MERRILL
A BANK OF AMERICA COMPANY

Get the most from your Merrill tax reporting statement

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

Here's an overview

What is the Merrill tax reporting statement?

As a Merrill client, you may receive a consolidated 1099 tax reporting statement that summarizes your account information for the past year. It helps make it easy for you or your tax advisor to prepare your tax return.

Who gets a tax reporting statement?

If you're a Merrill client who is an individual, a partnership, a sole proprietor, a taxable trust, an estate or any other entity for whom we're required to provide tax information or a Form 1099, you'll receive a tax reporting statement.

What will you find in your tax reporting statement?

The annual tax reporting statement contains details on information that's required to be reported to the IRS. It also includes nonreportable information related to the activities in your Merrill account. Plus, you'll find all the latest legislative changes as well as instructions for reportable items you need to include when filing your tax return.

Your tax reporting statement includes the following sections:

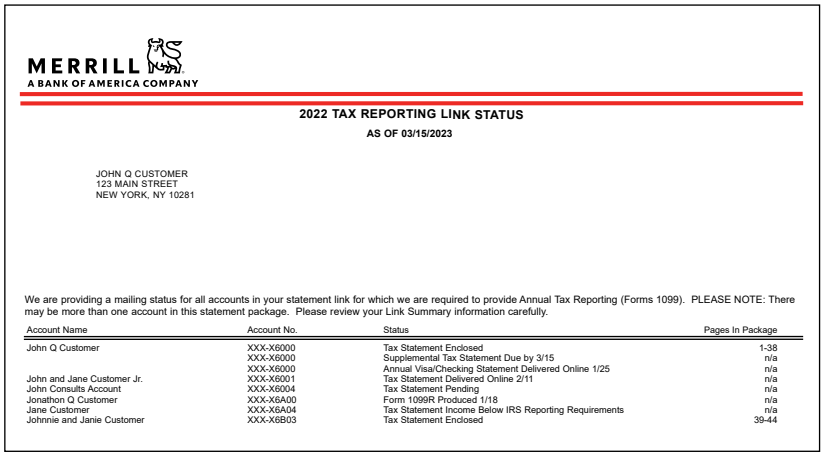
- A summary of your account income for the prior year
  - Form 1099-DIV: Dividends and Distributions
  - Form 1099-INT: Interest Income
  - Summary of Original Issue Discount (OID) Items
  - Summary of Sales Proceeds
  - Form 1099-MISC: Miscellaneous Information
  - Distributions and Charges
- OID and sales proceeds details that may be IRS reportable at the transaction level

The following summary statements are available online if you have the appropriate account activity. The information is not reported to the IRS.

- The "Annual Summary" statement includes account activity information that's not reported to the IRS but is helpful in preparing an income tax return.
- If you're part of the Visa® program, you'll get the details of your Visa card and checking transactions on a Visa Card Transaction summary statement. This summary statement will be posted online at MyMerrill.com® or MerrillEdge.com.

Check the status of your linked accounts

If your monthly account statements are linked and you're eligible to receive multiple tax statements, your statement package will include the link status summary page. The link status summary includes a list of all the accounts within a statement link that have your household address and for which Merrill is required to provide annual tax reporting (Forms 1099). We'll package statements in the same envelope, when possible, and mail them to the primary account holder. We'll also provide the mailing status of the applicable tax statements and the page number(s) of the statement included within the package. The page numbers of each tax statement will be consecutive. For example, if the first tax statement is pages 1 through 10, the second statement will begin on page 11.



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2022 TAX REPORTING LINK STATUS

AS OF 03/15/2023

JOHN Q CUSTOMER
123 MAIN STREET
NEW YORK, NY 10281

We are providing a mailing status for all accounts in your statement link for which we are required to provide Annual Tax Reporting (Forms 1099). PLEASE NOTE: There may be more than one account in this statement package. Please review your Link Summary information carefully.

Account Name	Account No.	Status	Pages In Package
John Q Customer	XXX-X6000	Tax Statement Enclosed	1-38
	XXX-X6000	Supplemental Tax Statement Due by 3/15	n/a
	XXX-X6000	Annual Visa/Checking Statement Delivered Online 1/25	n/a
John and Jane Customer Jr.	XXX-X6001	Tax Statement Delivered Online 2/11	n/a
John Consults Account	XXX-X6004	Tax Statement Pending	n/a
Jonathon Q Customer	XXX-X6A00	Form 1099R Produced 1/18	n/a
Jane Customer	XXX-X6A04	Tax Statement Income Below IRS Reporting Requirements	n/a
Johnnie and Janie Customer	XXX-X6B03	Tax Statement Enclosed	39-44

The eligible statement and form types that may be included in the account status display are Consolidated, Supplemental, Annual Visa/Checking Statement, Form 1099-R, Form 1099-SA and Form 1099-Q.

One link status page is produced per statement mailing (mailings may include more than one account per package).

Get a glimpse of what's inside

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Account No.	Taxpayer No.	Page
123-96000	XXX-XX-6789	1 of 44

2022 TAX REPORTING STATEMENT

ORIGINAL 1099 03/15/2023

JOHN Q CUSTOMER
123 MAIN STREET
NEW YORK, NY 10281

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STOP

We would like you to note the following item(s) which may affect your tax return. Please discuss these matters with your Tax Advisor prior to completing your tax return.

IMPORTANT ITEMS FOR YOUR ATTENTION

As a holder of a Widely Held Fixed Investment Trust, Real Estate Mortgage Investment Conduit and/or certain Collateralized Debt Obligations, you will be receiving a Supplemental Tax Information Statement in addition to this statement. The Supplemental Statement must be used in conjunction with this Tax Statement to complete your Tax Return. The Supplemental Statement will be produced and mailed to you on or before the March 15th IRS deadline.

As an owner of units in a Master Limited Partnership, you will receive a Form 1065, Schedule K-1, directly from the partnership. Although we have included any partnership distributions paid to your account in the Other Distributions and Charges section of this statement, we will not report this information to the IRS. The Form 1065, Schedule K-1 you receive will include your income, deductions, other items, and should be used in the preparation of your Tax Return.

Your Visa and Checking Statement is produced separately from your Tax Reporting Statement and is only available on MyMerrill.com or MerrillEdge.com. Online enrollment is necessary to access the statement. For more information, including how to download your Visa and Checking details into Microsoft Excel or other software, visit the Tax Education and Planning Center on MyMerrill.com or MerrillEdge.com.

All broker-dealers are required to report to the IRS both the date acquired and cost basis on a sale of a "covered security." Legislation requires reporting the gross proceeds of the sales of "covered" and "noncovered" securities and the adjusted cost basis for "covered securities." The gain/loss information for a "noncovered security" is included for your information, but will not be transmitted to the IRS.

Your tax reporting statement's cover page includes a Table of Contents that directs you to the start of each major section. You'll see a stop sign on the page if there are important items included in the statement that may affect your tax return.

Important items for your attention

Occasionally, we may highlight information that could impact your tax return. In that case, we'd provide details in the "Important Items for Your Attention" section of the statement. For example, if you're scheduled to receive a Supplemental Tax Reporting statement because you hold a Widely Held Fixed Investment Trust (WHFIT), Real Estate Mortgage Investment Conduit and/or certain collateralized debt obligations, you'd be notified in this section.

Note: *This section won't appear if there are no messages for you.*

Corrections

Merrill is only required to revise 1099 tax reporting statements when a change results in an individual tax form impact that is greater than $100. If your impact does not meet this threshold, you will not receive a revised tax statement. However, if you would like to receive a revised tax statement regardless of dollar impact, contact your advisor to opt out of automatic suppression.

A corrected tax reporting statement replaces any previous tax reporting statement you may have received from Merrill. When we notify you of changes, an "Adjustments Applied to This Statement" section appears within the "Important Items for Your Attention" section on the cover page. This section highlights every security that was adjusted and includes an accompanying explanation for the correction made. If necessary, adjusted information will be provided to the IRS.

