	\$ 0.00	\$ 175.00
Total Specified Private Activity Bond Interest (Box 9 and included in Box 8)		\$ 225.00	\$ 0.00	\$ 225.00



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TAX YEAR 2021
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Detail Information of Interest Income (continued)

Description	CUSIP Number	Open Date	Close Date	2021 Market Discount
Market Discount				
SAMPLE DISCOUNT BOND	11111XXXX	01/15/21	04/01/21	\$ 555.00
SAMPLE DISCOUNT BOND 2	22222XXXX	05/20/21	--	\$ 333.00
Total Market Discount (Box 10)				\$ 888.00
Description	CUSIP Number	Open Date	Close Date	2021 Bond Premium
Bond Premium				
SAMPLE PREMIUM BOND	33333XXXX	01/15/21	04/01/21	\$ (333.00)
SAMPLE PREMIUM BOND 2	44444XXXX	05/20/21	--	\$ (222.00)
Total Bond Premium (Box 11)				\$ (555.00)
Description	CUSIP Number	Open Date	Close Date	2021 Bond Premium
Bond Premium on Treasury Obligations				
US TREASURY BOND	91282XXXX	01/10/21	06/01/21	\$ (100.00)
Total Bond Premium on Treasury Obligations (Box 12)				\$ (100.00)
Description	CUSIP Number	Open Date	Close Date	2021 Bond Premium
Bond Premium on Tax-Exempt Bond				
SAMPLE PREMIUM MUNI BOND	55555XXXX	01/05/21	05/02/21	\$ (222.00)
SAMPLE PREMIUM MUNI BOND 2	66666XXXX	04/10/21	--	\$ (111.00)
Total Bond Premium on Tax-Exempt Bond (Box 13)				\$ (333.00)



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Detail Information of Interest Income (continued)

Description	CUSIP Number			Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
State Tax Withheld	State ID. No.	State				
FAKE EQUITY CO	00-0000000	CA	22545XXXX	\$ (1,200.00)	\$ 0.00	\$ (1,200.00)
SAMPLE EQUITY CO	00-0000000	VT	98456XXXX	\$ (1,500.00)	\$ 0.00	\$ (1,500.00)
Total State Tax Withheld (Box 15-17)				\$ (2,700.00)	\$ 0.00	\$ (2,700.00)

Accrued Interest Paid on Purchases

Description	CUSIP Number			Paid in 2021	Paid/Adjusted in 2022 for 2021	Amount
A FALSE CORP 9.375%23			54215XXXX	\$ (250.00)	\$ 0.00	\$ (250.00)
Total Accrued Interest Paid on Purchases				\$ (250.00)	\$ 0.00	\$ (250.00)

SAMPLE



Schwab One® Account of
DANA JONES
JOHN JONES

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REALIZED GAIN OR (LOSS)

The information in the following sections includes all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as “cost basis is reported to the IRS.” Report on Form 8949, Part I, with Box A checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
XXYY 03/21/2021 20.00 C		5.00	01/15/21	02/11/21	\$ 602.75	\$ 525.00	\$ --	\$ 77.75
XXYY 03/21/2021 20.00 C		10.00	01/15/21	03/21/21	\$ 0.00	\$ 1,050.00	\$ --	\$ (1,050.00)
Security Subtotal					\$ 602.75	\$ 1,575.00	\$ --	\$ (972.75)
CONTINGENT PAYMENT BOND	99999XXXX	1,000.00	01/10/21	06/10/21	\$ 1,000.00	\$ 1,000.00	\$ --	\$ 0.00
					\$	\$ 1,000.00	\$ --	\$ 0.00
Security Subtotal					\$ 1,000.00	\$ 1,000.00	\$ --	\$ 0.00
					\$	\$ 1,000.00	\$ --	\$ 0.00
PRETEND CORP BOND	54321XXXX	10,000.00	01/09/21	10/13/21	\$ 9,750.00	\$ 9,550.00	\$ --	\$ 200.00
					\$	\$ 9,550.00	\$ 200.00	\$ 0.00
Security Subtotal					\$ 9,750.00	\$ 9,550.00	\$ --	\$ 200.00
					\$	\$ 9,550.00	\$ 200.00	\$ 0.00
SAMPLE CORP	30246XXXX	2,518.00	01/15/21	04/01/21	\$ 43,306.51	\$ 48,608.23	\$ --	\$ (5,301.72)
SAMPLE CORP	30246XXXX	1,407.00	02/20/21	04/01/21	\$ 24,198.69	\$ 27,102.18	\$ --	\$ (2,903.49)
SAMPLE CORP	30246XXXX	1,000.00	03/20/21	04/01/21	\$ 17,198.77	\$ 19,191.23	\$ --	\$ (1,992.76)
SAMPLE CORP	30246XXXX	300.00 ^s	08/10/21	10/11/21	\$ 16,965.80	\$ 18,062.05	\$ --	\$ (1,096.25)
Security Subtotal					\$ 101,669.77	\$ 112,963.69	\$ --	\$ (11,294.22)
SAMPLE MUNI FUND	67062XXXX	1,700.00	09/14/21	11/11/21	\$ 23,604.95	\$ 22,379.62	\$ --	\$ 1,225.33
Security Subtotal					\$ 23,604.95	\$ 22,379.62	\$ --	\$ 1,225.33
Total Short-Term (Cost basis is reported to the IRS)					\$ 136,627.47	\$ 147,468.31	\$ --	\$ (10,840.84)
					\$	\$ 147,468.31	\$ 200.00	\$ (11,040.84)

