

charles
SCHWAB

Own your tomorrow®

A Guide to Your Schwab Tax Forms for the 2025 Tax Year



Getting Started

Feeling overwhelmed? We get it.

We know it can be difficult to keep track of important tax deadlines, where to find tax data, and which forms you may need to file your tax return. That's why we've put together this guide: to help you navigate and understand the various tax forms that you may receive from Schwab.

This guide provides some basic information about several of the most common forms you may need to prepare your taxes, including:

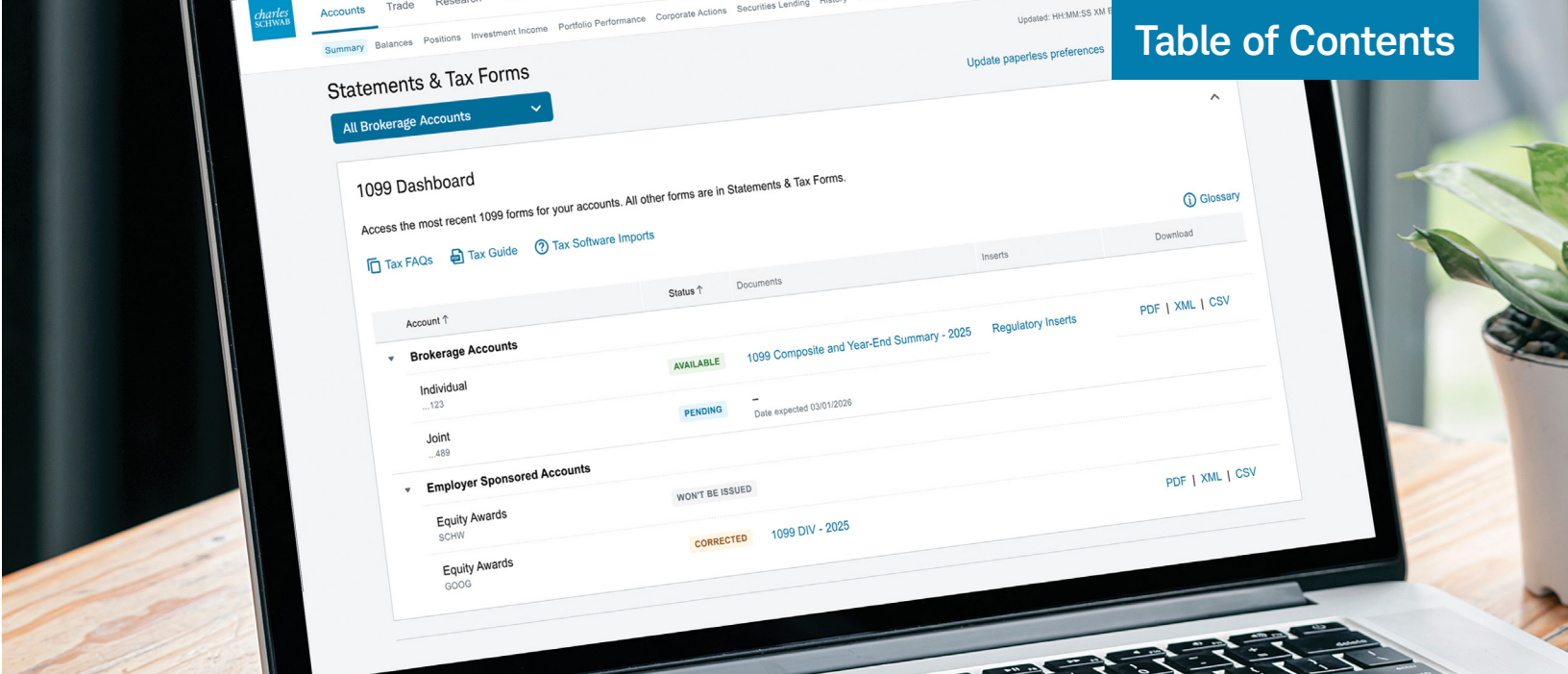
- Form 1099 Composite*
- Retirement and Education tax forms, including Form 5498, Form 5498-ESA, Form 1099-R, and Form 1099-Q

We also included a section of frequently asked questions, to help make sure you get answers to some of the most popular tax preparation questions.

While this guide is not intended to provide specific tax advice, it's our hope that we've given you some practical information about the tax forms you receive from Schwab and where your tax data resides. For your convenience, we compiled information from various IRS resources to help you connect the information on your Schwab tax forms to other IRS tax forms that may be part of your tax return. For specific tax advice for your particular situation, we recommend that you consult a tax professional, such as a CPA, IRS enrolled agent, or tax attorney.

*Form 1099-OID and Form 1099-MISC are not addressed in this guide.

2025 Tax Guide



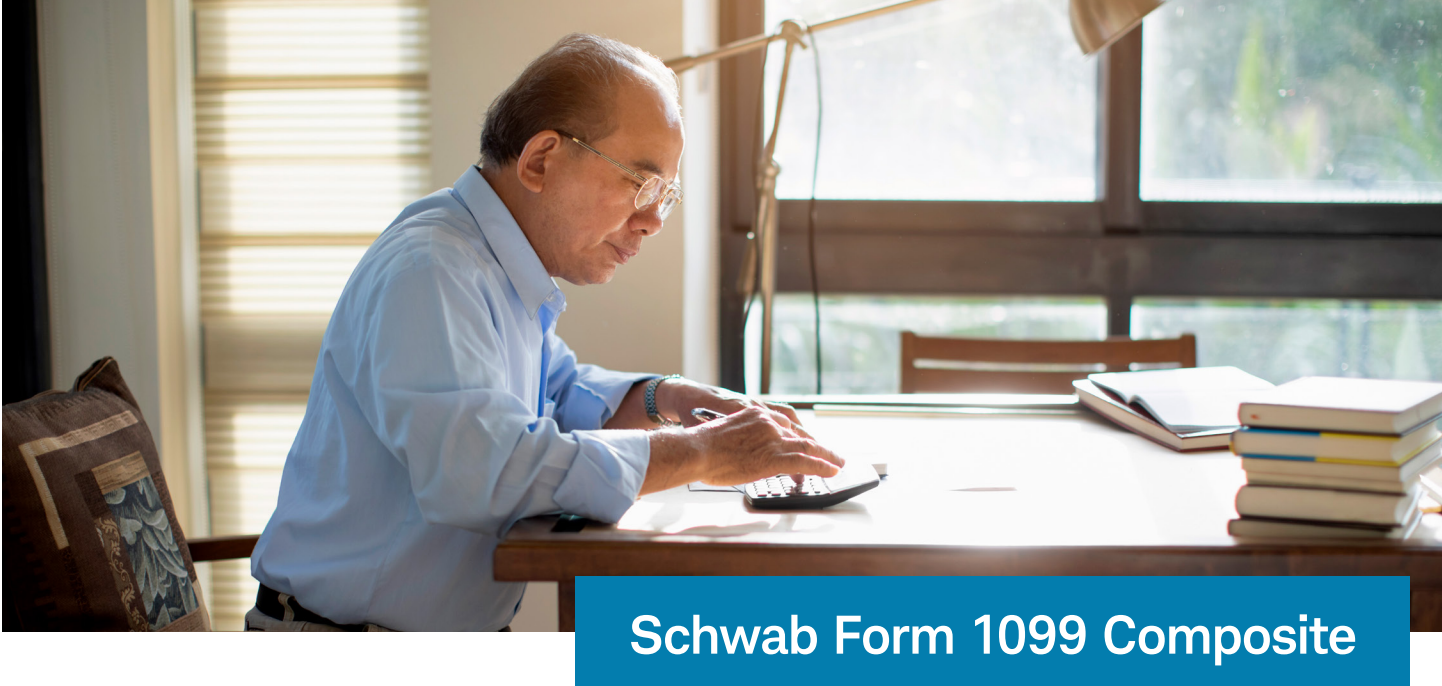
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Schedule D (Form 1040) and Form 8949

Taxpayers typically use Schedule D to report capital gains and losses, together with IRS Form 8949, which is used to report Sales and other Dispositions of Capital Assets. If you receive a Form 1099-B from Schwab, you may need to attach Schedule D and Form 8949 along with your Form 1040. (Form 8949 is shown on page 25.)

SCHEDULE D (Form 1040)	Capital Gains and Losses Attach to Form 1040, 1040-SR, or 1040-NR. Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10. Go to www.irs.gov/ScheduleD for instructions and the latest information.	OMB No. 1545-0074 <div style="font-size: 2em; font-weight: bold;">2025</div> Attachment Sequence No. 12		
Department of the Treasury Internal Revenue Service				
Name(s) shown on return		Your social security number		
Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.				
Part I Short-Term Capital Gains and Losses—Generally Assets Held One Year or Less (see instructions)				
See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.				
	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked				
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back				7
Part II Long-Term Capital Gains and Losses—Generally Assets Held More Than One Year (see instructions)				



In this chapter, we'll guide you through the key sections of the Form 1099 Composite, including Form 1099-DIV, Form 1099-INT, and Form 1099-B.

Schwab One® Account of

DANA JONES

JOHN JONES

Account Number

1111-9999

TAX YEAR 2025

FORM 1099 COMPOSITE

& YEAR-END SUMMARY

Date Prepared: January 11, 2026

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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Terms and Conditions

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Note: All data on the form is current as of this date. Any new or updated reportable information we receive after this date may require us to send you a corrected Form 1099.

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Form 1099-DIV

This section of the Form 1099 Composite reports any dividend amounts earned on certain investments in your Schwab account(s), including capital gains distributions.

As illustrated below, the Year-End Summary portion of the Form 1099 Composite can be used as a reference to obtain greater detail on your Form 1099-DIV entries.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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

Dividends and Distributions—2025

Department of the Treasury—Internal Revenue Service

Box Description

1a Total Ordinary Dividends (Includes amounts shown in boxes 1b, 2e, and 5)

1b Qualified Dividends

2a Total Capital Gains Distributions (Includes amounts shown in 2b, 2c, and 2d)

2b Unrecap. Sec. 1250 Gain

2c Section 1202 Gain

2d Collectibles (28%) Gain

2e Section 897 Ordinary Dividends

2f Section 897 Capital Gains

3 Nondividend Distributions

4 Federal Income Tax Withheld

5 Section 199A Dividends

6 Investment Expenses

7 Foreign Tax Paid

8 Foreign Country or U.S. Possession

9 Cash Liquidation Distributions

10 Noncash Liquidation Distributions

12 Exempt-Interest Dividends (Includes amount shown in box 13)

13 Specified Private Activity Bond Interest Dividends

14 State

15 State Identification No.

16 State Tax Withheld

11 FATCA Filing Requirement ☐

This is important tax information and is being furnished to the IRS by Charles Schwab & Co., Inc. if this income is taxable and the IRS determines that it has.

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Payer's Name and Address

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262


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

Date Prepared: January 11, 2026

Form 1099-DIV

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)	\$ 2,380.00	\$ 5,805.00



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
YEAR-END SUMMARY

Year-End Summary Information is Not Provided to the IRS.
The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

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 2025	Paid/Adjusted in 2026 for 2025	Amount
Ordinary Dividends					
Non-Qualified Dividends					
123 ASIA PACIFIC		90300XXXX	\$ 960.00	\$ (335.00)	\$ 625.00
FAKE FUND	UWXYZ	47102XXXX	\$ 1,375.00	\$ 50.00	\$ 1,425.00
MONEY MARKET FUND	ZYXWU	80851XXXX	\$ 525.00	\$ 0.00	\$ 525.00
SAMPLE 199A REIT	ZZZZ	54321XXXX	\$ 0.00	\$ 100.00	\$ 100.00
SAMPLE 897 REIT	XZXZ	00000XXXX	\$ 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	19829XXXX	\$ 100.00	\$ 100.00	\$ 200.00
XYZ INTL FD		87654XXXX	\$ 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		41383XXXX	\$ 1,000.00	\$ 0.00	\$ 1,000.00
ABC INTL FUND	XABCX	41382XXXX	\$ 500.00	\$ 100.00	\$ 600.00
EXAMPLE COMPANY	XYZ	80852XXXX	\$ 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	XZXZ	00000XXXX	\$ 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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Box 1a. Total Ordinary Dividends (Includes amount shown in boxes 1b, 2e, and 5)

This box shows your total taxable ordinary dividends. Include this amount on the Ordinary dividends line of Form 1040. Also, report it on Schedule B, if required.

