



Oppenheimer & Co. Inc.
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FEDERAL ID NUMBER
13-5657518

FOR THE PERIOD
01/01/2018 THROUGH 12/31/2018



2018 CONSOLIDATED 1099

This is important tax information and is being furnished to the Internal Revenue Service (IRS). 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.

FINANCIAL ADVISOR

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OFFICE SERVING YOUR ACCOUNT

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OPNIC:8831.07.01.0.00.Z.0470
KATHRYN RAMSEY
27 DAN ST
WARWICK RI 02889

ACCOUNT NUMBER

G38-1392617

TAX ID NUMBER

XXX-XX-2194

IMPORTANT INFORMATION

The 2018 DIV form has added a new box 5 - Section 1099A dividends; this box shows dividends eligible for the 20% qualified business income deduction under section 199A. See instructions 1040 or visit www.irs.gov for more information.

Due to new IRS regulations, the cost basis along with the proceeds will be reported to the IRS for any non-complex bonds and options purchased after 01/01/2014 and complex debt after 01/01/2017. The cost basis for bonds and options purchased before 2014 will not be reported to the IRS. Amortization of bond premium and accretion of bond discount will be reported to the IRS on the 1099 form.

Realized gain/loss information is included on the 1099-B proceeds section of the 1099 to meet cost basis reporting regulations. Box 3 is marked covered (basis not reported to the IRS) though all realized gain/loss information is required to be reported on the tax return. If the reportable status for an item is unclear, we will process it as a covered transaction for realized gain/loss to avoid any non-compliant omission to cost basis should the IRS deem it necessary. Contact your financial advisor with questions about the cost basis displayed on the 1099-B, or if cost basis is missing, visit www.irs.gov.

Interest and original issue discount from Real Estate Mortgage Investment conduits (REMIC) and Mortgage Backed Security (MBS) is now reported on a consolidated 1099 to be issued March 15, 2019 as a combined document with the consolidated 1099.

If you held Widely Held Fixed Income Trusts, Mortgage Pools, Royalty Trusts, Mutual Funds, Real Estate Investment Trusts, Regulated Investment Companies, Unit Investment Trusts, Collateralized Mortgage Obligations, Real Estate Mortgage Investment Conduits, Mortgage Pools or other securities that report revised tax information up to March 15, 2019, you may wish to postpone filing a tax return until this information is received. Holders of these securities may receive an amended 1099 with gross up of income and expense reporting up to March 15, 2019. However, please contact a tax advisor regarding when to file a tax. Please visit www.irs.gov for more information.

This information may not agree with your December statement due to corrections made after year end, and/or the re-allocation and expense gross up of income for mutual funds, Real Estate Investment Trusts, Regulated Investment Companies, Unit Investment Trusts, Collateralized Mortgage Obligations, Real Estate Mortgage Investment Conduits, Widely Held Fixed Income Trusts, Mortgage Pools and other securities.

State specific Money Market Fund's, Mutual Fund's, and Regulated Investment Companies' (RIC) tax information is available from a fund's website.

Due to new IRS regulations, Sub Chapter S Corporations may receive a reportable 1099 to report any covered sales on a reportable 1099B. This will be in addition to a non-reportable document for all other activities.

As a matter of policy, Oppenheimer & Co. Inc. does not provide tax advice. Clients are encouraged to seek professional tax advice and counsel regarding the information in this report. The information and statistical data contained herein have been obtained from sources which we believe to be reliable, but we do not make any warranties with respect thereto, including, without limitation, its accuracy or completeness. This report is intended to be an analysis and should not be relied upon unless it conforms to the official records of the firm. Accordingly, you should rely on transaction confirms and your monthly statement as the official record of your Oppenheimer & Co. Inc. account.

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2018 Tax Package for - G381392617

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Oppenheimer & Co. Inc.
85 Broad Street
New York, NY 10004
Customer Service: 212-668-8000

Tax Information
Account G381392617

KATHRYN RAMSEY
27 DAN ST
WARWICK, RI 02889

Statement Date: 02/09/2019
Document ID: 529W 111 9VGS

FINANCIAL ADVISOR
HUME, DAVID
800-828-6726

Office Code: 38
Rep Code: 57J

2018

PAYER'S TIN: 13-5657518

RECIPIENT'S TIN: XXX-XX-2194

[1] FATCA filing requirement (see instructions)

