



**Advisors**

## 2020 Consolidated Forms 1099

**Your Investment Professional:**  
WELLSTRADE  
1-800-TRADERS  
MAC H0004-014  
PO BOX 66535  
ST LOUIS, MO 63166-9954  
(800) 872-3377

**Account Number:**  
1754-7735

**This package contains your official IRS Form(s) 1099. Please retain this package for tax preparation purposes. Please access the Tax Center on [wfa.com/taxcenter](http://wfa.com/taxcenter) for additional information.**

### Electronic Delivery

VISHAL T TELI  
455 CRESCENT AVE APT 4  
SUNNYVALE CA 94087-2728

### Enclosed within this package

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**Investment and Insurance Products are:**

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

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Advisors

# 2020 Consolidated Forms 1099

As of Date: 01/27/21

**Payer:**  
WELLS FARGO CLEARING SERVICES, LLC  
2801 MARKET STREET  
SAINT LOUIS, MO 63103  
Payer ID #: 23-2384840

**Your Investment Professional:**  
WELLSTRADE  
1-800-TRADERS  
Phone: (800) 872-3377

**Account Number:** 1754-7735  
**Taxpayer ID number:** \*\*\*-\*\*-1449

**VISHAL T TELI**  
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SUNNYVALE CA 94087-2728

## Summary of Reportable Tax Information

| 1099-DIV Dividends and Distributions |  | OMB No. 1545-0110 |
|--------------------------------------|--|-------------------|
| IRS Box                              |  | Amount            |
| 1a.                                  | Total Ordinary Dividends                           | \$72.00           |
| 1b.                                  | Qualified Dividends                                | \$72.00           |
| 2a.                                  | Total Capital Gain Distributions                   | \$0.00            |
| 2b.                                  | Unrecaptured Section 1250 Gain                     | \$0.00            |
| 2c.                                  | Section 1202 Gain                                  | \$0.00            |
| 2d.                                  | Collectibles (28%) Gain                            | \$0.00            |
| 3.                                   | Nondividend Distributions                          | \$0.00            |
| 4.                                   | <b>Federal Income Tax Withheld</b>                 | <b>\$0.00</b>     |
| 5.                                   | Section 199A Dividends                             | \$0.00            |
| 6.                                   | Investment Expenses                                | \$0.00            |
| 7.                                   | Foreign Tax Paid                                   | \$0.00            |
| 8.                                   | Foreign Country or U.S. Possession                 | See Details       |
| 9.                                   | Cash Liquidation Distributions                     | \$0.00            |
| 10.                                  | Noncash Liquidation Distributions                  | \$0.00            |
| 11.                                  | Exempt-Interest Dividends                          | \$0.00            |
| 12.                                  | Specified Private Activity Bond Interest Dividends | \$0.00            |

| 1099-INT Interest Income |   | OMB No. 1545-0112 |
|--------------------------|---|-------------------|
| IRS Box                  |   | Amount            |
| 1.                       | Interest Income   | \$0.19            |
| 3.                       | Interest on U.S. Savings Bonds and Treasury Obligations | \$0.00            |
| 4.                       | <b>Federal Income Tax Withheld</b>                      | <b>\$0.00</b>     |
| 5.                       | Investment Expenses                                     | \$0.00            |
| 6.                       | Foreign Tax Paid  | \$0.00            |
| 7.                       | Foreign Country or U.S. Possession                      | See Details       |
| 8.                       | Tax-Exempt Interest                                     | \$0.00            |
| 9.                       | Specified Private Activity Bond Interest                | \$0.00            |
| 10.                      | Market Discount   | \$0.00            |
| 11.                      | Bond Premium  | \$0.00            |
| 12.                      | Bond Premium on Treasury Obligations                    | \$0.00            |
| 13.                      | Bond Premium on Tax-Exempt Bond                         | \$0.00            |
| 14.                      | Tax-Exempt and Tax Credit Bond CUSIP No.                | See Details       |

**1099-B Proceeds from Broker and Barter Exchange Transactions - Summary**

Your 1099-B information is summarized and reported later in this package. Please see the table of contents on page 1 for reference for your 1099-B.

**THIS IS YOUR FORM 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES**  
The above is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the income is taxable and the IRS determines that it has not been reported.

