

Electronic Filing Instructions for your 2018 Federal Tax Return

Important: Your taxes are not finished until all required steps are completed.



Crystal J Qian
890 N Rengstorff Ave, Apt. 2
Mountain View, CA 94043

Balance Due/Refund	Your federal tax return (Form 1040) shows a balance due of \$1,580.00.		
	Your return shows you have elected to pay your balance due of \$1,580.00 by Direct Debit using the following information:		
	- Amount Withdrawn:	\$1,580.00	
	- Account Number:	381037460002	
	- Routing Transit Number:	021200339	
	- Date of Withdrawal:	04/13/2019	
What You Need to Keep	Your Electronic Filing Instructions (this form) Printed copy of your federal return		
2018 Federal Tax Return Summary	Adjusted Gross Income	\$	194,639.00
	Taxable Income	\$	182,639.00
	Total Tax	\$	40,153.00
	Total Payments/Credits	\$	38,573.00
	Payment Due	\$	1,580.00
	Effective Tax Rate		20.60%
Estimated Payments to Make for Next Year's Return	Estimated Payments for 2019 - Do not mail these vouchers with your 2018 income tax return. The estimated vouchers displayed below are used to prepay your 2019 income taxes that will be filed next year. If you expect to owe more than \$1,000 in 2019, you may incur underpayment penalties if you do not make these four estimated tax payments. This printout includes your estimated tax vouchers for your federal estimated taxes (Form 1040-ES).		
	Mail payments according to the schedule below:		
	Voucher Number	Due Date	Amount
	1	04/15/2019	\$ 1,399.00
	2	06/17/2019	\$ 1,399.00
	3	09/16/2019	\$ 1,399.00
	4	01/15/2020	\$ 1,399.00
	Include a separate check or money order for each payment, payable to "United States Treasury". Write your social security number and "Form 1040-ES" on each check.		
	Mail payments to: Internal Revenue Service P.O. Box 510000 San Francisco, CA 94151-5100		



Hi Crystal,

We just want to thank you for using TurboTax this year! It's our goal to make your taxes easy and accurate, year after year.

With TurboTax Premier:

Your Head Start On Next Year:

When you come back next year, taxes will be so easy! All your information will be saved and ready to transfer in to your new return. We'll ask you questions about what changed since we last talked, and we'll be ready to get you the credits and deductions you deserve, no matter what life throws at you.

Here's the final wrap up for your 2018 taxes:

Your federal balance due is: \$ 1,580.00

Your Guarantee of Accuracy:

Breathe easy. The calculations on your return are backed with our 100% Accuracy Guarantee.

- We double checked your return for errors along the way.
- We helped with step-by-step guidance to get your answers on the right IRS forms.
- If you sold investments, our Cost Basis Lookup calculated cost basis for those sales.
- We helped you out with extra guidance for rental property income, expenses, and refinancing.
- We made sure you didn't miss a deduction even if something in your life changed, like a new job, new house - or more kids!

Also included:

- We provide the Audit Support Center free of charge, in the unlikely event you get audited.

Many happy returns from TurboTax.

----- ▼ Detach Here and Mail With Your Payment ▼ -----

Department of the Treasury
Internal Revenue Service

Calendar Year —
Due **04/15/2019**

2019 Form 1040-ES Payment Voucher 1

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **'United States Treasury.'** Write your social security number and '2019 Form 1040-ES' on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Amount of estimated tax
you are paying by check
or money order ▶

1,399.

REV 10/17/18 TTO

1555

678-14-5780
CRYSTAL J QIAN

890 N RENGSTORFF AVE APT 2
MOUNTAIN VIEW CA 94043

INTERNAL REVENUE SERVICE
PO BOX 510000
SAN FRANCISCO CA 94151-5100

678145780 AS QIAN 30 0 201912 430

----- ▼ Detach Here and Mail With Your Payment ▼ -----

Department of the Treasury
Internal Revenue Service

Calendar Year—
Due **06/17/2019**

2019 Form 1040-ES Payment Voucher 2

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **'United States Treasury.'** Write your social security number and '2019 Form 1040-ES' on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Amount of estimated tax
you are paying by check
or money order ▶

1,399.

REV 10/17/18 TTO 1555

678-14-5780
CRYSTAL J QIAN

890 N RENGSTORFF AVE APT 2
MOUNTAIN VIEW CA 94043

INTERNAL REVENUE SERVICE
PO BOX 510000
SAN FRANCISCO CA 94151-5100

678145780 AS QIAN 30 0 201912 430

▼ Detach Here and Mail With Your Payment ▼

Department of the Treasury
Internal Revenue Service

Calendar Year—
Due **09/16/2019**

2019 Form 1040-ES Payment Voucher 3

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **'United States Treasury.'** Write your social security number and '2019 Form 1040-ES' on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Amount of estimated tax
you are paying by check
or money order ▶

1,399.

REV 10/17/18 TTO 1555

678-14-5780
CRYSTAL J QIAN

890 N RENGSTORFF AVE APT 2
MOUNTAIN VIEW CA 94043

INTERNAL REVENUE SERVICE
PO BOX 510000
SAN FRANCISCO CA 94151-5100

678145780 AS QIAN 30 0 201912 430

▼ Detach Here and Mail With Your Payment ▼

Department of the Treasury
Internal Revenue Service

Calendar Year—
Due 01/15/2020

2019 Form 1040-ES Payment Voucher 4

File only if you are making a payment of estimated tax by check or money order. Mail this voucher with your check or money order payable to the **'United States Treasury.'** Write your social security number and '2019 Form 1040-ES' on your check or money order. Do not send cash. Enclose, but do not staple or attach, your payment with this voucher.

Amount of estimated tax
you are paying by check
or money order ▶

1,399.

REV 10/17/18 TTO

1555

678-14-5780
CRYSTAL J QIAN

890 N RENGSTORFF AVE APT 2
MOUNTAIN VIEW CA 94043

INTERNAL REVENUE SERVICE
PO BOX 510000
SAN FRANCISCO CA 94151-5100

678145780 AS QIAN 30 0 201912 430

Filing status: ☒ Single ☐ Married filing jointly ☐ Married filing separately ☐ Head of household ☐ Qualifying widow(er)

Your first name and initial: **Crystal J** Last name: **Qian** Your social security number: **678-14-5780**

Your standard deduction: ☐ Someone can claim you as a dependent ☐ You were born before January 2, 1954 ☐ You are blind

If joint return, spouse's first name and initial: Last name: Spouse's social security number:

Spouse standard deduction: ☐ Someone can claim your spouse as a dependent ☐ Spouse was born before January 2, 1954 ☒ Full-year health care coverage or exempt (see inst.)

☐ Spouse is blind ☐ Spouse itemizes on a separate return or you were dual-status alien

Home address (number and street). If you have a P.O. box, see instructions. **890 N Rengstorff Ave** Apt. no. **2** Presidential Election Campaign (see inst.) ☐ You ☐ Spouse

City, town or post office, state, and ZIP code. If you have a foreign address, attach Schedule 6. **Mountain View CA 94043** If more than four dependents, see inst. and ✓ here ☐

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see inst.):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation Engineer	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Preparer's name: Preparer's signature: PTIN: Firm's EIN: Check if: ☐ 3rd Party Designee ☐ Self-employed

Firm's name ▶ **Self-Prepared** Phone no.: Firm's address ▶

Paid Preparer Use Only

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2018)

1 Wages, salaries, tips, etc. Attach Form(s) W-2	1 195,019.
2a Tax-exempt interest	2a 119.
3a Qualified dividends	3a 197.
4a IRAs, pensions, and annuities	4a 5,488.
5a Social security benefits	5a
6 Total income. Add lines 1 through 5. Add any amount from Schedule 1, line 22	6 -1,010.
7 Adjusted gross income. If you have no adjustments to income, enter the amount from line 6; otherwise, subtract Schedule 1, line 36, from line 6	7 194,639.
8 Standard deduction or itemized deductions (from Schedule A)	8 12,000.
9 Qualified business income deduction (see instructions)	9
10 Taxable income. Subtract lines 8 and 9 from line 7. If zero or less, enter -0-	10 182,639.
11 a Tax (see inst.) 40,101. (check if any from: 1 <input type="checkbox"/> Form(s) 8814 2 <input type="checkbox"/> Form 4972 3 <input type="checkbox"/>)	11 40,101.
12 b Add any amount from Schedule 2 and check here <input type="checkbox"/>	12 9.
13 a Child tax credit/credit for other dependents b Add any amount from Schedule 3 and check here <input checked="" type="checkbox"/>	13 40,092.
14 Subtract line 12 from line 11. If zero or less, enter -0-	14 61.
15 Other taxes. Attach Schedule 4	15 40,153.
16 Total tax. Add lines 13 and 14	16 38,573.
17 Federal income tax withheld from Forms W-2 and 1099	17
18 Refundable credits: a EIC (see inst.) b Sch. 8812 c Form 8863	18 38,573.
19 Add any amount from Schedule 5	19
20a Add lines 16 and 17. These are your total payments	20a
21 If line 18 is more than line 15, subtract line 15 from line 18. This is the amount you overpaid	21
22 Amount of line 19 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	22 1,580.
23 Routing number X X X X X X X X X X ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	23
24 Account number X X X X X X X X X X X X X X X X	24
25 Amount of line 19 you want applied to your 2019 estimated tax	25
26 Amount you owe. Subtract line 18 from line 15. For details on how to pay, see instructions	26
27 Estimated tax penalty (see instructions)	27

Amount You Owe

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

► **Attach to Form 1040.**
► **Go to www.irs.gov/Form1040 for instructions and the latest information.**

OMB No. 1545-0074

2018
Attachment
Sequence No. **01**

Name(s) shown on Form 1040

Crystal J Qian

Your social security number

678-14-5780

Additional Income	1-9b	Reserved		1-9b	
	10	Taxable refunds, credits, or offsets of state and local income taxes		10	
	11	Alimony received		11	
	12	Business income or (loss). Attach Schedule C or C-EZ		12	
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ► <input type="checkbox"/>		13	-1,010.
	14	Other gains or (losses). Attach Form 4797		14	
	15a	Reserved		15b	
	16a	Reserved		16b	
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
	18	Farm income or (loss). Attach Schedule F		18	
	19	Unemployment compensation		19	
	20a	Reserved		20b	
	21	Other income. List type and amount ►		21	
	22	Combine the amounts in the far right column. If you don't have any adjustments to income, enter here and include on Form 1040, line 6. Otherwise, go to line 23		22	-1,010.
Adjustments to Income	23	Educator expenses	23		
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	24		
	25	Health savings account deduction. Attach Form 8889	25		
	26	Moving expenses for members of the Armed Forces. Attach Form 3903	26		
	27	Deductible part of self-employment tax. Attach Schedule SE	27		
	28	Self-employed SEP, SIMPLE, and qualified plans	28		
	29	Self-employed health insurance deduction	29		
	30	Penalty on early withdrawal of savings	30		
	31a	Alimony paid b Recipient's SSN ►	31a		
	32	IRA deduction	32		
	33	Student loan interest deduction	33		
	34	Reserved	34		
	35	Reserved	35		
	36	Add lines 23 through 35	36		

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2018

REV 12/21/18 TTO

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Nonrefundable Credits

▶ **Attach to Form 1040.**

▶ **Go to *www.irs.gov/Form1040* for instructions and the latest information.**

OMB No. 1545-0074

2018
Attachment
Sequence No. **03**

Name(s) shown on Form 1040

Crystal J Qian

Your social security number

678-14-5780

Nonrefundable Credits	48	Foreign tax credit. Attach Form 1116 if required	48	9 .
	49	Credit for child and dependent care expenses. Attach Form 2441	49	
	50	Education credits from Form 8863, line 19	50	
	51	Retirement savings contributions credit. Attach Form 8880	51	
	52	Reserved	52	
	53	Residential energy credit. Attach Form 5695	53	
	54	Other credits from Form a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____	54	
	55	Add the amounts in the far right column. Enter here and include on Form 1040, line 12	55	9 .

For Paperwork Reduction Act Notice, see your tax return instructions.

REV 12/21/18 TTO

Schedule 3 (Form 1040) 2018

SCHEDULE 4
(Form 1040)

Department of the Treasury
Internal Revenue Service

Other Taxes

► **Attach to Form 1040.**

► **Go to *www.irs.gov/Form1040* for instructions and the latest information.**

OMB No. 1545-0074

2018
Attachment
Sequence No. **04**

Name(s) shown on Form 1040

Crystal J Qian

Your social security number

678-14-5780

**Other
Taxes**

- 57** Self-employment tax. Attach Schedule SE
- 58** Unreported social security and Medicare tax from: Form **a** ☐ 4137 **b** ☐ 8919
- 59** Additional tax on IRAs, other qualified retirement plans, and other tax-favored accounts. Attach Form 5329 if required
- 60a** Household employment taxes. Attach Schedule H
- b** Repayment of first-time homebuyer credit from Form 5405. Attach Form 5405 if required
- 61** Health care: individual responsibility (see instructions)
- 62** Taxes from: **a** ☒ Form 8959 **b** ☐ Form 8960
c ☐ Instructions; enter code(s) _____
- 63** Section 965 net tax liability installment from Form 965-A **63**
- 64** Add the amounts in the far right column. These are your **total other taxes**. Enter here and on Form 1040, line 14

57	
58	
59	
60a	
60b	
61	0.
62	61.
63	
64	61.

For Paperwork Reduction Act Notice, see your tax return instructions.

REV 12/21/18 TTO

Schedule 4 (Form 1040) 2018

SCHEDULE D
(Form 1040)Department of the Treasury
Internal Revenue Service (99)**Capital Gains and Losses**

- **Attach to Form 1040 or Form 1040NR.**
► **Go to www.irs.gov/ScheduleD for instructions and the latest information.**
► **Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.**

OMB No. 1545-0074

2018Attachment
Sequence No. **12**

Name(s) shown on return

Crystal J Qian

Your social security number

678-14-5780

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	27,800.	29,976.	216.	-1,960.
2 Totals for all transactions reported on Form(s) 8949 with Box B checked	75,252.	74,267.		985.
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 -975.

Part II Long-Term Capital Gains and Losses—Generally Assets Held More Than One Year (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 II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-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 8b				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked	772.	808.	1.	-35.
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				12
13 Capital gain distributions. See the instructions				13
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions				14 ()
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then go to Part III on the back				15 -35.

Part III Summary

16	Combine lines 7 and 15 and enter the result	16	-1,010.
<ul style="list-style-type: none"> • If line 16 is a gain, enter the amount from line 16 on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14. Then go to line 22. 			
17	Are lines 15 and 16 both gains? <input type="checkbox"/> Yes. Go to line 18. <input type="checkbox"/> No. Skip lines 18 through 21, and go to line 22.		
18	If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet ►	18	
19	If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet ►	19	
20	Are lines 18 and 19 both zero or blank? <input type="checkbox"/> Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a (or in the instructions for Form 1040NR, line 42). Don't complete lines 21 and 22 below. <input type="checkbox"/> No. Complete the Schedule D Tax Worksheet in the instructions. Don't complete lines 21 and 22 below.		
21	If line 16 is a loss, enter here and on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14, the smaller of: <div style="display: flex; align-items: center;"> <ul style="list-style-type: none"> • The loss on line 16; or • (\$3,000), or if married filing separately, (\$1,500) <div style="font-size: 3em; margin: 0 10px;">}</div> <div style="flex-grow: 1; border-bottom: 1px solid black; position: relative;"> <div style="position: absolute; right: -10px; top: -5px;">.</div> </div> </div>	21	(1,010.)
<p>Note: When figuring which amount is smaller, treat both amounts as positive numbers.</p>			
22	Do you have qualified dividends on Form 1040, line 3a, or Form 1040NR, line 10b? <input checked="" type="checkbox"/> Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a (or in the instructions for Form 1040NR, line 42). <input type="checkbox"/> No. Complete the rest of Form 1040 or Form 1040NR.		

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.007043 sh. Vanguard Emerging Markets Government... Class O	06/29/17	02/23/18	0.55	0.57			-0.02
	0.000270 sh. iShares National AMT-Free Muni Bond ETF Class O	08/30/17	02/23/18	0.03	0.03			0.
	0.000629 sh. iShares National AMT-Free Muni Bond ETF Class O	08/30/17	02/23/18	0.07	0.07			0.
	0.006757 sh. iShares National AMT-Free Muni Bond ETF Class O	08/30/17	02/23/18	0.74	0.75	W	0.01	0.
	0.002120 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.23	0.23			0.
	0.001449 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.16	0.16			0.
	0.002251 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.25	0.25			0.
	0.000453 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.05	0.05			0.
	0.061849 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	6.82	6.83	W	0.01	0.
	0.000181 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.02	0.02			0.
	0.003131 sh. Vanguard FTSE Emerging Markets Class O	08/30/17	08/13/18	0.13	0.14	W	0.01	0.
	0.000413 sh. iShares iBoxx \$ Investment Grade Cor... Class O	10/02/17	06/29/18	0.05	0.05			0.
	0.000916 sh. Vanguard FTSE Emerging Markets Class O	10/02/17	09/24/18	0.04	0.04			0.
	0.000916 sh. Vanguard FTSE Emerging Markets Class O	10/02/17	08/13/18	0.04	0.04			0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				9.18	9.23	0.03	-0.02

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.004294 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/09/17	10/09/18	0.20	0.21			-0.01
	0.000227 sh. Vanguard FTSE Emerging Markets Class O	10/09/17	09/24/18	0.01	0.01			0.
	0.000227 sh. Vanguard FTSE Emerging Markets Class O	10/09/17	08/13/18	0.01	0.01			0.
	0.013275 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	09/24/18	1.43	1.55	W	0.12	0.
	0.000519 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	09/24/18	0.06	0.06			0.
	0.003224 sh. iShares iBoxx \$ Investment Grade Cor... Class O	10/10/17	06/29/18	0.37	0.39			-0.02
	0.037600 sh. iShares Short-Term Treasury Bond ETF Class O	10/10/17	02/23/18	4.15	4.15			0.
	0.015044 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/10/17	08/07/18	0.72	0.74			-0.02
	0.036311 sh. Vanguard FTSE Emerging Markets Class O	10/10/17	09/24/18	1.50	1.67			-0.17
	0.036311 sh. Vanguard FTSE Emerging Markets Class O	10/10/17	08/13/18	1.51	1.62	W	0.10	-0.01
	0.089566 sh. Vanguard Total International Bond ETF Class O	11/06/17	09/24/18	4.88	4.95	W	0.07	0.
	0.089566 sh. Vanguard Total International Bond ETF Class O	11/06/17	02/23/18	4.84	4.94	W	0.10	0.
	0.016773 sh. iShares National AMT-Free Muni Bond ETF Class O	11/06/17	09/24/18	1.81	1.85	W	0.04	0.
	0.016773 sh. iShares National AMT-Free Muni Bond ETF Class O	11/06/17	02/23/18	1.83	1.86	W	0.03	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				23.32	24.01	0.46	-0.23

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.691429 sh. Vanguard Short-Term Inflation-Protec... Class O	11/06/17	02/23/18	33.66	34.25	W	0.59	0.
	0.012860 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/13/17	02/23/18	0.62	0.63	W	0.01	0.
	0.003860 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/13/17	10/09/18	0.18	0.19			-0.01
	0.009000 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/13/17	10/09/18	0.42	0.44			-0.02
	0.004900 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/16/17	02/23/18	0.24	0.24			0.
	0.004900 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/16/17	10/09/18	0.23	0.24			-0.01
	0.136982 sh. Vanguard Total International Bond ETF Class O	11/20/17	09/24/18	7.47	7.53	W	0.06	0.
	8.415779 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/20/17	08/07/18	403.20	411.95			-8.75
	0.848572 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/20/17	02/23/18	40.83	41.54	W	0.70	-0.01
	0.848572 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/20/17	10/09/18	39.98	41.28			-1.30
	0.153330 sh. Vanguard Intermediate-Term Corporate... Class O	11/20/17	08/07/18	12.86	13.40			-0.54
	0.346670 sh. Vanguard Intermediate-Term Corporate... Class O	11/20/17	02/23/18	29.46	30.31			-0.85
	0.032051 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	09/28/18	1.55	1.61	W	0.06	0.
	0.525087 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	02/23/18	25.56	26.01	W	0.45	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				596.26	609.62	1.87	-11.49

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.003488 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	03/29/18	0.17	0.17			0.
	0.020658 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	03/29/18	1.01	1.02	W	0.01	0.
	0.145089 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	09/24/18	7.01	7.19	W	0.18	0.
	0.320446 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	09/24/18	15.48	15.87	W	0.39	0.
	0.319000 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	02/23/18	15.46	14.33			1.13
	0.032778 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	09/24/18	1.36	1.52			-0.16
	0.056286 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	09/24/18	2.33	2.62			-0.29
	0.673655 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	08/13/18	28.07	30.27	W	0.29	-1.91
	0.028612 sh. Vanguard Emerging Markets Government... Class O	11/20/17	10/09/18	2.14	2.29			-0.15
	0.977209 sh. Vanguard Emerging Markets Government... Class O	11/20/17	09/24/18	73.77	78.25			-4.48
	1.900441 sh. Vanguard Total International Bond ETF Class O	12/05/17	02/23/18	102.70	104.81	W	2.11	0.
	0.840496 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	45.82	46.30	W	0.48	0.
	1.223222 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	66.68	67.46	W	0.78	0.
	0.727692 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	39.67	40.19	W	0.52	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				401.67	412.29	4.76	-5.86

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.332253 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	18.11	18.39	W	0.28	0.
	0.205457 sh. iShares Russell 2000 Value ETF Class O	12/05/17	02/23/18	25.45	26.17			-0.72
	8.482117 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/05/17	08/07/18	406.38	414.95			-8.57
	1.678758 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/05/17	10/09/18	79.09	82.12			-3.03
	0.547014 sh. Vanguard Intermediate-Term Corporate... Class O	12/05/17	08/07/18	45.87	47.82			-1.95
	2.997201 sh. Vanguard FTSE Developed Markets Class O	12/05/17	02/23/18	135.59	132.90			2.69
	0.203811 sh. Vanguard Mid-Cap Value ETF Class O	12/05/17	02/23/18	22.79	22.47			0.32
	0.544545 sh. Vanguard Total Stock Market ETF Class O	12/05/17	02/23/18	76.19	74.10			2.09
	0.676003 sh. Vanguard Value ETF Class O	12/05/17	02/23/18	72.29	71.27			1.02
	1.117979 sh. Vanguard FTSE Emerging Markets Class O	12/05/17	08/13/18	46.59	49.56			-2.97
	0.015180 sh. Vanguard Emerging Markets Government... Class O	12/05/17	08/07/18	1.15	1.22			-0.07
	0.698005 sh. Vanguard Emerging Markets Government... Class O	12/05/17	02/23/18	54.62	56.05			-1.43
	0.388932 sh. Vanguard Emerging Markets Government... Class O	12/05/17	09/24/18	29.36	31.23			-1.87
	0.012500 sh. Vanguard FTSE Emerging Markets Class O	12/08/17	08/13/18	0.52	0.55			-0.03
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,014.	1,028.80	0.28	-14.52

