



A GUIDE TO YOUR 2024 COMPOSITE TAX FORM

For Broker Dealer Use Only

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As the landscape of tax reporting continues to evolve, it is increasingly important to understand the responsibilities associated with tax reporting. The following pages provide important information on the various components of tax reporting and will give insight into reporting requirements.

This guide provides details into the tax reporting requirements and responsibilities assigned to broker/dealers as part of regulatory changes mandated by the IRS. Today virtually all brokerage products and subsequent transactions are required to be reported to the IRS via the 1099 Composite form for reportable accounts. The Composite 1099 Form is a consolidation of various Forms 1099 and summarizes relevant account information for the past year. This includes the associated cost basis related to those transactions. The following pages will outline these responsibilities in detail, along with a “how to” tutorial to guide you through the tax reporting process.

This guide should assist with your tax return preparation. However, it is simply a reference tool and should not be used as tax advice. If you find conflicting information appearing in the Internal Revenue Code, the Treasury regulations promulgated thereunder or other IRS publications, those authorities supersede anything you might find in this guide. The information provided here is general in nature and may not encompass all your reporting obligations, you should follow the advice of your own tax professional.

In some cases, the figures and information on your Composite 1099 Form will not match what’s on your year-end brokerage statement. The Composite 1099 Form reflects current information and shows adjustments such as income reallocations that are made after year-end when announced by issuers. Only the Composite 1099 Form should be used for official tax preparation purposes.

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Contents

WHAT'S NEW FOR 2024.....	5
UNDERSTANDING THE 1099 FORM	5
TAX REPORTING MAILING SCHEDULE.....	6
INCOME REALLOCATION.....	7
SAMPLE 1099 AT A GLANCE.....	8
COVER PAGE	8
SUMMARY OF FORMS	9
CONSOLIDATED FORM PAGE.....	10
1099-DIV INSTRUCTIONS FOR RECIPIENT.....	10
1099-INT INSTRUCTIONS FOR RECIPIENT	11
1099-B FORM.....	13
1099-DIV DETAILS	14
1099-INT DETAILS	16
ADDITIONAL REPORTING DETAILS	17
MASTER LIMITED PARTNERSHIPS (MLP).....	17
INVESTMENT DETAILS.....	17
COST BASIS INFORMATION.....	18
GENERAL INFORMATION	20
TRANSACTIONS NOT REPORTED TO THE IRS	20
FEDERAL BACKUP WITHHOLDING	20
STATE BACKUP WITHHOLDING.....	21
MULTIPLE 1099 TAX FORMS.....	21
AMENDED COMPOSITE TAX FORM	21
LIMITED PARTNERSHIP (K-1).....	21
ROYALTY TRUST PACKETS	21
FORM 2439	22
REAL ESTATE MORTGAGE INVESTMENT CONDUIT.....	22
WIDELY HELD FIXED INVESTMENT TRUSTS & WIDELY HELD MORTGAGE TRUSTS.....	22
PRINCIPAL PAYMENTS	22
EVENTS THAT CAN IMPACT COST BASIS.....	22
MISSING COST BASIS ON FORM 1099-B	23

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WHAT'S NEW FOR 2024

There are no significant changes to tax forms for 2024.

UNDERSTANDING THE 1099 FORM

The Form 1099 generated for clients is a compilation of numerous individual IRS forms to produce a "Composite" Form 1099. These forms contain various boxes to report individual income to the IRS. A brief explanation of the most common forms is listed below:

- ▶ Form 1099-DIV: This form lists dividend and capital gain distributions derived from stock and mutual fund distributions earned in the brokerage account. In general, these must be included in the Federal Tax return, regardless if the proceeds were paid in cash or reinvested.
- ▶ Form 1099-INT: This form, when applicable, lists any interest earned on Corporate and Government Bonds, as well as short-term certificates of deposit (CDs) and related expenses.
- ▶ Form 1099-B: The reporting of any sales, redemption and/or exchanges within the brokerage account (including stocks, bonds, CDs and fixed income products) is contained within this form. Cost basis for covered securities is included in the 1099-B form as required by the IRS.
- ▶ Form 1099-MISC: Other reportable income including royalty trust payments are included on this form.
- ▶ Form 1099-OID: The 1099-OID form is used to report Original Issue Discount (OID) payments on applicable securities.
- ▶ Supplemental Cost Basis Form: As a value-added service, Cetera® provides realized gain/loss information to our clients via the 1099 Composite form regardless of the covered/uncovered status. IRS rules only require basis information to be included and reported for covered securities.

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TAX REPORTING MAILING SCHEDULE

In 2009, the IRS changed the mailing date for broker-dealers that generate a 1099 Composite Form to February 15 and Cetera began generating and mailing 1099 forms on that date. Beginning with the 2014 tax reporting season, Cetera began producing 1099s using a wave process.

Accounts that are not subject to any potential reallocation of income will be mailed in advance of the IRS mandated February 15 deadline. For accounts subject to reallocation, which include accounts holding widely held mortgage trust (WHMT), widely held fixed investment trust (WHFIT), or real estate mortgage investment conduit (REMIC) securities, a preliminary 1099 Composite will be generated on February 15, with an amended 1099 statement being mailed around March 15 after reallocation files have been received and processed by Cetera.

Listed below is Cetera's mailing schedule for tax forms. Please note the regulatory mailing dates are set by the IRS. If the mailing date falls on a weekend or Holiday, the regulatory date is the next business day.

FORM	EXPLANATION	MAILING DATE:
1099-Wave 1	Accounts holding securities not subject to potential reclassification	End of January
1099-Wave 2	Accounts holding securities that normally are subject to reclassification of income*	15-Feb
1099-Wave 3	Mailing of 1099-OID statements (REMIC/WHMT)**, reallocations, and cost basis updates	15-Mar
1042-S	Non-Resident Alien tax reporting	15-Mar
1099-R	Individual Retirement Account distributions	31-Jan
1099-Q	Payments from Qualified Education Programs	31-Jan
5498-ESA	Coverdell ESA contribution Information	30-Apr
5498-IRA	Individual Retirement Account contributions	31-May
Form 2439	Notice to Shareholders of Undistributed Long-Term Capital Gains	31-Mar
K-1	Schedule K-1 (limited partnership income) will be distributed by and from the Limited Partnership (LP). Please note that because Schedule K-1 are processed and mailed by LPs directly, Cetera cannot control mail dates, which may vary.	various
480.6A	Reporting for Puerto Rico residents. Reports transactions with gross proceeds and investment income such as dividends and interest that is not subject to withholding.	28-Feb
480.6B	Reporting for Puerto Rico residents holding Puerto Rico securities with investment income that is subject to withholding.	28-Feb
480.6D	Reporting for Puerto Rico based residents who may be subject to the alternative minimum tax.	28-Feb

*Including reclassified income information prevents the need to generate corrected tax forms.