Please see the “Endnotes for Your Realized Gain or (Loss)” for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Short-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as “cost basis is available but not reported to the IRS.” Report on Form 8949, Part I, with Box B checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
SAMPLE CORP BOND 10.375%25**DUE 20	04939XXXX	10,000.00	04/03/21	06/15/21	\$ 9,800.00	\$ 9,730.65 \$ 9,700.30	\$ 0.00	\$ 69.73 \$ 99.70
Security Subtotal					\$ 9,800.00	\$ 9,730.65 \$ 9,700.30	\$ 0.00	\$ 69.73 \$ 99.70
SAMPLE LTD PARTNERS	28370XXXX	50.00	04/27/21	09/08/21	\$ 1,828.85	\$ 1,854.98	\$ 0.00	\$ (26.13)
Security Subtotal					\$ 1,828.85	\$ 1,854.98	\$ 0.00	\$ (26.13)
Total Short-Term (Cost basis is available but not reported to the IRS)					\$ 11,628.10	\$ 11,585.63 \$ 11,555.28	\$ 0.00	\$ (43.22) \$ (73.57)

Short-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as “cost basis is missing and not reported to the IRS.” Report on Form 8949, in either Part I with Box B checked or Part II with Box E checked, as appropriate.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
SAMPLE CORP	30246XXXX	100.00	12/12/20	01/18/21	\$ 1,720.95	Missing	--	--
Security Subtotal					\$ 1,720.95	--	--	--
SAMPLE STOCK	12345XXXX	500.00	12/12/20	03/15/21	\$ 3,352.95	Missing	--	--
Security Subtotal					\$ 3,352.95	--	--	--
Total Short-Term (Cost basis is missing and not reported to the IRS)					\$ 5,073.90	--	--	--

Please see the “Endnotes for Your Realized Gain or (Loss)” for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Short-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, in either Part I with Box C checked or Part II with Box F checked, as appropriate.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
EXEX 03/21/2021 5.00 C		1.00	12/29/20	02/18/21	\$ 0.00	\$ 201.65	\$ 0.00	(201.65)
EXEX 03/21/2021 5.00 C		9.00	12/29/20	02/18/21	\$ 0.00	\$ 1,814.87	\$ 0.00	(1,814.87)
Security Subtotal					\$ 0.00	\$ 2,016.52	\$ 0.00	(2,016.52)
SSS 01/15/2021 7.50 P		1.00 ^s	12/02/20	01/02/21	\$ 1,867.42	\$ 2,289.70	\$ 0.00	(422.28)
Security Subtotal					\$ 1,867.42	\$ 2,289.70	\$ 0.00	(422.28)
SHORT-TERM NOTE	00001XXXX	1,000.00	04/12/20	12/08/21	\$ 1,000.00	\$ 900.00	\$ 0.00	100.00
Security Subtotal					\$ 1,000.00	\$ 900.00	\$ 0.00	100.00
Total Short-Term (Transactions are not reported on Form 1099-B or to the IRS)					\$ 2,867.42	\$ 5,206.22	\$ 0.00	(2,338.88)
Total Short-Term					\$ 155,196.89	\$ 163,260.16ⁱ	\$ 0.00	(13,136.50)ⁱ
						\$ 163,229.81ⁱ	\$ 200.00	(13,306.15)^{bi}

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Long-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as “cost basis is reported to the IRS.” Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
EXAMPLE COMMON STOCK	17296XXXX	0.50	04/07/20	05/10/21	\$ 22.03	\$ 19.16	\$ --	2.87
Security Subtotal					\$ 22.03	\$ 19.16	\$ --	2.87
QUALIFIED OPPORTUNITY FUND	88888XXXX	1,000	02/12/20	07/11/21	\$ 2,000.00	\$ 2,000.00	\$ --	0.00
Security Subtotal					\$ 2,000.00	\$ 2,000.00	\$ --	0.00
SAMPLE COMMON STOCK	03759XXXX	98.00	01/21/20	02/08/21	\$ 1,183.69	\$ 1,326.07	\$ 142.38	0.00
Security Subtotal					\$ 1,183.69	\$ 1,326.07	\$ 142.38	0.00
SAMPLE REALTY TRUST	00432XXXX	100.00	06/30/20	12/05/21	\$ 1,165.83	\$ 1,228.75	\$ --	(62.92)
Security Subtotal					\$ 1,165.83	\$ 1,228.75	\$ --	(62.92)
Total Long-Term (Cost basis is reported to the IRS)					\$ 4,371.55	\$ 4,573.98	\$ 142.38	(60.05)

Please see the “Endnotes for Your Realized Gain or (Loss)” for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as “cost basis is available but not reported to the IRS.” Report on Form 8949, Part II, with Box E checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
EXAMPLE CORP BOND **MATURED**	12589XXXX	10,000.00	07/02/16	04/15/21	\$ 10,000.00	\$ 10,605.97	\$ 0.00	\$(605.97)
					\$	\$ 10,605.97	\$ 0.00	\$(605.97)
Security Subtotal					\$ 10,000.00	\$ 10,605.97	\$ 0.00	\$ (605.97)
					\$	\$ 10,605.97	\$ 0.00	\$ (605.97)
EXAMPLE MUNI BOND	34114XXXX	5,000.00	10/11/16	01/02/21	\$ 5,000.00	\$ 5,555.00	\$ 0.00	\$(555.00)
					\$	\$ 5,000.00	\$ 0.00	\$ 0.00
Security Subtotal					\$ 5,000.00	\$ 5,555.00	\$ 0.00	\$ (555.00)
					\$	\$ 5,000.00	\$ 0.00	\$ 0.00
Total Long-Term (Cost basis is available but not reported to the IRS)					\$ 15,000.00	\$ 16,160.97	\$ 0.00	\$ (1,160.97)
					\$	\$ 15,605.97	\$ 0.00	\$ (605.97)