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**2020 Instructions for Recipient**

**Nominees:** Generally, if you receive a Form 1099 for amounts that actually belong to another person, you are considered a nominee recipient. You must file a Form 1099 with the IRS (the same type of Form 1099 you received) for each of the other owners showing the amounts allocable to each. You must also furnish a Form 1099 to each of the other owners. File the new Form 1099 with Form 1096 with the Internal Revenue Service Center for your area. On each new Form 1099, list yourself as the "payer" and the other owner as the "recipient." On Form 1096, list yourself as the "Filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. The nominee, not the original payer, is responsible for filing the subsequent Forms 1099 to show the amount allocable to each owner.

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

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

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

**Form 1099-DIV (OMB No. 1545-0110)**

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

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

**Box 2a.** Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See *How To Report* in the Instructions for Schedule D (Form 1040 or 1040-SR). But, if no amount is shown in boxes 2c and 2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040 and 1040-SR.

**Box 2b.** Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040 or 1040-SR).

**Box 2c.** Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040 or 1040-SR) instructions.

**Box 2d.** Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040 or 1040-SR).

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

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

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

**Box 6.** Shows your share of expenses of a nonpublicly offered

RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

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

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

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

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

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

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

**Future developments.** For the latest information about developments related to Form 1099-DIV and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099DIV](http://www.irs.gov/Form1099DIV).

**Form 1099-INT (OMB No. 1545-0112)**

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

**Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2020 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 9912. See the instructions above for a taxable covered security acquired at a premium.

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

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

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

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

**Note:** This amount is not deductible.

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

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

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

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

**Box 10.** For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includable in taxable income as interest income.

**Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includable in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includable in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

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

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

**Boxes 15-17.** State tax withheld reporting boxes.

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

**Form 1099-B (OMB No. 1545-0715)**

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

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

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

**Box 1a.** Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and

forward contracts, "RFC" or other appropriate description may be shown.

For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

**Box 1b.** This box may be blank if box 5 is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

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

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

**Box 1e.** Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a noncompensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, the Instructions for Schedule D (Form 1040 or 1040-SR), or Pub. 550 for details.

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

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

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

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

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

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

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

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

**Box 12.** If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 12 is checked on Form(s) 1099-B and NO

adjustment is required, see the instructions for your Schedule D (Form 1040 or 1040-SR) as you may be able to report your transaction directly on Schedule D (Form 1040 or 1040-SR). If the "Ordinary" box in box 2 is checked, an adjustment may be required.

**Box 13.** Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

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

**Form 1099-B (OMB NO. 1545-0715)**

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

**Box 8.** Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2020.

**Box 9.** Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2019.

**Box 10.** Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2020. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts-12/31/2020 in 2021.

**Box 11.** Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2020 Form 6781.

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

**Form 1099-OID (OMB No. 1545-0117)**

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of a taxable OID obligation, you generally must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550 for more information. If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient." File Form(s) 1099-OID with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a covered security acquired with acquisition premium, your payer generally must report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year, or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

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

**Box 2.** Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Pub. 550 for reporting

instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes. If there is an amount in both boxes 2 and 11, the amount in box 2 is tax-exempt interest and is not included in interest income on your tax return. In general, see how to report tax-exempt interest in the Instructions for Forms 1040 and 1040-SR.

**Box 3.** Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Forms 1040 and 1040-SR to see where to take the deduction.

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

**Box 5.** For a covered security acquired with OID, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includable in taxable income as interest income.

**Box 6.** For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Schedule B (Form 1040 or 1040-SR) and you must not make an adjustment to this amount for acquisition premium on Schedule B (Form 1040 or 1040-SR). If there is an amount in both boxes 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and is issued with OID, the amount in box 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired with acquisition premium.

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

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

**Box 9.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 2.

**Note:** This amount is not deductible.

**Box 10.** For a taxable covered security, including a Treasury inflation-protected security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR). If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the

payer has reported a net amount of interest in box 2. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4). If there is an amount in both boxes 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 10 shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.