**Required mailing deadline as outlined by IRS for REMIC/WHMT/WHFIT securities is March 15. This file would contain any securities that reallocated income information after the Wave 2 file was generated.

Please note that our mailing calendar is also included in our monthly brokerage statements, starting in December and running through February.

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INCOME REALLOCATION

An important component in tax reporting is the reallocation process. Companies can reallocate (adjust the tax characterization of payments made during a tax-reporting period) at any time after year-end and for a period of 3 years following the payment. When these payments are reallocated, broker-dealers such as Cetera® Investment Services may be required to send amended 1099 forms to clients, updating the payment information to reflect the new calculations. Certain products are more likely to reallocate. As such, clients holding these securities need to pay special attention as to when they file their tax return in order to prevent having to amend their tax returns at a later date.

Securities in this category include but are not limited to:

- ▶ Mutual funds (both open and closed end funds)
- ▶ Real estate investment trusts (REITs)
- ▶ Widely held fixed investment trusts (WHFITs), including grantor and royalty trusts
- ▶ Unit investment trusts (UITs)
- ▶ Holding company depository receipts (HOLDRs)

Please keep in mind reallocations can occur at any time, and depending on the holdings in an individual's account, they may receive amended 1099s even after the tax filing deadline has passed.

SAMPLE 1099 AT A GLANCE

As the tax reporting requirements for broker-dealers have evolved, so has Cetera's 1099 Composite form. The following pages provide a break-down of our Form 1099 and the various components that make up the composite data. Each section of our 1099 Composite form is represented, with a brief explanation of the contents.

COVER PAGE

Several individual forms make up the 1099 Composite form. Depending on the individual securities held in the account, a client may or may not receive all forms. The cover page provides a table of contents to the specific account, along with a summary of forms not required for that account. Additionally, important year-end messages are contained on the cover page as a reference.

CETERA INVESTMENT SERVICES LLC
400 FIRST STREET SOUTH
SUITE 300
SAINT CLOUD, MN 56301

Account No:

Taxpayer Identification Number: ***-**-XXXX

AE Code:

ORIGINAL: 02/15/2018

For your protection, the SSN is masked except for the last 4 digits

Summary page indicates whether this was original or corrected 1099 for ease of processing

CONSOLIDATED 2017 FORMS 1099 AND DETAILS

ADVISOR

ADVISOR LOCATION

TELEPHONE

CETERA
CUSTOMER
INFORMATION

YEAR-END MESSAGES

THIS PACKAGE INCLUDES YOUR CONSOLIDATED FORM 1099 THAT WE ARE REQUIRED TO PROVIDE TO YOU AND THE INTERNAL REVENUE SERVICE. WE SUGGEST THAT YOU SEEK THE ADVICE OF A TAX PROFESSIONAL WHEN PREPARING YOUR RETURN.

IN ADDITION, SUPPLEMENTAL DETAILS ARE PROVIDED TO HELP YOU PREPARE YOUR RETURN. ONLY INFORMATION REPORTED ON FORM 1099 IS SENT TO THE IRS.

TABLE OF CONTENTS

Consolidated 1099 Sections:

Summary Information	Page 4
1099-OID Original Issue Discount	Page 6

Details:

1099-INT Interest Income Details	Page 8
Supplemental Original Issue Discount Information	Page 9

Your Account did not receive the following Forms:

Based upon individual holdings in account, list of forms not required are displayed for your reference

1099-DIV
1099-B
1099-MISC

Securities and insurance products are offered through Cetera Investment Services, LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Cetera is not affiliated with the financial institution where investment services are offered. Investments are: *Not FDIC/NCUSIF insured
* May lose value * Not financial institution guaranteed * Not a deposit * Not insured by any federal government agency.

SUMMARY OF FORMS

Our summary of forms page provides you a brief description of various individual IRS forms that are potentially produced in the composite 1099 form. Again, depending on your individual holdings, not all forms are required and/or produced.

FORM 1099-DIV: The amount indicated on the 1099-DIV section of your Composite Statement of 1099 Forms reflects dividends for U.S. and foreign corporations, mutual funds and nontaxable money market dividends. Other distributions, such as capital gains, return of capital, nontaxable interest dividends subject to alternative minimum tax and liquidating payments credited to your account are also included. The amounts reported may not constitute total dividend income for the period. For example, if you had shares registered in your name and received a dividend payment directly from the paying agent, you will receive a separate 1099-DIV from them.

FORM 1099-INT: The amounts indicated on the 1099-INT section of your Composite Statement of 1099 Forms reflect the taxable and nontaxable interest reportable for the tax year. This form provides a breakdown of the types of interest and related expenses that are reportable.

- ▶ **Accrued Interest**—If you sold a taxable bond between the interest payment dates, you received accrued interest as part of the sales proceeds. Accrued interest on sale transactions is reported on Form 1099-INT. Accrued interest that you paid in a purchase transaction, however, is NOT deducted from the total interest reported. You may account for accrued interest paid when you complete Schedule B (Form 1040).
- ▶ **Short-Term Debt Issues**—Form 1099-INT reports the original issue discount (OID) on short-term debt issues with a maturity date of one year or less from the issue date. U.S. Treasury Bills and discount commercial paper are typical examples of short-term OID instruments. The OID is calculated by taking the difference between your purchase price and the redemption price.

FORM 1099-B: Brokers and Barter Exchanges must report proceeds from transactions to the Internal Revenue Service. Amounts indicated on the 1099-B section of your Composite Statement of 1099 Forms reflect proceeds from securities transactions, such as sales, redemptions, tender offers, maturities, mutual fund exchanges, called bonds, returns of principal, cash in lieu payments (CIL), and similar transactions. Also reported are final principal distributions from matured bonds and proceeds from an acquisition of corporate control or change in capital structure.

- ▶ **Municipal Bonds**—The IRS requires reporting of the gross proceeds of sales and redemptions of municipal issues, since capital gains on these transactions are taxable.
- ▶ **Short Sales**—The IRS requires reporting of short activity in the year the position is closed and on the settlement date of the closing activity. If a short sale is open at year-end, it will be reported in the calendar year the closing purchase is processed. If you deliver the short position to another firm, it will be reported by the firm at which the position was closed.

FORM 1099-OID: Annual OID accrual results from your ownership of a long-term obligation that was originally issued at a discount from the amount payable at maturity. For guidance in computing the proper amount of OID to include on your tax return, we suggest you, or your tax advisor, consult IRS Publication 1212. When examining your Form 1099-OID, please keep the following in mind:

- ▶ Each year's accrual of earnings is taxable and must be reported on the 1099-OID of your return, even though the earnings were not credited to your account. Generally, you would include these amounts with other interest you received when you complete IRS Schedule B (Form 1040).
- ▶ The amounts reported are calculated using specific data as provided by the IRS or by the issuer. The IRS requires calculation of the OID starting from the date the security was purchased or received into your account through the end of the tax year, or to the date the security was sold or delivered out of your account.