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as “cost basis is missing and not reported to the IRS.” Report on Form 8949, Part II, with Box E checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
SAMPLE REMIC	31392XXXX	1,000.00	10/12/14	01/18/21	\$ 1,000.00	Missing	--	--
Security Subtotal					\$ 1,000.00	--	--	--
Total Long-Term (Cost basis is missing and not reported to the IRS)					\$ 1,000.00	--	--	--

Please see the “Endnotes for Your Realized Gain or (Loss)” for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Long-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box F checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(=) Realized Gain or (Loss) Adjusted
SAMPLE COMMON STOCK	03759XXX	0.25	01/21/20	11/28/21	\$ 13.60	\$ 12.16	\$ 0.00	\$ 1.44
Security Subtotal					\$ 13.60	\$ 12.16	\$ 0.00	\$ 1.44
Total Long-Term <i>(Transactions are not reported on Form 1099-B or to the IRS)</i>					\$ 13.60	\$ 12.16	\$ 0.00	\$ 1.44
Total Long-Term					\$ 18,385.15	\$ 18,747.11¹	\$ 142.38	\$ (1,219.58)¹
						\$ 18,192.11¹	\$ 0.00	\$ (644.98)²

SAMPLE

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Realized Gain or (Loss) Summary

Total Realized Gain or (Loss)

Description	Total Proceeds	(-) Cost Basis Adjusted	(+) Wash Sale Loss Disallowed (-) Market Discount	(-) Realized Gain or (Loss) Adjusted
Total Short-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part I, with Box A checked.)	\$ 136,627.47	\$ 146,468.31	\$ --	\$ (10,840.84)
		\$ 147,468.31	\$ 200.00	\$ (11,040.84)
Total Short-Term Realized Gain or (Loss) (Cost basis is available but not reported to the IRS. Report on Form 8949, Part I, with Box B checked.)	\$ 11,628.10	\$ 11,565.63	\$ --	\$ 43.22
		\$ 11,555.28	\$ --	\$ 73.57
Total Short-Term Realized Gain or (Loss) (Cost basis is missing and not reported to the IRS. Report on Form 8949, in either Part I with Box B checked or Part II with Box E checked, as appropriate.)	\$ 5,073.90	--	--	--
Total Short-Term Realized Gain or (Loss) (Transactions are not reported on Form 1099-B or to the IRS. Report on Form 8949, in either Part I with Box C checked or Part II with Box F checked, as appropriate.)	\$ 2,867.42	\$ 5,206.22	\$ --	\$ (2,338.80)
Total Short-Term Realized Gain or (Loss)	\$ 156,196.89	\$ 164,260.16 ⁱ	\$ --	\$ (13,136.50) ⁱ
		\$ 164,229.81 ⁱ	\$ 200.00	\$ (13,306.15) ^{bi}
Total Long-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part II, with Box D checked.)	\$ 2,371.55	\$ 2,573.98	\$ 142.38	\$ (60.05)
Total Long-Term Realized Gain or (Loss) (Cost basis is available but not reported to the IRS. Report on Form 8949, Part II, with Box E checked.)	\$ 15,000.00	\$ 16,160.97	\$ --	\$ (1,160.97)
		\$ 15,605.97	\$ --	\$ (605.97)
Total Long-Term Realized Gain or (Loss) (Cost basis is missing and not reported to the IRS. Report on Form 8949, Part II, with Box E checked.)	\$ 1,000.00	--	--	--
Total Long-Term Realized Gain or (Loss) (Transactions are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box F checked.)	\$ 13.60	\$ 12.16	\$ --	\$ 1.44
Total Long-Term Realized Gain or (Loss)	\$ 18,385.15	\$ 18,747.11 ⁱ	\$ 142.38	\$ (1,219.58) ⁱ
		\$ 18,192.11 ⁱ	\$ --	\$ (644.98) ^{bi}
TOTAL REALIZED GAIN OR (LOSS)	\$ 174,582.04	\$ 183,007.27 ⁱ	\$ 142.38	\$ (14,356.08) ⁱ
		\$ 182,421.92 ⁱ	\$ 200.00	\$ (13,950.73) ^{bi}



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Notes for Your Realized Gain or (Loss)

Schwab has provided realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions.

When value for the report is unavailable, it is noted as follows: “Missing” or “Not Provided”

Not Provided	Schwab is not providing cost basis on this security type.
Missing	Cost basis may be missing due to one of the following reasons: <ul style="list-style-type: none"> • Cost basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm). • The security was purchased more than 10 years ago.
Date Acquired	If the cost basis is missing or not provided, a short-term holding period may have applied for a position that may have been long term.
Total Proceeds	The amount displayed in this column has been adjusted for option premiums, if applicable.
Cost Basis	The amount displayed in this column may differ from your original cost basis, as adjustments may have been made to reflect applicable option premiums, corporate actions and/or wash sales.
Wash Sale Loss Disallowed	The disallowed amount displayed in this column has been added to the cost basis of other share lots with the same CUSIP owned in the same account at the time the loss was disallowed.
Realized Gain or (Loss)	The calculation for gain or (loss) displayed in this column is Total Proceeds – Cost Basis + Wash Sale Loss Disallowed – Market Discount = Realized Gain or (Loss)

For sales of short-term debt issued after January 1, 2014, talk to your tax advisor as to how to report the income.

Endnotes for Your Realized Gain or (Loss)

Symbol	Endnote Legend
b	When available, Adjusted Cost Basis values are used in Gain or (Loss) calculations.
I	Value includes incomplete cost basis.
s	Short Sale. Possible tax modifications of the holding period may be required for covered short positions.