Box 1b. Qualified Dividends

This box shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates.

See the Instructions for Form 1040 to learn how to determine this amount and where to report it.

Note: The amount shown may be for dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP).



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Dividends and Distributions—2025

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
12	Exempt-interest Dividends (Includes amount shown in box 13)		\$ 2,700.00
13	Specified Private Activity Bond Interest Dividends	\$ 2,700.00	
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld		\$ 2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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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Box 2a. Total Capital Gains Distributions

This box shows total capital gains distributions from a mutual fund, regulated investment company (RIC), or real estate investment trust (REIT). Box 2a also includes the amounts that are shown in boxes 2b, 2c, 2d, and 2f.

On Schedule D, enter the total capital gains distributions paid to you during the year, regardless of how long you held your investment. This amount is shown in box 2a of Form 1099-DIV.

See "How to Report" in the Instructions for Schedule D (Form 1040) for more information.

Note: If no amount is shown in boxes 2b, 2c, 2d, and/or 2f, and your only capital gains and losses are capital gains distributions, you may be able to report the amounts shown in box 2a on your Form 1040 rather than Schedule D. See the Instructions for Form 1040.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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

Dividends and Distributions—2025**Payer's Name and Address**

Date Prepared: January 11, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

Telephone Number: 1-800-435-4000

Federal ID Number: 94-1737782

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
12	Exempt-interest Dividends (Includes amount shown in box 13)	\$	2,700.00
13	Specified Private Activity Bond Interest Dividends	\$ 2,700.00	
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld	\$	2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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Note: Distributions of net realized short-term capital gains aren't treated as capital gains. Instead, they're included on Form 1099-DIV as ordinary dividends.

Boxes (2b, 2c, and 2d) are related to box 2a. The instructions found on Schedule D of Form 1040 will help you.

Box 2b. Unrecaptured Section 1250 Gain

Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. If your form shows an amount in box 2b and you complete Schedule D, include that amount on the "Unrecaptured Section 1250 Gain Worksheet" part of the Instructions for Schedule D of IRS Form 1040.

Box 2c. Section 1202 Gain

If the form displays an amount in box 2c, see the "Exclusion of Gain on Qualified Small Business (QSB) Stock" section of the Instructions for Schedule D.

Be sure to consult a tax professional to learn more about eligibility.

Box 2d. Collectibles (28%) Gain

If your form shows an amount in box 2d and you complete Schedule D, include that amount on the "28% Rate Gain Worksheet" part of the Instructions for Schedule D.

Note: Boxes 2e (Section 897 Ordinary Dividends) and 2f (Section 897 Capital Gains) generally do not apply to U.S. taxpayers.



Schwab One® Account of
**DANA JONES
JOHN JONES**

Account Number
1111-9999

**TAX YEAR 2025
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.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Date Prepared: January 11, 2026

Dividends and Distributions—2025

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
12	Exempt-interest Dividends (Includes amount shown in box 13)	\$	2,700.00
13	Specified Private Activity Bond Interest Dividends	\$ 2,700.00	
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld	\$	2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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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Box 3. Nondividend Distributions (Return of Capital)

Box 3 shows nondividend distributions or return of capital. Generally, the amount in this box reduces your basis and is not taxable. However, any amount received in excess of your basis is taxable to you as a capital gain. See IRS Publication 550 for more information.

Generally, a nondividend distribution is one that is not paid out of the earnings and profits of a corporation or a mutual fund.

Cost basis adjustment

A nondividend distribution (Return of Capital) reduces the cost basis of your stock and will not be taxed until your basis in the stock is fully recovered. Schwab reduces your cost basis on the appropriate lots (if bought at different times) based on the information we receive from the issuers of your securities.

The cost basis and income information on your previous monthly statements may be different due to the adjustments and income classifications we receive.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Date Prepared: January 11, 2026

Dividends and Distributions—2025

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
12	Exempt-interest Dividends (Includes amount shown in box 13)	\$	2,700.00
13	Specified Private Activity Bond Interest Dividends	\$	2,700.00
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld	\$	2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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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Box 4. Federal Income Tax Withheld

This box will contain an amount if you were subject to backup withholding.

Generally, Schwab must apply backup withholding if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Section 199A Dividends

This box displays the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A.

Generally, you may be entitled to a deduction of up to 20% of your net qualified business income plus 20% of qualified REIT dividends and qualified publicly traded partnership (PTP) income. See the instructions for Form 8995 and Form 8995-A for more information. Be sure to consult a tax professional about eligibility for the qualified business income deduction under section 199A.

Box 6. Investment Expenses

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.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Date Prepared: January 11, 2026

Dividends and Distributions—2025

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
12	Exempt-interest Dividends (Includes amount shown in box 13)	\$	2,700.00
13	Specified Private Activity Bond Interest Dividends	\$ 2,700.00	
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld	\$	2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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.

Box 7. Foreign Tax Paid

This box displays foreign taxes paid from dividends and other distributions. If you'd like to claim this amount as a deduction or as a credit on your Form 1040, be sure to consult a tax professional about your eligibility.

Box 9. Cash Liquidation Distributions and Box 10. Noncash Liquidation Distributions

These boxes display cash and noncash liquidation distributions. Liquidation distributions, sometimes called liquidation dividends, are distributions you receive from a partial or complete liquidation of a corporation. These distributions are similar to a return of capital and may be paid in one or more installments.

You should consult a tax professional on how to report this, depending on your situation. See IRS Publication 550 for more information.

Box 12. Exempt-interest Dividends

Box 12 shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. Include any exempt-interest dividends from a mutual fund or other RIC on your Form 1040.

Note: This amount may be subject to backup withholding. See "Box 4. Federal Income Tax Withheld" on the previous page.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Date Prepared: January 11, 2026

Dividends and Distributions—2025

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
12	Exempt-interest Dividends (Includes amount shown in box 13)	\$	2,700.00
13	Specified Private Activity Bond Interest Dividends	\$ 2,700.00	
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld	\$	2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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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Page 3 of 53

Box 13. Specified Private Activity Bond Interest Dividends

This box shows exempt-interest dividends paid by a mutual fund or other regulated investment company. These dividends paid by a mutual fund or other regulated investment company are treated as interest income on specified private activity bonds to the extent that the dividends are attributable to the interest on the bonds received by the RIC minus the allocable share of the expenses paid or incurred by the RIC in earning the interest. (The amount is included in Box 12 as well.) See the instructions for Form 6251 for more information.

Boxes 14–16 are for recording state income tax information for up to two states.

Box 14. State


Box 14 lists the state(s) in which income tax was withheld. If there is withholding from more than two states, "VARIOUS" will appear.

Box 15. State Identification No.

Box 15 displays the Schwab identification number for the states in which you paid income tax. If there is withholding from more than two states, "VARIOUS" will appear.

Box 16. State Tax Withheld

This box shows the amount of state income tax withheld.

	Schwab One® Account of DANA JONES JOHN JONES	Account Number 1111-9999	TAX YEAR 2025 FORM 1099 COMPOSITE
Recipient's Name and Address <hr/> 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 <hr/> CHARLES SCHWAB & CO., INC. 3000 SCHWAB WAY WESTLAKE, TX 76262 Telephone Number: 1-800-435-4000 Federal ID Number: 94-1737782	
		Date Prepared: January 11, 2026	
Dividends and Distributions—2025		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
12	Exempt-interest Dividends (Includes amount shown in box 13)	\$	2,700.00
13	Specified Private Activity Bond Interest Dividends	\$	2,700.00
14	State	VARIOUS	
15	State Identification No.	VARIOUS	
16	State Tax Withheld	\$	2,700.00
11	FATCA Filing Requirement <input type="checkbox"/>		

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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Form 1099-INT

This section of your Form 1099 Composite reports any interest paid to your Schwab account(s), including interest on U.S. savings bonds and Treasury obligations.

As illustrated below, the Year-End Summary portion of the Form 1099 Composite can be used as a reference to obtain greater detail on your Form 1099-INT entries.



Schwab One® Account of
DANA JONES
JOHN JONES

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

Account Number
1111-9999

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262
Telephone Number: (800) 435-4000
Federal ID Number: 94-1737782

TAX YEAR 2025
FORM 1099 COMPOSITE

Date Prepared: January 11, 2026

Interest Income—2025 **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	\$ 730.00
4	Federal Income Tax Withheld	
5	Investment Expenses	
6	Foreign Tax Paid	
7	Foreign Country or U.S. Possession	
8	Tax-Exempt Interest	
9	Specified Private Activity Bond Interest	
10	Market Discount	
11	Bond Premium	
12	Bond Premium on Treasury Obligations	
13	Bond Premium on Tax-Exempt Bond	
14	Tax-Exempt and Tax Credit Bond CUSIP No.	
15	State	
16	State Identification No.	VARIOUS
17	State Tax Withheld	

☐ FATCA Filing Requirement

Amount in Box 9 Specified Private Activity Bond Interest subject to both market discount and bond premium are reported for current income currently.

This is important tax information and is being furnished to you if this income is taxable and the IRS determines that it has.

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Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
YEAR-END SUMMARY

Date Prepared: January 11, 2026

Box 1. Interest Income

This box shows the taxable interest paid to you during the year. The amount in this box does not include the amount you may see in box 3 (Interest on U.S. Savings Bonds and Treasury Obligations) of this section.

Enter your total taxable interest on your Form 1040. Generally, if the amount is more than \$1,500, you may also need to enter it on Schedule B. See the instructions for Schedule B.

Box 3. Interest on U.S. Savings Bonds and Treasury Obligations

Box 3 shows the interest income you received from U.S. Savings Bonds, Treasury bills, Treasury notes, and Treasury bonds. This may or may not be taxable to you.

This interest is exempt from state and local income taxes and is not included in box 1. You can also find more information in IRS Publication 550.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Interest Income—2025

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.

Box 4. Federal Income Tax Withheld

This box will contain an amount if you were subject to backup withholding. Generally, Schwab must apply backup withholding if you did not furnish your TIN or you did not furnish the correct TIN. Include this amount on your income tax return as tax withheld. See Form W-9 for more information.

Box 5. Investment Expenses

Box 5 shows your share, if any, of investment expenses of a single-class real estate mortgage investment conduit (REMIC). This amount is included in box 1.

You may be able to take the amount as an itemized deduction. You should consult a tax professional for information on how to report this on your taxes. For more information about investment expenses, see Chapter 3 of IRS Publication 550.

Box 6. Foreign Tax Paid

Box 6 shows foreign tax paid. Depending on your situation, you may be able to claim this tax as a deduction or a credit on your Form 1040. Be sure to consult a tax professional about your eligibility.



Schwab One® Account of
**DANA JONES
JOHN JONES**

Account Number
1111-9999

**TAX YEAR 2025
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, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Interest Income—2025

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.

Box 8. Tax-Exempt Interest


This box shows tax-exempt interest, such as income from tax-exempt municipal bonds, paid to you during the year. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. (Box 4 information on page 17 provides more information on federal tax withholding.)

This amount is generally reported on Form 1040.

Note: If you acquired a tax-exempt bond at a premium, you should only report the net amount of tax-exempt interest (that is, the excess of the tax-exempt interest received during the year over the amortized bond premium for the year).

Box 9. Specified Private Activity Bond Interest

Box 9 shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8 as well. See the instructions for Form 6251 for more information.

	Schwab One® Account of DANA JONES JOHN JONES	Account Number 1111-9999	TAX YEAR 2025 FORM 1099 COMPOSITE
Recipient's Name and Address <hr/> 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, 2026 <hr/> CHARLES SCHWAB & CO., INC. 3000 SCHWAB WAY WESTLAKE, TX 76262 Telephone Number: (800) 435-4000 Federal ID Number: 94-1737782	
Interest Income—2025 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 <input type="checkbox"/>			

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.