DIVIDENDS AND DISTRIBUTIONS		2018 1099-DIV*	OMB No. 1545-0110	Summary Information	
				MISCELLANEOUS INCOME	2018 1099-MISC* OMB No. 1545-0115
1a- Total ordinary dividends (includes lines 1b, 5)		26.88		2- Royalties	0.00
1b- Qualified dividends		26.88		3- Other income	0.00
2a- Total capital gain distributions (includes lines 2b, 2c, 2d)		0.00		4- Federal income tax withheld	0.00
2b- Unrecaptured Section 1250 gain		0.00		8- Substitute payments in lieu of dividends or interest	0.00
2c- Section 1202 gain		0.00			
2d- Collectibles (28%) gain		0.00			
3- Nondividend distributions		0.00			
4- Federal income tax withheld		0.00			
5- Section 199A dividends		0.00			
6- Investment expenses		0.00			
8- Foreign country or US possession:	7- Foreign tax paid:	0.00			
9- Cash liquidation distributions		0.00			
10- Noncash liquidation distributions		0.00			
11- Exempt-interest dividends (includes line 12)		0.00			
12- Specified private activity bond interest dividends (AMT)		0.00			

SECTION 1256 CONTRACTS 2018 1099-B* OMB No. 1545-0715

- 8- Profit or (loss) realized in 2018 on closed contracts
9- Unrealized profit or (loss) on open contracts-12/31/2017
10- Unrealized profit or (loss) on open contracts-12/31/2018
11- Aggregate profit or (loss) on contracts

If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.

* 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.

SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING

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.

Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	A (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	B (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Short-term	0.00	0.00	0.00	0.00	0.00
Long	D (basis reported to the IRS)	1,536.97	1,592.84	0.00	0.00	-55.87
Long	E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Long-term	1,536.97	1,592.84	0.00	0.00	-55.87
Undetermined	B or E (basis not reported to the IRS)	641.19	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Undetermined-term	641.19	0.00	0.00	0.00	0.00
	Grand total	2,178.16	1,592.84	0.00	0.00	-55.87
Withholding		Amount				
Federal income tax withheld		0.00				

Changes to dividend tax classifications processed after your original tax form is issued for 2018 may require an amended tax form.

Oppenheimer & Co. Inc.

Account G381392617

2018

02/09/2019

Summary Information (continued)

INTEREST INCOME

2018 1099-INT

OMB No. 1545-0012

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)	0.13
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
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

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 2018	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

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

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

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	68.19
Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00
Other Receipts & Reconciliations- Return of principal	0.00
Other Receipts & Reconciliations- Deferred income payment	0.00
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	0.00
Fees & Expenses- Tax-exempt investment expense	0.00
Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00

Oppenheimer & Co. Inc.

Account G381392617

Proceeds from Broker and Barter Exchange Transactions

2018 1099-B* OMB No. 1545-0745

02/09/2019

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.

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 other corporate action nor the amount of gain or loss is reported to the IRS in any instance.

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 "12- [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.

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.

FATCA filing requirement []

LONG 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 II with Box D checked. Basis is provided to the IRS. (Line 3)

"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)Gross or (N)et	1b- Date acquired	1e- Cost or other basis	1f- Accrued mkt disc (D) & 1g- Wash sale loss disallowed (W)	Gain or loss(-) & 7- Loss not allowed (X) also not reported (Z)	Additional information
STARBUCKS CORP / CUSIP: 855244109 / Symbol: SBUX							
10/16/18	28,000	1,536.97	07/31/17	1,592.84	...	-55.87	Sale
Totals :		1,536.97		1,592.84		-55.87	

UNDETERMINED TERM TRANSACTIONS FOR NONCOVERED TAX LOTS [Ordinary gains or losses are identified in the Additional information column] (Line 5)

Report on Form 8949, Part I with Box B checked or Part II with Box E checked. Basis is NOT provided to the IRS. (Line 3)

"Date acquired," "Cost or other basis," "Accrued market discount," "Wash sale loss disallowed" and "Gain or loss (-)" are NOT reported to the IRS.

1a- Description of property/CUSIP/Symbol

1c- Date sold or disposed	Quantity	1d- Proceeds & 6- Reported (G)Gross or (N)et	Date acquired	Cost or other basis	Accrued mkt disc (D) & Wash sale loss disallowed (W)	Gain or loss(-) & 7- Loss not allowed (X) also not reported (Z)	Additional information
BUCKEYE PARTNERS L P UNIT LTD PARTN / CUSIP: 118230101 / Symbol: BPL							
10/16/18	18,000	641.19	N/A	Sale
Totals :		641.19		

* 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).

