



1099 Form Instructions for Practitioners

Part Two

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1099 Reporting Requirements Overview

See 2018 General Instructions for Certain Information Returns
<https://www.irs.gov/pub/irs-pdf/i1099gi.pdf>

There is a tremendous amount of misunderstanding of the requirements related to information reporting and with so many legislative changes happening at a constant pace, it can seem like a daunting task to keep up with them. Are you certain you know how to properly prepare and account for the information that needs to be included, and how to file this information so you will avoid any potential penalties?

In part One of this course we covered many of the requirements, deadlines, and how and where to file. In this section, we will cover most of the different types of forms and information you need to include specifically on each form. With this new knowledge, you will be able to properly prepare and account for the information that must be included and reported to the IRS according to their instruction.

Types of 1099 Forms

Following is a summary listing of various IRS form 1099's along with what to report and the due dates for the forms:

FORM	TITLE	WHAT TO REPORT	AMOUNT TO REPORT	DUE TO IRS	DUE TO RECIPIENT
1042-S	Foreign Person's U.S. Source Income Subject to Withholding	Income such as Interest, dividends, royalties, pensions and annuities, etc., and amounts withheld under Chapter 3. Also, distributions of effectively connected income by publicly traded partnerships or nominees	See form instructions	March 15	March 15
1097-BTC	Bond Tax Credit	Tax credit bond credits to shareholders	All amounts	February 28*	On or before the 15 th day of the 2 nd calendar month after the close of the calendar month in which the credit is allowed
1098	Mortgage Interest Statement	Mortgage interest (including points) and certain mortgage insurance premiums you received in the course of your trade or business from individuals and reimbursements of overpaid interest	\$600 or more	February 28*	(To Payer / Borrower) January 31
1098-C	Contributions of Motor Vehicles, Boats, and Airplanes	Information regarding a donated motor vehicle, boat, or airplane	Gross proceeds of more than \$500	February 28*	(To Donor) 30 days from date of sale or contribution
1098-E	Student Loan Interest Statement	Student loan interest received in the course of your trade or business	\$600 or more	February 28*	January 31
1098-MA	Mortgage Assistance Payments	Assistance payments paid to homeowners from funds allocated from the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HFA Hardest Hit Fund) or the Emergency Homeowners' Loan Program.	All amounts	February 28	January 31
1098-Q	Qualifying Longevity Annuity Contract Information	Status of a contract that is intended to be a qualifying longevity annuity contract (QLAC), defined in section A-17 of 1.401.(a)(9)-6, that is purchased or held under any plan, annuity, or account described in section 401(a), 403(a), 403(b) or 408 (other than a Roth IRA) or eligible governmental plan under section 457(b).	All amounts	February 28	January 31
1098-T	Tuition Statement	Qualified tuition and related expenses, reimbursements or refunds, and scholarships or grants (optional).	See instructions	February 28*	January 31
1099-A	Acquisition or Abandonment of Secured Property	Information about the acquisition or abandonment of property that is security for a debt for which you are the lender	All amounts	February 28*	(To Borrower) January 31
1099-B	Proceeds From Broker and Barter Exchange Transactions	Sales of securities, futures transactions, commodities and barter exchange transactions ***	All amounts	February 28*	February 15**
1099-C	Cancellation of Debt	Cancellation of a debt owed to a financial institution, the Federal Government, a credit union, RTC, FDIC, NCUA, a military department, the U.S. Postal Service, the Postal Rate Commission, or any organization having a significant trade or business of lending money	\$600 or more	February 28*	January 31
1099-CAP	Changes in Corporate Control and Capital Structure	Information about cash, stock or other property from an acquisition of control or the substantial change in capital structure of a corporation	Over \$1,000	February 28*	(To Shareholders) January 31 (To clearing organization) January 5
1099-DIV	Dividends and Distributions	Distributions, such as dividends, capital gain distributions, or nontaxable distributions, that were paid on stock and liquidation distributions ***	\$10 or more, except \$600 or more for liquidations	February 28*	January 31**
1099-G	Certain Government Payments	Unemployment Compensation, State tax and local tax refunds, agricultural payments, taxable grants	\$10 or more for refunds and unemployment	February 28*	January 31
1099-H	Health Coverage Tax Credit (HCTC) Advance Payments	Health insurance premiums paid on behalf of certain individuals	All amounts	February 28*	January 31**

* The due date is March 31 if filed electronically

** The due date is March 15 for reporting by trustees and middlemen of WHFITs

*** (Including payments reported pursuant to an election described in Regulations 1.1471-4(d)(5)(i)(A) or reported as described in Regulations 1.1471-4(d)(2)(iii)(A)).

FORM	TITLE	WHAT TO REPORT	AMOUNT TO REPORT	DUE TO IRS	DUE TO RECIPIENT
1099-INT	Interest Income	Interest Income ***; market discount subject to an election under section 1278(b).	\$10 or more (\$600 or more in some cases)	February 28*	January 31**
1099-K	Payment Card and Third Party Network Transactions	Payment Card Transactions	All amounts	February 28*	January 31
		Third party network transactions	\$20,000 or more and 200 or more transactions	February 28*	January 31
1099-LS	Reportable Life Insurance Sales	Proceeds from a reportable life insurance sale	All amounts	February 28*	January 31
1099-LTC	Long Term Care And Accelerated Death Benefits	Payments under a long term care insurance contract and accelerated death benefits paid under a life insurance contract or by a viatical settlement provider	All amounts	February 28*	January 31
1099-MISC	Miscellaneous Income (Also use to report direct sales of \$5,000 or more of consumer goods for resale)	Rent or royalty payments; prizes and awards that are not for services such as winnings on TV or radio shows ***.	\$600 or more, except \$10 or more for royalties	February 28* *Note* If any payments for nonemployee compensation are reported in box 7, the due date is January 31 for both paper and electronic returns.	January 31**
		Payments to crew members by owners or operators of fishing boats including payments of proceeds from sale of catch	All amounts		January 31**
		Section 409A income from nonqualified deferred compensation plans (NQDCs)	All amounts		January 31**
		Payments to a physician, physicians' corporation, or other supplier of health and medical services. Issued mainly by medical assistance programs or health and accident insurance plans.	\$600 or more		January 31**
		Payments for services performed for a trade or business by people not treated as its employees ***. Examples: fees to subcontractors or directors and golden parachute payments	\$600 or more		January 31**
		Fish purchases paid in cash for resale	\$600 or more		January 31**
		Crop insurance proceeds	\$600 or more		January 31**
		Substitute dividends and tax-exempt interest payments reportable by brokers	\$10 or more		February 15**
		Gross proceeds paid to attorneys	\$600 or more		February 15**
		A U.S. account for chapter 4 purposes to which you made no payments during the year that are reportable on any applicable Form 1099 (or a U.S. account to which you made payments during the year that do not reach the applicable reporting threshold for any applicable Form 1099) ***	All amounts (including \$0)		January 31**
1099-OID	Original Issue Discount	Original Issue Discount ***; market discount subject to an election under section 1278(b)	\$10 or more	February 28*	January 31**
1099-PATR	Taxable Distributions from Cooperatives	Distributions from cooperatives passed through to their patrons including any domestic production activities deduction and certain pass-through credits	\$10 or more	February 28*	January 31
1099-Q	Payments from qualified Education Programs (Under Sec 529 & 530)	Earnings from qualified tuitions programs and Coverdell ESA's	All amounts	February 28*	January 31
1099-QA	Distributions from ABLE Accounts	Distributions from ABLE accounts	All Amounts	February 28	January 31
<p>* The due date is March 31 if filed electronically ** The due date is March 15 for reporting by trustees and middlemen of WHFITs *** (Including payments reported pursuant to an election described in Regulations 1.1471-4(d)(5)(i)(A) or reported as described in Regulations 1.1471-4(d)(2)(iii)(A)).</p>					

FORM	TITLE	WHAT TO REPORT	AMOUNT TO REPORT	DUE TO IRS	DUE TO RECIPIENT
1099-R	Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	Distributions from retirement or profit sharing plans, any IRA, insurance contracts, and IRA recharacterizations ***	\$10 or more	February 28*	January 31
1099-S	Proceeds from Real Estate Transactions	Gross proceeds from the sale or exchange of real estate and certain royalty payments	Generally, \$600 or more	February 28*	February 15
1099-SA	Distributions from and HSA or MSA	Distributions from and HSA or MSA	All amounts	February 28	January 31
1099-SB	Seller's Investment in Life Insurance Contract	Seller's Investment in a life insurance contract as determined by the issuer	All amounts	February 28*	January 31
3921	Exercise of an Incentive Stock Option under Section 422(b)	Transfer of stock pursuant to the exercise of an incentive stock option under Section 422(b).	All amounts	February 28*	January 31
3922	Transfer of Stock Acquired Through an Employee Stock Purchase Plan Under Section 423(c)	Transfer of stock acquired through an employee stock purchase plan under section 423(c).	All amounts	February 28*	January 31
5498	IRA Contribution Information	Contributions (including rollover contributions) to any individual retirement arrangement (IRA), including a SEP, SIMPLE, and Roth IRA; Roth conversions; IRA recharacterizations; and the fair market value (FMV) of the account	All amounts	May 31	(To Participant) For FMV/RMD, Jan 31; For contributions, May 31
5498-ESA	Coverdell ESA Contribution Information	Contributions (including rollover contributions) to a Coverdell ESA.	All Amounts	May 31	April 30
5498-QA	ABLE Account Contributions Information	Contributions (including rollover contributions) to an ABLE account	All amounts	May 31	March 15
5498-SA	HSA, Archer MSA, or Medicare Advantage MSA Information	Contributions to an HSA (including transfers and rollovers) or Archer MSA and the FMV of an HSA, Archer MSA, or Medicare Advantage MSA.	All amounts	May 31	(To participant) May 31
W-2G	Certain Gambling Winnings	Gambling Winnings from horse racing, dog racing, jai alai, lotteries, keno, bingo, slot machines, sweepstakes, wagering pools, poker tournaments, etc.	Generally, \$600 or more; \$1,200 or more from bingo or slot machines; \$1,500 or more from keno	February 28*	January 31
<p>*The due date is March 31 if filed electronically</p> <p>*** (Including payments reported pursuant to an election described in Regulations 1.1471-4(d)(5)(i)(A) or reported as described in Regulations 1.1471-4(d)(2)(iii)(A)).</p>					

1099-MISC

See 2018 Instructions for Form 1099-MISC

<https://www.irs.gov/pub/irs-prior/i1099misc--2018.pdf>

By far the most common 1099 form is the 1099-MISC. For most organizations or individuals, it is the only one they will ever prepare and file.

After reporting the basic Demographics of the taxpayer, you will notice a FATCA Filing Requirement Check Box. This is used if you are a US payer reporting on 1099-MISC as part of satisfying your requirement to report with respect to a U.S. account for chapter 4 purposes.

You may also notice a “2nd TIN not.” box. This is used when you have been notified by the IRS 2 times within 3 calendar years that the payee provided an incorrect TIN. This will save the RS from sending you any further notices about this account. (See the instructions for more information if you think this applies)

Box 1: Report rents from Real estate over \$600 in Box 1 of the 1099-MISC. This could be Real estate rentals for office space, (but you don’t report if you are paying a real estate agent or property manager – they are to report rent paid to the property owner instead) or Machine rentals. If the rental is part of a contract that includes both the machine and operator, prorate the amounts between the equipment (box 1) and the operator (box 7). This could also be Pasture or Land Rent (for example a farmer paying for use of grazing land). Some of the more unusual rents are for Coin-Operated Amusements if leased, like video or pinball games, jukeboxes, pool tables or slot machine or gaming devices.