ADJUSTMENTS APPLIED TO THIS STATEMENT

Security Description	CUSIP Number	Reason for Adjustment	Transaction Date(s) Affected	
DIVIDENDS AND DISTRIBUTIONS				
UK EQUITY 3	594918104	REPORTING FOR THIS SECURITY MAY HAVE CHANGED SINCE YOUR PREVIOUS TAX STATEMENT. PLEASE REVIEW CURRENT AND PREVIOUS TAX STATEMENTS TO DETERMINE IMPACT.	03/11/22	11/02/2022
MUTUAL FUND 9	594918104	REPORTING FOR THIS SECURITY MAY HAVE CHANGED SINCE YOUR PREVIOUS TAX STATEMENT. PLEASE REVIEW CURRENT AND PREVIOUS TAX STATEMENTS TO DETERMINE IMPACT.	03/11/22	

See reportable and nonreportable information

Merrill is required to report your taxable information on Forms 1099 to the IRS.

To fulfill our reporting obligation to you and the IRS, we will report the adjusted cost basis and the date it was acquired for covered transactions. Your tax statement will include cost basis reporting for covered equity and mutual fund sales as well as covered bonds and options.

The reportable section of your statement includes a summary of the 1099 taxable transactions in your account for the following categories:

- Dividends and Distributions
- Interest Income
- Original Issue Discount (OID)
- Sales Proceeds
- Miscellaneous Information

In addition, we've grouped a detailed, chronological breakdown of reportable transactions by security under the following categories:

- Original Issue Discount (OID)
- Proceeds From Broker and Barter Exchange Transactions

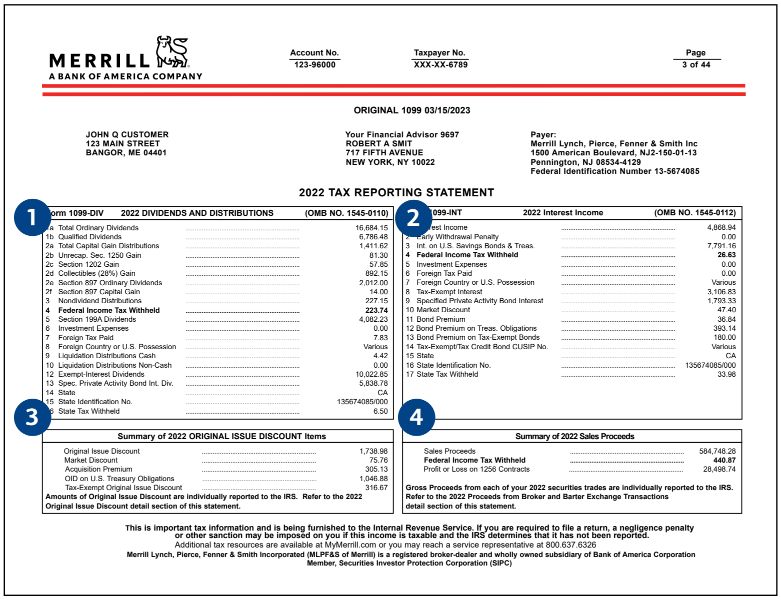
Your statement will also include some nonreportable information. These sections can assist you in reviewing the summary of your investments and may be useful in preparing your tax return. They include details of your transactions as well as totals for each of the individual sections. We don't report to the IRS the details provided in the following sections of your statement:

- Dividends and Distributions
- Miscellaneous Information
- Other Distributions and Charges
- Interest Income

You may, however, see data from various 1099 forms repeated in this section for your convenience, the totals of which are reportable to the IRS.

Your account activity is summarized

Your statement's summary pages include the activity that we're required to report to you and, in most cases, to the IRS. In addition, summary pages include IRS form and line items associated with the income reflected in the summary boxes. This gives you an easy reference for where the information should be included on your tax return.



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Account No. 123-96000 | Taxpayer No. XXX-XX-6789 | Page 3 of 44

ORIGINAL 1099 03/15/2023

JOHN Q CUSTOMER
123 MAIN STREET
BANGOR, ME 04401

Your Financial Advisor 9697
ROBERT A SMIT
717 FIFTH AVENUE
NEW YORK, NY 10022

Payer:
Merrill Lynch, Pierce, Fenner & Smith Inc
1500 American Boulevard, NJ2-150-01-13
Pennington, NJ 08534-4129
Federal Identification Number 13-5674085

2022 TAX REPORTING STATEMENT

Form 1099-DIV	2022 DIVIDENDS AND DISTRIBUTIONS	(OMB NO. 1545-0110)
1a	Total Ordinary Dividends	16,684.15
1b	Qualified Dividends	6,786.48
2a	Total Capital Gain Distributions	1,411.62
2b	Unrecap. Sec. 1250 Gain	81.30
2c	Section 1202 Gain	57.85
2d	Collectibles (28%) Gain	892.15
2e	Section 897 Ordinary Dividends	2,012.00
2f	Section 897 Capital Gain	14.00
3	Nondividend Distributions	227.15
4	**Federal Income Tax Withheld**	**223.74**
5	Section 199A Dividends	4,082.23
6	Investment Expenses	0.00
7	Foreign Tax Paid	7.83
8	Foreign Country or U.S. Possession	Various
9	Liquidation Distributions Cash	4.42
10	Liquidation Distributions Non-Cash	0.00
12	Exempt-Interest Dividends	10,022.85
13	Spec. Private Activity Bond Int. Div.	5,838.78
14	State	CA
15	State Identification No.	135674085/000
16	State Tax Withheld	6.50

Form 1099-INT	2022 Interest Income	(OMB NO. 1545-0112)
1	Interest Income	4,868.94
2	Early Withdrawal Penalty	0.00
3	Int. on U.S. Savings Bonds & Treas.	7,791.16
4	**Federal Income Tax Withheld**	**26.63**
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	Various
8	Tax-Exempt Interest	3,106.83
9	Specified Private Activity Bond Interest	1,793.33
10	Market Discount	47.40
11	Bond Premium	36.84
12	Bond Premium on Treas. Obligations	393.14
13	Bond Premium on Tax-Exempt Bonds	180.00
14	Tax-Exempt/Tax Credit Bond CUSIP No.	Various
15	State	CA
16	State Identification No.	135674085/000
17	State Tax Withheld	33.98

Summary of 2022 ORIGINAL ISSUE DISCOUNT Items	
Original Issue Discount	1,738.98
Market Discount	75.76
Acquisition Premium	305.13
OID on U.S. Treasury Obligations	1,046.88
Tax-Exempt Original Issue Discount	316.67

Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2022 Original Issue Discount detail section of this statement.

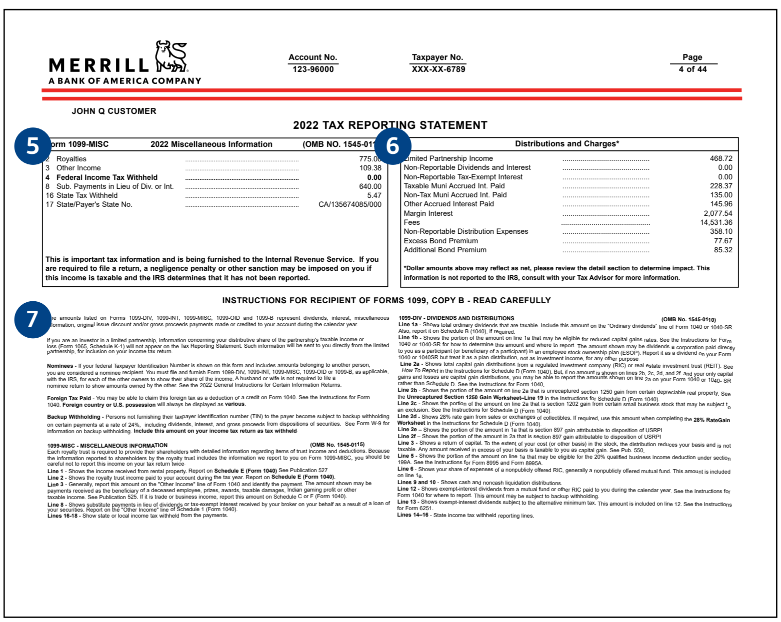
Summary of 2022 Sales Proceeds	
Sales Proceeds	584,748.28
Federal Income Tax Withheld	**440.87**
Profit or Loss on 1256 Contracts	28,498.74

Gross Proceeds from each of your 2022 securities trades are individually reported to the IRS. Refer to the 2022 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.

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.
Additional tax resources are available at MyMerrill.com or you may reach a service representative at 800.637.6326
Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S of Merrill) is a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation
Member, Securities Investor Protection Corporation (SIPC)

Summary page sections

1. **Dividends and Distributions**
   (Summary totals are reported to the IRS.)
2. **Interest Income**
   (Summary totals are reported to the IRS.)
3. **Summary of Original Issue Discount Items**
   (Individual details are reported to the IRS.)
4. **Summary of Sales Proceeds**
   (Individual details are reported to the IRS.)