FORM 1099-MISC: The amounts indicated on the 1099-MISC section of your Composite Statement reflect income from royalty trust, certain consent payments or substitute payments in lieu of dividends that are reportable for the tax year. Certain consent payments may be treated as either ordinary income reportable on Form 1040 Schedule B or capital gains reportable on Form 1040 Schedule D. Substitute payments in lieu of dividends may result from transfer of shares to another firm in connection with your Margin Hypothecation Agreement.

Federal Tax Withholding: We are required by the IRS to withhold Federal Tax, known as backup withholding, from dividends, interest, and gross proceeds income of customers who either failed to provide a taxpayer identification number or a valid certification (IRS Form W-9) of that number. Include this amount on your income tax return as tax withheld.

State and Local Tax Reporting: In addition to reporting to the IRS, we are required to provide transaction information to a number of state and local jurisdictions. We are also required to disclose year-end account information in certain states. If you reside in one of these states, you may be required to file an intangible tax return or report holdings in municipal bonds outside your state. Please consult your tax advisor for the reporting requirements in your area.

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CONSOLIDATED FORM PAGE

The consolidated form page provides a rolled-up view of the box total payments, dividends and distributions posted to the account for the tax year to aid with the preparation of tax reporting.

Following each section of the 1099 composite is a detailed instruction guide for the recipient. An example is provided below, for the 1099-DIV and 1099-INT, for example:

RECIPIENT'S Name, Street Address, City, State, and Zip Code

☐ FATCA Filing Requirement

PAYER'S TIN: 41-1483314
PAYER'S Name, Street, City, State, Zip Code:
CETERA INVESTMENT SERVICES LLC
400 FIRST STREET SOUTH
SUITE 300
SAINT CLOUD, MN 56301
Telephone Number: 320 656 4300

2021 CONSOLIDATED FORMS 1099

2021 FORM 1099-DIV		OMB NO. 1545-0110	2021 FORM 1099-INT		OMB NO. 1545-0112
IRS Box	DIVIDENDS AND DISTRIBUTIONS		IRS Box	INTEREST INCOME	
1a.	Total ordinary dividends (includes Boxes 1b, 5, 6)	\$2,586.74	1.	Interest income (not included in Box 3)	\$1.62
1b.	Qualified dividends	\$2,586.74	2.	Early withdrawal penalty	\$0.00
2a.	Total capital gain distributions (includes Boxes 2b, 2c, 2d)	\$0.00	3.	Interest on U.S. Savings Bonds & Treasury obligations	\$0.00
2b.	Unrecaptured section 1250 gain	\$0.00	4.	Federal income tax withheld	\$0.00
2c.	Section 1202 gain	\$0.00	5.	Investment expenses	\$0.00
2d.	Collectibles (28%) gain	\$0.00	6.	Foreign tax paid	\$0.00
2e.	Section 897 ordinary dividends	\$0.00	7.	Foreign country or U.S. possession	-
2f.	Section 897 capital gains	\$0.00	8.	Tax-exempt interest (includes Box 9)	\$0.00
3.	Nondividend distributions	\$0.00	9.	Specified private activity bond interest	\$0.00
4.	Federal income tax withheld	\$0.00	10.	Market discount	\$0.00
5.	Section 199A dividends	\$0.00	11.	Bond premium	\$0.00
6.	Investment expenses	\$0.00	12.	Bond premium on Treasury obligations	\$0.00
7.	Foreign tax paid	\$0.00	13.	Bond premium on tax-exempt bonds	\$0.00
8.	Foreign country or U.S. possession	-	14.	Tax-exempt and tax credit bond CUSIP no.	
9.	Cash liquidation distributions	\$0.00			
10.	Noncash liquidation distributions	\$0.00			
11.	Exempt-interest dividends (includes Box 12)	\$0.00			
12.	Specified private activity bond interest dividends (AMT)	\$0.00			

1099-DIV INSTRUCTIONS FOR RECIPIENT

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.

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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 non-publicly offered RIC, generally a non-publicly 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.

1099-INT INSTRUCTIONS FOR RECIPIENT

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 must generally 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 may also have a filing requirement. See the Instructions for Form 8938.

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

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

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

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

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

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

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for 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).

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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

1099-B FORM

Form 1099-B is broken down into several sections. Depending upon the acquisition date of the underlying security, broker-dealers are required to report cost basis to the IRS on the associated form. To aid in the identification of what data needs to be provided, Cetera provides a reference of each section of the 1099-B form. Cost Basis reporting is broken down into covered and uncovered, short- and long-term, from a reporting perspective.

FORM 1099-B TOTALS SUMMARY

REALIZED GAIN / LOSS SUMMARY

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

SHORT-TERM GAINS OR (LOSSES) - REPORT ON FORM 8949, PART I	PROCEEDS	COST BASIS	MARKET DISCOUNT	WASH SALE LOSS DISALLOWED	REALIZED GAIN OR (LOSS)
Box A (basis reported to IRS)	\$11,853.00	\$11,915.94	\$0.00	\$0.00	(\$62.94)
Box A - Ordinary - (basis reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Box B (basis not reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Box B - Ordinary - (basis not reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Short-Term	\$11,853.00	\$11,915.94	\$0.00	\$0.00	(\$62.94)
LONG-TERM GAINS OR (LOSSES) - REPORT ON FORM 8949, PART II					
Box D (basis reported to IRS)	\$120,065.06	\$125,468.34	\$0.00	\$0.00	(\$5,403.28)
Box D - Ordinary - (basis reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Box E (basis not reported to IRS)	\$7,040.90	\$7,326.80	\$0.00	\$0.00	(\$285.90)
Box E - Ordinary - (basis not reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Long-Term	\$127,105.96	\$132,795.14	\$0.00	\$0.00	(\$5,689.18)
UNKNOWN TERM OR PRN - CODE (X) REPORT ON FORM 8949 PART I OR PART II					
Box B or Box E (basis not reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Box B or Box E - Ordinary - (basis not reported to IRS)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Unknown Term or PRN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Covered Short-Term Gains or Losses on Gross Proceeds Report on Form 8949, Part I with Box A checked

Box 6: Gross Proceeds

Box 5: Box Not Checked (Covered Security)

