2024 Tax Reporting Statement Instructions

Information to Help You Understand Your Tax Forms

Here are instructions and line item descriptions for the information reported to the IRS on tax forms 1099-DIV, 1099-MISC, 1099-INT, 1099-B, and 1099-OID. These are IRS instructions that we are required to provide to you.

RECIPIENT'S TAXPAYER IDENTIFICATION NUMBER AND ACCOUNT NUMBER

Recipient's taxpayer identification number (TIN) — For your protection, this form may show only the last four digits of your 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 identification number to the IRS and, where applicable, to state and/or local governments.
Account number — Shows an account number or other unique number the payer assigned to distinguish your account.
CUSIP number — Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

NOMINEES

Nominees (Form 1099-DIV, Form 1099-INT, and/or Form 1099-OID): If Form 1099-DIV, Form 1099-INT, and/or Form 1099-OID include amounts belonging to another person(s), you are considered a nominee recipient. You must complete a Form 1099-DIV, Form 1099-INT, and/or Form 1099-OID, as applicable, for each of the other owners, showing the income allocable to each. File Copy A of the forms with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." A spouse is not required to file a nominee return to show amounts owned by the other.
Form(s) 1099-DIV, Form(s) 1099-INT, and/or Form(s) 1099-OID must be filed with **Form 1096,** *Annual Summary and Transmittal of U.S. Information Returns,* with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation. See the 2024 *General Instructions for Certain Information Returns.*
Future developments. For the latest information about developments related to the forms and their instructions, such as legislation enacted after they were published, go to www.irs.gov/[form name]. (Follow the forward slash [/] with the name of the form, i.e., form1099div, form1099int, form1099misc, form1099b, or form1099oid).

1099-DIV: DIVIDENDS AND DISTRIBUTIONS (OMB NO. 1545-0110)

1a. Total Ordinary Dividends — Shows total ordinary dividends that are taxable. Include this amount on Form 1040 or 1040-SR. Also report it on Schedule B (1040 or 1040-SR), if required.
1b. Qualified Dividends — Shows the portion of the amount in line 1a that may be eligible for the reduced capital gains rates. See Form 1040 or 1040-SR instructions 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.
2a. Total Capital Gain Distributions — 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 or 1040-SR). If **no amount** is shown on lines 2b, 2c, 2d, and 2f **and** your **only** capital gains and losses are capital gain distributions, you may be able to report the amounts shown on box 2a on Form 1040 or 1040-SR, rather than Schedule D. See the Form 1040 or 1040-SR instructions.
2b. Unrecap. Sec. 1250 Gain — Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the **Unrecaptured Section 1250 Gain Worksheet** in the Schedule D instructions (Form 1040 or 1040-SR).
2c. Section 1202 Gain — Shows the portion of the amount in line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040 or 1040-SR) instructions.
2d. Collectibles (28%) Gain — Shows the portion of the amount in 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 or 1040-SR).
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).
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.
3. Nondividend Distributions — 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,** *Investment Income and Expenses.*
4. Federal Income Tax Withheld — 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,** *Request for Taxpayer Identification Number and Certification,* for information on backup withholding. **Include this amount on your income tax return as tax withheld.**
5. Section 199A Dividends — Shows the portion of the amount in line 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.
6. Investment Expenses — Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in line 1a.
7. Foreign Tax Paid — Shows the foreign tax you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Form 1040 or 1040-SR instructions.
8. Foreign Country or U.S. Possession — This line should be left blank if a RIC reported the foreign tax shown in line 7. Generally completed as *various.*
9.–10. Liquidation Distributions — Shows cash and noncash liquidation distributions.
12. Exempt-Interest Dividends — Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See instructions for Form 1040 or 1040-SR for where to report This amount may be subject to backup withholding. See line 4.
13. Specified Private Activity Bond Interest Dividends — Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in line 12. See the *Instructions for Form 6251, Alternative Minimum Tax for Individuals.*
14.–16. State income tax withheld reporting lines.

Nominees: Please read the note above.

1099-INT: INTEREST INCOME (OMB NO. 1545-0112)

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

1. Interest Income—Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in line 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,** *Credit to Holders of Tax Credit Bonds.* See the instructions above for a taxable covered security acquired at a premium.
2. Early Withdrawal Penalty—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 or 1040-SR to see where to take the deduction.
3. Interest on U.S. Savings Bonds and Treasury Obligations—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,** *Investment Income and Expenses.* 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.
4. **Federal Income Tax Withheld**—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,** *Request for Taxpayer Identification Number and Certification.* **Include this amount on your income tax return as tax withheld.**
5. Investment Expenses—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.
6. Foreign Tax Paid—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.
7. Foreign Country or U.S. Possession—Shows the country or U.S. possession to which the foreign tax was paid.
8. Tax-Exempt Interest—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 or 1040-SR. This amount may be subject to backup withholding. See line 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.
9. Specified Private Activity Bond Interest—Shows tax-exempt interest subject to the alternative minimum tax. **This amount is included in line 8.** See the *Instructions for Form 6251, Alternative Minimum Tax for Individuals.* See the instructions above for a tax-exempt covered security acquired at a premium.
10. Market Discount—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 this amount on your income tax return as directed in the instructions for Form 1040 or 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.
11. Bond Premium—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 on this line, see the instructions for Schedule B (Form 1040 or 1040-SR) 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 on this line for a taxable covered security acquired at a premium, the payer has reported a net amount of interest on line 1. If the amount on this line is greater than the amount of interest paid on the covered security, please see Regulations section 1.171-2(a)(4).
12. Bond Premium on U.S. Treasury Obligations—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 line, see the Instructions for Schedule B (Form 1040 or 1040-SR) 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 line 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 line 3. If the amount in this line is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).
13. Bond Premium on Tax-Exempt Bond—For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported on this line, see **Pub. 550,** *Investment Income and Expenses*, to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this line for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in line 8 or 9, whichever is applicable. If the amount in this line 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).
14. Tax-Exempt and Tax Credit Bond CUSIP No.—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).