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Account No. 123-96000 | Taxpayer No. XXX-XX-6789 | Page 4 of 44

JOHN Q CUSTOMER

2022 TAX REPORTING STATEMENT

Form 1099-MISC	2022 Miscellaneous Information	(OMB NO. 1545-0115)
2	Royalties	775.00
3	Other Income	109.38
4	**Federal Income Tax Withheld**	**0.00**
8	Sub. Payments in Lieu of Div. or Int.	640.00
16	State Tax Withheld	5.47
17	State/Payer's State No.	CA/135674085/000

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.

Distributions and Charges*	
Limited Partnership Income	468.72
Non-Reportable Dividends and Interest	0.00
Non-Reportable Tax-Exempt Interest	0.00
Taxable Muni Accrued Int. Paid	228.37
Non-Tax Muni Accrued Int. Paid	135.00
Other Accrued Interest Paid	145.96
Margin Interest	2,077.54
Fees	14,531.36
Non-Reportable Distribution Expenses	358.10
Excess Bond Premium	77.67
Additional Bond Premium	85.32

***Dollar amounts above may reflect as net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.**

INSTRUCTIONS FOR RECIPIENT OF FORMS 1099, COPY B - READ CAREFULLY

The amounts listed on Forms 1099-DIV, 1099-INT, 1099-MISC, 1099-OID and 1099-B represent dividends, interest, miscellaneous information, original issue discount and/or gross proceeds payments made or credited to your account during the calendar year.

If you are an investor in a limited partnership, information concerning your distributive share of the partnership's taxable income or loss (Form 1065, Schedule K-1) will not appear on the Tax Reporting Statement. Such information will be sent to you directly from the limited partnership, for inclusion on your income tax return.

Nominees - If your federal Taxpayer Identification Number is shown on this form and includes amounts belonging to another person, you are considered a nominee recipient. You must file and furnish Form 1099-DIV, 1099-INT, 1099-MISC, 1099-OID or 1099-B, as applicable, with the IRS, for each of the other owners to show their share of the income. A husband or wife is not required to file a nominee return to show amounts owned by the other. See the 2022 General Instructions for Certain Information Returns.

Foreign Tax Paid - You may be able to claim this foreign tax as a deduction or a credit on Form 1040. See the Instructions for Form 1040. **Foreign country or U.S. possession** will always be displayed as **various**.

Backup Withholding - Persons not furnishing their taxpayer identification number (TIN) to the payer become subject to backup withholding on certain payments at a rate of 24%, including dividends, interest, and gross proceeds from dispositions of securities. See Form W-9 for information on backup withholding. **Include this amount on your income tax return as tax withheld**.

1099-MISC - MISCELLANEOUS INFORMATION **(OMB No. 1545-0115)**
Each royalty trust is required to provide their shareholders with detailed information regarding items of trust income and deductions. Because the information reported to shareholders by the royalty trust includes the information we report to you on Form 1099-MISC, you should be careful not to report this income on your income tax return twice.
Line 1 - Shows the income received from rental property. Report on **Schedule E (Form 1040)** See Publication 527
Line 2 - Shows the royalty trust income paid to your account during the tax year. Report on **Schedule E (Form 1040)**.
Line 3 - Generally, report this amount on the "Other Income" line of Form 1040 and identify the payment. The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profit or other taxable income. See Publication 525. If it is trade or business income, report this amount on Schedule C or F (Form 1040).
Line 8 - Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other Income" line of Schedule 1 (Form 1040).
Lines 16-18 - Show state or local income tax withheld from the payments.

1099-DIV - DIVIDENDS AND DISTRIBUTIONS **(OMB No. 1545-0110)**
Line 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 (1040), if required.
Line 1b - Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See the Instructions for Form 1040 or 1040-SR for how to determine this amount and where to report. The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040SR but treat it as a plan distribution, not as investment income, for any other purpose.
Line 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 on lines 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 on line 2a on your Form 1040 or 1040- SR rather than Schedule D. See the Instructions for Form 1040.
Line 2b - Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the **Unrecaptured Section 1250 Gain Worksheet–Line 19** in the Instructions for Schedule D (Form 1040).
Line 2c - Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Instructions for Schedule D (Form 1040).
Line 2d - Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the **28% RateGain Worksheet** in the Instructions for Schedule D (Form 1040).
Line 2e – Shows the portion of the amount in 1a that is section 897 gain attributable to disposition of USRPI
Line 2f – Shows the portion of the amount in 2a that is section 897 gain attributable to disposition of USRPI
Line 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.
Line 5 - Shows the portion of the amount on line 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the Instructions for Form 8995 and Form 8995A.
Line 6 - Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included on line 1a.
Lines 9 and 10 - Shows cash and noncash liquidation distributions.
Line 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.
Line 13 - Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 12. See the Instructions for Form 6251.
Lines 14–16 - State income tax withheld reporting lines.

5. **Miscellaneous Information**
   (Summary totals are reported to the IRS.)
6. **Distributions and Charges**
   (These items are not reported to the IRS.)
7. **Instructions**
   (Instructions on pages 4 and 5 of your statement explain the information included as well as how the information may be reported on your tax return.)

Your account activity is summarized *(continued)*

Form 1099-DIV	2022 DIVIDENDS AND DISTRIBUTIONS	(OMB NO. 1545-0110)
1a	Total Ordinary Dividends	16,684.15
1b	Qualified Dividends	6,786.48
2a	Total Capital Gain Distributions	1,411.62
2b	Unrecap. Sec. 1250 Gain	81.30
2c	Section 1202 Gain	57.85
2d	Collectibles (28%) Gain	892.15
2e	Section 897 Ordinary Dividends	2,012.00
2f	Section 897 Capital Gain	14.00
3	Nondividend Distributions	227.15
4	**Federal Income Tax Withheld**	**223.74**
5	Section 199A Dividends	4,082.23
6	Investment Expenses	0.00
7	Foreign Tax Paid	7.83
8	Foreign Country or U.S. Possession	Various
9	Liquidation Distributions Cash	4.42
10	Liquidation Distributions Non-Cash	0.00
12	Exempt-Interest Dividends	10,022.85
13	Spec. Private Activity Bond Int. Div.	5,838.78
14	State	CA
15	State Identification No.	135674085/000
16	State Tax Withheld	6.50

1. Dividends and Distributions

This section reports various dividend income amounts, including ordinary dividends, qualified dividends, exempt-interest dividends, income tax withheld from dividends, Section 199A dividends, foreign taxes you've paid on dividends, and income received from foreign sources for your account.

Form 1099-INT	2022 Interest Income	(OMB NO. 1545-0112)
1	Interest Income	4,868.94
2	Early Withdrawal Penalty	0.00
3	Int. on U.S. Savings Bonds & Treas.	7,791.16
4	**Federal Income Tax Withheld**	**26.63**
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	Various
8	Tax-Exempt Interest	3,106.83
9	Specified Private Activity Bond Interest	1,793.33
10	Market Discount	47.40
11	Bond Premium	36.84
12	Bond Premium on Treas. Obligations	393.14
13	Bond Premium on Tax-Exempt Bonds	180.00
14	Tax-Exempt/Tax Credit Bond CUSIP No.	Various
15	State	CA
16	State Identification No.	135674085/000
17	State Tax Withheld	33.98

2. Interest Income

This section lists interest income received during the year; for example, interest on corporate bonds, commercial paper, debentures and notes, CDs, municipal securities, and investment expenses. Included in these amounts is any accrued interest earned. (Accrued interest paid is not included. See "Other Distributions and Charges" for this information.)

Summary of 2022 ORIGINAL ISSUE DISCOUNT Items	
Original Issue Discount	1,738.98
Market Discount	75.76
Acquisition Premium	305.13
OID on U.S. Treasury Obligations	1,046.88
Tax-Exempt Original Issue Discount	316.67

Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2022 Original Issue Discount detail section of this statement.

3. Summary of Original Issue Discount Items

This section summarizes original issue discount (OID) items accrued on your holdings of certain taxable debt instruments during the year. OID is generally the difference between a bond's original issue price and its stated redemption price at maturity.