Box 2 is for Royalties from publishing to an author, intangibles (like copyrights, patents, trade names or trademarks), and oil & gas or mineral properties of \$10 or more (These do not follow the \$600 rule). However, surface royalties are reported in Box 1 instead, and oil and gas payments for working interests are reported in Box 7. Last of all – any timber royalties made under a pay-as-cut contract are reported instead on 1099-S, Proceeds from Real Estate Transactions, so this does not follow the normal pattern.

Box 3 is for a variety of items of income but most commonly prizes and awards, which can include the FMV of merchandise won on game shows, or sweepstakes winnings (as long as there was no wager involved – or it would be a Form W-2G instead). It can also be payments received by the beneficiary of a deceased employee, taxable damages (unless back pay damages), Indian gaming profits, medical research study payments, termination payments to self-employed insurance salespeople, punitive damages (including some compensatory damages), foreign agricultural workers on H-2A Visa, and accounts reported under FATCA.

Box 4 is where backup withholding amounts would appear or income tax withheld from other payments

Box 5 is for fishing boat related income with no minimum threshold. This is generally for fishing proceeds where the organization considers a worker self-employed. This is the share of the proceeds from the sale of a catch or FMV of a distribution in kind to crew members of normally less than 10 crew. Additionally, cash payments of up to \$100 per trip contingent on a minimum catch and paid for additional duties would be included here if traditional for the industry. (But do not report any amounts here that are wages reportable on Form W-2)

Box 6 is for medical and health care payments over \$600. This may be a physician or supplier/provider of health care services. This would also include insurance payments, and in this case corporations are not exempt from reporting unless they are a tax- exempt hospital or facility owned by the U.S. or state. It may also include drugs, injections, dentures or similar items if included in their payment, so rather than separating these out, the whole amount would be reportable, but payments to pharmacies for prescription drugs would not be included.

Box 7 is non-employee compensation (NEC). This is the most commonly used box on the 1099-MISC. This is where a wide variety of payments will appear. Included in these payments would be non-employee commissions, accountant or attorney fees, other professionals, non-employee bonuses, directors fees, non-employee mileage or expense amounts, fish purchases for cash, oil and gas payments for a working interest, expenses incurred for use of an entertainment facility that you treat as compensation to a nonemployee, along with almost any kind of payment made which does not fit a category for another box on the 1099-misc or another 1099 form. If there are any amounts reported here, the 1099 and 1096 forms will need to be furnished to the IRS by January 31 instead of the later due date of February 28 (Or March 31 if filing electronically) See the instructions on pages 7 and 8 for a more comprehensive list.

Box 8 is Substitute Payments in Lieu of Dividends or Interest. This is payments of at least \$10 received by a broker for a customer in lieu of dividends or tax-exempt interest as a result of a loan of a customer's securities.

Box 9 is used when the payer makes a direct sale of \$5,000 or more for resale. This is just for entering an "X" and no dollar amount, and may be in conjunction with amounts reported elsewhere (for example box 7).

Box 10 is for reporting Crop Insurance Proceeds of \$600 or more paid to farmers by insurance companies (unless the farmer notifies the insurance company that expenses have been capitalized under section 278, 263A, or 447.)

Box 13 is for reporting Excess Golden Parachute Payments.

Box 14 for Gross Proceeds Paid to an Attorney of \$600 or more. Generally this is not for the attorney's services, but rather settlement agreements, even if the attorney fees are then paid out of that settlement. Unfortunately this box is often used incorrectly to report just attorney fees paid in the course of a trade or business, which would be reportable under box 7 instead.

Box 15a for Section 409A Deferrals. (However, you do not need to complete this box – for details see Notice 2008-115, available at www.irs.gov/irb/2008-52_IRB/ar10.html).

Box 15b for reporting Section 409A Income. Note: The amounts included in box 15b is also includible in box 7.

Boxes 16-18 for reporting State Information when necessary.

Form 1099-MISC Information Copy Only (Not for filing)

<https://www.irs.gov/pub/irs-prior/f1099misc--2018.pdf>

9595 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED				OMB No. 1545-0115		Miscellaneous Income
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.				1 Rents	2018	
				\$		
				2 Royalties	\$	
PAYER'S TIN				3 Other income	4 Federal income tax withheld	Copy A For Internal Revenue Service Center
				\$	\$	
RECIPIENT'S TIN				5 Fishing boat proceeds	6 Medical and health care payments	
				\$	\$	
RECIPIENT'S name				7 Nonemployee compensation	8 Substitute payments in lieu of dividends or interest	
Street address (including apt. no.)				\$	\$	
City or town, state or province, country, and ZIP or foreign postal code				9 Payer made direct sales of \$5,000 or more of consumer products to a buyer (recipient) for resale <input type="checkbox"/>	10 Crop insurance proceeds	
				\$	\$	
Account number (see instructions)		FATCA filing requirement <input type="checkbox"/>	2nd TIN not <input type="checkbox"/>	11	12	
15a Section 409A deferrals		15b Section 409A income		13 Excess golden parachute payments	14 Gross proceeds paid to an attorney	
\$		\$		\$	\$	
				16 State tax withheld	17 State/Payer's state no.	18 State income
				\$		\$
				\$		\$

Form 1099-MISC Cat. No. 14425J www.irs.gov/Form1099MISC Department of the Treasury - Internal Revenue Service

Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page

Instructions for Recipient

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

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

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

Amounts shown may be subject to self-employment (SE) tax. If your net income from self-employment is \$400 or more, you must file a return and compute your SE tax on Schedule SE (Form 1040). See Pub. 334 for more information. If no income or social security and Medicare taxes were withheld and you are still receiving these payments, see Form 1040-ES (or Form 1040-ES(NR)). Individuals must report these amounts as explained in the box 7 instructions on this page. Corporations, fiduciaries, or partnerships must report the amounts on the proper line of their tax returns.

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

Box 1. Report rents from real estate on Schedule E (Form 1040). However, report rents on Schedule C (Form 1040) if you provided significant services to the tenant, sold real estate as a business, or rented personal property as a business. See Pub. 527.

Box 2. Report royalties from oil, gas, or mineral properties, copyrights, and patents on Schedule E (Form 1040). However, report payments for a working interest as explained in the box 7 instructions. For royalties on timber, coal, and iron ore, see Pub. 544.

Box 3. Generally, report this amount on the "Other income" line of Form 1040 (or Form 1040NR) and identify the payment. The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income. See Pub. 525. If it is trade or business income, report this amount on Schedule C or F (Form 1040).

Box 4. Shows backup withholding or withholding on Indian gaming profits. Generally, a payer must backup withhold if you did not furnish your TIN. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.

Box 5. An amount in this box means the fishing boat operator considers you self-employed. Report this amount on Schedule C (Form 1040). See Pub. 334.

Box 6. For individuals, report on Schedule C (Form 1040).

Box 7. Shows nonemployee compensation. If you are in the trade or business of catching fish, box 7 may show cash you received for the sale of fish. If the amount in this box is SE income, report it on Schedule C or F (Form 1040), and complete Schedule SE (Form 1040). You received this form instead of Form W-2 because the payer did not consider you an employee and did not withhold income tax or social security and Medicare tax. If you believe you are an employee and cannot get the payer to correct this form, report this amount on the line for "Wages, salaries, tips, etc." of Form 1040 (or Form 1040NR). You must also complete Form 8919 and attach it to your return. If you are not an employee but the amount in this box is not SE income (for example, it is income from a sporadic activity or a hobby), report this amount on the "Other income" line of Form 1040 (or Form 1040NR).

Box 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other income" line of Form 1040 (or Form 1040NR).

Box 9. If checked, \$5,000 or more of sales of consumer products was paid to you on a buy-sell, deposit-commission, or other basis. A dollar amount does not have to be shown. Generally, report any income from your sale of these products on Schedule C (Form 1040).

Box 10. Report this amount on Schedule F (Form 1040).

Box 13. Shows your total compensation of excess golden parachute payments subject to a 20% excise tax. See the Form 1040 (or Form 1040NR) instructions for where to report.

Box 14. Shows gross proceeds paid to an attorney in connection with legal services. Report only the taxable part as income on your return.

Box 15a. May show current year deferrals as a nonemployee under a nonqualified deferred compensation (NQDC) plan that is subject to the requirements of section 409A, plus any earnings on current and prior year deferrals.

Box 15b. Shows income as a nonemployee under an NQDC plan that does not meet the requirements of section 409A. This amount is also included in box 7 as nonemployee compensation. Any amount included in box 15a that is currently taxable is also included in this box. This income is also subject to a substantial additional tax to be reported on Form 1040 (or Form 1040NR). See the Form 1040 (or Form 1040NR) instructions.

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

Future developments. For the latest information about developments related to Form 1099-MISC and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099MISC.

Instructions for Payer

To complete Form 1099-MISC, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Form 1099-MISC.

To complete corrected Forms 1099-MISC, see the 2018 General Instructions for Certain Information Returns.

To order these instructions and additional forms, go to www.irs.gov/Form1099MISC.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019. The due date is extended to February 15, 2019, if you are reporting payments in box 8 or 14.

File Copy A of this form with the IRS by January 31, 2019, if you are reporting payments in box 7. Otherwise, file by February 28, 2019, if you file on paper, or by April 1, 2019, if you file electronically. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Need help? If you have questions about reporting on Form 1099-MISC, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

1099-C Cancellation of Debt

See Instructions for Form 1099-A and 1099-C

<https://www.irs.gov/pub/irs-prior/i1099ac--2018.pdf>

We have been seeing more of these 1099-C Cancellation of debt forms over the past few years. In many cases people who became underwater on their mortgages have had debt cancelled. Cancellation of debt may result in ordinary income, income from the sale of assets, or both. The rules regarding the many different situations where cancellation of debt income occurs are extensive and beyond the scope of this course. Each individual situation is unique and careful analysis of the facts and circumstances must be made to determine the proper income tax return treatment of the transaction.

The new thing announced for 2018 is Copies B and C have now been made fillable online for furnishing statements to recipients and retaining in your own files.

Generally lenders or creditors are required to file, and there must be an identifiable event that occurs in order to trigger reporting of the debt cancellation. Also, if it is cancelled in connection with a foreclosure or abandonment of secured property, it is not necessary to file both the 1099-A and 1099-C forms. For more information as well as specific filing information, please see the instructions link above.

1099-C Cancellation of Debt

Form 1099-C (Not for filing Copy A) online pdf fillable for copy B and C

<https://www.irs.gov/pub/irs-prior/f1099c--2018.pdf>

8585

☐ VOID☐ CORRECTED

CREDITOR'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Date of identifiable event	OMB No. 1545-1424 2018 Form 1099-C	Cancellation of Debt
		2 Amount of debt discharged \$		
		3 Interest if included in box 2 \$		
CREDITOR'S TIN	DEBTOR'S TIN	4 Debt description		Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
DEBTOR'S name				
Street address (including apt. no.)		5 Check here if the debtor was personally liable for repayment of the debt <input type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)		6 Identifiable event code	7 Fair market value of property \$	
Form 1099-C		Cat. No. 26280W		www.irs.gov/Form1099C
		Department of the Treasury - Internal Revenue Service		
Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page				

Instructions for Creditor

To complete Form 1099-C, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Forms 1099-A and 1099-C.