Box 10. Market Discount

Box 10 shows market discount 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 Schwab of the election in writing, this box will show the market discount that accrued on the debt instrument during the year it was held by you. Please note that Schwab follows broker default reporting and will report market discount on Form 1099-B at disposition, unless you elect otherwise. For original issue discount (OID) bonds, this information will be reported on Form 1099-OID.

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 generally includible in taxable income as interest income.

Note regarding calculation of market discount: 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 Schwab 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).



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Interest Income—2025

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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Bond premium amortization for covered and noncovered securities

Before we review the next sections of this form, keep in mind that the information provided may be different for covered and noncovered securities.

For a taxable or tax-exempt covered security acquired at a premium, Schwab reports a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). However, if you notified Schwab in writing that you did not want to amortize the premium on a taxable covered security, then Schwab will only report the gross amount of interest paid to you.

For a noncovered security acquired at a premium, Schwab reports the gross amount of interest paid to you. However, your Year-End Summary of the Form 1099 Composite will display your allocable premium in the "Amortization and Accretion for Fixed Income" section.

Schwab One® Account of		Account Number		TAX YEAR 2025 YEAR-END SUMMARY	
DANA JONES JOHN JONES		1111-9999			
YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. <small>The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.</small>				Date Prepared: January 11, 2026	
AMORTIZATION AND ACCRETION FOR FIXED INCOME					
Taxable Bonds					
Description CUSIP Number	Quantity/Par	Date Acquired Close Date	Adjusted Cost Basis	Bond Premium Year-to-Date (2025) Bond Premium Life-to-Date	Market Discount Year-to-Date (2025) Market Discount Life-to-Date
Certificate of Deposit					
BROKER CD	10,000.00	04/01/23	\$ 10,117.00	\$ (82.80)	\$ 0.00
88288XXXX		--		\$ (82.80)	\$ 0.00
Total				\$ (82.80) \$ (82.80)	\$ 0.00 \$ 0.00
Corporate Bonds					
PRETEND CORP BOND DUE 12/25	10,000.00	01/09/23	\$ 9,550.00	\$ 0.00	\$ 200.00
54321XXXX		10/13/25		\$ 0.00	\$ 200.00
SAMPLE CORP BOND	10,000.00	12/01/23	\$ 10,408.00	\$ (84.21)	\$ 0.00
04939XXXX		--		\$ (112.25)	\$ 0.00
Total				\$ (84.21) \$ (112.25)	\$ 50.00 \$ 50.00
Municipal Bonds					
ANY STATE BOND DUE 12/26	50,000.00	10/09/22	\$ 42,982.45	\$ 0.00	\$ 1,729.33
05505XXXX		--		\$ 0.00	\$ 2,017.55
ANY COUNTY NOTE DUE 11/26	50,000.00	03/14/23	\$ 56,008.00	\$ (1,992.00)	\$ 0.00
79797XXXX		--		\$ (1,992.00)	\$ 0.00
Total				\$ (1,992.00) \$ (1,992.00)	\$ 1,719.33 \$ 2,017.55
U.S. Treasuries					
US TREASURY BOND 8.000% DUE 12/28	750,000.00	12/31/18	\$ 781,172.00	\$ (5,195.33)	\$ 0.00
91281XXXX		--		\$ (20,781.33)	\$ 0.00
Total				\$ (5,195.33) \$ (20,781.33)	\$ 0.00 \$ 0.00

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What is bond premium?

Generally, bond premium is defined as the excess of a holder's basis in a bond over the sum of the remaining amounts payable on the bond other than payments of qualified stated interest.

For example, if you purchased a bond for \$1,050, a bond with a maturity value of \$1,000 would have bond premium of \$50.

Per IRS Publication 550, if you buy a bond at a premium, the premium is part of your cost basis. If the bond pays **taxable interest**, as with a corporate bond, you can typically choose to amortize the premium. This generally means that each year, and over the life of the bond, the premium is used to reduce the amount of interest includible in your income. If you make this choice, you must reduce your basis in the bond by the amortization for the year.

If the bond yields **tax-exempt interest**, as with a tax-exempt municipal bond, the premium must be amortized. This amortized amount is typically not deductible in determining taxable income. Each year, the cost basis in the bond is reduced by the amortization for the year.

Box 11. Bond Premium

Box 11 shows the amount of bond premium amortized for the current tax year for covered taxable bonds (other than covered U.S. Treasury obligations), unless you notified Schwab in writing that you did not want to amortize the 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 with respect to the security.

If you elect to reduce your interest income on a taxable bond by the amount of taxable amortizable bond premium, the amount to be subtracted is identified as the "ABP Adjustment," per the instructions on Schedule B.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Interest Income—2025

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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Box 12. Bond Premium on Treasury Obligations

Box 12 reports the amount of bond premium amortized for the tax year for covered U.S. Treasury obligations, unless you notified Schwab in writing that you did not want to amortize the bond premium under section 171.

If your Form 1099-INT reports an amount in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest related to the security that is includible in income on Form 1040.

Box 13. Bond Premium on Tax-Exempt Bond

Box 13 reports the amount of bond premium amortized for the current tax year for tax-exempt covered securities.

If you acquired a tax-exempt bond at a premium, you'll typically report the net amount of tax-exempt interest on your Form 1040. If an amount is reported in this box, see IRS Publication 550 to determine the net amount of tax-exempt interest reportable on Form 1040.

Note: Be sure to consult a tax professional for advice on how to report this information as accurately as possible.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Date Prepared: January 11, 2026

Interest Income—2025

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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Boxes 15–17 are for recording state income tax information for up to two states.

Box 15. State


Box 15 lists the state(s) in which income tax was withheld. If an account has withholding from multiple states, "VARIOUS" will appear.

Box 16. State Identification No.

Box 16 displays the Schwab identification number for the states in which you paid income tax. If an account has withholding from multiple states, "VARIOUS" will appear.

Box 17. State Tax Withheld

This box shows the amount of state income tax withheld.

		Schwab One® Account of DANA JONES JOHN JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099 COMPOSITE	
Recipient's Name and Address				Payer's Name and Address		Date Prepared: January 11, 2026	
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				CHARLES SCHWAB & CO., INC. 3000 SCHWAB WAY WESTLAKE, TX 76262 Telephone Number: (800) 435-4000 Federal ID Number: 94-1737782			
Interest Income—2025						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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Form 1099-B

The Form 1099-B section of your Form 1099 Composite reports the sale or exchange of securities, including gross proceeds and cost basis, from broker transactions. Schwab reports any proceeds from the sale of securities in your Schwab account(s), including tenders, redemptions, and taxable corporate reorganizations.

How proceeds are calculated

Proceeds are generally calculated by deducting commissions from the sales price. We report your overall net proceeds on Form 1099-B. You typically need the proceeds reflected on Form 1099-B, together with the cost basis information, to determine the correct realized gains or losses to report on your tax return.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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, 2026

CHARLES SCHWAB & CO., INC.
3000 SCHWAB WAY
WESTLAKE, TX 76262

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

Proceeds From Broker Transactions—2025

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.

		1b—Date acquired	1d—Proceeds			1f—Accrued Market Discount			
1a—Description of property (Example—100sh. XYZ Co.)		1c—Date sold or disposed	6—Reported to IRS: Gross proceeds (except where indicated)			1e—Cost or other basis	1g—Wash Sale Loss Disallowed	Realized Gain or (Loss)	4—Federal income tax withheld
CUSIP Number/Symbol	**								
5 CALL SAMPLE CORPORATION	SC	01/15/25	\$	602.75	\$	525.00	-- \$	77.75 \$	0.00
XXYY 03/21/2025 20.00 C		02/11/25					--		
10 CALL SAMPLE CORPORATION	X	01/15/25	\$	0.00	\$	1,050.00	-- \$	(1,050.00) \$	0.00
XXYY 03/21/2025 20.00C		03/21/25					--		
Security Subtotal			\$	602.75	\$	1,575.00	-- \$	(972.75) \$	0.00
							--		
10,000 PRETEND CORPORATE BOND **DUE									
04/15/25**	S	01/09/25	\$	9,750.00	\$	9,550.00	\$ 200.00 \$	0.00 \$	0.00
54321XXXX		10/13/25					--		
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.

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Form 8949 and Schedule D (Form 1040)

The referenced IRS form images (Schedule 8949, shown below, and Schedule D, shown on page 5) are not issued or produced by Schwab and are meant as visual aids. Please visit [IRS.gov](https://www.irs.gov) if you wish to obtain these specific IRS forms and instructions.

Form 8949: Sales and Other Dispositions of Capital Assets is the form U.S. taxpayers use to report short- and long-term capital gains and losses from sales and exchanges of capital assets. Form 8949 allows you and the IRS to reconcile amounts that were reported to you and the IRS on Form 1099-B with the amounts you report on your return.

Net proceeds (gross proceeds minus any commissions) are shown in column (d) of Form 8949.

Schedule D (Form 1040): Capital Gains and Losses is used to report most capital gain or loss transactions.


Don't forget to complete Form 8949, when needed, before you complete Schedule D (Form 1040).

Note regarding cost basis:
Schwab reports covered cost basis directly to the IRS; noncovered cost basis is displayed on Form 1099-B but is not directly reported to the IRS. Your 1099-B will have a prominent note showing what information is reported to the IRS and what is not.

Form 8949 Department of the Treasury Internal Revenue Service	Sales and Other Dispositions of Capital Assets File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D. Go to www.irs.gov/Form8949 for instructions and the latest information.	OMB No. 1545-0074 <div style="font-size: 2em; font-weight: bold;">2025</div> Attachment Sequence No. 12A					
Name(s) shown on return		Social security number or taxpayer identification number					
<p>Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.</p>							
<p>Part I Short-Term. Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.</p> <p>Note: You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).</p>							
<p>You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.</p> <p><input type="checkbox"/> (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)</p> <p><input type="checkbox"/> (B) Short-term transactions reported on Form(s) 1099-B showing basis wasn't reported to the IRS</p> <p><input type="checkbox"/> (C) Short-term transactions not reported to you on Form 1099-B</p>							
1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment

Form 8949 (2025)		Attachment Sequence No. 12A Page 2					
Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on other side		Social security number or taxpayer identification number					
<p>Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.</p>							
<p>Part II Long-Term. Transactions involving capital assets you held more than 1 year are generally long-term (see instructions). For short-term transactions, see page 1.</p> <p>Note: You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).</p>							
<p>You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.</p> <p><input type="checkbox"/> (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)</p> <p><input type="checkbox"/> (E) Long-term transactions reported on Form(s) 1099-B showing basis wasn't reported to the IRS</p> <p><input type="checkbox"/> (F) Long-term transactions not reported to you on Form 1099-B</p>							
1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment

Boxes of Form 1099-B

		Schwab One® Account of DANA JONES JOHN JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099 COMPOSITE	
Taxpayer ID Number: ***-**-0000				Date Prepared: January 11, 2026			
Proceeds From Broker Transactions—2025 (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	1b	1c	1d	1e	1f	1g	4
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
5,952 SAMPLE CORP 30246XXXX/XXYY	\$ VARIOUS	\$ 101,902.74	\$ 114,092.06	--	--	(12,189.32)	0.00
300* SAMPLE CORP 30246XXXX/XXYY	\$ 10/11/25	\$ 16,965.80	\$ 18,062.05	--	--	(1,096.25)	0.00
Security Subtotal		\$ 118,868.54	\$ 132,154.11	--	--	(13,285.57)	0.00
1,700 SAMPLE MUNI FUND 67062XXXX/ABCXX	\$ 09/14/25	\$ 23,604.95	\$ 22,379.62	--	--	1,225.33	0.00
Security Subtotal		\$ 23,604.95	\$ 22,379.62	--	--	1,225.33	0.00

1a Box 1a. Description of property

Shows a brief description of the security for which information is being reported.

1b Box 1b. Date acquired

This box may be blank if the acquisition date of the noncovered securities is not known. “Various” may be shown if the securities were acquired on a variety of dates. For short sales, the date shown is the acquired security’s settlement date, on which the short sale closed.

1c Box 1c. Date sold or disposed

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 8–11, no entry will be present.