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.017569 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/13/17	08/07/18	0.84	0.86			-0.02
	0.000091 sh. iShares National AMT-Free Muni Bond ETF Class O	12/26/17	12/10/18	0.01	0.01			0.
	0.000091 sh. iShares National AMT-Free Muni Bond ETF Class O	12/26/17	09/24/18	0.01	0.01			0.
	0.000091 sh. iShares National AMT-Free Muni Bond ETF Class O	12/26/17	02/23/18	0.01	0.01			0.
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	12/28/17	12/10/18	0.02	0.02			0.
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	12/28/17	09/24/18	0.02	0.02			0.
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	12/28/17	02/23/18	0.02	0.02			0.
	0.013941 sh. iShares Emerging Markets USD Bond ETF Class O	01/02/18	09/24/18	1.50	1.62	W	0.12	0.
	0.013941 sh. iShares Emerging Markets USD Bond ETF Class O	01/02/18	11/15/18	1.45	1.59			-0.14
	0.008688 sh. iShares iBoxx \$ Investment Grade Cor... Class O	01/02/18	06/29/18	1.	1.05			-0.05
	0.019839 sh. iShares National AMT-Free Muni Bond ETF Class O	01/02/18	12/10/18	2.17	2.20	W	0.03	0.
	0.019839 sh. iShares National AMT-Free Muni Bond ETF Class O	01/02/18	09/24/18	2.14	2.19	W	0.05	0.
	0.059132 sh. iShares National AMT-Free Muni Bond ETF Class O	01/02/18	02/23/18	6.44	6.54	W	0.03	-0.07
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	01/04/18	02/23/18	0.02	0.02			0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				15.65	16.16	0.23	-0.28

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.044821 sh. iShares National AMT-Free Muni Bond ETF Class O	01/05/18	02/23/18	4.88	4.95			-0.07
	0.181858 sh. iShares Emerging Markets USD Bond ETF Class O	01/31/18	09/24/18	19.53	20.99	W	1.46	0.
	0.181858 sh. iShares Emerging Markets USD Bond ETF Class O	01/31/18	11/15/18	18.89	20.61			-1.72
	0.020892 sh. iShares iBoxx \$ Investment Grade Cor... Class O	01/31/18	06/29/18	2.40	2.51			-0.11
	0.077000 sh. iShares iBoxx \$ Investment Grade Cor... Class O	01/31/18	08/07/18	8.89	9.24			-0.35
	1.108582 sh. iShares National AMT-Free Muni Bond ETF Class O	01/31/18	02/23/18	120.66	121.29			-0.63
	0.586353 sh. Vanguard FTSE Developed Markets Class O	01/31/18	06/21/18	25.51	26.90			-1.39
	0.586353 sh. Vanguard FTSE Developed Markets Class O	01/31/18	02/23/18	26.53	27.67	W	1.14	0.
	0.047508 sh. Vanguard Mid-Cap Value ETF Class O	01/31/18	12/27/18	4.40	5.36			-0.96
	0.047508 sh. Vanguard Mid-Cap Value ETF Class O	01/31/18	02/23/18	5.31	5.52	W	0.21	0.
	0.100870 sh. Vanguard Total Stock Market ETF Class O	01/31/18	12/27/18	12.44	14.07			-1.63
	0.100870 sh. Vanguard Total Stock Market ETF Class O	01/31/18	02/23/18	14.11	14.61	W	0.50	0.
	0.134995 sh. Vanguard Value ETF Class O	01/31/18	12/27/18	12.79	14.66			-1.87
	0.134995 sh. Vanguard Value ETF Class O	01/31/18	02/23/18	14.44	15.06	W	0.62	0.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				290.78	303.44		3.93	-8.73

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.045952 sh. Vanguard FTSE Emerging Markets Class 0	02/09/18	02/23/18	2.23	2.10			0.13
	0.242600 sh. iShares Emerging Markets USD Bond ETF Class 0	02/12/18	11/15/18	25.20	27.21			-2.01
	0.118679 sh. iShares iBoxx \$ Investment Grade Cor... Class 0	02/12/18	08/07/18	13.70	13.94			-0.24
	1.213890 sh. iShares National AMT-Free Muni Bond ETF Class 0	02/12/18	02/23/18	131.88	131.76			0.12
	1.594161 sh. Vanguard FTSE Developed Markets Class 0	02/12/18	12/10/18	60.88	70.03	W	9.15	0.
	0.102280 sh. Vanguard Mid-Cap Value ETF Class 0	02/12/18	12/27/18	9.46	11.09			-1.63
	0.284283 sh. Vanguard Total Stock Market ETF Class 0	02/12/18	12/27/18	35.05	38.26			-3.21
	0.365005 sh. Vanguard Value ETF Class 0	02/12/18	12/27/18	34.57	37.94			-3.37
	0.387370 sh. Vanguard FTSE Emerging Markets Class 0	02/12/18	02/23/18	18.77	17.85			0.92
	0.015388 sh. Vanguard FTSE Emerging Markets Class 0	03/08/18	08/13/18	0.64	0.73			-0.09
	0.004368 sh. iShares Emerging Markets USD Bond ETF Class 0	03/09/18	09/24/18	0.47	0.49	W	0.02	0.
	0.004368 sh. iShares Emerging Markets USD Bond ETF Class 0	03/09/18	11/15/18	0.45	0.48			-0.03
	0.007491 sh. iShares iBoxx \$ Investment Grade Cor... Class 0	03/09/18	08/07/18	0.86	0.87			-0.01
	0.261803 sh. iShares Emerging Markets USD Bond ETF Class 0	03/12/18	09/24/18	28.12	29.39	W	1.27	0.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				362.28	382.14		10.44	-9.42

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.261803 sh. iShares Emerging Markets USD Bond ETF Class O	03/12/18	11/15/18	27.20	28.84			-1.64
	0.136149 sh. iShares iBoxx \$ Investment Grade Cor... Class O	03/12/18	08/07/18	15.72	15.83			-0.11
	1.594606 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	03/12/18	12/10/18	76.17	76.25			-0.08
	1.056008 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	03/12/18	10/09/18	49.75	50.50			-0.75
	1.757636 sh. Vanguard FTSE Developed Markets Class O	03/12/18	06/21/18	76.47	79.41			-2.94
	0.107672 sh. Vanguard Mid-Cap Value ETF Class O	03/12/18	12/27/18	9.96	12.28			-2.32
	0.254892 sh. Vanguard Total Stock Market ETF Class O	03/12/18	12/27/18	31.43	36.60			-5.17
	0.351011 sh. Vanguard Value ETF Class O	03/12/18	12/27/18	33.24	38.19			-4.95
	0.321326 sh. Vanguard FTSE Emerging Markets Class O	03/12/18	08/13/18	13.39	15.61			-2.22
	0.000214 sh. Vanguard FTSE Emerging Markets Class O	03/26/18	08/13/18	0.01	0.01			0.
	0.064737 sh. Vanguard FTSE Developed Markets Class O	04/02/18	12/10/18	2.47	2.84	W	0.37	0.
	0.053265 sh. Vanguard FTSE Emerging Markets Class O	04/02/18	08/13/18	2.22	2.48			-0.26
	0.001551 sh. Vanguard Mid-Cap Value ETF Class O	04/09/18	12/27/18	0.14	0.17			-0.03
	0.020193 sh. Vanguard FTSE Emerging Markets Class O	04/09/18	08/13/18	0.84	0.94			-0.10
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				339.01	359.95		0.37	-20.57

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.559987 sh. iShares Emerging Markets USD Bond ETF Class O	04/16/18	09/24/18	60.15	62.81	W	2.66	0.
	2.010219 sh. iShares Emerging Markets USD Bond ETF Class O	04/16/18	11/15/18	208.82	225.49			-16.67
	0.559987 sh. iShares Emerging Markets USD Bond ETF Class O	04/16/18	11/15/18	58.17	61.64			-3.47
	1.327055 sh. iShares iBoxx \$ Investment Grade Cor... Class O	04/16/18	08/07/18	153.24	155.			-1.76
	16.858923 sh. Vanguard FTSE Developed Markets Class O	04/16/18	06/21/18	733.53	757.64			-24.11
	1.220405 sh. Vanguard Mid-Cap Value ETF Class O	04/16/18	12/27/18	112.94	135.05			-22.11
	3.096507 sh. Vanguard Total Stock Market ETF Class O	04/16/18	12/27/18	381.80	425.46			-43.66
	4.054648 sh. Vanguard Value ETF Class O	04/16/18	12/27/18	384.02	424.40			-40.38
	3.451822 sh. Vanguard FTSE Emerging Markets Class O	04/16/18	08/13/18	143.84	160.13			-16.29
	0.560549 sh. iShares Emerging Markets USD Bond ETF Class O	04/23/18	11/15/18	58.23	62.12			-3.89
	0.290110 sh. iShares iBoxx \$ Investment Grade Cor... Class O	04/23/18	09/24/18	33.23	33.47			-0.24
	0.109409 sh. iShares Short-Term Treasury Bond ETF Class O	04/23/18	12/10/18	12.07	12.07			0.
	3.352692 sh. Vanguard FTSE Developed Markets Class O	04/23/18	06/21/18	145.88	150.67			-4.79
	0.234286 sh. Vanguard Mid-Cap Value ETF Class O	04/23/18	12/27/18	21.68	25.98			-4.30
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				2,507.60	2,691.93	2.66	-181.67

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.585453 sh. Vanguard Total Stock Market ETF Class O	04/23/18	12/27/18	72.19	80.57			-8.38
	0.759058 sh. Vanguard Value ETF Class O	04/23/18	12/27/18	71.89	79.61			-7.72
	0.751199 sh. Vanguard FTSE Emerging Markets Class O	04/23/18	08/13/18	31.30	34.45			-3.15
	0.783596 sh. iShares Emerging Markets USD Bond ETF Class O	04/26/18	11/15/18	81.40	86.65			-5.25
	0.407040 sh. iShares iBoxx \$ Investment Grade Cor... Class O	04/26/18	09/24/18	46.63	46.83			-0.20
	0.163767 sh. iShares Short-Term Treasury Bond ETF Class O	04/26/18	12/10/18	18.07	18.07			0.
	5.000891 sh. Vanguard FTSE Developed Markets Class O	04/26/18	06/21/18	217.59	224.49			-6.90
	0.362277 sh. Vanguard Mid-Cap Value ETF Class O	04/26/18	12/27/18	33.53	39.97			-6.44
	0.937802 sh. Vanguard Total Stock Market ETF Class O	04/26/18	12/27/18	115.63	128.01			-12.38
	1.223800 sh. Vanguard Value ETF Class O	04/26/18	12/27/18	115.91	127.52			-11.61
	1.102338 sh. Vanguard FTSE Emerging Markets Class O	04/26/18	08/13/18	45.93	49.98			-4.05
	0.011963 sh. Vanguard FTSE Emerging Markets Class O	05/07/18	08/13/18	0.50	0.54			-0.04
	0.021074 sh. Vanguard FTSE Emerging Markets Class O	05/08/18	08/13/18	0.88	0.95			-0.07
	0.981911 sh. iShares Emerging Markets USD Bond ETF Class O	05/09/18	11/15/18	102.	105.31			-3.31
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				953.45	1,022.95			-69.50

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.428596 sh. iShares iBoxx \$ Investment Grade Cor... Class O	05/09/18	09/24/18	49.10	49.07			0.03
	5.068874 sh. Vanguard FTSE Developed Markets Class O	05/09/18	06/21/18	220.55	228.15			-7.60
	0.373488 sh. Vanguard Mid-Cap Value ETF Class O	05/09/18	12/27/18	34.56	41.08			-6.52
	0.833153 sh. Vanguard Total Stock Market ETF Class O	05/09/18	12/27/18	102.73	115.25			-12.52
	1.269157 sh. Vanguard Value ETF Class O	05/09/18	12/27/18	120.20	131.51			-11.31
	1.041419 sh. Vanguard FTSE Emerging Markets Class O	05/09/18	08/13/18	43.40	47.27			-3.87
	0.279803 sh. iShares Emerging Markets USD Bond ETF Class O	05/21/18	11/15/18	29.07	30.16			-1.09
	0.025869 sh. iShares iBoxx \$ Investment Grade Cor... Class O	05/21/18	10/09/18	2.92	2.96			-0.04
	0.136743 sh. iShares iBoxx \$ Investment Grade Cor... Class O	05/21/18	09/24/18	15.66	15.62			0.04
	0.062902 sh. iShares Short-Term Treasury Bond ETF Class O	05/21/18	12/10/18	6.94	6.94			0.
	1.475374 sh. Vanguard FTSE Developed Markets Class O	05/21/18	06/21/18	64.19	67.10			-2.91
	0.095366 sh. Vanguard Mid-Cap Value ETF Class O	05/21/18	12/27/18	8.83	10.64			-1.81
	0.176695 sh. Vanguard Total Stock Market ETF Class O	05/21/18	12/27/18	21.79	24.96			-3.17
	0.227895 sh. Vanguard Value ETF Class O	05/21/18	12/27/18	21.58	24.15			-2.57
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				741.52	794.86			-53.34

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.407465 sh. Vanguard FTSE Emerging Markets Class O	05/21/18	08/13/18	16.98	18.45			-1.47
	0.040989 sh. Vanguard FTSE Emerging Markets Class O	06/08/18	08/13/18	1.71	1.84			-0.13
	0.020272 sh. iShares Emerging Markets USD Bond ETF Class O	06/11/18	11/15/18	2.11	2.18			-0.07
	0.093805 sh. iShares Emerging Markets USD Bond ETF Class O	06/12/18	11/15/18	9.74	10.04			-0.30
	5.254784 sh. iShares Emerging Markets USD Bond ETF Class O	06/18/18	11/15/18	545.87	557.48			-11.61
	10.182237 sh. Vanguard FTSE Emerging Markets Class O	06/18/18	08/13/18	424.29	442.52			-18.23
	22.264515 sh. Schwab International Equity ETF Class O	06/21/18	10/11/18	702.22	738.29			-36.07
	7.566607 sh. Schwab International Equity ETF Class O	06/21/18	09/24/18	255.60	250.91			4.69
	0.489000 sh. Vanguard Mid-Cap Value ETF Class O	06/21/18	12/27/18	45.25	54.90			-9.65
	1.073094 sh. Vanguard Total Stock Market ETF Class O	06/21/18	12/27/18	132.31	153.71			-21.40
	5.933427 sh. Vanguard FTSE Emerging Markets Class O	06/21/18	08/13/18	247.25	254.01			-6.76
	0.113324 sh. Vanguard FTSE Emerging Markets Class O	06/25/18	09/24/18	4.68	4.78			-0.10
	3.038494 sh. iShares Emerging Markets USD Bond ETF Class O	06/27/18	11/15/18	315.64	324.42			-8.78
	7.563669 sh. Schwab International Equity ETF Class O	06/27/18	10/11/18	238.56	250.66			-12.10
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				2,942.21	3,064.19		-121.98

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.674567 sh. Vanguard Mid-Cap Value ETF Class O	06/27/18	12/27/18	62.42	75.14			-12.72
	3.300085 sh. Vanguard Total Stock Market ETF Class O	06/27/18	12/27/18	406.90	467.49			-60.59
	2.397249 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	09/24/18	99.10	100.23			-1.13
	2.600053 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	12/10/18	99.14	108.71	W	9.57	0.
	0.016092 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	12/10/18	0.61	0.64	W	0.03	0.
	0.016092 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	10/09/18	0.63	0.67	W	0.04	0.
	0.072145 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	12/10/18	7.61	7.75	W	0.14	0.
	0.315120 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	12/10/18	33.24	33.72	W	0.48	0.
	0.659830 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	12/10/18	69.60	70.19	W	0.59	0.
	0.072145 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	09/28/18	7.62	7.72	W	0.10	0.
	0.387265 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	09/24/18	40.81	41.20	W	0.39	0.
	2.490491 sh. Vanguard Total International Bond ETF Class O	06/29/18	12/10/18	136.93	136.38			0.55
	0.462100 sh. iShares Emerging Markets USD Bond ETF Class O	06/29/18	11/15/18	48.	49.38			-1.38
	1.523853 sh. Schwab International Equity ETF Class O	06/29/18	10/11/18	48.06	50.47			-2.41
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,060.67	1,149.69	11.34	-77.68

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.120068 sh. Vanguard Mid-Cap Value ETF Class O	06/29/18	12/27/18	11.11	13.36			-2.25
	0.613997 sh. Vanguard Total Stock Market ETF Class O	06/29/18	12/27/18	75.71	86.77			-11.06
	0.769779 sh. Vanguard FTSE Emerging Markets Class O	06/29/18	09/24/18	31.82	32.40			-0.58
	0.471704 sh. Schwab International Equity ETF Class O	07/02/18	10/11/18	14.88	15.42			-0.54
	0.206814 sh. Vanguard FTSE Emerging Markets Class O	07/02/18	12/10/18	7.89	8.62	W	0.73	0.
	0.000240 sh. Vanguard FTSE Emerging Markets Class O	07/05/18	12/10/18	0.01	0.01			0.
	0.053448 sh. Vanguard Total International Bond ETF Class O	07/09/18	12/10/18	2.94	2.93			0.01
	0.306093 sh. Vanguard Total International Bond ETF Class O	07/11/18	12/10/18	16.83	16.78			0.05
	0.003828 sh. Vanguard Total International Bond ETF Class O	07/12/18	12/10/18	0.21	0.21			0.
	0.469606 sh. iShares Core Total US Bond Market ETF Class O	07/25/18	12/10/18	49.53	49.84	W	0.31	0.
	1.816241 sh. Vanguard Total International Bond ETF Class O	07/25/18	12/10/18	99.86	99.53			0.33
	0.413872 sh. iShares Emerging Markets USD Bond ETF Class O	07/25/18	11/15/18	42.99	45.05			-2.06
	0.728169 sh. Vanguard FTSE Developed Markets Class O	07/25/18	12/10/18	27.81	31.77	W	3.96	0.
	0.159533 sh. Vanguard Mid-Cap Value ETF Class O	07/25/18	12/27/18	14.76	17.89			-3.13
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				396.35	420.58	5.	-19.23

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.298214 sh. Vanguard Total Stock Market ETF Class O	07/25/18	12/27/18	36.77	43.42			-6.65
	0.315327 sh. iShares Emerging Markets USD Bond ETF Class O	08/07/18	11/15/18	32.76	34.09			-1.33
	0.807322 sh. iShares Short-Term Treasury Bond ETF Class O	08/07/18	12/10/18	89.06	89.06			0.
	0.200870 sh. Vanguard FTSE Developed Markets Class O	08/07/18	12/10/18	7.67	8.77	W	1.10	0.
	0.149839 sh. Vanguard FTSE Developed Markets Class O	08/07/18	12/10/18	5.72	6.53	W	0.81	0.
	0.488404 sh. Vanguard FTSE Emerging Markets Class O	08/07/18	08/13/18	20.35	21.27			-0.92
	0.100232 sh. iShares Emerging Markets USD Bond ETF Class O	08/09/18	11/15/18	10.41	10.78			-0.37
	0.019234 sh. iShares National AMT-Free Muni Bond ETF Class O	08/09/18	12/10/18	2.09	2.09			0.
	0.047553 sh. Vanguard FTSE Developed Markets Class O	08/09/18	12/10/18	1.82	2.07	W	0.25	0.
	20.837064 sh. iShares Core MSCI Emerging Markets ETF Class O	08/13/18	10/29/18	968.30	1,070.40			-102.10
	0.553360 sh. iShares Core Total US Bond Market ETF Class O	08/14/18	12/10/18	58.37	58.80	W	0.43	0.
	1.564257 sh. iShares Emerging Markets USD Bond ETF Class O	08/14/18	11/15/18	162.50	166.39			-3.89
	3.184057 sh. iShares Core MSCI Emerging Markets ETF Class O	08/14/18	10/29/18	147.96	164.17			-16.21
	1.366867 sh. iShares National AMT-Free Muni Bond ETF Class O	08/14/18	12/10/18	148.80	148.80			0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,692.58	1,826.64	2.59	-131.47

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	1.121650 sh. iShares National AMT-Free Muni Bond ETF Class O	08/14/18	12/10/18	122.51	122.67	W	0.16	0.
	1.121650 sh. iShares National AMT-Free Muni Bond ETF Class O	08/14/18	09/24/18	121.16	122.10	W	0.94	0.
	0.055051 sh. iShares Short-Term Treasury Bond ETF Class O	08/14/18	12/31/18	6.07	6.08	W	0.01	0.
	1.392171 sh. iShares Short-Term Treasury Bond ETF Class O	08/14/18	12/10/18	153.58	153.64	W	0.06	0.
	0.403945 sh. Vanguard Mid-Cap Value ETF Class O	08/14/18	12/27/18	37.38	45.67			-8.29
	1.858766 sh. Vanguard Total Stock Market ETF Class O	08/14/18	12/27/18	229.19	271.64			-42.45
	23.212753 sh. iShares Emerging Markets USD Bond ETF Class O	09/04/18	11/27/18	2,374.66	2,444.54			-69.88
	38.619809 sh. iShares Core MSCI Emerging Markets ETF Class O	09/04/18	10/29/18	1,794.66	1,980.81			-186.15
	5.783141 sh. iShares National AMT-Free Muni Bond ETF Class O	09/04/18	12/10/18	627.64	627.64			0.
	1.445870 sh. iShares Short Maturity Bond ETF Class O	09/04/18	12/10/18	72.12	72.47	W	0.35	0.
	0.175291 sh. iShares Short Maturity Bond ETF Class O	09/04/18	12/31/18	8.74	8.81	W	0.07	0.
	0.678382 sh. Vanguard Small-Cap Value ETF Class O	09/04/18	12/10/18	83.19	96.53	W	13.34	0.
	0.212802 sh. Vanguard Small-Cap Value ETF Class O	09/04/18	09/24/18	30.12	30.28	W	0.16	0.
	9.205993 sh. Vanguard FTSE Developed Markets Class O	09/04/18	12/10/18	351.58	391.90	W	40.32	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				6,012.60	6,374.78	55.41	-306.77

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	1.311808 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	12/10/18	133.87	150.02	W	16.15	0.
	4.558398 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	12/27/18	421.83	521.30			-99.47
	0.268718 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	12/27/18	24.87	32.13			-7.26
	0.440917 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	09/24/18	50.93	50.42			0.51
	1.357797 sh. Vanguard Total Stock Market ETF Class O	09/04/18	09/24/18	204.72	203.40			1.32
	4.634024 sh. Vanguard Total Stock Market ETF Class O	09/04/18	12/10/18	621.33	694.18	W	72.85	0.
	18.810115 sh. Vanguard Total Stock Market ETF Class O	09/04/18	12/27/18	2,319.29	2,817.76			-498.47
	1.571449 sh. Vanguard Total Stock Market ETF Class O	09/04/18	12/27/18	193.76	243.32			-49.56
	3.863400 sh. Vanguard Short-Term Inflation-Protec... Class O	09/04/18	12/10/18	186.10	189.35	W	3.25	0.
	1.541454 sh. Vanguard Value ETF Class O	09/04/18	12/10/18	158.29	170.42	W	12.13	0.
	1.996122 sh. Vanguard Value ETF Class O	09/04/18	12/27/18	189.05	220.69			-31.64
	0.338608 sh. Vanguard Value ETF Class O	09/04/18	12/27/18	32.07	39.04			-6.97
	0.689993 sh. Vanguard Value ETF Class O	09/04/18	09/24/18	77.94	76.29			1.65
	0.065840 sh. iShares Core MSCI Emerging Markets ETF Class O	09/10/18	10/29/18	3.06	3.29			-0.23
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				4,617.11	5,411.61	104.38	-690.12