Box 12: Basis Reported to the IRS

Box 2: Type of Gain or Loss - Short-Term

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

Description of property CUSIP (Box 1a)	Quantity Sold	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Accrued Market Discount (Box 1f)	Wash Sale Loss Disallowed (Box 1g)	Gain/Loss Amount	Additional Information
**INVERSCO OPPENHEIMER STLPH MLP INCOME FD CL A CUSIP: 00143K343	21.07600	10/07/2019	07/08/2020	\$54.80	\$108.75	\$0.00	\$0.00	(\$53.95)	
	21.68600	11/06/2019	07/08/2020	\$56.38	\$109.95	\$0.00	\$0.00	(\$53.57)	
	2.85300	11/27/2019	07/08/2020	\$7.42	\$13.04	\$0.00	\$0.00	(\$5.62)	
	6.15400	03/05/2020	07/08/2020	\$16.00	\$22.40	\$0.00	\$0.00	(\$6.40)	
	13.22700	04/06/2020	07/08/2020	\$34.39	\$22.75	\$0.00	\$0.00	\$11.64	
	9.14400	05/06/2020	07/08/2020	\$23.78	\$23.50	\$0.00	\$0.00	\$0.28	
	7.82400	06/04/2020	07/08/2020	\$20.34	\$24.02	\$0.00	\$0.00	(\$3.68)	
	5.45300	07/08/2020	07/08/2020	\$14.18	\$14.07	\$0.00	\$0.00	\$0.11	
Subtotals	87.41700			\$227.29	\$338.48	\$0.00	\$0.00	(\$111.19)	
**AMERICAN BEACON FDS BRIDGEWAY LARGE CAP VLE INV C CUSIP: 024524118	3.62200	12/23/2019	07/08/2020	\$77.58	\$98.02	\$0.00	\$0.00	(\$20.44)	
**EURO PAC GROWTH FUND CL F1 CUSIP: 298706409	0.50500	12/20/2019	07/08/2020	\$27.85	\$27.81	\$0.00	\$0.00	\$0.04	

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Covered Long-Term Gains or Losses on Gross Proceeds
Report on Form 8949, Part II with Box D checked

Box 6: Gross Proceeds

Box 5: Box Not Checked (Covered Security)

Box 12: Basis Reported to the IRS

Box 2: Type of Gain or Loss - Long-Term

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

Description of property CUSIP (Box 1a)	Quantity Sold	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Accrued Market Discount (Box 1f)	Wash Sale Loss Disallowed (Box 1g)	Gain/Loss Amount	Additional Information
**INVESCO OPPENHEIMER STLPTH MLP INCOME FD CL A CUSIP: 00143K343	14.11200	09/19/2019	07/08/2020	\$36.69	\$74.93	\$0.00	\$0.00	(\$38.24)	
	18.10500	09/19/2019	07/08/2020	\$47.07	\$96.14	\$0.00	\$0.00	(\$49.07)	
	21.25300	09/19/2019	07/08/2020	\$55.26	\$112.85	\$0.00	\$0.00	(\$57.59)	
	16.93900	09/19/2019	07/08/2020	\$44.04	\$89.95	\$0.00	\$0.00	(\$45.91)	
	18.03200	09/19/2019	07/08/2020	\$46.88	\$95.75	\$0.00	\$0.00	(\$48.87)	
	15.87700	09/19/2019	07/08/2020	\$41.28	\$84.31	\$0.00	\$0.00	(\$43.03)	
	15.49400	09/19/2019	07/08/2020	\$40.28	\$82.27	\$0.00	\$0.00	(\$41.99)	
	15.31700	09/19/2019	07/08/2020	\$39.82	\$81.33	\$0.00	\$0.00	(\$41.51)	
	16.45700	09/19/2019	07/08/2020	\$42.79	\$87.39	\$0.00	\$0.00	(\$44.60)	
	17.80300	09/19/2019	07/08/2020	\$46.29	\$94.53	\$0.00	\$0.00	(\$48.24)	
	18.83100	09/19/2019	07/08/2020	\$48.96	\$99.99	\$0.00	\$0.00	(\$51.03)	
	18.90500	09/19/2019	07/08/2020	\$49.15	\$100.39	\$0.00	\$0.00	(\$51.24)	
	18.74600	09/19/2019	07/08/2020	\$48.74	\$99.54	\$0.00	\$0.00	(\$50.80)	
	4.28700	09/19/2019	07/08/2020	\$11.15	\$22.76	\$0.00	\$0.00	(\$11.61)	
	14.89600	09/19/2019	07/08/2020	\$38.73	\$79.10	\$0.00	\$0.00	(\$40.37)	
	14.85000	09/19/2019	07/08/2020	\$38.61	\$78.85	\$0.00	\$0.00	(\$40.24)	
	15.82700	09/19/2019	07/08/2020	\$41.15	\$84.04	\$0.00	\$0.00	(\$42.89)	
	18.02000	09/19/2019	07/08/2020	\$46.85	\$95.69	\$0.00	\$0.00	(\$48.84)	
	18.33700	09/19/2019	07/08/2020	\$47.68	\$97.37	\$0.00	\$0.00	(\$49.69)	
	20.61400	09/19/2019	07/08/2020	\$53.60	\$109.46	\$0.00	\$0.00	(\$55.86)	
	15.68800	09/19/2019	07/08/2020	\$40.79	\$83.30	\$0.00	\$0.00	(\$42.51)	
Subtotals	348.39000			\$905.81	\$1,849.94	\$0.00	\$0.00	(\$944.13)	
**ADVISORS EDGEWOOD GROWTH F INSTL CL CUSIP: 0075W0759	164.95600	09/19/2019	07/08/2020	\$7,611.09	\$5,888.93	\$0.00	\$0.00	\$1,722.16	
**AMERICAN BEACON FDS BRIDGEWAY LARGE CAP VLE INV C CUSIP: 024524118	166.00900	09/19/2019	07/08/2020	\$3,555.92	\$4,377.66	\$0.00	\$0.00	(\$821.74)	
	20.61500	09/19/2019	07/08/2020	\$441.57	\$543.62	\$0.00	\$0.00	(\$102.05)	
	2.07300	09/19/2019	07/08/2020	\$44.40	\$54.67	\$0.00	\$0.00	(\$10.27)	
	0.28800	09/19/2019	07/08/2020	\$6.17	\$7.59	\$0.00	\$0.00	(\$1.42)	

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1099-DIV DETAILS

Dividend and Distribution details are provided via the 1099-DIV pages of the composite form. Payment types including non-qualified and qualified dividends, long-term capital gains, returns of capital, interest payments and taxable interest, to name a few, are all included in this section of the form. After each payable type, a summary total of those transactions are provided.

