

# Get the most from your Merrill supplemental tax reporting statement

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Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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# Here's an overview

## **What is the Merrill supplemental tax reporting statement?**

The statement is a consolidated summary of gross income and expenses for those who invest in widely held fixed investment trusts (WHFITs), real estate mortgage investment conduits (REMICs) and/or collateralized debt obligations (CDOs). It's produced to comply with U.S. Treasury regulations that require all reporting for WHFIT securities be stated separately and mailed to clients by March 18.

## **What are WHFITs?**

WHFITs are trusts that hold fixed pools of mortgages, debt instruments, equities or other financial instruments. Classifying a security as a WHFIT causes it to fall under grantor trust rules, which means that certificate holders are considered the owners of the assets held by the trust. As the owner, you're responsible for reporting your pro rata share of gross income and expenses, including the undistributed or "attributed" income and expenses from the trust assets.

## **Who gets a supplemental tax reporting statement?**

If you're a Merrill client who holds WHFITs, REMICs and/or CDOs and are subject to tax reporting rules, you're eligible to receive a supplemental tax reporting statement.

## **What will you find in your supplemental tax reporting statement?**

The statement includes the following:

- The trust's sale of WHFIT assets on a pro rata basis and all gain/loss information
- Pro rata dividend, interest and principal payments received by the WHFIT
- Market discounts
- Pro rata investment expenses (that is, deductible-type expenses) and credits

The summary totals and detail information that appear in the statement pertain only to the WHFIT and REMIC/CDO securities you own.

# See reportable and nonreportable information

Merrill is required to report certain taxable information from the supplemental tax reporting statement to the Internal Revenue Service (IRS).

The reportable section of your statement includes the following details:

- Gross income that's generally reported on the Consolidated 1099, Dividends, Interest and Gross Proceeds from the sale of securities
- Investment expenses (that is, deductible-type expenses) and credits
- Information regarding the sale of WHFIT assets on a pro rata basis
- Non-pro rata principal payments received by the WHFIT
- REMIC Original Issue Discount (OID) and Interest

Your statement will also include some nonreportable information. These sections include details of your transactions as well as totals for each of the individual sections. We don't report to the IRS the details provided in the following sections of your statement:

- Cost basis adjustment
- Adjusted issue price
- Principal balance

# Check the status of your linked accounts

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

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

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



**2023 TAX REPORTING LINK STATUS**  
AS OF 03/15/2024

JOHN Q CUSTOMER  
123 MAIN STREET  
NEW YORK, NY 10281

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

Account Name	Account No.	Status	Pages In Package
John Q Customer	XXX-X6000	Supplemental Tax Statement Enclosed	1-48
	XXX-X6000	Tax Statement Produced 02/23	n/a
John and Jane Customer Jr.	XXX-X6000	Visa/Checking Stand Alone Delivered Online	n/a
	XXX-X6001	Tax Statement Delivered Online 02/23	n/a
John Consults Account	XXX-X6004	Tax Statement Pending	n/a
Jonathon Q Customer	XXX-X6A00	Form 1099R Produced 01/23	n/a
Jane Customer	XXX-X6A04	Income Below IRS Reporting Requirements	n/a
Johnnie and Janie Customer	XXX-X6B03	Supplemental Tax Statement Enclosed	49-56
	XXX-X6B03	Tax Statement Produced 2/23	n/a

# Get a glimpse of what's inside

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

 <b>MERRILL</b> A BANK OF AMERICA COMPANY	Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 1 of 56																				
	<b>2023 SUPPLEMENTAL TAX REPORTING STATEMENT</b> ORIGINAL 1099 03/15/2024																						
JOHN Q CUSTOMER 123 MAIN STREET NEW YORK, NY 10281	<table border="1"> <thead> <tr> <th>Table of Contents</th> <th>Page</th> </tr> </thead> <tbody> <tr> <td>Summary Pages .....</td> <td>3</td> </tr> <tr> <td>Summary by Security .....</td> <td>6</td> </tr> <tr> <td>Original Issue Discount Details .....</td> <td>17</td> </tr> <tr> <td>Sale Proceeds and Gain/Loss Details .....</td> <td>18</td> </tr> <tr> <td>Federal Income Tax Withheld on Sales Proceeds .....</td> <td>23</td> </tr> <tr> <td>Dividend Income Activity .....</td> <td>24</td> </tr> <tr> <td>Miscellaneous Information Activity .....</td> <td>31</td> </tr> <tr> <td>Interest Income Activity .....</td> <td>33</td> </tr> <tr> <td>Other Distributions and Charges .....</td> <td>41</td> </tr> </tbody> </table>		Table of Contents	Page	Summary Pages .....	3	Summary by Security .....	6	Original Issue Discount Details .....	17	Sale Proceeds and Gain/Loss Details .....	18	Federal Income Tax Withheld on Sales Proceeds .....	23	Dividend Income Activity .....	24	Miscellaneous Information Activity .....	31	Interest Income Activity .....	33	Other Distributions and Charges .....	41	
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## Important items for your attention

Occasionally, we may highlight information that could impact your tax return. In that case, we'd provide details in the "Important Items for Your Attention" section of the statement. **Note:** This section won't appear if there are no messages for you.

	<p>We would like you to note the following item(s) which may affect your tax return. Please discuss these matters with your Tax Advisor prior to completing your tax return.</p>
<p><b><u>IMPORTANT ITEMS FOR YOUR ATTENTION</u></b></p>	
<p>As an owner of units in a Master Limited Partnership, you will receive a Form 1065, Schedule K-1, directly from the partnership. Although we have included any partnership distributions paid to your account in the Other Distributions and Charges section of this statement, we will not report this information to the IRS. The Form 1065, Schedule K-1 you receive will include your income, deductions, other items, and should be used in the preparation of your Tax Return.</p>	
<p>All broker-dealers are required to report to the IRS both the date acquired and cost basis on a sale of a "covered security." Legislation requires reporting the gross proceeds of the sales of "covered" and "noncovered" securities and the adjusted cost basis for "covered securities." The gain/loss information for a "noncovered security" is included for your information, but will not be transmitted to the IRS.</p>	

## Corrections

If we identify an error and a corrected statement is required, we'll adjust the information we gave to the IRS and issue a new statement to you highlighting any corrections that have been made. A corrected supplemental tax reporting statement replaces any previous supplemental tax reporting statement you may have received from Merrill. When we notify you of changes, an "Adjustments Applied to This Statement" section appears immediately after the "Important Items for Your Attention" section on the cover page. This section highlights every security that was adjusted and includes an accompanying explanation for the correction made.