1d Box 1d. Proceeds

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.

This box may also show the following:

- Proceeds from the disposition of your interest(s) in a widely held fixed investment trust.
- The aggregate amount of cash and the fair market value (FMV) of any stock or other property received from transferring property to a foreign corporation.
- Losses on forward contracts or non–Section 1256 option contracts, shown in parentheses. **Note:** This box does not include proceeds from regulated futures contracts or Section 1256 option contracts.

Typically, you’ll report the amount shown in box 1d on Form 8949 or on Schedule D (whichever applies for you) as explained in the Instructions for Schedule D.

	Schwab One® Account of DANA JONES JOHN JONES	Account Number 1111-9999	TAX YEAR 2025 FORM 1099 COMPOSITE
Taxpayer ID Number: ***-**-0000		Date Prepared: January 11, 2026	
Proceeds From Broker Transactions—2025 (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.)	1b—Date acquired 1c—Date sold or disposed	1d—Proceeds 6—Reported to IRS: Gross proceeds (except where indicated)	1e	1f	1g	Realized Gain or (Loss)	4—Federal income tax withheld
CUSIP Number/Symbol	**	\$	1e—Cost or other basis	1f—Accrued Market Discount	1g—Wash Sale Loss Disallowed	\$	\$
5,952 SAMPLE CORP	S VARIOUS	\$ 101,902.74	\$ 114,092.06	--	--	(12,189.32)	0.00
30246XXX/XXYY	04/01/25	Net proceeds		--	--		
300+ SAMPLE CORP	SS 10/11/25	\$ 16,965.80	\$ 18,062.05	--	--	(1,096.25)	0.00
30246XXX/XXYY	10/11/25			--	--		
Security Subtotal		\$ 118,868.54	\$ 132,154.11	--	--	(13,285.57)	0.00
1,700 SAMPLE MUNI FUND	S 09/14/25	\$ 23,604.95	\$ 22,379.62	--	--	1,225.33	0.00
67062XXX/ABCXX	11/11/25			--	--		
Security Subtotal		\$ 23,604.95	\$ 22,379.62	--	--	1,225.33	0.00

1e Box 1e. Cost or other basis

Shows the cost basis of securities sold. Note the following:

- 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 exercise that was reported to you on a Form W-2.
- See the Instructions for Form 8949, Instructions for Schedule D, or IRS Publication 550 for details.

1f Box 1f. Accrued Market Discount

Shows the amount of the accrued market discount.

For details on market discount, see the following:

- Instructions for Schedule D
- IRS Publication 550 and Instructions for Form 8949

1g Box 1g. Wash Sale Loss Disallowed

Shows the amount of nondeductible loss in a wash sale transaction.

For details on the reporting of wash sales on your return, see the following:

- Instructions for Schedule D
- IRS Publication 550 and Instructions for Form 8949

You'll need to report wash sale transactions in Part I or Part II (depending on how long you owned the stock or securities) of Form 8949. Be sure to:

- Check the appropriate box.
- Complete all columns.
- Enter "W" in column (f).
- Enter the amount of the loss not allowed as a positive number in column (g).

For more information, see the Instructions for Form 8949.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
FORM 1099 COMPOSITE

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

Date Prepared: January 11, 2026

Proceeds From Broker Transactions—2025 (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)			1h—Wash Sale Loss Disallowed						
5,952 SAMPLE CORP	S	VARIOUS	\$	101,902.74	\$	114,092.06	--	\$	(12,189.32)	\$	0.00
30246XXX/XXYY		04/01/25		Net proceeds			--				
300* SAMPLE CORP	SS	10/11/25	\$	16,965.80	\$	18,062.05	--	\$	(1,096.25)	\$	0.00
30246XXX/XXYY		10/11/25					--				
Security Subtotal			\$	118,868.54	\$	132,154.11	--	\$	(13,285.57)	\$	0.00
1,700 SAMPLE MUNI FUND	S	09/14/25	\$	23,604.95	\$	22,379.62	--	\$	1,225.33	\$	0.00
67062XXX/ABCXX		11/11/25					--				
Security Subtotal			\$	23,604.95	\$	22,379.62	--	\$	1,225.33	\$	0.00
1,000 CONTINGENT PAYMENT BOND	S	01/10/25	\$	1,000.00	\$	1,000.00	--	\$	0.00	\$	0.00
99999XXXX		06/10/25					--				
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.

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2 Box 2. Checkboxes for type of gain or loss

This box indicates whether the gain or loss is considered short-term or long-term and whether any part of the gain or loss is considered ordinary income.

If the "Ordinary" box is checked, your security may be subject to special rules. For example, a gain on a contingent payment debt instrument subject to the noncontingent bond method is generally treated as ordinary interest income rather than as a capital gain.

See the Instructions for Form 8949, IRS Publication 550, or IRS Publication 1212 for more details on whether any special rules or adjustments might apply to your security.

Schwab One® Account of DANA JONES JOHN JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099-B		
Taxpayer ID Number: ***-**-0000				Date Prepared: January 11, 2026		
Proceeds From Broker Transactions—2025 (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	6—Reported to IRS: Gross proceeds (except where indicated)	1e—Cost or other basis	1f—Accrued Market Discount 1g—Wash Sale Loss Disallowed	4—Federal income tax withheld
0.50 EXAMPLE COMMON STOCK 17296XXX/ABC	C 04/07/23	05/10/25	\$ 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 88888XXXX	S 02/12/23	07/11/25	\$ 2,000.00	\$ 2,000.00	-- \$ 0.00	\$ 0.00
3-If checked, proceeds from: QOF <input type="checkbox"/>						
Security Subtotal			\$ 2,000.00	\$ 2,000.00	-- \$ 0.00	\$ 0.00
1,000 SAMPLE CORP BOND **CALLED** 03759XXXX	S 01/21/23	02/08/25	\$ 1,183.69	\$ 1,326.07	-- \$ (1.75)	\$ 0.00
Security Subtotal			\$ 1,183.69	\$ 1,326.07	-- \$ (1.75)	\$ 0.00
100 SAMPLE REALTY TRUST REIT 00423XXXX/ZZZ	S 06/30/23	12/05/25	\$ 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	-- \$ (61.80)	\$ 326.43
FATCA Filing Requirement <input type="checkbox"/>						
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.						
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3 Box 3. Checkboxes for source of proceeds

If checked, the proceeds result from a transaction involving collectibles or from a Qualified Opportunity Fund (QOF).

4 Box 4. Federal income tax withheld

This box will contain an amount if you were subject to backup withholding. Generally, Schwab must apply backup withholding if you did not furnish your TIN or you did not furnish the correct TIN.

See Form W-9 for more information. Include this amount on your income tax return as tax withheld.


6 Box 6. Reported to IRS

If the exercise of a noncompensatory option resulted in the sale of a security, a checked "Net proceeds" box indicates that the amount in box 1d was adjusted by the amount of any option premiums. Otherwise, the "Gross proceeds" box will be checked.

7 Box 7. Check if loss is not allowed based on amount in 1d

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 Instructions for Form 8949 and the Instructions for Schedule D for more information.

	Schwab One® Account of DANA JONES JOHN JONES	Account Number 1111-9999	TAX YEAR 2025 FORM 1099 COMPOSITE
Taxpayer ID Number: ***-**-0000		Date Prepared: January 11, 2026	
Proceeds From Broker Transactions—2025 (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.			

		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	04/07/23	05/10/25	\$ 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 88888XXXX	S	02/12/23	07/11/25	\$ 2,000.00	\$ 2,000.00	--	\$ 0.00	\$ 0.00
3—If checked, proceeds from: QOF <input type="checkbox"/>								
Security Subtotal				\$ 2,000.00	\$ 2,000.00	--	\$ 0.00	\$ 0.00
1,000 SAMPLE CORP BOND **CALLED** 03759XXXX	S	01/21/23	02/08/25	\$ 1,183.69	\$ 1,326.07	--	\$ (1.75)	\$ 0.00
Security Subtotal				\$ 1,183.69	\$ 1,326.07	--	\$ (1.75)	\$ 0.00
100 SAMPLE REALTY TRUST REIT 00423XXXX/ZZZ	S	06/30/23	12/05/25	\$ 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	--	\$ (61.80)	\$ 326.43
						142.38		

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.

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Boxes 14–16 are for recording state income tax information for up to two states.

14 Box 14. State name

Lists the state(s) in which income tax was withheld. If an account has withholding from multiple states, "VARIOUS" will appear.

15 Box 15. State identification no.

Displays the Schwab identification number for the state(s) in which you paid income tax. If an account has withholding from multiple states, "VARIOUS" will appear.


16 Box 16. State tax withheld

Shows the amount of state income tax withheld.

Reading Form 1099-B

If you receive Form 1099-B, you most likely need to provide these transaction details on Form 8949 and transfer the totals to Schedule D. Form 1099-B is also separated into six sections to assist you in completing Form 8949 and 1040 Schedule D:

Short-term transactions for which cost basis is available and **is reported** to the IRS.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
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.
 3000 SCHWAB WAY
 WESTLAKE, TX 76262
 Telephone Number: (800) 435-4000
 Federal ID Number: 94-1737782

Date Prepared: January 11, 2026

Proceeds From Broker Transactions—2025 **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.

Check box (A)

Short-term transactions for which cost basis is available but **is not reported** to the IRS.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
FORM 1099 COMPOSITE

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

Date Prepared: January 11, 2026

Proceeds From Broker Transactions—2025 (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 04/15/26** R 04939XXXX	04/10/25	06/15/25	\$ 9,800.00	\$ 9,730.65	--	\$ 69.35	\$ 0.00
Security Subtotal			\$ 9,800.00	\$ 9,730.65	--	\$ 69.35	\$ 0.00

Check box (B)

Form **8949**
 Department of the Treasury
 Internal Revenue Service

Sales and Other Dispositions of Capital Assets
 File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.
 Go to www.irs.gov/Form8949 for instructions and the latest information.

OMB No. 1545-0074
2025
 Attachment
 Sequence No. **12A**

Name(s) shown on return

Social security number or taxpayer identification number

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


Part I Short-Term. Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.
Note: You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).
You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

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

Note: There may be transactions found on the Realized Gain/Loss section of the Year-End Summary that you may need to report on Box C of Form 8949. Please consult with a tax professional on how to report these types of transactions.


Long-term transactions for which cost basis is **reported** to the IRS.

Check box (D)

		Schwab One® Account of DANA JONES JOHN JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099 COMPOSITE	
Taxpayer ID Number: ***-**-0000				Date Prepared: January 11, 2026			
Proceeds From Broker Transactions—2025 (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	C	04/07/23	\$ 22.03	\$ 19.16	--	\$ 2.87	\$ 0.00
17296XXX/ABC	**	05/10/25			--		
7 X (Please note that you cannot claim a loss based on the amount in box 1d.)							

Long-term transactions for which cost basis is available but is **not reported** to the IRS.

Check box (E)

		Schwab One® Account of DANA JONES JOHN JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099 COMPOSITE	
Taxpayer ID Number: ***-**-0000				Date Prepared: January 11, 2026			
Proceeds From Broker Transactions—2025 (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	MT	07/02/21	\$ 10,000.00	\$ 10,605.97	--	\$ (605.97)	\$ 0.00
12589XXXX	**	04/15/25			--		
Security Subtotal			\$ 10,000.00	\$ 10,605.97	--	\$ (605.97)	\$ 0.00

Form 8949 (2025)

Attachment Sequence No. **12A** Page **2**

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on other side

Social security number or taxpayer identification number

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

Part II Long-Term. Transactions involving capital assets you held more than 1 year are generally long-term (see instructions). For short-term transactions, see page 1.

Note: You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- ☐ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- ☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- ☐ **(F)** Long-term transactions not reported to you on Form 1099-B

Please note: There may be transactions found on the Realized Gain/Loss section of the Year-End Summary that you may need to report on Box F of Form 8949. Please consult with a tax professional on how to report these types of transactions.

Short Sale Reporting on Form 1099-B

The IRS requires closing transactions on short positions based on settlement date, not the trade date.