DETAILS OF 2020 FORM 1099-DIV							
Date	Security Description	CUSIP	Transaction Description	Amount	Foreign Tax Paid	Federal Tax Withheld	Additional information
02/03/20	**EATON VANCE MUT FDS TR FLTG RATE	277923660	QUALIFIED DIVIDEND	\$35.90	-	-	
03/02/20	**EATON VANCE MUT FDS TR FLTG RATE	277923660	QUALIFIED DIVIDEND	\$32.68	-	-	
04/01/20	**EATON VANCE MUT FDS TR FLTG RATE	277923660	QUALIFIED DIVIDEND	\$33.08	-	-	
05/01/20	**EATON VANCE MUT FDS TR FLTG RATE	277923660	QUALIFIED DIVIDEND	\$27.71	-	-	
06/01/20	**EATON VANCE MUT FDS TR FLTG RATE	277923660	QUALIFIED DIVIDEND	\$29.45	-	-	
07/01/20	**EATON VANCE MUT FDS TR FLTG RATE	277923660	QUALIFIED DIVIDEND	\$28.44	-	-	
Subtotals				\$187.26			
03/12/20	MICROSOFT CORP	594918104	QUALIFIED DIVIDEND	\$51.00	-	-	
06/11/20	MICROSOFT CORP	594918104	QUALIFIED DIVIDEND	\$51.00	-	-	
Subtotals				\$102.00			
03/23/20	***ROYAL DUTCH SHELL PLC SPONSORED	780259206	QUALIFIED DIVIDEND	\$188.00	\$28.20	-	Box 8: UNITED KINGDOM
06/22/20	***ROYAL DUTCH SHELL PLC SPONSORED	780259206	QUALIFIED DIVIDEND	\$64.00	\$9.60	-	Box 8: UNITED KINGDOM
Subtotals				\$252.00			
02/03/20	VERIZON COMMUNICATIONS	92343V104	QUALIFIED DIVIDEND	\$922.50	-	-	
05/01/20	VERIZON COMMUNICATIONS	92343V104	QUALIFIED DIVIDEND	\$922.50	-	-	
Subtotals				\$1,845.00			
Total Qualified Dividends (Box 1b included in Box 1a)				\$2,386.26			
Total Ordinary Dividends (Box 1a)				\$2,386.26			
02/03/20	**INVESCO HIGH YIELD MUNICIPAL FUN	001419688	EXEMPT DIVIDEND	\$937.68	-	-	
03/02/20	**INVESCO HIGH YIELD MUNICIPAL FUN	001419688	EXEMPT DIVIDEND	\$937.68	-	-	
04/01/20	**INVESCO HIGH YIELD MUNICIPAL FUN	001419688	EXEMPT DIVIDEND	\$937.68	-	-	
05/01/20	**INVESCO HIGH YIELD MUNICIPAL FUN	001419688	EXEMPT DIVIDEND	\$937.68	-	-	
06/01/20	**INVESCO HIGH YIELD MUNICIPAL FUN	001419688	EXEMPT DIVIDEND	\$937.68	-	-	
07/01/20	**INVESCO HIGH YIELD MUNICIPAL FUN	001419688	EXEMPT DIVIDEND	\$960.20	-	-	
Subtotals				\$5,648.60			

1099-INT DETAILS

The amounts indicated on the 1099-INT section of your Composite Statement of 1099 Forms reflect the taxable and nontaxable interest reportable for the tax year.

- ▶ **Accrued Interest**—If you sold a taxable bond between the interest payment dates, you received accrued interest as part of the sales proceeds. Accrued interest on sale transactions is reported on Form 1099-INT. Accrued interest that you paid in a purchase transaction, however, is NOT deducted from the total interest reported. You may account for accrued interest paid when you complete Schedule B (Form 1040).
- ▶ **Short-Term Debt Issues**—Form 1099-INT reports the Original Issue Discount (OID) on short-term debt issues with a maturity date of one year or less from the issue date. U.S. Treasury Bills and Discount Commercial Paper are typical examples of short-term OID instruments. The OID is calculated by taking the difference between your purchase price and the redemption price.

DETAILS OF 2020 FORM 1099-INT

Date	Security Description	CUSIP	Transaction Description	Amount	Foreign Tax Paid	Federal Tax Withheld	Additional information
01/15/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.42	-	-	
02/14/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.11	-	-	
03/13/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.08	-	-	
04/15/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.04	-	-	
05/15/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.04	-	-	
06/15/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.03	-	-	
07/15/20	FLEX INSURED FDIC FUND	2092099	TAXABLE INTEREST	\$0.05	-	-	
Subtotals				\$0.77			
02/20/20	FORD MOTOR CREDIT COMPANY FR 3.7%	34540TVK5	TAXABLE INTEREST	\$175.75	-	-	
Total Interest Income Not Included in Box 3 (Box 1)				\$176.52			
04/01/20	AMARILLO TEX WTRWKS & SWR SYS BDS	023108MS9	EXEMPT INTEREST	\$175.00	-	-	
03/02/20	AUSTIN TEX CERT OF OBLIG SERIES	052396C89	EXEMPT INTEREST	\$500.00	-	-	
03/02/20	BRAZORIA-FORT BEND CNTY TEX MUNICI	108147FY2	EXEMPT INTEREST	\$484.38	-	-	
06/01/20	BRIDGEVIEW IL SER A GENERAL OBLIGA	108555HA4	EXEMPT INTEREST	\$687.50	-	-	
05/15/20	CHILDRENS TRUST FUND PR TOB STLMNT	16876QBF5	EXEMPT INTEREST	\$687.50	-	-	
06/01/20	CINCO TEX MUN UTIL DIST NO 1 C REV	17239YLS9	EXEMPT INTEREST	\$468.75	-	-	
06/01/20	CINCO SOUTHWEST TEX MUN UTIL D REV	17240FPA2	EXEMPT INTEREST	\$325.00	-	-	
06/19/20	CINCO SOUTHWEST TEX MUN UTIL D REV	17240FPA2	EXEMPT INTEREST	\$32.50	-	-	
Subtotals				\$357.50			
05/01/20	DALLAS FORT WORTH TEX INTL ARP JT	235036QR4	EXEMPT INTEREST	\$625.00	-	-	
03/02/20	DENTON CNTY TEX FRESH WTR SUPP ULT	24879TPB4	EXEMPT INTEREST	\$468.75	-	-	
02/18/20	DENTON CNTY TEX FRESH WTR SUPP ULT	24879YHL0	EXEMPT INTEREST	\$843.75	-	-	
02/18/20	DENTON CNTY TEX FRESH WTR SUPP ULT	24879YPK3	EXEMPT INTEREST	\$337.50	-	-	
04/01/20	FORT BEND CNTY MUNI DIST 58 ULTD T	346806HR6	EXEMPT INTEREST	\$843.75	-	-	
04/01/20	FORT BEND CNTY TEX MUN UTIL DIST N	346901VL2	EXEMPT INTEREST	\$375.00	-	-	
03/02/20	GALVESTON CNTY TEX MUN UTIL DI ULT	36423FCL1	EXEMPT INTEREST	\$408.25	-	-	

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ADDITIONAL REPORTING DETAILS

As a value-added service, depending on the underlying securities held in the account, additional reporting and reallocation requirements may necessitate that an amended 1099 form be generated. As a courtesy, Cetera provides CUSIP specific details of said securities.