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OPTIONS ACTIVITY

The information in the following sections may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Assigned Options—2021

Option Symbol	Quantity	Open Date	Assigned Date		Opening Transaction Amount
Assigned CALL Options					
ABCX 08/03/2021 197.50 C	2.00	07/31/21	08/03/21	\$	289.47
Security Subtotal				\$	289.47
MOCK 01/26/2021 30.00 C	1.00	12/18/20	01/23/21	\$	648.70
MOCK 01/26/2021 30.00 C	5.00	01/02/21	01/23/21	\$	349.79
Security Subtotal				\$	998.49
Total Assigned CALL Options				\$	1,287.96
Assigned PUT Options					
FAUX 06/29/2021 11.00 P	9.00	06/20/21	06/29/21	\$	618.60
FAUX 06/29/2021 11.00 P	5.00	06/25/21	06/29/21	\$	288.72
Security Subtotal				\$	907.32
PHONY 01/19/2021 10.50 P	15.00	01/12/21	01/19/21	\$	295.96
Security Subtotal				\$	295.96
Total Assigned PUT Options				\$	1,203.28
Total Assigned Options—2021				\$	1,203.28



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OPTIONS ACTIVITY (continued)

Exercised Options—2021

Option Symbol	Quantity	Open Date	Assigned Date		Opening Transaction Amount
Exercised CALL Options					
ABCX 08/03/2021 192.50 C	1.00	07/31/21	08/03/21	\$	358.20
ABCX 08/03/2021 192.50 C	1.00	07/31/21	08/03/21	\$	358.20
Security Subtotal				\$	716.40
SHAM 05/11/2021 272.00 C	1.00	05/07/21	05/11/21	\$	19.25
Security Subtotal				\$	19.25
Total Exercised CALL Options				\$	735.65
Exercised PUT Options					
EXEX 08/17/2021 320.00 P	1.00	07/31/21	08/17/21	\$	363.26
Security Subtotal				\$	363.26
FAUX 06/29/2021 10.50 P	35.00	06/20/21	06/29/21	\$	784.25
FAUX 06/29/2021 10.50 P	5.00	06/25/21	06/29/21	\$	61.28
Security Subtotal				\$	845.53
Total Exercised PUT Options				\$	1,208.79
Total Exercised Options—2021				\$	1,944.44



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OPTIONS ACTIVITY (continued)

Open Long Options at Year-End

This section includes long options open as of 12/31 based on the trade date of the opening transaction.

Option Symbol	Quantity	Open Date		Opening Transaction Amount
Open Long CALL Options				
HOAX 01/19/2022 25.00 C	12.00	12/28/21	\$	944.18
Security Subtotal			\$	944.18
MOCK1 01/19/2022 14.00 C	10.00	02/08/21	\$	5,572.75
Security Subtotal			\$	5,572.75
SSS 01/12/2022 1170.00 C	1.00	12/22/21	\$	1,980.21
Security Subtotal			\$	1,980.21
Total Open Long CALL Options			\$	8,497.14
Open Long PUT Options				
MOCK 01/26/2022 25.00 P	20.00	12/28/21	\$	550.33
Security Subtotal			\$	550.33
MOCK 01/26/2022 29.00 P	20.00	12/28/21	\$	1,965.38
Security Subtotal			\$	1,965.38
SHAM 01/05/2022 230.00 P	10.00	12/07/21	\$	117.65
Security Subtotal			\$	117.65
Total Open Long PUT Options			\$	2,633.36
Total Long Options at Year-End (Trade Date)			\$	11,130.50



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OPTIONS ACTIVITY (continued)

Open Short Options at Year-End

This section includes short options open as of 12/31 based on the trade date of the opening transaction.

Option Symbol	Quantity	Open Date		Opening Transaction Amount
Open Short CALL Options				
MOCK 01/26/2022 30.00 C	(5.00)	12/18/21	\$	(648.70)
Security Subtotal			\$	(648.70)
PHONY 01/05/2022 11.00 C	(15.00)	12/18/21	\$	(591.01)
Security Subtotal			\$	(591.01)
ZZZZ 01/12/2022 17.00 C	(35.00)	12/28/20	\$	(760.59)
Security Subtotal			\$	(760.59)
Total Open Short CALL Options			\$	(2,000.30)
Open Short PUT Options				
BOGUS 01/19/2022 25.00 P	(10.00)	10/27/21	\$	(488.85)
Security Subtotal			\$	(488.85)
MOCK 01/26/2022 27.00 P	(40.00)	12/28/21	\$	(1,989.25)
Security Subtotal			\$	(1,989.25)
SHAM 01/05/2022 240.00 P	(20.00)	12/07/21	\$	(394.62)
Security Subtotal			\$	(394.62)
Total Open Short PUT Options			\$	(2,872.72)
Total Short Options at Year-End (Trade Date)			\$	(4,873.02)



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SUMMARY OF FEES & EXPENSES

The information in the following sections may be helpful for, but not limited to, calculating your itemized deductions for Schedule A. The summary is limited to fees paid out of this account. Please consult with your tax advisor or financial advisor regarding specific questions.

Fees—2021

Description	Amount
ADVISED FEES	\$ (5,940.48)
ADVISOR FEES	\$ (1,500.00)
Total of Fees—2021	\$ (7,440.48)

Margin Interest

Description	Amount
Total Margin Interest Charged	\$ (515.00)

UIT (Unit Investment Trust) Organizational Expense

Description	CUSIP Number	Amount
ABC SECS DEFINED	18384XXXX	\$ (15.00)
EXAMPLE UNIT 999	30214XXXX	\$ (25.00)
Total UIT Organizational Expense		\$ (40.00)

ADR (American Depositary Receipt) Fees

Description	CUSIP Number	Amount
ABC SECS DEFINED	18384XXXX	\$ (15.00)
EXAMPLE UNIT 999	30214XXXX	\$ (25.00)
Total ADR Fees		\$ (40.00)



