
**A GUIDE TO YOUR 2023
COMPOSITE STATEMENT OF 1099 FORMS**

Mailing Schedule // 2023 Form Overview // Filing Information

RAYMOND JAMES

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OVERVIEW

It is our pleasure to provide you with the Raymond James 2023 Guide to your Composite Statement of 1099 Forms. This guide is designed to help you understand your Composite Statement, which consolidates various Forms 1099 and summarizes relevant account information for the past year. It also provides helpful information on common tax questions, details about the latest legislation and Composite Statement changes and explanations for key information on your Composite Statement.

This guide should assist with your tax return preparation. While we hope you will find the information in this guide valuable, please remember that it is simply a reference tool and should not be used as tax advice. We strongly advise you to speak with a tax professional regarding appropriate filing.

When preparing your tax return, 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. Further, because the information we have provided here is general in nature and may not encompass all reporting obligations, you should follow the advice of your own tax professional.

Helpful Tip: In some cases, the figures and information on your Composite Statement will not match what's on your year-end statement.

The Composite Statement is a more current statement that reflects adjustments such as income reallocations that are made after year-end when announced by issuers, and therefore only the Composite Statement should be used for official tax preparation purposes.

COMPOSITE STATEMENTS MAILED IN GROUPS

Raymond James will mail your Composite Statement in three main groups, and the date your Composite Statement will be produced typically depends on the holdings in your account, as detailed below:

GROUP 1: DATED FEBRUARY 15

Forms mailed for accounts with holdings where issuers have finalized income reallocation or accounts holding less-complex securities, such as equities.

GROUP 2: DATED FEBRUARY 28

Forms mailed for accounts with holdings where issuers have finalized income reallocation since Group 1 was mailed. This typically includes mutual funds and unit investment trusts (UITs). Additionally, the first amended Composite Statements are mailed.

GROUP 3: MAILED BY MARCH 15

Forms mailed for remaining original Composite Statements including real estate mortgage investment conduit (REMIC) that report on Form 1099-OID. Additionally, the second round of amended forms are mailed.

Please see page 24 at the end of the brochure for a detailed mailing schedule.

E-DELIVERY

In lieu of a printed Composite Statements, clients using Client Access can opt into electronic delivery of their tax forms. If you choose this option, you will receive an email when your tax forms are available online. Please contact your advisor if you have any questions or need assistance.

Helpful Tip: Enrolling for electronic delivery of tax reporting documents may provide faster access to your Composite Statement.

COMPOSITE STATEMENT OVERVIEW AND INSTRUCTIONS

COMPOSITE STATEMENT SUMMARY PAGES

The first two pages of your Composite Statement provide an overview of each of the main form components. This information is reported to the IRS by Raymond James, unless otherwise noted.

Summary Page One:

1. 1099-DIV

This is your official Form 1099-DIV, reported to the IRS. It reports totals of reportable dividends and other distributions you receive during the year. Forms will be generated only if the aggregate amount of dividends and other distributions you receive exceeds \$10.

2. 1099-MISC

This is your official 1099-MISC, reported to the IRS. It reports totals for miscellaneous income such as royalties, substitute payments, etc. that total more than \$600 during the year.

3. Regulated Futures Contracts 1099-B

This section reports 1256 Options, which require year-end mark-to-market adjustments and foreign currency exchange transactions. This is part of your official Form 1099-B, reported to the IRS.

4. 1099-B Sales Transactions

This is summary information aggregated from your official Form 1099-B to assist you in tax preparation. Totals are organized in the IRS Form 8949, Sales and Other Dispositions of Capital Assets, format.

Raymond James & Associates, Inc. 880 Canillon Parkway Saint Petersburg, FL 33716 Customer Service: 800-647-7378		Tax Information			
<div style="display: flex; justify-content: space-between;"> 11 - [] FATCA filing requirement (see instructions) Summary Information 13 - [] FATCA filing requirement (see instructions) </div>					
1	DIVIDENDS AND DISTRIBUTIONS	1099-DIV*	OMB No. 1545-0110	2	MISCELLANEOUS INFORMATION
	1a- Total ordinary dividends (includes lines 1b, 5, 2e)		24,789.69		2- Royalties
	1b- Qualified dividends		23,414.84		3- Other income
	2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)		0.00		4- Federal income tax withheld
	2b- Unrecaptured Section 1250 gain		0.00		8- Substitute payments in lieu of dividends or interest
	2c- Section 1202 gain		0.00		
	2d- Collectibles (28%) gain		0.00	3	SECTION 1256 CONTRACTS
	2e- Section 897 ordinary dividends		0.00		8- Profit or (loss) realized on closed contracts
	2f- Section 897 capital gain		0.00		9- Unrealized profit or (loss) on open contracts
	3- Nondividend distributions		0.00		10- Unrealized profit or (loss) on open contracts
	4- Federal income tax withheld		0.00		11- Aggregate profit or (loss) on contracts
	5- Section 199A dividends		1,374.85		
	6- Investment expenses		0.00		<i>If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.</i>
	8- Foreign country or US possession: See detail	7- Foreign tax paid:	213.74		
	9- Cash liquidation distributions		0.00		
	10- Noncash liquidation distributions		0.00		
	12- Exempt-interest dividends (includes line 13)		0.00		
	13- Specified private activity bond interest dividends (AMT)		0.00		
4	SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING				
	<i>Refer to the 1099-B and Proceeds not reported to the IRS pages to ensure that you consider all relevant items and to determine the correct gains and losses. The amounts shown below are for informational purposes.</i>				
	Term	Form 8949 type	Proceeds	Cost basis	Market discount
					Wash sale loss disallowed
					Net gain or loss(-)
	Short	A (basis reported to the IRS)	349,995.58	511,330.15	0.00
	Short	B (basis not reported to the IRS)	0.00	0.00	0.00
	Short	C (Form 1099-B not received)	0.00	0.00	0.00
		Total Short-term	349,995.58	511,330.15	0.00
	Long	D (basis reported to the IRS)	1,173,385.37	951,058.83	0.00
	Long	E (basis not reported to the IRS)	0.00	0.00	0.00
	Long	F (Form 1099-B not received)	0.00	0.00	0.00
		Total Long-term	1,173,385.37	951,058.83	0.00
	Undetermined	B or E (basis not reported to the IRS)	0.00	0.00	0.00
	Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00
		Total Undetermined-term	0.00	0.00	0.00
		Grand total	1,523,380.95	1,462,388.98	0.00
	Withholding	Amount			
	Federal income tax withheld		0.00		
	Changes to dividend tax classifications processed after your original tax form is issued may require an amended tax form.				

Summary Page Two:

5. 1099-INT

This is your official Form 1099-INT, which is reported to the IRS. It reports interest payments made during the year along with a breakdown of the types of interest and related expenses. Forms will be generated only if the aggregate amount of interest you receive exceeds \$10.

6. Adjustments to Interest

Amounts shown in this section detail accrued interest, nonqualified interest and income adjustments on debt securities. Income adjustments for noncovered securities are not provided on this form. However, you may need to account for this information when preparing your tax return.