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

**Boxes 12-14.** State income tax withheld reporting.

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

**1099-C (OMB No. 1545-1424)**

**Instructions for Debtor.** You received this form because a federal government agency or an applicable financial entity (a creditor) has discharged (canceled or forgiven) a debt you owed, or because an identifiable event has occurred that either is or is deemed to be a discharge of a debt of \$600 or more. If a creditor has discharged a debt you owed, you are required to include the discharged amount in your income, even if it is less than \$600, on the "Other income" line of your Form 1040 or 1040-SR. However, you may not have to include all of the canceled debt in your income. There are exceptions and exclusions, such as bankruptcy and insolvency. See Pub. 4681, available at IRS.gov, for more details. If an identifiable event has occurred but the debt has not actually been discharged, then include any discharged debt in your income in the year that it is actually discharged, unless an exception or exclusion applies to you in that year.

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

**Box 1.** Shows the date the earliest identifiable event occurred or, at the creditor's discretion, the date of an actual discharge that occurred before an identifiable event. See the code in box 6.

**Box 2.** Shows the amount of debt either actually or deemed discharged.

**Note:** If you don't agree with the amount, contact your creditor.

**Box 3.** Shows interest if included in the debt reported in box 2. See Pub. 4681 to see if you must include the interest in gross income.

**Box 4.** Shows a description of the debt. If box 7 is completed, box 4 also shows a description of the property.

**Box 5.** Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, at the time of the last modification. See Pub. 4681 for reporting instructions.

**Box 6.** Shows the reason your creditor has filed this form. The codes in this box are described in more detail in Pub. 4681. A-Bankruptcy; B-Other judicial debt relief; C-Statute of limitations or expiration of deficiency period; D-Foreclosure election; E-Debt relief from probate or similar proceeding; F-By agreement; G-Decision or policy to discontinue collection; or H-Other actual discharge before identifiable event.

**Box 7.** If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair market value (FMV) of the property will be shown, or you will receive a separate Form 1099-A. Generally, the gross foreclosure bid price is considered to be the FMV. For an abandonment or voluntary conveyance in lieu of foreclosure, the FMV generally is the appraised value of the property.

You may have income or loss because of the acquisition or abandonment. See Pub. 4681 for information about foreclosures and abandonments. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

**Future developments.** For the latest information about developments related to Form 1099-C and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099C](http://www.irs.gov/Form1099C).

**1099-MISC (OMB No. 1545-0115)**

**Amounts shown may be subject to self-employment (SE) tax.** If your net income from SE is \$400 or more, you must file a return and compute your SE tax on Schedule SE (Form 1040 or 1040-SR). See Pub. 334 for more information. **Note:** If you are still receiving payments on which no income, social security, and Medicare taxes are withheld, you should make estimated tax payments. See Form 1040-ES (or Form 1040-ES(NR)). Individuals must report these amounts as explained in the box 14 instructions on this page. Corporations, fiduciaries, or partnerships must report the amounts on the proper line of their tax returns.

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

**Box 1.** Report rents from real estate on Schedule E (Form 1040 or 1040-SR). However, report rents on Schedule C (Form 1040 or 1040-SR) if you provided significant services to the tenant, sold real estate as a business, or rented personal property as a business. See Pub. 527.

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

**Box 3.** Generally, report this amount on the "Other income" line of Schedule 1 (Form 1040 or 1040-SR), or Form 1040-NR and identify the payment. The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income. See Pub. 525. If it is trade or business income, report this amount on Schedule C or F (Form 1040 or 1040-SR).

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

**Box 5.** An amount in this box means the fishing boat operator considers you self-employed. Report this amount on Schedule C (Form 1040 or 1040-SR). See Pub. 334.

**Box 6.** For individuals, report on Schedule C (Form 1040 or 1040-SR).

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

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

**Future developments.** For the latest information about developments related to Form 1099-MISC and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099MISC](http://www.irs.gov/Form1099MISC).