To order these instructions and additional forms, go to www.irs.gov/Form1099C.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the debtor by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Need help? If you have questions about reporting on Form 1099-C, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Debtor

You received this form because a Federal Government agency or an applicable financial entity (a creditor) has discharged (canceled or forgiven) a debt you owed, or because an identifiable event has occurred that either is or is deemed to be a discharge of a debt of \$600 or more. If a creditor has discharged a debt you owed, you are required to include the discharged amount in your income, even if it is less than \$600, on the "Other income" line of your Form 1040. However, you may not have to include all of the canceled debt in your income. There are exceptions and exclusions, such as bankruptcy and insolvency. See Pub. 4681, available at IRS.gov, for more details. If an identifiable event has occurred but the debt has not actually been discharged, then include any discharged debt in your income in the year that it is actually discharged, unless an exception or exclusion applies to you in that year.

Debtor'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 creditor has reported your complete TIN to the IRS.

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

Box 1. Shows the date the earliest identifiable event occurred or, at the creditor's discretion, the date of an actual discharge that occurred before an identifiable event. See the code in box 6.

Box 2. Shows the amount of debt either actually or deemed discharged. **Note:** If you don't agree with the amount, contact your creditor.

Box 3. Shows interest if included in the debt reported in box 2. See Pub. 4681 to see if you must include the interest in gross income.

Box 4. Shows a description of the debt. If box 7 is completed, box 4 also shows a description of the property.

Box 5. Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, at the time of the last modification. See Pub. 4681 for reporting instructions.

Box 6. Shows the reason your creditor has filed this form. The codes in this box are described in more detail in Pub. 4681. A—Bankruptcy; B—Other judicial debt relief; C—Statute of limitations or expiration of deficiency period; D—Foreclosure election; E—Debt relief from probate or similar proceeding; F—By agreement; G—Decision or policy to discontinue collection; or H—Other actual discharge before identifiable event.

Box 7. If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair market value (FMV) of the property will be shown, or you will receive a separate Form 1099-A. Generally, the gross foreclosure bid price is considered to be the FMV. For an abandonment or voluntary conveyance in lieu of foreclosure, the FMV is generally the appraised value of the property. You may have income or loss because of the acquisition or abandonment. See Pub. 4681 for information about foreclosures and abandonments. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

Future developments. For the latest information about developments related to Form 1099-C and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099C.

<https://www.irs.gov/pub/irs-prior/f1099a--2018.pdf>

1099-INT Interest Income

See 2018 Instructions for 1099-INT and 1099-OID
<https://www.irs.gov/pub/irs-prior/i1099int--2018.pdf>

Form 1099-INT (Not for filing Copy A) online pdf fillable for copy B and C
<https://www.irs.gov/pub/irs-prior/f1099int--2018.pdf>

9292		<input type="checkbox"/> VOID	<input type="checkbox"/> CORRECTED		
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		Payer's RTN (optional)		OMB No. 1545-0112	
		1 Interest income		<div style="font-size: 2em; font-weight: bold;">2018</div> <div style="font-weight: bold;">Form 1099-INT</div>	
		\$			
		2 Early withdrawal penalty		<div style="font-weight: bold;">Copy A</div> <div style="font-weight: bold;">For Internal Revenue Service Center</div>	
		\$			
PAYER'S TIN	RECIPIENT'S TIN	3 Interest on U.S. Savings Bonds and Treas. obligations		<div style="font-weight: bold;">File with Form 1096.</div> <div style="font-weight: bold;">For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.</div>	
		\$			
RECIPIENT'S name		4 Federal income tax withheld	5 Investment expenses		
		\$	\$		
Street address (including apt. no.)		6 Foreign tax paid	7 Foreign country or U.S. possession		
		\$			
City or town, state or province, country, and ZIP or foreign postal code		8 Tax-exempt interest	9 Specified private activity bond interest		
		\$	\$		
		10 Market discount	11 Bond premium		
		\$	\$		
FATCA filing requirement		12 Bond premium on Treasury obligations	13 Bond premium on tax-exempt bond		
<input type="checkbox"/>		\$	\$		
Account number (see instructions)	2nd TIN not.	14 Tax-exempt and tax credit bond CUSIP no.	15 State	16 State identification no.	17 State tax withheld
	<input type="checkbox"/>				\$
					\$

Form **1099-INT** Cat. No. 14410K www.irs.gov/Form1099INT Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-INT, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Forms 1099-INT and 1099-OID.

To order these instructions and additional forms, go to www.irs.gov/Form1099INT.

Caution: Because paper forms are scanned during processing, you cannot file Form 1096, 1097, 1098, 1099, 3921, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Forms 1099-INT and 1098. If you received mortgage interest in the course of your trade or business, you may have to report it to the payer of such mortgage interest and to the IRS on Form 1098, Mortgage Interest Statement. Do not report mortgage interest to the payer on Form 1099-INT. See the Instructions for Form 1098 for information on reporting mortgage interest.

Foreign recipient. If the recipient is a nonresident alien, you may have to withhold federal income tax and file Form 1042-S. See the Instructions for Form 1042-S and Pub. 515.

Need help? If you have questions about reporting on Form 1099-INT, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

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.

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.

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

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

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 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.

Box 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.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 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.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1.

Box 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.

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

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See box 4. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 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 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

(Continued on the back of Copy 2.)

Instructions for Recipient (Continued)

Box 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 in this box, 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 in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Box 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 in this box, 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 in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 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).

Box 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).

Boxes 15–17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.

1099-OID Original Issue Discount

Form 1099-INT (Not for filing Copy A) online pdf fillable for copy B and C
<https://www.irs.gov/pub/irs-prior/f1099oid--2018.pdf>

9696 ☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Original issue discount for 2018 \$	OMB No. 1545-0117 <div style="font-size: 2em; font-weight: bold;">2018</div> Form 1099-OID	Original Issue Discount	
		2 Other periodic interest \$			
		3 Early withdrawal penalty \$			
PAYER'S TIN	RECIPIENT'S TIN	4 Federal income tax withheld \$	Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.		
RECIPIENT'S name		5 Market discount \$			6 Acquisition premium \$
Street address (including apt. no.)		7 Description			
City or town, state or province, country, and ZIP or foreign postal code		8 Original issue discount on U.S. Treasury obligations \$			9 Investment expenses \$
Account number (see instructions)		FATCA filing requirement <input type="checkbox"/>	10 Bond premium \$	11 Tax-exempt OID \$	
2nd TIN not. <input type="checkbox"/>		12 State	13 State identification no.	14 State tax withheld \$	

Form **1099-OID** Cat. No. 14421R www.irs.gov/Form1099OID Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-OID, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Forms 1099-INT and 1099-OID.

To order these instructions and additional forms, go to www.irs.gov/Form1099OID.

Caution: Because paper forms are scanned during processing, you cannot file Form 1096, 1097, 1098, 1099, 3921, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Foreign recipient. If the recipient is a nonresident alien, you may have to withhold federal income tax and file Form 1042-S. See the Instructions for Form 1042-S and Pub. 515.

Need help? If you have questions about reporting on Form 1099-OID, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Recipient

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of a taxable OID obligation, generally you must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550 for more information.

If, as the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner as the "recipient." File Form(s) 1099-OID with Form 1096, with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation.

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

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.

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

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

Box 1. Shows the OID on a taxable obligation for the part of the year you owned it. Report the amount in box 1 as interest income on your income tax return. However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212 for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.

Box 2. Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Pub. 550 for reporting instructions. If there is an amount in both boxes 2 and 8, the amount in box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes. If there is an amount in both boxes 2 and 11, the amount in box 2 is tax-exempt interest and is not included in interest income on your tax return. In general, see how to report tax-exempt interest in the Instructions for Form 1040.

Box 3. Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. For a covered security acquired with OID, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. Report the accrued market discount on your income tax return as directed in the Instructions for Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

(Continued on the back of Copy 2)

Instructions for Recipient (continued)

Box 6. For a taxable covered security, shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID in box 1 or box 8, you must report the net amount of OID on Form 1040 (Schedule B) and you must not make an adjustment to this amount for acquisition premium on Form 1040 (Schedule B).

If there is an amount in both boxes 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired with acquisition premium.

Box 7. Shows the identification (CUSIP) number or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity).

Box 8. Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your federal income tax return, and see Pub. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included in box 1. See the instructions above for a covered security acquired with acquisition premium. If the number in this box is negative, it represents a deflation adjustment. See Pub. 550 for further information on accounting for this adjustment.

Box 9. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 2.

Box 10. For a taxable covered security, including a Treasury inflation-protected security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 2. If the amount in this box is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

If there is an amount in both boxes 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount in box 10 shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.

Box 11. For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, shows the tax-exempt OID on the obligation for the part of the year you owned it. The payer may, but is not required to, report the OID for a tax-exempt obligation that is a covered security acquired before January 1, 2017. In general, report the amount of tax-exempt OID on Form 1040. See the instructions above for a covered security acquired with acquisition premium.

Boxes 12–14. State income tax withheld reporting.

Future developments. For the latest information about developments related to Form 1099-OID and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099OID.

1099-K Merchant Card and third Party Network Payments

See 2018 Instructions for 1099-K

<https://www.irs.gov/pub/irs-prior/i1099k--2018.pdf>

This is a “newer” 1099 form relatively speaking. It is issued by Credit Card Processing companies to their merchant accounts. It is also issued by certain third party payment processors such as EBAY, Paypal, or Amazon. It is intended to increase compliance reporting from businesses who may not report all their credit card receipts. In practice this is an amount nearly impossible to reconcile by most businesses. Much of the information included in the 1099-K would not have been included by the businesses since it isn’t required to report it in their gross receipts. Items such as deposits, sales taxes, tips, refunds, and other fees are all included on the 1099-K but a business ordinarily would not include those amounts in their gross income. A law firm could have retainers as well as other funds which are not income appear on the 1099-K. Many small businesses lack the capability to separate amounts charged by credit card and end up issuing 1099's to vendors for amounts they paid with credit cards creating a double reporting problem.

This creates a reconciliation nightmare and the variances undoubtedly show up on tax returns and trigger mismatch notices, red flags, and even audits at the IRS and add to the volumes of correspondence between taxpayers and the IRS. Back on February 9, 2012 IRS Deputy Commissioner Steven Miller told the National Federation of Independent Businesses that the IRS agreed to strike the requirement to reconcile the 1099-K to its income. He further stated "The IRS has no intention of requiring reconciliation in future years.” However, we are now seeing new CP2000 and other examination requests triggered using information from the 1099-K forms, so it is clear this particular reporting requirement is not going away any time soon. It is best to understand the 1099-K forms in order to be prepared to handle them, both from the reporting side of creating the forms as well as the preparation side of how to deal with the information received.