15.–17. State tax withheld reporting lines.

Nominees: Please read the note on the first page.

1099-MISC: MISCELLANEOUS INCOME (OMB NO. 1545-0115)

Form 1099-MISC incorrect? If this form is incorrect or has been issued in error, contact the payer. If you cannot get this form corrected, attach an explanation to your tax return and report your income correctly.

2. Royalties—Report royalties from oil, gas, or mineral properties on Schedule E (Form 1040 or 1040-SR). For royalties on timber, coal, and iron ore, see **Pub. 544,** *Sales and Other Dispositions of Assets.*
3. Other Income—Generally, report this amount on the "Other income" line of Form 1040 or 1040-SR (or Form 1040NR) and identify the payment. The amount shown may be payments received as prizes, awards, or other taxable income. See **Pub. 525,** *Taxable and Nontaxable Income.* If it is trade or business income, report this amount on Schedule C or F (Form 1040 or 1040-SR).
4. **Federal Income Tax Withheld**—Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN. See **Form W-9** and **Pub. 505,** *Tax Withholding and Estimated Tax,* for more information. **Report this amount on your income tax return as tax withheld.**
8. Substitute Payments in Lieu of Dividends or Interest—Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other income" line of Form 1040 or 1040-SR (or Form 1040NR).

16.–18. Show state or local income tax withheld from the payments.

1099-B: PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS (OMB NO. 1545-0715)

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and to the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in line 1a.

Applicable checkbox on Form 8949—Each section indicates where to report this transaction on Form 8949 and Schedule D, and which checkbox is applicable. See the instructions for your Schedule D and/or Form 8949. Information for each applicable Form 8949 checkbox has its own separate section on this form.

1a. Description of Property—Shows a brief description of the item or service for which amounts are being reported. For Section 1256 option contracts, "Section 1256 option" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this line may show the class of stock as C (common), P (preferred), or O (other).

1b. Date Acquired—This column may be blank if the basis is not reported to the IRS. If the shares sold were acquired on a variety of dates, the column may be marked *"various."* For short sales, the date shown is the date you acquired the security delivered to close the short sale.

1c. Date Sold or Disposed—Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale. For aggregate reporting in lines 8 through 11, no entry will be present.

1d. Proceeds—Shows the cash proceeds, reduced by any commissions or transfer taxes related to the sale, for transactions involving stocks, debt, commodities, forward contracts, non-Section 1256 option contracts, or securities futures contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts or non-Section 1256 option contracts are shown in parentheses. This column does not include proceeds from Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (whichever is applicable), as explained in the instructions for Schedule D.

1e. Cost or Other Basis—Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a non-compensatory option granted or acquired on or after January 1, 2014, the basis has been adjusted to reflect your option premium. If the securities were acquired through the exercise of a non-compensatory option granted or acquired before January 1, 2014, your broker is permitted, but not required, to adjust the basis to reflect your option premium. If the securities were acquired through the exercise of a compensatory option, the basis has not been adjusted to include any amount related to the option that was reported to you on a Form W-2. If the security is noncovered, the amount in column 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D or **Pub. 550,** *Investment Income and Expenses,* for details.

1f. Accrued Market Discount—Shows the amount of accrued market discount. For details on market discount, see Schedule D instructions, Instructions for Form 8949, and **Pub. 550,** *Investment Income and Expenses.* If basis is not reported to the IRS, this box may be blank.

1g. Wash Sale Loss Disallowed—Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see Schedule D instructions, Instructions for Form 8949, and **Pub. 550,** *Investment Income and Expenses.* If basis is not reported to the IRS, this column may be blank.

2. Type of Gain or Loss—Short-Term Gain or Loss, Long-Term Gain or Loss, or Ordinary Income. If the ordinary income footnote is stated, your security may be subject to special rules or an adjustment may be required. See the Instructions for Form 8949, **Pub. 550,** *Investment Income and Expenses,* or **Pub. 1212,** *Guide to Original Issue Discount (OID) Instruments,* for more details.