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.377756 sh. iShares Core MSCI Emerging Markets ETF Class O	09/12/18	10/29/18	17.55	19.02			-1.47
	0.393375 sh. Vanguard FTSE Developed Markets Class O	10/01/18	12/10/18	15.02	17.10	W	2.08	0.
	0.302132 sh. Vanguard FTSE Developed Markets Class O	10/03/18	12/10/18	11.54	13.04	W	1.50	0.
	0.003209 sh. iShares Core MSCI Emerging Markets ETF Class O	10/04/18	10/29/18	0.15	0.16			-0.01
	1.040326 sh. iShares Core MSCI Emerging Markets ETF Class O	10/05/18	10/29/18	48.34	51.08			-2.74
	1.058812 sh. iShares Core MSCI Emerging Markets ETF Class O	10/08/18	10/29/18	49.20	52.03			-2.83
	0.204584 sh. Vanguard Mid-Cap Value ETF Class O	10/09/18	12/27/18	18.93	22.94			-4.01
	0.229901 sh. Vanguard Total Stock Market ETF Class O	10/09/18	12/27/18	28.35	34.			-5.65
	0.002513 sh. Vanguard Value ETF Class O	10/09/18	12/10/18	0.26	0.28	W	0.02	0.
	1.324438 sh. iShares Core MSCI Emerging Markets ETF Class O	10/11/18	10/29/18	61.55	63.03			-1.48
	0.562326 sh. Vanguard Mid-Cap Value ETF Class O	10/29/18	12/27/18	52.04	58.42			-6.38
	1.994738 sh. Vanguard Total Stock Market ETF Class O	10/29/18	12/27/18	245.95	272.92			-26.97
	0.557892 sh. Vanguard Value ETF Class O	10/29/18	12/27/18	52.84	58.11			-5.27
	6.597205 sh. Vanguard FTSE Emerging Markets Class O	11/15/18	12/10/18	251.55	260.13	W	8.58	0.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				853.27	922.26		12.18	-56.81

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	7.096073 sh. Vanguard Emerging Markets Government... Class O	11/15/18	12/10/18	525.89	525.96	W	0.07	0.
	0.017660 sh. iShares Short-Term Treasury Bond ETF Class O	11/23/18	12/31/18	1.95	1.95			0.
	0.017660 sh. iShares Short-Term Treasury Bond ETF Class O	11/23/18	12/10/18	1.95	1.95			0.
	0.449295 sh. Vanguard Mid-Cap Value ETF Class O	11/23/18	12/27/18	41.58	47.14			-5.56
	1.855422 sh. Vanguard Total Stock Market ETF Class O	11/23/18	12/27/18	228.77	251.02			-22.25
	0.666347 sh. Vanguard Value ETF Class O	11/23/18	12/27/18	63.11	69.48			-6.37
	4.415304 sh. Vanguard Total International Bond ETF Class O	12/06/18	12/10/18	242.75	242.93	W	0.18	0.
	0.659281 sh. Vanguard Mid-Cap Value ETF Class O	12/06/18	12/27/18	61.01	68.44			-7.43
	1.633534 sh. Vanguard Total Stock Market ETF Class O	12/06/18	12/27/18	201.41	222.03			-20.62
	0.606763 sh. Vanguard Value ETF Class O	12/06/18	12/27/18	57.47	63.34			-5.87
	0.038454 sh. Vanguard Mid-Cap Value ETF Class O	12/10/18	12/27/18	3.56	3.93			-0.37
	0.035238 sh. Vanguard Total Stock Market ETF Class O	12/10/18	12/27/18	4.34	4.73			-0.39
	0.020829 sh. Vanguard Value ETF Class O	12/10/18	12/27/18	1.97	2.14			-0.17
	2.444889 sh. Vanguard Mid-Cap Value ETF Class O	12/17/18	12/27/18	226.25	244.66			-18.41
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,662.01	1,749.70	0.25	-87.44

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	8.410932 sh. Vanguard Total Stock Market ETF Class O	12/17/18	12/27/18	1,037.07	1,111.			-73.93
	2.863892 sh. Vanguard Value ETF Class O	12/17/18	12/27/18	271.24	290.37			-19.13
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,308.31	1,401.37			-93.06

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.004147 sh. iShares S&P 500 Value ETF Class O	01/15/16	08/07/18	0.48	0.33			0.15
	0.005952 sh. iShares S&P 500 Value ETF Class O	01/15/16	08/07/18	0.69	0.48			0.21
	0.000110 sh. iShares Russell Midcap Value ETF Class O	02/11/16	08/07/18	0.01	0.01			0.
	0.000074 sh. iShares Russell 2000 Value ETF Class O	05/10/16	08/07/18	0.01	0.01			0.
	0.001982 sh. Vanguard Intermediate-Term Corporate... Class O	12/12/16	08/07/18	0.17	0.17			0.
	0.005617 sh. iShares Emerging Markets USD Bond ETF Class O	12/29/16	11/15/18	0.58	0.62			-0.04
	0.034434 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/29/16	12/10/18	1.64	1.63			0.01
	0.005163 sh. iShares Emerging Markets USD Bond ETF Class O	12/30/16	11/15/18	0.54	0.57			-0.03
	0.009593 sh. iShares Emerging Markets USD Bond ETF Class O	01/03/17	11/15/18	1.	1.06			-0.06
	0.240871 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	01/03/17	12/10/18	11.51	11.41			0.10
	0.031207 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	01/03/17	12/10/18	1.49	1.48			0.01
	0.012469 sh. iShares iBoxx \$ Investment Grade Cor... Class O	06/09/17	08/07/18	1.44	1.50			-0.06
	0.000016 sh. iShares iBoxx \$ Investment Grade Cor... Class O	06/09/17	09/24/18	0.	0.			0.
	0.006691 sh. iShares Core MSCI Emerging Markets ETF Class O	06/29/17	08/07/18	0.36	0.33			0.03
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►				19.92	19.60			0.32

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.00067 sh. iShares Core MSCI Emerging Markets ETF Class O	06/29/17	10/29/18	0.04	0.04			0.
	0.018901 sh. Schwab U.S. Broad Market ETF Class O	06/29/17	08/07/18	1.31	1.10			0.21
	0.018109 sh. Vanguard Value ETF Class O	06/29/17	08/07/18	1.99	1.75			0.24
	0.000033 sh. Vanguard Value ETF Class O	06/29/17	09/24/18	0.	0.			0.
	0.000224 sh. Vanguard Emerging Markets Government... Class O	07/06/17	10/09/18	0.02	0.02			0.
	0.002251 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.25	0.25			0.
	0.000453 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.05	0.05			0.
	0.038808 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	4.28	4.29	W	0.01	0.
	0.023041 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	2.54	2.54			0.
	0.000181 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.02	0.02			0.
	0.002120 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.23	0.23			0.
	0.001449 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.16	0.16			0.
	0.016745 sh. Vanguard Mid-Cap Value ETF Class O	08/30/17	09/24/18	1.93	1.72			0.21
	0.033859 sh. Vanguard Total Stock Market ETF Class O	08/30/17	09/24/18	5.10	4.25			0.85
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►				17.92	16.42		0.01	1.51

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.026599 sh. Vanguard Value ETF Class O	08/30/17	09/24/18	3.	2.58			0.42
	0.001836 sh. Vanguard Total International Bond ETF Class O	10/02/17	12/10/18	0.10	0.10			0.
	0.005119 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/02/17	12/10/18	0.24	0.25			-0.01
	0.000367 sh. Vanguard Total International Bond ETF Class O	10/04/17	12/10/18	0.02	0.02			0.
	0.000818 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/04/17	12/10/18	0.04	0.04			0.
	0.001100 sh. Vanguard Total International Bond ETF Class O	10/09/17	12/10/18	0.06	0.06			0.
	0.000094 sh. Vanguard Mid-Cap Value ETF Class O	10/09/17	12/27/18	0.01	0.01			0.
	0.135187 sh. Vanguard Total International Bond ETF Class O	10/10/17	12/10/18	7.43	7.37			0.06
	0.013275 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	11/15/18	1.38	1.52			-0.14
	0.000519 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	11/15/18	0.05	0.06			-0.01
	0.005188 sh. iShares Short-Term Treasury Bond ETF Class O	10/10/17	12/10/18	0.57	0.57			0.
	0.000435 sh. Vanguard Total Stock Market ETF Class O	10/10/17	12/27/18	0.05	0.06			-0.01
	0.000785 sh. Vanguard Value ETF Class O	10/10/17	12/27/18	0.07	0.08			-0.01
	0.089566 sh. Vanguard Total International Bond ETF Class O	11/06/17	12/10/18	4.92	4.96	W	0.04	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►			17.94	17.68		0.04	0.30

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.000071 sh. Vanguard Mid-Cap Value ETF Class O	11/06/17	12/27/18	0.01	0.01			0.
	0.136982 sh. Vanguard Total International Bond ETF Class O	11/20/17	12/10/18	7.53	7.56	W	0.02	-0.01
	2.645792 sh. Vanguard Total International Bond ETF Class O	11/20/17	12/10/18	145.47	145.49	W	0.02	0.
	0.256495 sh. iShares Russell 2000 Value ETF Class O	11/20/17	12/10/18	29.78	31.63			-1.85
	0.348127 sh. Vanguard Mid-Cap Value ETF Class O	11/20/17	12/27/18	32.22	37.26			-5.04
	0.875000 sh. Vanguard Total Stock Market ETF Class O	11/20/17	12/27/18	107.89	116.20			-8.31
	1.143476 sh. Vanguard Value ETF Class O	11/20/17	12/27/18	108.30	116.20			-7.90
	0.332253 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	18.27	18.45	W	0.18	0.
	1.223222 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	67.25	67.67	W	0.42	0.
	0.840496 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	46.21	46.45	W	0.24	0.
	0.727692 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	40.01	40.31	W	0.30	0.
	0.064894 sh. iShares Russell 2000 Value ETF Class O	12/05/17	12/10/18	7.53	8.27			-0.74
	0.155917 sh. Vanguard Mid-Cap Value ETF Class O	12/05/17	12/27/18	14.43	17.19			-2.76
	0.368888 sh. Vanguard Total Stock Market ETF Class O	12/05/17	12/27/18	45.48	50.20			-4.72
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►			670.38	702.89		1.18	-31.33

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.488087 sh. Vanguard Value ETF Class O	12/05/17	12/27/18	46.23	51.46			-5.23
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►				46.23	51.46			-5.23

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	47 SHARES OF GOOG	08/27/18	08/28/18	58,008.55	57,370.55			638.
	4 SHARES OF GOOG	09/25/18	09/26/18	4,735.51	4,693.48			42.03
	4 SHARES OF GOOG	10/25/18	10/26/18	4,249.32	4,202.84			46.48
	4 SHARES OF GOOG	11/26/18	11/27/18	4,188.81	4,095.52			93.29
	4 SHARES OF GOOG	12/26/18	12/27/18	4,069.38	3,904.88			164.50
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				75,251.57	74,267.27			984.30

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Nondeductible IRAs► Go to www.irs.gov/Form8606 for instructions and the latest information.

► Attach to 2018 Form 1040 or 2018 Form 1040NR.

OMB No. 1545-0074

2018
Attachment
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2018 Form 8606. See instructions.

Crystal J Qian

Your social security number

678-14-5780

**Fill in Your Address
Only if You Are
Filing This Form by
Itself and Not With
Your Tax Return**

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below (see instructions).

If this is an amended
return, check here ► ☐

Foreign country name

Foreign province/state/county

Foreign postal code

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2018.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2018 **and** you made nondeductible contributions to a traditional IRA in 2018 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified 2017 disaster distribution (see 2018 Form 8915B)), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2018 **and** you made nondeductible contributions to a traditional IRA in 2018 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2018, including those made for 2018 from January 1, 2019, through April 15, 2019. See instructions	1	5,500.
2	Enter your total basis in traditional IRAs. See instructions	2	0.
3	Add lines 1 and 2	3	5,500.
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> In 2018, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion? </div> <div style="display: inline-block; vertical-align: top; margin-left: 10px;"> <p>No —► Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>Yes —► Go to line 4.</p> </div>			
4	Enter those contributions included on line 1 that were made from January 1, 2019, through April 15, 2019	4	
5	Subtract line 4 from line 3	5	5,500.
6	Enter the value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2018, plus any outstanding rollovers. Subtract any repayments of qualified 2017 disaster distributions (see 2018 Form 8915B). If the result is zero or less, enter -0-. See instructions	6	
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2018. Do not include rollovers (other than repayments of qualified 2017 disaster distributions (see 2018 Form 8915B)), qualified charitable distributions, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions)	7	
8	Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2018. Also enter this amount on line 16	8	
9	Add lines 6, 7, and 8	9	
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter "1.000"	10	
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also enter this amount on line 17	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA	12	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions	13	5,488. *
14	Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2018 and earlier years	14	12.
15a	Subtract line 12 from line 7	15a	0.
b	Enter the amount on line 15a attributable to qualified 2017 disaster distributions from 2018 Form 8915B (see instructions). Also, enter this amount on 2018 Form 8915B, line 22	15b	
c	Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on 2018 Form 1040, line 4b; or 2018 Form 1040NR, line 17b	15c	0. *

Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.

* From Taxable IRA Distribution Wkst (per IRS Pub. 590-B)

Part II 2018 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs

Complete this part if you converted part or all of your traditional, SEP, and SIMPLE IRAs to a Roth IRA in 2018.

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2018.	16	5,488.
17	If you completed Part I, enter the amount from line 11. Otherwise, enter your basis in the amount on line 16 (see instructions)	17	5,488.
18	Taxable amount. Subtract line 17 from line 16. If more than zero, also include this amount on 2018 Form 1040, line 4b; or 2018 Form 1040NR, line 17b * From Taxable IRA Distribution Wkst. (per IRS Pub. 590-B)	18	0. *

Part III Distributions From Roth IRAs

Complete this part only if you took a distribution from a Roth IRA in 2018. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified 2017 disaster distribution (see 2018 Form 8915B)), qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, or return of certain contributions (see instructions).

19	Enter your total nonqualified distributions from Roth IRAs in 2018, including any qualified first-time homebuyer distributions, and any qualified 2017 disaster distributions (see instructions). Also see 2018 Form 8915B	19	
20	Qualified first-time homebuyer expenses (see instructions). Do not enter more than \$10,000	20	
21	Subtract line 20 from line 19. If zero or less, enter -0-	21	
22	Enter your basis in Roth IRA contributions (see instructions). If line 21 is zero, stop here	22	
23	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax (see instructions)	23	
24	Enter your basis in conversions from traditional, SEP, and SIMPLE IRAs and rollovers from qualified retirement plans to a Roth IRA. See instructions	24	
25a	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c	25a	
b	Enter the amount on line 25a attributable to qualified 2017 disaster distributions from 2018 Form 8915B (see instructions). Also, enter this amount on 2018 Form 8915B, line 23	25b	
c	Taxable amount. Subtract line 25b from line 25a. If more than zero, also include this amount on 2018 Form 1040, line 4b; or 2018 Form 1040NR, line 17b	25c	

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

 Your signature	 Date
--	--

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
Firm's name ▶	Firm's EIN ▶			
Firm's address ▶	Phone no.			

Health Savings Accounts (HSAs)

▶ Attach to Form 1040 or Form 1040NR.

▶ Go to www.irs.gov/Form8889 for instructions and the latest information.

Name(s) shown on Form 1040 or Form 1040NR

Crystal J Qian

Social security number of HSA
beneficiary. If both spouses have
HSAs, see instructions ▶

678-14-5780

Before you begin: Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.**Part I HSA Contributions and Deduction.** See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse.

1	Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2018 (see instructions)	▶	<input checked="" type="checkbox"/> Self-only	<input type="checkbox"/> Family
2	HSA contributions you made for 2018 (or those made on your behalf), including those made from January 1, 2019, through April 15, 2019, that were for 2018. Do not include employer contributions, contributions through a cafeteria plan, or rollovers (see instructions)	2	0.	
3	If you were under age 55 at the end of 2018, and on the first day of every month during 2018, you were, or were considered, an eligible individual with the same coverage, enter \$3,450 (\$6,900 for family coverage). All others , see the instructions for the amount to enter	3	3,450.	
4	Enter the amount you and your employer contributed to your Archer MSAs for 2018 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2018, also include any amount contributed to your spouse's Archer MSAs	4	0.	
5	Subtract line 4 from line 3. If zero or less, enter -0-	5	3,450.	
6	Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2018, see the instructions for the amount to enter	6	3,450.	
7	If you were age 55 or older at the end of 2018, married, and you or your spouse had family coverage under an HDHP at any time during 2018, enter your additional contribution amount (see instructions)	7	0.	
8	Add lines 6 and 7	8	3,450.	
9	Employer contributions made to your HSAs for 2018	9	3,450.	
10	Qualified HSA funding distributions	10		
11	Add lines 9 and 10	11	3,450.	
12	Subtract line 11 from line 8. If zero or less, enter -0-	12	0.	
13	HSA deduction. Enter the smaller of line 2 or line 12 here and on Schedule 1 (Form 1040), line 25, or Form 1040NR, line 25	13	0.	

Caution: If line 2 is more than line 13, you may have to pay an additional tax (see instructions).**Part II HSA Distributions.** If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part II for each spouse.

14a	Total distributions you received in 2018 from all HSAs (see instructions)	14a	333.	
b	Distributions included on line 14a that you rolled over to another HSA. Also include any excess contributions (and the earnings on those excess contributions) included on line 14a that were withdrawn by the due date of your return (see instructions)	14b		
c	Subtract line 14b from line 14a	14c	333.	
15	Qualified medical expenses paid using HSA distributions (see instructions)	15	333.	
16	Taxable HSA distributions. Subtract line 15 from line 14c. If zero or less, enter -0-. Also, include this amount in the total on Schedule 1 (Form 1040), line 21, or Form 1040NR, line 21. On the dotted line next to line 21, enter "HSA" and the amount	16	0.	
17a	If any of the distributions included on line 16 meet any of the Exceptions to the Additional 20% Tax (see instructions), check here ▶ <input type="checkbox"/>			
b	Additional 20% tax (see instructions). Enter 20% (0.20) of the distributions included on line 16 that are subject to the additional 20% tax. Also include this amount in the total on Schedule 4 (Form 1040), line 62, or Form 1040NR, line 60. Check box c on Schedule 4 (Form 1040), line 62, or box b on Form 1040NR, line 60. Enter "HSA" and the amount on the line next to the box	17b		

Part III **Income and Additional Tax for Failure To Maintain HDHP Coverage.** See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part III for each spouse.

18	Last-month rule	18	
19	Qualified HSA funding distribution	19	
20	Total income. Add lines 18 and 19. Include this amount on Schedule 1 (Form 1040), line 21, or Form 1040NR, line 21. On the dotted line next to Schedule 1 (Form 1040), line 21, or Form 1040NR, line 21, enter "HSA" and the amount	20	
21	Additional tax. Multiply line 20 by 10% (0.10). Include this amount in the total on Schedule 4 (Form 1040), line 62, or Form 1040NR, line 60. Check box c on Schedule 4 (Form 1040), line 62, or box b on Form 1040NR, line 60. Enter "HDHP" and the amount on the line next to the box	21	

Additional Medicare Tax

► If any line does not apply to you, leave it blank. See separate instructions.
► Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.
► Go to www.irs.gov/Form8959 for instructions and the latest information.

OMB No. 1545-0074

2018
Attachment
Sequence No. **71**

Name(s) shown on return

Crystal J Qian

Your social security number

678-14-5780

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	206,789.	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	206,789.	
5	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	5	200,000.	
6	Subtract line 5 from line 4. If zero or less, enter -0-	6		6,789.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II	7		61.

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)	8		
9	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	9		
10	Enter the amount from line 4	10		
11	Subtract line 10 from line 9. If zero or less, enter -0-	11		
12	Subtract line 11 from line 8. If zero or less, enter -0-	12		
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (0.009). Enter here and go to Part III	13		

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-	16		
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (0.009). Enter here and go to Part IV	17		

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Schedule 4 (Form 1040), line 62 (check box a) (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions), and go to Part V	18		61.
----	---	----	--	-----

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	3,060.	
20	Enter the amount from line 1	20	206,789.	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages	21	2,998.	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages	22		62.
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)	23		
24	Total Additional Medicare Tax withholding. Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 16 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)	24		62.

Electronic Filing Instructions for your 2018 California Tax Return

Important: Your taxes are not finished until all required steps are completed.



Crystal J Qian
890 N Rengstorff Ave APT 2
Mountain View, CA 94043

Balance Due/Refund	Your California state tax return (Form 540) shows a refund due to you in the amount of \$1,790.00. Your tax refund will be direct deposited into your account. The account information you entered - Account Number: 381037460002 Routing Transit Number: 021200339.		
Where's My Refund?	Before you call the Franchise Tax Board with questions about your refund, give them 21 days processing time from the date your return is accepted. If then you have not received your refund, or the amount is not what you expected, contact the Franchise Tax Board directly at 1-800-338-0505. From outside of California use 1-916-845-6500. You can also visit the Franchise Tax Board web site at http://www.ftb.ca.gov/online/refund/ .		
What You Need to Sign	Sign and date Form 8453-OL within 1 day of acceptance.		
Do Not Mail	Do not mail a paper copy of your tax return. Since you filed electronically, the Franchise Tax Board already has your return.		
What You Need to Keep	Your Electronic Filing Instructions (this form) - Form 8453-OL and attachment(s) Printed copy of your state and federal returns		
2018 California Tax Return Summary	Taxable Income	\$	193,687.00
	Total Tax	\$	15,154.00
	Total Payments/Credits	\$	16,944.00
	Amount to be Refunded	\$	1,790.00
	Effective Tax Rate		7.65%

TAXABLE YEAR

2018**California Online e-file Return Authorization
for Individuals**

FORM

8453-OL

Your first name and initial CRYSTAL J		Last name QIAN		Suffix	Your SSN or ITIN 678-14-5780
If filing jointly, spouse's/RDP's first name		Last name		Suffix	Spouse's/RDP's SSN or ITIN
Street address (number and street) or PO box 890 N RENGSTORFF AVE		Apt. no. APT 2	PMB/private mailbox		Daytime telephone number (913) 608-4676
City MOUNTAIN VIEW				State CA	ZIP code 94043
Foreign country name		Foreign province/state/county			Foreign postal code

Part I Tax Return Information (whole dollars only)

1 California adjusted gross income. See instructions **1** 198,088.

2 Refund or no amount due. See instructions **2** 1,790.

3 Amount you owe. See instructions **3**

Part II Settle Your Account Electronically for Taxable Year 2018 (Payment due 4/15/2019)

4 ☒ Direct deposit of refund

5 ☐ Electronic funds withdrawal 5a Amount _____ 5b Withdrawal date (mm/dd/yyyy) _____

Part III Make Estimated Tax Payments for Taxable Year 2019 These are not installment payments for the current amount you owe.

	First Payment Due 4/15/2019	Second Payment Due 6/17/2019	Third Payment Due 9/16/2019	Fourth Payment Due 1/15/2020
6 Amount				
7 Withdrawal date				

Part IV Banking Information (Have you verified your banking information?)

8 Amount of refund to be directly deposited to account below 1,790. 12 The remaining amount of my refund for direct deposit _____

9 Routing number 021200339 13 Routing number _____

10 Account number 381037460002 14 Account number _____

11 Type of account: ☒ Checking ☐ Savings 15 Type of account: ☐ Checking ☐ Savings

Part V Declaration of Taxpayer(s)

I authorize my account to be settled as designated in Part II. If I check Part II, box 4, I declare that the direct deposit refund information in Part IV agrees with the authorization stated on my return. I authorize an electronic funds withdrawal for the amount listed on line 5a and any estimated payment amounts listed on line 6 from the bank account listed on lines 9, 10, and 11. If I have filed a joint return, this is an irrevocable appointment of the other spouse/RDP as an agent to receive the refund or authorize an electronic funds withdrawal.