Your account activity is summarized *(continued)*

Summary of 2022 Sales Proceeds	
Sales Proceeds	584,748.28
Federal Income Tax Withheld	**440.87**
Profit or Loss on 1256 Contracts	28,498.74

Gross Proceeds from each of your 2022 securities trades are individually reported to the IRS. Refer to the 2022 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.

4. Summary of Sales Proceeds

This section totals the gross proceeds received from dispositions of securities, including sales, redemptions, called bonds, tender offers and other dispositions for cash. Gross proceeds from short sales are also reported in this section in the year the position was closed.

Form 1099-MISC	2022 Miscellaneous Information	(OMB NO. 1545-0115)
2 Royalties		775.00
3 Other Income		109.38
4 Federal Income Tax Withheld		**0.00**
8 Sub. Payments in Lieu of Div. or Int.		640.00
16 State Tax Withheld		5.47
17 State/Payer's State No.		CA/135674085/000

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.

5. Miscellaneous Information

This section lists miscellaneous information, which can be royalties, substitute payments in lieu of dividends or interest, or other income you may have received, as well as the amount of federal income tax that Merrill has withheld and reported on that income for a particular tax year.

Distributions and Charges*	
Limited Partnership Income	468.72
Non-Reportable Dividends and Interest	0.00
Non-Reportable Tax-Exempt Interest	0.00
Taxable Muni Accrued Int. Paid	228.37
Non-Tax Muni Accrued Int. Paid	135.00
Other Accrued Interest Paid	145.96
Margin Interest	2,077.54
Fees	14,531.36
Non-Reportable Distribution Expenses	358.10
Excess Bond Premium	77.67
Additional Bond Premium	85.32

***Dollar amounts above may reflect as net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.**

6. Distributions and Charges

This section summarizes nonreportable distributions, interest earned and paid, and charges that are detailed in the "Other Distributions and Charges" section of the statement.

You can review transaction details

This section itemizes the information included on pages 3 and 4 of your statement. It also includes nonreportable information that you may find useful for completing your tax return.

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JOHN Q CUSTOMER

1 2022 TAX REPORTING STATEMENT

Form 1099-OID — 2022 ORIGINAL ISSUE DISCOUNT — (OMB NO. 1545-0117)

7. Description	CUSIP Number	Quantity	Position Held From	To	5. Market Discount	6. Acquisition Premium	Amount*	Remarks
ORIGINAL ISSUE DISCOUNT								
OID SECURITY MITTS	477R15060	2500	01/01/22	12/31/22	0.00	(78.99)	1,030.17	
OID SECURITY SERIES ZERO % FEB 14 2027	2YV748772	2000	01/26/22	12/31/22	0.00	(1.89)	10.09	
OID SECURITY STRIPS ZERO% FEB 03 2020	4DVC17713	2000	01/01/22	12/31/22	0.00	(205.82)	128.15	
		1000	02/01/22	12/31/22	17.32	0.00	58.74	
			Security Subtotal		17.32	(205.82)	186.89	
OID CORP	402049985	100	01/01/22	12/31/22	0.00	0.00	90.00	
OID CORP 1 INCOME PACS	688754969	700	01/01/22	10/22/22	0.00	0.00	284.33	
		350	01/01/22	10/22/22	0.00	0.00	137.50	
			Security Subtotal		0.00	0.00	421.83	
TOTAL ORIGINAL ISSUE DISCOUNT (LINE 1 1099-OID)							**1,738.98**	
TOTAL MARKET DISCOUNT ON ORIGINAL ISSUE DISCOUNT					**17.32**			
TOTAL ACQUISITION PREMIUM ON ORIGINAL ISSUE DISCOUNT						**(286.70)**		
ORIGINAL ISSUE DISCOUNT ON U.S. TREASURY OBLIGATIONS								
OID TRSY STRIP ZERO% AUG 15 2027	6LB308219	10000	01/26/22	12/31/22	0.00	(17.23)	27.68	
OID TRSY NOTE 1 0.500% APR 15 2022	3YM828219	50000	01/01/22	12/31/22	16.52	0.00	514.28	

1. **Original Issue Discount (OID)**
   This is the amount of OID income accrued during the year on taxable OID obligations that you held in your Merrill account. Merrill reports the OID to the IRS separately for each instrument.

Proceeds From Broker and Barter Exchange Transactions

This section provides all gross cash proceeds credited to your account by Merrill from dispositions of securities for cash. Merrill reports the gross proceeds from each of these dispositions of securities separately.

The detailed gross proceeds section is organized into the four categories below, as well as Broad-Based Index Options and Other Transactions (where applicable). Details for the associated income will display in chronological order by security and trade date.

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2022 TAX REPORTING STATEMENT

The following sections are provided to facilitate your review and the preparation of your tax return.

The 2022 Proceeds from Broker and Barter Exchange Transactions section includes both sales of positions for "covered securities" and "noncovered securities." A covered security includes securities when the purchase date of the security occurred within the following timeline: Equities acquired on or after January 1, 2011, Mutual Funds acquired on or after January 1, 2012, Option Transactions and less complex debt securities acquired on or after January 1, 2014, and more complex debt securities and options issued as part of a debt instrument acquired on or after January 1, 2016. Legislation requires reporting the gross proceeds of the sales of "covered" and "noncovered" securities and the adjusted cost basis for "covered securities." Any sale of a security that is considered a "noncovered security" will still be included in this section with the adjusted cost basis (where available) but the adjusted basis will not be transmitted to the IRS.

In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that you have made an election to amortize the premium paid on the purchase of taxable bonds. Under the Cost Basis Reporting Regulations, brokers need not track wash sale activity for substantially identical securities, transactions across accounts, or between covered and noncovered securities. However, you as a taxpayer still have to track and report wash sales as you have in the past which would include all of the aforementioned transaction types. Securities distributed from a retirement account reflect the tax basis on the date of distribution. Other methods for calculating gain (loss) are available. The cost basis for most Original Issue Discount ("OID") obligations includes the accretion of OID.

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.

Form 1099-B — 2022 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS — (OMB NO. 1545-0715)

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1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
SHORT TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds							
COVERED TRANSACTIONS - Cost basis reported to IRS - Form 8949, Part I, (A)							
EQUITY 1 *CUSIP Number 00133873*							
100.0000 Sale	04/22/22	05/25/22	35,500.22	35,008.95	0.00	0.00	491.27
EQUITY 2 *CUSIP Number 50122283*							
10.2673 Sale	02/02/22	02/02/22	2,356.40	0.00	0.00	0.00	2,356.40
10.7613 Sale	06/29/22	06/29/22	3,546.80	0.00	0.00	0.00	3,546.80
Security Subtotal			**5,903.20**	**0.00**	**0.00**	**0.00**	**5,903.20**
EQUITY 3 *CUSIP Number 406170613*							
3.0000 Sale	01/07/22	05/22/22	61.17	58.47	0.00	0.00	2.70
EQUITY 4 *CUSIP Number 805P95983*							
50.0000 Short Sale	11/18/22	01/28/22(S)	37,459.67(P)	39,000.02(P)	0.00	0.00	(1,540.35)
50.0000 Short Sale	11/18/22	01/28/22(S)	37,459.65	49,011.66(P)	0.00	0.00	(11,552.01)
50.0000 Sale	04/19/22	10/22/22	49,299.14(P)	39,000.02(P)	0.00	0.00	10,299.12
100.0000 Sale	12/20/22	12/23/22	109,328.09(P)	109,180.00(P)	0.00	0.00	148.09
Security Subtotal			**233,546.55**	**236,191.70**	**0.00**	**0.00**	**(2,645.15)**

2. **Short-Term Capital Gains and Losses for Covered Transactions**
   We'll report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.

