



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared: February 9, 2024

Recipient's Name and Address

02/09-00000-YEIM1829 *1

ERIN R BEACHKOFSKI
393 CLEVELAND ST
MENASHA WI 54952

Items for Attention

- Schwab provides your Form 1099 tax information as early and as accurately as possible. However, some issuers may provide new information about their securities after the IRS Form 1099 mailing deadline. If Schwab receives updated information from issuers of securities you hold, we are required by the IRS to send you a CORRECTED Form 1099 with changes clearly highlighted. Please plan your tax preparation accordingly.
- Visit schwab.com/1099dashboard to access additional information that may be helpful when filing your tax return.

Important Official IRS Form(s) 1099 Enclosed

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

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

To contact Schwab:

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

To contact the IRS:

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

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

To order tax forms or publications: 1-800-829-3676

To pay taxes by credit card: 1-888-272-9829

For additional information and to print forms and publications, visit www.irs.gov.



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY

Date Prepared: February 9, 2024

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

Table of Contents	Page
FORM 1099 COMPOSITE.	3
Form 1099-DIV.	3
Form 1099-INT.	5
YEAR-END SUMMARY.	7
Interest & Dividends.	7
Detail Information of Dividends and Distributions.	7
Detail Information of Interest Income.	9
Terms and Conditions.	10



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

TAX YEAR 2023
FORM 1099 COMPOSITE

Date Prepared: February 9, 2024

Recipient's Name and Address

ERIN R BEACHKOFSKI
393 CLEVELAND ST
MENASHA WI 54952
Taxpayer ID Number: ***-**-7974

Account Number: 5837-8743

Payer's Name and Address

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

Dividends and Distributions — 2023

Form 1099-DIV

Department of the Treasury-Internal Revenue Service

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

Box	Description	Amount	Total
1a	Total Ordinary Dividends (Includes amounts shown in boxes 1b, 2e, and 5)	\$	557.99
1b	Qualified Dividends	\$ 532.78	
2a	Total Capital Gain Distributions (Includes amounts shown in boxes 2b, 2c, 2d, and 2f)	\$	12.03
2b	Unrecap. Sec. 1250 Gain	\$ 0.00	
2c	Section 1202 Gain	\$ 0.00	
2d	Collectibles (28%) Gain	\$ 0.00	
2e	Section 897 Ordinary Dividends	\$ 0.00	
2f	Section 897 Capital Gains	\$ 0.00	
3	Nondividend Distributions	\$	0.00
4	Federal Income Tax Withheld	\$	0.00
5	Section 199A Dividends	\$ 19.97	
6	Investment Expenses	\$	0.00
7	Foreign Tax Paid	\$	0.00
8	Foreign Country or U.S. Possession		
9	Cash Liquidation Distributions	\$	0.00
10	Noncash Liquidation Distributions	\$	0.00
12	Exempt-Interest Dividends (Includes amount shown in box 13)	\$	0.00
13	Specified Private Activity Bond Interest Dividends	\$ 0.00	
14	State		
15	State Identification No.		
16	State Tax Withheld	\$	0.00
11	FATCA Filing Requirement <input type="checkbox"/>		

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-DIV: Dividends and Distributions

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

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

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

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Instructions for Form 1040 for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

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

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

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

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

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

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

Note: Boxes 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

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

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

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

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

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

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

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

Box 11. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Box 12. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See Box 4 above.

Box 13. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 12. See the Instructions for Form 6251.

Boxes 14-16. State income tax withheld reporting boxes.

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



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

TAX YEAR 2023
FORM 1099 COMPOSITE

Date Prepared: February 9, 2024

Recipient's Name and Address

ERIN R BEACHKOFSKI
393 CLEVELAND ST
MENASHA WI 54952
Taxpayer ID Number: ***-**-7974

Account Number: 5837-8743

Payer's Name and Address

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

Interest Income — 2023

Form 1099-INT

Department of the Treasury-Internal Revenue Service

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

Box	Description	Total
1	Interest Income	\$ 9.05
3	Interest on U.S. Savings Bonds and Treasury Obligations	\$ 0.00
4	Federal Income Tax Withheld	\$ 0.00
5	Investment Expenses	\$ 0.00
6	Foreign Tax Paid	\$ 0.00
7	Foreign Country or U.S. Possession	
8	Tax-Exempt Interest	\$ 0.00
9	Specified Private Activity Bond Interest	\$ 0.00
10	Market Discount	\$ 0.00
11	Bond Premium	\$ 0.00
12	Bond Premium on Treasury Obligations	\$ 0.00
13	Bond Premium on Tax-Exempt Bond	\$ 0.00
14	Tax-Exempt and Tax Credit Bond CUSIP No.	
15	State	
16	State Identification No.	
17	State Tax Withheld	\$ 0.00
FATCA Filing Requirement <input type="checkbox"/>		

Amount in Box 9 Specified Private Activity Bond Interest subject to Alternative Minimum Tax is already included in Box 8 Tax-Exempt Interest. Both market discount and bond premium reported for covered taxable and tax-exempt bonds. Market discount is only reported if you submitted a written election to include in income currently.

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

TAX YEAR 2023
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-INT: Interest Income

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

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

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

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

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

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

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

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

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

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

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

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

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

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

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

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

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

Boxes 15-17. State tax withheld reporting boxes.