Under penalties of perjury, I declare that the information I provided to the Franchise Tax Board (FTB), either directly or through e-file software, including my name, address, and social security number (SSN) or individual taxpayer identification number (ITIN), and the amounts shown in Part I above, agrees with the information and amounts shown on the corresponding lines of my 2018 California income tax return. To the best of my knowledge and belief, my return is true, correct, and complete. If I am filing a balance due return, I understand that if the FTB does not receive full and timely payment of my tax liability, I remain liable for the tax liability and all applicable interest and penalties. I authorize my return and accompanying schedules and statements to be transmitted to the FTB directly or through the e-file software. **If the processing of my return or refund is delayed, I authorize the FTB to disclose to me, either directly or through the e-file software, the reason(s) for the delay or the date when the refund was sent.**

**Sign
Here**

Your signature

Date

Spouse's/RDP's signature. If filing jointly, both must sign.
It is unlawful to forge a spouse's/RDP's signature.

Date

2018 California Resident Income Tax Return**540**

APE

ATTACH FEDERAL RETURN

678-14-5780 QIAN
CRYSTAL J QIAN

18

890 N RENGSTORFF AVE
MOUNTAIN VIEW CA 94043

APT 2

07-08-1995

If your California filing status is different from your federal filing status, check the box here ☐Filing
Status

- 1 ☒ Single 4 ☐ Head of household (with qualifying person). See instructions.
- 2 ☐ Married/RDP filing jointly. See inst. 5 ☐ Qualifying widow(er). Enter year spouse/RDP died
- See instructions.
- 3 ☐ Married/RDP filing separately. Enter spouse's/RDP's SSN or ITIN above and full name here

- 6 If someone can claim you (or your spouse/RDP) as a dependent, check the box here. See inst. ☐ 6

► For line 7, line 8, line 9, and line 10: Multiply the amount you enter in the box by the pre-printed dollar amount for that line. **Whole dollars only**

- 7 **Personal:** If you checked box 1, 3, or 4 above, enter 1 in the box. If you checked box 2 or 5, enter 2, in the box. If you checked the box on line 6, see instructions. ☐ 7 1 X \$118 = ☐ \$ 118
- 8 **Blind:** If you (or your spouse/RDP) are visually impaired, enter 1; if both are visually impaired, enter 2 ☐ 8 X \$118 = ☐ \$
- 9 **Senior:** If you (or your spouse/RDP) are 65 or older, enter 1; if both are 65 or older, enter 2 ☐ 9 X \$118 = ☐ \$

Exemptions

10 Dependents: Do not include yourself or your spouse/RDP.

	Dependent 1	Dependent 2	Dependent 3
First Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
SSN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dependent's relationship to you	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total dependent exemptions ☐ 10 X \$367 = ☐ \$

- 11 **Exemption amount:** Add line 7 through line 10. Transfer this amount to line 32. ☐ 11 \$ 118

Your name:

Q I A N

Your SSN or ITIN:

678-14-5780

Taxable Income

- 12 State wages from your Form(s) W-2, box 16. ● 12 198469.00
- 13 Enter federal adjusted gross income from Form 1040, line 7. ● 13 194639.00
- 14 California adjustments – subtractions. Enter the amount from Schedule CA (540), line 37, column B . . . ● 14 1.00
- 15 Subtract line 14 from line 13. If less than zero, enter the result in parentheses. See instructions 15 194638.00
- 16 California adjustments – additions. Enter the amount from Schedule CA (540), line 37, column C. ● 16 3450.00
- 17 California adjusted gross income. Combine line 15 and line 16. ● 17 198088.00
- 18 Enter the **larger of** {
 Your California **itemized deductions** from Schedule CA (540), Part II, line 30; **OR**
 Your California **standard deduction** shown below for your filing status:
 • Single or Married/RDP filing separately. \$4,401
 • Married/RDP filing jointly, Head of household, or Qualifying widow(er) \$8,802
 If Married/RDP filing separately or the box on line 6 is checked, STOP. See instructions . . .
 ● 18 4401.00
- 19 Subtract line 18 from line 17. This is your **taxable income**. If less than zero, enter -0- ● 19 193687.00

Tax

- 31 Tax. Check the box if from: ☐ Tax Table ☒ Tax Rate Schedule
☐ FTB 3800 ☐ FTB 3803 ● 31 15266.00
- 32 Exemption credits. Enter the amount from line 11. If your federal AGI is more than \$194,504, see instructions ● 32 112.00
- 33 Subtract line 32 from line 31. If less than zero, enter -0- ● 33 15154.00
- 34 Tax. See instructions. Check the box if from: ● ☐ Schedule G-1 ● ☐ FTB 5870A. ● 34 .00
- 35 Add line 33 and line 34 ● 35 15154.00

Special Credits

- 40 Nonrefundable Child and Dependent Care Expenses Credit. See instructions ● 40 .00
- 43 Enter credit name code ● and amount . . . ● 43 .00
- 44 Enter credit name code ● and amount . . . ● 44 .00
- 45 To claim more than two credits, see instructions. Attach Schedule P (540). ● 45 .00
- 46 Nonrefundable renter's credit. See instructions ● 46 .00
- 47 Add line 40 through line 46. These are your total credits. ● 47 .00
- 48 Subtract line 47 from line 35. If less than zero, enter -0- ● 48 15154.00

Other Taxes

- 61 Alternative minimum tax. Attach Schedule P (540) ● 61 0.00
- 62 Mental Health Services Tax. See instructions. ● 62 .00
- 63 Other taxes and credit recapture. See instructions. ● 63 .00
- 64 Add line 48, line 61, line 62, and line 63. This is your total tax ● 64 15154.00

Your name: Q I A N

Your SSN or ITIN: 678-14-5780

Payments

71	California income tax withheld. See instructions	● 71	<u>16944</u>	<u>.00</u>
72	2018 CA estimated tax and other payments. See instructions	● 72		<u>.00</u>
73	Withholding (Form 592-B and/or 593). See instructions	● 73		<u>.00</u>
74	Excess SDI (or VPD) withheld. See instructions	● 74		<u>.00</u>
75	Earned Income Tax Credit (EITC)	● 75		<u>.00</u>
76	Add lines 71 through 75. These are your total payments. See instructions	⊙ 76	<u>16944</u>	<u>.00</u>

Use Tax

91	Use Tax. Do not leave blank. See instructions	● 91	<u>0</u>	<u>.00</u>
If line 91 is zero, check if:				
	<input checked="" type="checkbox"/> No use tax is owed.			
	<input type="checkbox"/> You paid your use tax obligation directly to CDTFA.			

Overpaid Tax/Tax Due

92	Payments balance. If line 76 is more than line 91, subtract line 91 from line 76	⊙ 92	<u>16944</u>	<u>.00</u>
93	Use Tax balance. If line 91 is more than line 76, subtract line 76 from line 91	⊙ 93		<u>.00</u>
94	Overpaid tax. If line 92 is more than line 64, subtract line 64 from line 92	⊙ 94	<u>1790</u>	<u>.00</u>
95	Amount of line 94 you want applied to your 2019 estimated tax	● 95		<u>.00</u>
96	Overpaid tax available this year. Subtract line 95 from line 94	● 96	<u>1790</u>	<u>.00</u>
97	Tax due. If line 92 is less than line 64, subtract line 92 from line 64	⊙ 97		<u>.00</u>

Contributions

	Code	Amount
California Seniors Special Fund. See instructions	● 400	<u></u>
Alzheimer's Disease and Related Dementia Voluntary Tax Contribution Fund	● 401	<u></u>
Rare and Endangered Species Preservation Voluntary Tax Contribution Program	● 403	<u></u>

Your name:

Q I A N

Your SSN or ITIN:

678-14-5780

Contributions

	Code	Amount
California Breast Cancer Research Voluntary Tax Contribution Fund	● 405	<input type="text"/> .00
California Firefighters' Memorial Fund	● 406	<input type="text"/> .00
Emergency Food for Families Voluntary Tax Contribution Fund	● 407	<input type="text"/> .00
California Peace Officer Memorial Foundation Fund	● 408	<input type="text"/> .00
California Sea Otter Fund	● 410	<input type="text"/> .00
California Cancer Research Voluntary Tax Contribution Fund	● 413	<input type="text"/> .00
School Supplies for Homeless Children Fund	● 422	<input type="text"/> .00
State Parks Protection Fund/Parks Pass Purchase	● 423	<input type="text"/> .00
Protect Our Coast and Oceans Voluntary Tax Contribution Fund	● 424	<input type="text"/> .00
Keep Arts in Schools Voluntary Tax Contribution Fund	● 425	<input type="text"/> .00
State Children's Trust Fund for the Prevention of Child Abuse	● 430	<input type="text"/> .00
Prevention of Animal Homelessness and Cruelty Fund	● 431	<input type="text"/> .00
Revive the Salton Sea Fund	● 432	<input type="text"/> .00
California Domestic Violence Victims Fund	● 433	<input type="text"/> .00
Special Olympics Fund	● 434	<input type="text"/> .00
Type 1 Diabetes Research Fund	● 435	<input type="text"/> .00
California YMCA Youth and Government Voluntary Tax Contribution Fund	● 436	<input type="text"/> .00
Habitat for Humanity Voluntary Tax Contribution Fund	● 437	<input type="text"/> .00
California Senior Citizen Advocacy Voluntary Tax Contribution Fund	● 438	<input type="text"/> .00
Native California Wildlife Rehabilitation Voluntary Tax Contribution Fund	● 439	<input type="text"/> .00
Rape Backlog Kit Voluntary Tax Contribution Fund	● 440	<input type="text"/> .00
Organ and Tissue Donor Registry Voluntary Tax Contribution Fund	● 441	<input type="text"/> .00
National Alliance on Mental Illness California Voluntary Tax Contribution Fund	● 442	<input type="text"/> .00
Schools Not Prisons Voluntary Tax Contribution Fund	● 443	<input type="text"/> .00
110 Add code 400 through code 443. This is your total contribution	● 110	<input type="text"/> .00

Your name: Q I A N

Your SSN or ITIN: 678-14-5780

Amount
You Owe

111 AMOUNT YOU OWE. If you do not have an amount on line 96, add line 93, line 97, and line 110. See instructions. **Do not send cash.**

Mail to: **FRANCHISE TAX BOARD**

PO BOX 942867

SACRAMENTO CA 94267-0001

111 .00

Pay online – Go to ftb.ca.gov/pay for more information.

Interest and
Penalties

112 Interest, late return penalties, and late payment penalties **112** .00

113 Underpayment of estimated tax. Check the box: ☐ **FTB 5805 attached** ☐ **FTB 5805F attached** **113** .00

114 Total amount due. See instructions. Enclose, but **do not** staple, any payment. **114** .00

115 REFUND OR NO AMOUNT DUE. Subtract the sum of line 110, line 112 and line 113 from line 96. See instructions.

Mail to: **FRANCHISE TAX BOARD**

PO BOX 942840

SACRAMENTO CA 94240-0001

115 1 7 9 0 .00

Refund and Direct Deposit

Fill in the information to authorize direct deposit of your refund into one or two accounts. **Do not** attach a voided check or a deposit slip. See instructions. **Have you verified the routing and account numbers?** Use whole dollars only.

All or the following amount of my refund (line 115) is authorized for direct deposit into the account shown below:

Type

Routing number

☒ Checking

Account number

116 Direct deposit amount

0 2 1 2 0 0 3 3 9

☐ Savings

3 8 1 0 3 7 4 6 0 0 0 2

1 7 9 0 .00

The remaining amount of my refund (line 115) is authorized for direct deposit into the account shown below:

Type

Routing number

☐ Checking

Account number

117 Direct deposit amount

☐ Savings

.00

IMPORTANT: See the instructions to find out if you should attach a copy of your complete federal tax return.

To learn about your privacy rights, how we may use your information, and the consequences for not providing the requested information, go to ftb.ca.gov/forms and search for **1131**. To request this notice by mail, call 800.852.5711. Under penalties of perjury, I declare that I have examined this tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Your signature

Date

Spouse's/RDP's signature (if a joint tax return, both must sign)

**Sign
Here**

It is unlawful
to forge a
spouse's/RDP's
signature.

Joint tax return?
(See instructions)

☒ Your email address. Enter only one email address.

☒ Preferred phone number

(9 1 3) 6 0 8 - 4 6 7 6

Paid preparer's signature (**declaration of preparer is based on all information of which preparer has any knowledge**)

SELF-PREPARED

Firm's name (or yours, if self-employed)

PTIN

Firm's address

Firm's FEIN

Do you want to allow another person to discuss this tax return with us? See instructions. . . ☐ Yes ☒ No

Print Third Party Designee's Name

Telephone Number

()

2018 California Adjustments — Residents

CA (540)

Important: Attach this schedule behind Form 540, Side 5 as a supporting California schedule.

Names(s) as shown on tax return

SSN or ITIN

C R Y S T A L J Q I A N

6 7 8 1 4 5 7 8 0

Part I Income Adjustment Schedule

Section A — Income from federal Form 1040

	A Federal Amounts (taxable amounts from your federal tax return)	B Subtractions See instructions	C Additions See instructions
1 Wages, salaries, tips, etc. See instructions before making an entry in column B or C 1	<input checked="" type="radio"/> 195,019.	<input type="radio"/>	<input checked="" type="radio"/> 3,450.
2 Taxable interest (a) <input checked="" type="radio"/> 119. 2(b)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 Ordinary dividends. See instructions. (a) <input checked="" type="radio"/> 197. 3(b)	<input checked="" type="radio"/> 630.	<input type="radio"/>	<input type="radio"/>
4 IRAs, pensions, and annuities. See instructions. (a) <input checked="" type="radio"/> 5,488. 4(b)	<input checked="" type="radio"/> 0.	<input type="radio"/>	<input type="radio"/>
5 Social security benefits. (a) <input checked="" type="radio"/> 5(b)	<input type="radio"/>	<input type="radio"/>	

Section B — Additional Income from federal Schedule 1 (Form 1040)

10 Taxable refunds, credits, or offsets of state and local income taxes 10	<input type="radio"/>	<input type="radio"/>	
11 Alimony received 11	<input type="radio"/>		<input type="radio"/>
12 Business income or (loss) 12	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13 Capital gain or (loss). See instructions. 13	<input checked="" type="radio"/> -1,010.	<input checked="" type="radio"/> 1.	<input type="radio"/>
14 Other gains or (losses) 14	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15a Reserved. 15(b)			
16a Reserved. 16(b)			
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc 17	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18 Farm income or (loss) 18	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19 Unemployment compensation 19	<input type="radio"/>	<input type="radio"/>	
20a Reserved. 20(b)			
21 Other income.			
a California lottery winnings		a <input type="radio"/>	a <input type="radio"/>
b Disaster loss deduction from FTB 3805V		b <input type="radio"/>	b <input type="radio"/>
c Federal NOL		c <input type="radio"/>	c <input type="radio"/>
(federal Schedule 1 (Form 1040), line 21)		d <input type="radio"/>	d <input type="radio"/>
d NOL deduction from FTB 3805V		e <input type="radio"/>	e <input type="radio"/>
e NOL from FTB 3805Z,		f <input type="radio"/>	f <input type="radio"/>
3806, 3807, or 3809			
f Other (describe):			
<input checked="" type="radio"/> 21			
22 Total. Combine line 1 through line 21 in column A. Add line 1 through line 21f in column B and column C. Go to Section C. 22	<input checked="" type="radio"/> 194,639.	<input type="radio"/> 1.	<input checked="" type="radio"/> 3,450.

Section C — Adjustments to Income from federal Schedule 1 (Form 1040)

23 Educator expenses 23	<input type="radio"/>	<input type="radio"/>	
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. 24	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
25 Health savings account deduction 25	<input type="radio"/>	<input type="radio"/>	
26 Moving expenses. Attach federal Form 3903. See instructions 26	<input type="radio"/>		<input type="radio"/>
27 Deductible part of self-employment tax 27	<input type="radio"/>		
28 Self-employed SEP, SIMPLE, and qualified plans 28	<input type="radio"/>		
29 Self-employed health insurance deduction. 29	<input type="radio"/>		
30 Penalty on early withdrawal of savings. 30	<input type="radio"/>		
31a Alimony paid. (b) Recipient's: SSN <input checked="" type="radio"/> - - - - -			
Last name <input checked="" type="radio"/> 31a	<input type="radio"/>		<input type="radio"/>
32 IRA deduction. 32	<input type="radio"/>		
33 Student loan interest deduction 33	<input type="radio"/>		<input type="radio"/>
34 Reserved. 34			
35 Reserved 35			
36 Add line 23 through line 31a and line 32 through line 35 in columns A, B, and C. See instructions 36	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
37 Total. Subtract line 36 from line 22 in columns A, B, and C. See instructions 37	<input checked="" type="radio"/> 194,639.	<input type="radio"/> 1.	<input checked="" type="radio"/> 3,450.

Part II Adjustments to Federal Itemized DeductionsCheck the box if you did NOT itemize for federal but will itemize for California ☒ ☐**A Federal Amounts**
(from federal Schedule A
(Form 1040))**B Subtractions**
See instructions**C Additions**
See instructions**Medical and Dental Expenses**

1	Medical and dental expenses	<input checked="" type="radio"/> 0.	1			
2	Enter amount from federal Form 1040, line 7	<input checked="" type="radio"/> 194,639.	2			
3	Multiply line 2 by 7.5% (0.075)	<input checked="" type="radio"/> 14,598.	3			
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter 0.	<input checked="" type="radio"/>	4			

Taxes You Paid

5a	State and local income tax or general sales taxes	5a	<input checked="" type="radio"/> 16,944.	<input checked="" type="radio"/> 16,944.	
5b	State and local real estate taxes	5b	<input checked="" type="radio"/>		
5c	State and local personal property taxes	5c	<input checked="" type="radio"/> 0.		
5d	Add lines 5a through 5c	5d	<input checked="" type="radio"/> 16,944.		
5e	Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately) in column A. Enter the amount from line 5a, column B in line 5e, column B Enter the difference from line 5d and line 5e, column A in line 5e, column C	5e	<input checked="" type="radio"/> 10,000.	<input checked="" type="radio"/> 16,944.	<input checked="" type="radio"/> 6,944.
6	Other taxes. List type <input checked="" type="radio"/>	6	<input checked="" type="radio"/>	<input checked="" type="radio"/>	
7	Add lines 5e and 6	7	<input checked="" type="radio"/> 10,000.	<input checked="" type="radio"/> 16,944.	<input checked="" type="radio"/> 6,944.

Interest You Paid

8a	Home mortgage interest and points reported to you on Form 1098	8a	<input checked="" type="radio"/>		<input checked="" type="radio"/>
8b	Home mortgage interest not reported to you on Form 1098	8b	<input checked="" type="radio"/>		<input checked="" type="radio"/>
8c	Points not reported to you on Form 1098	8c	<input checked="" type="radio"/>		<input checked="" type="radio"/>
8d	Reserved	8d			
8e	Add lines 8a through 8c	8e	<input checked="" type="radio"/>		<input checked="" type="radio"/>
9	Investment interest	9	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
10	Add lines 8e and 9	10	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

Gifts to Charity

11	Gifts by cash or check	11	<input checked="" type="radio"/> 1,100.	<input checked="" type="radio"/>	<input checked="" type="radio"/>
12	Other than by cash or check	12	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
13	Carryover from prior year	13	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
14	Add lines 11 through 13	14	<input checked="" type="radio"/> 1,100.	<input checked="" type="radio"/>	<input checked="" type="radio"/>

Casualty and Theft Losses

15	Casualty or theft loss(es) (other than net qualified disaster losses). Attach federal Form 4684. See instructions.	15	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
-----------	--	-----------	----------------------------------	----------------------------------	----------------------------------

Other Itemized Deductions

16	Other—from list in federal instructions	16	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
17	Add lines 4, 7, 10, 14, 15, and 16 in columns A, B, and C	17	<input checked="" type="radio"/> 11,100.	<input checked="" type="radio"/> 16,944.	<input checked="" type="radio"/> 6,944.

18 Total Adjustments to Federal Itemized Deductions. Combine line 17 column A less column B plus column C ☒ **18** 1,100.

Job Expenses and Certain Miscellaneous Deductions

19	Unreimbursed employee expenses - job travel, union dues, job education, etc. Attach federal Form 2106 if required. See instructions.	<input checked="" type="radio"/> 19	<input type="text"/>
20	Tax preparation fees.	<input checked="" type="radio"/> 20	<input type="text"/>
21	Other expenses - investment, safe deposit box, etc. List type <input checked="" type="radio"/> IRA	<input checked="" type="radio"/> 21	<input type="text" value="12."/>
22	Add lines 19 through 21.	<input checked="" type="radio"/> 22	<input type="text" value="12."/>
23	Enter amount from federal Form 1040, line 7 <input checked="" type="radio"/> 194,639.		
24	Multiply line 23 by 2% (0.02). If less than zero, enter 0.	<input checked="" type="radio"/> 24	<input type="text" value="3,893."/>
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter 0.	<input checked="" type="radio"/> 25	<input type="text" value="0."/>
26	Total Itemized Deductions. Add line 18 and line 25.	<input checked="" type="radio"/> 26	<input type="text" value="1,100."/>
27	Other adjustments. See instructions. Specify. <input checked="" type="radio"/>	<input checked="" type="radio"/> 27	<input type="text"/>
28	Combine line 26 and line 27.	<input checked="" type="radio"/> 28	<input type="text" value="1,100."/>
29	Is your federal AGI (Form 540, line 13) more than the amount shown below for your filing status?		
	Single or married/RDP filing separately		\$194,504
	Head of household		\$291,760
	Married/RDP filing jointly or qualifying widow(er)		\$389,013
	No. Transfer the amount on line 28 to line 29.		
	Yes. Complete the Itemized Deductions Worksheet in the instructions for Schedule CA (540), line 29.	<input checked="" type="radio"/> 29	<input type="text" value="1,092."/>
30	Enter the larger of the amount on line 29 or your standard deduction listed below		
	Single or married/RDP filing separately. See instructions.		\$4,401
	Married/RDP filing jointly, head of household, or qualifying widow(er)		\$8,802
	Transfer the amount on line 30 to Form 540, line 18	<input checked="" type="radio"/> 30	<input type="text" value="4,401."/>

2018**California Capital Gain or Loss Adjustment**

Do not complete this schedule if all of your California gains (losses) are the same as your federal gains (losses).

D (540)

Name(s) as shown on return

SSN or ITIN

C R Y S T A L J Q I A N

6 7 8 1 4 5 7 8 0

(a) Description of property Example: 100 shares of "Z" Co.		(b) Sales price	(c) Cost or other basis	(d) Loss If (c) is more than (b), subtract (b) from (c)	(e) Gain If (b) is more than (c), subtract (c) from (b)
1					
a	0.007043 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS 0	0.55	0.57	0.02	
b	0.000270 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS 0	0.03	0.03		0.
c	0.000629 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS 0	0.07	0.07		0.
d	0.006757 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS 0	0.74	0.74		0.
e	0.002120 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	0.23	0.23		0.
f	0.001449 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	0.16	0.16		0.
g	0.002251 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	0.25	0.25		0.
h	0.000453 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	0.05	0.05		0.
i	0.061849 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	6.82	6.82		0.
j	0.000181 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	0.02	0.02		0.
k	0.003131 SH. VANGUARD FTSE EMERGING MARKETS CLASS 0	0.13	0.13		0.
l	0.000413 SH. ISHARES IBOX \$ INVESTMENT GRADE COR... CLASS 0	0.05	0.05		0.
m	0.000916 SH. VANGUARD FTSE EMERGING MARKETS CLASS 0	0.04	0.04		0.
n	0.000916 SH. VANGUARD FTSE EMERGING MARKETS CLASS 0	0.04	0.04		0.
o	0.004294 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS 0	0.20	0.21	0.01	
p	0.000227 SH. VANGUARD FTSE EMERGING MARKETS CLASS 0	0.01	0.01		0.
q	0.000227 SH. VANGUARD FTSE EMERGING MARKETS CLASS 0	0.01	0.01		0.
r	0.013275 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS 0	1.43	1.43		0.
s	0.000519 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS 0	0.06	0.06		0.
t	0.003224 SH. ISHARES IBOX \$ INVESTMENT GRADE COR... CLASS 0	0.37	0.39	0.02	
u	0.037600 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS 0	4.15	4.15		0.
v	SEE LINE 1A STATEMENT	103,808.38	104,818.65	2,014.67	1,004.40

2 Net gain or (loss) shown on California Schedule(s) K-1 (100S, 541, 565, and 568). **2** 0

3 Capital gain distributions (federal Form 1099-DIV, box 2a) **3** 0

4 Total 2018 gains from all sources. Add column (e) amounts of line 1, line 2, and line 3 **4** 1,004.

5 2018 loss. Add column (d) amounts of line 1 and line 2. **5** (2,015.)