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2022 TAX REPORTING STATEMENT

Form 1099-B — 2022 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS — (OMB NO. 1545-0715)

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1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
MUTUAL FUND 1 *CUSIP Number 761619345*							
RATE FUND CL F							
52.0000 Sale	03/22/22	05/22/22	287.68	299.52	0.00	0.00	(11.84)
Covered Short Term Capital Gains and Losses Subtotal			**275,298.82**	**271,558.64**	**0.00**	**0.00**	**3,740.18**
NONCOVERED TRANSACTIONS - Cost basis not reported to IRS - Form 8949, Part I, (B)							
CORP BOND 1 ***CUSIP Number 1BNA92203***							
07DEC16 00.000%11JAN2019							
5000.0000 Sale	12/07/18	01/11/22	2,075.00(CS)	2,300.00	0.00	0.00	(225.00)
STATE BOND 1 *CUSIP Number 87AB66946*							
FULLY RFD REF OID PRF 04							
MAR 93 06.000%MAR15 28							
5000.0000 Redemption	12/24/18	04/01/22	3,000.00	3,000.00	0.00	0.00	0.00
STATE BOND 2 *CUSIP Number 7HBE48946*							
ATRY OID AMBAC AMT PFR 04							
MAR 93 06.000%MAR15 28							
10000.0000 Redemption	12/24/18	03/18/22	10,100.00	10,100.00	0.00	0.00	0.00
MUTUAL FUND 2 *CUSIP Number 775U84290*							
60.0000 Sale	03/22/18	02/01/22	59.71(LF)	62.56	0.00	0.00	(2.85)
TRANSACTION NOT REPORTED TO THE IRS							
CLIENT MAY BE REQUIRED TO FILE ON THEIR TAX RETURN							
OID CORP 1 *CUSIP Number 688754969*							
INCOME PACS							
700.0000 Tender	11/04/18	10/22/22	1,029.00	0.00(A)	0.00	0.00	1,029.00
350.0000 Redemption	11/04/18	10/22/22	17,500.00	7,211.75	0.00	0.00	10,288.25
Security Subtotal			18,529.00	7,211.75	0.00	0.00	11,317.25
PUT SECURITY 1 *CUSIP Number 688754969*							
50.0000 Short Sale	05/20/22	05/13/22(S)	2,583.00	2,600.00	0.00	0.00	(17.00)
Noncovered Short Term Capital Gains and Losses Subtotal			**36,346.71**	**25,274.31**	**0.00**	**0.00**	**11,072.40**
NET SHORT TERM CAPITAL GAINS AND LOSSES			**311,645.53**	**296,832.95**	**0.00**	**0.00**	**14,812.58**

3. **Short-Term Capital Gains and Losses for Noncovered Transactions**
   We'll only report the sales proceeds for these transactions.

You can review transaction details *(continued)*

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2022 TAX REPORTING STATEMENT

Form 1099-B — **2022 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS** — **(OMB NO. 1545-0715)**

1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
LONG TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds							
COVERED TRANSACTIONS - Cost basis reported to IRS - Form 8949, Part II, (D)							
EQUITY 5 *CUSIP Number 002180632*							
31.0000 Sale	03/18/11	07/03/22	1,986.00(C)	5,210.00	0.00	0.00	(3,224.00)
EQUITY 6 *CUSIP Number 001612191*							
10.0000 Sale	01/07/11	11/03/22	408.20	500.22	0.00	0.00	(92.02)
EQUITY 7 *CUSIP Number 801615834*							
300.0000 Sale	06/28/11	05/13/22	21,362.52(P)	17,323.26	0.00	0.00	4,039.26
EQUITY 8 *CUSIP Number 501995476*							
100.0000 Sale	05/18/12	11/18/22	9,756.82(P)	8,155.02(P)	0.00	0.00	1,601.80
TRSY NOTE 1 *CUSIP Number 43A828219*							
1000.0000 Sale	01/06/15	06/04/22	1,006.09	980.86	4.92	0.00	20.31
2000.0000 Sale	01/07/15	06/04/22	2,012.18	1,961.72	14.76	0.00	35.70
Security Subtotal			***3,018.27***	***2,942.58***	***19.68***	***0.00***	***56.01***
Covered Long Term Capital Gains and Losses Subtotal			**36,531.81**	**34,131.08**	**19.68**	**0.00**	**2,381.05**
NONCOVERED TRANSACTIONS - Cost basis not reported to IRS - Form 8949, Part II, (E)							
EQUITY 9 *CUSIP Number 611D88314*							
1500.0000 Sale	04/29/09	06/28/22	27,179.49	26,648.70(P)	0.00	0.00	530.79
EQUITY 10 *CUSIP Number 301607601*							
66.0000 Sale	05/25/10	06/18/22	21,471.24	22,522.85	0.00	0.00	(1,051.61)
EQUITY 1 *CUSIP Number 00133873*							
4.0000 Sale	05/25/10	06/18/22	1,301.28	1,342.82	0.00	0.00	(41.54)
EQUITY 2 *CUSIP Number 50122283*							
16.0000 Sale	01/07/03	02/23/22	337.58	189.58	0.00	0.00	148.00
33.0000 Sale	02/07/03	02/23/22	662.35	390.21	0.00	0.00	272.14
Security Subtotal			***999.93***	***579.79***	***0.00***	***0.00***	***420.14***

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1. **Long-Term Capital Gains and Losses for Covered Transactions**
   We'll report the cost basis and the sales proceeds for these transactions as required by the cost basis reporting regulations.
2. **Long-Term Capital Gains and Losses for Noncovered Transactions**
   We'll only report the sales proceeds for these transactions.

Finally, the section provides details of all sales and other closing transactions that occurred for which Merrill doesn't have enough data for calculating a gain or loss. The sales proceeds will be reported to the IRS.

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2022 TAX REPORTING STATEMENT

Form 1099-B — **2022 FEDERAL INCOME TAX WITHHELD ON SALES PROCEEDS** — **(OMB NO. 1545-0715)**

1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	4. Amount
EQUITY 6 *CUSIP Number 001612191*			
Federal Tax Withholding		11/03/22	(440.87)
TOTAL FEDERAL INCOME TAX WITHHELD (LINE 4 1099-B)			**(440.87)**

6. **Federal Tax Withholding**
   Here are all gross proceeds withholding transactions in your account, if applicable.

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2022 TAX REPORTING STATEMENT

2022 DIVIDENDS, QUALIFIED, 199A AND 897 DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Amount	Qualified	Section 199A	Section 897	Remarks
UNITED STATES								
EQUITY 11	29	03/26/22	Dividend	23.20	23.20	0.00	0.00	
	29	06/25/22	Dividend	23.20	23.20	0.00	0.00	
			Security Subtotal	***46.40***	***46.40***	***0.00***	***0.00***	
EQUITY 6	55	04/01/22	Dividend	13.75	13.75	0.00	0.00	
	55	07/01/22	Dividend	13.75	13.75	0.00	0.00	
	55	10/01/22	Dividend	13.75	13.75	0.00	0.00	
			Security Subtotal	***41.25***	***41.25***	***0.00***	***0.00***	
EQUITY 12	161	09/18/22	Dividend	64.40	64.40	0.00	0.00	
	161	12/18/22	Dividend	64.40	64.40	0.00	0.00	
			Security Subtotal	***128.80***	***128.80***	***0.00***	***0.00***	
EQUITY 13	1000	05/18/22	Dividend	611.03	611.03	0.00	0.00	
	1000	05/18/22	Short Term Capital Gain	38.97	13.00	10.00	5.00	
	1000	08/18/22	Dividend	660.00	660.00	0.00	0.00	
			Security Subtotal	***1,310.00***	***1,284.03***	***10.00***	***5.00***	
DIVIDENDS FROM UNITED STATES				**1,526.45**	**1,500.48**	**10.00**	**5.00**	
UNITED STATES TERRITORIES - PUERTO RICO								
PR EQUITY 1	29	03/26/22	Dividend	23.20	22.20	0.00	1.00	
	29	06/25/22	Dividend	23.20	22.20	0.00	1.00	
			Security Subtotal	***46.40***	***44.40***	***0.00***	***2.00***	
PR EQUITY 2	29	03/26/22	Dividend	33.20	0.00	0.00	0.00	
	29	06/25/22	Dividend	33.20	0.00	0.00	0.00	
			Security Subtotal	***66.40***	***0.00***	***0.00***	***0.00***	
PR EQUITY 3	29	03/26/22	Dividend	43.20	0.00	0.00	0.00	
	29	06/25/22	Dividend	43.20	0.00	0.00	0.00	
			Security Subtotal	***86.40***	***0.00***	***0.00***	***0.00***	
DIVIDENDS FROM UNITED STATES TERRITORIES - PUERTO RICO				**199.20**	**44.40**	**0.00**	**2.00**	

7. **Dividends, Qualified 199A and 897 Distributions**
   Dividend activity is itemized, but only the totals shown on the summary page are sent to the IRS.