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

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

	<b>Account No.</b> 123-96000	<b>Taxpayer No.</b> XXX-XX-6789	<b>Page</b> 1 of 56
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**2023 SUPPLEMENTAL TAX REPORTING STATEMENT**  
**CORRECTED 1099 03/15/2024**

JOHN Q CUSTOMER 123 MAIN STREET NEW YORK, NY 10281	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left; border-bottom: 1px solid black;"><b>Table of Contents</b></td> <td style="text-align: right; border-bottom: 1px solid black;"><b>Page</b></td> </tr> <tr> <td>Summary Pages .....</td> <td style="text-align: right;">3</td> </tr> <tr> <td>Sale Proceeds and Gain/Loss Details .....</td> <td style="text-align: right;">10</td> </tr> <tr> <td>Dividend Income Activity .....</td> <td style="text-align: right;">20</td> </tr> </table>	<b>Table of Contents</b>	<b>Page</b>	Summary Pages .....	3	Sale Proceeds and Gain/Loss Details .....	10	Dividend Income Activity .....	20
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Sale Proceeds and Gain/Loss Details .....	10								
Dividend Income Activity .....	20								



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

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**IMPORTANT ITEMS FOR YOUR ATTENTION**

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

To view additional tax resources available online, please visit our Tax Center on mymerrill.com or merrilledge.com.

<b>ADJUSTMENTS APPLIED TO THIS STATEMENT</b>			
Security Description	CUSIP Number	Reason for Adjustment	Transaction Date(s) Affected
<b><i>DIVIDENDS AND DISTRIBUTIONS</i></b>			
UK EQUITY 3	594918104	REPORTING FOR THIS SECURITY MAY HAVE CHANGED SINCE YOUR PREVIOUS TAX STATEMENT. PLEASE REVIEW CURRENT AND PREVIOUS TAX STATEMENTS TO DETERMINE IMPACT.	03/11/23    11/02/2023
MUTUAL FUND 9	594918104	REPORTING FOR THIS SECURITY MAY HAVE CHANGED SINCE YOUR PREVIOUS TAX STATEMENT. PLEASE REVIEW CURRENT AND PREVIOUS TAX STATEMENTS TO DETERMINE IMPACT.	03/11/23

# Your account activity is summarized

Your statement's summary sections include the reportable income and expenses we're required to report to you and to the IRS via Forms 1099.

## Summary page sections

1. Dividends and Distributions (Form 1099-DIV)
2. Interest Income (Form 1099-INT)
3. Summary of Original Issue Discount Items (Form 1099-OID)
4. Summary of Sales Proceeds
5. Miscellaneous Information
6. Distributions, Charges and Expenses

The summary page includes summaries of original issue discount items and sales proceeds even though these items are reported individually by transaction to the IRS. You'll find the itemized information for these categories on a later page within the supplemental tax reporting statement.