6 California capital loss carryover from 2017, if any. See instructions. **6** ()

7 Total 2018 loss. Add line 5 and line 6 **7** (2,015.)



- 8** Combine line 4 and line 7. If a loss, go to line 9. If a gain, go to line 10. ☒ **8** -1,011.
- 9** If line 8 is a loss, enter the smaller of: (a) the loss on line 8.
(b) \$3,000 (\$1,500 if married/RDP filing separate). See instructions. . . . ☒ **9** (-1,011.)
- 10** Enter the gain or (loss) from federal Schedule 1 (Form 1040), line 13. ☒ **10** -1,010.
- 11** Enter the California gain from line 8 or (loss) from line 9. ☒ **11** -1,011.
- 12 a** If line 10 is **more** than line 11, enter the difference here and on Schedule CA (540), Part I, line 13, column B. . . . ☒ **12a** 1.
- b** If line 10 is **less** than line 11, enter the difference here and on Schedule CA (540), Part I, line 13, column C. . . . ☒ **12b** _____

Additional information from your Schedule D (540): California Capital Gain or Loss Adjustment

Schedule D (540): California Capital Gain or Loss Adjustment Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.015044 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.72	0.74	0.02	
0.036311 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	1.50	1.67	0.17	
0.036311 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	1.51	1.52	0.01	
0.089566 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	4.88	4.88		0.
0.089566 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	4.84	4.84		0.
0.016773 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	1.81	1.81		0.
0.016773 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	1.83	1.83		0.
0.691429 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	33.66	33.66		0.
0.012860 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.62	0.62		0.
0.003860 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.18	0.19	0.01	
0.009000 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.42	0.44	0.02	
0.004900 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.24	0.24		0.
0.004900 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.23	0.24	0.01	
0.136982 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	7.47	7.47		0.
8.415779 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	403.20	411.95	8.75	
0.848572 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	40.83	40.84	0.01	
0.848572 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	39.98	41.28	1.30	
0.153330 SH. VANGUARD INTERMEDIATE-TERM CORPORATE... CLASS O	12.86	13.40	0.54	
0.346670 SH. VANGUARD INTERMEDIATE-TERM CORPORATE... CLASS O	29.46	30.31	0.85	
0.032051 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	1.55	1.55		0.
0.525087 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	25.56	25.56		0.
0.003488 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	0.17	0.17		0.

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment
Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.020658 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	1.01	1.01		0.
0.145089 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	7.01	7.01		0.
0.320446 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	15.48	15.48		0.
0.319000 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	15.46	14.33		1.13
0.032778 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	1.36	1.52	0.16	
0.056286 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	2.33	2.62	0.29	
0.673655 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	28.07	29.98	1.91	
0.028612 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	2.14	2.29	0.15	
0.977209 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	73.77	78.25	4.48	
1.900441 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	102.70	102.70		0.
0.840496 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	45.82	45.82		0.
1.223222 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	66.68	66.68		0.
0.727692 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	39.67	39.67		0.
0.332253 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	18.11	18.11		0.
0.205457 SH. ISHARES RUSSELL 2000 VALUE ETF CLASS O	25.45	26.17	0.72	
8.482117 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	406.38	414.95	8.57	
1.678758 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	79.09	82.12	3.03	
0.547014 SH. VANGUARD INTERMEDIATE-TERM CORPORATE... CLASS O	45.87	47.82	1.95	
2.997201 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	135.59	132.90		2.69
0.203811 SH. VANGUARD MID-CAP VALUE ETF CLASS O	22.79	22.47		0.32
0.544545 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	76.19	74.10		2.09
0.676003 SH. VANGUARD VALUE ETF CLASS O	72.29	71.27		1.02
1.117979 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	46.59	49.56	2.97	
0.015180 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	1.15	1.22	0.07	

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment
Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.698005 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	54.62	56.05	1.43	
0.388932 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	29.36	31.23	1.87	
0.012500 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.52	0.55	0.03	
0.017569 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.84	0.86	0.02	
0.000091 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.01	0.01		0.
0.000091 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.01	0.01		0.
0.000091 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.01	0.01		0.
0.000181 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.02	0.02		0.
0.000181 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.02	0.02		0.
0.000181 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.02	0.02		0.
0.013941 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	1.50	1.50		0.
0.013941 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	1.45	1.59	0.14	
0.008688 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	1.	1.05	0.05	
0.019839 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	2.17	2.17		0.
0.019839 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	2.14	2.14		0.
0.059132 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	6.44	6.51	0.07	
0.000181 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	0.02	0.02		0.
0.044821 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	4.88	4.95	0.07	
0.181858 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	19.53	19.53		0.
0.181858 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	18.89	20.61	1.72	
0.020892 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	2.40	2.51	0.11	
0.077000 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	8.89	9.24	0.35	
1.108582 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	120.66	121.29	0.63	
0.586353 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	25.51	26.90	1.39	

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment
Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.586353 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	26.53	26.53		0.
0.047508 SH. VANGUARD MID-CAP VALUE ETF CLASS O	4.40	5.36	0.96	
0.047508 SH. VANGUARD MID-CAP VALUE ETF CLASS O	5.31	5.31		0.
0.100870 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	12.44	14.07	1.63	
0.100870 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	14.11	14.11		0.
0.134995 SH. VANGUARD VALUE ETF CLASS O	12.79	14.66	1.87	
0.134995 SH. VANGUARD VALUE ETF CLASS O	14.44	14.44		0.
0.045952 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	2.23	2.10		0.13
0.242600 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	25.20	27.21	2.01	
0.118679 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	13.70	13.94	0.24	
1.213890 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	131.88	131.76		0.12
1.594161 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	60.88	60.88		0.
0.102280 SH. VANGUARD MID-CAP VALUE ETF CLASS O	9.46	11.09	1.63	
0.284283 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	35.05	38.26	3.21	
0.365005 SH. VANGUARD VALUE ETF CLASS O	34.57	37.94	3.37	
0.387370 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	18.77	17.85		0.92
0.015388 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.64	0.73	0.09	
0.004368 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	0.47	0.47		0.
0.004368 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	0.45	0.48	0.03	
0.007491 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	0.86	0.87	0.01	
0.261803 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	28.12	28.12		0.
0.261803 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	27.20	28.84	1.64	
0.136149 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	15.72	15.83	0.11	
1.594606 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	76.17	76.25	0.08	
1.056008 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	49.75	50.50	0.75	

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
1.757636 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	76.47	79.41	2.94	
0.107672 SH. VANGUARD MID-CAP VALUE ETF CLASS O	9.96	12.28	2.32	
0.254892 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	31.43	36.60	5.17	
0.351011 SH. VANGUARD VALUE ETF CLASS O	33.24	38.19	4.95	
0.321326 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	13.39	15.61	2.22	
0.000214 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.01	0.01		0.
0.064737 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	2.47	2.47		0.
0.053265 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	2.22	2.48	0.26	
0.001551 SH. VANGUARD MID-CAP VALUE ETF CLASS O	0.14	0.17	0.03	
0.020193 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.84	0.94	0.10	
0.559987 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	60.15	60.15		0.
2.010219 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	208.82	225.49	16.67	
0.559987 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	58.17	61.64	3.47	
1.327055 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	153.24	155.	1.76	
16.858923 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	733.53	757.64	24.11	
1.220405 SH. VANGUARD MID-CAP VALUE ETF CLASS O	112.94	135.05	22.11	
3.096507 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	381.80	425.46	43.66	
4.054648 SH. VANGUARD VALUE ETF CLASS O	384.02	424.40	40.38	
3.451822 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	143.84	160.13	16.29	
0.560549 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	58.23	62.12	3.89	
0.290110 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	33.23	33.47	0.24	
0.109409 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	12.07	12.07		0.
3.352692 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	145.88	150.67	4.79	
0.234286 SH. VANGUARD MID-CAP VALUE ETF CLASS O	21.68	25.98	4.30	

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.585453 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	72.19	80.57	8.38	
0.759058 SH. VANGUARD VALUE ETF CLASS O	71.89	79.61	7.72	
0.751199 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	31.30	34.45	3.15	
0.783596 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	81.40	86.65	5.25	
0.407040 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	46.63	46.83	0.20	
0.163767 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	18.07	18.07		0.
5.000891 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	217.59	224.49	6.90	
0.362277 SH. VANGUARD MID-CAP VALUE ETF CLASS O	33.53	39.97	6.44	
0.937802 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	115.63	128.01	12.38	
1.223800 SH. VANGUARD VALUE ETF CLASS O	115.91	127.52	11.61	
1.102338 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	45.93	49.98	4.05	
0.011963 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.50	0.54	0.04	
0.021074 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.88	0.95	0.07	
0.981911 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	102.	105.31	3.31	
0.428596 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	49.10	49.07		0.03
5.068874 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	220.55	228.15	7.60	
0.373488 SH. VANGUARD MID-CAP VALUE ETF CLASS O	34.56	41.08	6.52	
0.833153 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	102.73	115.25	12.52	
1.269157 SH. VANGUARD VALUE ETF CLASS O	120.20	131.51	11.31	
1.041419 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	43.40	47.27	3.87	
0.279803 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	29.07	30.16	1.09	
0.025869 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	2.92	2.96	0.04	
0.136743 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	15.66	15.62		0.04
0.062902 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	6.94	6.94		0.
1.475374 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	64.19	67.10	2.91	

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment
Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.095366 SH. VANGUARD MID-CAP VALUE ETF CLASS O	8.83	10.64	1.81	
0.176695 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	21.79	24.96	3.17	
0.227895 SH. VANGUARD VALUE ETF CLASS O	21.58	24.15	2.57	
0.407465 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	16.98	18.45	1.47	
0.040989 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	1.71	1.84	0.13	
0.020272 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	2.11	2.18	0.07	
0.093805 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	9.74	10.04	0.30	
5.254784 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	545.87	557.48	11.61	
10.182237 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	424.29	442.52	18.23	
22.264515 SH. SCHWAB INTERNATIONAL EQUITY ETF CLASS O	702.22	738.29	36.07	
7.566607 SH. SCHWAB INTERNATIONAL EQUITY ETF CLASS O	255.60	250.91		4.69
0.489000 SH. VANGUARD MID-CAP VALUE ETF CLASS O	45.25	54.90	9.65	
1.073094 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	132.31	153.71	21.40	
5.933427 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	247.25	254.01	6.76	
0.113324 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	4.68	4.78	0.10	
3.038494 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	315.64	324.42	8.78	
7.563669 SH. SCHWAB INTERNATIONAL EQUITY ETF CLASS O	238.56	250.66	12.10	
0.674567 SH. VANGUARD MID-CAP VALUE ETF CLASS O	62.42	75.14	12.72	
3.300085 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	406.90	467.49	60.59	
2.397249 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	99.10	100.23	1.13	
2.600053 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	99.14	99.14		0.
0.016092 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.61	0.61		0.
0.016092 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.63	0.63		0.
0.072145 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	7.61	7.61		0.

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.315120 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	33.24	33.24		0.
0.659830 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	69.60	69.60		0.
0.072145 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	7.62	7.62		0.
0.387265 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	40.81	40.81		0.
2.490491 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	136.93	136.38		0.55
0.462100 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	48.	49.38	1.38	
1.523853 SH. SCHWAB INTERNATIONAL EQUITY ETF CLASS O	48.06	50.47	2.41	
0.120068 SH. VANGUARD MID-CAP VALUE ETF CLASS O	11.11	13.36	2.25	
0.613997 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	75.71	86.77	11.06	
0.769779 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	31.82	32.40	0.58	
0.471704 SH. SCHWAB INTERNATIONAL EQUITY ETF CLASS O	14.88	15.42	0.54	
0.206814 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	7.89	7.89		0.
0.000240 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	0.01	0.01		0.
0.053448 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	2.94	2.93		0.01
0.306093 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	16.83	16.78		0.05
0.003828 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	0.21	0.21		0.
0.469606 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	49.53	49.53		0.
1.816241 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	99.86	99.53		0.33
0.413872 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	42.99	45.05	2.06	
0.728169 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	27.81	27.81		0.
0.159533 SH. VANGUARD MID-CAP VALUE ETF CLASS O	14.76	17.89	3.13	
0.298214 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	36.77	43.42	6.65	
0.315327 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	32.76	34.09	1.33	
0.807322 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	89.06	89.06		0.

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment
Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.200870 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	7.67	7.67		0.
0.149839 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	5.72	5.72		0.
0.488404 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	20.35	21.27	0.92	
0.100232 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	10.41	10.78	0.37	
0.019234 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	2.09	2.09		0.
0.047553 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	1.82	1.82		0.
20.837064 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	968.30	1,070.40	102.10	
0.553360 SH. ISHARES CORE TOTAL US BOND MARKET ETF CLASS O	58.37	58.37		0.
1.564257 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	162.50	166.39	3.89	
3.184057 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	147.96	164.17	16.21	
1.366867 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	148.80	148.80		0.
1.121650 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	122.51	122.51		0.
1.121650 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	121.16	121.16		0.
0.055051 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	6.07	6.07		0.
1.392171 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	153.58	153.58		0.
0.403945 SH. VANGUARD MID-CAP VALUE ETF CLASS O	37.38	45.67	8.29	
1.858766 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	229.19	271.64	42.45	
23.212753 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	2,374.66	2,444.54	69.88	
38.619809 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	1,794.66	1,980.81	186.15	
5.783141 SH. ISHARES NATIONAL AMT-FREE MUNI BOND ETF CLASS O	627.64	627.64		0.
1.445870 SH. ISHARES SHORT MATURITY BOND ETF CLASS O	72.12	72.12		0.
0.175291 SH. ISHARES SHORT MATURITY BOND ETF CLASS O	8.74	8.74		0.
0.678382 SH. VANGUARD SMALL-CAP VALUE ETF CLASS O	83.19	83.19		0.
0.212802 SH. VANGUARD SMALL-CAP VALUE ETF CLASS O	30.12	30.12		0.

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
9.205993 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	351.58	351.58		0.
1.311808 SH. VANGUARD MID-CAP VALUE ETF CLASS O	133.87	133.87		0.
4.558398 SH. VANGUARD MID-CAP VALUE ETF CLASS O	421.83	521.30	99.47	
0.268718 SH. VANGUARD MID-CAP VALUE ETF CLASS O	24.87	32.13	7.26	
0.440917 SH. VANGUARD MID-CAP VALUE ETF CLASS O	50.93	50.42		0.51
1.357797 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	204.72	203.40		1.32
4.634024 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	621.33	621.33		0.
18.810115 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	2,319.29	2,817.76	498.47	
1.571449 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	193.76	243.32	49.56	
3.863400 SH. VANGUARD SHORT-TERM INFLATION-PROTEC... CLASS O	186.10	186.10		0.
1.541454 SH. VANGUARD VALUE ETF CLASS O	158.29	158.29		0.
1.996122 SH. VANGUARD VALUE ETF CLASS O	189.05	220.69	31.64	
0.338608 SH. VANGUARD VALUE ETF CLASS O	32.07	39.04	6.97	
0.689993 SH. VANGUARD VALUE ETF CLASS O	77.94	76.29		1.65
0.065840 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	3.06	3.29	0.23	
0.377756 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	17.55	19.02	1.47	
0.393375 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	15.02	15.02		0.
0.302132 SH. VANGUARD FTSE DEVELOPED MARKETS CLASS O	11.54	11.54		0.
0.003209 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	0.15	0.16	0.01	
1.040326 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	48.34	51.08	2.74	
1.058812 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	49.20	52.03	2.83	
0.204584 SH. VANGUARD MID-CAP VALUE ETF CLASS O	18.93	22.94	4.01	
0.229901 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	28.35	34.	5.65	
0.002513 SH. VANGUARD VALUE ETF CLASS O	0.26	0.26		0.
1.324438 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	61.55	63.03	1.48	
0.562326 SH. VANGUARD MID-CAP VALUE ETF CLASS O	52.04	58.42	6.38	

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
1.994738 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	245.95	272.92	26.97	
0.557892 SH. VANGUARD VALUE ETF CLASS O	52.84	58.11	5.27	
6.597205 SH. VANGUARD FTSE EMERGING MARKETS CLASS O	251.55	251.55		0.
7.096073 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	525.89	525.89		0.
0.017660 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	1.95	1.95		0.
0.017660 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	1.95	1.95		0.
0.449295 SH. VANGUARD MID-CAP VALUE ETF CLASS O	41.58	47.14	5.56	
1.855422 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	228.77	251.02	22.25	
0.666347 SH. VANGUARD VALUE ETF CLASS O	63.11	69.48	6.37	
4.415304 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	242.75	242.75		0.
0.659281 SH. VANGUARD MID-CAP VALUE ETF CLASS O	61.01	68.44	7.43	
1.633534 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	201.41	222.03	20.62	
0.606763 SH. VANGUARD VALUE ETF CLASS O	57.47	63.34	5.87	
0.038454 SH. VANGUARD MID-CAP VALUE ETF CLASS O	3.56	3.93	0.37	
0.035238 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	4.34	4.73	0.39	
0.020829 SH. VANGUARD VALUE ETF CLASS O	1.97	2.14	0.17	
2.444889 SH. VANGUARD MID-CAP VALUE ETF CLASS O	226.25	244.66	18.41	
8.410932 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	1,037.07	1,111.	73.93	
2.863892 SH. VANGUARD VALUE ETF CLASS O	271.24	290.37	19.13	
47 SHARES OF GOOG	58,008.55	57,370.55		638.
4 SHARES OF GOOG	4,735.51	4,693.48		42.03
4 SHARES OF GOOG	4,249.32	4,202.84		46.48
4 SHARES OF GOOG	4,188.81	4,095.52		93.29
4 SHARES OF GOOG	4,069.38	3,904.88		164.50
0.004147 SH. ISHARES S&P 500 VALUE ETF CLASS O	0.48	0.33		0.15
0.005952 SH. ISHARES S&P 500 VALUE ETF CLASS O	0.69	0.48		0.21
0.000110 SH. ISHARES RUSSELL MIDCAP VALUE ETF CLASS O	0.01	0.01		0.
0.000074 SH. ISHARES RUSSELL 2000 VALUE ETF CLASS O	0.01	0.01		0.

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment
Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.001982 SH. VANGUARD INTERMEDIATE-TERM CORPORATE... CLASS O	0.17	0.17		0.
0.005617 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	0.58	0.62	0.04	
0.034434 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	1.64	1.63		0.01
0.005163 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	0.54	0.57	0.03	
0.009593 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	1.	1.06	0.06	
0.240871 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	11.51	11.41		0.10
0.031207 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	1.49	1.48		0.01
0.012469 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	1.44	1.50	0.06	
0.000016 SH. ISHARES IBOXX \$ INVESTMENT GRADE COR... CLASS O	0.	0.		0.
0.006691 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	0.36	0.33		0.03
0.000867 SH. ISHARES CORE MSCI EMERGING MARKETS ETF CLASS O	0.04	0.04		0.
0.018901 SH. SCHWAB U.S. BROAD MARKET ETF CLASS O	1.31	1.10		0.21
0.018109 SH. VANGUARD VALUE ETF CLASS O	1.99	1.75		0.24
0.000033 SH. VANGUARD VALUE ETF CLASS O	0.	0.		0.
0.000224 SH. VANGUARD EMERGING MARKETS GOVERNMENT... CLASS O	0.02	0.02		0.
0.002251 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	0.25	0.25		0.
0.000453 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	0.05	0.05		0.
0.038808 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	4.28	4.28		0.
0.023041 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	2.54	2.54		0.
0.000181 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	0.02	0.02		0.
0.002120 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	0.23	0.23		0.
0.001449 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	0.16	0.16		0.
0.016745 SH. VANGUARD MID-CAP VALUE ETF CLASS O	1.93	1.72		0.21
0.033859 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	5.10	4.25		0.85
0.026599 SH. VANGUARD VALUE ETF CLASS O	3.	2.58		0.42

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.001836 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	0.10	0.10		0.
0.005119 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.24	0.25	0.01	
0.000367 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	0.02	0.02		0.
0.000818 SH. SPDR NUVEEN BARCLAYS MUNICIPAL BOND ETF CLASS O	0.04	0.04		0.
0.001100 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	0.06	0.06		0.
0.000094 SH. VANGUARD MID-CAP VALUE ETF CLASS O	0.01	0.01		0.
0.135187 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	7.43	7.37		0.06
0.013275 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	1.38	1.52	0.14	
0.000519 SH. ISHARES EMERGING MARKETS USD BOND ETF CLASS O	0.05	0.06	0.01	
0.005188 SH. ISHARES SHORT-TERM TREASURY BOND ETF CLASS O	0.57	0.57		0.
0.000435 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	0.05	0.06	0.01	
0.000785 SH. VANGUARD VALUE ETF CLASS O	0.07	0.08	0.01	
0.089566 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	4.92	4.92		0.
0.000071 SH. VANGUARD MID-CAP VALUE ETF CLASS O	0.01	0.01		0.
0.136982 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	7.53	7.54	0.01	
2.645792 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	145.47	145.47		0.
0.256495 SH. ISHARES RUSSELL 2000 VALUE ETF CLASS O	29.78	31.63	1.85	
0.348127 SH. VANGUARD MID-CAP VALUE ETF CLASS O	32.22	37.26	5.04	
0.875000 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	107.89	116.20	8.31	
1.143476 SH. VANGUARD VALUE ETF CLASS O	108.30	116.20	7.90	
0.332253 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	18.27	18.27		0.
1.223222 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	67.25	67.25		0.
0.840496 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	46.21	46.21		0.
0.727692 SH. VANGUARD TOTAL INTERNATIONAL BOND ETF CLASS O	40.01	40.01		0.

Schedule D (540): California Capital Gain or Loss Adjustment
Gain/Loss Adjustment

Continuation Statement

Property Description	Sales Price	Cost or Other Basis	Loss	Gain
0.064894 SH. ISHARES RUSSELL 2000 VALUE ETF CLASS O	7.53	8.27	0.74	
0.155917 SH. VANGUARD MID-CAP VALUE ETF CLASS O	14.43	17.19	2.76	
0.368888 SH. VANGUARD TOTAL STOCK MARKET ETF CLASS O	45.48	50.20	4.72	
0.488087 SH. VANGUARD VALUE ETF CLASS O	46.23	51.46	5.23	
Total	103,808.38	104,818.65	2,014.67	1,004.40

2018**Alternative Minimum Tax and
Credit Limitations — Residents****P (540)**

Attach this schedule to Form 540.

Name(s) as shown on Form 540

Your SSN or ITIN

C R Y S T A L J Q I A N

6 7 8 - 1 4 - 5 7 8 0

Part I Alternative Minimum Taxable Income (AMTI) Important: See instructions for information regarding California/federal differences.