A short sale transaction can be identified on Form 1099-B by the "SS" code located to the left of the "Date acquired" column. The short sale transaction will display the settlement date of the closing transaction for the acquisition and disposition dates. The "Proceeds reported" column shows the amount of proceeds received when the short sale was opened. The "Cost or other basis" column shows the amount paid for the shares used to close out the short sale.

Note regarding short sales and backup withholding:
Short sales are reported by settlement date unless there is backup withholding on a transaction. In that case, Schwab reports the withholding in the year the short sale was opened and reports the proceeds in the year it was closed.

Schwab One® Account of		Account Number		TAX YEAR 2025		
DANA JONES		1111-9999		FORM 1099 COMPOSITE		
JOHN JONES						
Taxpayer ID Number: ***-**-0000				Date Prepared: January 11, 2026		
Proceeds From Broker Transactions—2025 (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 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
5,952 SAMPLE CORP 30246XXXX/XXYY	\$ VARIOUS 04/01/25	\$ 101,902.74 Net proceeds	\$ 114,092.06	--	\$ (12,189.32)	\$ 0.00
300* SAMPLE CORP 30246XXXX/XXYY	SS 10/11/25 10/11/25	\$ 16,965.80	\$ 18,062.05	--	\$ (1,096.25)	\$ 0.00
Security Subtotal		\$ 118,868.54	\$ 132,154.11	--	\$ (13,285.57)	\$ 0.00
1,700 SAMPLE MUNI FUND 67062XXXX/ABCXX	\$ 09/14/25 11/11/25	\$ 23,604.95	\$ 22,379.62	--	\$ 1,225.33	\$ 0.00
Security Subtotal		\$ 23,604.95	\$ 22,379.62	--	\$ 1,225.33	\$ 0.00
1,000 CONTINGENT PAYMENT BOND 99999XXXX	\$ 01/10/25 06/10/25	\$ 1,000.00	\$ 1,000.00	--	\$ 0.00	\$ 0.00
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.

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Wash Sales

A wash sale occurs if securities are sold at a loss and substantially identical shares are purchased within 30 days before or after the sale. The wash sale period for any sale at a loss consists of 61 days: the day of the sale, the 30 days before the sale, and the 30 days after the sale.

Schwab is only required to track wash sales at the individual account and by each security's unique identifier (CUSIP).

Be sure to consult a tax professional on how to report this accurately on your return if you have multiple accounts.



Schwab One® Account of
DANA JONES
JOHN JONES

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

Account Number
1111-9999

TAX YEAR 2025
FORM 1099-B

Date Prepared: January 11, 2026

Proceeds From Broker Transactions—2025 (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 04/07/23 05/10/25	\$ 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 89888XXXX	S 02/12/23 07/11/25	\$ 2,000.00	\$ 2,000.00	—	—	\$ 0.00	\$ 0.00
3—If checked, proceeds from: QOF <input type="checkbox"/>							
Security Subtotal		\$ 2,000.00	\$ 2,000.00	—	—	\$ 0.00	\$ 0.00
1,000 SAMPLE CORP BOND **CALLED** 03759XXXX	S 01/21/23 02/08/25	\$ 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 00423XXXX/ZZZ	S 06/30/23 12/05/25	\$ 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.

Date Prepared: January 11, 2026

reporting information you may need to complete your tax return.

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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	Missing
Date Acquired	Schwab is not providing cost basis on this security type.
Total Proceeds	Cost basis may be missing due to one of the following reasons:
Cost Basis	<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.
Wash Sale Loss Disallowed	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.
Realized Gain or (Loss)	The amount displayed in this column has been adjusted for option premiums, if applicable.
	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.
	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.
	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.
o	Your cost basis has been adjusted to include the income portion due to a stock option grant or exercise. The cost basis reported to the IRS (awarded price) can be found on the Form 1099-B section of your Form 1099 Composite in Box 1e—Cost or other basis.
s	Short Sale. Possible tax modifications of the holding period may be required for covered short positions.

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Wash sales are calculated and reported on your Form 1099-B in the following manner:

Any loss from the original sale is disallowed and added proportionately to the cost basis of the repurchased shares. The disallowed loss is reported to the IRS in box 1g of your tax form.

The buy date of the repurchased lot(s) is adjusted to reflect the acquisition date of the original lot(s) that was sold plus any days that the position was not held (the number of days between the sell and the repurchase that triggered the wash sale).


Equity Options Reporting

Schwab will report sale date, acquisition date, proceeds, cost basis, and wash sale disallowed loss data for equity options to the IRS, as we do for all other covered securities. If you trade multileg options strategies such as spreads, straddles, and strangles, Schwab will report the individual legs of the strategy as separate transactions.

If an option is exercised or assigned, brokers are required to adjust the cost or proceeds of the underlying position.

The following example displays proceeds that have been adjusted for premiums received on Form 1099-B.

Net proceeds will be displayed for a trade that has been adjusted for an option premium.



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-0000 Date Prepared: January 11, 2026

Proceeds From Broker Transactions—2025 (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 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
5,952 SAMPLE CORP 30246XXXX/XXYY	\$ VARIOUS 04/01/25	\$ 101,902.74 Net proceeds	\$ 114,092.06	--	\$ (12,189.32)	\$ 0.00
300+ SAMPLE CORP 30246XXXX/XXYY	\$S 10/11/25 10/11/25	\$ 16,965.80	\$ 18,062.05	--	\$ (1,096.25)	\$ 0.00
Security Subtotal		\$ 118,868.54	\$ 132,154.11	--	\$ (13,285.57)	\$ 0.00
1,700 SAMPLE MUNI FUND 67062XXXX/ABCXX	\$ 09/14/25 11/11/25	\$ 23,604.95	\$ 22,379.62	--	\$ 1,225.33	\$ 0.00
Security Subtotal		\$ 23,604.95	\$ 22,379.62	--	\$ 1,225.33	\$ 0.00
1,000 CONTINGENT PAYMENT BOND 99999XXXX	\$ 01/10/25 06/10/25	\$ 1,000.00	\$ 1,000.00	--	\$ 0.00	\$ 0.00
2—Ordinary <input checked="" type="checkbox"/>		\$ 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.

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Corrected Form 1099 Composite


While we regret the inconvenience it may cause, if we receive updated information from the Issuers of securities you hold, after we've produced your original form, we're required to send a Corrected Form 1099 Composite.

Here are the most common reasons why corrected tax forms are generated:

- **Income reclassification:** Issuers of securities may contact Schwab after we've produced your original form, informing us that certain income (e.g., dividends, capital gains) may need to be reclassified.
- **Corrected cost basis:** If an asset is transferred to Schwab, the delivering firm may send a corrected cost basis report that may trigger a corrected form.

On your Corrected Form 1099 Composite, you will find the revision(s) clearly visible and displayed with the word **"Corrected"** for your convenience.

Please keep in mind that Issuers of securities may reclassify the income from your securities at any time after we've mailed your original Form 1099 Composite.

		Schwab One® Account of DANA JONES JOHN JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099 COMPOSITE	
Recipient's Name and Address				Payer's Name and Address		Date Prepared: March 11, 2026	
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				CHARLES SCHWAB & CO., INC. 3000 SCHWAB WAY WESTLAKE, TX 76262 Telephone Number: 1-800-435-4000 Federal ID Number: 94-1737782			
Dividends and Distributions—2025				CORRECTED		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)	CORRECTED	\$ 5,805.00				
1b	Qualified Dividends	\$ 2,380.00					
2a	Total Capital Gains Distributions (Includes amounts shown in boxes 2b, 2c, 2d, and 2f)	CORRECTED	\$ 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				
12	Exempt-interest Dividends (Includes amount shown in box 13)		\$ 2,700.00				
13	Specified Private Activity Bond Interest Dividends	\$ 2,700.00					
14	State	VARIOUS					
15	State Identification No.	VARIOUS					
16	State Tax Withheld		\$ 2,700.00				
11	FATCA Filing Requirement <input type="checkbox"/>						

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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How to Read Your Corrected Form 1099 Composite

We understand that your Corrected Form 1099 Composite may not be easy to read. We hope these tips help make the changes clearer as you review the updated information.

- Schwab will reduce the income in one category and increase the income in another category for a payment adjusted in the current year. The amount adjusted will be displayed in the “Paid/Adjusted in 2026 for 2025” column.
- For this reason, the amounts shown on your Corrected Form 1099 Composite may not agree with those shown on previous monthly statements or reflect the initial transaction details.

An issuer may reclassify its income in more than one way (i.e., non-qualified dividend income, qualified dividend income, or return of capital).



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. Date Prepared: March 11, 2026
The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

INTEREST & DIVIDENDS
The information in the following sections is provided to you as additional tax reporting information you may need to complete your tax return. The information is provided to, Schedule B. Please consult with your tax advisor or financial advisor regarding specific questions.

Detail Information of Dividends

Search by CUSIP within the Year-End Summary to find each security quickly and to easily reconcile your total distribution amount.

Description	CUSIP Number	1 Paid in 2025	2 Paid/Adjusted in 2026 for 2025	3 Amount
Ordinary Dividends				
Non-Qualified Dividends				
123 ASIA PACIFIC	90300XXXX	\$ 960.00	\$ (335.00) CORRECTED	\$ 625.00
FAKE FUND UWXYZ	47102XXXX	\$ 1,375.00	\$ 50.00	\$ 1,425.00
MONEY MARKET FUND ZYXWU	80851XXXX	\$ 525.00	\$ 0.00	\$ 525.00
SAMPLE 199A REIT ZZZZ	54321XXXX	\$ 0.00	\$ 100.00 CORRECTED	\$ 100.00
SAMPLE 897 REIT XZKZ	00000XXXX	\$ 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	19829XXXX	\$ 100.00	\$ 100.00	\$ 200.00
XYZ INTL FD	87654XXXX	\$ 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	41383XXXX	\$ 1,000.00	\$ 0.00	\$ 1,000.00
ABC INTL FUND XABCX	41382XXXX	\$ 500.00	\$ 100.00	\$ 600.00
EXAMPLE COMPANY XYZ	80852XXXX	\$ 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 XZKZ	00000XXXX	\$ 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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Your Year-End Summary may also help you understand the adjustments on your Corrected Form 1099. Let's take a look at some of its features.

- 1 Paid column:** This column will display the original amount of income paid during the tax year.
- 2 Paid/Adjusted column:** This column will display the amount adjusted from the original amount of income paid on your account. These adjustments typically take place the following year when Schwab is notified by the issuers of securities in your account that an adjustment must be made for accurate reporting on your tax form.
- 3 Amount column:** This column will display the total amount reported after adjustments have been made. This figure will reflect the corrected amount displayed on the updated Form 1099.



Widely Held Fixed Investment Trust (WHFIT) Reporting

WHFIT securities are organized as grantor trusts and hold a fixed portfolio of underlying assets.

Examples of these securities include:

- Unit investment trusts (UITs)
- Royalty trusts
- Commodity trusts
- Mortgage-backed securities (MBSs)

Widely Held Mortgage Trusts (WHMTs) and Non-Mortgage Widely Held Fixed Investment Trusts (NMWHFITs) are common varieties of WHFITs.

Grantor trusts/WHFITs and the IRS.

Grantor trusts that are defined by the IRS as WHFITs are pass-through investments for tax purposes, meaning the income and proceeds flow through the trust on a pro rata basis to the underlying trust interest holder.

Note: A security that is established as a grantor trust requires reporting based on how and when the income was received by the trust entity, rather than on how and when it was paid out.

Reporting

How WHFIT reporting works.

The underlying trust interest holder (TIH) owns the income and proceeds that are received but also has tax ownership of all the asset activity occurring behind the scenes at the trust level. For example, as the trustee redeems tendered TIH units or receives principal prepayments from underlying assets, the holder also shares in the expenses incurred by the trust. Proceeds received from the redemption of TIH units to pay expenses incurred by the trust are subject to tax reporting by the holder, even when the holder does not receive the payment in cash. While not required, Schwab reports proceeds from the sale of the trust's underlying holdings as principal payments to cover the expenses incurred by the trustee.

Calculating cost basis.