7. State Tax Withheld

This is a summary of state taxes withheld on your behalf detailed by form type. This information is provided for your reference and tax preparation purposes.

8. Original Issue Discount and Adjustments

This section reflects the aggregate OID income, as well as income adjustments such as market discount and acquisition premium.

9. Non-Reported Income, Fees, Expenses and Expenditures

This section is a summary of income, fees, expenses and expenditures that are not reported to the IRS by Raymond James. This information is provided for your reference.

Raymond James & Associates, Inc.		Summary Information (continued)	
5	INTEREST INCOME 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.	1099-INT OMB No. 1545-0112	
	1- Interest income (not included in line 3)	1,362.50	
	2- Early withdrawal penalty	0.00	
	3- Interest on US Savings Bonds & Treasury obligations	0.00	
	4- Federal income tax withheld	0.00	
	5- Investment expenses	0.00	
	7- Foreign country or US possession:	0.00	
	6- Foreign tax paid:	0.00	
	8- Tax-exempt interest (includes line 9)	0.00	
	9- Specified private activity bond interest (AMT)	0.00	
	10- Market discount (covered lots)	0.00	
	11- Bond premium (covered lots)	0.00	
	12- Bond premium on Treasury obligations (covered lots)	0.00	
	13- Bond premium on tax-exempt bonds (categorized below)	0.00	
	Tax-exempt obligations (covered lots)	0.00	
	Tax-exempt private activity obligations (AMT, covered lots)	0.00	
	14- Tax-exempt and tax credit bond CUSIP number	See detail	
	FATCA filing requirement []		
6	The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).		
	Taxable accrued interest paid	0.00	
	Taxable accrued Treasury interest paid	0.00	
	Tax-exempt accrued interest paid	0.00	
	Tax-exempt accrued interest paid (AMT)	0.00	
	Taxable accrued nonqualified interest paid	0.00	
	Tax-exempt accrued nonqualified interest paid	0.00	
	Tax-exempt accrued nonqualified interest paid (AMT)	0.00	
	Nonqualified interest	0.00	
	Tax-exempt nonqualified interest	0.00	
	Tax-exempt nonqualified interest (AMT)	0.00	
	Interest shortfall on contingent payment debt	0.00	
	Bond premium- Non Treasury obligations (noncovered lots)	0.00	
	Bond premium- Treasury obligations (noncovered lots)	0.00	
	Bond premium- Tax-exempt obligations (noncovered lots)	0.00	
	Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00	
	Market discount (noncovered lots)	0.00	
7	STATE TAX WITHHELD Use the details of the State Tax Withholding page(s) to determine the appropriate amounts for your income tax return(s). The amounts shown in this section are for your reference.		
	1099-DIV total withheld	0.00	
	1099-INT total withheld	0.00	
	1099-OID total withheld	0.00	
	1099-MISC total withheld	0.00	
	1099-B total withheld	0.00	
8	ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS Use bond-by-bond details from the Form 1099-OID page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).		
	Original issue discount for the year	0.00	
	Acquisition premium (covered lots)	0.00	
	Acquisition premium (noncovered lots)	0.00	
	Original issue discount on Treasury obligations	0.00	
	Acquisition premium, Treasury obligations (covered lots)	0.00	
	Acquisition premium, Treasury obligations (noncovered lots)	0.00	
	Tax-exempt OID	0.00	
	Tax-exempt OID (lots not reported)	0.00	
	Acquisition premium (covered)	0.00	
	Acquisition premium (lots not reported)	0.00	
	Tax-exempt OID on private activity bonds	0.00	
	Tax-exempt OID on private activity bonds (lots not reported)	0.00	
	Acquisition premium (AMT, covered)	0.00	
	Acquisition premium (AMT, lots not reported)	0.00	
	Market discount (all lots)	0.00	
	Early withdrawal penalty	0.00	
	Investment expenses	0.00	
9	RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your income tax return(s).		
	Other Receipts & Reconciliations- Partnership distributions	0.00	
	Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00	
	Other Receipts & Reconciliations- Return of principal	0.00	
	Other Receipts & Reconciliations- Deferred income payment	77.04	
	Other Receipts & Reconciliations- Deemed premium	0.00	
	Other Receipts & Reconciliations- Income accrual- UIT	0.00	
	Other Receipts & Reconciliations- Basis adjustments	0.00	
	Other Receipts & Reconciliations- Foreign tax pd beyond treaty	0.00	
	Fees & Expenses- Margin interest	0.00	
	Fees & Expenses- Dividends paid on short position	0.00	
	Fees & Expenses- Interest paid on short position	0.00	
	Fees & Expenses- Non reportable distribution expense	0.00	
	Fees & Expenses- Other expenses	0.00	
	Fees & Expenses- Severance tax	0.00	
	Fees & Expenses- Organizational expense	0.00	
	Fees & Expenses- Miscellaneous fees	25,396.92	
	Fees & Expenses- Tax-exempt investment expense	0.00	
	Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00	

COMPOSITE STATEMENT AND DETAIL PAGES:

- Form 1099-B
- Form 1099-DIV
- Form 1099-INT
- Form 1099-MISC
- Form 1099-OID

FORM 1099-B

Form 1099-B is an IRS form that reports broker or barter exchanges, inclusive of the proceeds from securities transactions. The figures from this form are used to complete IRS Form 1040, Schedule D.