 <p><b>MERRILL</b> A BANK OF AMERICA COMPANY</p>	<p>Account No. 123-96000</p>	<p>Taxpayer No. XXX-XX-6789</p>	<p>Page 3 of 56</p>																																																																		
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<p><b>JOHN Q CUSTOMER</b> 123 MAIN STREET NEW YORK, NY 10281</p>	<p>Your Financial Advisor 9697 <b>ROBERT A SMITH</b> 717 FIFTH AVENUE NEW YORK, NY 10022</p>	<p><b>Payer:</b> Merrill Lynch, Pierce, Fenner &amp; Smith Inc 1500 American Boulevard, NJ2-150-01-13 Pennington, NJ 08534-4129 Federal Identification Number 13-5674085</p>																																																																			
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<p><b>Form 1099-DIV 1 2023 Dividends and Distributions (OMB NO. 1545-0110)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1a Total Ordinary Dividends</td><td style="text-align: right;">5,041.90</td></tr> <tr><td>1b Qualified Dividends</td><td style="text-align: right;">3,960.35</td></tr> <tr><td>2a Total Capital Gain Distributions</td><td style="text-align: right;">252.09</td></tr> <tr><td>2b Unrecap. Sec. 1250 Gain</td><td style="text-align: right;">26.79</td></tr> <tr><td>2c Section 1202 Gain</td><td style="text-align: right;">0.00</td></tr> <tr><td>2d Collectibles (28%) Gain</td><td style="text-align: right;">0.00</td></tr> <tr><td>2e Section 897 Ordinary Dividends</td><td style="text-align: right;">119.89</td></tr> <tr><td>2f Section 897 Capital Gain</td><td style="text-align: right;">14.00</td></tr> <tr><td>3 Nondividend Distributions</td><td style="text-align: right;">130.00</td></tr> <tr><td><b>4 Federal Income Tax Withheld</b></td><td style="text-align: right;"><b>322.42</b></td></tr> <tr><td>5 Section 199A Dividends</td><td style="text-align: right;">1,590.30</td></tr> <tr><td>6 Investment Expenses</td><td style="text-align: right;">322.47</td></tr> <tr><td>7 Foreign Tax Paid</td><td style="text-align: right;">71.97</td></tr> <tr><td>8 Foreign Country or U.S. Possession</td><td style="text-align: right;">Various</td></tr> <tr><td>9 Liquidation Distributions Cash</td><td style="text-align: right;">1.36</td></tr> <tr><td>10 Liquidation Distributions Non-Cash</td><td style="text-align: right;">0.00</td></tr> <tr><td>11 Exempt-Interest Dividends</td><td style="text-align: right;">1,076.78</td></tr> <tr><td>12 Spec. Private Activity Bond Int. Div.</td><td style="text-align: right;">1,076.78</td></tr> <tr><td>13 State</td><td style="text-align: right;">ME</td></tr> <tr><td>14 State Identification No.</td><td style="text-align: right;">135674085/000</td></tr> <tr><td>15 State Tax Withheld</td><td style="text-align: right;">25.93</td></tr> </table>	1a Total Ordinary Dividends	5,041.90	1b Qualified Dividends	3,960.35	2a Total Capital Gain Distributions	252.09	2b Unrecap. Sec. 1250 Gain	26.79	2c Section 1202 Gain	0.00	2d Collectibles (28%) Gain	0.00	2e Section 897 Ordinary Dividends	119.89	2f Section 897 Capital Gain	14.00	3 Nondividend Distributions	130.00	<b>4 Federal Income Tax Withheld</b>	<b>322.42</b>	5 Section 199A Dividends	1,590.30	6 Investment Expenses	322.47	7 Foreign Tax Paid	71.97	8 Foreign Country or U.S. Possession	Various	9 Liquidation Distributions Cash	1.36	10 Liquidation Distributions Non-Cash	0.00	11 Exempt-Interest Dividends	1,076.78	12 Spec. Private Activity Bond Int. Div.	1,076.78	13 State	ME	14 State Identification No.	135674085/000	15 State Tax Withheld	25.93	<p><b>Form 1099-INT 2 2023 Interest Income (OMB NO. 1545-0112)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1 Interest Income</td><td style="text-align: right;">25,212.15</td></tr> <tr><td>2 Early Withdrawal Penalty</td><td style="text-align: right;">0.00</td></tr> <tr><td>3 Int. on U.S. Savings Bonds &amp; Treas.</td><td style="text-align: right;">0.00</td></tr> <tr><td><b>4 Federal Income Tax Withheld</b></td><td style="text-align: right;"><b>0.00</b></td></tr> <tr><td>5 Investment Expenses</td><td style="text-align: right;">66.24</td></tr> <tr><td>6 Foreign Tax Paid</td><td style="text-align: right;">0.00</td></tr> <tr><td>7 Foreign Country or U.S. Possession</td><td style="text-align: right;">Various</td></tr> <tr><td>8 Tax-Exempt Interest</td><td style="text-align: right;">464.38</td></tr> <tr><td>9 Specified Private Activity Bond Interest</td><td style="text-align: right;">102.11</td></tr> <tr><td>14 Tax-Exempt/Tax Credit Bond CUSIP No.</td><td></td></tr> <tr><td>15 State</td><td style="text-align: right;">ME</td></tr> <tr><td>16 State Identification No.</td><td style="text-align: right;">135674085/000</td></tr> <tr><td>17 State Tax Withheld</td><td style="text-align: right;">1.23</td></tr> </table>	1 Interest Income	25,212.15	2 Early Withdrawal Penalty	0.00	3 Int. on U.S. Savings Bonds & Treas.	0.00	<b>4 Federal Income Tax Withheld</b>	<b>0.00</b>	5 Investment Expenses	66.24	6 Foreign Tax Paid	0.00	7 Foreign Country or U.S. Possession	Various	8 Tax-Exempt Interest	464.38	9 Specified Private Activity Bond Interest	102.11	14 Tax-Exempt/Tax Credit Bond CUSIP No.		15 State	ME	16 State Identification No.	135674085/000	17 State Tax Withheld	1.23
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<p><b>3 Summary of 2023 Original Issue Discount Items</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Original Issue Discount</td><td style="text-align: right;">285.90</td></tr> <tr><td>OID on U.S. Treasury Obligations</td><td style="text-align: right;">0.00</td></tr> <tr><td>Investment Expenses</td><td style="text-align: right;">2.00</td></tr> </table> <p>Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2023 Original Issue Discount detail section of this statement.</p>	Original Issue Discount	285.90	OID on U.S. Treasury Obligations	0.00	Investment Expenses	2.00	<p><b>4 Summary of 2023 Sales Proceeds</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Sales Proceeds</td><td style="text-align: right;">191,905.51</td></tr> <tr><td><b>Federal Income Tax Withheld</b></td><td style="text-align: right;"><b>18,245.87</b></td></tr> </table> <p>Gross Proceeds from each of your 2023 securities trades are individually reported to the IRS. Refer to the 2022 PROCEEDS from Broker and Barter Exchange Transactions detail section of this statement.</p>	Sales Proceeds	191,905.51	<b>Federal Income Tax Withheld</b>	<b>18,245.87</b>																																																										
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<p><b>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.</b></p> <p>Additional tax resources are available at MyMerrill.com or you may reach a service representative at 800.637.6326.</p> <p>Merrill Lynch, Pierce, Fenner &amp; Smith Incorporated (MLPF&amp;S of Merrill) is a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation Member, Securities Investor Protection Corporation (SIPC)</p>																																																																					

# Your account activity is summarized *(continued)*

Page 4 includes summaries of the miscellaneous information, distributions, charges and expenses.

The "Distributions, Charges and Expenses" section summarizes these items associated with WHFIT income. Unlike the other summary sections, this section is not reported to the IRS.