For WHFIT securities, Schwab will proactively reduce the cost basis of the original investment by the partial principal payment, but gain or loss on these transactions won't be calculated until the security matures or is sold.

When WHFIT income is reported.

Brokerage firms: The IRS requires that brokerage firms report the full amount of WHFIT income during the year it was earned, regardless of whether a distribution was received. However, in some cases, brokerages are required to report payments made as late as February 15 of the current year as income for the prior year. Schwab reports WHFIT income on Form 1099 Composite.

Security issuers: WHFIT security issuers have until March 15 of the current year to provide their tax reporting information for the prior year. This means that Schwab may receive tax information for a WHFIT security after we've mailed Form 1099 Composite. When this happens, we will send you a corrected Form 1099 Composite, and the corrections will be clearly marked.

Where Schwab reports WHFIT income.

WHFIT income is reported on Schwab's **Form 1099 Composite**. Which section it's reported in depends on the type of income—it may be reported on Form 1099-INT, 1099-DIV, 1099-OID, 1099-B, and/or 1099-MISC. For example, Schwab reports all principal payments, including partial principal payments, on Form 1099-B. WHFIT income will also be shown in the **Detailed Information on Interest & Dividends** section of the Year-End Summary Report, which is provided at the end of your Form 1099 Composite.

Helpful information:

- It's important to be aware that income reporting amounts on your Form 1099 Composite may be different from what the holder received in cash.
- Principal payments do not appear as realized gains/losses on the Year-End Summary Report.
- Account holders should report this income on IRS Form 8949 and Schedule D when filing.

Navigating the 1099 Composite

Here's an example that shows where you can find WHFIT information within Form 1099 Composite.

Scenario: Sample Gold ETF transaction on 3/31/2025.

For this transaction, the expenses equaled the proceeds, and the holder did not receive cash. Proceeds are reported on Form 1099-B, and expenses are reported on the Year-End Summary.


Form 1099-B shows the short-term proceeds:

Schwab One® Account of DANA JONES		Account Number 1111-9999		TAX YEAR 2025 FORM 1099 COMPOSITE			
Taxpayer ID Number: ***-**-9999		Date Prepared: January 30, 2026					
Proceeds from Broker Transactions — 2025 (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 100 sh. 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	
SAMPLE GOLD 123456789 / XYZ	P 03/31/25	\$ 0.38	Not Provided	--	-- \$	0.00	
SAMPLE GOLD 123456789 / XYZ	P 04/30/25	\$ 0.35	Not Provided	--	-- \$	0.00	
SAMPLE GOLD 123456789 / XYZ	P 05/31/25	\$ 0.40	Not Provided	--	\$	0.00	
SAMPLE GOLD ETF 123456789 / XYZ	P 06/30/25	\$ 0.38	Not Provided	--	\$	0.00	
SAMPLE GOLD ETF 123456789 / XYZ	P 07/31/25	\$ 0.41	Not Provided	--	\$	0.00	
Security Subtotal		\$ 2.72	--	--	-- \$	0.00	
Total Short-Term (Cost basis is missing and not reported to the IRS)		\$ 2.72	--	-- \$	0.00 \$	0.00	
Total Short-Term Sales Price of Stocks, Bonds, etc.		\$ 604.84	\$ 568.98	-- \$	33.14 \$	0.00	
FATCA Filing Requirement <input type="checkbox"/> 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.							

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The **Year-End Summary** shows that the investment expense is the same as the proceeds shown on Form 1099-B:

	Schwab One® Account of DANA JONES	Account Number 1111-9999	TAX YEAR 2025 YEAR-END SUMMARY
	YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.		
WIDELY HELD FIXED INVESTMENT TRUSTS (WHFIT) REPORTING Unit Investment Trusts			
Description	CUSIP Number	Date	Cost Basis Factor
SAMPLE GOLD ETF	123456789	01/31/25	0.000210840
SAMPLE GOLD ETF	123456789	02/29/25	0.000196610
SAMPLE GOLD ETF	123456789	03/31/25	0.000201410
SAMPLE GOLD ETF	123456789	04/30/25	0.000204620
SAMPLE GOLD ETF	123456789	05/31/25	0.000213120
SAMPLE GOLD ETF	123456789	06/30/25	0.000205230
SAMPLE GOLD ETF	123456789	07/31/25	0.000205280
Addition to Basis			
Description	CUSIP Number	Amount	
SAMPLE CORE FUND	987654321	\$ 0.00	
Total Addition to Basis		\$ 0.00	
Gross Proceeds Investment Expense			
Description	CUSIP Number	Amount	
SAMPLE GOLD ETF	123456789	\$ 2.72	
Total Gross Proceeds Investment Expense		\$ 2.72	

Please consult with a tax advisor to determine the proper cost basis to use for reporting purposes. Refer to the trust website for educational resources and additional help calculating cost basis.



Retirement and Education Tax Forms

In this chapter, we'll guide you through tax forms that report contributions to or distributions from certain retirement and education savings accounts.

Retirement and education savings account contributions

The deadline to contribute to your Coverdell ESA for the tax year is generally the April tax filing deadline. These contributions are reported on IRS Form 5498-ESA, which will be mailed in late April.

The deadline to contribute to your Individual Retirement Account (IRA) is typically the April tax filing deadline. The contributions are reported on IRS Form 5498, which is provided to you in mid- to late May. If applicable, Form 5498 will report employer contributions and salary deferrals made by December 2025 to a SEP-IRA or SIMPLE IRA.

The IRS requires SEP-IRA and SIMPLE IRA retirement plan custodians to report contributions in the calendar year of receipt, not the designated tax year. As a result, employer contributions, including salary deferrals, made between January and December 31 of the tax year will be reported on Form 5498.

Since the IRS doesn't require contribution reporting for Qualified Retirement Plans or Individual 401(k)s on Form 5498, you should refer to your monthly statements for a record of contributions received by Schwab.

If you didn't make any reportable contributions to your IRA or ESA for the tax year:

- You won't receive an IRS Form 5498 or 5498-ESA from Schwab.
- You should use your December statement to determine the fair market value of your account(s).
- We are required to report the fair market value of your account(s) to the IRS.

Form 5498

<input type="checkbox"/> CORRECTED (if checked)		IRA Contribution Information	
TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code CHARLES SCHWAB & CO., INC 3000 SCHWAB WAY WESTLAKE, TX 76262 1-800-435-4000		1 IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a) \$ 3,500.00	OMB No. 1545-0747 2025 Form 5498
TRUSTEE'S or ISSUER'S TIN 94-1737782		2 Rollover contributions \$ 99,805.40	Copy B For Participant This information is being furnished to the IRS.
PARTICIPANT'S TIN ***-**-0000		3 Roth IRA conversion amount \$ 210,029.71	
PARTICIPANT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code DANA JONES CHARLES SCHWAB & CO INC CLINTON IRA ROLLOVER 1600 PENNSYLVANIA AVENUE WASHINGTON DC 00000		4 Recharacterized contributions \$	
		5 FMV of account \$	
		6 Life insurance cost included in box 1 \$	
		7 SEP contributions \$	8 SIMPLE contributions \$
		9 SIMPLE contributions \$	10 Roth IRA contributions \$
		11 If checked, required minimum distribution for 2023 <input type="checkbox"/>	12a RMD date \$
		12b RMD amount \$	13a Postponed/late contrib. \$
		13b Year \$	13c Code
		14a Repayments \$	14b Code
Account number (see instructions)		15a FMV of certain specified assets \$	15b Code(s)

Form **5498** (keep for your records) www.irs.gov/Form5498 Department of the Treasury - Internal Revenue Service

Overview

Form 5498 reports regular and rollover contributions for Traditional IRA accounts (Contributory and Rollover), SEP-IRA, SIMPLE IRA, and ROTH IRA accounts. This will include all Traditional IRA and Roth contributions made up until the federal tax filing deadline and rollovers made by the last business day in December of the reporting tax year. SEP/SIMPLE contributions made during the calendar year, even if designated by the business filing as prior year, will also be reported on this form.

Who receives the form?

If you made a regular or rollover contribution to an IRA/Roth, received SEP or SIMPLE IRA contributions, if you converted or recharacterized your IRA, you will receive this form.

When is the form mailed?

The forms are mailed by May 31.

Digital delivery

When available, you can view, print, or download your tax form(s) by logging in to [Schwab.com](https://www.schwab.com) and visiting **Accounts > Statements & Tax Forms**.

You can also access your tax form(s) via the Schwab Mobile app. Either tap **More** on the bottom of your screen or use your main navigation menu, then select **Statements**.

What is reported on Form 5498?

Box 1. IRA contributions (other than amounts in boxes 2-4, 8-10, 13a, and 14a)

Box 1 shows Traditional IRA contributions made in and designated for the tax year (including contributions made through the April tax filing deadline). This also includes employee contributions to a SEP-IRA.

Box 2. Rollover contributions

This box shows any rollover, including a direct rollover to a Traditional or Roth IRA, made during the tax year.

Box 3. Roth IRA conversion amount

Box 3 reports the amount converted directly from a Traditional IRA, SEP-IRA, or SIMPLE IRA to a Roth IRA during the tax year. **Note:** This does not include a rollover from one Roth IRA to another Roth IRA (this is typically reported in box 2).

Box 4. Recharacterized contributions

This box displays the amount recharacterized from transferring any portion of the contribution (plus earnings) from one type of IRA to another.

Box 5. FMV of account

Box 5 shows the FMV of the account as of year-end (December 31). This also includes the FMV for hard-to-value securities reported in box 15a.

Box 7. Checkboxes: IRA, SEP, SIMPLE, Roth IRA

This box contains checkboxes that identify the type of IRA being reported on Form 5498.

Box 8. SEP contributions

Box 8 reports employer contributions made to SEP-IRA accounts, including salary deferrals under a Salary Reduction Simplified Employee Pension Plan (SARSEP) for the reporting tax year. This also includes prior-year contributions made in the tax year and contributions made to an account by a self-employed individual.

Note: This does not include contributions made in 2026 for 2025.

Box 9. SIMPLE contributions

This box displays employer contributions, including salary deferrals, made during the tax year to a Savings Incentive Match Plan for Employees (SIMPLE) IRA.

Note: This also includes prior-year contributions made for the tax year, but does not include 2025 contributions made in 2026.

Box 10. Roth IRA contributions

Box 10 shows Roth IRA contributions made during the tax year and through the April tax reporting deadline that have been designated for the tax year.

Box 11. RMD checkbox

If this box is checked, you have or will reach the designated age at which you must take a required minimum distribution (RMD) from your IRA for the year indicated.

This box pertains to Traditional/SEP/Simple IRA account holders that must take distributions for the year in which they reach the designated age to take an RMD. If this represents your first year for an RMD, then you may delay this until April 1 of the next year. Consult with your tax advisor, as this could have tax implications.

Note: An RMD may be required even if the box is not checked.

Box 12a. RMD date

Box 12a displays the date by which you must take an RMD if required to do so. If it's the first year you must take an RMD, the date will appear as April 1. Subsequent RMD years will have a date of December 31. If there is no RMD, the box will be left blank.

Box 12b. RMD amount

This box shows the amount of the RMD for the calendar year. If there is no RMD, the box will be left blank.

Box 13a. Postponed/late contribution amount

Box 13a reports the amount of a postponed rollover contribution made in the tax year or a postponed contribution made in a prior year. This amount is not reported in box 1 or 2.

Box 13b. Postponed/late contribution year

This box shows the year to which the late rollover contribution in box 13a was credited. If box 13a does not show a postponed rollover contribution, box 13b will be blank.

Box 13c. Postponed/late contribution code

For participants who made a late contribution, box 13c codes may include:

- FD: If a participant postponed because of a federally designated disaster
- PO: If a participant makes a rollover of a qualified plan loan offset
- SC: If a participant has used the self-certification procedure for a late rollover contribution
- For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, the codes are:
 - › E013239: For Afghanistan and associated direct support areas
 - › E012744: For areas in the Arabian Peninsula
 - › PL115-97: For the Sinai Peninsula of Egypt
 - › E013119 (or PL106-21): For Yugoslavia operations areas

Box 14a: Repayments

Shows the amount of any repayment of a qualified reservist distribution, a qualified disaster distribution, a qualified birth or adoption distribution, an emergency personal expense distribution, a terminally ill individual distribution, or an eligible distribution to a domestic abuse victim. See IRS Publication 590-A for reporting repayments.