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WIDELY HELD FIXED INVESTMENT TRUSTS (WHFIT) REPORTING

Unit Investment Trusts

Description	CUSIP Number	Date	Cost Basis Factor
GOVERNMENT SEC 13	123456789	01/01/21	0.123456789
GOVERNMENT SEC 13	123456789	02/01/21	0.014734100
GOVERNMENT SEC 13	123456789	03/01/21	0.014734100
GOVERNMENT SEC 13	123456789	04/01/21	0.014734100
SCHWAB TEN TRUST	234567890	11/22/21	0.581234560

Widely Held Mortgage Trusts

Description	CUSIP Number	Quantity	Date	Principal Factor per \$1,000	Market Discount Factor
ABC MORTGAGE	123456XYZ	123,456,789.00	01/01/21	89.12345	0.01234567
ABC MORTGAGE	123456XYZ	123,456,789.00	02/01/21	89.12345	0.01234567
ABC MORTGAGE	123456XYZ	123,456,789.00	03/01/21	89.12345	0.01234567
ABC MORTGAGE	123456XYZ	123,456,789.00	04/01/21	89.12345	0.01234567
ABC MORTGAGE	123456XYZ	123,456,789.00	05/01/21	89.12345	0.01234567

Non-Mortgage Widely Held Fixed Investment Trusts

Description	CUSIP Number	Quantity	Date	Principal Factor per \$1,000	Market Discount Factor
ABC COMPANY	123456XYA	123,456,789.00	11/01/21	89.12345	0.01234567
ABC COMPANY	123456XYA	123,456,789.00	12/01/21	89.12345	0.01234567
EFG COMPANY	223456XYA	123,456,789.00	11/01/21	89.12345	0.01234567
EFG COMPANY	223456XYA	123,456,789.00	12/01/21	89.12345	0.01234567



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Section 1231 Gain

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	3,189.42
GOVERNMENT SEC 2	61288XXX	\$	2,751.06
Total Section 1231 Gain		\$	5,940.48

Addition to Basis

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(3,189.42)
GOVERNMENT SEC 2	61288XXX	\$	(2,751.06)
Total Addition to Basis		\$	(5,940.48)

Reduction to Basis

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	3,189.42
GOVERNMENT SEC 2	61288XXX	\$	2,751.06
Total Reduction to Basis		\$	5,940.48

Tax-Exempt Interest Investment Expense

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Tax-Exempt Interest Investment Expense		\$	(40.00)

Non-Deductible Generic Expense

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Non-Deductible Generic Expense		\$	(40.00)



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Deductible Generic Expense

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Deductible Generic Expense		\$	(40.00)

Investment Interest Expense

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Investment Interest Expense		\$	(40.00)

Gross Proceeds Investment Expense

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Gross Proceeds Investment Expense		\$	(40.00)

Severance Tax

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Severance Tax		\$	(40.00)

Administrative Expense

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXX	\$	(25.00)
Total Administrative Expense		\$	(40.00)



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WHFIT Miscellaneous Income

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXXX	\$	15.00
GOVERNMENT SEC 2	61288XXXX	\$	25.00
Total WHFIT Miscellaneous Income		\$	40.00

Pay Shortfall

Description	CUSIP Number		Amount
GOVERNMENT SEC 1	54515XXXX	\$	(15.00)
GOVERNMENT SEC 2	61288XXXX	\$	(25.00)
Total Pay Shortfall		\$	(40.00)

SAMPLE



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AMORTIZATION AND ACCRETION FOR FIXED INCOME

Taxable Bonds

Description					Bond Premium Year-to-Date (2021)	Market Discount Year-to-Date (2021)
CUSIP Number	Quantity/Par	Date Acquired Close Date	Adjusted Cost Basis		Bond Premium Life-to-Date	Market Discount Life-to-Date
Certificate of Deposit						
BROKER CD	10,000.00	04/01/21	\$ 10,117.00	\$	(82.80)	\$ 0.00
88288XXXX		--		\$	(82.80)	\$ 0.00
Total				\$	(82.80)	\$ 0.00
				\$	(82.80)	\$ 0.00
Corporate Bonds						
PRETEND CORP BOND DUE 12/22	10,000.00	01/09/21	\$ 9,550.00	\$	0.00	\$ 200.00
54321XXXX		10/13/21		\$	0.00	\$ 200.00
SAMPLE CORP BOND	10,000.00	12/01/21	\$ 10,408.00	\$	(84.21)	\$ 0.00
04939XXXX		--		\$	(112.25)	\$ 0.00
Total				\$	(84.21)	\$ 50.00
				\$	(112.25)	\$ 50.00
Municipal Bonds						
		State				
ANY STATE BOND DUE 12/23	50,000.00	10/09/20	\$ 42,982.45	\$	0.00	\$ 1,729.33
05505XXXX		--		\$	0.00	\$ 2,017.55
ANY COUNTY NOTE DUE 11/23	50,000.00	03/14/21	\$ 56,008.00	\$	(1,992.00)	\$ 0.00
79797XXXX		--		\$	(1,992.00)	\$ 0.00
Total				\$	(1,992.00)	\$ 1,719.33
				\$	(1,992.00)	\$ 2,017.55
U.S. Treasuries						
US TREASURY BOND 8.000% DUE 12/26	750,000.00	12/31/16	\$ 781,172.00	\$	(5,195.33)	\$ 0.00
91281XXXX		--		\$	(20,781.33)	\$ 0.00
Total				\$	(5,195.33)	\$ 0.00
				\$	(20,781.33)	\$ 0.00



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AMORTIZATION AND ACCRETION FOR FIXED INCOME (continued)

Tax-Exempt Bonds

Description CUSIP Number	Quantity/Par	Date Acquired Close Date	Adjusted Cost Basis	Bond Premium Year-to-Date (2021)	Market Discount Year-to-Date (2021)
				Bond Premium Life-to-Date	Market Discount Life-to-Date
Municipal Bonds					
ANY STATE BOND DUE 12/31 02508XXXX	250,000.00	09/12/16	\$ 242,982.45	\$ 0.00	\$ 701.75
ANY COUNTY NOTE DUE 11/22 79769XXXX	250,000.00	12/14/16	\$ 246,008.00	\$ 0.00	\$ 4,002.97
		--		\$ 0.00	\$ 16,008.00
Total				\$ 0.00	\$ 4,704.72
				\$ 0.00	\$ 18,990.45