 <p><b>MERRILL LYNCH</b> A BANK OF AMERICA COMPANY</p>	<p><b>Account No.</b> 123-96000</p>	<p><b>Taxpayer No.</b> XXX-XX-6789</p>	<p><b>Page</b> 4 of 56</p>																																														
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<p><b>5 2022 Miscellaneous Information</b> (OMB No. 1545-0115)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1 Rental Income</td><td style="text-align: right;">1,027.67</td></tr> <tr><td>2 Royalties</td><td style="text-align: right;">3,537.72</td></tr> <tr><td>3 Other Income</td><td style="text-align: right;">600.00</td></tr> <tr><td>4 Federal Income Tax Withheld</td><td style="text-align: right;">21.96</td></tr> <tr><td>8 Sub. Payments in Lieu of Div. or Int.</td><td style="text-align: right;">78.43</td></tr> <tr><td>15 State Tax Withheld</td><td style="text-align: right;">30.00</td></tr> <tr><td>16 State/Payer's State No.</td><td style="text-align: right;">ME/135674085/000</td></tr> </table> <p>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.</p>	1 Rental Income	1,027.67	2 Royalties	3,537.72	3 Other Income	600.00	4 Federal Income Tax Withheld	21.96	8 Sub. Payments in Lieu of Div. or Int.	78.43	15 State Tax Withheld	30.00	16 State/Payer's State No.	ME/135674085/000	<p><b>6 Distributions, Charges and Expenses</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Distributions and Charges</td><td></td></tr> <tr><td>  Non-Reportable Dividends and Interest</td><td style="text-align: right;">513.68</td></tr> <tr><td>  Non-Reportable Tax-Exempt Interest</td><td style="text-align: right;">823.01</td></tr> <tr><td>  Other Accrued Interest Paid</td><td style="text-align: right;">2.16</td></tr> <tr><td>  Margin Interest</td><td style="text-align: right;">0.00</td></tr> <tr><td>  Non-Reportable Distribution Expenses</td><td style="text-align: right;">35.00</td></tr> <tr><td>Expenses Subj to 2%-Deductions Suspended</td><td></td></tr> <tr><td>  Investment from Proceeds</td><td style="text-align: right;">264.10</td></tr> <tr><td>  Investment from Tax-Exempt Interest</td><td style="text-align: right;">15.00</td></tr> <tr><td>  Other</td><td style="text-align: right;">10.00</td></tr> <tr><td>Expenses Not Subject to 2%</td><td></td></tr> <tr><td>  Administrative</td><td style="text-align: right;">106.43</td></tr> <tr><td>  Severance</td><td style="text-align: right;">110.32</td></tr> <tr><td>  Investment from Interest</td><td style="text-align: right;">0.00</td></tr> <tr><td>  Other</td><td style="text-align: right;">35.00</td></tr> <tr><td>Non-Deductible Expenses</td><td></td></tr> <tr><td>  Organizational</td><td style="text-align: right;">15.00</td></tr> </table>	Distributions and Charges		Non-Reportable Dividends and Interest	513.68	Non-Reportable Tax-Exempt Interest	823.01	Other Accrued Interest Paid	2.16	Margin Interest	0.00	Non-Reportable Distribution Expenses	35.00	Expenses Subj to 2%-Deductions Suspended		Investment from Proceeds	264.10	Investment from Tax-Exempt Interest	15.00	Other	10.00	Expenses Not Subject to 2%		Administrative	106.43	Severance	110.32	Investment from Interest	0.00	Other	35.00	Non-Deductible Expenses		Organizational	15.00
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<p>The amounts listed on Forms 1099-DIV, 1099-INT, 1099-MISC, 1099-OID and 1099-B represent dividends, interest, miscellaneous information, original issue discount and/or gross proceeds payments made or credited to your account during the calendar year.</p> <p>If you are an investor in a limited partnership, information concerning your distributive share of the partnership's taxable income or loss (Form 1065, Schedule K-1) will not appear on the Tax Reporting Statement. Such information will be sent to you directly from the limited partnership, for inclusion on your income tax return.</p> <p><b>Nominees</b> - If your federal Taxpayer Identification Number is shown on this form and includes amounts belonging to another person, you are considered a nominee recipient. You must file and furnish Form 1099-DIV, 1099-INT, 1099-MISC, 1099-OID or 1099-B, as applicable, with the IRS, for each of the other owners to show their share of the income. A husband or wife is not required to file a nominee return to show amounts owned by the other. See the 2022 General Instructions for Certain Information Returns.</p> <p><b>Foreign Tax Paid</b> - You may be able to claim this foreign tax as a deduction or a credit on Form 1040. See the Instructions for Form 1040. <b>Foreign country or U.S. possession</b> will always be displayed as <b>various</b>.</p> <p><b>Backup Withholding</b> - Persons not furnishing their taxpayer identification number (TIN) to the payer become subject to backup withholding on certain payments at a rate of 24%, including dividends, interest, and gross proceeds from dispositions of securities. See Form W-9 for information on backup withholding. <b>Include this amount on your income tax return as tax withheld.</b></p>		<p><b>1099-DIV - DIVIDENDS AND DISTRIBUTIONS</b> (OMB No. 1545-0110)</p> <p><b>Line 1a</b> - Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040. Also, report it on Schedule B (1040), if required.</p> <p><b>Line 1b</b> - Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See the Instructions for Form 1040 for how to determine this amount and where to report. The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 but treat it as a plain distribution, not as investment income, for any other purpose.</p> <p><b>Line 2a</b> - Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown on lines 2b-2f and you only capital gains and losses are capital gain distributions, you may be able to report the amounts shown on line 2a on your Form 1040 rather than Schedule D. See the Instructions for Form 1040.</p> <p><b>Line 2b</b> - Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the <b>Unrecaptured Section 1250 Gain Worksheet-Line 19</b> in the Instructions for Schedule D (Form 1040).</p> <p><b>Line 2c</b> - Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Instructions for Schedule D (Form 1040).</p> <p><b>Line 2d</b> - Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the <b>28% Rate Gain Worksheet-Line 18</b> in the Instructions for Schedule D (Form 1040).</p> <p><b>Line 2e</b> - Shows the portion of the amount in 1a that is section 897 gain attributable to disposition of USRPI</p> <p><b>Line 2f</b> - Shows the portion of the amount in 2A that is section 897 gain attributable to disposition of USRPI</p> <p><b>Line 3</b> - 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.</p> <p><b>Line 5</b> - Shows the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the Instructions for Form 1040.</p> <p><b>Line 6</b> - Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included on line 1a.</p> <p><b>Lines 9 and 10</b> - Shows cash and noncash liquidation distributions.</p> <p><b>Line 11</b> - Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding.</p> <p><b>Line 12</b> - Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 11. See the Instructions for Form 6251.</p> <p><b>Lines 13-15</b> - State income tax withheld reporting boxes.</p>																																															
<p><b>1099-MISC - MISCELLANEOUS INFORMATION</b> (OMB No. 1545-0115)</p> <p>Each royalty trust is required to provide their shareholders with detailed information regarding items of trust income and deductions. Because the information reported to shareholders by the royalty trust includes the information we report to you on Form 1099-MISC, you should be careful not to report this income on your tax return twice.</p> <p><b>Line 1</b> - Shows the income received from rental property. Report on <b>Schedule E (Form 1040)</b> See Publication 527</p> <p><b>Line 2</b> - Shows the royalty trust income paid to your account during the tax year. Report on <b>Schedule E (Form 1040)</b>.</p> <p><b>Line 3</b> - Generally, report this amount on the "Other Income" line of Form 1040 and identify the payment. The amount shown may be payments you received as the beneficiary of a deceased employee, prizes, awards, taxable damages, or other taxable income. See Publication 525. If it is trade or business income, report this amount on Schedule C or F (Form 1040).</p> <p><b>Line 8</b> - 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.</p> <p><b>Line 15-17</b> - Show state or local income tax withheld from the payments.</p>																																																	

# This is what we report to the IRS

## Dividends and distributions: Form 1099-DIV

This section reports the total ordinary dividends and total capital gain distributions that a security paid to you during the year, including qualified dividends, unrecaptured Section 1250 gain, nondividend distributions (return of capital distributions), federal income tax withheld (backup withholding), foreign tax paid and foreign source income, if applicable.