Oppenheimer & Co. Inc.

Account G381392617

Detail for Dividends and Distributions

2018

02/09/2019

This section of your tax information statement contains the payment level detail of your taxable dividends, capital gains distributions, Section 199A dividends, exempt-interest dividends, nondividend distributions and liquidation distributions. Also shown are the fair market values of any taxable stock dividends or noncash liquidation distributions.

Federal, state and foreign tax withheld and investment expenses are presented as negative amounts but do not net against the reportable income totals. All amounts are grouped by security, with the transactions listed in chronological order. Subtotals for each security are provided. For situations in which the tax character of a distribution (or part thereof) is different than at the time it was paid, endnotes are provided for further explanation.

Note that a payment characterized as a "Qualified dividend" is only issuer-qualified. We include, where available, the ex date of the distribution to assist with your determination of whether the taxpayer holding period requirement has been satisfied.

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
STARBUCKS CORP	855244109 SBUX		02/23/18	8.40	Qualified dividend	
			05/25/18	8.40	Qualified dividend	
			08/24/18	10.08	Qualified dividend	
				26.88	Total Dividends & distributions	
				26.88	Total Dividends & distributions	

Oppenheimer & Co. Inc.

Account G381392617

Detail for Interest Income

2018

02/09/2019

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.

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.

Some amounts shown as Agency interest may be exempt from state tax. You may wish to consult with your tax advisor, the IRS or your state tax authority regarding the proper treatment.

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
ADVANTAGE BANK DEPOSIT FDIC INSURED AT VARIOUS BKS	00758Z908 ABXXX	05/16/18	0.01	Interest	
		06/18/18	0.01	Interest	
		07/16/18	0.01	Interest	
		08/16/18	0.02	Interest	
		09/17/18	0.02	Interest	
		10/16/18	0.02	Interest	
		10/23/18	0.04	Interest	
			0.13	Total Interest	
			0.13	Total Interest	

Oppenheimer & Co. Inc.

Account G381392617

2018

02/09/2019

Other Receipts and Reconciliations

This section of your tax information statement contains the detail of the year-to-year adjustments between cash distributions and reportable income for Unit Investment Trusts, reflecting the fact that income is recognized at the time it is received by the trust, rather than when a distribution is made.

Also shown are distributions whose tax impact will be defined by other documentation. In the case of partnership distributions, you will receive Schedule K-1 (Form 1065) directly from the partnership(s). For deferred income, the Form 1099-DIV issued in the following year will characterize the amounts received.

These amounts are provided here to facilitate an accounting of all amounts received during the year and are totaled in the Reconciliations, Fees, Expenses and Expenditures found in the Summary Information at the beginning of the statement.

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
BUCKEYE PARTNERS L P UNIT LTD PARTN	118230101 BPL	02/27/18	22.73	Partnership distribution	52
		05/21/18	22.73	Partnership distribution	52
		08/20/18	22.73	Partnership distribution	52
			68.19	Total Partnership distribution	
			68.19	Total Partnership distribution	

Oppenheimer & Co. Inc. 2018 End Notes for Account G381392617

52 A form K1 should be received or obtained directly from the master limited partnership(MLP) to be used in any tax filings. These transactions from master limited partnership that appear on the 1099 are notational only and should not be used in any tax filings.



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Common Instructions for Recipient

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Backup Withholding. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.

Nonresidents. If this 1099 form includes amounts belonging to another person, you are considered a nonresident recipient. You must file as the "payer" the respective Form 1099 (DIV, INT, or OID) Copy A with a Form 1096 to the IRS for each of the other owners as recipient(s) to show their allocable share of the income and you must furnish the respective Copy B Form(s) and amounts to each owner. A spouse is not required to file a nonresident return to show amounts owned by the other spouse. See the 2018 General Instructions for Certain Information Returns.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the instructions for Form 8938.

Keep tax documents for your records.

1099-DIV Instructions for Recipient

Line 1a. 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.

Line 1b. Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See the Form 1040 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 but treat it as a plan distribution, not as investment income, for any other purpose.

Line 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See *How To Report* in the instructions for Schedule D (Form 1040). But, if no amount is shown on lines 2c-2d and your 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 Form 1040 instructions.

Line 2b. Shows the portion of the amount on line 2a that is unrecaptured Section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet—Line 19 in the instructions for Schedule D (Form 1040).

Line 2c. 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 Schedule D (Form 1040) instructions.