Form 1099-K (Not for filing Copy A) online pdf fillable for copy B and C
<https://www.irs.gov/pub/irs-prior/f1099k--2018.pdf>

1010 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-2205		2018 Form 1099-K	Payment Card and Third Party Network Transactions
FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		FILER'S TIN			
		PAYEE'S TIN			
Check to indicate if FILER is a (an): Payment settlement entity (PSE) <input type="checkbox"/> Electronic Payment Facilitator (EPF)/Other third party <input type="checkbox"/>		1a Gross amount of payment card/third party network transactions \$		Copy A For Internal Revenue Service Center	
		1b Card Not Present transactions \$			
Check to indicate transactions reported are: Payment card <input type="checkbox"/> Third party network <input type="checkbox"/>		3 Number of payment transactions \$		4 Federal income tax withheld \$	
PAYEE'S name		5a January \$		5b February \$	
		5c March \$		5d April \$	
Street address (including apt. no.)		5e May \$		5f June \$	
		5g July \$		5h August \$	
City or town, state or province, country, and ZIP or foreign postal code		5i September \$		5j October \$	
		5k November \$		5l December \$	
PSE'S name and telephone number		6 State		7 State identification no.	
		8 State income tax withheld \$		\$	
Account number (see instructions)		2nd TIN not. <input type="checkbox"/>		\$	

Form 1099-K Cat. No. 54118B www.irs.gov/Form1099K Department of the Treasury - Internal Revenue Service

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Instructions for FILER Who is a Payment Settlement Entity or Electronic Payment Facilitator/Other Third Party

To complete Form 1099-K, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-K.

To order these instructions and additional forms, go to www.irs.gov/Form1099K.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Need help? If you have questions about reporting on Form 1099-K, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Payee

You have received this form because you have either: (a) accepted payment cards for payments, or (b) received payments through a third party network that exceeded \$20,000 in gross total reportable transactions and the aggregate number of those transactions exceeded 200 for the calendar year. Merchant acquirers and third party settlement organizations, as payment settlement entities (PSE), must report the proceeds of payment card and third party network transactions made to you on Form 1099-K under Internal Revenue Code section 6050W. The PSE may have contracted with an electronic payment facilitator (EPF) or other third party payer to make payments to you.

If you have questions about the amounts reported on this form, contact the FILER whose information is shown in the upper left corner on the front of this form. If you do not recognize the FILER shown in the upper left corner of the form, contact the PSE whose name and phone number are shown in the lower left corner of the form above your account number.

See the separate instructions for your income tax return for using the information reported on this form.

Payee'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 number or other unique number the PSE assigned to distinguish your account.

Box 1a. Shows the aggregate gross amount of payment card/third party network transactions made to you through the PSE during the calendar year.

Box 1b. Shows the aggregate gross amount of all reportable payment transactions made to you through the PSE during the calendar year where the card was not present at the time of the transaction or the card number was keyed into the terminal. Typically, this relates to online sales, phone sales, or catalogue sales. If the box for third party network is checked, or if these are third party network transactions, card not present transactions will not be reported.

Box 2. Shows the merchant category code used for payment card/third party network transactions (if available) reported on this form.

Box 3. Shows the number of payment transactions (not including refund transactions) processed through the payment card/third party network.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, and Pub. 505. Include this amount on your income tax return as tax withheld.

Boxes 5a–5l. Shows the gross amount of payment card/third party network transactions made to you for each month of the calendar year.

Boxes 6–8. Shows state and local income tax withheld from the payments.

Future developments. For the latest information about developments related to Form 1099-K and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099K.

1099 PATR Patronage Dividends

See 2018 Instructions for 1099-PATR

<https://www.irs.gov/pub/irs-prior/i1099ptr--2018.pdf>

We are going to cover this form briefly because the IRS has become more diligent in recent years in matching the income reported on this form. This form is used by cooperative organizations to report dividends paid to its member/owners. The largest and most common cooperative organizations are usually farm related and farmers are well acquainted with patronage dividends. Those not exposed to farm activities may not be as familiar with them. There are also a number of utility companies organized as cooperatives. Patronage Dividends are taxable income to the recipient if they arise from the conduct of a trade or business. If you are a member of a cooperative, but do not purchase from that cooperative in conjunction with a trade or business activity, then the dividends you receive from that cooperative are not taxable. Our recommendation is that you report patronage dividends on your tax return regardless of if they are taxable or not. If it is not a taxable patronage dividend, then add a line to the tax return backing out the dividend. If it is not reported on your tax return, there is more risk that you will receive correspondence from the IRS when they match the income to your tax return.

Form 1099-PATR (Not for filing Copy A) online pdf fillable for copy B and C
<https://www.irs.gov/pub/irs-prior/f1099ptr--2018.pdf>

9797 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0118		2018	Taxable Distributions Received From Cooperatives		
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Patronage dividends	\$				
		2 Nonpatronage distributions	\$				
		3 Per-unit retain allocations	\$	Form 1099-PATR			
PAYER'S TIN	RECIPIENT'S TIN	4 Federal income tax withheld	\$	Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.			
RECIPIENT'S name		5 Redemption of nonqualified notices and retain allocations	\$			6 Domestic production activities deduction	\$
Street address (including apt. no.)						7 Investment credit	\$
City or town, state or province, country, and ZIP or foreign postal code		8 Work opportunity credit	\$			9 Patron's AMT adjustment	\$
Account number (see instructions)		2nd TIN not. <input type="checkbox"/>	10 Other credits and deductions			\$	
Form 1099-PATR		Cat. No. 14435F	www.irs.gov/Form1099PATR	Department of the Treasury - Internal Revenue Service			

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Instructions for Recipient

Distributions you received from a cooperative may be includible in your income. Generally, if you are an individual, report any amounts shown in boxes 1, 2, 3, and 5 as income, unless nontaxable, on Schedule F (Form 1040), Schedule C (Form 1040), or Form 4835. See the Instructions for Schedule F (Form 1040) and Pub. 225 for more information.

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.

Box 1. Shows patronage dividends paid to you during the year in cash, qualified written notices of allocation (at stated dollar value), or other property (not including nonqualified allocations). Any dividends paid on (1) property bought for personal use or (2) capital assets or depreciable property used in your business are not taxable. However, if (2) applies, reduce the basis of the assets by this amount.

Box 2. Shows nonpatronage distributions paid to you during the year in cash, qualified written notices of allocation, or other property (not including nonqualified written notices of allocation).

Box 3. Shows per-unit retain allocations paid to you during the year in cash, qualified per-unit retain certificates, or other property.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you didn't furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows amounts you received when you redeemed nonqualified written notices of allocation and nonqualified per-unit retain allocations. Because these were not taxable when issued to you, you must report the redemption as ordinary income to the extent of the stated dollar value.

Box 6. Shows the deduction amount you may take based on your portion of patronage dividends or per-unit retain allocations (boxes 1 and 3) attributable to qualified production activities income. To claim the deduction amount, this amount must have been designated in a written notice sent to you from the cooperative within the payment period under section 1382(d). Enter on the appropriate line of Form 8903.

Box 7. This box shows unused investment credits passed through to you by the cooperative. Use Form 3468, and its instructions, to figure the amount of credit to which you are entitled.

Box 8. This box shows unused work opportunity credits passed through to you by the cooperative. Use Form 5884 to figure the amount of credit to which you are entitled. If your only source of the credit is the cooperative, use Form 3800 instead.

Box 9. Shows the alternative minimum tax (AMT) adjustment passed through to you by the cooperative. Report this amount on Form 6251 on the appropriate line in Part I.

Box 10. This box shows other unused credits and deductions (including depreciation) passed through to you by the cooperative. For information on how to report credits, see the instructions for the specific credit form. For information on how to report deductions, see the instructions for Schedules C and F (Form 1040) and Pub. 946.

Future developments. For the latest information about developments related to Form 1099-PATR and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099PATR.

Instructions for Payer

To complete Form 1099-PATR, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-PATR.

To order these instructions and additional forms, go to www.irs.gov/orderforms.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Foreign recipient. If the recipient is a nonresident alien, you may have to withhold federal income tax and file Form 1042-S. See the Instructions for Form 1042-S and Pub. 515.

Need help? If you have questions about reporting on Form 1099-PATR, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

1099-DIV

Dividends and Distributions

See Instructions for 1099-DIV

<https://www.irs.gov/pub/irs-prior/i1099div--2018.pdf>

Form 1099-DIV (Not for filing Copy A) online pdf fillable for copy B and C

<https://www.irs.gov/pub/irs-prior/f1099div--2018.pdf>

9191		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0110	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1a Total ordinary dividends		<div>2018</div> <div>Form 1099-DIV</div>	
		\$			
		1b Qualified dividends			
		\$			
PAYER'S TIN		RECIPIENT'S TIN		2a Total capital gain distr.	
				\$	
RECIPIENT'S name		2c Section 1202 gain		2b Unrecap. Sec. 1250 gain	
				\$	
Street address (including apt. no.)		2d Collectibles (28%) gain			
				\$	
City or town, state or province, country, and ZIP or foreign postal code		3 Nondividend distributions		4 Federal income tax withheld	
		\$		\$	
		5 Section 199A dividends		6 Investment expenses	
		\$		\$	
		7 Foreign tax paid		8 Foreign country or U.S. possession	
		\$			
		9 Cash liquidation distributions		10 Noncash liquidation distributions	
		\$		\$	
		11 Exempt-interest dividends		12 Specified private activity bond interest dividends	
		\$		\$	
Account number (see instructions)		2nd TIN not.		13 State	
		<input type="checkbox"/>		14 State identification no.	
				15 State tax withheld	
				\$	
				\$	

Dividends and Distributions

Copy A

For Internal Revenue Service Center

File with Form 1096.

For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.

Form **1099-DIV**

Cat. No. 14415N

www.irs.gov/Form1099DIV

Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-DIV, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Form 1099-DIV.

To order these instructions and additional forms, go to www.irs.gov/Form1099DIV.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have

software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Foreign dividend recipient. If the recipient of the dividend is a nonresident alien, you may have to withhold federal income tax and file Form 1042-S. See the Instructions for Form 1042-S and Pub. 515.

Need help? If you have questions about reporting on Form 1099-DIV, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

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.

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

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

Box 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.

Box 1b. Shows the portion of the amount in box 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.

Box 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 in boxes 2c–2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 rather than Schedule D. See the Form 1040 instructions.

Box 2b. Shows the portion of the amount in box 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).

Box 2c. Shows the portion of the amount in box 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.

Box 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).

Box 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.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

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

Box 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

Box 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.

Box 8. This box should be left blank if a RIC reported the foreign tax shown in box 7.

Boxes 9 and 10. Shows cash and noncash liquidation distributions.

Box 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 Box 4 above.

Box 12. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 11. See the Instructions for Form 6251.

Boxes 13–15. State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2018 General Instructions for Certain Information Returns.

Future developments. For the latest information about developments related to Form 1099-DIV and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099DIV.