It includes Line 12, which shows exempt interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Line 13 (Spec. Private Activity Bond Int. Div.) shows exempt interest dividends subject to the alternative minimum tax (AMT). This amount is included in Line 12. In the summary box, you'll find the IRS form and line items associated with the income the box reflects.

Qualified dividends are reported at the issuer level. You should review to determine if the qualified tax rate applies to your situation.

Form 1099-DIV	2023 DIVIDENDS AND DISTRIBUTIONS	(OMB NO. 1545-0110)
1a	Total Ordinary Dividends	16,684.15
1b	Qualified Dividends	6,786.48
2a	Total Capital Gain Distributions	1,411.62
2b	Unrecap. Sec. 1250 Gain	81.30
2c	Section 1202 Gain	57.85
2d	Collectibles (28%) Gain	892.15
2e	Section 897 Ordinary Dividends	2,012.00
2f	Section 897 Capital Gain	14.00
3	Nondividend Distributions	227.15
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>223.74</b>
5	Section 199A Dividends	4,082.23
6	Investment Expenses	0.00
7	Foreign Tax Paid	7.83
8	Foreign Country or U.S. Possession	Various
9	Liquidation Distributions Cash	4.42
10	Liquidation Distributions Non-Cash	0.00
12	Exempt-Interest Dividends	10,022.85
13	Spec. Private Activity Bond Int. Div.	5,838.78
14	State	CA
15	State Identification No.	135674085/000
16	State Tax Withheld	6.50

## Interest income: Form 1099-INT

This section lists taxable interest income received during the year, including WHFITs, CDOs, tax-exempt income and AMT information. The summary section "Reportable Tax-Exempt Income" captures tax-exempt interest at the date level to include description, transaction and dollar amounts detailing the summarized amounts shown on Line 8 of Form 1099-INT.

When preparing your annual tax return, include information from this form (1099-INT) to report the interest income you've received from investments. In the summary box, you'll find the IRS form and line items associated with the income the box reflects.

Form 1099-INT	2023 Interest Income	(OMB NO. 1545-0112)
1	Interest Income	4,868.94
2	Early Withdrawal Penalty	0.00
3	Int. on U.S. Savings Bonds & Treas.	7,791.16
<b>4</b>	<b>Federal Income Tax Withheld</b>	<b>26.63</b>
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	Various
8	Tax-Exempt Interest	3,106.83
9	Specified Private Activity Bond Interest	1,793.33
10	Market Discount	47.40
11	Bond Premium	36.84
12	Bond Premium on Treas. Obligations	393.14
13	Bond Premium on Tax-Exempt Bonds	180.00
14	Tax-Exempt/Tax Credit Bond CUSIP No.	Various
15	State	CA
16	State Identification No.	135674085/000
17	State Tax Withheld	33.98

# This is what we report to the IRS *(continued)*

## Summary of original issue discount items

This section summarizes original issue discount (OID) items accrued during the year on your holdings of certain taxable debt instruments that were issued at a discount from face value. The total amount of OID paid on a security over its lifetime is the difference between the security's original issue price and its stated redemption price at maturity.

This section also includes investment expenses that contain the regular interest holder's pro rata share of investment expenses that are deductible.

We report individual amounts of OID to the IRS. These amounts should be included on your annual tax return. However, they may not be the amounts you should include because a debt instrument you purchased after the date of the original issue may have a premium, acquisition premium or market discount. As a result, the OID reported to you may have to be adjusted.

Summary of 2023 Original Issue Discount Items		
Original Issue Discount .....		285.90
OID on U.S. Treasury Obligations .....		0.00
Investment Expenses .....		2.00
Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2023 Original Issue Discount detail section of this statement.		

## Summary of sales proceeds

This section totals the gross proceeds received from dispositions of securities as well as sales of assets within the WHFIT. This section includes, but is not limited to, proceeds from:

- Sales
- Redemptions
- Called bonds
- Tender offers
- Taxable exchanges
- Other dispositions for cash

Gross proceeds from short sales are also reported in this section in the year the position was closed.

We report individual gross proceeds events (discussed later in this guide) to the IRS. They should be included on your annual tax return.

Summary of 2023 Sales Proceeds		
Sales Proceeds .....		191,905.51
<b>Federal Income Tax Withheld .....</b>		<b>18,245.87</b>
Gross Proceeds from each of your 2023 securities trades are individually reported to the IRS. Refer to the 2022 PROCEEDS from Broker and Barter Exchange Transactions detail section of this statement.		

# This is what we report to the IRS *(continued)*

## Miscellaneous information: Form 1099-MISC

Miscellaneous information can include rental income, royalties, other income, federal income tax withheld and substitute payments in lieu of dividends or interest.

Rental income is unique to this statement and refers to income of \$600 or more from rentals of items such as office space, machines and pasture land.

Form 1099-MISC	2022 Miscellaneous Information	(OMB NO. 1545-0115)
1 Rental Income	.....	1,027.67
2 Royalties	.....	3,537.72
3 Other Income	.....	600.00
<b>4 Federal Income Tax Withheld</b>	.....	<b>21.96</b>
8 Sub. Payments in Lieu of Div. or Int.	.....	78.43
15 State Tax Withheld	.....	30.00
16 State/Payer's State No.	.....	ME/135674085/000

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

## Distributions, Charges and Expenses

The “Distributions, Charges and Expenses” section summarizes nonreportable distributions, interest earned and paid and charges that are detailed in the “Other Distributions and Charges” section of the statement.

As a trust interest holder of a WHFIT, you may be able to deduct trust expense items attributable to you. Any amount shown in this section is your share of expenses as a holder of the WHFIT. If you file a Form 1040, you may be able to deduct some of these expenses on Schedule A (Form 1040). You should discuss this further with your tax advisor as the Tax Cuts and Jobs Act has suspended the miscellaneous itemized deductions subject to the 2% adjusted gross income floor.

Distributions, Charges and Expenses	
Distributions and Charges	
Non-Reportable Dividends and Interest	513.68
Non-Reportable Tax-Exempt Interest	823.01
Other Accrued Interest Paid	2.16
Margin Interest	0.00
Non-Reportable Distribution Expenses	35.00
Expenses Subj to 2%-Deductions Suspended	
Investment from Proceeds	264.10
Investment from Tax-Exempt Interest	15.00
Other	10.00
Expenses Not Subject to 2%	
Administrative	106.43
Severance	110.32
Investment from Interest	0.00
Other	35.00
Non-Deductible Expenses	
Organizational	15.00

# Each unique security is summarized

The statement includes a separate summary page for each unique security in your account. The details on this page include the totals for every line item reportable on each of the individual tax forms. Here's a breakdown of each section on this page:

## 1. Dividends and Distributions

This section itemizes all gross taxable dividends.