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JOHN Q CUSTOMER

2022 TAX REPORTING STATEMENT

2022 DIVIDENDS, QUALIFIED, 199A AND 897 DISTRIBUTIONS

Security Description	Quantity	Date	Transaction Description	Amount	Qualified	Section 199A	Section 897	Remarks
UNITED KINGDOM								
UK EQUITY 1	29	03/26/22	Dividend	23.20	22.20	0.00	1.00	
	29	06/25/22	Dividend	23.20	22.20	0.00	1.00	
			Security Subtotal	***46.40***	***44.40***	***0.00***	***2.00***	
UK EQUITY 2	29	03/26/22	Dividend	33.20	33.20	0.00	0.00	
	29	06/25/22	Dividend	33.20	33.20	0.00	0.00	
			Security Subtotal	***66.40***	***66.40***	***0.00***	***0.00***	
UK EQUITY 3	39	05/07/22	Foreign Dividend	4.20	4.20	0.00	0.00	
		05/07/22	Foreign Tax	(0.63)	0.00	0.00	0.00	
39		11/02/22	Foreign Dividend	4.35	4.35	0.00	0.00	
			Security Subtotal	***7.92***	***8.55***	***0.00***	***0.00***	
DIVIDENDS FROM UNITED KINGDOM				**121.35**	**119.35**	**0.00**	**2.00**	
FOREIGN TAX PAID FROM UNITED KINGDOM				**(0.63)**				
SOUTH KOREA								
SOUTH KOREA EQUITY 1	29	03/26/22	Foreign Dividend	26.20	0.00	0.00	0.00	
	29	06/25/22	Foreign Dividend	26.20	0.00	0.00	0.00	
			Security Subtotal	***52.40***	***0.00***	***0.00***	***0.00***	
SOUTH KOREA EQUITY 2	29	03/26/22	Foreign Dividend	37.20	0.00	0.00	0.00	
	29	06/25/22	Foreign Dividend	37.20	0.00	0.00	0.00	
			Security Subtotal	***74.40***	***0.00***	***0.00***	***0.00***	
SOUTH KOREA EQUITY 3		01/12/22	Foreign Dividend	37.20	0.00	0.00	0.00	PAY IN 2023/REPORT IN 2022
		01/12/22	Foreign Tax	(7.20)	0.00	0.00	0.00	
			Security Subtotal	***30.00***	***0.00***	***0.00***	***0.00***	
DIVIDENDS FROM SOUTH KOREA				**164.00**	**0.00**	**0.00**	**0.00**	
FOREIGN TAX PAID FROM SOUTH KOREA					**(7.20)**			
NONCLASSIFIED SECURITIES								
MUTUAL FUND 3		12/22/22	Dividend	17.10	10.25	0.00	5.00	
		12/22/22	Short Term Capital Gain	2.63	0.00	2.63	0.00	
			Security Subtotal	***19.73***	***10.25***	***2.63***	***5.00***	

Foreign income is categorized by country and includes dividends/interest, foreign tax, capital gains, accrued interest and annual bond premiums/excess reporting.

You can review transaction details *(continued)*

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8 2022 TAX REPORTING STATEMENT

2022 MISCELLANEOUS INFORMATION

Security Description	Quantity	Date	Transaction Description	Amount	Remarks
ROYALTIES					
NONCLASSIFIED SECURITIES					
ROYALTY SECURITY 1	49	04/18/22	Royalty Trust Distribution	775.00	
ROYALTIES INCOME FROM NONCLASSIFIED SECURITIES				**775.00**	
TOTAL ROYALTY INCOME (LINE 2 1099-MISC)				**775.00**	
OTHER INCOME					
UNITED STATES					
OID CORP 1 INCOME PACS	700	08/18/22	Other Income	109.38	
OTHER INCOME FROM UNITED STATES				**109.38**	
TOTAL OTHER INCOME (LINE 3 1099-MISC)				**109.38**	
SUBSTITUTE PAYMENTS IN LIEU OF DIVIDENDS OR INTEREST					
UNITED STATES					
MUTUAL FUND 9	163	01/23/22	Miscellaneous Dividend	640.00	
SUBSTITUTE PAYMENTS IN LIEU OF DIVS OR INT FROM UNITED STATES				**640.00**	

8. Miscellaneous Information

Here's an itemization of substitute payments in lieu of dividends or interest, royalties and other income. However, only the totals on the summary page are sent to the IRS.

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9 2 TAX REPORTING STATEMENT

2022 INTEREST INCOME

Security Description	Quantity	Date	Transaction Description	Amount	Remarks
INTEREST					
UNITED STATES					
CORP BOND 3 6.625% FEB 15 2028	25000 25000	01/12/22 12/31/22	Accrued Interest Annual Market Discount	676.30 3.17	
			Security Subtotal	***679.47***	
CD SECURITY 2 SRNT SER BED 2 FLT% DEC 15 2037		08/23/22	Interest	1,092.34	
SCORP BOND 4 SRNT SER BED 2 FLT% DEC 15 2037		11/18/22 11/18/22 12/18/22 12/18/22	Interest Federal Tax Withholding Interest Federal Tax Withholding	43.67 (10.48) 67.28 (16.15)	
			Security Subtotal	***84.32***	
STRIDES 1		09/27/22	Interest	30.40	
STRIPS		05/18/22 12/31/22	Interest Annual Market Discount	43.67 12.23	
			Security Subtotal	***55.90***	
CORP MITS 1		03/18/22 12/31/22	Interest Annual Bond Premium	67.28 (18.84)	
			Security Subtotal	***48.44***	
MONEY FUND 3		10/31/22	Interest	1,750.00	
INTEREST FROM UNITED STATES				**3,770.94**	
FEDERAL INCOME TAX WITHHELD FROM UNITED STATES				**(26.63)**	
BOND PREMIUM FROM UNITED STATES				**(18.84)**	
MARKET DISCOUNT FROM UNITED STATES				**18.40**	

9. Interest Income

This is an itemization of reportable interest credited to your account by Merrill. Only the totals on the summary page are sent to the IRS.

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10 2022 TAX REPORTING STATEMENT

2022 OTHER DISTRIBUTIONS AND CHARGES*

Security Description	Quantity	Date	Transaction Description	Total Amount	AMT Amount	Remarks
LIMITED PARTNERSHIP INCOME						
CORP BOND 7 ADJUSTABLE RATE CUM 7.06% PFD SERIES B	500	08/20/22	Dividend	468.72		SEE NOTE
TOTAL LIMITED PARTNERSHIP INCOME				**468.72**		

Investors in Limited Partnerships will receive information regarding these investments via Form 1065, Schedule K-1 directly from the partnership under separate cover.
Certain hedge fund Limited Partnerships may not be in a position to distribute K-1s prior to April 15. If you are an investor in Limited Partnerships, you may want to obtain an extension for filing your federal, state and local income tax returns.

TAXABLE MUNICIPAL ACCRUED INTEREST PAID					
NEW YORK					
STATE BOND 8 PRF 04 MAR 13 06.000% OCT15 28	10000 10000	12/18/22 12/31/22	Interest Paid Annual Market Discount	(135.00) 17.00	0.00 0.00
			Security Subtotal	***(118.00)***	***0.00***
STATE BOND 9 BD#12 JAN96 05.750%SEP 01 27		12/18/22 12/31/22	Interest Paid Annual Bond Premium	(117.50) 7.13	0.00 0.00
			Security Subtotal	***(110.37)***	***0.00***
TAXABLE ACCRUED INTEREST PAID FROM NEW YORK				(228.37)	0.00
TOTAL TAXABLE MUNICIPAL ACCRUED INTEREST PAID				**(252.50)**	**0.00**
TOTAL BOND PREMIUM ON TAXABLE MUNI ACCR INT PAID				**7.13**	**0.00**
TOTAL MARKET DISCOUNT ON TAXABLE MUNI ACCR INT PAID				**17.00**	**0.00**

10. Other Distributions and Charges

This may include the following categories, if applicable. Totals and details are not sent to the IRS:

- Limited Partnership Dividends
- Nonreportable Dividends and Interest
- Taxable Municipal Accrued Interest Paid
- Nontaxable Municipal Accrued Interest Paid
- Other Accrued Interest Paid
- Margin Interest
- Nonreportable Distribution Expenses

Note: Municipal bond state reporting

- Includes interest, accrued interest, annual bond premiums and excess, market discount and federal withholding and is categorized by state.

Monitor card or checking activity

If you're part of the CMA Visa program, you're likely to receive a "Visa Card Transaction Summary" statement.