1	If you itemized deductions, go to line 2. If you did not itemize deductions, enter your standard deduction from Form 540, line 18, and go to line 6	1	4,401.00
2	Medical and dental expense. Enter the smaller of Schedule A (Form 1040), line 4, or 2½% (.025) of Form 1040, line 7	2	00
3	Personal property taxes and real property taxes. See instructions	3	00
4	Certain interest on a home mortgage not used to buy, build, or improve your home. See instructions	4	00
5	Miscellaneous itemized deductions. See instructions	5	00
6	Refund of personal property taxes and real property taxes. See instructions.	6	(00)
Do not include your state income tax refund on this line.			
7	Investment interest expense adjustment. See instructions.	7	00
8	Post-1986 depreciation. See instructions.	8	00
9	Adjusted gain or loss. See instructions	9	5.00
10	Incentive stock options and California qualified stock options (CQSOs). See instructions	10	00
11	Passive activities adjustment. See instructions	11	00
12	Beneficiaries of estates and trusts. Enter the amount from Schedule K-1 (541), line 12a	12	00
13	Other adjustment and preferences. Enter the amount, if any, for each item, a through l, and enter the total on line 13. See instructions.		
a	Circulation expenditures	g	Mining costs
b	Depletion	h	Patron's adjustment.
c	Installment sales	i	Pollution control facilities
d	Intangible drilling costs	j	Research and experimental
e	Long-term contracts	k	Tax shelter farm activities
f	Loss limitations	l	Related adjustments
		13	00
14	Total Adjustments and Preferences. Combine line 1 through line 13	14	4,406.00
15	Enter taxable income from Form 540, line 19. See instructions	15	193,687.00
16	Net operating loss (NOL) deductions from Schedule CA (540), Part I, line 21b, line 21d, and line 21e, column B. Enter as a positive amount.	16	00
17	AMTI exclusion. See instructions.	17	(00)
18	If your federal adjusted gross income (AGI) is less than the amount for your filing status (listed below), skip this line and go to line 19. If you itemized deductions and your federal AGI is more than the amount for your filing status, see instructions.	18	(8.00)
	Single or married/RDP filing separately \$194,504		
	Married/RDP filing jointly or qualifying widow(er) \$389,013		
	Head of household \$291,760		
19	Combine line 14 through line 18	19	198,085.00
20	Alternative minimum tax NOL deduction. See instructions	20	00
21	Alternative Minimum Taxable Income. Subtract line 20 from line 19 (if married/RDP filing separately and line 21 is more than \$369,562, see instructions).	21	198,085.00

Part II Alternative Minimum Tax (AMT)**22 Exemption Amount.** (If this schedule is for a certain child under age 24, see instructions.)**If your filing status is:****And line 21 is not over:****Enter on line 22:**

Single or head of household

\$268,237

\$71,531

Married/RDP filing jointly or qualifying widow(er)

\$357,650

\$95,373

Married/RDP filing separately

\$178,822

\$47,685

If Part I, line 21 is more than the amount shown above for your filing status, see instructions.

22 71,531.00**23** Subtract line 22 from line 21. If zero or less, enter -0-. **23** 126,554.00**24** Tentative Minimum Tax. Multiply line 23 by 7.0% (.07) **24** 8,859.00**25** Regular tax before credits from Form 540, line 31 **25** 15,266.00

26 Alternative Minimum Tax. Subtract line 25 from line 24. If zero or less, enter -0- here and on Form 540, line 61. If more than zero, enter here and on Form 540, line 61. If you make estimated tax payments for taxable year 2019, enter amount from line 26 on the 2019 Form 540-ES, Estimated Tax Worksheet, line 16. (Exception: If you have carryover credit for solar energy or commercial solar energy, first enter the result on Side 2, Part III, Section C, line 22 or 23) **26** 0.00

Part III Credits that Reduce Tax **Note:** Be sure to attach your credit forms to Form 540.

1	Enter the amount from Form 540, line 35.	<input checked="" type="radio"/> 1	15,154.	00
2	Enter the tentative minimum tax from Side 1, Part II, line 24.	<input checked="" type="radio"/> 2	8,859.	00

	(a) Credit amount	(b) Credit used this year	(c) Tax balance that may be offset by credits	(d) Credit carryover
Section A – Credits that reduce excess tax.				
3 Subtract line 2 from line 1. If zero or less enter -0- and see instructions. This is your excess tax which may be offset by credits.	3		<input checked="" type="radio"/> 6,295.	
A1 Credits that reduce excess tax and have no carryover provisions.				
4 Code: 162 Prison inmate labor credit (FTB 3507)	4	<input checked="" type="radio"/>		
5 Code: 232 Child and dependent care expenses credit (FTB 3506)	5	<input checked="" type="radio"/>		
A2 Credits that reduce excess tax and have carryover provisions. See instructions.				
6 Code: <input checked="" type="radio"/> Credit Name:	6	<input checked="" type="radio"/>		<input checked="" type="radio"/>
7 Code: <input checked="" type="radio"/> Credit Name:	7	<input checked="" type="radio"/>		<input checked="" type="radio"/>
8 Code: <input checked="" type="radio"/> Credit Name:	8	<input checked="" type="radio"/>		<input checked="" type="radio"/>
9 Code: <input checked="" type="radio"/> Credit Name:	9	<input checked="" type="radio"/>		<input checked="" type="radio"/>
10 Code: 188 Credit for prior year alternative minimum tax.	10	<input checked="" type="radio"/>	6,295.	<input checked="" type="radio"/>
Section B – Credits that may reduce tax below tentative minimum tax.				
11 If Part III, line 3 is zero, enter the amount from line 1. If line 3 is more than zero, enter the total of line 2 and the last entry in column (c).	11		<input checked="" type="radio"/> 15,154.	
B1 Credits that reduce net tax and have no carryover provisions.				
12 Code: 170 Credit for joint custody head of household.	12	<input checked="" type="radio"/>		
13 Code: 173 Credit for dependent parent	13	<input checked="" type="radio"/>		
14 Code: 163 Credit for senior head of household	14	<input checked="" type="radio"/>		
15 Nonrefundable renter's credit	15	<input checked="" type="radio"/>		
B2 Credits that reduce net tax and have carryover provisions. See instructions.				
16 Code: <input checked="" type="radio"/> Credit Name:	16	<input checked="" type="radio"/>		<input checked="" type="radio"/>
17 Code: <input checked="" type="radio"/> Credit Name:	17	<input checked="" type="radio"/>		<input checked="" type="radio"/>
18 Code: <input checked="" type="radio"/> Credit Name:	18	<input checked="" type="radio"/>		<input checked="" type="radio"/>
19 Code: <input checked="" type="radio"/> Credit Name:	19	<input checked="" type="radio"/>		<input checked="" type="radio"/>
B3 Other state tax credit.				
20 Code: 187 Other state tax credit	20	<input checked="" type="radio"/>	15,154.	
Section C – Credits that may reduce alternative minimum tax.				
21 Enter your alternative minimum tax from Side 1, Part II, line 26.	21		<input checked="" type="radio"/> 0.	
22 Code: 180 Solar energy credit carryover from Section B2, column (d)	22	<input checked="" type="radio"/>		<input checked="" type="radio"/>
23 Code: 181 Commercial solar energy credit carryover from Section B2, column (d)	23	<input checked="" type="radio"/>		<input checked="" type="radio"/>
24 Adjusted AMT. Enter the balance from line 23, column (c) here and on Form 540, line 61	24		<input checked="" type="radio"/> 0.	

Name as Shown on Return

Crystal J Qian

Social Security No.

678-14-5780

Line 1 – Wages, Salaries, Tips, Etc.

	(B) Subtractions	(C) Additions
1 Excess reimbursements from Form 2106 included in wage income		
2 Active duty military pay		
3 Sick pay received under the Federal Insurance Contributions Act and Railroad Retirement Act		
4 Income exempted by U.S. tax treaties (unless specifically exempt for state purposes also)		
5 Exclusion for compensation from exercising a California Qualified Stock Option (CQSO).		
6 Ridesharing fringe benefit differences		
7 HSA employer contributions		3,450.
8 Paid Family Leave Insurance (PFL) benefits		
9 Employer-provided adoption benefits income exclusions.		
10 In-Home Supportive Services (IHSS) supplementary payment		
11 Employer reimbursement for additional federal income taxes on employer-provided health care benefits		
12 Native American income (Form 3504)		
13 Clergy housing exclusion. This is the amount entered on W-2s		
a as smallest of amount spent or fair rental value		
b Enter the amount spent on qual. housing expenses		
14 Excess moving reimbursements		
15 Other (itemize):		
a		
b		
c		
d		
Total adjustments to wages, salaries, tips, etc. Enter here and on Schedule CA (540/540NR), line 1.		3,450.

Line 4 – IRA Distributions

	(B) Subtractions	(C) Additions
1 Other (itemize):		
a		
b		
c		
d		
Total adjustments to IRA distributions. Enter here and on Schedule CA (540/540NR), line 4		

Line 4 – Pensions and Annuities

	(B) Subtractions	(C) Additions
1 Form 1099-R, Railroad Retirement Benefits.		
2 Other (itemize):		
a		
b		
c		
d		
Total adjustments to pensions and annuities. Enter here and on Schedule CA (540/540NR), line 4.		

Filing status: ☒ Single ☐ Married filing jointly ☐ Married filing separately ☐ Head of household ☐ Qualifying widow(er)

Your first name and initial: **Crystal J** Last name: **Qian** Your social security number: **678-14-5780**

Your standard deduction: ☐ Someone can claim you as a dependent ☐ You were born before January 2, 1954 ☐ You are blind

If joint return, spouse's first name and initial: Last name: Spouse's social security number:

Spouse standard deduction: ☐ Someone can claim your spouse as a dependent ☐ Spouse was born before January 2, 1954 ☒ Full-year health care coverage or exempt (see inst.)

☐ Spouse is blind ☐ Spouse itemizes on a separate return or you were dual-status alien

Home address (number and street). If you have a P.O. box, see instructions. **890 N Rengstorff Ave** Apt. no. **2** Presidential Election Campaign (see inst.) ☐ You ☐ Spouse

City, town or post office, state, and ZIP code. If you have a foreign address, attach Schedule 6. **Mountain View CA 94043** If more than four dependents, see inst. and ✓ here ☐

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see inst.):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation Engineer	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Preparer's name Preparer's signature PTIN Firm's EIN Check if:
☐ 3rd Party Designee
☐ Self-employed

Firm's name ▶ **Self-Prepared** Phone no.

Firm's address ▶

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2018)

1 Wages, salaries, tips, etc. Attach Form(s) W-2	1 195,019.
2a Tax-exempt interest 2a 119.	2b
3a Qualified dividends 3a 197.	3b 630.
4a IRAs, pensions, and annuities 4a 5,488.	4b 0.
5a Social security benefits 5a	5b
6 Total income. Add lines 1 through 5. Add any amount from Schedule 1, line 22 -1,010.	6 194,639.
7 Adjusted gross income. If you have no adjustments to income, enter the amount from line 6; otherwise, subtract Schedule 1, line 36, from line 6	7 194,639.
8 Standard deduction or itemized deductions (from Schedule A)	8 12,000.
9 Qualified business income deduction (see instructions)	9
10 Taxable income. Subtract lines 8 and 9 from line 7. If zero or less, enter -0-	10 182,639.
11 a Tax (see inst.) 40,101. (check if any from: 1 <input type="checkbox"/> Form(s) 8814 2 <input type="checkbox"/> Form 4972 3 <input type="checkbox"/>)	11 40,101.
b Add any amount from Schedule 2 and check here <input type="checkbox"/>	12 9.
12 a Child tax credit/credit for other dependents b Add any amount from Schedule 3 and check here <input checked="" type="checkbox"/>	13 40,092.
13 Subtract line 12 from line 11. If zero or less, enter -0-	14 61.
14 Other taxes. Attach Schedule 4	15 40,153.
15 Total tax. Add lines 13 and 14	16 38,573.
16 Federal income tax withheld from Forms W-2 and 1099	
17 Refundable credits: a EIC (see inst.) b Sch. 8812 c Form 8863	17
Add any amount from Schedule 5	18 38,573.
18 Add lines 16 and 17. These are your total payments	
19 If line 18 is more than line 15, subtract line 15 from line 18. This is the amount you overpaid	19
20a Amount of line 19 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	20a
▶ b Routing number X X X X X X X X X X ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
▶ d Account number X X X X X X X X X X X X X X X X	
21 Amount of line 19 you want applied to your 2019 estimated tax 21	
Amount You Owe 22 Amount you owe . Subtract line 18 from line 15. For details on how to pay, see instructions 22 1,580.	
23 Estimated tax penalty (see instructions) 23	

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

► **Attach to Form 1040.**
► **Go to www.irs.gov/Form1040 for instructions and the latest information.**

OMB No. 1545-0074

2018
Attachment
Sequence No. **01**

Name(s) shown on Form 1040

Crystal J Qian

Your social security number

678-14-5780

Additional Income	1-9b	Reserved		1-9b	
	10	Taxable refunds, credits, or offsets of state and local income taxes		10	
	11	Alimony received		11	
	12	Business income or (loss). Attach Schedule C or C-EZ		12	
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ► <input type="checkbox"/>		13	-1,010.
	14	Other gains or (losses). Attach Form 4797		14	
	15a	Reserved		15b	
	16a	Reserved		16b	
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
	18	Farm income or (loss). Attach Schedule F		18	
	19	Unemployment compensation		19	
	20a	Reserved		20b	
	21	Other income. List type and amount ►		21	
	22	Combine the amounts in the far right column. If you don't have any adjustments to income, enter here and include on Form 1040, line 6. Otherwise, go to line 23		22	-1,010.
Adjustments to Income	23	Educator expenses	23		
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	24		
	25	Health savings account deduction. Attach Form 8889	25		
	26	Moving expenses for members of the Armed Forces. Attach Form 3903	26		
	27	Deductible part of self-employment tax. Attach Schedule SE	27		
	28	Self-employed SEP, SIMPLE, and qualified plans	28		
	29	Self-employed health insurance deduction	29		
	30	Penalty on early withdrawal of savings	30		
	31a	Alimony paid b Recipient's SSN ►	31a		
	32	IRA deduction	32		
	33	Student loan interest deduction	33		
	34	Reserved	34		
	35	Reserved	35		
	36	Add lines 23 through 35	36		

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2018

REV 12/21/18 TTO

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Nonrefundable Credits

▶ **Attach to Form 1040.**

▶ **Go to *www.irs.gov/Form1040* for instructions and the latest information.**

OMB No. 1545-0074

2018
Attachment
Sequence No. **03**

Name(s) shown on Form 1040

Crystal J Qian

Your social security number

678-14-5780

Nonrefundable Credits	48	Foreign tax credit. Attach Form 1116 if required	48	9 .
	49	Credit for child and dependent care expenses. Attach Form 2441	49	
	50	Education credits from Form 8863, line 19	50	
	51	Retirement savings contributions credit. Attach Form 8880	51	
	52	Reserved	52	
	53	Residential energy credit. Attach Form 5695	53	
	54	Other credits from Form a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____	54	
	55	Add the amounts in the far right column. Enter here and include on Form 1040, line 12	55	9 .

For Paperwork Reduction Act Notice, see your tax return instructions.

REV 12/21/18 TTO

Schedule 3 (Form 1040) 2018

SCHEDULE 4
(Form 1040)

Department of the Treasury
Internal Revenue Service

Other Taxes

► **Attach to Form 1040.**

► **Go to *www.irs.gov/Form1040* for instructions and the latest information.**

OMB No. 1545-0074

2018
Attachment
Sequence No. **04**

Name(s) shown on Form 1040

Crystal J Qian

Your social security number

678-14-5780

**Other
Taxes**

- 57** Self-employment tax. Attach Schedule SE
- 58** Unreported social security and Medicare tax from: Form **a** ☐ 4137 **b** ☐ 8919
- 59** Additional tax on IRAs, other qualified retirement plans, and other tax-favored accounts. Attach Form 5329 if required
- 60a** Household employment taxes. Attach Schedule H
- b** Repayment of first-time homebuyer credit from Form 5405. Attach Form 5405 if required
- 61** Health care: individual responsibility (see instructions)
- 62** Taxes from: **a** ☒ Form 8959 **b** ☐ Form 8960
c ☐ Instructions; enter code(s) _____
- 63** Section 965 net tax liability installment from Form 965-A **63**
- 64** Add the amounts in the far right column. These are your **total other taxes**. Enter here and on Form 1040, line 14

57	
58	
59	
60a	
60b	
61	0.
62	61.
63	
64	61.

For Paperwork Reduction Act Notice, see your tax return instructions.

REV 12/21/18 TTO

Schedule 4 (Form 1040) 2018

SCHEDULE D
(Form 1040)Department of the Treasury
Internal Revenue Service (99)**Capital Gains and Losses**

- **Attach to Form 1040 or Form 1040NR.**
► **Go to www.irs.gov/ScheduleD for instructions and the latest information.**
► **Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.**

OMB No. 1545-0074

2018Attachment
Sequence No. **12**

Name(s) shown on return

Crystal J Qian

Your social security number

678-14-5780

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	27,800.	29,976.	216.	-1,960.
2 Totals for all transactions reported on Form(s) 8949 with Box B checked	75,252.	74,267.		985.
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 -975.

Part II Long-Term Capital Gains and Losses—Generally Assets Held More Than One Year (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 II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-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 8b				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked	772.	808.	1.	-35.
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				12
13 Capital gain distributions. See the instructions				13
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions				14 ()
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then go to Part III on the back				15 -35.

Part III Summary

16	Combine lines 7 and 15 and enter the result	16	-1,010.
	<ul style="list-style-type: none"> • If line 16 is a gain, enter the amount from line 16 on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14. Then go to line 22. 		
17	Are lines 15 and 16 both gains? <input type="checkbox"/> Yes. Go to line 18. <input type="checkbox"/> No. Skip lines 18 through 21, and go to line 22.		
18	If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet ►	18	
19	If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet ►	19	
20	Are lines 18 and 19 both zero or blank? <input type="checkbox"/> Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a (or in the instructions for Form 1040NR, line 42). Don't complete lines 21 and 22 below. <input type="checkbox"/> No. Complete the Schedule D Tax Worksheet in the instructions. Don't complete lines 21 and 22 below.		
21	If line 16 is a loss, enter here and on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14, the smaller of: <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"> <ul style="list-style-type: none"> • The loss on line 16; or • (\$3,000), or if married filing separately, (\$1,500) </div> <div style="font-size: 3em; margin-right: 10px;">}</div> <div> </div> </div>	21	(1,010.)
	Note: When figuring which amount is smaller, treat both amounts as positive numbers.		
22	Do you have qualified dividends on Form 1040, line 3a, or Form 1040NR, line 10b? <input checked="" type="checkbox"/> Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a (or in the instructions for Form 1040NR, line 42). <input type="checkbox"/> No. Complete the rest of Form 1040 or Form 1040NR.		

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.007043 sh. Vanguard Emerging Markets Government... Class O	06/29/17	02/23/18	0.55	0.57			-0.02
	0.000270 sh. iShares National AMT-Free Muni Bond ETF Class O	08/30/17	02/23/18	0.03	0.03			0.
	0.000629 sh. iShares National AMT-Free Muni Bond ETF Class O	08/30/17	02/23/18	0.07	0.07			0.
	0.006757 sh. iShares National AMT-Free Muni Bond ETF Class O	08/30/17	02/23/18	0.74	0.75	W	0.01	0.
	0.002120 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.23	0.23			0.
	0.001449 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.16	0.16			0.
	0.002251 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.25	0.25			0.
	0.000453 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.05	0.05			0.
	0.061849 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	6.82	6.83	W	0.01	0.
	0.000181 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	02/23/18	0.02	0.02			0.
	0.003131 sh. Vanguard FTSE Emerging Markets Class O	08/30/17	08/13/18	0.13	0.14	W	0.01	0.
	0.000413 sh. iShares iBoxx \$ Investment Grade Cor... Class O	10/02/17	06/29/18	0.05	0.05			0.
	0.000916 sh. Vanguard FTSE Emerging Markets Class O	10/02/17	09/24/18	0.04	0.04			0.
	0.000916 sh. Vanguard FTSE Emerging Markets Class O	10/02/17	08/13/18	0.04	0.04			0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				9.18	9.23	0.03	-0.02

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.004294 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/09/17	10/09/18	0.20	0.21			-0.01
	0.000227 sh. Vanguard FTSE Emerging Markets Class O	10/09/17	09/24/18	0.01	0.01			0.
	0.000227 sh. Vanguard FTSE Emerging Markets Class O	10/09/17	08/13/18	0.01	0.01			0.
	0.013275 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	09/24/18	1.43	1.55	W	0.12	0.
	0.000519 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	09/24/18	0.06	0.06			0.
	0.003224 sh. iShares iBoxx \$ Investment Grade Cor... Class O	10/10/17	06/29/18	0.37	0.39			-0.02
	0.037600 sh. iShares Short-Term Treasury Bond ETF Class O	10/10/17	02/23/18	4.15	4.15			0.
	0.015044 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/10/17	08/07/18	0.72	0.74			-0.02
	0.036311 sh. Vanguard FTSE Emerging Markets Class O	10/10/17	09/24/18	1.50	1.67			-0.17
	0.036311 sh. Vanguard FTSE Emerging Markets Class O	10/10/17	08/13/18	1.51	1.62	W	0.10	-0.01
	0.089566 sh. Vanguard Total International Bond ETF Class O	11/06/17	09/24/18	4.88	4.95	W	0.07	0.
	0.089566 sh. Vanguard Total International Bond ETF Class O	11/06/17	02/23/18	4.84	4.94	W	0.10	0.
	0.016773 sh. iShares National AMT-Free Muni Bond ETF Class O	11/06/17	09/24/18	1.81	1.85	W	0.04	0.
	0.016773 sh. iShares National AMT-Free Muni Bond ETF Class O	11/06/17	02/23/18	1.83	1.86	W	0.03	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				23.32	24.01	0.46	-0.23

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.691429 sh. Vanguard Short-Term Inflation-Protec... Class O	11/06/17	02/23/18	33.66	34.25	W	0.59	0.
	0.012860 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/13/17	02/23/18	0.62	0.63	W	0.01	0.
	0.003860 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/13/17	10/09/18	0.18	0.19			-0.01
	0.009000 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/13/17	10/09/18	0.42	0.44			-0.02
	0.004900 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/16/17	02/23/18	0.24	0.24			0.
	0.004900 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/16/17	10/09/18	0.23	0.24			-0.01
	0.136982 sh. Vanguard Total International Bond ETF Class O	11/20/17	09/24/18	7.47	7.53	W	0.06	0.
	8.415779 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/20/17	08/07/18	403.20	411.95			-8.75
	0.848572 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/20/17	02/23/18	40.83	41.54	W	0.70	-0.01
	0.848572 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	11/20/17	10/09/18	39.98	41.28			-1.30
	0.153330 sh. Vanguard Intermediate-Term Corporate... Class O	11/20/17	08/07/18	12.86	13.40			-0.54
	0.346670 sh. Vanguard Intermediate-Term Corporate... Class O	11/20/17	02/23/18	29.46	30.31			-0.85
	0.032051 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	09/28/18	1.55	1.61	W	0.06	0.
	0.525087 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	02/23/18	25.56	26.01	W	0.45	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				596.26	609.62	1.87	-11.49

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.003488 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	03/29/18	0.17	0.17			0.
	0.020658 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	03/29/18	1.01	1.02	W	0.01	0.
	0.145089 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	09/24/18	7.01	7.19	W	0.18	0.
	0.320446 sh. Vanguard Short-Term Inflation-Protec... Class O	11/20/17	09/24/18	15.48	15.87	W	0.39	0.
	0.319000 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	02/23/18	15.46	14.33			1.13
	0.032778 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	09/24/18	1.36	1.52			-0.16
	0.056286 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	09/24/18	2.33	2.62			-0.29
	0.673655 sh. Vanguard FTSE Emerging Markets Class O	11/20/17	08/13/18	28.07	30.27	W	0.29	-1.91
	0.028612 sh. Vanguard Emerging Markets Government... Class O	11/20/17	10/09/18	2.14	2.29			-0.15
	0.977209 sh. Vanguard Emerging Markets Government... Class O	11/20/17	09/24/18	73.77	78.25			-4.48
	1.900441 sh. Vanguard Total International Bond ETF Class O	12/05/17	02/23/18	102.70	104.81	W	2.11	0.
	0.840496 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	45.82	46.30	W	0.48	0.
	1.223222 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	66.68	67.46	W	0.78	0.
	0.727692 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	39.67	40.19	W	0.52	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				401.67	412.29	4.76	-5.86