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

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

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

TAX YEAR 2023 YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 9, 2024

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

INTEREST & DIVIDENDS

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

Detail Information of Dividends and Distributions

Description	Symbol	CUSIP Number	Paid in 2023	Paid/Adjusted in 2024 for 2023	Amount
Ordinary Dividends					
Non-Qualified Dividends					
INVSC CHINA TECHNOLOGY	CQQQ	46138E800	\$ 0.20	\$ (0.08)	\$ 0.12
PSHR ULTRAPRO ETF DV	TQQQ	74347X831	\$ 1.29	\$ (0.22)	\$ 1.07
SCHWAB US DIVIDEND	SCHD	808524797	\$ 64.26	\$ (64.26)	\$ 0.00
SCHWAB US LARGE CAP ETF	SCHX	808524201	\$ 62.81	\$ (59.71)	\$ 3.10
SPDR S&P 500 ETF	SPY	78462F103	\$ 154.98	\$ (141.47)	\$ 13.51
VANGUARD S&P 500 ETF	VOO	922908363	\$ 58.93	\$ (56.82)	\$ 2.11
VANGUARD TOTAL STOCK	VTI	922908769	\$ 100.13	\$ (94.83)	\$ 5.30
Total Non-Qualified Dividends (Included in Box 1a)			\$ 442.60	\$ (417.39)	\$ 25.21
Qualified Dividends					
APPLE INC	AAPL	037833100	\$ 9.59	\$ 0.00	\$ 9.59
DELTA AIR LINES INC DEL	DAL	247361702	\$ 3.00	\$ 0.00	\$ 3.00
HOTCHKIS & WILEY DIVERSI	HWCAX	44134R750	\$ 2.95	\$ 0.00	\$ 2.95
INVSC CHINA TECHNOLOGY	CQQQ	46138E800	\$ 0.00	\$ 0.08	\$ 0.08
JHANCOCK CLASSIC VALUE A	PZFBX	409902780	\$ 3.05	\$ 0.00	\$ 3.05
PARNASSUS VALUE EQUITY I	PARWX	701765869	\$ 2.43	\$ 0.00	\$ 2.43
PROSHARES ULTRAPRO QQQ	TQQQ	74347X831	\$ 0.00	\$ 0.22	\$ 0.22
SCHWAB US DIVIDEND	SCHD	808524797	\$ 0.00	\$ 64.26	\$ 64.26
SCHWAB US LARGE CAP ETF	SCHX	808524201	\$ 0.00	\$ 59.71	\$ 59.71
SHELTON SUSTAINABLE EQUI	NEXTX	82301Q692	\$ 0.30	\$ 0.00	\$ 0.30
SOUTHWEST AIRLINES	LUV	844741108	\$ 7.26	\$ 0.00	\$ 7.26
SPDR S&P 500 ETF	SPY	78462F103	\$ 0.00	\$ 222.83	\$ 222.83



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

**TAX YEAR 2023
YEAR-END SUMMARY**

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 9, 2024

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

Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid in 2023		Paid/Adjusted in 2024 for 2023		Amount
Qualified Dividends (continued)							
SPIRIT AIRLINES	SAVE	848577102	\$	4.80	\$	0.00	\$ 4.80
T-MOBILE US INC	TMUS	872590104	\$	0.65	\$	0.00	\$ 0.65
VANGUARD S&P 500 ETF	VOO	922908363	\$	0.00	\$	56.82	\$ 56.82
VANGUARD TOTAL STOCK	VTI	922908769	\$	0.00	\$	94.83	\$ 94.83
Total Qualified Dividends (Box 1b and included in Box 1a)			\$	34.03	\$	498.75	\$ 532.78
Total Ordinary Dividends (Box 1a)			\$	476.63	\$	81.36	\$ 557.99
(Total Non-Qualified Dividends, Short-Term Capital Gains and Qualified Dividends)							
Capital Gain Distributions							
Long-Term Gain							
JHANCOCK CLASSIC VALUE A	PZFBX	409902780	\$	10.88	\$	0.00	\$ 10.88
PARNASSUS VALUE EQUITY I	PARWX	701765869	\$	1.15	\$	0.00	\$ 1.15
Total Long-Term Gain (Included in Box 2a)			\$	12.03	\$	0.00	\$ 12.03
Total Capital Gain Distributions (Box 2a)			\$	12.03	\$	0.00	\$ 12.03
Section 199A Dividends							
Dollar amounts already included in total for Box 1a.							
SCHWAB US LARGE CAP ETF	SCHX	808524201	\$	0.00	\$	3.06	\$ 3.06
SPDR S&P 500 ETF	SPY	78462F103	\$	0.00	\$	9.50	\$ 9.50
VANGUARD S&P 500 ETF	VOO	922908363	\$	0.00	\$	2.11	\$ 2.11
VANGUARD TOTAL STOCK	VTI	922908769	\$	0.00	\$	5.30	\$ 5.30
Total Section 199A Dividends (Box 5 and included in Box 1a)			\$	0.00	\$	19.97	\$ 19.97



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

TAX YEAR 2023
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. Date Prepared: February 9, 2024
The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Detail Information of Interest Income

Description	CUSIP Number	Paid in 2023		Paid/Adjusted in 2024 for 2023		Amount
Interest Income						
DEPOSIT INTEREST		\$	9.05	\$	0.00	\$ 9.05
Total Interest Income (Included in Box 1)		\$	9.05	\$	0.00	\$ 9.05
Total Interest Income (Box 1)		\$	9.05	\$	0.00	\$ 9.05



Schwab One® Account of
ERIN R BEACHKOFSKI

Account Number
5837-8743

**TAX YEAR 2023
FORM 1099 COMPOSITE
& YEAR-END SUMMARY**

Date Prepared: February 9, 2024

TERMS AND CONDITIONS

GENERAL INFORMATION

Form 1099-Composite

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

Year-End Summary

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

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

Corrected Form 1099 and Year-End Summary

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

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

Duplicate Form 1099 and Year-End Summary

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

Realized Gain or (Loss) in Year-End Summary

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

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