Note: *This statement will be provided if there has been any CMA Visa card or checking activity during the reporting year and will only be available online. You must be enrolled at MyMerrill.com® or MerrillEdge.com in order to be able to view, print or download this statement.*

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CMA

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JOHN Q CUSTOMER
1500 AMERICAN BLVD
PENNINGTON NJ 00000-0000

Your Financial Advisor 0000
PAM ADVISOR
000 CONCORD PLAZA STE 100
HOPEWELL, NJ 00000

THIS YEAR-END SUMMARY STATEMENT TRACKS ALL OF YOUR CARD TRANSACTIONS BY DATE AND MERCHANT CATEGORY, KEEPS YOUR CHECKS ORGANIZED NUMERICALLY AND EVEN PROVIDES A MONTH-BY-MONTH ANALYSIS OF ALL YOUR CARD AND CHECKING EXPENSES. THIS INFORMATION IS FOR PERSONAL REVIEW AND IS NOT REPORTED TO THE IRS. THIS YEAR-END SUMMARY STATEMENT CAN HELP YOU, YOUR ACCOUNTANT OR YOUR TAX ADVISOR WITH YOUR FINANCIAL PLANNING AND YOUR TAX PREPARATION.

1 **2022 CHECKS WRITTEN/BILL PAYMENTS**

Check Number	Date Written	Date Cleared	Payee	Amount	Client Workspace
1557		01/07	CHECK	150.00	
1558		02/08	CHECK	200.00	
1559#	02/06	02/06	NJ TIMES	150.00	
1560		03/11	CHECK	150.00	
1561		04/13	CHECK	150.00	
1562		05/04	CHECK	150.00	
1563#	05/11	05/11	MUNICIPAL AUTH	1,000.00	
1564		06/02	CHECK	500.00	
1565		06/08	CHECK	150.00	
1566		07/20	CHECK	100.00	
1567#	08/18	08/18	CHARTER COMM	100.00	
1568		08/22	CHECK	500.00	
1569		08/23	CHECK	150.00	
1570		09/08	CHECK	25.00	
1571		08/24	CHECK	25.00	
1572		08/25	CHECK	150.00	
1573		09/07	CHECK	150.00	
1574		10/04	CHECK	150.00	
TOTAL CHECKS WRITTEN/BILL PAYMENTS ACTIVITY				**3,950.00**	

 # Check converted to ACH debit by payee.

2 **2022 VISA ACCESS TRANSACTION SUMMARY**

Trans Date	Description	Location		Amount	Merchant Category	Client Workspace
01/04	DEPARTMENT STORE	SAN ANTONIO	TX	29.77	Merchandise	
01/07	UNIVERSITY COLLEGE	512-4759653	TX	59.00	Education	
01/09	EATERY 25000	KERRVILLE	TX	96.00	Other/Unclassified	
02/04	RESTAURANT BISTRO	SAN ANTONIO	TX	198.92	Restaurants	
02/08	GROCERY STORE	SAN ANTONIO	TX	259.68	Merchandise	
02/13	GROCERY STORE	SAN ANTONIO	TX	118.77	Merchandise	
02/22	GROCERY STORE	SAN ANTONIO	TX	91.00	Merchandise	
02/24	GROCERY STORE	SAN ANTONIO	TX	125.38 -	VISA Credit	

1. **Checks Written/Bill Payments**
   Here you'll see details, in check number order, of checking and bill payment activity for the year, listing the date the check was written, the date it cleared, if the payee was cash or by check and the amount paid.

2. **Visa Access Transaction Summary**
   This section lists CMA Visa transactions for the year in chronological order. The transaction date, date cleared, transaction description, location, amount and merchant category (for example, lodging, merchandise) appear for each transaction.

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JOHN Q CUSTOMER

3 **EXPENSES BY MONTH**

	JAN	FEB	MAR	APR	MAY	JUN	2022 SUBTOTAL
Lodging	-	-	-	-	-	-	-
Restaurants	-	198.92	180.47	57.06	-	-	436.45
Car Rental	-	-	-	-	-	-	-
Air Lines/Travel Agents	-	-	-	-	200.00	-	200.00
Entertainment/Recreation	-	-	-	-	-	-	-
Service Stations	-	-	-	-	-	-	-
Healthcare	-	-	-	-	-	-	-
Education	59.00	-	-	-	60.00	-	119.00
Merchandise	29.77	378.45	444.46	382.82	133.15	209.26	1,577.91
Cash Advances	-	-	-	-	-	-	-
ATM Cash Withdrawals	-	-	-	-	-	-	-
Other/Unclassified	96.00	-	-	-	601.29	-	697.29
VISA Credit	-	125.38 -	-	60.93 -	70.36 -	200.00 -	456.67 -
Total Net Charges:	**184.77**	**451.99**	**624.93**	**378.95**	**924.08**	**9.26**	**2,573.98**
Total Checking:	**150.00**	**350.00**	**150.00**	**150.00**	**1,150.00**	**750.00**	**2,700.00**
Total Expenses:	**334.77**	**801.99**	**774.93**	**528.95**	**2,074.08**	**759.26**	**5,273.98**

EXPENSES BY MONTH

	JUL	AUG	SEP	OCT	NOV	DEC	2022 SUBTOTAL
Lodging	-	-	-	1,090.19	-	-	1,090.19
Restaurants	-	41.73	-	-	-	-	478.18
Car Rental	-	-	-	-	-	-	-
Air Lines/Travel Agents	-	-	-	-	-	-	200.00
Entertainment/Recreation	-	-	-	-	-	-	-
Service Stations	-	-	-	-	-	-	-
Healthcare	-	-	-	-	-	-	-
Education	-	-	-	-	-	-	119.00
Merchandise	307.95	-	224.18	1,310.62	-	-	3,420.66
Cash Advances	-	-	-	-	-	-	-
ATM Cash Withdrawals	-	-	-	-	-	-	-
Other/Unclassified	-	-	-	-	-	-	697.29
VISA Credit	-	87.17 -	-	-	-	-	543.84 -
Total Net Charges:	**307.95**	**45.44 -**	**224.18**	**2,400.81**	**-**	**-**	**5,461.48**
Total Checking:	**-**	**825.00**	**175.00**	**150.00**	**-**	**-**	**3,950.00**
Total Expenses:	**557.95**	**654.56**	**374.18**	**2,550.81**	**-**	**-**	**9,411.48**

*****END OF STATEMENT FOR THIS ACCOUNT*****

3. **Expenses by Month**
   Here's a month-by-month analysis of all CMA Visa and checking expenses for the year according to merchant category.

Tap into online services and support

Downloading tax information

If you have IRS reportable accounts and retirement accounts, you can download the following tax information directly from Merrill into TurboTax®, TurboTax® Online or other TurboTax desktop software products, or H&R Block® tax software:

- Form 1099-DIV: Dividends and Distributions
- Form 1099-INT: Interest Income
- Form 1099-OID: Original Issue Discount
- Form 1099-B: Proceeds From Broker and Barter Exchange Transactions
- Form 1099-MISC: Miscellaneous Information (TurboTax accepts download; H&R Block tax software requires manual entry)
- Form 1099-R: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

You won't have to manually enter most data from your statement if you use any of the above-referenced online capabilities.

TurboTax products and H&R Block tax software will prompt you to enter your MyMerrill.com or MerrillEdge.com login ID and password before downloading your information. The download service is available to Merrill clients at no additional cost. If you're not currently enrolled in MyMerrill.com or MerrillEdge.com, you have the opportunity to register when you navigate through the TurboTax or H&R Block tax software interview process. Enrollment in MyMerrill.com or MerrillEdge.com is free and can be completed in just a few minutes.

For more information on these services, and for a TurboTax software discount to Merrill clients for TurboTax Online, please visit the Tax Center on MyMerrill.com or MerrillEdge.com.

Downloading text files

You can download your tax information into text files to import into Microsoft® Excel® software and other software. Free enrollment at MyMerrill.com or MerrillEdge.com is required.

Online statement view

To reduce the paper in your mailbox, you can opt to receive your tax reporting statement online. Online delivery of your statement is a step toward environmentally responsible financial reporting.

When you receive your statement online, you can print, save to your computer or archive to a disk. You'll also be able to access statements from the past seven years.

To view your tax reporting statement online through MyMerrill.com or MerrillEdge.com, from the top navigation, select the Tax Documents tab under the Accounts tab. Or you can **click here** to go directly to the **Tax Documents** page for your 2022 document (login required).