Raymond James & Associates, Inc.								
1099-B* OMB No. 1545-0715								
Proceeds from Broker and Barter Exchange Transactions								
<p>Sales transactions are organized into sections according to term (long, short or undetermined) and covered status (covered or noncovered). For tax lots whose term is undetermined, use your historical documents to establish the cost basis and date of purchase. The Box 12, basis is reported to the IRS indicator checkmark, is reflected as being checked in the title of the covered securities pages of Forms 1099-B, short-term and long-term. The title pages of the noncovered securities pages for Forms 1099-B reflect that Box 12 is not being checked, as these securities are not being reported to the IRS.</p> <p>Several columns include both an amount and a qualifying notation to its right. Where proceeds are the result of an option exercise or assignment, there is indication of whether the amount is N (net of option premium) or G (Gross). Accrued market discount and wash sale loss disallowed appear in the same column, identified by the letters D or W, respectively. Where you are not permitted to recognize a loss, an indication of X (change in control or capital structure) or Z (other corporate action) is used. The change in control condition is reported to the IRS for covered lots. Neither the disallowance of loss due to a corporate action nor the amount of gain or loss is reported to the IRS in any instance.</p> <p>Some tax lots may have notations in the column of Additional Information because they require special treatment on your tax returns. Sales of securities such as Contingent Payment Debt Instruments (CPDI) are marked as "Ordinary" because gains and losses on these instruments generally do not qualify as short- or long-term capital transactions. Similarly, lots noted as "3 - [X] Collectible" are handled distinctly under the tax code. These conditions are reported to the IRS. You may wish to consult with your tax advisor, the IRS or your state tax authority regarding the proper treatment for these scenarios. With further regard to Box 3, there is also a checkmark to indicate the proceeds of sale are from a Qualified Opportunity Zone Fund investment - a QOF. If the proceeds are from a QOF the Additional Information column will reflect the following - "3 - [X] Proceeds from QOF." The tax treatment for QOF investments can be complex and you may wish to consult your tax advisor about such sales.</p> <p>Closing of written options is presented in a distinct manner in accordance with IRS regulation. For these transactions the Cost or other basis (column 1e) is always presented as \$0.00 and the Proceeds (column 1d) is the net of the amount received when the option was written and the cost to close the position.</p>								
FATCA filing requirement []								
SHORT TERM TRANSACTIONS FOR COVERED TAX LOTS [Ordinary gains or losses are identified in the Additional information column] (Lines 2 & 5)								
Report on Form 8949, Part I with Box A checked. Basis is provided to the IRS. (Line 12)								
*Gain or loss (-) is NOT reported to the IRS.								
1a- Description of property/CUSIP/Symbol								
1c- Date sold or disposed	Quantity	1d- Proceeds & 6- Reported (G)ross or (N)et	1b- Date acquired	1e- Cost or other basis	1f- Accrued mkt disc (D) & 1g- Wash sale loss disallowed (W)	7- Loss not allowed (X) also not reported (Z)	Additional information	
AMN HEALTHCARE SVCS INCORPORATED / CUSIP: 001744101 / Symbol: AMN								
09/12	129.000	13,613.05	01/10/22	14,131.15	0.00	-518.10	Sale	
AMERICAN EAGLE OUTFITTERS INCORPORATED / CUSIP: 02553E106 / Symbol: AEO								
2 transactions for 06/30/22. Total proceeds and cost reported to the IRS.								
	769.000	8,659.13	11/18/21	21,227.21	0.00	-12,568.08	1 of 2 - Sale	
	934.000	10,517.06	02/22/22	19,700.55	0.00	-9,183.49	2 of 2 - Sale	
06/30	1,703.000	19,176.19	Various	40,927.76	0.00	-21,751.57	Total of 2 transactions	
APOLLO MED HLDGS INCORPORATED COM NEW / CUSIP: 03763A207 / Symbol: AMEH								
2 transactions for 03/11/22. Total proceeds and cost reported to the IRS.								
	156.000	6,877.68	07/20/21	12,976.24	0.00	-6,098.56	1 of 2 - Sale	
	145.000	6,392.72	09/27/21	14,415.48	0.00	-8,022.76	2 of 2 - Sale	
03/11	301.000	13,270.40	Various	27,391.72	0.00	-14,121.32	Total of 2 transactions	
* 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. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).								

Form 1099-B reports sales and redemptions that occurred in on a trade-date basis with the exception of short sales, which must be reported in the tax year the trade settles. Transactions on Form 1099-B are reported on a tax lot basis and organized in the same format as Form 8949, Sales and Other Dispositions of Capital Assets, which is filed in conjunction with Schedule D, Capital Gains and Losses. Cost basis information includes:

- The date the security was acquired and the date the security was sold
- The holding period of the security: long-term (held more than one year) or short-term (held less than one year)
- Disallowed loss amounts related to wash sales and adjustments for market discount
- Indication that a proceed event included the sale of collectibles
- Gain/loss and ordinary income information
- Covered or noncovered tax lot status
- Indication that a proceed event has been adjusted for option premium (the amount of the option premium will appear in the additional information column)

For noncovered tax lots, cost basis and date acquired are provided for informational purposes only when available and are not supplied to the IRS. Cost basis for noncovered securities may have been estimated by you or your advisor, or may have been obtained from a third-party source. In these instances, Raymond James has not verified the accuracy of the cost basis information. Therefore, it is important that you review the cost basis information provided by Raymond James with your own tax professional and make any required adjustments.

FORM 1099-DIV

The Form 1099-DIV is an IRS form that reports the aggregate amount of dividends and other distributions you receive during the year when a stock or mutual fund pays income. Forms will only be generated if the aggregate amount of dividend income on the Form 1099-DIV exceeds \$10.

DIVIDENDS AND DISTRIBUTIONS	1099-DIV*	OMB No. 1545-0110
1a- Total ordinary dividends (includes lines 1b, 5, 2e)		24,789.69
1b- Qualified dividends		23,414.84
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)		0.00
2b- Unrecaptured Section 1250 gain		0.00
2c- Section 1202 gain		0.00
2d- Collectibles (28%) gain		0.00
2e- Section 897 ordinary dividends		0.00
2f- Section 897 capital gain		0.00
3- Nondividend distributions		0.00
4- Federal income tax withheld		0.00
5- Section 199A dividends		1,374.85
6- Investment expenses		0.00
8- Foreign country or US possession: See detail	7- Foreign tax paid:	213.74
9- Cash liquidation distributions		0.00
10- Noncash liquidation distributions		0.00
12- Exempt-interest dividends (includes line 13)		0.00
13- Specified private activity bond interest dividends (AMT)		0.00

Below are examples of the supplemental pages which provide detail for dividends and distributions.

Raymond James & Associates, Inc.						
Detail for Dividends and Distributions						
(continued)						
Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
WINGSTOP INCORPORATED	974155103 WING		03/25	43.86	Qualified dividend	
			04/07	1,032.00	Qualified dividend	
			06/10	66.30	Qualified dividend	
			09/02	74.10	Qualified dividend	
			12/02	85.12	Qualified dividend	
				1,301.38	Total Dividends & distributions	
WOODWARD INCORPORATED	980745103 WWD		03/07	113.81	Qualified dividend	
			05/31	113.81	Qualified dividend	
			08/29	113.81	Qualified dividend	
			11/28	113.81	Qualified dividend	
				455.24	Total Dividends & distributions	
ZURN ELKAY WATER SOLNS CORPORATION	98983L108 ZWS		03/07	27.03	Qualified dividend	
			06/07	37.56	Qualified dividend	
			09/07	87.64	Qualified dividend	
			12/07	108.08	Qualified dividend	
				260.31	Total Dividends & distributions	
	24,789.69	Total Dividends & distributions				
	-213.74	Total Foreign tax withheld				

Form 1099-DIV (Dividends and Distributions) includes all dividend income received in your account. Short-term capital gain distributions from mutual funds are included in Ordinary Dividends, Line 1a, and not included in Capital Gain Distributions, in accordance with IRS guidelines. Section 199A Dividends are also included in Line 1a. Unrecaptured Section 1250 gain (Line 2b) represents real property depreciation. (See IRS instructions for Schedule D to determine if this amount is taxable to you.) Nondividend Distributions (Line 3) and Cash Liquidation Distributions (Line 9) are returns of your investments that reduce cost basis. Exempt-interest dividends (Line 12) include income normally attributed to mutual funds that invest in municipal bonds. Specified private activity bond interest (Line 13), while reported as a separate amount, is included in Line 12 and represents the portion of that income that is subject to the alternative minimum tax (AMT).