Form 1099-B **Proceeds from Broker and Barter Exchange Transactions**

See 2018 Instructions for Form 1099-B
<https://www.irs.gov/pub/irs-prior/f1099b--2018.pdf>

Form 1099-B (Not for filing Copy A) online pdf fillable for copy B and C
<https://www.irs.gov/pub/irs-prior/f1099b--2018.pdf>

7979		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		Applicable check box on Form 8949 <div style="text-align: right;">OMB No. 1545-0715</div> <div style="text-align: center; font-size: 2em; font-weight: bold;">2018</div> <div style="text-align: center;">Form 1099-B</div>		Proceeds From Broker and Barter Exchange Transactions			
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.				1a Description of property (Example: 100 sh. XYZ Co.)					
				1b Date acquired		1c Date sold or disposed		<div style="text-align: center; font-weight: bold;">Copy A</div> <div style="text-align: center; font-weight: bold;">For Internal Revenue Service Center File with Form 1096.</div> <div style="text-align: center; font-weight: bold;">For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.</div>	
PAYER'S TIN		RECIPIENT'S TIN		1d Proceeds		1e Cost or other basis			
				\$		\$			
				1f Accrued market discount		1g Wash sale loss disallowed			
				\$		\$			
RECIPIENT'S name				2 Short-term gain or loss <input type="checkbox"/>		3 Check if basis reported to IRS <input type="checkbox"/>			
				Long-term gain or loss <input type="checkbox"/>					
				Ordinary <input type="checkbox"/>					
Street address (including apt. no.)				4 Federal income tax withheld		5 Check if noncovered security <input type="checkbox"/>			
				\$					
City or town, state or province, country, and ZIP or foreign postal code				6 Reported to IRS:		7 Check if loss is not allowed based on amount in 1d <input type="checkbox"/>			
				Gross proceeds <input type="checkbox"/>					
				Net proceeds <input type="checkbox"/>					
Account number (see instructions)				8 Profit or (loss) realized in 2018 on closed contracts		9 Unrealized profit or (loss) on open contracts—12/31/2017			
				\$		\$			
CUSIP number				10 Unrealized profit or (loss) on open contracts—12/31/2018		11 Aggregate profit or (loss) on contracts			
				\$		\$			
14 State name		15 State identification no.		16 State tax withheld					
				\$					
				\$					
				12 Check if proceeds from collectibles <input type="checkbox"/>		13 Bartering			
						\$			

Form 1099-B Cat. No. 14411V www.irs.gov/Form1099B Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-B, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-B.

To order these instructions and additional forms, go to www.irs.gov/Form1099B.

Caution: Because paper forms are scanned during processing, you cannot file with the IRS Forms 1096, 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by February 15, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that

generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Foreign recipient. If the recipient of the proceeds is a nonresident alien, you may have to withhold federal income tax and file Form 1042-S. See the Instructions for Form 1042-S, and Pub. 515.

Need help? If you have questions about reporting on Form 1099-B, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

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 identified in box 1a.

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.

CUSIP number. Shows the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number.

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

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.

Box 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).

Instructions for Recipient (Continued)

Box 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 box 5 is checked, box 1f may be blank.

Box 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 box 5 is checked, box 1g may be blank.

Box 2. The short-term and long-term boxes pertain to short-term gain or loss and long-term gain or loss. If the Ordinary box is checked, 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 box 5 is checked, box 2 may be blank.

Box 3. If checked, the basis in box 1e has been reported to the IRS and either the short-term or the long-term gain or loss box in box 2 will be checked. If box 3 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D as you may be able to report your transaction directly on Schedule D. If the Ordinary box in box 2 is checked, an adjustment may be required.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. If checked, the securities sold were noncovered securities and boxes 1b, 1e, 1f, 1g, and 2 may be blank. 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.

Box 1b. This box may be blank if box 5 is checked or 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.

Box 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.

Box 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 box 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.

Box 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 box 5 is checked, box 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D, or Pub. 550 for details.

(Instructions continued on the back of Copy 2.)

Box 6. If the exercise of a noncompensatory option resulted in a sale of a security, indicates whether the amount in box 1d was adjusted for option premium.

Box 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 box 1d. See the Form 8949 and Schedule D instructions. The broker should advise you of any losses on a separate statement.

Regulated Futures Contracts, Foreign Currency Contracts, and Section 1256 Option Contracts (Boxes 8 Through 11)

Box 8. Shows the profit or (loss) realized on regulated futures, foreign currency, or Section 1256 option contracts closed during 2018.

Box 9. Shows any year-end adjustment to the profit or (loss) shown in box 8 due to open contracts on December 31, 2017.

Box 10. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2018. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts—12/31/2018 in 2019.

Box 11. Boxes 8, 9, and 10 are all used to figure the aggregate profit or (loss) on regulated futures, foreign currency, or Section 1256 option contracts for the year. Include this amount on your 2018 Form 6781.

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

Box 13. Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

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

Future developments. For the latest information about any developments related to Form 1099-B and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099B.

1099-CAP Changes in Corporate Control and Capital Structure

See Instructions for Form 1099-CAP <https://www.irs.gov/pub/irs-prior/i1099cap--2018.pdf>

Also note, due to low volumes of these forms processed each year, you are allowed to file a paper copy of this form with the IRS as well as the shareholder (see <https://www.irs.gov/pub/irs-prior/f1099cap--2018.pdf> for the online fillable version)

7373 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1814		Changes in Corporate Control and Capital Structure Copy A For Internal Revenue Service Center File with Form 1096. For Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
CORPORATION'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Date of sale or exchange	2018 Form 1099-CAP	
		2 Aggregate amount rec'd* \$	3 No. of shares exchanged	
		4 Classes of stock exchanged		
CORPORATION'S TIN	SHAREHOLDER'S TIN			
SHAREHOLDER'S name				
Street address (including apt. no.)				
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)		5		
		* The shareholder cannot claim a loss based on the amount in box 2.		

Form 1099-CAP Cat. No. 35115M www.irs.gov/Form1099CAP Department of the Treasury - Internal Revenue Service

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Instructions for Shareholder

A corporation in which you own stock that has had a change in control or a substantial change in capital structure must send you this statement by January 31 of the year following the calendar year of the change. You have received this statement because the corporation has reasonably determined that you may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. Report any gain from the exchange on Form 8949. However, you cannot claim a (loss) on Form 8949 as a result of this exchange. See Pub. 550, chapter 4, for additional information.

Shareholder'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.

Instructions for Corporation

To complete Form 1099-CAP, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-CAP.

To get or to order these instructions, go to www.irs.gov/Form1099CAP.

Due dates. Generally, furnish Copy B of this form to the shareholder by January 31, 2019. However, if the recipient is a clearing organization, furnish Copy B by January 7, 2019.

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

Box 1. Shows the date the stock was exchanged for cash, stock, or other property.

Box 2. Shows the aggregate amount of any cash and the fair market value of any stock or other property received by you in the exchange for the stock you held.

Box 3. Shows the number of shares of the corporation's stock that you held which were exchanged in the transaction.

Box 4. Shows the class or classes of stock that were exchanged.

Future developments. For the latest information about developments related to Form 1099-CAP and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099CAP.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220.

Need help? If you have questions about reporting on Form 1099-CAP, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Form 1099-G

Certain Government Payments

See Instructions for Form 1099-G <https://www.irs.gov/pub/irs-prior/i1099g--2018.pdf>

Form 1099-G (Not for filing Copy A) online pdf fillable for copy B and C

<https://www.irs.gov/pub/irs-prior/f1099G--2018.pdf>

8886		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Unemployment compensation	OMB No. 1545-0120
		\$	2018
PAYER'S TIN		2 State or local income tax refunds, credits, or offsets	Form 1099-G
		\$	
RECIPIENT'S TIN		3 Box 2 amount is for tax year	4 Federal income tax withheld
RECIPIENT'S name		5 RTAA payments	6 Taxable grants
Street address (including apt. no.)		7 Agriculture payments	8 Check if box 2 is trade or business income <input type="checkbox"/>
City or town, state or province, country, and ZIP or foreign postal code		9 Market gain	
Account number (see instructions)		10a State	10b State identification no.
			11 State income tax withheld
			\$
			\$

Form 1099-G Cat. No. 14438M www.irs.gov/Form1099G Department of the Treasury - Internal Revenue Service

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Certain Government Payments

Copy A

For Internal Revenue Service Center

File with Form 1096.

For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.

Instructions for Payer

To complete Form 1099-G, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-G.

To order these instructions and additional forms, go to www.irs.gov/Form1099G.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

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 has assigned to distinguish your account.

Box 1. Shows the total unemployment compensation paid to you this year. Combine the box 1 amounts from all Forms 1099-G and report the total as income on the unemployment compensation line of your tax return. Except as explained below, this is your taxable amount. If you are married filing jointly, each spouse must figure his or her taxable amount separately. If you expect to receive these benefits in the future, you can ask the payer to withhold federal income tax from each payment. Or, you can make estimated tax payments. For details, see Form 1040-ES. If you made contributions to a governmental unemployment compensation program or to a governmental paid family leave program and received a payment from that program, the payer must issue a separate Form 1099-G to report this amount to you. If you itemize deductions, you may deduct your contributions on Schedule A (Form 1040) as taxes paid. If you do not itemize, you only need to include in income the amount that is in excess of your contributions.

Box 2. Shows refunds, credits, or offsets of state or local income tax you received. It may be taxable to you if you deducted the state or local income tax paid on Schedule A (Form 1040). Even if you did not receive the amount shown, for example, because: (a) it was credited to your state or local estimated tax, (b) it was offset against federal or state debts, (c) it was offset against other offsets, or (d) you made a charitable contribution from your refund, it is still taxable if it was deducted. If you received interest on this amount, you may receive Form 1099-INT for the interest. However, the payer may include interest of less than \$600 in the blank box next to box 9 on Form 1099-G. Regardless of whether the

interest is reported to you, report it as interest income on your tax return. See your tax return instructions.

Box 3. Identifies the tax year for which the box 2 refunds, credits, or offsets shown were made. If there is no entry in this box, the refund is for 2017 taxes.

Box 4. Shows backup withholding or withholding you requested on unemployment compensation, Commodity Credit Corporation (CCC) loans, or certain crop disaster payments. Generally, a payer must backup withhold on certain payments if you did not give your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows reemployment trade adjustment assistance (RTAA) payments you received. Include on Form 1040 on the "Other income" line. See the Form 1040 instructions.

Box 6. Shows taxable grants you received from a federal, state, or local government.

Box 7. Shows your taxable Department of Agriculture payments. If the payer shown is anyone other than the Department of Agriculture, it means the payer has received a payment, as a nominee, that is taxable to you. This may represent the entire agricultural subsidy payment received on your behalf by the nominee, or it may be your pro rata share of the original payment. See Pub. 225 and the Instructions for Schedule F (Form 1040) for information about where to report this income. Partnerships, see Form 8825 for how to report.

Box 8. If this box is checked, the amount in box 2 is attributable to an income tax that applies exclusively to income from a trade or business and is not a tax of general application. If taxable, report the amount in box 2 on Schedule C or F (Form 1040), as appropriate.

Box 9. Shows market gain on CCC loans whether repaid using cash or CCC certificates. See the Instructions for Schedule F (Form 1040).

Boxes 10a-11. State income tax withheld reporting boxes.

Future developments. For the latest information about developments related to Form 1099-G and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099G.

Form 1099-H

Health Care Coverage Tax Credit (HCTC) Advance Payments

See Instructions for Form 1099-H <https://www.irs.gov/pub/irs-prior/i1099h--2018.pdf>

Also note, due to low volumes of these forms processed each year, you are allowed to file a paper copy of this form with the IRS as well as the shareholder (see <https://www.irs.gov/pub/irs-prior/f1099h--2018.pdf> for the online fillable version)

7171 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1813		2018 Form 1099-H	Health Coverage Tax Credit (HCTC) Advance Payments
ISSUER'S/PROVIDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Amount of HCTC advance payments	2 No. of mos. HCTC payments received		
ISSUER'S/PROVIDER'S TIN	RECIPIENT'S TIN	3 Jan.	9 July	Copy A For Internal Revenue Service Center For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.	
RECIPIENT'S name		4 Feb.	10 Aug.		
		5 Mar.	11 Sept.		
		6 Apr.	12 Oct.		
Street address (including apt. no.)		7 May	13 Nov.		
City or town, state or province, country, and ZIP or foreign postal code		8 June	14 Dec.		

Form 1099-H Cat. No. 34912D www.irs.gov/Form1099H Department of the Treasury - Internal Revenue Service

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Instructions for Issuer/Provider

To complete Form 1099-H, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-H.