**Form 1099-B Proceeds from Broker and Barter Exchange Transactions Summary**

Refer to Proceeds from Broker and Barter Exchange Transactions for detailed information regarding these summary values. The amounts shown below are for informational purposes only.

| SHORT TERM GAINS OR (LOSSES) - REPORT ON FORM 8949, PART I           | PROCEEDS          | COST BASIS        | MARKET DISCOUNT | WASH SALE LOSS DISALLOWED | REALIZED GAIN OR (LOSS) |
|--|-------------------|-------------------|-----------------|---------------------------|-------------------------|
| Box A (basis reported to IRS)  | 6,303.62          | 6,055.45          | 0.00            | 0.00                      | 248.17                  |
| Box A - Ordinary - (basis reported to IRS)                           | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| <b>Box A</b> <i>Subtotals</i>  | <b>6,303.62</b>   | <b>6,055.45</b>   | <b>0.00</b>     | <b>0.00</b>               | <b>248.17</b>           |
| Box B (basis not reported to IRS)                                    | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| Box B - Ordinary - (basis not reported to IRS)                       | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| <b>Box B</b> <i>Subtotals</i>  | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>     | <b>0.00</b>               | <b>0.00</b>             |
| <b>Total Short Term</b>  | <b>\$6,303.62</b> | <b>\$6,055.45</b> | <b>\$0.00</b>   | <b>\$0.00</b>             | <b>\$248.17</b>         |
| <b>LONG TERM GAINS OR (LOSSES) - REPORT ON FORM 8949, PART II</b>    |                   |                   |                 |                           |                         |
| Box D (basis reported to IRS)  | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| Box D - Ordinary - (basis reported to IRS)                           | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| <b>Box D</b> <i>Subtotals</i>  | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>     | <b>0.00</b>               | <b>0.00</b>             |
| Box E (basis not reported to IRS)                                    | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| Box E - Ordinary - (basis not reported to IRS)                       | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| <b>Box E</b> <i>Subtotals</i>  | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>     | <b>0.00</b>               | <b>0.00</b>             |
| <b>Total Long Term</b>   | <b>\$0.00</b>     | <b>\$0.00</b>     | <b>\$0.00</b>   | <b>\$0.00</b>             | <b>\$0.00</b>           |
| <b>UNKNOWN TERM - CODE (X) REPORT ON FORM 8949 PART I OR PART II</b> |                   |                   |                 |                           |                         |
| Box B or Box E (basis not reported to IRS)                           | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| Box B or Box E - Ordinary - (basis not reported to IRS)              | 0.00              | 0.00              | 0.00            | 0.00                      | 0.00                    |
| <b>Total Unknown Term</b>  | <b>\$0.00</b>     | <b>\$0.00</b>     | <b>\$0.00</b>   | <b>\$0.00</b>             | <b>\$0.00</b>           |

# 2020 Consolidated Forms 1099

As of Date: 01/27/21

Account Number: 1754-7735

VISHAL T TELI  
455 CRESCENT AVE APT 4

## Reportable Tax Information

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

### 1099-B Proceeds from Broker and Barter Exchange Transactions Details

OMB No. 1545-0715

#### Short Term Gains/Losses - Report on Form 8949, Part I with Box A checked

**Box 2:** Type of Gain or Loss - Short Term  
**Box 5:** Box Not Checked (Covered Security)  
**Box 6:** Gross Proceeds  
**Box 12:** Basis Reported to the IRS

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

| Description<br>CUSIP<br>(Box 1a)                | Quantity Sold   | Date<br>Acquired<br>(Box 1b) | Date Sold<br>or Disposed<br>(Box 1c) | Proceeds<br>(Box 1d) | Cost or<br>Other Basis<br>(Box 1e) | Accrued<br>Market<br>Discount<br>(Box 1f) | Wash Sale<br>Loss<br>Disallowed<br>(Box 1g) | Gain/Loss<br>Amount | Additional Information |
|---|-----------------|------------------------------|--------------------------------------|----------------------|------------------------------------|---|---|---------------------|------------------------|
| APPLE INC<br>CUSIP: 037833100                   | 17.00000        | 12/09/2020                   | 12/15/2020                           | 2,142.97             | 2,071.45                           | 0.00                                      | 0.00  | 71.52               |                        |
|   | 10.00000        | 12/09/2020                   | 12/15/2020                           | 1,260.77             | 1,218.50                           | 0.00                                      | 0.00  | 42.27               |                        |
| <b>Subtotals</b>                                | <b>27.00000</b> |                              |                                      | <b>\$3,403.74</b>    | <b>\$3,289.95</b>                  | <b>\$0.00</b>                             | <b>\$0.00</b>                               | <b>\$113.79</b>     |                        |
| LULULEMON ATHLETICA INC<br>CUSIP: 550021109     | 1.00000         | 12/11/2020                   | 12/15/2020                           | 355.93               | 348.00                             | 0.00                                      | 0.00  | 7.93                |                        |
| QUANTUMSCAPE CORP<br>CL A<br>CUSIP: 74767V109   | 5.00000         | 12/24/2020                   | 12/24/2020                           | 574.99               | 572.50                             | 0.00                                      | 0.00  | 2.49                |                        |
| TESLA INC<br>CUSIP: 88160R101                   | 1.00000         | 11/30/2020                   | 12/07/2020                           | 638.99               | 579.00                             | 0.00                                      | 0.00  | 59.99               |                        |
|   | 2.00000         | 12/18/2020                   | 12/24/2020                           | 1,329.97             | 1,266.00                           | 0.00                                      | 0.00  | 63.97               |                        |
| <b>Subtotals</b>                                | <b>3.00000</b>  |                              |                                      | <b>\$1,968.96</b>    | <b>\$1,845.00</b>                  | <b>\$0.00</b>                             | <b>\$0.00</b>                               | <b>\$123.96</b>     |                        |
| <b>Totals (8949, Part I with Box A checked)</b> |                 |                              |                                      | <b>\$6,303.62</b>    | <b>\$6,055.45</b>                  | <b>\$0.00</b>                             | <b>\$0.00</b>                               | <b>\$248.17</b>     |                        |