Notes for Your Amortization and Accretion Section

- Amortization and Accretion apply to bonds purchased at a premium or discount. For bonds purchased at a premium, the adjusted cost basis is as of the last coupon payment, sale, or maturity date of the bond. Bonds purchased at a discount display an adjusted cost basis at sale or maturity. For OID bonds (such as zero coupon OID bonds) the adjusted cost basis is as of 12/31 or upon journal, transfer, sale, or maturity. No amount will be displayed for bonds purchased at par.
- The default of reporting Market Discount is at disposition (sold or held to maturity). If you submitted a Fixed Income Election form to include Market Discount in current income, we will display market discount on your Form 1099-INT or 1099-OID.
- Bond premium is reported up to the amount of any regular interest payments made on your bonds during the year. If your premium accrual exceeds the amount paid to you, it will be carried over to offset interest payments in future years.



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SUPPLEMENTAL INFORMATION

Detail of Miscellaneous Information

Description	CUSIP Number		Paid in 2021		Paid/Adjusted in 2022 for 2021		Amount
Royalties							
FAKE ROYALTY TRUST	22757XXXX	\$	555.00	\$	0.00	\$	555.00
SAMPLE ENERGY DEP UTS	80201XXXX	\$	600.00	\$	0.00	\$	600.00
Total Royalties (Box 2)		\$	1,155.00	\$	0.00	\$	1,155.00
Federal Income Tax Withheld							
SAMPLE ENERGY DEP UTS	80201XXXX	\$	(15.00)	\$	0.00	\$	(15.00)
Total Federal Income Tax Withheld (Box 4)		\$	(15.00)	\$	0.00	\$	(15.00)
Substitute Payments in Lieu of Dividends or Interest							
123 LOW PRICED STOCK	19829XXXX	\$	540.00	\$	0.00	\$	540.00
MADE UP REAL ESTATE	78090XXXX	\$	270.00	\$	0.00	\$	270.00
Total Substitute Payment in Lieu of Dividends or Interest (Box 8)		\$	810.00	\$	0.00	\$	810.00
State Tax Withheld							
	State ID. No.	State			State Income		State Tax Withheld
FAKE EQUITY CO	00-0000000	CA	22545XXXX	\$	1,244.00	\$	500.00
SAMPLE EQUITY CO	00-0000000	VT	98456XXXX	\$	2,000.00	\$	800.00
Total State Tax Withheld (Box 15-17)				\$	3,244.00	\$	1,300.00



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Partnership Distributions

Description	CUSIP Number	Paid in 2021		Paid/Adjusted in 2022 for 2021		Amount
EXAMPLE LP	25865XXXX	\$	450.00	\$	150.00	\$ 600.00
XYZ PARTNERSHIP	45675XXXX	\$	250.00	\$	0.00	\$ 250.00
Total Partnership Distributions		\$	700.00	\$	150.00	\$ 850.00

Dividends Paid on Short Sales

This section displays amounts debited from your account for dividends paid on Short Sales shares for which you received a Dividend Claim Letter from Schwab.

Description	CUSIP Number	Amount
FAKE EQUITY CO	22545XXXX	\$ (100.00)
SAMPLE EQUITY CO	98456XXXX	\$ (200.00)
Total Dividends Paid on Short Sales		\$ (300.00)

Municipal Bond Original Issue Discount

This section may include both amounts not reported to the IRS **and**, for securities acquired after January 1, 2017, the amounts reported to the IRS in Box 11 Tax-Exempt OID on the 1099-OID.

Description	CUSIP Number	OID Subject to Alt. Minimum Tax		OID Not Subject to Alt. Minimum Tax		Amount
ANYWHERE CNTY CA 0%22	54515XXXX	\$	3,189.42	\$		3,189.42
NO WHERE CALIF UN 0%24	61228XXXX			\$	2,751.06	\$ 2,751.06
Total Municipal Bond Original Issue Discount				\$		\$ 5,940.48

Negative Original Issue Discount

Description	CUSIP Number	Amount
A FAKE CAP 11.6% PXXX	86794XXXX	\$ (15.00)
STRIP OXXX	91283XXXX	\$ (25.00)
Total Negative Original Issue Discount		\$ (40.00)



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Interest Paid Not Reported as Income

If applicable, a separate Form 1099-MISC will be mailed to you.

Description	CUSIP Number	Amount
REMIC EXAMPLE 1	12345XXXX	\$ 10,000.00
REMIC EXAMPLE 2	123456XXXX	\$ 5,000.00
Total line: Total Interest Paid Not Reported as Income (Should be used to reduce basis)		\$ 15,000.00

Contract Fees

If applicable, a separate Form 1099-MISC will be mailed to you.

Description	CUSIP Number	Amount
ABC SECS DEFINED	18384XXXX	\$ 60.00
EXAMPLE UNIT 999	30214XXXX	\$ 150.00
Total Contract Fees		\$ 210.00

Option Premiums

Please note: Option premiums in this section cover equity units with option contracts. (They are not option premiums received on a regular option contract.)

Description	CUSIP Number	Amount
ABC SECS DEFINED	18384XXXX	\$ 60.00
EXAMPLE UNIT 999	30214XXXX	\$ 150.00
Total Option Premiums		\$ 210.00

Foreign Tax Paid and Income Summary

Please note: This section only includes securities that had foreign tax paid.