FORM 1099-INT

Form 1099-INT is an IRS form that reports all interest payments made during the year and provides a breakdown of the types of interest and related expenses. Form 1099-INT will only be generated when the aggregate amount of interest income exceeds \$10.

INTEREST INCOME	1099-INT	OMB No. 1545-0112
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.		
1- Interest income (not included in line 3)		1,362.50
2- Early withdrawal penalty		0.00
3- Interest on US Savings Bonds & Treasury obligations		0.00
4- Federal income tax withheld		0.00
5- Investment expenses		0.00
7- Foreign country or US possession:	6- Foreign tax paid:	0.00
8- Tax-exempt interest (includes line 9)		0.00
9- Specified private activity bond interest (AMT)		0.00
10- Market discount (covered lots)		0.00
11- Bond premium (covered lots)		0.00
12- Bond premium on Treasury obligations (covered lots)		0.00
13- Bond premium on tax-exempt bonds (categorized below)		0.00
Tax-exempt obligations (covered lots)		0.00
Tax-exempt private activity obligations (AMT, covered lots)		0.00
14- Tax-exempt and tax credit bond CUSIP number		See detail
FATCA filing requirement []		

Raymond James & Associates, Inc.					
Detail for Interest Income					
<p><i>This section of your tax information statement contains the payment level detail of taxable interest and associated bond premium. Market discount will be shown here only if you have elected to recognize it currently rather than at the time of sale or maturity. Bond premium and market discount for covered tax lots are totaled on Form 1099-INT and reported to the IRS. For noncovered tax lots, they are totaled and presented beneath the 1099-INT for informational purposes and are not reported to the IRS.</i></p> <p><i>To provide a complete picture of activity for each investment, we also include here nonreportable transactions such as accrued interest paid on purchases and payment or receipt of nonqualified interest. Other amounts, such as federal, state and foreign tax withheld and investment expenses are shown as negative amounts but do not net against the reportable income totals.</i></p>					
Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
ADJUST CREDIT INTEREST		03/16	0.20	Credit interest	
RJ BDP INTEREST		01/31	1.80	Credit interest	
		02/28	1.93	Credit interest	
		03/31	2.24	Credit interest	
		04/29	2.43	Credit interest	
		05/31	12.33	Credit interest	
		06/30	38.47	Credit interest	
		07/25	61.59	Credit interest	
		07/29	17.12	Credit interest	
		08/31	182.08	Credit interest	
		09/30	197.22	Credit interest	
		10/31	232.79	Credit interest	
		11/30	295.12	Credit interest	
		12/30	317.18	Credit interest	
			1,362.30	Total Interest	
			1,362.50	Total Interest	

Raymond James & Associates, Inc.						
Detail for Tax-Exempt Interest (continued)						
Security description	CUSIP and/or symbol	State	Date	Amount	Transaction Type	Notes
TEXAS A & M UNIV REV, FING SYS BDS, SER 2021 A	88213AQW8	TX	11/02	-463.89	Tax-exempt accrued interest pd	
			11/15	500.00	Tax-exempt interest	
			11/15	-6.98	Bd prem covered	
				500.00	Total Tax-exempt interest	
				-463.89	Total Accrued interest paid	
UNIVERSITY AR UNIV REV, CAP UALR ENERGY CONSERVATION	914072RV7	AR	10/26	13.89	Tax-exempt accr interest recd	
			10/26	-5.16	Bd prem noncovered	
				13.89	Total Tax-exempt interest	
				-5.16	Total Bond premium- noncovered lot	
UNIVERSITY MINN, GO BDS, REG	914460SL5	MN	11/03	-44.44	Tax-exempt accrued interest pd	
State of residence (MN)						
Accrued interest paid						-638.18
Other states						
Tax-exempt interest						964.38
Accrued interest paid						-838.89
Bond premium- covered lot						-39.91
Bond premium- noncovered lot						-5.16

Form 1099-INT reports both taxable and tax-exempt interest income earned in your account. Taxable interest includes interest on domestic and foreign corporate bonds, U.S. government and agency bonds, certificates of deposit, taxable municipal bonds, accrued interest on the sale of bonds, interest earned by UITs structured as grantor trusts, and bank deposit interest.

Income adjustments are included on Form 1099-INT for covered securities only and reported in Lines 10, 11, 12 or 13.

FORM 1099-MISC

Form 1099-MISC is an IRS form that reports miscellaneous income such as royalties, substitute payment, etc. paid over the amount of \$600 during the year.

MISCELLANEOUS INFORMATION		1099-MISC*	OMB No. 1545-0115
2- Royalties			0.00
3- Other income			15,198.75
4- Federal income tax withheld			0.00
8- Substitute payments in lieu of dividends or interest			103.98

Below is an example of a supplemental page which provides detail for miscellaneous information.

Raymond James & Associates, Inc.					
Detail for Miscellaneous Information					
Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
FPFL INT		07/30	103.98	Substitute payment	FP
CREDIT SUISSE AG 2Y AMZN AAPL GOOG	22552WHE8	03/09	2,250.00	Contract fee	
PHOENIX AUTOCALLABLE YIELD NOTES		06/09	2,250.00	Contract fee	
NTS		09/08	2,250.00	Contract fee	
		12/08	2,250.00	Contract fee	
			9,000.00	Total Miscellaneous income	
THE TORONTO-DOMINION BANK 3Y U EQUITY CONTINGENT COUPON CALLA YIELD NOTE	89114T6F4	07/16	2,140.00	Contract fee	
THE TORONTO-DOMINION BANK 12 MO U.S. EQUITY CONTINGENT COUPON CALLABLE YIELD NOTE	89114TD33	06/08	1,558.75	Contract fee	
UBS AG 3Y AAPL AMZN MSFT PHOEN AUTOCALLABLE YIELD NOTE	90276BQK2	05/17	1,250.00	Contract fee	
		08/17	1,250.00	Contract fee	
			2,500.00	Total Miscellaneous income	
			15,302.73	Total Miscellaneous income	

Form 1099-MISC is an IRS form for miscellaneous information, which includes income that is not reportable on other Forms. Royalty trust income is included in Line 2. Other income, such as legal settlements, fee and expense reimbursements, and any payments made by Raymond James to compensate clients for the loss of qualified dividend status when receiving substitute dividends, is included in Line 3.

Substitute payments received in lieu of dividends are reported in Line 8. Loss of qualified dividend status can occur when you pledge securities you own as collateral for a debit in a margin account. If the securities are loaned out, and if they pay a dividend during that time, the payment is not eligible for the lower tax rate on qualified dividend income.

FORM 1099-OID

Form 1099-OID is an IRS form that reports all income on discount issues such as Treasury bills, zero-coupon bonds and other securities issued at a discount from par. OID accrues when you own a bond issued with OID.

ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS

Use bond-by-bond details from the Form 1099-OID page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).