## 2. Interest Income

This section itemizes reportable interest.

## 3. Original Issue Discount (OID)

This section reports the amount of OID income accrued in the tax year on every taxable or tax-exempt OID obligation.

## 4. Summary of Sales Proceeds

This section summarizes all gross cash proceeds from dispositions of securities for cash. As required by law, Merrill must report the gross proceeds from each of these dispositions of securities separately. Please be advised that we won't transmit acquisition date, cost basis and gain (or loss) information to the IRS for the 2023 tax reporting year. We provide this data to you for informational purposes only.

## 5. Miscellaneous Information

This section reports the income received from rental, royalty trust and other income.

## 6. Expenses

Any amounts shown in this section are your share of expenses as a holder of a WHFIT. Income that relates to such expense items is reported to you on the associated Forms 1099-DIV, 1099-INT and/or 1099-MISC.

MERRILL 		Account No. 123-96000	Taxpayer No. XXX-XX-6789	Page 7 of 56						
JOHN Q CUSTOMER										
<b>2023 SUPPLEMENTAL TAX REPORTING STATEMENT</b>										
VAN KAMP 539 PREFERRED CUSIP: 92117G580										
<b>1 DIVIDENDS AND DISTRIBUTIONS</b>										
1a. Total Ordinary Dividends	1b. Qualified Dividends	2a. Total Capital Gain Distributions	2b. Unrecog. Section 1250 Gain	3. Nondividend Distributions	4. Federal Income Tax Withheld	5. Section 199A Dividends	6. Investment Expenses	7. Foreign Tax Paid	11. Exempt-Interest Dividends	12. Specified Private Activity Bond Interest <sup>1</sup>
4,070.82	3,053.87	130.10	26.32	0.00	0.00	1,590.30	164.32	0.00*	0.00	0.00
2e. Section 897 Ordinary Dividends		2f. Section 897 Capital Gain		9. Liquidation Distributions Cash						
0.00		119.89		0.00						
<b>2 INTEREST INCOME</b>										
1. Interest Income	2. Early Withdrawal Penalty	3. Interest on U.S. Savings Bonds & Treasury Obligations	4. Federal Income Tax Withheld	5. Investment Expenses	6. Foreign Tax Paid	8. Tax-Exempt Interest	9. Specified Private Activity Bond Interest <sup>1</sup>			
1,977.66	0.00	0.00	0.00	66.16	0.00*	0.00	0.00			
<b>3 ORIGINAL ISSUE DISCOUNT</b>										
Original Issue Discount	Original Issue Discount on US Treasury Obligations		Investment Expenses		<b>4 SUMMARY OF SALES PROCEEDS</b>		<b>Federal Income Tax Withheld</b>			
0.00	0.00		0.00		Sales Proceeds		20,373.47			
<b>5 MISCELLANEOUS INFORMATION</b>										
1. Rental Income	2. Royalties	3. Other Income	<b>4. Federal Income Tax Withheld</b>		8. Substitute Payments in Lieu of Dividends or Interest					
0.00	0.00	0.00	0.00		0.00		0.00			
<b>6 EXPENSES NOT SUBJECT TO 2%</b>										
<b>EXPENSES SUBJECT TO 2%-DEDUCTIONS SUSPENDED</b>			<b>EXPENSES NOT SUBJECT TO 2%</b>		<b>NON-DEDUCTIBLE EXPENSES</b>					
Investment From Proceeds	Investment From Tax-Exempt Interest	Other	Administrative	Severance	Investment From Interest	Other	Organizational			
0.00	0.00	10.00	0.00	0.00	0.00	35.00	15.00			
*Foreign Tax Paid, Line 7 may reflect taxes paid to various foreign countries or U.S. Possessions.										

# You can review transaction details

The details in this section give you a breakdown of all reportable transactions throughout the year and are summarized on pages 3 and 4.

## Original Issue Discount: Form 1099-OID

This section reports the amount of OID income accrued in 2023 on taxable or tax-exempt OID obligations that you held during the year in your Merrill account. We report the OID to the IRS separately for each instrument.

		Account No.	Taxpayer No.		Page			
		123-96000	XXX-XX-6789		18 of 56			
JOHN Q CUSTOMER								
<b>2023 SUPPLEMENTAL TAX REPORTING STATEMENT</b>								
Form 1099-OID	2023 ORIGINAL ISSUE DISCOUNT					(OMB NO. 1545-0117)		
7. Security	CUSIP		Position	Held	Issue	Maturity		
Description	Number	Quantity	From	To	Date	Date		
						Amount*		
						Remarks		
<b>ORIGINAL ISSUE DISCOUNT</b>								
FHLMC CMO 2023	31394HTY7	41000	01/01/23	12/31/23	09/01/03	09/18/33	278.78	INVEST EXPENSE 2.00
FHLMC CMO 2023	31394LPN6	22000	01/01/23	12/31/23	11/01/03	11/18/33	7.07	
		32000	01/01/23	12/31/23	11/01/03	11/18/33	0.05	
			<i>Security Subtotal</i>				7.12	
TOTAL ORIGINAL ISSUE DISCOUNT (LINE 1 1099-OID)						285.90		
TOTAL ORIGINAL ISSUE DISCOUNT (SUM OF LINES 1 & 8 1099-OID)						285.90		
TOTAL INVESTMENT EXPENSES (LINE 9 1099-OID)						(2.00)		
*Amounts of OID are individually reported by security position to the Internal Revenue Service. These amounts may not always be the correct amounts to report on your income tax return.								
<b>IMPORTANT TAX INFORMATION</b>								
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.								

# You can review transaction details *(continued)*

## Proceeds From Broker and Barter Exchange Transactions: Form 1099-B

The “Proceeds From Broker and Barter Exchange Transactions” section includes sales of positions for “noncovered securities.” Cost Basis regulations require reporting the gross proceeds of the sale of covered and noncovered securities and the adjusted cost basis specifically for covered securities. WHFITs, REMICs and CDOs are considered noncovered securities under the regulations, and the adjusted cost basis is not reportable to the IRS. Any sale of a WHFIT/REMIC/CDO security will be included in this section with the adjusted cost basis (where available), but we won’t transmit the adjusted basis to the IRS. This section shows all gross proceeds credited to your account by Merrill from dispositions of securities for cash. Merrill reports the gross proceeds for each instrument to the IRS separately.