2019 REMIC / WHFIT INCOME DETAILS	
THE SECURITIES LISTED BELOW HAVE SPECIAL REPORTING REQUIREMENTS. AS A HOLDER OF THE SECURITIES LISTED BELOW, YOU SHOULD NOT FILE YOUR TAX RETURN UNTIL AFTER THE MARCH 15TH MAILING AS YOU MAY BE RECEIVING A CORRECTION	
Cusip No.	Description
3136ABVU4	FEDERAL NATIONAL MTG ASSN
3136AKMN0	FEDERAL NATIONAL MTG ASSN
38374KLR2	GOVERNMENT NATL MTG ASSN
38380UMQ3	GNMA REMIC TRUST 2017-179

MASTER LIMITED PARTNERSHIPS (MLP)

While we display partnership distributions on the Details of 2024 Non-1099 Distributions section as a reference, we do not report limited partnership distributions to the IRS. The client will receive a Schedule K-1 (e.g., Form 1065, Partner's Share of Income, Credits, Deductions, etc.) directly from the general partner. Please note K-1's have a later reporting schedule. Questions regarding the K-1 form should be directed to the Partnership itself as the broker/dealer does not retain information regarding said forms.

INVESTMENT DETAILS

The Investment Details section provides a detailed transaction history of the account for the reporting year. Included in this section are buys, sells and redemption related activity. This allows for easy tracking of assets that were acquired or disposed of.

2020 INVESTMENT DETAILS

DETAILS OF 2020 INVESTMENT ACTIVITY							
Date	Security Description	CUSIP	Transaction Description	Quantity	Price	Amount	Additional Information
01/22/20	**INVESTCO OPPENHEIMER STLPTH MLP SELECT	00143K251	PURCHASE	400.000	\$6.82	\$2,728.00	
05/01/20	**INVESTCO OPPENHEIMER STLPTH MLP SELECT	00143K251	SELL	105.760	\$3.84	\$406.12	
03/30/20	AT&T INC	00206R102	PURCHASE	200.000	\$29.75	\$5,949.84	
03/12/20	AMERICAN ELECTRIC POWER CO INC	025537101	SELL	15.000	\$78.00	\$1,169.97	
03/12/20	AMERICAN ELECTRIC POWER CO INC	025537101	SELL	35.000	\$78.00	\$2,729.93	
03/12/20	AMERICAN ELECTRIC POWER CO INC	025537101	SELL	50.000	\$78.00	\$3,899.91	
08/16/20	AMERICAN ELECTRIC POWER CO INC	025537101	SELL	0.894	\$82.86	\$74.07	
08/16/20	AMERICAN ELECTRIC POWER CO INC	025537101	SELL	3.000	\$82.86	\$248.57	
03/30/20	AMGEN INC	031162100	PURCHASE	20.000	\$205.93	\$4,118.62	
02/28/20	APPLE INC	037833100	PURCHASE	15.000	\$268.70	\$4,030.56	
07/01/20	BLINK CHARGING CO COMMON STOCK	09354A100	SELL	250.000	\$4.60	\$1,149.97	
01/21/20	BOEING CO	097023105	SELL	0.229	\$318.01	\$72.82	
01/21/20	BOEING CO	097023105	SELL	20.000	\$318.01	\$6,360.06	
01/16/20	CHART INDUSTRIES INC COM PAR \$0.01	16115Q308	PURCHASE	100.000	\$72.37	\$7,237.46	
04/17/20	CISCO SYSTEMS INC	17275R102	PURCHASE	200.000	\$42.07	\$8,413.66	
02/27/20	***DBS GROUP HOLDINGS LTD SPONSORED ADR	23304Y100	SELL	0.110	\$70.18	\$7.71	
02/27/20	***DBS GROUP HOLDINGS LTD SPONSORED ADR	23304Y100	SELL	319.000	\$70.18	\$22,386.92	
05/14/20	EXXON MOBIL CORP	30231G102	SELL	0.037	\$40.95	\$1.51	
05/14/20	EXXON MOBIL CORP	30231G102	SELL	12.000	\$40.94	\$491.26	
05/14/20	EXXON MOBIL CORP	30231G102	SELL	46.000	\$40.95	\$1,883.65	
05/14/20	EXXON MOBIL CORP	30231G102	SELL	100.000	\$40.95	\$4,094.90	
02/28/20	JPMORGAN CHASE & CO	46625H100	SELL	300.000	\$114.00	\$34,199.24	
07/23/20	JPMORGAN CHASE & CO	46625H100	PURCHASE	150.000	\$98.74	\$14,810.81	
03/20/20	JOHNSON & JOHNSON	478160104	SELL	70.000	\$122.00	\$8,539.81	
03/20/20	JOHNSON & JOHNSON	478160104	SELL	133.000	\$122.00	\$16,225.64	
03/06/20	KEYCORP NEW	493267108	SELL	44.000	\$15.12	\$665.04	
03/06/20	KEYCORP NEW	493267108	SELL	80.000	\$15.11	\$1,208.77	
03/06/20	KEYCORP NEW	493267108	SELL	100.000	\$15.12	\$1,511.46	
03/06/20	KEYCORP NEW	493267108	SELL	400.000	\$15.11	\$6,043.86	
08/16/20	KEYCORP NEW	493267108	SELL	0.029	\$13.84	\$0.40	
08/16/20	KEYCORP NEW	493267108	SELL	17.000	\$13.84	\$235.31	
03/13/20	LEIDOS HOLDINGS INC COM	525327102	SELL	100.000	\$85.01	\$8,500.81	
08/16/20	LEIDOS HOLDINGS INC COM	525327102	SELL	0.537	\$100.42	\$53.92	
08/16/20	LEIDOS HOLDINGS INC COM	525327102	SELL	1.000	\$100.42	\$100.41	

THIS STATEMENT IS NOT A SUBSTITUTE FOR FORM 1099 AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

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COST BASIS INFORMATION

A security is subject to the IRS cost basis reporting rules if it is acquired after its regulatory effective date shown in the cost basis legislation. Covered securities include a security transferred to an account if the receiving broker-dealer receives a transfer statement that indicates the security was a covered security; and a security acquired due to a stock dividend, stock split, reorganization, redemption, stock conversion, recapitalization, corporate division, or other similar action, if the basis of the acquired security is determined from the basis of a covered security. Cetera provides the cost basis of all reportable securities held in an account, provided the basis is available.