Original issue discount for the year	27,409.13
Acquisition premium (covered lots)	0.00
Acquisition premium (noncovered lots)	0.00
Original issue discount on Treasury obligations	0.00
Acquisition premium, Treasury obligations (covered lots)	0.00
Acquisition premium, Treasury obligations (noncovered lots)	0.00
Tax-exempt OID	0.00
Tax-exempt OID (lots not reported)	0.00
Acquisition premium (covered)	0.00
Acquisition premium (lots not reported)	0.00
Tax-exempt OID on private activity bonds	0.00
Tax-exempt OID on private activity bonds (lots not reported)	0.00
Acquisition premium (AMT, covered)	0.00
Acquisition premium (AMT, lots not reported)	0.00
Market discount (all lots)	0.00
Early withdrawal penalty	0.00
Investment expenses	0.00

Raymond James & Associates, Inc.		Original Issue Discount						
1099-OID* OMB No. 1545-0117								
<small>Original Issue Discount (OID) income is organized into sections for Non Treasury, Treasury, Tax-exempt and Tax-exempt Private Activity Bonds (subject to AMT). Tax lots are grouped under the security description headings which include the CUSIP numbers. Where information is available, tax lots are identified by the original cost and date of purchase and/or a unique tax lot ID number. Subtotals are provided for each bond and for each section. These amounts may not be the correct figures to report on your tax return(s). See the instructions.</small>								
<small>If tax-exempt OID was reported to you in prior years, the amounts may have been included in the tax-exempt interest totals. Although this income is now presented on these pages along with taxable OID, current regulations do not require that all tax-exempt OID be reported to the Internal Revenue Service (IRS). For your convenience, however, any amounts not reported to the IRS are shown in the column titled "Tax-exempt OID Not Reported to IRS."</small>								
<small>Columns are also included for market discount and acquisition premium. Market discount is displayed, however, only if you have elected to recognize it currently rather than at the time of sale or maturity. Wherever the letter "N" appears next to an amount of market discount or acquisition premium it has not been reported to the IRS due either to the tax lot's noncovered status or its date of purchase.</small>								
<small>Totals for OID income and related acquisition premium or market discount for the above referenced sections are found in Original Issue Discount and Adjustments. For securities presented in this section, detail of all interest transactions and bond premium amortization are found in either Detail for Interest Income or Detail for Tax-exempt Interest.</small>								
<small>Income and adjustment totals at the end of the tax-exempt sections are categorized by your state of residence, US possessions and other states.</small>								
FATCA filing requirement []								
NON TREASURY ORIGINAL ISSUE DISCOUNT								
7. Description:								
Tax lot identifier or Cost and date acquired	Quantity	Begin date	1-Original issue discount for the year	3- Early withdrawal penalty	5- Market discount	6- Acquisition premium	9- Investment expenses	Notes
CARIBBEAN DEBT RECOVERY LTD/ CUSIP: G19013AA2	191,000.00	01/01/21	1,350.89	0.00	0.00	0.00	0.00	
\$40,826.25 07/21/17	191,000.00	01/20/21	13,437.81	0.00	0.00	0.00	0.00	
	191,000.00	07/20/21	12,620.34	0.00	0.00	0.00	0.00	
		Tax lot totals:	27,409.04	0.00	0.00	0.00	0.00	
ODEBRECHT DRILLING NORBE VIII/ CUSIP: G67106AC1	1.10	01/01/21	0.02	0.00	0.00	0.00	0.00	
\$61 03/07/18	1.10	03/01/21	0.02	0.00	0.00	0.00	0.00	
	1.10	06/01/21	0.02	0.00	0.00	0.00	0.00	
	1.10	09/01/21	0.02	0.00	0.00	0.00	0.00	
	1.10	12/01/21	0.01	0.00	0.00	0.00	0.00	
		Tax lot totals:	0.09	0.00	0.00	0.00	0.00	
Non Treasury Totals								
Original issue discount						27,409.13		

Since OID is accrued for tax purposes, the amount of OID income reported in Line 1, Form 1099-OID, may not match the actual cash payments you received during the year. In addition, you may be required to include OID in income even when no actual cash payments were received. Line 5, market discount, includes the amount of market discount for taxable covered securities. This line is populated when the purchase price is below the original issue price plus any accrued OID – and the client has elected with Raymond James to report accrued market discount on Form 1099-INT yearly. Line 6 reports the acquisition premium on covered securities, which is the amount paid for the security above the adjusted issue price. Line 8 includes OID on U.S. Treasury obligations, which does not include income in Line 1. Line 10 reports amortized bond premium for OID bonds.

Tax-exempt interest includes accrued interest received on the sale of a municipal bond. Specified private activity bond interest (tax-exempt interest subject to federal alternative minimum tax) is reported in line 11.

OID for REMIC and Collateralized Debt Obligation (CDO) securities is reported on Form 1099-OID. Information for these securities is often delayed due to their accrual periods.

SHORTFALLS:

The Detail for Interest Income supplemental section of the Composite Statement (shown below) will reflect any shortfall amounts on contingent payment debt instruments (CPDI).

HARRIS NA CHICAGO, IL	05573JJR6	09/30/22	-296.20	Interest shortfall- contingent debt
BARCLAYS BK WILMINGTON, DE	06740AVW6	09/27/22	125.00	Deposit interest
			128.10	Total Interest
			-296.20	Total CPDI Interest shortfall

The transaction description will reflect interest shortfall on contingent debt. Shortfalls are specific to CPDI. A net negative adjustment (shortfall) happens when an actual income payment is less than the projected payment. You may be able to use a shortfall to reduce the amount of OID income reported on your tax return. Shortfalls will also appear on the summary page, in “Original Issue Discount and Adjustments.” Note that shortfalls are not reported to the IRS.

The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).

Taxable accrued interest paid	0.00
Taxable accrued Treasury interest paid	0.00
Tax-exempt accrued interest paid	0.00
Tax-exempt accrued interest paid (AMT)	0.00
Taxable accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid (AMT)	0.00
Nonqualified interest	0.00
Tax-exempt nonqualified interest	0.00
Tax-exempt nonqualified interest (AMT)	0.00
Interest shortfall on contingent payment debt	296.20
Bond premium- Non Treasury obligations (noncovered lots)	0.00
Bond premium- Treasury obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00
Market discount (noncovered lots)	0.00

Filing Guide: IRS line-by-line instructions are found at the end of your Composite Form 1099. You can also refer to the IRS Filing Guide, which details where to report certain items from your Form 1099.

GENERAL INFORMATION:

TRANSACTIONS WE DO NOT REPORT TO THE IRS

Nonreportable 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 Raymond James does not report them to the IRS. Short-term debt instruments are obligations issued and matured within one year or less.

Nonreportable Distributions:

Partnership Cash Distributions:

We do not report partnership distributions to the IRS. However, we provide you the partnership transaction details in the summary pages of your Composite Statement 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. However, there is no set date for it to be mailed.

Shortfalls:

We do not report shortfalls to the IRS. This information is provided for your reference on the Summary Information page, in the “Original Issue Discount And Adjustments” section. It’s also shown in the “Detail for Interest Income” supplemental section of your Composite Statement. You can find the definition of a shortfall in the Form Component and Detail Pages – Form 1099-OID section.