The detailed gross proceeds section is presented in chronological order by security. Detail per security is organized by the trade date for sales transactions. The trade date must be used for tax reporting purposes and allows you to easily match the gross proceeds information included here with gain/loss detail.

Additionally, a “Remarks” column provides any information that needs to be highlighted for a corresponding transaction.

## 7. Short-Term Capital Gains and Losses for Noncovered Transactions

We’ll report only the sales proceeds for these transactions.

		Account No. 123-96000	Taxpayer No. XXX-XX-6789		Page 19 of 56			
JOHN Q CUSTOMER								
<b>2023 SUPPLEMENTAL TAX REPORTING STATEMENT</b>								
The following sections are provided to facilitate your review and the preparation of your tax return.								
Your Supplemental Tax Reporting Statement that follows is a summary of the gains and losses on your Widely Held Fixed Investment Trust (WHFIT) securities. As a WHFIT interest holder, you must report your pro-rata share of the securities sold by the WHFIT trust in addition to any gain (loss) from the sales that you have made of your WHFIT securities. This section includes your pro-rata share of principal payments made by Real Estate Mortgage Investment Conduits (REMICs) and Collateralized Debt Obligations (CDOs).								
The 2023 PROCEEDS from Broker and Barter Exchange Transactions section includes both sales of positions for “covered securities” and “noncovered securities”. A covered security includes securities when the purchase date of the security occurred within the following timeline: Equities acquired on or after January 1, 2011 and Mutual Funds acquired on or after January 1, 2012, Option Transactions and less complex debt securities acquired on or after January 1, 2014, and more complex debt securities and options issued as part of a debt instrument acquired on or after January 1, 2017. Legislation requires reporting the gross proceeds of the sales of “covered” and “noncovered” securities and the adjusted cost basis for “covered securities”. Any sale of a security that is considered a “noncovered security” will still be included in this section with the adjusted cost basis (where available) but the adjusted basis will not be transmitted to the IRS.								
In calculating gain (loss), unless otherwise noted, it was assumed that the oldest position was liquidated first, and that you have made an election to amortize the premium paid on the purchase of taxable bonds. Under the Cost Basis Reporting Regulations, brokers need not track wash sale activity for substantially identical securities, transactions across accounts, or between covered and non-covered securities. However, you as a taxpayer still have to track and report wash sales as you have in the past which would include all of the aforementioned transaction types. Securities distributed from a retirement account reflect the tax basis on the date of distribution. Other methods for calculating gain (loss) are available. The cost basis for most Original Issue Discount (“OID”) obligations includes the accretion of OID.								
This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.								
Form 1099-B	2023 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS					(OMB NO. 1545-0715)		
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss	
<b>SHORT TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds</b>								
<b>NONCOVERED TRANSACTIONS-Cost basis not reported to the IRS - Form 8949, Part I, (B)</b>								
HOLDERS TRUSTS B2B	CUSIP Number	056033103						
4000.0000 Trust Asset Sale		06/09/23	08/05/23	1.10	0.52	0.00	0.00	0.58
VAN KAMP 539 PREFERRED	CUSIP Number	92117G580						
2000.0000 Sale		10/18/20	01/18/23	75.16	71.10	0.00	0.00	4.06
2000.0000 Sale		10/18/20	02/18/23	116.26	103.16	0.00	0.00	13.10
2000.0000 Sale		10/18/20	04/24/23	266.61	273.19	0.00	0.00	(6.58)
2000.0000 Sale		10/18/20	09/29/23	85.57	76.98	0.00	0.00	8.59
4000.0000 Sale		09/05/23	09/29/23	171.14	168.34	0.00	0.00	2.80
4000.0000 Sale		09/05/23	11/14/23	525.75	523.98	0.00	0.00	1.77
4000.0000 Sale		09/05/23	12/02/23	339.99	323.22	0.00	0.00	16.77
	<b>Security Subtotal</b>			<b>1,580.48</b>	<b>1,539.97</b>	<b>0.00</b>	<b>0.00</b>	<b>40.51</b>
ISHARES SILVER TR	CUSIP Number	46228Q109						
1250.0000 Trust Asset Sale		05/19/20	03/18/23	47.30 (C)	33.18	0.00	0.00	14.12
1250.0000 Trust Asset Sale		05/23/20	03/18/23	47.31 (C)	39.86	0.00	0.00	7.45

# You can review transaction details *(continued)*

## 8. Long-Term Capital Gains and Losses for Noncovered Transactions

We'll report only the sales proceeds for these transactions.