3. Proceeds are from Qualified Opportunity Fund (QOF)—Reporting a disposition of interest in a QOF.

4. **Federal Income Tax Withheld**—Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9, *Request for* Taxpayer *Identification Number and Certification,* for information on backup withholding. **Include this amount on your income tax return as tax withheld.**

5. Noncovered Security—Generally, a noncovered security means stock purchased before 2011, stock in most mutual funds purchased before 2012, stock purchased in or transferred to a dividend reinvestment plan before 2012, debt acquired before 2014, options granted or acquired before 2014, and securities futures contracts entered into before 2014.

6. Reported to IRS—Gross proceeds or net proceeds. If the exercise of a non-compensatory option resulted in a sale of a security, the amount in column 1d was adjusted for option premium (see footnote [a]).

7. Loss based on the 1d amount above—If stated, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in column 1d. See the Form 8949 and Schedule D instructions. The broker should advise you of any losses on a separate statement.

Section 1256 Option Contracts (Columns 8 through 11)

8. Profit or (loss) realized in 2024 on closed contracts—Shows the profit or (loss) realized on Section 1256 option contracts closed during 2024.

9. Unrealized profit or (loss) on open contracts—12/31/2023—Shows any year-end adjustment to the profit or (loss) shown in column 8 due to open contracts on December 31, 2023.

10. Unrealized profit or (loss) on open contracts—12/31/2024—Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2024. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts—12/31/2024 in 2025.

11. Aggregate profit or (loss) on contracts—Columns 8, 9, and 10 are all used to figure the aggregate profit or (loss) on Section 1256 option contracts for the year. Include this amount on your 2024 Form 6781.

12. Basis Reported to IRS—The heading at the beginning of each section of this Form 1099-B shows whether the transactions listed within the section report short-term or long-term gain or loss, and whether or not the basis, shown in column 1e, is reported to the IRS. If the heading of the section indicates that the basis is reported to the IRS, and NO adjustment is required, see the instructions for your Schedule D as you may be able to report your transaction directly on Schedule D. If section 2 states "Ordinary," an adjustment may be required.

    If the basis of the securities sold was not reported to the IRS, the securities were noncovered and 1b (Date Acquired) and 1e (Cost or Other Basis) may be blank, and 2 (Type of Gain or Loss: Short-Term or Long-Term) may be labeled as Unknown.

14.–16. Shows state(s) income tax information.

1099-OID: ORIGINAL ISSUE DISCOUNT (OMB NO. 1545-0117)

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of an OID obligation, generally you must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than one year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See **Pub. 550,** *Investment Income and Expenses* for more information.

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 with acquisition premium, your payer generally must report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

1. Original Issue Discount for 2024 — Shows the OID on the taxable obligation for the part of the year you owned it. Report the amount in column 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See **Pub. 1212,** *Guide to Original Issue Discount (OID) Instruments,* for details on how to figure the correct OID.

   See the instructions above for a covered security acquired with acquisition premium.
2. Other Periodic Interest — Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see **Pub. 550,** *Investment Income and Expenses* for reporting instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes. If there is an amount in both boxes 2 and 11, the amount in box 2 is tax-exempt interest and is not included in interest income on your tax return. In general, see how to report tax-exempt interest in the Instructions for Form 1040 or 1040-SR.
3. Early Withdrawal Penalty — Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 or 1040-SR to see where to take the deduction.
4. Federal Income Tax Withheld — 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 for information on backup withholding. Include this amount on your income tax return as tax withheld.
5. Market Discount — For a covered security acquired with OID, 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. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, 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 a market discount under section 1276(b). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. Report the accrued market discount on your income tax return as directed in the instructions for Form 1040 or 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.
6. Acquisition Premium — For a covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this column, see the instructions for Form 1040 or 1040-SR (Schedule B). If an amount is not reported in this column for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in column 1 or column 8, you must report the net amount of OID on Form 1040 or 1040-SR (Schedule B) and you must not make an adjustment to this amount for acquisition premium on Form 1040 or 1040-SR (Schedule B). If there is an amount in both columns 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in column 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired with acquisition premium.
7. Description — Shows the identification number (CUSIP number) or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).
8. Original Issue Discount on U.S. Treasury Obligations — Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return, and see **Pub. 1212,** *Guide to Original Issue Discount (OID) Instruments,* to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in column 1. See the instructions above for a covered security acquired with acquisition premium. If the number in this box is negative, it represents a deflation adjustment. See **Pub. 550,** *Investment Income and Expenses* for further information on accounting for this adjustment.
10. Bond Premium — For a taxable covered security, including a Treasury inflation-protected 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 column, see the Instructions for Form 1040 or 1040-SR (Schedule B). If an amount is not reported in this column 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 column 2. If this amount in this column is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4). If there is an amount in both columns 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in column 10 shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.
11. Tax-Exempt OID — For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, shows the tax-exempt OID for the part of the year it was owned by the record holder. The payer may, but is not required to, report the OID for a tax-exempt obligation that is a covered security acquired before January 1, 2017. In general, report the amount of tax-exempt OID on Form 1040 or 1040-SR. See the instructions above for a covered security acquired with acquisition premium.

12.–14. State income tax withheld reporting.

Nominees: Please read the note on the first page.