Box 14b: Repayment code

This box indicates the classification code of repayment, such as:

- QR: Repayment of a qualified reservist distribution
- DD: Repayment of a qualified disaster distribution
- BA: Repayment of a qualified birth or adoption distribution
- ED: Emergency personal expenses distribution
- TI: Terminally ill individual distribution
- DA: Eligible distribution to a domestic abuse victim

Box 15a. FMV of certain specified assets

This box displays the FMV of certain hard-to-value securities in the IRA as of December 31.

Box 15b. Code(s)

Box 15b reports the type(s) of investments held in the account for which the FMV is reported in box 15a. A maximum of two codes can be entered in box 15b. If more than two codes apply, code H is entered.

Form 5498-ESA

<input type="checkbox"/> CORRECTED				
TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code CHARLES SCHWAB & CO., INC 3000 SCHWAB WAY WESTLAKE, TX 76262 1-800-435-4000		1 Coverdell ESA contributions \$ 2,000.00	OMB No. 1545-1815 2025 Form 5498-ESA	Coverdell ESA Contribution Information Copy B For Beneficiary This information is being furnished to the IRS.
TRUSTEE'S/ISSUER'S TIN 94-1737782	BENEFICIARY'S TIN ***-**-0000	2 Rollover contributions \$		
BENEFICIARY'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code DANA JONES FBO TAD LINCOLN ED SAVINGS ACCT CHARLES SCHWAB & CO INC CLINT 1600 PENNSYLVANIA AVENUE WASHINGTON DC 00000				
Account number (see instructions) US 1000-0000				
Form 5498-ESA		(keep for your records)	www.irs.gov/Form5498ESA	Department of the Treasury - Internal Revenue Service

Overview

Form 5498-ESA reports regular and rollover contributions to a Coverdell ESA. The form also reports direct trustee-to-trustee transfers into a Coverdell ESA.

Who receives the form?

You will receive this form if you made contributions to a Coverdell ESA, including rollover contributions or trustee-to-trustee transfers.

When is the form mailed?

The forms are mailed by April 30.

Digital delivery

When available, you can view, print, or download your tax form(s) by logging in to [Schwab.com](https://www.schwab.com) and selecting **Accounts > Statements & Tax Forms**.

You can also access your tax form(s) via the Schwab Mobile app. Either tap **More** on the bottom of your screen or use your main navigation menu, then select **Statements**.

What is reported on Form 5498-ESA?

Box 1. Coverdell ESA contributions

This box reports Coverdell ESA contributions made in and designated for the tax year, including contributions made through the April tax filing deadline.

Box 2. Rollover contributions

Box 2 reports any rollover contributions, including direct rollovers, made during the tax year to a Coverdell ESA. This amount also includes direct trustee-to-trustee transfers from one Coverdell ESA to another Coverdell ESA.

Form 1099-R

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
CHARLES SCHWAB & CO., INC 3000 SCHWAB WAY WESTLAKE, TX 76262 1-800-435-4000		\$ 60,698.61		2025		
PAYER'S TIN 94-1737782		2a Taxable amount \$ 60,698.61		Form 1099-R		Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the IRS.
RECIPIENT'S TIN ***-**-0000		2b Taxable amount not determined <input checked="" type="checkbox"/> Total distribution <input type="checkbox"/>		3 Capital gain (included in box 2a) \$		
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code		5 Employer contributions/ Rollover contributions or insurance premiums \$		4 Federal income tax withheld \$ 15,174.66		
DANA JONES CHARLES SCHWAB & CO INC CUST IRA ROLLOVER 1600 PENNSYLVANIA AVENUE WASHINGTON DC 00000		6 Net unrealized appreciation in employer's securities \$		7 Distribution code(s) 1		
10 Amount allocable to IRR within 5 years \$		11 1st year of desig. Roth contrib. <input type="checkbox"/>		8 Other \$ %		
12 FATCA filing requirement <input type="checkbox"/>		13 Date of payment		9a Your percentage of total distribution %		
Account number (see instructions) US 1000-0000		14 State tax withheld \$ 0.00		9b Total employee contributions \$		
		15 State/Payer's state no. \$		16 State distribution \$		
		17 Local tax withheld \$		18 Name of locality \$		
		19 Local distribution \$		20		

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

Overview

Schwab reports partial and total distributions from Traditional, SEP, and SIMPLE IRAs; Individual 401(k) and Roth Individual 401(k) plans; Keogh/Qualified retirement plans (QRPs) (including 403(b) plans); and Roth IRAs—with the exception of a direct transfer. A separate form is issued for each type of distribution, as well as each recharacterization or conversion.

Who receives the form?

If you took a distribution from an IRA, Roth, Individual 401(k), Roth Individual 401(k), 403(b) plan, or Keogh/QRP account—as the account holder or as a beneficiary of a decedent's account—you will receive Form 1099-R.

When is the form mailed?

The form is mailed by January 31.

Digital delivery

When available, you can view, print, or download your Form 1099-R by logging in to your [1099 Dashboard on Schwab.com](#).

You can also access your tax form(s) via the Schwab Mobile app. Either tap **More** on the bottom of your screen or use your main navigation menu, then select **1099 Dashboard**.

What is reported on Form 1099-R?

New for 2025: Roth Individual 401(k) Employer Contributions

Employees will receive a Form 1099-R from Schwab for the calendar year they receive a Roth employer contribution(s) which is taxable income. Roth employer contributions are tax deductible by the business in the year to which they are allocated. Please see boxes 5 and 11 of the 1099-R.

Box 1. Gross distribution

This box shows the gross amount of the distribution before income tax or other deductions were withheld.

Retirement accounts and non-resident aliens

Distributions on IRAs held by non-resident alien (NRA) account types will be reported on Form 1042-S and not Form 1099-R. These distributions will usually be subject to NRA withholding at the maximum rate of 30%.

Box 2a. Taxable amount

For distributions from Traditional, SEP, and SIMPLE IRAs, we are generally required to report in box 2a the same amount as in box 1 and also to check box 2b to indicate that the taxable amount was not determined.

Box 2b. Taxable amount not determined or total distribution

The “Taxable amount not determined” box is usually checked only if box 2a is blank or the amount in box 2a is equal to the amount in box 1. The “Total distribution” box is checked if the entire account balance is distributed and the account is closed.

Box 4. Federal income tax withheld

Box 4 shows the amount of federal income tax withheld.

Note: This box reports the amount of federal income tax withheld (if any) at the default withholding rate or at a rate of withholding you elected on Schwab’s Tax Withholding Election Form or online for your retirement account.

Box 5. Employee contributions/Designated Roth contributions or insurance premiums

Generally, this box shows the after-tax contributions, if any, that were recovered tax free this year; e.g., the portion that’s your basis in a designated Roth account.

Box 7. Distribution code(s) and IRA/SEP/SIMPLE checkbox

The left-hand portion of this box reports the appropriate code(s) for the type of distribution you received. The IRS uses the codes to help determine whether a taxpayer has properly reported the distribution.

If the checkbox on the right-hand side is checked, the distribution has been received from a Traditional IRA, SEP-IRA, or SIMPLE IRA.

Box 11. First year of designated Roth contribution

This box shows the first year you made a contribution to the designated Roth account reported on this form.

Box 12. FATCA filing requirement

If this box is checked, it identifies a U.S. payer filing this form to satisfy their chapter 4 (FATCA) reporting requirement.

Box 14. State tax withheld

Box 14 displays the amount of state tax withheld.

Note: State tax withholding may be mandatory, depending on tax law for the client’s state of residency. In some situations, clients may elect to have withholding apply, or they may increase the rate of withholding.

Box 15. State/Payer’s state no.

Box 15 displays the Schwab identification number for the client’s state of residency at the time of the distribution and/or withholding. This box will only display information if state withholding is shown in box 14.

Box 16. State distribution

This box reports the amount of the gross distribution reported in box 1 that is associated with the state tax withheld.

Form 1099-Q

PAYER'S/TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution		OMB No. 1545-1760		Payments From Qualified Education Programs (Under Sections 529 and 530)
CHARLES SCHWAB & CO., INC 3000 SCHWAB WAY WESTLAKE, TX 76262 1-800-435-4000		\$ 1,057.22		Form 1099-Q (Rev. November 2019) For calendar year 20 <u>25</u>		
PAYER'S/TRUSTEE'S TIN 94-1737782		2 Earnings		4 Trustee-to-trustee transfer <input type="checkbox"/>		
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code		3 Basis		6 If this box is checked, the recipient is not the designated beneficiary <input type="checkbox"/>		Copy B For Recipient This is important tax information and is being furnished to the IRS. 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.
DANA JONES 1600 PENNSYLVANIA AVENUE WASHINGTON DC 00000		Distribution is from: Qualified tuition program— Private <input type="checkbox"/> or State <input type="checkbox"/> • Coverdell ESA <input checked="" type="checkbox"/>				
Account number (see instructions) US 1000-0000		If the fair market value (FMV) is shown below, see Pub. 970, Tax Benefits for Education, for how to figure earnings. Box 2 includes earnings on excess contributions, distribution code 2. Fair Market Value is as of 12/31/2025: \$ 925.99				

Form **1099-Q** (Rev. 11-2019) (keep for your records) www.irs.gov/Form1099Q Department of the Treasury - Internal Revenue Service

Overview

This form reports distributions from a Coverdell ESA, including distributions made directly to another Coverdell ESA (a trustee-to-trustee transfer).

Who receives the form?

You'll receive Form 1099-Q if you took a distribution from a Coverdell ESA. (This is also true if you took a distribution as the beneficiary of a decedent's Coverdell ESA.)

When is the form mailed?

The form is mailed by January 31.

Digital delivery

When available, you can view, print, or download your tax form(s) by logging in to [Schwab.com](https://www.schwab.com) and visiting **Accounts > Statements & Tax Forms**.

You can also access your tax form(s) via the Schwab Mobile app. Either tap **More** on the bottom of your screen or use your main navigation menu, then select **Statements**.

What is reported on Form 1099-Q?

Box 1. Gross distribution

This box reports the gross amount of the distribution for the year, including refunds, payments upon death or disability, or withdrawal of excess contributions plus earnings.

Box 2. Earnings

Box 2 displays the earnings portion of the gross distribution shown in box 1. Note that this amount may be taxable. Be sure to consult a tax professional to determine the correct way to report this amount when filing your return.

Box 3. Basis

This box reports the basis of the gross distribution reported in box 1. **Note:** This is not tracked by Schwab.

Box 4. Trustee-to-trustee transfer checkbox

This box is checked if the distribution was made directly to another Coverdell ESA or qualified tuition program as a trustee-to-trustee transfer.

Box 5. Distribution is from:

Box 5 provides checkboxes that indicate whether the gross distribution was from a Coverdell ESA or a private or state qualified tuition program.

Box 6. Designated beneficiary checkbox

This box is checked if the recipient is not the designated beneficiary under a Coverdell ESA or qualified tuition program.



Frequently Asked Questions

Below, we've gathered answers to common questions on the Form 1099 Composite, cost basis, retirement accounts, and more.

Form 1099 Composite

Why is the Year-End Summary part of my Form 1099 Composite?

The Year-End Summary section of your Form 1099 Composite provides additional information about your investment activity for the year to assist you in filing your tax return. It may include interest, dividend, and distribution details for your account(s) and both short-term and long-term realized gain/loss information. **Note:** Schwab does not provide the information on the Year-End Summary to the IRS.

Why are some of my short-term fixed income securities listed on my Year-End Summary but not on my Form 1099-B?

Short-term fixed income securities are those with a maturity date not more than one year from the date of issue. This type of position is exempt from cost basis reporting but may be reported on Form 1099-INT when redeemed/matured.

If you sold your short-term fixed income security prior to maturity, we will display the realized transaction in the Year-End Summary section of the Form 1099 Composite.

How does return of capital affect cost basis?