Nonqualified Stated Interest:

The Nonqualified Stated Interest (NQSI) figure is included in your total OID income and does not need to be reported separately. It is displayed on the Income Summary page to provide additional clarity.

Advisory Fees and Other Expenses:

We do not report advisory fees. However, they are listed in the summary pages of your Composite Statement, under “Reconciliations, Fees, Expenses and Expenditures” as well as in the Composite Statement Detail pages, under “Fees and Expenses.”

Margin Interest Expense:

We do not report margin interest expense to the IRS. For your reference, it will appear in the “Non Reported Income, Fees,

Expenses and Expenditures” section in summary information on your Composite Statement.

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, Raymond James 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 could occur if there is:

- Failure to provide a valid account certification (new account application or Form W-9) within 30 days
- Missing required information on the forms:
 - Client’s legal name
 - Social Security # or taxpayer identification number (TIN)
 - Signature
 - Date of signature

Withholding for Nonresident Aliens:

If you are a foreign person or entity, be sure to submit a Form W-8 (the non-U.S. version of a Form W-9) to prevent backup withholding.

Without a signed Form W-8, Raymond James is required to withhold 24% federal withholding on dividends, interest and sale proceeds for individual accounts and 30% Foreign Account Tax Compliance Act (FATCA) withholding on dividends and interest for entity accounts. Per IRS regulations, a separate Form W-8 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.

What if federal withholding has been applied?

If withholding occurs, per IRS regulations, Raymond James is unable to refund federal backup withholding for U.S. accounts. Any federal backup withholding will be reported on your Composite Statement, and you can claim a refund when filing your annual tax returns.

STATE BACKUP WITHHOLDING

State backup withholding for Maine, California and Vermont will be applied when federal backup withholding is applied. This can occur for either a missing Form W-9, IRS B Notice or an IRS C Notice.

Maine, California and Vermont have their own backup withholding requirements (in addition to the federal backup withholding rates) for accounts that incur taxable transactions, which are reportable on your Composite Statement:

- Maine will withhold at a rate of 5%
- California will withhold at a rate of 7%
- Vermont will withhold at a rate of 6.72%

MULTIPLE COMPOSITE STATEMENTS

You will receive a separate Composite Statement for each account held at Raymond James. Additionally, if you owned a mutual fund position at Raymond James and transferred that position to be held directly with a fund company, you may receive a Composite Statement from Raymond James and a Composite Statement directly from the fund company. If you held securities at another firm for any part of the tax year, you may receive a Composite Statement for that part of the tax year directly from the other firm. Each of these amounts should be reported separately, listing the individual payers and associated amounts. Before filing your tax return, make certain you have received all your Composite Statements.

DELAYED COMPOSITE STATEMENT

Your Composite Statement may be delayed due to pending information from issuers of holdings in your account, or other adjustments. Our goal is to provide you with complete and accurate information in the first Composite Statement to

avoid mailing you an amended form, and we will work quickly to complete and send your form as soon as we receive the necessary information.

A few reasons your Composite Statement may still include pending important tax information are:

- Income reallocation, where the company changes the original characterization of income paid during the tax year, after year-end
- Processing of OID and mortgage-backed bonds
- Expected cost basis adjustments, most likely for accounts holding fixed income securities and options

Raymond James will mail all Composite Statements by March 15 regardless of any outstanding information per IRS regulations.

AMENDED COMPOSITE STATEMENT

Raymond James is required by the IRS to produce an amended Composite Statement if notice of an adjustment is received after the original statement has been produced. There is no cutoff or deadline for amended Composite Statements so you could receive one at any time of year.

Some common reasons a Composite Statement 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

A Summary of Changes page will accompany an amended Composite Statement that summarizes what has been changed. The page will separate the changes by each section of the Composite Statement. Amended forms will show a “C” next to the changed transaction in the reportable section as well as the supplemental details.

LIMITED PARTNERSHIP (K-1)

Your Composite Statement does not report distributions paid by limited partnerships. If you owned units in a limited partnership, you should receive a Schedule K-1 directly from the partnership. K-1s are normally mailed in mid-March. If you do not receive your K-1, 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.” Client tax information will then bypass the U.S. Postal Service and instead be delivered securely through the partnership’s website.

A partnership will even notify you via email 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 or to request a copy of the K-1.

ROYALTY TRUST PACKETS

The mailing deadline for Royalty Trust Tax booklets is March 15.

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 Raymond James 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 preliminary 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. Raymond James 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, Raymond James reports principal payments for all investments on Form 1099-B.

GENERAL COST BASIS INFORMATION

Events that can impact cost basis

Please be aware of events that could potentially impact your cost basis and tax reporting for securities that were sold during the past year. These events can include:

- Corporate Actions: Events such as stock splits, mergers, 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
 - Cost basis for premium taxable bonds will be adjusted unless Election 1 is selected to not adjust cost basis and not offset income yearly
 - Elections also affect cost basis for discount bonds and how market discount is reported and accrued
 - Election 2 gives the option to report market discount yearly, which will then reflect adjusted cost basis
 - Election 3 determines how that adjusted cost basis will be calculated using either the default constant yield method or the optional method
 - Election 4 opts to use the "end of accrual" period spot rate for income received on foreign currency bonds (versus the default method, which uses the average of spot rates in the accrual period)

- 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-first-out (LIFO) can impact cost basis on realized tax lots
- Gifting and Inheritance: Securities that have been gifted or inherited are subject to IRS guidelines for cost basis and holding period adjustments
- Wash Sales: Wash sales can 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 noncovered section(s) of your Form 1099-B, please keep in mind this information is not furnished to the IRS. We encourage you to work with your financial advisor and utilize the resources that Raymond James provides to establish missing cost basis if possible. If you determine your cost basis after you receive your Form 1099-B, please be mindful of the covered/noncovered status of the security, as an amended form may not be required.

QUESTIONS

If you have any suggestions, questions or comments about this guide or your Composite Statement, please contact your financial advisor at the telephone number on the cover page of your Composite Statement.

DOWNLOAD AND IMPORTING TOOLS

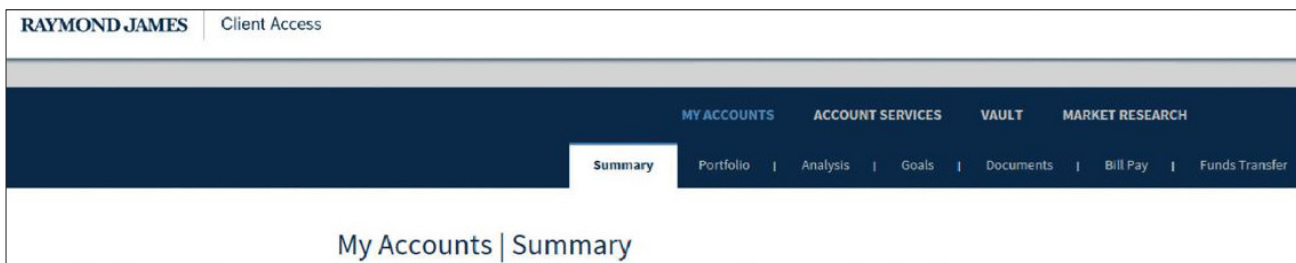
COMPOSITE STATEMENT EXPORT TO EXCEL

Raymond James, in conjunction with our tax vendor, offers the ability for clients to download Composite Statement information into an Excel format. The download provides the ability for clients to send tax reporting information to tax professionals or upload directly into tax preparation software. The link is accessible in Client Access once the forms are produced.