You can also view your tax reporting statement and documents through the site search using any of the following keywords: taxes, tax statement, tax documents, year-end tax statement, tax preparation, tax forms, income tax, tax reporting, 1099.

Read these important reminders

We could receive amended information from mutual funds, real estate investment trusts (REITs) and unit investment trusts (UITs) after the IRS tax statement mailing deadline. As a result, we strongly discourage you from filing your tax return early if you're holding mutual funds, REITs and/or UITs. Below we've outlined how we address this situation so we can provide you with an accurate tax statement.

Potential delay of tax statements

We may have to delay the delivery of your tax reporting statement(s) when we do not receive year-end income classification data for certain mutual funds, REITs and UITs. In preparing tax reporting statements, we rely on the issuers of these investments to provide information about classification of their annual distributions. Some of these institutions may be delayed in providing us with the required information in time to accurately produce all tax reporting statements by our deadline.

Merrill continues to be in the forefront of working with industry associations and the IRS to address the timeliness of income classification. In addition, we've been communicating our concerns and expectations directly to those issuers whose products are available to our clients. Although the issue continues to show steady improvement, providing accurate information on time remains an issue for a significant number of mutual funds, REITs and UITs. Our priority is to ensure the accuracy of your statement(s), and we will produce your tax reporting statement(s) as soon as possible.

Amended returns due to reclassification

We typically begin printing tax reporting statements in late January. Some of the information in the statement is provided to us from outside sources and may occasionally be subject to change. Often, distributions made by mutual funds, REITs and UITs structured as regulated investment companies (RICs) need to be reclassified as a different type of distribution — for example, nondividend distributions, qualified dividends, long-term capital gain distributions or tax-exempt dividends subject to the AMT — after year-end financial information becomes available to the funds. Since we may not receive this amended information until after the IRS mailing deadline, we'll notify you of the amended information by providing you with a corrected tax reporting statement.

Note: Merrill is only required to send a corrected tax statement to you and the IRS when a change results in an individual tax form impact greater than $100. If an error is identified and corrections are required on reportable transactions over $100, Merrill will issue a new statement to you, highlighting any corrections that have been made.

If your impact does not meet this threshold, you will not receive a revised tax statement. However, if you would like to receive a revised tax statement regardless of dollar impact, contact your advisor to opt out of automatic suppression.

Important information regarding certain investments

Realized Gain Loss Reporting

Your tax statement includes the realized gain and loss information reflected on your monthly statements through the end of the year. The gain and loss information reflects income reclassifications reported to us related to return of capital. As a result, gains and losses for securities that reclassified their distributions to return of capital after the end of the year will be adjusted accordingly.

Limited Partnership, Commodities Reporting

Information about certain transactions not included in this statement may be reported in separate statements from Merrill or other sources. If you traded commodities or other regulated futures contracts, these transactions should be reported to you on a separate tax reporting statement. Investors who hold limited partnership interests in their Merrill accounts should receive separate statements (Schedules K-1) directly from the partnership regarding their income and deductions from partnership activities.

Widely Held Fixed Investment Trust, Real Estate Mortgage Investment Conduits, Collateralized Debt Obligation Reporting

A supplemental tax reporting statement will be produced for eligible clients who hold widely held fixed investment trusts (WHFITs), real estate mortgage investment conduits (REMICs) and/or collateralized debt obligations (CDOs). This statement is produced to comply with U.S. Treasury regulations that require all reporting for WHFIT and REMIC securities to be mailed to clients by March 17, 2023.

Read these important reminders *(continued)*

Tax forms and statement mailings

Here's a schedule of the various tax information forms that will be mailed to you or available online by Merrill or K-1 partners in the first few months of the year. If needed, an amended form will be mailed to you between the end of February and April 15. You'll receive only those forms that are appropriate for the activity in your accounts.

For more exact mailing dates, please visit the online tax planning center through MyMerrill.com or MerrillEdge.com. You may also contact your Merrill Financial Advisor or Merrill Financial Solutions Advisor.

Form Type	Production Dates	Regulatory Due Date with Extension*	Form Description
Form 1099-Q	Jan. 11 – Jan. 31	Mar. 2	529 College Savings Accounts & CESA Distributions
Form 1099-SA	Jan. 11 – Jan. 31	Mar. 2	Medical Savings Account Distributions
Form 1099-R	Jan. 18 – Jan. 31	Mar. 2	Retirement Plan Distributions (various descriptions)
Form 1099-DIV	Jan. 12 – Jan. 31	Mar. 2	Reportable Dividends and Distributions
Form 1099-INT	Jan. 12 – Jan. 31	Mar. 2	Reportable Interest Income
Form 1099-MISC	Jan. 12 – Jan. 31	Mar. 2	Reportable Miscellaneous Income
Form 1099-NEC	Jan. 17 – Jan. 31	Mar. 2	Non-employee Compensation
Form 1099-C	Jan. 12 – Jan. 31	Mar. 2	Cancellation of Debt
Form 1099-OID	Jan. 12 – Jan. 31	Mar. 2	Original Issue Discount interest accretion (not paid)
Form 1099-B	Jan. 12 – Feb. 15	Mar. 17	Gross Proceeds from sales, exchanges, and tenders
Consolidated 1099 tax statement	Jan. 25 – Feb. 28	Mar. 17	Summary tax reporting statement of Forms 1099
Form 480.6A	Feb. 23 – Feb. 28	Feb. 28	Puerto Rico Resident – Puerto Rico Source Income Not Subject to Withholding
Form 480.6B	Feb. 23 – Feb. 28	Feb. 28	Puerto Rico Resident – Puerto Rico Source Income Subject to Withholding
Form 480.6D	Feb. 23 – Feb. 28	Feb. 28	Puerto Rico Resident – Puerto Rico Source Income Exempt and Excluded &Exempt Income Subject to ABT
Form 480.7C	Feb. 23 – Feb. 28	Feb. 28	Puerto Rico Resident – Puerto Rico Source Income from Retirement Plans and Annuities
Form 2439	Mar. 11 – Mar. 15	Mar. 15	Undistributed Long Term Capital Gains
Supplemental tax reporting statement	Mar. 06 – Mar. 17	Mar. 17	Widely Held Fixed Investment Trusts (WHFITs) & Real Estate Mortgage Investment Conduits (REMICs)
Form 1042-S	Mar. 22 – Apr. 5	Apr. 14	Non-Resident Client U.S. Source Income Subject to Withholding
Form 480.6C	Mar. 10 – Mar. 14	Apr. 15	Non-Puerto Rico Resident – Puerto Rico Source Income Subject to Withholding
Form 990 –T	Apr. 15 – Oct. 15	Oct. 15	Exempt Organization Business Income Tax Return Form 990-T (IRA UBTI Tax Due)
Form 5498-ESA	Apr. 24 – Apr. 27	June 1	Coverdell Education Savings Account Contributions
Form 5498	May 12 – May 31	June 30	Retirement Account Contributions and Year-end Valuations
Form 5498-SA	May 12 – May 31	June 30	Medical Savings Account Contributions
Annual Visa®/checking summary – online only	Jan. 20	N/A	Checking and Visa transaction activity summary
Schedule K-1	Varies as materials are mailed directly from partnerships		Master limited partnership (MLP) income

* Due dates shown reflect the regulatory deadline with any applicable extensions Merrill has filed for. Please note: Dates in table above are based on the most current information available.

Please note: Dates in the table above are based on the most current information available.

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Access additional resources

Questions about your statement

Call toll-free 800.637.6326, 24 hours a day, seven days a week, if you have any tax reporting questions.

You have access to specially trained client service representatives who are available nationwide to answer your questions about the information on your tax reporting statement. Please keep in mind that Merrill is not able to offer you tax or legal advice.

Investment questions (non-tax related)

Contact your Merrill Financial Advisor or Merrill Financial Solutions Advisor.

Tax planning website

Visit the online tax planning center through MyMerrill.com or MerrillEdge.com for tips and articles on making tax preparation easier.

Preparing your tax return

Contact your tax professional or the IRS.

Contacting the IRS

You can contact the IRS in one of the following ways:

- Call 800.829.1040 with tax questions for individuals, or 800.829.4933 with tax questions for businesses.
- Call 888.272.9829 to pay your taxes by credit card. Your Merrill Visa card is accepted as well as MasterCard®, American Express® and Discover® cards. There is a convenience fee for this service.
- Visit irs.gov to obtain information and print forms and publications.

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