Line 2d. Shows 28% rate gain from sales or exchanges of collectibles, if required, use this amount when completing the 28% Rate Gain Worksheet—Line 18 in the instructions for Schedule D (Form 1040).

Line 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550.

Line 4. See "Backup Withholding" section.

Line 5. Shows dividends eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 1040.

Line 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included on line 1a.

Line 7. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.

Lines 8 and 9. This should be left blank if a RIC reported the foreign tax shown on line 7.

Line 10. Shows cash and noncash liquidation distributions.

Line 11. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See Line 4 above.

Line 12. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 11. See the instructions for Form 6251.

Lines 13-15. State income tax withheld reporting lines.

Instructions for Recipient

1099-INT Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer 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 only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Line 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown on 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 2018 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

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

Line 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be taxable. See Pub. 550. This interest is exempt from estate and long-term capital gains taxes. *This interest is not included on line 1.*

The instructions above for a taxable covered security acquired at a premium. **Line 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Line 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included on line 1.

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

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

Line 8. Shows tax-exempt interest paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See line 4. See the instructions above for a tax-exempt covered security acquired at a premium.

Line 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included on line 9. See the instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Line 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1278(b). Report the accrued market discount on your income tax return as directed in the instructions for Form 1040 or 1040A. Market discount on a tax-exempt security is includible in taxable income as interest income.

Line 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported on this line, see the instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the security. If an amount is not reported on this line 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 on line 1. If the amount in line 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Line 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported on this line, see the

Instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the U.S. Treasury obligation. If an amount is not reported on 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 on line 3. If the amount on line 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Line 13. 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 to determine the net amount of tax-exempt interest reportable on line 8b of Form 1040 or Form 1040A. If an amount is not reported on this line for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest on line 8 or 9, whichever is applicable. If the amount on line 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss.

See Regulations section 1.171-2(a)(4)(ii). **Line 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Line 15–17. State tax withheld reporting lines.

1099-B Instructions for Recipient

Brokers and barter exchanges must report proceeds from (and in some cases, basis for) transactions to you and 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 not required to file Form 1099-B.

CUSIP number. Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number. **Applicable check box on Form 8949.** Indicates where to report this transaction on Form 8949 and Schedule D, and which check box is applicable. See the instructions for your Schedule D and/or Form 8949.

Column 1a. Shows a brief description of the item or service for which amounts are being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. 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 box may show the class of stock as C (common), P (preferred), or O (other).

Column 1b. If "NONCOVERED" appears on line 5, the date is provided for your reference only. This column may show "Various" if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Column 1c. 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 boxes 8 through 11, no entry will be present.

Column 1d. 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 regulated futures contracts or 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.

Column 1e. Shows the cost or other basis of securities sold. If the securities were acquired through the exercise of a noncompensatory 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 noncompensatory 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 "NONCOVERED" appears on line 5, this column may be blank. See the instructions for Form 8949. Instructions for Schedule D, or Pub. 550 for details.

Column 1f. Shows the amount of accrued market discount. For details on market discount, see Schedule D (Form 1040) instructions. Instructions for Form 8949, and Pub. 550, if "NONCOVERED" appears on line 5, this column may be blank.

Instructions for Recipient

Column 1g. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see Schedule D (Form 1040) instructions. Instructions for Form 8949, and Pub. 550, if "NONCOVERED" appears on line 5, this column may be blank. Line 2. Shows type of gain or loss. If the Additional information column includes an "Ordinary" indication, your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the noncontingent bond method generally is treated as ordinary interest income rather than as capital gain. Please see the Instructions for Form 8949, Pub. 550, or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security. If "NONCOVERED" appears on line 5, the type of gain or loss is provided for your reference only. If "UNDETERMINED TERM TRANSACTIONS," then consult your

investment records to determine whether transaction is long-term or short-term. Line 3. If this section is COVERED, columns 1b, 1e, 1f, and 1g, and line 2 are reported to the IRS. See the instructions for Schedule D as you may be able to report your transaction directly on Schedule D.

Line 4. See "Backup Withholding" section. Line 5. If the securities sold were noncovered securities columns 1b, 1e, 1f, 1g may be blank and line 2 may indicate short, long or undetermined term. 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.

Column 6. If the exercise of a non-compensatory option resulted in a sale of a security, indicates whether the amount in column 1d was adjusted for premium.

Column 7. If checked, 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.

Line 12. If checked, proceeds are from a transaction involving collectibles.

Lines 14-16. State income tax withheld reporting lines.

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