To order these instructions and additional forms, go to www.irs.gov/Form1099H.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS electronically by April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220.

Need help? If you have questions about reporting on Form 1099-H, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Recipient

This statement is provided to you because you received Health Coverage Tax Credit (HCTC) advance payments of your health coverage insurance premiums. These advance payments were forwarded directly to your health insurance provider. You are qualified to receive advance payments if you were an eligible trade adjustment assistance (TAA) recipient, an Alternative TAA (ATAA) recipient, a Reemployment TAA (RTAA) recipient, or a Pension Benefit Guaranty Corporation (PBGC) pension payee. See Form 8885, Health Coverage Tax Credit, and its instructions for more details on qualified recipients and how to figure any credit that you may be able to take on your Form 1040, 1040NR, 1040-SS, or 1040-PR.

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), or

adoption taxpayer identification number (ATIN)). However, the issuer has reported your complete TIN to the IRS.

Box 1. Shows the total amount of HCTC advance payments of qualified health insurance costs that were made on your behalf.

Box 2. Shows the total number of months you received HCTC payments.

Boxes 3 through 14. Shows the amount of HCTC advance payments paid for you for each month. The total of the amounts shown in these boxes equals the amount shown in box 1.

Future Developments

For the latest information about developments related to Form 1099-H and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099H.

Form 1099-LTC Long-Term Care and Accelerated Death Benefits

See Instructions for Form 1099-LTC <https://www.irs.gov/pub/irs-prior/i1099ltc--2018.pdf>

Also note, due to low volumes of these forms processed each year, you are allowed to file a paper copy of this form (see <https://www.irs.gov/pub/irs-prior/i1099ltc--2018.pdf> for the online fillable version)

9393		<input type="checkbox"/> VOID	<input type="checkbox"/> CORRECTED
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross long-term care benefits paid \$	OMB No. 1545-1519 2018 Form 1099-LTC
PAYER'S TIN	POLICYHOLDER'S TIN	2 Accelerated death benefits paid \$	INSURED'S TIN
POLICYHOLDER'S name		3 Check one: <input type="checkbox"/> Per diem <input type="checkbox"/> Reimbursed amount	Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
Street address (including apt. no.)		INSURED'S name	
City or town, state or province, country, and ZIP or foreign postal code		Street address (including apt. no.)	
Account number (see instructions)		4 Qualified contract (optional) <input type="checkbox"/>	
		5 Check, if applicable: <input type="checkbox"/> Chronically ill <input type="checkbox"/> Terminally ill <input type="checkbox"/> Date certified	
Form 1099-LTC Cat. No. 23021Z www.irs.gov/Form1099LTC Department of the Treasury - Internal Revenue Service Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page			

Instructions for Payer

To complete Form 1099-LTC, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-LTC.

To get or to order these instructions, go to www.irs.gov/Form1099LTC.

Due dates. Furnish Copy B of this form to the policyholder by January 31, 2019.

Furnish Copy C of this form to the insured by January 31, 2019.

Instructions for Insured

A payer, such as an insurance company or a viatical settlement provider, must give this form to you and to the policyholder for payments made under a long-term care insurance contract or for accelerated death benefits. Payments include both benefits you received directly and expenses paid on your behalf to third parties.

If you are the insured but are not the policyholder, Copy C is provided to you for information only because these payments are not taxable to you. If you are also the policyholder, you should receive Copy B.

Insured'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.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220.

Need help? If you have questions about reporting on Form 1099-LTC, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Box 1. Shows the gross benefits paid under a long-term care insurance contract during the year.

Box 2. Shows the gross accelerated death benefits paid during the year.

Box 3. Shows if the amount in box 1 or 2 was paid on a per diem basis or was reimbursement of actual long-term care expenses. If you are terminally ill, this box may not be checked.

Box 4. May show if the benefits were from a qualified long-term care insurance contract.

Box 5. May show if you were certified chronically ill or terminally ill, and the latest date certified.

Future developments. For the latest developments related to Form 1099-LTC and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099LTC.

Instructions for Policyholder

A payer, such as an insurance company or a viatical settlement provider, must give this form to you for payments made under a long-term care insurance contract or for accelerated death benefits. Payments include those made directly to you (or to the insured) and those made to third parties.

A long-term care insurance contract provides coverage of expenses for long-term care services for an individual who has been certified by a licensed health care practitioner as chronically ill. A life insurance company or viatical settlement provider may pay accelerated death benefits if the insured has been certified by either a physician as terminally ill or by a licensed health care practitioner as chronically ill.

Long-term care insurance contract. Generally, amounts received under a qualified long-term care insurance contract are excluded from your income. However, if payments are made on a per diem basis, the amount you may exclude is limited. The per diem exclusion limit must be allocated among all policyholders who own qualified long-term care insurance contracts for the same insured. See Pub. 525, and Form 8853 and its instructions for more information.

Per diem basis. This means the payments were made on any periodic basis without regard to the actual expenses incurred during the period to which the payments relate.

Accelerated death benefits. Amounts paid as accelerated death benefits are fully excludable from your income if the insured has been certified by a physician as terminally ill. Accelerated death benefits paid on behalf of

individuals who are certified as chronically ill are excludable from income to the same extent they would be if paid under a qualified long-term care insurance contract.

Policyholder'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.

Box 1. Shows the gross benefits paid under a long-term care insurance contract during the year.

Box 2. Shows the gross accelerated death benefits paid during the year.

Box 3. Shows if the amount in box 1 or 2 was paid on a per diem basis or was reimbursement of actual long-term care expenses. If the insured was terminally ill, this box may not be checked.

Box 4. May show if the benefits were from a qualified long-term care insurance contract.

Box 5. May show if the insured was certified chronically ill or terminally ill, and the latest date certified.

Future developments. For the latest developments related to Form 1099-LTC and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099LTC.

Form 1099-R (and 5498)

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Proceeds from Insurance Contracts, Etc., and IRA Contribution Information

See Instructions for Form 1099-R and 5498

<https://www.irs.gov/pub/irs-prior/i1099r--2018.pdf>

Form 1099-R (Not for filing Copy A) online pdf fillable for copy B and C

<https://www.irs.gov/pub/irs-prior/f1099r--2018.pdf>

9898		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and phone no.				1 Gross distribution	2018		Form 1099-R
				\$			
PAYER'S TIN				2a Taxable amount			
RECIPIENT'S TIN				2b Taxable amount not determined <input type="checkbox"/>	Total distribution <input type="checkbox"/>		Copy A For Internal Revenue Service Center
RECIPIENT'S name				3 Capital gain (included in box 2a)	4 Federal income tax withheld		
Street address (including apt. no.)				5 Employee contributions/ Designated Roth contributions or insurance premiums	6 Net unrealized appreciation in employer's securities		For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
City or town, state or province, country, and ZIP or foreign postal code				7 Distribution code(s)	8 Other		
10 Amount allocable to IRR within 5 years				9a Your percentage of total distribution %	9b Total employee contributions %		
11 1st year of desig. Roth contrib.				12 State tax withheld	13 State/Payer's state no.		14 State distribution
FATCA filing requirement <input type="checkbox"/>				\$			\$
Account number (see instructions)				15 Local tax withheld	16 Name of locality		17 Local distribution
Date of payment				\$			\$

Form 1099-R Cat. No. 14436Q

www.irs.gov/Form1099R

Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-R, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Forms 1099-R and 5498.

To order these instructions and additional forms, go to www.irs.gov/Form1099R.

Caution: Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, or 5498 that you print from the IRS website.

Due dates. Furnish Copies B, C, and 2 of this form to the recipient by January 31, 2019.

Instructions for Recipient

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans and section 403(b) plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount in box 2a. See the instructions for Form 1040 or 1040NR.

IRAs. For distributions from a traditional individual retirement arrangement (IRA), simplified employee pension (SEP), or savings incentive match plan for employees (SIMPLE), generally the payer isn't required to compute the taxable amount. See the Form 1040 or 1040NR instructions to determine the taxable amount. If you are at least age 70½, you must take minimum distributions from your IRA (other than a Roth IRA). If you don't, you are subject to a 50% excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

Roth IRAs. For distributions from a Roth IRA, generally the payer isn't required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown in box 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, code L will be shown in box 7. See Pub. 575.

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

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

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

Date of payment. Shows the date of payment for reportable death benefits under section 6050Y.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Need help? If you have questions about reporting on Form 1099-R, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Box 1. Shows the total amount you received this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, as nonperiodic payments, or as a total distribution. Report the amount on Form 1040 or 1040NR on the line for "IRAs, pensions, and annuities" (or the line for "Taxable amount"), and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you are self-employed.

If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown in this box and code 6 will be shown in box 7. If a charge or payment was made against the cash value of an annuity contract or the cash surrender value of a life insurance contract for the purchase of qualified long-term care insurance, an amount will be shown in this box and code W will be shown in box 7. You need not report these amounts on your tax return. If code C is shown in box 7, the amount shown in box 1 is a receipt of reportable death benefits that is taxable in part.

Box 2a. This part of the distribution is generally taxable. If there is no entry in this box, the payer may not have all the facts needed to figure the taxable amount. In that case, the first box in box 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. See *Additional information* on the back of Copy 2. For an IRA distribution, see *IRAs and Roth IRAs* on this page. For a direct rollover, other than from a qualified plan to a Roth IRA, zero should be shown, and you must enter zero (-0-) on the "Taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) from a qualified plan (including a governmental section 457(b) plan) or section 403(b) plan to a Roth IRA, you must include on the "Taxable amount" line of your tax return the amount shown in this box plus the amount in box 6, if any. (Continued on the back of Copy C.)

Instructions for Recipient (continued)

If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information.

If you're an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown in box 2a hasn't been reduced by the exclusion amount. See the instructions for Form 1040 or 1040NR for more information.

Box 2b. If the first box is checked, the payer was unable to determine the taxable amount, and box 2a should be blank, except for an IRA. It's your responsibility to determine the taxable amount. If the second box is checked, the distribution was a total distribution that closed out your account.

Box 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the Instructions for Form 8949.

Box 4. Shows federal income tax withheld. Include this amount on your income tax return as tax withheld, and if box 4 shows an amount (other than zero), attach Copy B to your return. Generally, if you'll receive payments next year that aren't eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P.

Box 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the portion that's your basis in a designated Roth account; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; the nontaxable part of a charitable gift annuity; or the investment in a life insurance contract reportable under section 6050Y. This box doesn't show any IRA contributions. If the amount shown is your basis in a designated Roth account, the year you first made contributions to that account may be entered in box 11.

Instructions for Recipient (continued)

F—Charitable gift annuity.

G—Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.

H—Direct rollover of a designated Roth account distribution to a Roth IRA.

J—Early distribution from a Roth IRA, no known exception (in most cases, under age 59½).

K—Distribution of traditional IRA assets not having a readily available FMV.

L—Loans treated as distributions.

M—Qualified plan loan offset.

N—Recharacterized IRA contribution made for 2018 and recharacterized in 2018.

P—Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2017.

Q—Qualified distribution from a Roth IRA.

R—Recharacterized IRA contribution made for 2017 and recharacterized in 2018.

S—Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).

T—Roth IRA distribution, exception applies.

U—Dividend distribution from ESOP under section 404(k).

Note: This distribution isn't eligible for rollover.

W—Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.

If the IRA/SEP/SIMPLE box is checked, you've received a traditional IRA, SEP, or SIMPLE distribution.