Description	CUSIP Number	Country	Foreign Tax Paid	Dividends Amount	Interest Amount
123 ASIA PACIFIC	90300XXXX	RIC	\$ (100.00)	\$ 600.00	\$ 0.00
MADE UP CORP 8.75%20	12000XXXX	CANADA	\$ (100.00)	\$ 0.00	\$ 525.00
Total Foreign Tax Paid and Income			\$ (200.00)	\$ 600.00	\$ 525.00



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TAX YEAR 2021
FORM 1099 COMPOSITE
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COST BASIS DISCLOSURE

Changes to Cost Basis Reporting Requirements

Starting with the 2011 tax year, Charles Schwab & Co., Inc. will begin reporting adjusted cost basis to you and the IRS on your Form 1099-B for covered securities in your taxable brokerage accounts that you sell and that are covered by the new Emergency Economic Stabilization Act regulations. In the event of transfers of securities, we are also required to report adjusted cost basis information to other custodians for covered securities transferred to them.

Schwab will treat securities as covered when they are acquired on or after the following effective dates:

- January 1, 2011, for stocks and other equities
- January 1, 2012, for mutual funds, ETFs, and Dividend Reinvestment Plan (“DRIP”) shares
- January 1, 2014, for less complex fixed income and options, rights, and warrants
- January 1, 2016, for more complex fixed income

Because these new reporting requirements could impact the cost basis used to compute your taxable gains and losses, it’s important to understand when and how they will apply to you. The information in this document is intended as informational only and is not individualized tax advice. Schwab does not provide tax advice and encourages you to consult with your tax professional to understand how the new reporting requirements will affect you and your tax situation.

What Does This Mean for You?

1. When you sell covered securities, as described above, Schwab will be required to report details about your cost basis to you and the IRS on Form 1099-B. You will continue to be responsible for reporting all cost basis information for both covered and uncovered securities to the IRS on your tax returns.
2. Unless you’ve indicated otherwise, Schwab will calculate your gains and losses using the IRS default cost basis method of Average Cost for mutual funds and FIFO (First In, First Out) for all other securities. It is your responsibility to choose the cost basis method appropriate to your tax situation. See “Cost Basis Methods” for the methods offered by Schwab.
3. When you sell a security, the cost basis method used to calculate your gain or loss cannot be changed after your trade settles. So it’s important to consider the tax implications at the time of trade.

What Is Cost Basis?

Cost basis is the original purchase price you paid for a security plus commissions and any fees. Adjusted cost basis includes any other adjustments to the price. Adjusted cost basis also includes any adjustments due to wash sales, amortization, accretion, and corporate actions.

Your realized gain/loss on a security is determined by subtracting the adjusted cost basis from the sales proceeds in an account less commissions and fees.

For covered securities that were not both purchased and sold at Schwab, Schwab calculates cost basis using data that you have provided to us or that we have

obtained from third-party sources such as your prior custodian or another third-party source. Because the accuracy of cost basis data depends upon these third-party inputs, we are not able to guarantee the availability, accuracy, or completeness of such cost basis data on transactions that did not occur at Schwab. If we are not provided with adequate information to report cost basis data for covered securities that were not both purchased and sold at Schwab, those securities will be considered uncovered and the cost basis will not be reported to the IRS even if acquired after the effective date.

Cost Basis Methods

It is your responsibility to choose the cost basis method appropriate to your tax situation. Failure to select the proper cost basis method may cause you to pay more tax than necessary. Schwab does not provide tax advice and encourages you to consult with your tax professional regarding this decision.

To view and change your default cost basis method on your brokerage account, go to the Service tab on Schwab.com, then the Cost Basis Method page in Account Settings. You can also make a change by calling 1-800-435-4000. If your account is managed by an investment advisor, please call your advisor to make a change.

Default Cost Basis Methods

We apply the IRS default method of Average Cost for your mutual funds and the default method of FIFO (First In, First Out) for all other securities unless you inform us of a preferred method.

FIFO

Shares you acquired first are sold first

Average Cost

Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.

Cost Basis Methods Offered by Schwab

You may select a different cost basis method for your brokerage account other than the default methods described above. The following cost basis methods are offered by Schwab:

FIFO (First In, First Out)

Shares you acquired first are sold first

LIFO (Last In, First Out)

Shares you acquired last are sold first

HCOST (High Cost)

Shares with the highest cost are sold first

LCOST (Low Cost)

Shares with the lowest cost are sold first

Average Cost (mutual funds only)

Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.

Specific Identification

The IRS allows taxpayers to identify specific lots to be sold. Such identification must be made with the broker at the time of trade and no later than close of business on the day the trade settles.



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COST BASIS DISCLOSURE (continued)

Tax Lot Optimizer™: Lots are selected and sold with the objective of taking losses first (short-term then long-term) and gains last (long-term then short-term). Lots are sold in this order:

- Short Term Losses Lots that reflect a short-term loss are sold first, beginning with lots that generate the greatest short-term loss down to the least short-term loss
- Long Term Losses Lots that reflect a long-term loss are sold, beginning with lots that generate the greatest long-term loss down to the least long-term loss
- Short Term No Gains or Losses Short-term lots that reflect no gain or loss
- Long Term No Gains or Losses Long-term lots that reflect no gain or loss
- Long Term Gains Lots that reflect a long-term gain, beginning with lots that generate the least long-term gain up to the greatest long-term gain
- Short Term Gains Lots that reflect a short-term gain, beginning with lots that generate the least short-term gain up to the greatest short-term gain

The cost basis method used to determine the gain/loss of a trade cannot be changed after the trade settles. If Schwab does not receive a specific instruction by the end of settlement date, we will use the current cost basis method you have selected for your account or the default cost basis method if you have made no alternate selection to calculate the gain/loss that is reported to you and the IRS at the end of year.

The Internal Revenue Service does not recognize LIFO, HCOSt, LCOSt, and Tax Lot Optimizer as accounting methods, but it does recognize standing instructions to sell lots as adequate identification for reporting gains/losses.