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.332253 sh. Vanguard Total International Bond ETF Class O	12/05/17	09/24/18	18.11	18.39	W	0.28	0.
	0.205457 sh. iShares Russell 2000 Value ETF Class O	12/05/17	02/23/18	25.45	26.17			-0.72
	8.482117 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/05/17	08/07/18	406.38	414.95			-8.57
	1.678758 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/05/17	10/09/18	79.09	82.12			-3.03
	0.547014 sh. Vanguard Intermediate-Term Corporate... Class O	12/05/17	08/07/18	45.87	47.82			-1.95
	2.997201 sh. Vanguard FTSE Developed Markets Class O	12/05/17	02/23/18	135.59	132.90			2.69
	0.203811 sh. Vanguard Mid-Cap Value ETF Class O	12/05/17	02/23/18	22.79	22.47			0.32
	0.544545 sh. Vanguard Total Stock Market ETF Class O	12/05/17	02/23/18	76.19	74.10			2.09
	0.676003 sh. Vanguard Value ETF Class O	12/05/17	02/23/18	72.29	71.27			1.02
	1.117979 sh. Vanguard FTSE Emerging Markets Class O	12/05/17	08/13/18	46.59	49.56			-2.97
	0.015180 sh. Vanguard Emerging Markets Government... Class O	12/05/17	08/07/18	1.15	1.22			-0.07
	0.698005 sh. Vanguard Emerging Markets Government... Class O	12/05/17	02/23/18	54.62	56.05			-1.43
	0.388932 sh. Vanguard Emerging Markets Government... Class O	12/05/17	09/24/18	29.36	31.23			-1.87
	0.012500 sh. Vanguard FTSE Emerging Markets Class O	12/08/17	08/13/18	0.52	0.55			-0.03
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,014.	1,028.80	0.28	-14.52

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.017569 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/13/17	08/07/18	0.84	0.86			-0.02
	0.000091 sh. iShares National AMT-Free Muni Bond ETF Class O	12/26/17	12/10/18	0.01	0.01			0.
	0.000091 sh. iShares National AMT-Free Muni Bond ETF Class O	12/26/17	09/24/18	0.01	0.01			0.
	0.000091 sh. iShares National AMT-Free Muni Bond ETF Class O	12/26/17	02/23/18	0.01	0.01			0.
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	12/28/17	12/10/18	0.02	0.02			0.
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	12/28/17	09/24/18	0.02	0.02			0.
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	12/28/17	02/23/18	0.02	0.02			0.
	0.013941 sh. iShares Emerging Markets USD Bond ETF Class O	01/02/18	09/24/18	1.50	1.62	W	0.12	0.
	0.013941 sh. iShares Emerging Markets USD Bond ETF Class O	01/02/18	11/15/18	1.45	1.59			-0.14
	0.008688 sh. iShares iBoxx \$ Investment Grade Cor... Class O	01/02/18	06/29/18	1.	1.05			-0.05
	0.019839 sh. iShares National AMT-Free Muni Bond ETF Class O	01/02/18	12/10/18	2.17	2.20	W	0.03	0.
	0.019839 sh. iShares National AMT-Free Muni Bond ETF Class O	01/02/18	09/24/18	2.14	2.19	W	0.05	0.
	0.059132 sh. iShares National AMT-Free Muni Bond ETF Class O	01/02/18	02/23/18	6.44	6.54	W	0.03	-0.07
	0.000181 sh. iShares National AMT-Free Muni Bond ETF Class O	01/04/18	02/23/18	0.02	0.02			0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				15.65	16.16	0.23	-0.28

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.044821 sh. iShares National AMT-Free Muni Bond ETF Class O	01/05/18	02/23/18	4.88	4.95			-0.07
	0.181858 sh. iShares Emerging Markets USD Bond ETF Class O	01/31/18	09/24/18	19.53	20.99	W	1.46	0.
	0.181858 sh. iShares Emerging Markets USD Bond ETF Class O	01/31/18	11/15/18	18.89	20.61			-1.72
	0.020892 sh. iShares iBoxx \$ Investment Grade Cor... Class O	01/31/18	06/29/18	2.40	2.51			-0.11
	0.077000 sh. iShares iBoxx \$ Investment Grade Cor... Class O	01/31/18	08/07/18	8.89	9.24			-0.35
	1.108582 sh. iShares National AMT-Free Muni Bond ETF Class O	01/31/18	02/23/18	120.66	121.29			-0.63
	0.586353 sh. Vanguard FTSE Developed Markets Class O	01/31/18	06/21/18	25.51	26.90			-1.39
	0.586353 sh. Vanguard FTSE Developed Markets Class O	01/31/18	02/23/18	26.53	27.67	W	1.14	0.
	0.047508 sh. Vanguard Mid-Cap Value ETF Class O	01/31/18	12/27/18	4.40	5.36			-0.96
	0.047508 sh. Vanguard Mid-Cap Value ETF Class O	01/31/18	02/23/18	5.31	5.52	W	0.21	0.
	0.100870 sh. Vanguard Total Stock Market ETF Class O	01/31/18	12/27/18	12.44	14.07			-1.63
	0.100870 sh. Vanguard Total Stock Market ETF Class O	01/31/18	02/23/18	14.11	14.61	W	0.50	0.
	0.134995 sh. Vanguard Value ETF Class O	01/31/18	12/27/18	12.79	14.66			-1.87
	0.134995 sh. Vanguard Value ETF Class O	01/31/18	02/23/18	14.44	15.06	W	0.62	0.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				290.78	303.44		3.93	-8.73

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.045952 sh. Vanguard FTSE Emerging Markets Class O	02/09/18	02/23/18	2.23	2.10			0.13
	0.242600 sh. iShares Emerging Markets USD Bond ETF Class O	02/12/18	11/15/18	25.20	27.21			-2.01
	0.118679 sh. iShares iBoxx \$ Investment Grade Cor... Class O	02/12/18	08/07/18	13.70	13.94			-0.24
	1.213890 sh. iShares National AMT-Free Muni Bond ETF Class O	02/12/18	02/23/18	131.88	131.76			0.12
	1.594161 sh. Vanguard FTSE Developed Markets Class O	02/12/18	12/10/18	60.88	70.03	W	9.15	0.
	0.102280 sh. Vanguard Mid-Cap Value ETF Class O	02/12/18	12/27/18	9.46	11.09			-1.63
	0.284283 sh. Vanguard Total Stock Market ETF Class O	02/12/18	12/27/18	35.05	38.26			-3.21
	0.365005 sh. Vanguard Value ETF Class O	02/12/18	12/27/18	34.57	37.94			-3.37
	0.387370 sh. Vanguard FTSE Emerging Markets Class O	02/12/18	02/23/18	18.77	17.85			0.92
	0.015388 sh. Vanguard FTSE Emerging Markets Class O	03/08/18	08/13/18	0.64	0.73			-0.09
	0.004368 sh. iShares Emerging Markets USD Bond ETF Class O	03/09/18	09/24/18	0.47	0.49	W	0.02	0.
	0.004368 sh. iShares Emerging Markets USD Bond ETF Class O	03/09/18	11/15/18	0.45	0.48			-0.03
	0.007491 sh. iShares iBoxx \$ Investment Grade Cor... Class O	03/09/18	08/07/18	0.86	0.87			-0.01
	0.261803 sh. iShares Emerging Markets USD Bond ETF Class O	03/12/18	09/24/18	28.12	29.39	W	1.27	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				362.28	382.14	10.44	-9.42

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.261803 sh. iShares Emerging Markets USD Bond ETF Class O	03/12/18	11/15/18	27.20	28.84			-1.64
	0.136149 sh. iShares iBoxx \$ Investment Grade Cor... Class O	03/12/18	08/07/18	15.72	15.83			-0.11
	1.594606 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	03/12/18	12/10/18	76.17	76.25			-0.08
	1.056008 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	03/12/18	10/09/18	49.75	50.50			-0.75
	1.757636 sh. Vanguard FTSE Developed Markets Class O	03/12/18	06/21/18	76.47	79.41			-2.94
	0.107672 sh. Vanguard Mid-Cap Value ETF Class O	03/12/18	12/27/18	9.96	12.28			-2.32
	0.254892 sh. Vanguard Total Stock Market ETF Class O	03/12/18	12/27/18	31.43	36.60			-5.17
	0.351011 sh. Vanguard Value ETF Class O	03/12/18	12/27/18	33.24	38.19			-4.95
	0.321326 sh. Vanguard FTSE Emerging Markets Class O	03/12/18	08/13/18	13.39	15.61			-2.22
	0.000214 sh. Vanguard FTSE Emerging Markets Class O	03/26/18	08/13/18	0.01	0.01			0.
	0.064737 sh. Vanguard FTSE Developed Markets Class O	04/02/18	12/10/18	2.47	2.84	W	0.37	0.
	0.053265 sh. Vanguard FTSE Emerging Markets Class O	04/02/18	08/13/18	2.22	2.48			-0.26
	0.001551 sh. Vanguard Mid-Cap Value ETF Class O	04/09/18	12/27/18	0.14	0.17			-0.03
	0.020193 sh. Vanguard FTSE Emerging Markets Class O	04/09/18	08/13/18	0.84	0.94			-0.10
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				339.01	359.95	0.37	-20.57

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.559987 sh. iShares Emerging Markets USD Bond ETF Class O	04/16/18	09/24/18	60.15	62.81	W	2.66	0.
	2.010219 sh. iShares Emerging Markets USD Bond ETF Class O	04/16/18	11/15/18	208.82	225.49			-16.67
	0.559987 sh. iShares Emerging Markets USD Bond ETF Class O	04/16/18	11/15/18	58.17	61.64			-3.47
	1.327055 sh. iShares iBoxx \$ Investment Grade Cor... Class O	04/16/18	08/07/18	153.24	155.			-1.76
	16.858923 sh. Vanguard FTSE Developed Markets Class O	04/16/18	06/21/18	733.53	757.64			-24.11
	1.220405 sh. Vanguard Mid-Cap Value ETF Class O	04/16/18	12/27/18	112.94	135.05			-22.11
	3.096507 sh. Vanguard Total Stock Market ETF Class O	04/16/18	12/27/18	381.80	425.46			-43.66
	4.054648 sh. Vanguard Value ETF Class O	04/16/18	12/27/18	384.02	424.40			-40.38
	3.451822 sh. Vanguard FTSE Emerging Markets Class O	04/16/18	08/13/18	143.84	160.13			-16.29
	0.560549 sh. iShares Emerging Markets USD Bond ETF Class O	04/23/18	11/15/18	58.23	62.12			-3.89
	0.290110 sh. iShares iBoxx \$ Investment Grade Cor... Class O	04/23/18	09/24/18	33.23	33.47			-0.24
	0.109409 sh. iShares Short-Term Treasury Bond ETF Class O	04/23/18	12/10/18	12.07	12.07			0.
	3.352692 sh. Vanguard FTSE Developed Markets Class O	04/23/18	06/21/18	145.88	150.67			-4.79
	0.234286 sh. Vanguard Mid-Cap Value ETF Class O	04/23/18	12/27/18	21.68	25.98			-4.30
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				2,507.60	2,691.93	2.66	-181.67

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.585453 sh. Vanguard Total Stock Market ETF Class O	04/23/18	12/27/18	72.19	80.57			-8.38
	0.759058 sh. Vanguard Value ETF Class O	04/23/18	12/27/18	71.89	79.61			-7.72
	0.751199 sh. Vanguard FTSE Emerging Markets Class O	04/23/18	08/13/18	31.30	34.45			-3.15
	0.783596 sh. iShares Emerging Markets USD Bond ETF Class O	04/26/18	11/15/18	81.40	86.65			-5.25
	0.407040 sh. iShares iBoxx \$ Investment Grade Cor... Class O	04/26/18	09/24/18	46.63	46.83			-0.20
	0.163767 sh. iShares Short-Term Treasury Bond ETF Class O	04/26/18	12/10/18	18.07	18.07			0.
	5.000891 sh. Vanguard FTSE Developed Markets Class O	04/26/18	06/21/18	217.59	224.49			-6.90
	0.362277 sh. Vanguard Mid-Cap Value ETF Class O	04/26/18	12/27/18	33.53	39.97			-6.44
	0.937802 sh. Vanguard Total Stock Market ETF Class O	04/26/18	12/27/18	115.63	128.01			-12.38
	1.223800 sh. Vanguard Value ETF Class O	04/26/18	12/27/18	115.91	127.52			-11.61
	1.102338 sh. Vanguard FTSE Emerging Markets Class O	04/26/18	08/13/18	45.93	49.98			-4.05
	0.011963 sh. Vanguard FTSE Emerging Markets Class O	05/07/18	08/13/18	0.50	0.54			-0.04
	0.021074 sh. Vanguard FTSE Emerging Markets Class O	05/08/18	08/13/18	0.88	0.95			-0.07
	0.981911 sh. iShares Emerging Markets USD Bond ETF Class O	05/09/18	11/15/18	102.	105.31			-3.31
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				953.45	1,022.95			-69.50

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.428596 sh. iShares iBoxx \$ Investment Grade Cor... Class O	05/09/18	09/24/18	49.10	49.07			0.03
	5.068874 sh. Vanguard FTSE Developed Markets Class O	05/09/18	06/21/18	220.55	228.15			-7.60
	0.373488 sh. Vanguard Mid-Cap Value ETF Class O	05/09/18	12/27/18	34.56	41.08			-6.52
	0.833153 sh. Vanguard Total Stock Market ETF Class O	05/09/18	12/27/18	102.73	115.25			-12.52
	1.269157 sh. Vanguard Value ETF Class O	05/09/18	12/27/18	120.20	131.51			-11.31
	1.041419 sh. Vanguard FTSE Emerging Markets Class O	05/09/18	08/13/18	43.40	47.27			-3.87
	0.279803 sh. iShares Emerging Markets USD Bond ETF Class O	05/21/18	11/15/18	29.07	30.16			-1.09
	0.025869 sh. iShares iBoxx \$ Investment Grade Cor... Class O	05/21/18	10/09/18	2.92	2.96			-0.04
	0.136743 sh. iShares iBoxx \$ Investment Grade Cor... Class O	05/21/18	09/24/18	15.66	15.62			0.04
	0.062902 sh. iShares Short-Term Treasury Bond ETF Class O	05/21/18	12/10/18	6.94	6.94			0.
	1.475374 sh. Vanguard FTSE Developed Markets Class O	05/21/18	06/21/18	64.19	67.10			-2.91
	0.095366 sh. Vanguard Mid-Cap Value ETF Class O	05/21/18	12/27/18	8.83	10.64			-1.81
	0.176695 sh. Vanguard Total Stock Market ETF Class O	05/21/18	12/27/18	21.79	24.96			-3.17
	0.227895 sh. Vanguard Value ETF Class O	05/21/18	12/27/18	21.58	24.15			-2.57
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				741.52	794.86			-53.34

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.407465 sh. Vanguard FTSE Emerging Markets Class O	05/21/18	08/13/18	16.98	18.45			-1.47
	0.040989 sh. Vanguard FTSE Emerging Markets Class O	06/08/18	08/13/18	1.71	1.84			-0.13
	0.020272 sh. iShares Emerging Markets USD Bond ETF Class O	06/11/18	11/15/18	2.11	2.18			-0.07
	0.093805 sh. iShares Emerging Markets USD Bond ETF Class O	06/12/18	11/15/18	9.74	10.04			-0.30
	5.254784 sh. iShares Emerging Markets USD Bond ETF Class O	06/18/18	11/15/18	545.87	557.48			-11.61
	10.182237 sh. Vanguard FTSE Emerging Markets Class O	06/18/18	08/13/18	424.29	442.52			-18.23
	22.264515 sh. Schwab International Equity ETF Class O	06/21/18	10/11/18	702.22	738.29			-36.07
	7.566607 sh. Schwab International Equity ETF Class O	06/21/18	09/24/18	255.60	250.91			4.69
	0.489000 sh. Vanguard Mid-Cap Value ETF Class O	06/21/18	12/27/18	45.25	54.90			-9.65
	1.073094 sh. Vanguard Total Stock Market ETF Class O	06/21/18	12/27/18	132.31	153.71			-21.40
	5.933427 sh. Vanguard FTSE Emerging Markets Class O	06/21/18	08/13/18	247.25	254.01			-6.76
	0.113324 sh. Vanguard FTSE Emerging Markets Class O	06/25/18	09/24/18	4.68	4.78			-0.10
	3.038494 sh. iShares Emerging Markets USD Bond ETF Class O	06/27/18	11/15/18	315.64	324.42			-8.78
	7.563669 sh. Schwab International Equity ETF Class O	06/27/18	10/11/18	238.56	250.66			-12.10
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				2,942.21	3,064.19		-121.98

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.674567 sh. Vanguard Mid-Cap Value ETF Class O	06/27/18	12/27/18	62.42	75.14			-12.72
	3.300085 sh. Vanguard Total Stock Market ETF Class O	06/27/18	12/27/18	406.90	467.49			-60.59
	2.397249 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	09/24/18	99.10	100.23			-1.13
	2.600053 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	12/10/18	99.14	108.71	W	9.57	0.
	0.016092 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	12/10/18	0.61	0.64	W	0.03	0.
	0.016092 sh. Vanguard FTSE Emerging Markets Class O	06/27/18	10/09/18	0.63	0.67	W	0.04	0.
	0.072145 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	12/10/18	7.61	7.75	W	0.14	0.
	0.315120 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	12/10/18	33.24	33.72	W	0.48	0.
	0.659830 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	12/10/18	69.60	70.19	W	0.59	0.
	0.072145 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	09/28/18	7.62	7.72	W	0.10	0.
	0.387265 sh. iShares Core Total US Bond Market ETF Class O	06/29/18	09/24/18	40.81	41.20	W	0.39	0.
	2.490491 sh. Vanguard Total International Bond ETF Class O	06/29/18	12/10/18	136.93	136.38			0.55
	0.462100 sh. iShares Emerging Markets USD Bond ETF Class O	06/29/18	11/15/18	48.	49.38			-1.38
	1.523853 sh. Schwab International Equity ETF Class O	06/29/18	10/11/18	48.06	50.47			-2.41
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,060.67	1,149.69	11.34	-77.68

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.120068 sh. Vanguard Mid-Cap Value ETF Class O	06/29/18	12/27/18	11.11	13.36			-2.25
	0.613997 sh. Vanguard Total Stock Market ETF Class O	06/29/18	12/27/18	75.71	86.77			-11.06
	0.769779 sh. Vanguard FTSE Emerging Markets Class O	06/29/18	09/24/18	31.82	32.40			-0.58
	0.471704 sh. Schwab International Equity ETF Class O	07/02/18	10/11/18	14.88	15.42			-0.54
	0.206814 sh. Vanguard FTSE Emerging Markets Class O	07/02/18	12/10/18	7.89	8.62	W	0.73	0.
	0.000240 sh. Vanguard FTSE Emerging Markets Class O	07/05/18	12/10/18	0.01	0.01			0.
	0.053448 sh. Vanguard Total International Bond ETF Class O	07/09/18	12/10/18	2.94	2.93			0.01
	0.306093 sh. Vanguard Total International Bond ETF Class O	07/11/18	12/10/18	16.83	16.78			0.05
	0.003828 sh. Vanguard Total International Bond ETF Class O	07/12/18	12/10/18	0.21	0.21			0.
	0.469606 sh. iShares Core Total US Bond Market ETF Class O	07/25/18	12/10/18	49.53	49.84	W	0.31	0.
	1.816241 sh. Vanguard Total International Bond ETF Class O	07/25/18	12/10/18	99.86	99.53			0.33
	0.413872 sh. iShares Emerging Markets USD Bond ETF Class O	07/25/18	11/15/18	42.99	45.05			-2.06
	0.728169 sh. Vanguard FTSE Developed Markets Class O	07/25/18	12/10/18	27.81	31.77	W	3.96	0.
	0.159533 sh. Vanguard Mid-Cap Value ETF Class O	07/25/18	12/27/18	14.76	17.89			-3.13
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				396.35	420.58	5.	-19.23

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.298214 sh. Vanguard Total Stock Market ETF Class O	07/25/18	12/27/18	36.77	43.42			-6.65
	0.315327 sh. iShares Emerging Markets USD Bond ETF Class O	08/07/18	11/15/18	32.76	34.09			-1.33
	0.807322 sh. iShares Short-Term Treasury Bond ETF Class O	08/07/18	12/10/18	89.06	89.06			0.
	0.200870 sh. Vanguard FTSE Developed Markets Class O	08/07/18	12/10/18	7.67	8.77	W	1.10	0.
	0.149839 sh. Vanguard FTSE Developed Markets Class O	08/07/18	12/10/18	5.72	6.53	W	0.81	0.
	0.488404 sh. Vanguard FTSE Emerging Markets Class O	08/07/18	08/13/18	20.35	21.27			-0.92
	0.100232 sh. iShares Emerging Markets USD Bond ETF Class O	08/09/18	11/15/18	10.41	10.78			-0.37
	0.019234 sh. iShares National AMT-Free Muni Bond ETF Class O	08/09/18	12/10/18	2.09	2.09			0.
	0.047553 sh. Vanguard FTSE Developed Markets Class O	08/09/18	12/10/18	1.82	2.07	W	0.25	0.
	20.837064 sh. iShares Core MSCI Emerging Markets ETF Class O	08/13/18	10/29/18	968.30	1,070.40			-102.10
	0.553360 sh. iShares Core Total US Bond Market ETF Class O	08/14/18	12/10/18	58.37	58.80	W	0.43	0.
	1.564257 sh. iShares Emerging Markets USD Bond ETF Class O	08/14/18	11/15/18	162.50	166.39			-3.89
	3.184057 sh. iShares Core MSCI Emerging Markets ETF Class O	08/14/18	10/29/18	147.96	164.17			-16.21
	1.366867 sh. iShares National AMT-Free Muni Bond ETF Class O	08/14/18	12/10/18	148.80	148.80			0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,692.58	1,826.64	2.59	-131.47

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	1.121650 sh. iShares National AMT-Free Muni Bond ETF Class O	08/14/18	12/10/18	122.51	122.67	W	0.16	0.
	1.121650 sh. iShares National AMT-Free Muni Bond ETF Class O	08/14/18	09/24/18	121.16	122.10	W	0.94	0.
	0.055051 sh. iShares Short-Term Treasury Bond ETF Class O	08/14/18	12/31/18	6.07	6.08	W	0.01	0.
	1.392171 sh. iShares Short-Term Treasury Bond ETF Class O	08/14/18	12/10/18	153.58	153.64	W	0.06	0.
	0.403945 sh. Vanguard Mid-Cap Value ETF Class O	08/14/18	12/27/18	37.38	45.67			-8.29
	1.858766 sh. Vanguard Total Stock Market ETF Class O	08/14/18	12/27/18	229.19	271.64			-42.45
	23.212753 sh. iShares Emerging Markets USD Bond ETF Class O	09/04/18	11/27/18	2,374.66	2,444.54			-69.88
	38.619809 sh. iShares Core MSCI Emerging Markets ETF Class O	09/04/18	10/29/18	1,794.66	1,980.81			-186.15
	5.783141 sh. iShares National AMT-Free Muni Bond ETF Class O	09/04/18	12/10/18	627.64	627.64			0.
	1.445870 sh. iShares Short Maturity Bond ETF Class O	09/04/18	12/10/18	72.12	72.47	W	0.35	0.
	0.175291 sh. iShares Short Maturity Bond ETF Class O	09/04/18	12/31/18	8.74	8.81	W	0.07	0.
	0.678382 sh. Vanguard Small-Cap Value ETF Class O	09/04/18	12/10/18	83.19	96.53	W	13.34	0.
	0.212802 sh. Vanguard Small-Cap Value ETF Class O	09/04/18	09/24/18	30.12	30.28	W	0.16	0.
	9.205993 sh. Vanguard FTSE Developed Markets Class O	09/04/18	12/10/18	351.58	391.90	W	40.32	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				6,012.60	6,374.78	55.41	-306.77