Box 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included in boxes 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that

Box 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See Pub. 575 and Form 4972. If you roll over the distribution to a Roth IRA, see the instructions for box 2a. If the distribution was a direct rollover, the NUA is included in box 2a. If you didn't receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which isn't taxed until you sell the securities.

Box 7. The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the Instructions for Form 5329.

1—Early distribution, no known exception (in most cases, under age 59½).

2—Early distribution, exception applies (under age 59½).

3—Disability.

4—Death.

5—Prohibited transaction.

6—Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).

7—Normal distribution.

8—Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2018.

9—Cost of current life insurance protection.

A—May be eligible for 10-year tax option (see Form 4972).

B—Designated Roth account distribution.

Note: If code B is in box 7 and an amount is reported in box 10, see the Instructions for Form 5329.

C—Reportable death benefits under section 6050Y.

D—Annuity payments from nonqualified annuities that may be subject to tax under section 1411.

E—Distributions under Employee Plans Compliance Resolution System (EPCRS). (Continued on the back of Copy 2.)

time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972). If charges were made for qualified long-term care insurance contracts under combined arrangements, the amount of the reduction in the investment (but not below zero) in the annuity or life insurance contract is reported here.

Box 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Box 9b. For a life annuity from a qualified plan or from a section 403(b) plan (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See Pub. 575.

Box 10. If an amount is reported in this box, see the Instructions for Form 5329 and Pub. 575.

Box 11. The first year you made a contribution to the designated Roth account reported on this form is shown in this box.

Boxes 12–17. If state or local income tax was withheld from the distribution, boxes 14 and 17 may show the part of the distribution subject to state and/or local tax.

Additional information. You may want to see:

Form W-4P, Form 4972, Form 5329, Form 8606

Pub. 525, Taxable and Nontaxable Income

Pub. 560, Retirement Plans for Small Business

Pub. 571, Tax-Sheltered Annuity Plans

Pub. 575, Pension and Annuity Income

Pub. 590-A, Contributions to IRAs

Pub. 590-B, Distributions from IRAs

Pub. 721, U.S. Civil Service Retirement Benefits

Pub. 939, General Rule for Pensions and Annuities

Pub. 969, HSAs and Other Tax-Favored Health Plans

Form 1099-S Proceeds From Real Estate Transactions

See Instructions for Form 1099-S <https://www.irs.gov/pub/irs-prior/i1099s--2018.pdf>

Form 1099-R (Not for filing Copy A) online pdf fillable for copy B and C
<https://www.irs.gov/pub/irs-prior/f1099s--2018.pdf>

7575 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0997	
FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		1 Date of closing	2018 Form 1099-S
		2 Gross proceeds \$	
FILER'S TIN	TRANSFEROR'S TIN	3 Address (including city, state, and ZIP code) or legal description	
TRANSFEROR'S name			
Street address (including apt. no.)		4 Check here if the transferor received or will receive property or services as part of the consideration <input type="checkbox"/>	
City or town, state or province, country, and ZIP or foreign postal code		5 Check here if the transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) <input type="checkbox"/>	
Account number (see instructions)		6 Buyer's part of real estate tax \$	
Form 1099-S Cat. No. 64292E www.irs.gov/Form1099S Department of the Treasury - Internal Revenue Service Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page			

Proceeds From Real Estate Transactions

Copy A
For Internal Revenue Service Center File with Form 1096.
 For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.

Instructions for Filer

To complete Form 1099-S, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-S.

To order these instructions and additional forms, go to www.irs.gov/Form1099S.

Due dates. Furnish Copy B of this form to the transferor by February 15, 2019.

Caution. Because paper forms are scanned during processing, you cannot file Forms 1096, 1097, 1098, 1099, 3921, 3922, or 5498 that you print from the IRS website.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220. The IRS does not provide a fill-in form option for Copy A.

Foreign transferors. Sales or exchanges involving foreign transferors are reportable on Form 1099-S. For information on the transferee's responsibility to withhold income tax when a U.S. real property interest is acquired from a foreign person, see Pub. 515.

Need help? If you have questions about reporting on Form 1099-S, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Transferor

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the IRS and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all the following apply.

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
- Your original mortgage loan was provided after 1990.
- You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
- Your income for the year you sold or disposed of your home was over a specified amount.

This will increase your tax. See Form 8828 and Pub. 523.

Transferor'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 filer assigned to distinguish your account.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or will receive. See Box 4.

Box 3. Shows the address or legal description of the property transferred.

Box 4. If marked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. If checked, shows that you are a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust).

Box 6. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 6 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of the appropriate income tax form. For more information, see Pub. 523, Pub. 525, and Pub. 530.

Form 1099-SA and 5498-SA

Distributions from an HSA, Archers MSA, or Medicare Advantage MSA, and HSA, Archer MSA, or Medicare Advantage MSA.

Please see instructions for Form 1099-SA and 5498-SA <https://www.irs.gov/pub/irs-prior/f1099sa--2018.pdf> Also note, due to low volumes of these forms processed each year, you are allowed to file a paper copy of this form (see <https://www.irs.gov/pub/irs-prior/f1099sa--2018.pdf> for the online fillable version)

9494 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1517		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		2018 Form 1099-SA		
PAYER'S TIN	RECIPIENT'S TIN	1 Gross distribution \$	2 Earnings on excess cont. \$	Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
RECIPIENT'S name		3 Distribution code	4 FMV on date of death \$	
Street address (including apt. no.)		5 HSA <input type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)				

Form 1099-SA

Cat. No. 38471D

www.irs.gov/Form1099SA

Department of the Treasury - Internal Revenue Service

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Instructions for Trustee/Payer

To complete Form 1099-SA, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Forms 1099-SA and 5498-SA.

To get or to order these instructions, go to www.irs.gov/Form1099SA.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220.

Need help? If you have questions about reporting on Form 1099-SA, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Recipient

Distributions from a health savings account (HSA), Archer medical savings account (MSA), or Medicare Advantage (MA) MSA are reported to you on Form 1099-SA. File Form 8853 or Form 8889 with your Form 1040 to report a distribution from these accounts even if the distribution isn't taxable. The payer isn't required to compute the taxable amount of any distribution.

An HSA or Archer MSA distribution isn't taxable if you used it to pay qualified medical expenses of the account holder or eligible family member or you rolled it over. An HSA may be rolled over to another HSA; an Archer MSA may be rolled over to another Archer MSA or an HSA. An MA MSA isn't taxable if you used it to pay qualified medical expenses of the account holder only. If you didn't use the distribution from an HSA, Archer MSA, or MA MSA to pay for qualified medical expenses, or in the case of an HSA or Archer MSA, you didn't roll it over, you must include the distribution in your income (see Form 8853 or Form 8889). Also, you may owe a penalty.

You may repay a mistaken distribution from an HSA no later than April 15 following the first year you knew or should have known the distribution was a mistake, providing the trustee allows the repayment.

For more information, see the Instructions for Form 8853 and the Instructions for Form 8889. Also see Pub. 969.

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

Spouse beneficiary. If you inherited an Archer MSA or MA MSA because of the death of your spouse, special rules apply. See the Instructions for Form 8853. If you inherited an HSA because of the death of your spouse, see the Instructions for Form 8889.

Estate beneficiary. If the HSA, Archer MSA, or MA MSA account holder dies and the estate is the beneficiary, the fair market value (FMV) of the account on the date of death is includible in the account holder's gross income. Report the amount on the account holder's final income tax return.

Nonspouse beneficiary. If you inherited the HSA, Archer MSA, or MA MSA from someone who wasn't your spouse, you must report as income on your tax return the FMV of the account as of the date of death. Report the FMV on your tax return for the year the account owner died even if you received the distribution from the account in a later year. See the Instructions for Form 8853 or the Instructions for Form 8889. Any earnings on the account after the date of death (box 1 minus box 4 of Form 1099-SA) are taxable. Include the earnings on the "Other income" line of your tax return.

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

Box 1. Shows the amount received this year. The amount may have been a direct payment to the medical service provider or distributed to you.

Box 2. Shows the earnings on any excess contributions you withdrew from an HSA or Archer MSA by the due date of your income tax return. If you withdrew the excess, plus any earnings, by the due date of your income tax return, you must include the earnings in your income in the year you received the distribution even if you used it to pay qualified medical expenses. This amount is included in box 1. Include the earnings on the "Other income" line of your tax return. An excise tax of 6% for each tax year is imposed on you for excess individual and employer contributions that remain in the account. See Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts.

Box 3. These codes identify the distribution you received: 1—Normal distribution; 2—Excess contributions; 3—Disability; 4—Death distribution other than code 6; 5—Prohibited transaction; 6—Death distribution after year of death to a nonspouse beneficiary.

Box 4. If the account holder died, shows the FMV of the account on the date of death.

Box 5. Shows the type of account that is reported on this Form 1099-SA.

Future developments. For the latest information about developments related to Form 1099-SA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099SA.

Form 1099-Q

Payments From Qualified Education Programs (Under Sections 529 and 530)

Please see instructions for Form 1099-Q <https://www.irs.gov/pub/irs-prior/f1099q--2018.pdf> Also note, due to low volumes of these forms processed each year, you are allowed to file a paper copy of this form (see <https://www.irs.gov/pub/irs-prior/f1099q--2018.pdf> for the online fillable version)

3131 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1760		Payments From Qualified Education Programs (Under Sections 529 and 530)
PAYER'S/TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution	2018	
		\$	Form 1099-Q	
PAYER'S/TRUSTEE'S TIN	RECIPIENT'S TIN	2 Earnings	3 Basis	4 Trustee-to-trustee transfer <input type="checkbox"/>
		\$	\$	
RECIPIENT'S name		5 Distribution is from:		6 Check if the recipient is not the designated beneficiary <input type="checkbox"/>
Street address (including apt. no.)		• Qualified tuition program— Private <input type="checkbox"/> or State <input type="checkbox"/>		Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
City or town, state or province, country, and ZIP or foreign postal code		• Coverdell ESA <input type="checkbox"/>		
Account number (see instructions)				
Form 1099-Q Cat. No. 32223J		www.irs.gov/Form1099Q		Department of the Treasury - Internal Revenue Service

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Instructions for Payer/Trustee

To complete Form 1099-Q, use:

- the 2018 General Instructions for Certain Information Returns, and
- the 2018 Instructions for Form 1099-Q.

To order these instructions and additional forms, go to www.irs.gov/Form1099Q.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019. If you file electronically, the due date is April 1, 2019. To file electronically, you must have software that generates a file according to the specifications in Pub. 1220.

Need help? If you have questions about reporting on Form 1099-Q, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

Instructions for Recipient

Note: Nontaxable distributions from Coverdell education savings accounts (CESAs) under section 530, and qualified tuition programs (QTPs) under section 529, including rollovers, are not required to be reported on your income tax return. You must determine the taxability of any distribution. See Pub. 970 for more information.

Recipient's taxpayer identification no. (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the payer or trustee has reported your complete TIN to the IRS.

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

Box 1. Shows the gross distribution (including in-kind distributions) paid to you this year from a QTP or a CESA. This amount is the total of the amounts shown in box 2 and box 3. See Pub. 970 for more information.

Caution: For CESA distributions (other than earnings on excess contributions) made during 2018, the payer/trustee is not required to report amounts in boxes 2 and 3. Instead, the payer/trustee may report the fair market value of the CESA as of December 31, 2018, in the blank box below boxes 5 and 6. To figure your earnings and basis, use the Coverdell ESA—Taxable Distributions and Basis worksheet in Pub. 970.