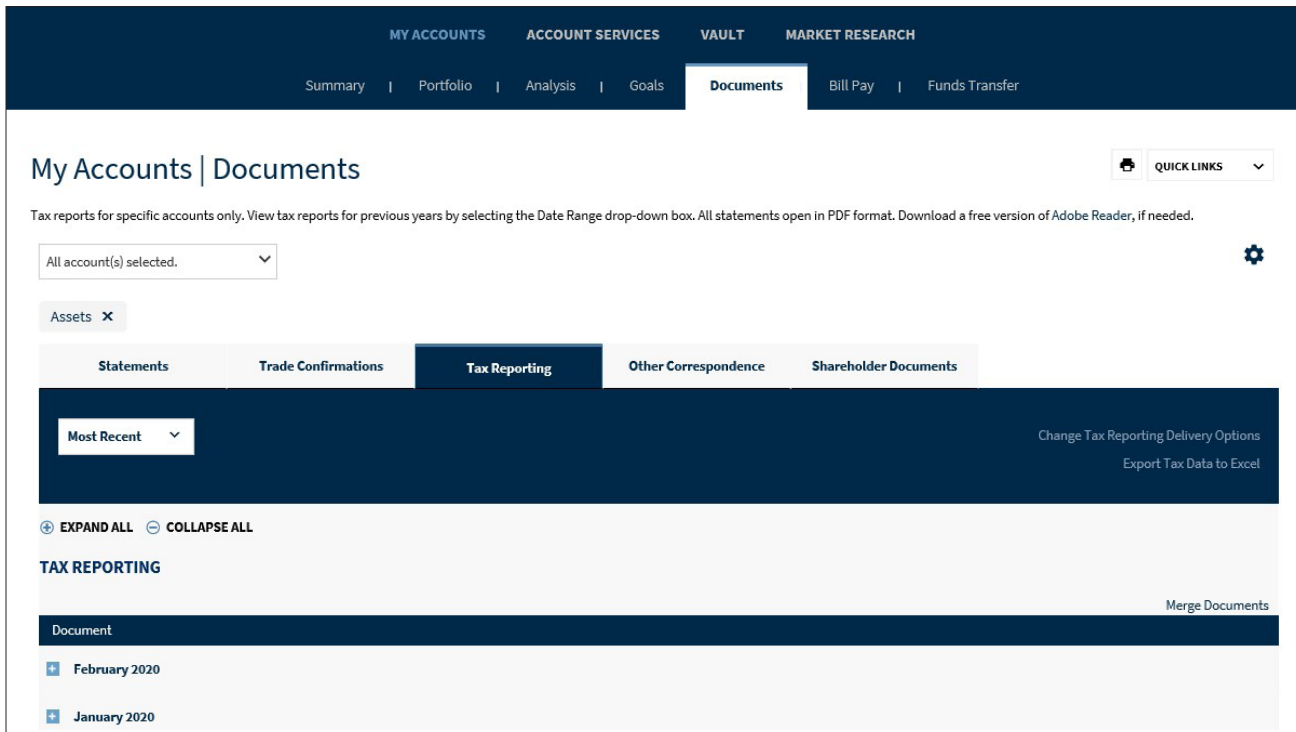
The download contains all reportable activity that corresponds with your tax ID and document ID. This includes Forms 1099-B, -DIV, -INT, -MISC and -OID. Please note that data for Form 1042-S and any Puerto Rico tax forms (480.6A-D) are not available for download.

How to download your Composite Statement in Excel:

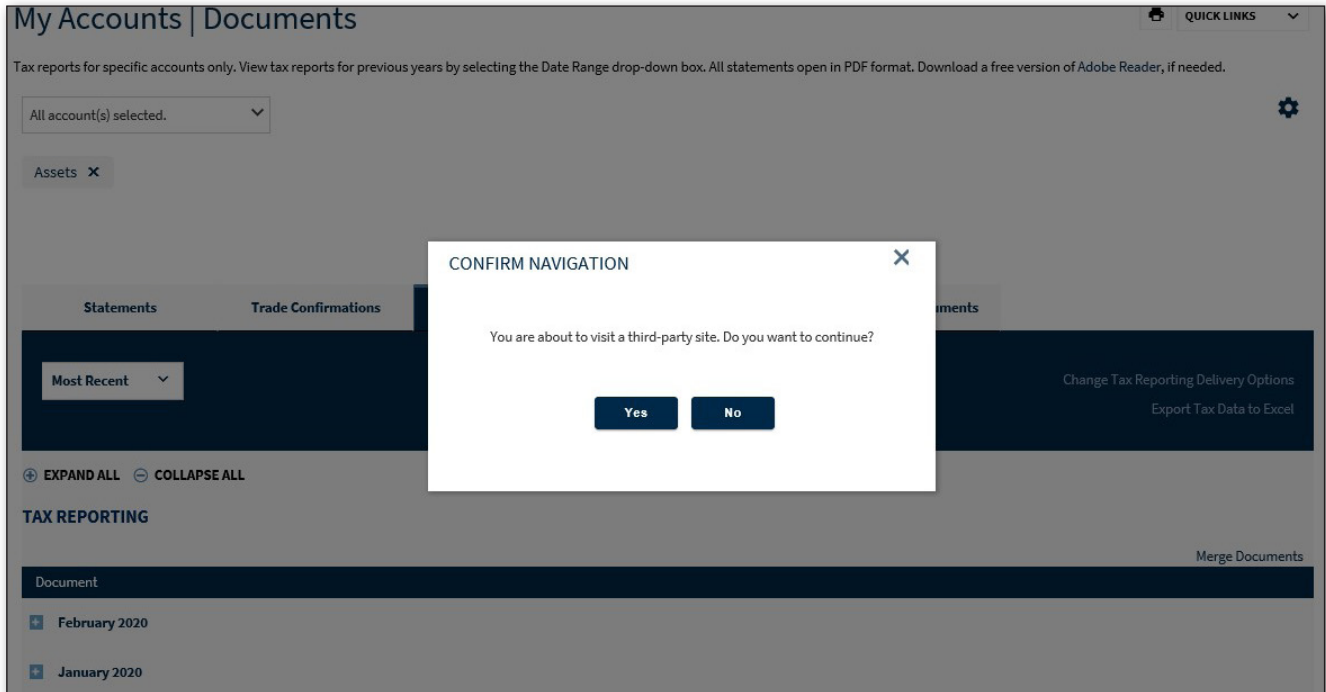
1. Open Client Access
2. Click on My Accounts located in the top menu
3. Then, click on Documents located in the menu below My Accounts



4. Click on the Tax Reporting tab in the Documents menu



5. Select the Export Tax Data to Excel link located on the top right
6. Once download option has been selected, a popup screen will appear informing you that you are being directed to a third-party site. Select YES.