A cost basis reduction due to a return of capital occurs when Schwab receives information that an issuer has reclassified distributions previously paid as a dividend distribution. When this happens, Schwab will decrease the cost basis by the amount of the return of capital. The amount of the cost basis adjustment should match the amount reported as nondividend distributions on Form 1099-DIV.

Because Schwab receives this information after the distributions in question have been made, the cost basis on your monthly statements may differ from that listed on your Form 1099-B.

Why is certain cost basis information missing from my Form 1099-B?

Your tax form may be missing cost basis information from a transaction because the security in question was transferred from another financial institution and they did not provide basis. Because of this, Schwab could not determine cost basis at the time we produced your Form 1099-B.

You may provide Schwab missing cost basis information after we've produced your Form 1099-B.

Any client-provided cost basis information will not be directly reported to the IRS and is considered noncovered by the cost basis legislation.

What is cash in lieu (CIL) of fractional shares, and how is it reported on my Form 1099?

CIL payments are cash payments for a partial share of stock received when a security goes through a corporate action. The fractional shares are not credited to the account, but the cash received as payment for the fractional shares is received as "CIL." CIL payments of \$20 or more are reported on Form 1099-B as proceeds equal to the cash amount received. CIL payments under \$20 are included in the Realized Gain or (Loss) section of the Year-End Summary.

How are gifted securities reported?

For the donor: The donor is typically responsible for providing documentation and filing with the IRS. Schwab does not track or report donor tax information.


For the recipient: Schwab reports covered cost basis on Form 1099-B if the sale was made in a taxable account. Otherwise, reporting is the responsibility of the recipient.

How does Schwab report Broad-Based Index Options?

Schwab is required to report Broad-Based Index Options (BBIOs) to the IRS. These are defined as "nonequity options" that are mark to market under Section 1256 (e.g., listed options on nonequity securities and broad-based stock indexes such as the S&P 500® Index or Russell Index) and will be reported under the rules for regulated futures contracts, as follows:

- Section 1256 contracts are taxed 60% at long-term capital gains tax rates and 40% at short-term capital gains tax rates. Schwab does not provide the 60/40 percent calculations on Form 1099-B. It is the responsibility of the client to report this information on IRS Form 6781.
- Section 1256 contracts are reported on Form 6781 rather than Form 8949.
- Clients will find reporting for BBIOs on their Form 1099-B in the section titled "Total of Options Subject to Section 1256 Reporting."
- A summary of Section 1256 reporting can be found in the Year-End Summary.

Note: The IRS does not require brokers to report wash sales on Broad-Based Index Options.



Schwab One® Account of
DANA JONES
JOHN JONES

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

Account Number
1111-9999

TAX YEAR 2025
FORM 1099 COMPOSITE


Date Prepared: January 11, 2026

Proceeds From Broker Transactions—2025 (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 2025 on closed contracts	9—Unrealized profit or (loss) on open contracts—12/31/2024	10—Unrealized profit or (loss) on open contracts—12/31/2025	11—Aggregate profit or (loss) on contracts	4—Federal income tax withheld
BBBB 04/22/2025 100.00 C	\$ 600.00	\$ 400.00	\$ 0.00	\$ 200.00	\$ 0.00
0000 05/20/2026 50.00 C	\$ 100.00	\$ 25.00	\$ 50.00	\$ 175.00	\$ 49.00
14—State name CA 15—State identification no. 00-00000000 16—State tax withheld					\$ 12.25
INDX 01/21/2026 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				



Schwab One® Account of
DANA JONES
JOHN JONES

Account Number
1111-9999

TAX YEAR 2025
YEAR-END SUMMARY

Date Prepared: January 11, 2026

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.
The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

1256 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.

Box 8 - Profit or (loss) realized in 2025 on closed contracts

Option Symbol	Transaction Type Description	Quantity	Open Date	Close Date	Opening Amount	Closing Amount	Realized Gain Loss
VXX 06/14/2025 11.50 C	EXPIRED	1.00	06/11/25	06/14/25	\$ 15.66	\$ 0.00	\$ (15.66)
Total Box 8 - Profit or (loss) realized in 2025 on closed contracts							\$ (15.66)

Box 9 - Unrealized profit or (loss) on open contracts-12/31/2024
*Please Note: Detail data for Box 9 is not available for tax year 2024

Box 10 - Unrealized profit or (loss) on open contracts-12/31/2025

Option Symbol	Quantity	Open Date	Opening Amount	FMV Amount	Unrealized Gain Loss
NRP 05/17/2026 100.00 P	1.00	11/20/25	\$ 5,000.00	\$ 0.00	\$ 0.00
NRP 05/17/2026 100.00 P	1.00	02/28/25	\$ 677.56	\$ 0.00	\$ 0.00
Security Subtotal					\$ 0.00
Total Box 10 - Unrealized profit or (loss) on open contracts - 12/31/2025					\$ 0.00

FATCA Filing Requirement ☐

Boxes 14—State name, 15—State identification no., and 16—State tax withheld are provided for informational purposes only. Please see the "Notes for Your Form 1099-B" section for additional explanation of this important tax information and is being furnished to the Internal Revenue Service if this income is taxable and the IRS determines that it has not been reported.

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Why do I receive a corrected Form 1099 Composite for my Widely Held Fixed Investment Trust (WHFIT) securities?

WHFIT security issuers have until March 15 of every calendar year to issue statements that contain their tax reporting information. As a result, you may receive one or more corrected Form 1099 Composites.

Why do I receive a corrected Form 1099 Composite on Real Estate Mortgage Investment Conduit (REMIC) reportable securities?

If you earned income on a REMIC or a Collateralized Debt Obligation (CDO), you'll receive a Substitute Form 1099-OID (REMIC) from Schwab by March 15. The interest reported on the OID-REMIC form will be removed from your Form 1099-INT, resulting in a corrected 1099 tax form.

How are principal payments reported on Form 1099-B?

Principal payments are received from certain Mortgage Backed Securities (MBS) and Collateralized Mortgage Obligations (CMO). They are reported as proceeds on Form 1099-B. There will be no cost basis associated with these transactions.

These types of securities are excluded from cost basis reporting, and the IRS does not provide guidance on how brokers should reflect cost basis for principal payment transactions. Please consult a tax professional to determine the appropriate cost basis to ensure proper gain/loss reporting.

Schedule K-1 and UBTI income

What is a Schedule K-1 tax form?

Schedule K-1 is a federal tax document produced by partnerships and other flow-through entities (e.g., certain LLCs, ETFs, and trusts) to report each interest holder's share of the issuer's income, losses, and deductions. If you hold one of these securities, the issuer may issue you a Schedule K-1. You may need the Schedule K-1 to prepare your tax return.

Where is my Schedule K-1?

The Schedule K-1 is not produced by Schwab. Generally, the Schedule K-1 is mailed in mid-March from the issuer of the investment. However, if the issuer files for a tax extension, this may delay receipt of the Schedule K-1 until after the mid-April tax filing deadline.

What is Unrelated Business Taxable Income?

Unrelated Business Taxable Income (UBTI) is income from a trade or business regularly generated by an exempt organization that is not substantially related to the organization's exempt purpose. The tax-exempt purpose of an IRA is to provide income for retirement. Investment income earned by an IRA is tax deferred for a traditional IRA, and tax exempt for a Roth if it's a qualified distribution. However, if the IRA invests in a publicly traded partnership (PTP), master limited partnership (MLP), limited partnership (LP), private equity partnerships (PEP), hedge fund partnerships, or limited liability companies (LLC), it becomes a partner in an active business. If the partnership passes on profits from its business, or investment income secured by debt, such income earned by the IRA may be treated as UBTI and may be subject to tax.

I have a Schedule K-1; what should I do?

If the Schedule K-1 is for a position held in a retirement account and is listed on either [Taxpackagesupport.com](https://taxpackagesupport.com) or [Partnerdatalink.com](https://partnerdatalink.com), you do not need to send the tax form to Schwab. If the Schedule K-1 is for a position held in a retirement account but not listed on the previously listed websites, you should forward the tax document, along with any supplemental statements, to Schwab.

Does Schwab ever produce a Schedule K-1?

Yes. If you are the beneficiary of a trust for which Charles Schwab Trust Company is serving as corporate trustee, you may receive from Schwab a Schedule K-1 in late February or early March of each year.

IRA Distributions

I missed taking my RMD last year. What are my options?

SECURE Act 2.0 reduces the 50% penalty for missing an RMD, effective for RMDs beginning in 2023; it does not impact missed RMDs in 2022. Under SECURE 2.0, if you don't take your RMD by the IRS deadline, a 25% excise tax on insufficient or late RMD withdrawals applies. If the RMD is corrected in a timely manner, the penalty can be reduced to 10%. Follow the IRS guidelines and consult a tax professional.

Clients should reach out to a tax professional for further guidance regarding missed RMDs. Clients may also review the instructions for IRS Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts.

Why did I get multiple 1099-R forms for the same account?

1099-R forms are issued for each type of distribution from a retirement account. You may also receive multiple forms if you had state tax withholding applied for multiple states. You must file with each state to claim taxes due/refunds.

▪ Transfers of account

Transfers of account (TOA) are nonreportable movements between like retirement accounts. However, if the transfer does not qualify as a direct transfer (through the use of transfer forms validated by each custodian), the TOA may be reportable as a 60-day rollover.

▪ Income tax paid

Deductions from a retirement account paid to the IRS or a state agency for taxes due on Unrelated Business Income (UBI) are typically nonreportable.

▪ Deductibility of retirement contributions

Schwab does not report the deductible or nondeductible status of contributions to retirement accounts to the IRS.

Be sure to keep accurate records of the taxable status of contributions to and distributions from your account so that the correct tax liability can be determined. Remember to consult with a tax professional to help determine your liability.

For more information and guidance, see IRS Form 8606.

▪ IRS penalties on retirement distributions

Penalties apply to many situations, including early withdrawals, excess contribution earnings, and failure to complete a rollover within 60 days.

See IRS Publication 590 for more information and consult a tax professional to determine the appropriate penalty depending on your situation. For a penalty exception, refer to IRS Form 5329 or consult a tax professional.

IRA Contributions

Can I make an IRA contribution?

Individuals may continue contributing to an IRA at any age, as long as they meet the eligibility requirements.

Clients who have earned income should discuss with a financial planner and tax professional whether making contributions makes sense for their situation.

How do I get a statement of all contributions I've made to my IRA account?

Tax forms and statements are available at [Schwab.com](https://www.schwab.com) under **Accounts > Statements & Tax Forms > Select Document Type Tax Forms > Select Last 10 Years** for Date Range. The forms are also available via the Schwab Mobile app.

IRA contributions are reported on Form 5498. Schwab keeps 10 years of tax forms and account statements, in accordance with regulatory requirements.

We encourage you to save your tax documents for longer than 10 years since a complete contribution history may not be available at Schwab.

This general information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice, and is not intended to be construed as tax advice.

This information cannot be used for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code or applicable state or local tax law provisions. Where specific advice is necessary or appropriate, Schwab recommends consulting with a qualified tax professional, CPA, financial planner, or investment manager.

Taxpayers are responsible for accurate reporting to the IRS of cost basis on covered and uncovered securities, on their tax returns. Tables are for illustrative purposes only, may be historical in nature, and should not be used as a basis for any investment decision. Any investments reflected are for illustrative purposes only and are not intended to be, nor should they be construed as, a recommendation to buy, sell, or continue to hold any investment.

Schwab does not claim that one cost basis method is optimal for your individual tax situation. We recommend that all clients (foreign and U.S.) consult their investment and tax advisors prior to selecting a cost basis method.

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For More Information

To contact Schwab:

Form 1099 Composite questions: 1-800-435-4000

Clients of independent investment advisors, please call your advisor or call Schwab Alliance at 1-800-515-2157.

To contact the IRS:

Tax questions for individuals: 1-800-829-1040

Tax questions for businesses: 1-800-829-4933

Other tax forms or publications: 1-800-829-3676

Pay taxes by credit card: 1-888-272-9829

For additional information and to print forms and publications: [IRS.gov](https://www.irs.gov).