DETAILS OF COST BASIS INFORMATION, CONTINUED

Description				Symbol	CUSIP				
VALERO ENERGY CORP NEW				VLO	91913Y100				
Acquired Date	Sell Date	Quantity	Cost/Share	Total Cost	Sell Price /Share	Sales Proceeds	Realized Gain/(Loss)	Wash Sale Loss Disallowed	Term
02/21/2020	05/14/2020	25.000	\$82.880	\$2,071.50	\$56.998	\$1,424.98	(\$646.54)	0.00	Short Term
03/03/2020	05/14/2020	100.000	\$85.270	\$8,527.00	\$56.999	\$5,699.87	(\$827.13)	0.00	Short Term
Total Short Term		125.000		\$8,598.50		\$7,124.83	(\$1,473.67)		
CUSIP Totals		125.000		\$8,598.50		\$7,124.83	(\$1,473.67)		

Description				Symbol	CUSIP				
***LYONDELLBASELL INDUSTRIES N V CL A				LYB	N53745100				
Acquired Date	Sell Date	Quantity	Cost/Share	Total Cost	Sell Price /Share	Sales Proceeds	Realized Gain/(Loss)	Wash Sale Loss Disallowed	Term
09/03/2019	02/28/2020	150.000	\$74.697	\$11,204.61	\$89.123	\$10,368.52	(\$836.09)	\$14.75	Short Term
12/10/2019	05/14/2020	1.354	\$90.945	\$123.14	\$50.591	\$68.50	(\$54.64)	0.00	Short Term
12/10/2019	05/14/2020	0.377	\$90.955	\$34.29	\$50.584	\$19.07	(\$15.22)	0.00	Short Term
03/10/2020	05/14/2020	2.646	\$65.775	\$174.04	\$50.590	\$133.86	(\$40.18)	0.00	Short Term
03/30/2020	05/14/2020	200.000	\$49.516	\$9,903.24	\$50.589	\$10,117.77	\$214.53	0.00	Short Term
Total Short Term		354.377		\$21,439.32		\$20,707.72	(\$731.60)	\$14.75	
CUSIP Totals		354.377		\$21,439.32		\$20,707.72	(\$731.60)	\$14.75	

2020 Cost Basis Totals

Category	Quantity	Sales Proceeds	Total Cost	Realized Gain / (Loss)	Wash Sale Loss Disallowed
Total Short Term Transactions on Form 1099-B with Basis reporting to the IRS	3,684.98	\$200,074.11	\$207,666.02	(\$7,591.91)	\$1,770.90
Total Short Term Transactions on Form 1099-B but Basis not reported to the IRS	50.21	\$1,169.22	\$1,683.29	(\$514.07)	0.00
Total Long Term Transactions on Form 1099-B with Basis reporting to the IRS	2,796.41	\$119,413.02	\$125,865.97	(\$6,452.95)	\$90.45
Total Long Term Transactions on Form 1099-B but Basis not reported to the IRS	1,500.79	\$35,553.11	\$49,131.94	(\$13,578.83)	\$71.34

THIS STATEMENT IS NOT A SUBSTITUTE FOR FORM 1099 AND IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

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A vast majority of the traded securities in a portfolio are now considered covered. Below is a list of the various securities along with their effective date from an IRS covered perspective. Please keep in mind that it is the customers' ultimate responsibility to report basis to the IRS.

	EFFECTIVE DATE:	COVERED SECURITIES:
PHASE 1	January 1, 2011	Stock in a corporation, including real estate investment trusts (REITs), American depository receipts (ADRs), some exchange-traded funds (ETFs), and exchange-traded notes (ETNs) acquired on or after January 1, 2011
PHASE 2	January 1, 2012	Mutual fund shares acquired on or after January 1, 2012 Stock in a corporation purchased through a dividend reinvestment plan (DRPs) acquired on or after January 1, 2012 Remaining ETFs acquired on or after January 1, 2012
PHASE 3	January 1, 2014	Less complex debt securities such as fixed-rate bonds, original issue discount (OID) bonds, and zero coupon bonds acquired on or after January 1, 2014 Options, rights, and warrants acquired on or after January 1, 2014
PHASE 4	January 1, 2016	Complex Income Debt Instruments acquired on or after January 1, 2016

There are some remaining securities which are considered non-covered from reporting responsibilities, including the following:

- ▶ Securities acquired prior to the effective dates listed above
- ▶ Restricted stock granted by an employer
- ▶ Short-term debt instruments
- ▶ Debt instruments with principal subject to acceleration
- ▶ Mortgage-backed securities, such as REMICs and agency pass-throughs (FNMA, GNMA, and FHLMC)

GENERAL INFORMATION

TRANSACTIONS NOT REPORTED TO THE IRS

Non-reportable Proceeds and Cost Basis Information:

Fixed Income

Sales or redemptions of a short-term debt instrument are not required to be reported on Form 1099-B, and therefore Cetera does not report them to the IRS. Short-term debt instruments are obligations issued and matured within one year or less.

Non-Covered Cost Basis

Non-covered securities have non-covered cost basis which is not reported to the IRS. A security that was purchased before the regulatory effective date of the cost basis legislation does not have its basis reported to the IRS.

Non-reportable Distributions:

Partnership Cash Distributions:

We do not report partnership distributions to the IRS. However, we provide you the partnership transaction details in the Details of Non-1099 Distributions page of your Consolidated Tax Form for your reference.

Separately, you should expect to receive a Schedule K-1 from the issuer. This is the official document for your tax preparation. This document is typically mailed to you around mid-March.

Advisory Fees:

We do not report advisory fees to the IRS. Advisory fees may be deductible, but only if you exceed 2% of your adjusted gross income (AGI).

Margin Interest Expense:

We do not report margin interest expense to the IRS.

FEDERAL BACKUP WITHHOLDING

Withholding for U.S. persons or Entities:

A Form W-9 is required for tax certification purposes. A lack of a valid Form W-9 will result in federal backup withholding.

Per IRS regulations, if a completed new account application (or Form W-9) is not submitted within 30 days of an account opening, Cetera is required to withhold 24% federal income tax on all of the account's dividends, interest, and gross proceeds. This is known as federal backup withholding.

Withholding for Non-Resident Aliens (NRA):

If you are a foreign person, be sure to submit a Form W-8BEN (the non-U.S. version of a Form W-9) along with supporting documentation to prevent backup withholding (regular NRA withholding will still apply). Properly documented NRA accounts will receive 1042-S tax forms (the non-U.S. version of the 1099 Form).