7. You will be directed to another page, which will prompt you to enter the required information below:

Raymond James & Associates, Inc. 880 Canillon Parkway Saint Petersburg, FL 33716 Customer Service: 800-647-7378	Tax Information Account 11111111	Statement Date: 02/15 Document ID: 1XXX 111 111X
	John Doe 1234 Financial Way New York, NY 10038 RECIPIENT'S TIN: XX-XXXXXXX	Raymond James 123-456-7890 raymond.james@raymondjames.com Office Code: ABC Rep Code: 1ABC

- Tax year
- Account number
- Document ID (located at the top right corner of your Composite Statement)
- File type
- Required CAPTCHA code displayed

RAYMOND JAMES®
Raymond James - Tax Download

- The Account Number and Document ID are on the top of page one of your composite Form 1099.
- You may download your tax documents as a .csv file type or a compressed zip file. The file is structured such that the Form name (1099-B, 1099-DIV, 1099-INT, 1099-R) is in column A.
- The first row for each Form contains the corresponding IRS box name.
- Please contact your Financial Advisor or Client Services at 800-647-7378 for questions regarding the amounts reflected on your statement.


Tax Year

Account

Document Id

File Type

Visual Code
Audio Code



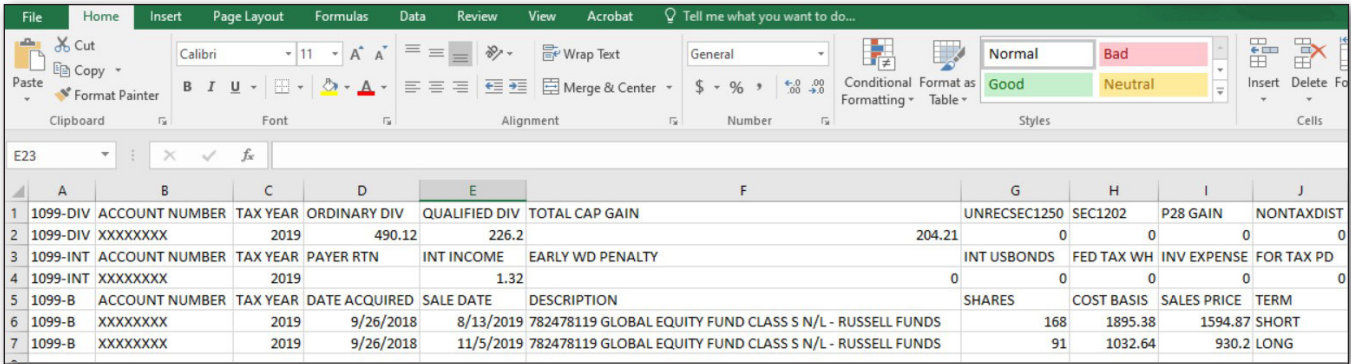
Enter code

8. Click on the Download option
9. Once the Save or Open download box appears, select your option.

Do you want to open or save **TaxDownload.csv** from **taxdownload.wsc.com**?

×

10. After saving or opening, you have successfully saved/downloaded your Composite Statement tax data, resulting in an Excel format that will be the image below.



NOTE: Each form is reported separately but in succession in one Excel document. Column A reflects the name of the IRS tax form and is repeated. The first line for each separate tax form contains the names of the IRS form lines.

As a reminder, clients are responsible for any data uploaded into tax preparation software. Clients must also ensure any data uploaded into their tax preparation software is updated per any amendments or changes made to their Composite Statement after the original was produced.

For assistance downloading your Raymond James tax documents, please contact your financial advisor or Client Services at 800.647.7378.

TAX PREPARATION SOFTWARE

Raymond James has partnered with tax preparation software providers H&R Block, TaxAct and TurboTax to provide tools that will enable you to easily import tax form data.

Use these tools to import tax form data from your Raymond James or Raymond James Bank Composite Statement retail tax statement, as well as your Form 1099-R retirement tax form. Below is a table that outlines Composite Statement import functionality for each tax preparation software tool.

TAX PREPARATION SOFTWARE IMPORT FUNCTIONALITY

Tax Form	H&R Block	TaxAct	TurboTax
1099-B	X	X	X
1099-DIV	X	X	X
1099-INT	X	X	X
1099-MISC		X	X
1099-OID	X	X	X

Your privacy is important to us, and as a result, all data is kept on secure servers and can only be accessed by entering your account number and the unique document ID. The document ID is in the upper right-hand corner of Page 1 of your tax statement.

It is extremely important that you verify information imported into tax preparation software against your own records to ensure accurate and complete reporting of all required tax information.

DE MINIMIS

While clients are responsible for reporting any income to the IRS, Raymond James is only responsible for reporting to the IRS income at or above the threshold amounts noted below, per IRS regulations. As a reminder, clients are responsible for reporting all income on Form 1040.

If you do not receive a Composite Statement for one of your accounts from Raymond James, it may be because the amount fell under the minimum amount we are required to report to the IRS, and therefore a Composite Statement was not generated.

AMOUNT MINIMUMS FOR REPORTING

IRS Form	Minimum Amount
1099-B	All
1099-DIV	\$10 or more
1099-INT	\$10 or more
1099-OID	\$10 or more
1099-MISC	In general, \$10 or more, except for Line 3, which is \$600 or more

TAX YEAR 2022 RETAIL MAILING SCHEDULE

For tax season 2022, we have created a mailing schedule that takes into account the increased complexity of tax reporting while still providing the flexibility of an earlier mailing for those accounts that do not own products such as mutual funds, REITs and UITs.

As you prepare for 2022 tax reporting, please note these anticipated mailing dates for your Raymond James forms and information.

Form	Account Type	Explanation	Mailed By
1099	Retail	Mailing for original Composite Statement. Early mailing excludes holders of securities that are likely to have income reallocated (mutual funds/UITs, WHFITs, WHMTs and REMICs).	2/15/2024
1099	Retail	Mailing for original Composite Statements delayed due to specific holdings and/or income reallocation and amended Composite Statements as needed.	2/28/2024
480.6A	Retail	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.	2/28/2024
480.6B	Retail	480.6B – Reporting for Puerto Rico residents holding Puerto Rico securities with investment income that is subject to withholding.	
480.6C	Retail	480.6C – Reporting for nonresidents of Puerto Rico who hold Puerto Rico-based securities in their accounts.	
480.6D	Retail	480.6D – Reporting for Puerto Rico-based residents who may be subject to the alternative minimum tax.	
1099	Retail	Raymond James mails remaining original Composite Statements and amended Composite Statements as needed.	3/15/2024
2439	Retail	Raymond James mails 2439 statements (notice to shareholders of undistributed long-term capital gains and taxes paid by regular investment companies).	3/31/2024
K-1	Retail	Raymond James mails 2439 statements (notice to shareholders of undistributed long-term capital gains and taxes paid by regular investment companies).	Various

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