



## Schwab Tax Form Availability

### Schedule for Receiving Tax Forms

Schwab uses a phased approach to get forms out quickly and minimize corrections. The first phase of 1099 Composites are issued in early February 2024, and all 1099s are issued by February 16, 2024. If your portfolio includes certain types of securities that tend to reallocate or reclassify distributions (for example, mutual funds and real estate investment trust [REITs]), it's likely your form may be issued in mid-February to avoid a correction.

All the forms in the following charts are official tax documents that contain information that Schwab is required to report to you and to the Internal Revenue Service (IRS). You'll only receive the forms that apply to your particular financial situation, and we suggest that you consult with a tax advisor about using the forms to prepare your tax return.

### 1099 Composite Availability

Form	Description	Expected Delivery
<b>1099 Composite for Brokerage Accounts</b>	This form may include IRS Forms 1099-DIV, 1099-INT, 1099-MISC, 1099-B, and 1099-OID, depending on your situation.	Mailing 1: Early February Mailing 2: Mid- to late February
<b>1099-DIV</b>	This form reports ordinary dividends of \$10 or more from U.S. and foreign corporations, capital gains distributions, mutual fund dividends, federal and foreign tax withheld, and non-taxable distributions.	
<b>1099-INT</b>	This form reports interest \$10 or greater paid to your Schwab account(s).	
<b>1099-MISC</b>	This form reports any royalty and substitute payments in lieu of dividends and interest, \$10 or greater, paid to your Schwab account(s). You may also receive a separate Form 1099-MISC that reports "Other Income."	
<b>1099-OID</b>	This form reports original issue discounts (OIDs) on corporate bonds, certificates of deposit (CDs), collateralized debt obligations (CDOs), and U.S. government obligations of \$10 or more.	
<b>1099-B</b>	This form reports sales transactions, cover short transactions, closing options transactions, redemptions, tender offers, and mergers for cash.	

## Additional Tax Form Availability

Form	Description	Expected Delivery
<b>1099 Composite for Schwab Global Accounts</b>	If you have a brokerage account(s) and a Schwab Global Account™ you will receive a separate Form 1099 Composite for each account.	Late January
<b>1099-B</b> (for futures & futures options)	This form reports trades on Futures & Futures Options. Commodity Futures (and options on Commodity Futures) are considered section 1256 contracts, and gains and losses from trading these products are typically reported on this 1099-B.	Mid- to late February
<b>1099-INT</b>	This form reports interest of \$10 or more paid to your Schwab Bank accounts.	Late January
<b>1099-MISC</b>	This form reports other income. Included in this mailing are corporate accounts that received payments in lieu of dividends and interest. You may still receive a separate Form 1099-MISC reporting other income.	Mid- to late January
<b>1099-NEC</b>	This form reports compensation that is paid to a nonemployee.	Late January
<b>1099-OID</b> (REMICs and CMOs)	This form reports income from real estate mortgage investment conduits (REMICs) and collateralized mortgage obligations (CMOs).	Mid-March
<b>1099-R</b>	This form reports distributions from IRA, SEP-IRA, SIMPLE IRA, Roth IRA, and QRP accounts.	Mid-January
<b>1099-Q</b>	This form reports distributions from a Coverdell Education Savings Account (ESA).	Mid- to late January
<b>1042-S</b>	This form reports certain income earned from U.S. sources by a nonresident alien or foreign entity (except gross proceeds from sales), whether or not that income is subject to tax and any tax is withheld. The information on this form is furnished to the IRS and, for Canadian residents, may also be furnished to the Canadian government.	Mid-March
<b>5498-ESA</b>	This form reports your Coverdell ESA contributions.	Late April
<b>5498</b>	This form reports your IRA contributions.	Mid- to late May
<b>2439</b>	This form reports net undistributed long-term capital gains.	Late March
<b>Schedule K-1</b> (Form 1065)	This form is generated by limited partnerships (LPs) and some exchange-traded funds (ETFs) and is delivered directly to clients by the partnership.	Varies by partnership; majority of forms delivered in March
<b>990-T</b>	This form reports Unrelated Business Taxable Income (UBTI) in IRA/Keogh retirement accounts for securities generating Schedule K-1 forms.	Mid-July
<b>Schedule K-1</b> (Form 1041)	Where Charles Schwab Trust Company is serving as corporate trustee, this form is used to report a beneficiary's share of the trust's income, credits, deductions, etc.	Late February to early March

This general information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice, and is not intended to be construed as tax advice.

This information cannot be used for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code or applicable state or local tax law provisions. Where specific advice is necessary or appropriate, Schwab recommends consulting with a qualified tax professional, CPA, financial planner, or investment manager.

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