Without a signed Form W-8BEN, Cetera is required to backup withhold at 24% and treat the account as U.S. Person for tax purposes. Tax reporting to the IRS will occur on the Composite 1099 Form. Per IRS regulations, a separate Form W-8BEN is required for each person on the account. In accounts where there are multiple holders, if any holders are U.S. taxpayers, the account will be treated as a U.S. account.

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What if federal withholding has been applied?

If backup withholding occurs, per IRS regulations, Cetera is unable to refund federal backup withholding. Federal backup withholding will be reported via the Composite 1099 Form, and you can claim a refund when filing your annual tax return.

STATE BACKUP WITHHOLDING

State backup withholding for Maine, California, and Vermont will be applied when federal backup withholding is applied. Maine, California, and Vermont have their own backup withholding requirements (in addition to the federal backup withholding rates) for accounts that incur taxable transactions.

- Maine will withhold at a rate of 5%
- California will withhold at a rate of 7%
- Vermont will withhold at a rate of 5.76%

MULTIPLE 1099 TAX FORMS

You will receive a separate Composite 1099 Form for each account held at Cetera. Additionally, if you held securities at another firm for any part of the tax year, you may receive a tax form for that part of the tax year directly from the other firm. Before filing your tax return, make certain you have received all of your tax forms.

AMENDED COMPOSITE TAX FORM

Cetera is required by the IRS to produce an amended Composite Tax Form if notice of an adjustment is received after the original form has been produced. There is no cutoff or deadline for amended Composite Forms so you could receive one at any time of the year.

Some common reasons a Composite Form could be amended are:

- Delayed reporting by the issuers
- Late or updated income reallocation figures from the issuers
- Corrections to cost basis, including changes to terms of corporate action events
- Changes made by mutual funds related to foreign withholding, tax-exempt payments that are subject to alternative minimum tax and any portion of distributions derived from U.S. Treasury obligations

LIMITED PARTNERSHIP (K-1)

Your Composite Form does not report distributions paid by limited partnerships. If you owned units in a limited partnership anytime during the year, you should receive a Schedule K-1 directly from the partnership. K-1's are normally mailed in mid-March. If you do not receive one, please contact the partnership directly.

K-1 tax information for publicly traded partnerships can be accessed faster while eliminating the need for tax information to be mailed. Visit Tax Package Support to locate applicable investments, create an account by registering an email address, and select the option to "Eliminate Paper K-1s." Investor tax information will then bypass the U.S. Postal Service and instead be delivered securely through the partnership's website.

A partnership will notify you via e-mail when your K-1 is available. Once the K-1 is accessed online, you can save the electronic version to your personal computer or print a copy. Shareholders can also contact a partnership's tax help line for further assistance to request a copy of the K-1.

ROYALTY TRUST PACKETS

The mailing deadline for Royalty Trust Tax booklets is March 15. This informational tax booklet is processed and mailed directly by the issuer; Cetera does not control the mail date.

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FORM 2439

Some regulated investment companies (RICs) elect to retain and pay taxes on certain net capital gains. The mailing date for Form 2439 is March 31.

Normally, mutual funds distribute all capital gains to the fund's shareholders each year. These distributions are reported on Form 1099-DIV. However, in some cases, a fund may choose not to distribute its long-term capital gains and pay a tax on them. When this happens, a Form 2439: Notice to Shareholders of Undistributed Long-Term Capital Gains will be issued to the shareholder. While the shareholders do not receive the capital gains in the form of a direct payment, they must still be reported as long-term gains on their Form 1040, Schedule D.

Since the fund company has already paid the tax on these gains, the shareholders can claim a credit on their tax return. In addition, a basis adjustment to increase the shareholder's cost basis will be made by Cetera on any unrealized tax lots of the mutual fund. This adjustment will be the difference between the amount of the capital gains reported in Box 1a of the Form 2439 and the amount of tax paid reflected in Box 2 of the Form 2439.

REAL ESTATE MORTGAGE INVESTMENT CONDUIT

REMICs are a special class of collateralized debt obligations (CDOs). Income derived from REMICs must be reported using the accrual method of accounting; therefore, if you receive a Composite Statement before March 15, and owned any of the following securities in the previous tax year, you may receive an amended Composite Statement in March:

- Real estate mortgage investment conduits (REMICs)
- Collateralized mortgage obligations (CMOs)
- Collateralized debt obligations (CDOs)
- Widely held fixed investment trusts (WHFITs)
- Widely held mortgage trusts (WHMTs)

WIDELY HELD FIXED INVESTMENT TRUSTS & WIDELY HELD MORTGAGE TRUSTS

A WHFIT is defined as a grantor trust, which acts as a pass-through vehicle. The beneficial owner owns an undivided interest in the underlying assets. The affected market segments include UITs structured as grantor trusts, royalty trusts and commodity trusts.

WHMTs are defined as WHFITs, the assets of which are mortgages, amounts received on mortgages and reasonably required reserve funds, as measured by value. Cetera is required to report all items of gross income and proceeds from WHFITs and WHMTs on Form 1099-B. Items of income required to be reported include non-pro-rata partial principal payments, trust sales proceeds, redemption asset proceeds and sales of trust assets on a secondary market. The reporting deadline is March 15 for these investments.

PRINCIPAL PAYMENTS

Under WHFIT regulations, all non-pro-rata partial principal payments must be reported on Form 1099-B. To meet this requirement and demonstrate reporting consistency, Cetera reports principal payments for all investments on Form 1099-B.

EVENTS THAT CAN IMPACT COST BASIS

Certain events could potentially impact your cost basis and tax reporting for securities that were sold during the past year.

- **Corporate Actions:** Events such as stock splits, mergers, spinoffs and other reorganizations can result in modifications to cost basis and gain/loss reporting.
- **Accretion and Amortization:** In accordance with recent regulations, cost basis of fixed income securities may be adjusted for accretion (discount/OID bonds) or amortization (premium bonds).
- **Income Elections for Bonds:** Cost basis can be affected depending on the client's elections for fixed income. Adjusted cost basis will be treated differently for premium and discount bonds in relation to the default and optional elections made.
- **Income reallocation:** Certain distributions and subsequent reallocations may require an adjustment to cost basis.
- **Cost basis Accounting Method (CBAM) elections:** CBAM elections such as first-in-first-out (FIFO) and last-in-last-out (LIFO) can impact cost basis on realized tax lots.

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- **Gifting/Inheritance:** Securities gifted or inherited are subject to IRS guidelines for cost basis and holding period adjustments.
- **Wash sales:** Wash sales may result in disallowed losses as well as cost basis and date adjustments to replacement tax lots.

MISSING COST BASIS ON FORM 1099-B

If cost basis is missing on the non-covered section(s) of Form 1099-B, this information is not furnished to the IRS. If basis is later determined, the covered/non-covered status of the security needs to be considered, as an amended form may not be required.

For more information, please contact:

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