Cost Basis Adjustments

Cost basis is generally based on your purchase price plus commissions and any fees; however, the original cost basis may be subject to adjustments that increase or decrease your basis.

Schwab will adjust the cost basis of securities in your brokerage account in the following circumstances:

Wash Sales: If you sell shares at a loss and buy additional shares in the same security 30 days before or after that date (61-day range), you may not claim the loss on your tax return until you sell the new shares. If a wash sale occurs, the loss is disallowed for federal income tax purposes but may be added to the cost basis of the purchased shares. Schwab will adjust the cost basis and holding period of shares when a wash sale occurs within an account as a result of a purchase of an identical security with the same CUSIP. Schwab will not take into account the impact of options purchases or sales in determining disallowed losses on sales of the underlying securities. It's important to note that the wash sale reporting requirements for you as a taxpayer are different and broader than the reporting requirements for Schwab. For more details on your wash sale reporting requirements, please see IRS publication 550 or speak with your tax professional.

Corporate Actions: In some instances corporate actions can affect the cost basis of your securities. Regulations require issuers to provide statements describing the

effects of a corporate action on the cost basis of a security. Schwab will adjust cost basis for corporate actions based on the information provided in the issuer statement.

Amortization/Accretion: Year-to-Date Amortization and Accretion is provided only for bonds sold in your account or held on 12/31. If you purchased a bond at par or transferred the security out of the account before year-end, no amount will be displayed. In some cases, such as when an account is transferred, Life-to-Date amortization values may be displayed. The amortization/accretion amount displayed on bonds you sold is calculated through the trade date of the sale.

Return of Capital Payments: Cost basis will be reduced for any return of capital (principal) distributions.

Option Adjustments: Schwab will adjust the cost basis or realized gain/loss (proceeds) of the underlying security for option assignments and exercises (by factoring the premium paid or received).

Inheritance: Schwab will adjust the cost basis of securities that have been inherited based on the fair market value on the date of death unless alternate instructions are received from an authorized representative of the estate.

Gifts: Shares will be gifted based on your default cost basis method unless otherwise specified with a given purchase date and cost prior to the gift transfer. Schwab will track the fair market value and gift date in addition to the donor's adjusted cost basis and will apply IRS gift rules at the time of sale to determine gain or loss.

You will still be required to track and make adjustments to your securities, as it is possible that you could have other situations that require cost basis adjustments that Schwab is not required to report.

Restricted Stock Awards: If you filed an election pursuant to IRC Section 83(b) on a Restricted Stock Award issued by your employer, a different cost basis may apply to shares vested from that award than the cost basis reported on this statement. Please consult with your personal tax advisor to understand the tax implications.

Acquisition Date: If cost basis is missing or not provided, a short-term holding period may have applied for positions that may have been held long term.

Please Note: This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consulting with a qualified tax advisor, CPA, financial planner or investment manager. Except as noted in the Terms and Conditions, your Investment Advisors are not affiliated with or supervised by Schwab.
 Foreign Investors should note that the information provided is from a U.S. tax perspective. The information provided may or may not have relevance in other jurisdictions.

Contact Us

If you have any questions or need more information about the cost basis methods or terminology in this Disclosure Statement, please call us at 1-800-435-4000. If your account is managed by an independent investment advisor, please call Schwab Alliance at 1-800-515-2157.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2021
FORM 1099 COMPOSITE
& YEAR-END SUMMARY

Date Prepared: January 11, 2022

TERMS AND CONDITIONS

GENERAL INFORMATION

Form 1099 Composite

For U.S. taxpayers, the information reported to you on Form 1099 is given to the Internal Revenue Service (IRS). Form 1099-Composite is comprised of the following substitute forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-OID, and 1099-B. The form(s) you receive in Form 1099 Composite depends on the income reportable to the IRS.

Year-End Summary

The information in the Year-End Summary is provided to you as a courtesy, should you need additional information when completing your tax return. When relevant, IRS box numbers are referenced to indicate individual items that make up the totals appearing on your Form(s) 1099. With the exception of the totals reported in the IRS box numbers referenced, Charles Schwab does not provide the details of the Year-End Summary to the IRS.

We recommend that all customers consult their investment and tax advisors prior to using this information.

Corrected Form 1099 and Year-End Summary

We are required to send you a corrected form with the revisions clearly marked when we receive updates or revisions to information contained in the form. This generally occurs if one or more of the issuers of the securities in your account reallocated certain income distribution (e.g., dividends or capital gains) after we mailed your original Form 1099. As a result, the supplemental information in Year-End Summary may be updated.

Upon receiving the corrected form, you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a qualified tax advisor, CPA, financial planner, or investment manager before you proceed.

Duplicate Form 1099 and Year-End Summary

If you request a duplicate Form 1099, please be aware that Schwab uses the most up-to-date information available at the time of the production. Thus, your duplicate Form 1099 and Year-End Summary may have more up-to-date information than the original Form 1099.

Realized Gain or (Loss) in Year-End Summary

The Realized Gain or (Loss) section provides information for all your realized gain or (loss) transactions during the tax year. It contains all transactions included in the Form 1099-B as well as transactions that are not reported on Form 1099-B (for example: sales and expirations of noncovered option activities, cash in lieu under \$20, negative or zero proceed sales, bankruptcy, and worthless securities). This supplemental information is believed to be accurate as of the date the data was compiled, but they may not be updated for any corrections after the data was initially compiled.

IN CASE OF QUESTIONS: If you have questions about this report or about specific Schwab accounts or Schwab One® transactions (other than wire transfers or check transactions), contact Schwab at 1-800-435-4000. If you have a complaint regarding your Schwab statement or our products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105. Outside of the U.S., call +1-415-667-5009.