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	1.311808 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	12/10/18	133.87	150.02	W	16.15	0.
	4.558398 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	12/27/18	421.83	521.30			-99.47
	0.268718 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	12/27/18	24.87	32.13			-7.26
	0.440917 sh. Vanguard Mid-Cap Value ETF Class O	09/04/18	09/24/18	50.93	50.42			0.51
	1.357797 sh. Vanguard Total Stock Market ETF Class O	09/04/18	09/24/18	204.72	203.40			1.32
	4.634024 sh. Vanguard Total Stock Market ETF Class O	09/04/18	12/10/18	621.33	694.18	W	72.85	0.
	18.810115 sh. Vanguard Total Stock Market ETF Class O	09/04/18	12/27/18	2,319.29	2,817.76			-498.47
	1.571449 sh. Vanguard Total Stock Market ETF Class O	09/04/18	12/27/18	193.76	243.32			-49.56
	3.863400 sh. Vanguard Short-Term Inflation-Protec... Class O	09/04/18	12/10/18	186.10	189.35	W	3.25	0.
	1.541454 sh. Vanguard Value ETF Class O	09/04/18	12/10/18	158.29	170.42	W	12.13	0.
	1.996122 sh. Vanguard Value ETF Class O	09/04/18	12/27/18	189.05	220.69			-31.64
	0.338608 sh. Vanguard Value ETF Class O	09/04/18	12/27/18	32.07	39.04			-6.97
	0.689993 sh. Vanguard Value ETF Class O	09/04/18	09/24/18	77.94	76.29			1.65
	0.065840 sh. iShares Core MSCI Emerging Markets ETF Class O	09/10/18	10/29/18	3.06	3.29			-0.23
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				4,617.11	5,411.61	104.38	-690.12

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	0.377756 sh. iShares Core MSCI Emerging Markets ETF Class O	09/12/18	10/29/18	17.55	19.02			-1.47
	0.393375 sh. Vanguard FTSE Developed Markets Class O	10/01/18	12/10/18	15.02	17.10	W	2.08	0.
	0.302132 sh. Vanguard FTSE Developed Markets Class O	10/03/18	12/10/18	11.54	13.04	W	1.50	0.
	0.003209 sh. iShares Core MSCI Emerging Markets ETF Class O	10/04/18	10/29/18	0.15	0.16			-0.01
	1.040326 sh. iShares Core MSCI Emerging Markets ETF Class O	10/05/18	10/29/18	48.34	51.08			-2.74
	1.058812 sh. iShares Core MSCI Emerging Markets ETF Class O	10/08/18	10/29/18	49.20	52.03			-2.83
	0.204584 sh. Vanguard Mid-Cap Value ETF Class O	10/09/18	12/27/18	18.93	22.94			-4.01
	0.229901 sh. Vanguard Total Stock Market ETF Class O	10/09/18	12/27/18	28.35	34.			-5.65
	0.002513 sh. Vanguard Value ETF Class O	10/09/18	12/10/18	0.26	0.28	W	0.02	0.
	1.324438 sh. iShares Core MSCI Emerging Markets ETF Class O	10/11/18	10/29/18	61.55	63.03			-1.48
	0.562326 sh. Vanguard Mid-Cap Value ETF Class O	10/29/18	12/27/18	52.04	58.42			-6.38
	1.994738 sh. Vanguard Total Stock Market ETF Class O	10/29/18	12/27/18	245.95	272.92			-26.97
	0.557892 sh. Vanguard Value ETF Class O	10/29/18	12/27/18	52.84	58.11			-5.27
	6.597205 sh. Vanguard FTSE Emerging Markets Class O	11/15/18	12/10/18	251.55	260.13	W	8.58	0.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				853.27	922.26		12.18	-56.81

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	7.096073 sh. Vanguard Emerging Markets Government... Class O	11/15/18	12/10/18	525.89	525.96	W	0.07	0.
	0.017660 sh. iShares Short-Term Treasury Bond ETF Class O	11/23/18	12/31/18	1.95	1.95			0.
	0.017660 sh. iShares Short-Term Treasury Bond ETF Class O	11/23/18	12/10/18	1.95	1.95			0.
	0.449295 sh. Vanguard Mid-Cap Value ETF Class O	11/23/18	12/27/18	41.58	47.14			-5.56
	1.855422 sh. Vanguard Total Stock Market ETF Class O	11/23/18	12/27/18	228.77	251.02			-22.25
	0.666347 sh. Vanguard Value ETF Class O	11/23/18	12/27/18	63.11	69.48			-6.37
	4.415304 sh. Vanguard Total International Bond ETF Class O	12/06/18	12/10/18	242.75	242.93	W	0.18	0.
	0.659281 sh. Vanguard Mid-Cap Value ETF Class O	12/06/18	12/27/18	61.01	68.44			-7.43
	1.633534 sh. Vanguard Total Stock Market ETF Class O	12/06/18	12/27/18	201.41	222.03			-20.62
	0.606763 sh. Vanguard Value ETF Class O	12/06/18	12/27/18	57.47	63.34			-5.87
	0.038454 sh. Vanguard Mid-Cap Value ETF Class O	12/10/18	12/27/18	3.56	3.93			-0.37
	0.035238 sh. Vanguard Total Stock Market ETF Class O	12/10/18	12/27/18	4.34	4.73			-0.39
	0.020829 sh. Vanguard Value ETF Class O	12/10/18	12/27/18	1.97	2.14			-0.17
	2.444889 sh. Vanguard Mid-Cap Value ETF Class O	12/17/18	12/27/18	226.25	244.66			-18.41
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,662.01	1,749.70	0.25	-87.44

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	8.410932 sh. Vanguard Total Stock Market ETF Class O	12/17/18	12/27/18	1,037.07	1,111.			-73.93
	2.863892 sh. Vanguard Value ETF Class O	12/17/18	12/27/18	271.24	290.37			-19.13
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				1,308.31	1,401.37			-93.06

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.004147 sh. iShares S&P 500 Value ETF Class O	01/15/16	08/07/18	0.48	0.33			0.15
	0.005952 sh. iShares S&P 500 Value ETF Class O	01/15/16	08/07/18	0.69	0.48			0.21
	0.000110 sh. iShares Russell Midcap Value ETF Class O	02/11/16	08/07/18	0.01	0.01			0.
	0.000074 sh. iShares Russell 2000 Value ETF Class O	05/10/16	08/07/18	0.01	0.01			0.
	0.001982 sh. Vanguard Intermediate-Term Corporate... Class O	12/12/16	08/07/18	0.17	0.17			0.
	0.005617 sh. iShares Emerging Markets USD Bond ETF Class O	12/29/16	11/15/18	0.58	0.62			-0.04
	0.034434 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	12/29/16	12/10/18	1.64	1.63			0.01
	0.005163 sh. iShares Emerging Markets USD Bond ETF Class O	12/30/16	11/15/18	0.54	0.57			-0.03
	0.009593 sh. iShares Emerging Markets USD Bond ETF Class O	01/03/17	11/15/18	1.	1.06			-0.06
	0.240871 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	01/03/17	12/10/18	11.51	11.41			0.10
	0.031207 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	01/03/17	12/10/18	1.49	1.48			0.01
	0.012469 sh. iShares iBoxx \$ Investment Grade Cor... Class O	06/09/17	08/07/18	1.44	1.50			-0.06
	0.000016 sh. iShares iBoxx \$ Investment Grade Cor... Class O	06/09/17	09/24/18	0.	0.			0.
	0.006691 sh. iShares Core MSCI Emerging Markets ETF Class O	06/29/17	08/07/18	0.36	0.33			0.03
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►			19.92	19.60			0.32

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.00067 sh. iShares Core MSCI Emerging Markets ETF Class O	06/29/17	10/29/18	0.04	0.04			0.
	0.018901 sh. Schwab U.S. Broad Market ETF Class O	06/29/17	08/07/18	1.31	1.10			0.21
	0.018109 sh. Vanguard Value ETF Class O	06/29/17	08/07/18	1.99	1.75			0.24
	0.000033 sh. Vanguard Value ETF Class O	06/29/17	09/24/18	0.	0.			0.
	0.000224 sh. Vanguard Emerging Markets Government... Class O	07/06/17	10/09/18	0.02	0.02			0.
	0.002251 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.25	0.25			0.
	0.000453 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.05	0.05			0.
	0.038808 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	4.28	4.29	W	0.01	0.
	0.023041 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	2.54	2.54			0.
	0.000181 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.02	0.02			0.
	0.002120 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.23	0.23			0.
	0.001449 sh. iShares Short-Term Treasury Bond ETF Class O	08/30/17	12/10/18	0.16	0.16			0.
	0.016745 sh. Vanguard Mid-Cap Value ETF Class O	08/30/17	09/24/18	1.93	1.72			0.21
	0.033859 sh. Vanguard Total Stock Market ETF Class O	08/30/17	09/24/18	5.10	4.25			0.85
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►				17.92	16.42		0.01	1.51

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.026599 sh. Vanguard Value ETF Class O	08/30/17	09/24/18	3.	2.58			0.42
	0.001836 sh. Vanguard Total International Bond ETF Class O	10/02/17	12/10/18	0.10	0.10			0.
	0.005119 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/02/17	12/10/18	0.24	0.25			-0.01
	0.000367 sh. Vanguard Total International Bond ETF Class O	10/04/17	12/10/18	0.02	0.02			0.
	0.000818 sh. SPDR Nuveen Barclays Municipal Bond ETF Class O	10/04/17	12/10/18	0.04	0.04			0.
	0.001100 sh. Vanguard Total International Bond ETF Class O	10/09/17	12/10/18	0.06	0.06			0.
	0.000094 sh. Vanguard Mid-Cap Value ETF Class O	10/09/17	12/27/18	0.01	0.01			0.
	0.135187 sh. Vanguard Total International Bond ETF Class O	10/10/17	12/10/18	7.43	7.37			0.06
	0.013275 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	11/15/18	1.38	1.52			-0.14
	0.000519 sh. iShares Emerging Markets USD Bond ETF Class O	10/10/17	11/15/18	0.05	0.06			-0.01
	0.005188 sh. iShares Short-Term Treasury Bond ETF Class O	10/10/17	12/10/18	0.57	0.57			0.
	0.000435 sh. Vanguard Total Stock Market ETF Class O	10/10/17	12/27/18	0.05	0.06			-0.01
	0.000785 sh. Vanguard Value ETF Class O	10/10/17	12/27/18	0.07	0.08			-0.01
	0.089566 sh. Vanguard Total International Bond ETF Class O	11/06/17	12/10/18	4.92	4.96	W	0.04	0.
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►			17.94	17.68		0.04	0.30

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.000071 sh. Vanguard Mid-Cap Value ETF Class O	11/06/17	12/27/18	0.01	0.01			0.
	0.136982 sh. Vanguard Total International Bond ETF Class O	11/20/17	12/10/18	7.53	7.56	W	0.02	-0.01
	2.645792 sh. Vanguard Total International Bond ETF Class O	11/20/17	12/10/18	145.47	145.49	W	0.02	0.
	0.256495 sh. iShares Russell 2000 Value ETF Class O	11/20/17	12/10/18	29.78	31.63			-1.85
	0.348127 sh. Vanguard Mid-Cap Value ETF Class O	11/20/17	12/27/18	32.22	37.26			-5.04
	0.875000 sh. Vanguard Total Stock Market ETF Class O	11/20/17	12/27/18	107.89	116.20			-8.31
	1.143476 sh. Vanguard Value ETF Class O	11/20/17	12/27/18	108.30	116.20			-7.90
	0.332253 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	18.27	18.45	W	0.18	0.
	1.223222 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	67.25	67.67	W	0.42	0.
	0.840496 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	46.21	46.45	W	0.24	0.
	0.727692 sh. Vanguard Total International Bond ETF Class O	12/05/17	12/10/18	40.01	40.31	W	0.30	0.
	0.064894 sh. iShares Russell 2000 Value ETF Class O	12/05/17	12/10/18	7.53	8.27			-0.74
	0.155917 sh. Vanguard Mid-Cap Value ETF Class O	12/05/17	12/27/18	14.43	17.19			-2.76
	0.368888 sh. Vanguard Total Stock Market ETF Class O	12/05/17	12/27/18	45.48	50.20			-4.72
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►			670.38	702.89		1.18	-31.33

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

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

Crystal J Qian

678-14-5780

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

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	
	0.488087 sh. Vanguard Value ETF Class O	12/05/17	12/27/18	46.23	51.46			-5.23
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►				46.23	51.46			-5.23

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Sales and Other Dispositions of Capital Assets

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

Name(s) shown on return

Crystal J Qian

Social security number or taxpayer identification number

678-14-5780

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <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	
	47 SHARES OF GOOG	08/27/18	08/28/18	58,008.55	57,370.55			638.
	4 SHARES OF GOOG	09/25/18	09/26/18	4,735.51	4,693.48			42.03
	4 SHARES OF GOOG	10/25/18	10/26/18	4,249.32	4,202.84			46.48
	4 SHARES OF GOOG	11/26/18	11/27/18	4,188.81	4,095.52			93.29
	4 SHARES OF GOOG	12/26/18	12/27/18	4,069.38	3,904.88			164.50
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				75,251.57	74,267.27			984.30

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

Nondeductible IRAs► Go to www.irs.gov/Form8606 for instructions and the latest information.

► Attach to 2018 Form 1040 or 2018 Form 1040NR.

OMB No. 1545-0074

2018
Attachment
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2018 Form 8606. See instructions.

Crystal J Qian

Your social security number

678-14-5780

**Fill in Your Address
Only if You Are
Filing This Form by
Itself and Not With
Your Tax Return**

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below (see instructions).

If this is an amended
return, check here ► ☐

Foreign country name

Foreign province/state/county

Foreign postal code

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2018.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2018 **and** you made nondeductible contributions to a traditional IRA in 2018 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified 2017 disaster distribution (see 2018 Form 8915B)), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2018 **and** you made nondeductible contributions to a traditional IRA in 2018 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2018, including those made for 2018 from January 1, 2019, through April 15, 2019. See instructions	1	5,500.
2	Enter your total basis in traditional IRAs. See instructions	2	0.
3	Add lines 1 and 2	3	5,500.
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> In 2018, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion? </div> <div style="display: inline-block; vertical-align: top; margin-left: 10px;"> <p>No —► Enter the amount from line 3 on line 14. Do not complete the rest of Part I.</p> <p>Yes —► Go to line 4.</p> </div>			
4	Enter those contributions included on line 1 that were made from January 1, 2019, through April 15, 2019	4	
5	Subtract line 4 from line 3	5	5,500.
6	Enter the value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2018, plus any outstanding rollovers. Subtract any repayments of qualified 2017 disaster distributions (see 2018 Form 8915B). If the result is zero or less, enter -0-. See instructions	6	
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2018. Do not include rollovers (other than repayments of qualified 2017 disaster distributions (see 2018 Form 8915B)), qualified charitable distributions, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions)	7	
8	Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2018. Also enter this amount on line 16	8	
9	Add lines 6, 7, and 8	9	
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter "1.000"	10	
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also enter this amount on line 17	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA	12	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions	13	5,488. *
14	Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2018 and earlier years	14	12.
15a	Subtract line 12 from line 7	15a	0.
b	Enter the amount on line 15a attributable to qualified 2017 disaster distributions from 2018 Form 8915B (see instructions). Also, enter this amount on 2018 Form 8915B, line 22	15b	
c	Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on 2018 Form 1040, line 4b; or 2018 Form 1040NR, line 17b	15c	0. *

Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.

* From Taxable IRA Distribution Wkst (per IRS Pub. 590-B)

Part II 2018 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs

Complete this part if you converted part or all of your traditional, SEP, and SIMPLE IRAs to a Roth IRA in 2018.

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2018.	16	5,488.
17	If you completed Part I, enter the amount from line 11. Otherwise, enter your basis in the amount on line 16 (see instructions)	17	5,488.
18	Taxable amount. Subtract line 17 from line 16. If more than zero, also include this amount on 2018 Form 1040, line 4b; or 2018 Form 1040NR, line 17b * From Taxable IRA Distribution Wkst. (per IRS Pub. 590-B)	18	0. *

Part III Distributions From Roth IRAs

Complete this part only if you took a distribution from a Roth IRA in 2018. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified 2017 disaster distribution (see 2018 Form 8915B)), qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, or return of certain contributions (see instructions).

19	Enter your total nonqualified distributions from Roth IRAs in 2018, including any qualified first-time homebuyer distributions, and any qualified 2017 disaster distributions (see instructions). Also see 2018 Form 8915B	19	
20	Qualified first-time homebuyer expenses (see instructions). Do not enter more than \$10,000	20	
21	Subtract line 20 from line 19. If zero or less, enter -0-	21	
22	Enter your basis in Roth IRA contributions (see instructions). If line 21 is zero, stop here	22	
23	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax (see instructions)	23	
24	Enter your basis in conversions from traditional, SEP, and SIMPLE IRAs and rollovers from qualified retirement plans to a Roth IRA. See instructions	24	
25a	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c	25a	
b	Enter the amount on line 25a attributable to qualified 2017 disaster distributions from 2018 Form 8915B (see instructions). Also, enter this amount on 2018 Form 8915B, line 23	25b	
c	Taxable amount. Subtract line 25b from line 25a. If more than zero, also include this amount on 2018 Form 1040, line 4b; or 2018 Form 1040NR, line 17b	25c	

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

 Your signature	 Date
--	--

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
Firm's name ▶	Firm's EIN ▶			
Firm's address ▶	Phone no.			

Health Savings Accounts (HSAs)

▶ Attach to Form 1040 or Form 1040NR.

▶ Go to www.irs.gov/Form8889 for instructions and the latest information.

Name(s) shown on Form 1040 or Form 1040NR

Crystal J Qian

Social security number of HSA
beneficiary. If both spouses have
HSAs, see instructions ▶

678-14-5780

Before you begin: Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.**Part I HSA Contributions and Deduction.** See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse.

1	Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2018 (see instructions)	▶	<input checked="" type="checkbox"/> Self-only	<input type="checkbox"/> Family
2	HSA contributions you made for 2018 (or those made on your behalf), including those made from January 1, 2019, through April 15, 2019, that were for 2018. Do not include employer contributions, contributions through a cafeteria plan, or rollovers (see instructions)	2	0.	
3	If you were under age 55 at the end of 2018, and on the first day of every month during 2018, you were, or were considered, an eligible individual with the same coverage, enter \$3,450 (\$6,900 for family coverage). All others , see the instructions for the amount to enter	3	3,450.	
4	Enter the amount you and your employer contributed to your Archer MSAs for 2018 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2018, also include any amount contributed to your spouse's Archer MSAs	4	0.	
5	Subtract line 4 from line 3. If zero or less, enter -0-	5	3,450.	
6	Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2018, see the instructions for the amount to enter	6	3,450.	
7	If you were age 55 or older at the end of 2018, married, and you or your spouse had family coverage under an HDHP at any time during 2018, enter your additional contribution amount (see instructions)	7	0.	
8	Add lines 6 and 7	8	3,450.	
9	Employer contributions made to your HSAs for 2018	9	3,450.	
10	Qualified HSA funding distributions	10		
11	Add lines 9 and 10	11	3,450.	
12	Subtract line 11 from line 8. If zero or less, enter -0-	12	0.	
13	HSA deduction. Enter the smaller of line 2 or line 12 here and on Schedule 1 (Form 1040), line 25, or Form 1040NR, line 25	13	0.	

Caution: If line 2 is more than line 13, you may have to pay an additional tax (see instructions).**Part II HSA Distributions.** If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part II for each spouse.

14a	Total distributions you received in 2018 from all HSAs (see instructions)	14a	333.	
b	Distributions included on line 14a that you rolled over to another HSA. Also include any excess contributions (and the earnings on those excess contributions) included on line 14a that were withdrawn by the due date of your return (see instructions)	14b		
c	Subtract line 14b from line 14a	14c	333.	
15	Qualified medical expenses paid using HSA distributions (see instructions)	15	333.	
16	Taxable HSA distributions. Subtract line 15 from line 14c. If zero or less, enter -0-. Also, include this amount in the total on Schedule 1 (Form 1040), line 21, or Form 1040NR, line 21. On the dotted line next to line 21, enter "HSA" and the amount	16	0.	
17a	If any of the distributions included on line 16 meet any of the Exceptions to the Additional 20% Tax (see instructions), check here ▶ <input type="checkbox"/>			
b	Additional 20% tax (see instructions). Enter 20% (0.20) of the distributions included on line 16 that are subject to the additional 20% tax. Also include this amount in the total on Schedule 4 (Form 1040), line 62, or Form 1040NR, line 60. Check box c on Schedule 4 (Form 1040), line 62, or box b on Form 1040NR, line 60. Enter "HSA" and the amount on the line next to the box	17b		

Part III **Income and Additional Tax for Failure To Maintain HDHP Coverage.** See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part III for each spouse.

18	Last-month rule	18	
19	Qualified HSA funding distribution	19	
20	Total income. Add lines 18 and 19. Include this amount on Schedule 1 (Form 1040), line 21, or Form 1040NR, line 21. On the dotted line next to Schedule 1 (Form 1040), line 21, or Form 1040NR, line 21, enter "HSA" and the amount	20	
21	Additional tax. Multiply line 20 by 10% (0.10). Include this amount in the total on Schedule 4 (Form 1040), line 62, or Form 1040NR, line 60. Check box c on Schedule 4 (Form 1040), line 62, or box b on Form 1040NR, line 60. Enter "HDHP" and the amount on the line next to the box	21	

Additional Medicare Tax

► If any line does not apply to you, leave it blank. See separate instructions.
► Attach to Form 1040, 1040NR, 1040-PR, or 1040-SS.
► Go to www.irs.gov/Form8959 for instructions and the latest information.

OMB No. 1545-0074

2018
Attachment
Sequence No. **71**

Name(s) shown on return

Crystal J Qian

Your social security number

678-14-5780

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	206,789.	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	206,789.	
5	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	5	200,000.	
6	Subtract line 5 from line 4. If zero or less, enter -0-	6		6,789.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II	7		61.

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Section A, line 4, or Section B, line 6. If you had a loss, enter -0- (Form 1040-PR and Form 1040-SS filers, see instructions.)	8		
9	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	9		
10	Enter the amount from line 4	10		
11	Subtract line 10 from line 9. If zero or less, enter -0-	11		
12	Subtract line 11 from line 8. If zero or less, enter -0-	12		
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (0.009). Enter here and go to Part III	13		

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying widow(er) \$200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-	16		
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (0.009). Enter here and go to Part IV	17		

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Schedule 4 (Form 1040), line 62 (check box a) (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions), and go to Part V	18		61.
-----------	---	-----------	--	-----

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	3,060.	
20	Enter the amount from line 1	20	206,789.	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages	21	2,998.	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages	22		62.
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)	23		
24	Total Additional Medicare Tax withholding. Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, line 16 (Form 1040NR, 1040-PR, and 1040-SS filers, see instructions)	24		62.