<b>MERRILL</b> A BANK OF AMERICA COMPANY		<u>Account No.</u> 123-96000	<u>Taxpayer No.</u> XXX-XX-6789	<u>Page</u> 21 of 56			
JOHN Q CUSTOMER							
<b>2023 SUPPLEMENTAL TAX REPORTING STATEMENT</b>							
Form 1099-B	2022 PROCEEDS FROM BROKER & BARTER EXCHANGE TRANSACTIONS				(OMB NO. 1545-0715)		
1a. Description of Property	1b. Date Acquired	1c. Date Sold or Disposed	1d. Proceeds	1e. Cost Basis	1f. Accrued Market Discount	1g. Wash Sale Loss Disallowed	Gain or Loss
<i>FNMA P569835 06 50%2032 CUSIP Number 36200RBC5</i>							
0.0000 Prin Payment	05/18/22	05/18/23	3,559.11	3,559.11	0.00	0.00	0.00
0.0000 Prin Payment	06/18/22	06/18/23	270.97	270.97	0.00	0.00	0.00
0.0000 Prin Payment	07/18/22	07/18/23	6,552.78	6,552.78	0.00	0.00	0.00
0.0000 Prin Payment	08/18/22	08/18/23	2,578.75	2,578.75	0.00	0.00	0.00
0.0000 Prin Payment	09/18/22	09/18/23	263.60	263.60	0.00	0.00	0.00
0.0000 Prin Payment	10/18/22	10/18/23	265.48	265.48	0.00	0.00	0.00
0.0000 Prin Payment	11/18/22	11/18/23	263.74	263.74	0.00	0.00	0.00
0.0000 Prin Payment	12/18/22	12/18/23	261.60	261.60	0.00	0.00	0.00
0.0000 Prin Payment	01/18/22	01/18/23	259.54	259.54	0.00	0.00	0.00
0.0000 Prin Payment	02/18/22	02/18/23	260.57	260.57	0.00	0.00	0.00
<b>Security Subtotal</b>			<b>28,287.34</b>	<b>28,287.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<i>FNMA P9224517 10 50%2021 CUSIP Number 36218KK63</i>							
0.0000 Prin Payment	01/18/22	01/18/23	48.01	48.01	0.00	0.00	0.00
0.0000 Prin Payment	02/18/22	02/18/23	48.44	48.44	0.00	0.00	0.00
0.0000 Prin Payment	03/18/22	03/18/23	48.89	48.89	0.00	0.00	0.00
0.0000 Prin Payment	04/18/22	04/18/23	49.33	49.33	0.00	0.00	0.00
0.0000 Prin Payment	05/18/22	05/18/23	49.79	49.79	0.00	0.00	0.00
0.0000 Prin Payment	06/18/22	06/18/23	50.25	50.25	0.00	0.00	0.00
0.0000 Prin Payment	07/18/22	07/18/23	50.71	50.71	0.00	0.00	0.00
0.0000 Prin Payment	08/18/22	08/18/23	51.18	51.18	0.00	0.00	0.00
0.0000 Prin Payment	09/18/22	09/18/23	51.64	51.64	0.00	0.00	0.00
0.0000 Prin Payment	10/18/22	10/18/23	52.11	52.11	0.00	0.00	0.00
0.0000 Prin Payment	12/18/22	12/18/23	53.07	53.07	0.00	0.00	0.00
<b>Security Subtotal</b>			<b>553.42</b>	<b>553.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Noncovered Short Term Capital Gains and Losses Subtotal			51,742.27	51,301.86	0.00	0.00	440.41
<b>NET SHORT TERM CAPITAL GAINS AND LOSSES</b>			<b>51,742.27</b>	<b>51,301.86</b>	<b>0.00</b>	<b>0.00</b>	<b>440.41</b>
<b>8 LONG TERM CAPITAL GAINS AND LOSSES - 1099-B Line 2 - Box 6 Net Proceeds</b>							
<b>NONCOVERED TRANSACTIONS-Cost basis not reported to the IRS - Form 8949, Part II, (E)</b>							
<i>HOLDERS TRUSTS B2B CUSIP Number 056033103</i>							
10000.0000 Trust Asset Sale	04/08/08	02/05/23	2.74	1.99	0.00	0.00	0.75

# This is what we don't report to the IRS

Your supplemental tax reporting statement contains some information that isn't reported to the IRS. We provide the following detail sections as a summary of your account activity and to assist you with your tax preparation.

## **Capital Gain and Loss Information Within the Form 1099-B**

This is a listing of all short- and long-term capital gain and loss transactions for the year, presented in the IRS Schedule D format. Cost basis information isn't reported; only the sales proceeds are reported to the IRS.

## **Dividends, Qualified and Section 199A Dividend Distributions — Details**

Dividend activity is itemized within this statement to show a breakdown of qualified and ordinary income; however, only the totals shown on the summary page are reported to the IRS.

## **Miscellaneous Information — Details**

This section itemizes substitute payments in lieu of dividends or tax-exempt interest, royalties and other income; however, only the totals on the summary page are reported to the IRS.

## **Interest Income — Details**

This section itemizes reportable interest credited to your account by Merrill; however, only the totals on the summary page are reported to the IRS.

## **Reportable Tax-Exempt Income**

Tax-exempt income is itemized in this section; however, only the totals shown on the summary page are reported to the IRS.

## **Other Distributions and Charges**

This section includes information that you can use for tax preparation (such as other accrued interest paid), but it isn't reported to the IRS by Merrill.

## **REMIC Additional Information**

This information gives you the OID per period for each security, which isn't reported to the IRS.

## **Other Additional Information**

This section contains details on mortgage pool (that is, Fannie Mae, Freddie Mac and Ginnie Mae) securities that aren't reported to the IRS.

# Tap into online services and support

## Downloading tax information

When you receive your supplemental tax reporting statement, you can download its information directly from Merrill into TurboTax,<sup>®</sup> TurboTax<sup>®</sup> Online or other TurboTax desktop software products, or H&R Block<sup>®</sup> tax software. This download must be done in addition to your tax reporting statement download. Free enrollment at [MyMerrill.com](https://www.merrill.com)<sup>®</sup> or [MerrillEdge.com](https://www.merrilledge.com) is required and will take just a few minutes.

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

TurboTax products and H&R Block tax software will prompt you to enter your [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com) Login ID and password before downloading your information. The download service is available to Merrill clients at no additional cost. If you're not currently enrolled in [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com), you have the opportunity to register when you navigate through the TurboTax or H&R Block tax software interview process.

For more information on these services, and for a TurboTax software discount to Merrill clients for TurboTax Online, please visit the Tax Center on [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com).

You can also download your tax information into text files to import into Microsoft<sup>®</sup> Excel<sup>®</sup> software and other software. Free enrollment at [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com) is required.

## Online statement view

To reduce the paper in your mailbox, you can opt to receive your supplemental tax reporting statement online. When you select online delivery for tax reporting statements, you'll automatically receive your supplemental tax reporting statement online. You'll get an email notification when your statement is ready for viewing. Free enrollment at [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com) is required.

When you receive your statement online, you can print, save to your computer or archive to a disk. Statements are archived on [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com) for seven years.

To view your tax reporting statement online through [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com), from the top navigation menu, select Tax Documents under the Accounts tab.

Or you can [click here](#) to go directly to the Tax Documents page for your 2023 document. (First you'll need to log in to [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com).)

# Access additional resources

## **Tax planning website**

Visit the online tax planning center through [MyMerrill.com](https://www.merrill.com) or [MerrillEdge.com](https://www.merrilledge.com) for tips, resources, and articles on making tax preparation easier.

## **Questions about your statement**

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

You have access to specially trained client service representatives who are available nationwide to answer your questions about the information on your supplemental tax reporting statement.

## **Investment questions (non-tax related)**

Contact your Merrill Lynch Financial Advisor or Merrill Financial Solutions Advisor.

## **Preparing your tax return**

Contact your tax professional or the IRS.

## **Contacting the IRS**

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

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

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