For some tax lots complete data is not available. Therefore, you may see N/A or 0.00 in the Proceeds, Cost or Gain/Loss column(s). In these situations, you should determine the actual cost or proceeds and calculate the Gain/Loss. Please note that the totals will include any available cost or proceeds, even if the Gain/Loss is marked N/A.

**THIS IS YOUR FORM 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES**  
 The above is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the income is taxable and the IRS determines that it has not been reported.



Advisors

# 2020 Supplemental Tax Statement

As of Date: 01/27/21

Account Number: 1754-7735

VISHAL T TELI  
455 CRESCENT AVE APT 4

## Details of Reportable Tax Information

While only the Form 1099 box totals are reported to the IRS, the following specific transaction detail is being provided to you for courtesy purposes. The IRS box numbers referenced for individual items listed below comprise the totals which appear on the actual Forms 1099, shown on the summary page of this package. Please consult with your Financial Advisor or tax advisor regarding specific questions.

### 1099-DIV Dividend and Distribution Details

#### Dividend Distributions

| Description          | CUSIP     | Payment Date | # of Payments | Total Ordinary Dividends<br>(Box 1a, includes 1b, 5) | Nonqualified Dividends<br>(Included in Box 1a) | Short-Term Capital Gains<br>(Included in Box 1a) | Qualified Dividends<br>(Box 1b) | Section 199A Dividends<br>(Box 5) | Notes |
|----------------------|-----------|--------------|---------------|--|--|--|---------------------------------|-----------------------------------|-------|
| BANK OF AMERICA CORP | 060505104 | Multiple     | 4             | 72.00  | 0.00   | 0.00   | 72.00                           | 0.00                              |       |
| <b>Totals</b>        |           |              |               | <b>\$72.00</b>                                       | <b>\$0.00</b>                                  | <b>\$0.00</b>                                    | <b>\$72.00</b>                  | <b>\$0.00</b>                     |       |

Certain distributions made in January, 2021 are reported as 2020 income according to IRS regulations. Distributions made in January, 2021 did NOT appear on your 2020 monthly statements.

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

2020 Supplemental Tax Statement

As of Date: 01/27/21

Account Number: 1754-7735

VISHAL T TELI  
455 CRESCENT AVE APT 4

1099-INT Interest Income Details

Interest Income

| Description           | CUSIP | Payment Date | # of Payments | Interest Income (Box 1) | Treasury Interest (Box 3) | Notes |
|-----------------------|-------|--------------|---------------|-------------------------|---------------------------|-------|
| STANDARD BANK DEPOSIT |       | Multiple     | 12            | 0.19                    | 0.00                      |       |
| <b>Totals</b>         |       |              |               | <b>\$0.19</b>           | <b>\$0.00</b>             |       |

Certain distributions made in January, 2021 are reported as 2020 income according to IRS regulations. Distributions made in January, 2021 did NOT appear on your 2020 monthly statements.