Box 2. Shows the earnings part of the gross distribution shown in box 1. Generally, amounts distributed that are used to pay for qualified education expenses, transferred between trustees, or rolled over to another qualified education program within 60 days, are not included in income. Report taxable amounts as "Other Income" on Form 1040. Also see Form 5329 and its separate instructions.

Under a QTP, the amount in box 2 is included in income if there has been (a) more than one transfer or rollover within any 12-month period with respect to the same beneficiary, or (b) a change in the designated beneficiary and the new designated beneficiary is not a family member.

Under a CESA, the amount in box 2 is included in income if there has been a change in the designated beneficiary and the new designated beneficiary is not a family member or is over age 30 (except for beneficiaries with special needs).

Also, an additional 10% tax may apply to part or all of any amount included in income from the CESA or QTP. See Form 5329 and your tax return instructions for more information.

If a final (total) distribution is made from your account and you have not recovered your contributions, see Pub. 970 to determine if you have a deductible loss and how to claim it.

Box 3. Shows your basis in the gross distribution reported in box 1.

Box 4. This box is checked if a trustee-to-trustee transfer was made from one QTP to another QTP, from one CESA to another CESA, or from a CESA to a QTP. However, in certain transfers from a CESA, the box will be blank.

Box 5. Shows whether the gross distribution was from a QTP (private or state) or from a CESA.

Box 6. The designated beneficiary is the individual named in the document creating the trust or custodial account to receive the benefit of the funds in the account. If you are not the designated beneficiary, see Pub. 970 and the Instructions for Form 1040.

Distribution codes. For 2018, the payer/trustee may, but is not required to, report (in the box below boxes 5 and 6) one of the following codes to identify the distribution you received: 1—Distributions (including transfers); 2—Excess contributions plus earnings taxable in 2018; 3—Excess contributions plus earnings taxable in 2017; 4—Disability; 5—Death; 6—Prohibited transaction.

Future developments. For the latest information about developments related to Form 1099-Q and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099Q.

Form 1099-QA

Distributions from ABLE Accounts

Please see instructions for Form 1099-QA <https://www.irs.gov/pub/irs-prior/f1099qa--2018.pdf>. Also note, due to low volumes of these forms processed each year, you are allowed to file a paper copy of this form (see <https://www.irs.gov/pub/irs-prior/f1099qa--2018.pdf> for the online fillable version)

1A1A <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-2262		Distributions From ABL Accounts Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Gross distribution	2018	
		2 Earnings	Form 1099-QA	
PAYER'S TIN	RECIPIENT'S TIN	3 Basis	4 Program-to-program transfer <input type="checkbox"/>	
RECIPIENT'S name		5 Check if ABL account terminated in 2018 <input type="checkbox"/>	6 Check if the recipient is not the designated beneficiary <input type="checkbox"/>	
Street address (including apt. no.)				
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)				

Form 1099-QA Cat. No. 67554X www.irs.gov/Form1099QA Department of the Treasury - Internal Revenue Service

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Instructions for Payer

To complete Form 1099-QA, use:

- The 2018 General Instructions for Certain Information Returns, and
- The 2018 Instructions for Form 1099-QA.

To get or to order these instructions, go to www.irs.gov/Form1099QA.

Due dates. Furnish Copy B of this form to the recipient by January 31, 2019.

File Copy A of this form with the IRS by February 28, 2019.

Need help? If you have questions about reporting on Form 1099-QA, call the information reporting customer service site toll free at 866-455-7438 or 304-263-8700 (not toll free). Persons with a hearing or speech disability with access to TTY/TDD equipment can call 304-579-4827 (not toll free).

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), or adoption taxpayer identification number (ATIN)). However, the payer has reported your complete TIN to the IRS.

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

Box 1. Shows the gross distribution paid to you this year from an Achieving a Better Life Experience (ABLE) savings account in 2018. Gross distribution includes distributions from the ABLE account for both qualified and nonqualified disability expenses. The gross distribution also includes amounts distributed that the designated beneficiary intends to roll over to another ABLE account, but does not include program-to-program transfers. A gross distribution also includes a return of excess contributions plus earnings.

Box 2. Shows the earnings part of the gross distribution shown in box 1. Generally, amounts distributed that are used to pay for qualified disability

expenses, or rolled over to another ABLE account within 60 days, are not included in income. Report taxable amounts as "Other income" on Form 1040. Also see Form 5329 and its separate instructions.

Box 3. Shows your basis in the gross distribution reported in box 1.

Box 4. This box is checked if a program-to-program transfer was made from this ABLE account to another ABLE account.

Box 5. This box is checked if the ABLE account was terminated in 2018.

Box 6. The designated beneficiary is the individual named in the document creating the ABLE account to receive the benefit of the funds in the account. If this box is checked, you are not the designated beneficiary of this ABLE account. You and/or the designated beneficiary may be subject to additional taxes and/or penalties on the box 1 gross distribution. See Form 5329 and its separate instructions and the Instructions for Form 1040.

Future developments. For the latest information about developments related to Form 1099-QA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099QA.

Form 1099-LS
Reportable Life Insurance Sales

Proceeds from a reportable life insurance sale is to be reported on this new form for 2018. However, with so many new forms the IRS has been creating in 2018, this one is not available yet. Please check back on the IRS website periodically for updates, instructions, and forms as they are become available.

Form 1099-SB
Seller's Investment in Life Insurance Contract

"Seller's Investment in a life insurance contract as determined by the issuer" is to be reported on this new form for 2018. However, with so many new forms the IRS has been creating in 2018, this one is not available yet. Please check back on the IRS website periodically for updates, instructions, and forms as they are become available.

Form 1096

Form 1096 is the form which accompanies the 1099 forms which are provided to the Internal Revenue Service. It is a summary of the forms attached to it. You need to use one 1096 form for each type of 1099 you file. You do not combine different 1099 types on a single 1096.

Do Not Staple **6969**

Form 1096 Department of the Treasury Internal Revenue Service		Annual Summary and Transmittal of U.S. Information Returns		OMB No. 1545-0108 2018	
FILER'S name					
Street address (including room or suite number)					
City or town, state or province, country, and ZIP or foreign postal code					
Name of person to contact			Telephone number		
Email address			Fax number		
1 Employer identification number		2 Social security number		3 Total number of forms	
				4 Federal income tax withheld \$	
				5 Total amount reported with this Form 1096 \$	
6 Enter an "X" in only one box below to indicate the type of form being filed.					
7 Form 1099-MISC with NEC in box 7, check <input type="checkbox"/>					
W-2G 32	1097-BTC 50	1098 81	1098-C 78	1098-E 84	1098-Q 74
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1099-LTC 93	1099-MISC 95	1099-OID 96	1099-PATR 97	1099-Q 31	1099-QA 1A
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1099-R 83	1099-S 75	1099-SA 94	1099-SB 43	3921 25	3922 26
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5498 28	5498-ESA 72	5498-QA 2A	5498-SA 27		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Return this entire page to the Internal Revenue Service. Photocopies are not acceptable.

Under penalties of perjury, I declare that I have examined this return and accompanying documents and, to the best of my knowledge and belief, they are true, correct, and complete.

Signature ►

Title ►

Date ►

Instructions

Future developments. For the latest information about developments related to Form 1096, such as legislation enacted after it was published, go to www.irs.gov/Form1096.

Reminder. The only acceptable method of electronically filing information returns listed on this form in box 6 with the IRS is through the FIRE system. See Pub. 1220.

Purpose of form. Use this form to transmit paper Forms 1097, 1098, 1099, 3921, 3922, 5498, and W-2G to the IRS.

Caution: If you are required to file 250 or more information returns of any one type, you must file electronically. If you are required to file electronically but fail to do so, and you do not have an approved waiver, you may be subject to a penalty. For more information, see part F in the 2018 General Instructions for Certain Information Returns.

Forms 1099-QA and 5498-QA can be filed on paper only, regardless of the number of returns.

Who must file. Any person or entity who files any of the forms shown in line 6 above must file Form 1096 to transmit those forms to the IRS.

Enter the filer's name, address (including room, suite, or other unit number), and taxpayer identification number (TIN) in the spaces provided on the form. The name, address, and TIN of the filer on this form must be the same as those you enter in the upper left area of Forms 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.

When to file. File Form 1096 as follows.

- With Forms 1097, 1098, 1099, 3921, 3922, or W-2G, file by February 28, 2019.

Caution: We recommend you file Form 1099-MISC, as a **stand-alone** shipment, by January 31, 2019, if you are reporting **nonemployee compensation (NEC)** in box 7. Also, check box 7 above.

- With Forms 5498, file by May 31, 2019.

Where To File

Send all information returns filed on paper with Form 1096 to the following.

If your principal business, office or agency, or legal residence in the case of an individual, is located in

Use the following three-line address

Alabama, Arizona, Arkansas, Connecticut, Delaware, Florida, Georgia, Kentucky, Louisiana, Maine, Massachusetts, Mississippi, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Texas, Vermont, Virginia, West Virginia

Department of the Treasury
Internal Revenue Service Center
Austin, TX 73301

For more information and the Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.

Cat. No. 144000

Form **1096** (2018)

Alaska, California, Colorado, District of Columbia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, North Dakota, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Utah, Washington, Wisconsin, Wyoming

Department of the Treasury
Internal Revenue Service Center
P.O. Box 219256
Kansas City, MO 64121-9256

If your legal residence or principal place of business is outside the United States, file with the Department of the Treasury, Internal Revenue Service Center, Austin, TX 73301.

Transmitting to the IRS. Group the forms by form number and transmit each group with a separate Form 1096. For example, if you must file both Forms 1098 and 1099-A, complete one Form 1096 to transmit your Forms 1098 and another Form 1096 to transmit your Forms 1099-A. You need not submit original and corrected returns separately. Do not send a form (1099, 5498, etc.) containing summary (subtotal) information with Form 1096. Summary information for the group of forms being sent is entered only in boxes 3, 4, and 5 of Form 1096. We recommend you file Forms 1099-MISC reporting NEC separately from 1099-MISC forms not reporting NEC.

Box 1 or 2. Enter your TIN in either box 1 or 2, not both. Individuals not in a trade or business must enter their social security number (SSN) in box 2. Sole proprietors and all others must enter their employer identification number (EIN) in box 1. However, sole proprietors who do not have an EIN must enter their SSN in box 2. Use the same EIN or SSN on Form 1096 that you use on Form 1097, 1098, 1099, 3921, 3922, 5498, or W-2G.

Box 3. Enter the number of forms you are transmitting with this Form 1096. Do not include blank or voided forms or the Form 1096 in your total. Enter the number of correctly completed forms, not the number of pages, being transmitted. For example, if you send one page of three-to-a-page Forms 1098-E with a Form 1096 and you have correctly completed two Forms 1098-E on that page, enter "2" in box 3 of Form 1096.

Box 4. Enter the total federal income tax withheld shown on the forms being transmitted with this Form 1096.

Box 5. No entry is required if you are filing Form 1098-T, 1099-A, or 1099-G. For all other forms in the listing that follows, enter the total of the amounts from the specific boxes identified for each form.

Form W-2G	Box 1
Form 1097-BTC	Box 1
Form 1098	Boxes 1 and 6
Form 1098-C	Box 4c
Form 1098-E	Box 1
Form 1098-Q	Box 4
Form 1099-B	Boxes 1d and 13
Form 1099-C	Box 2
Form 1099-CAP	Box 2
Form 1099-DIV	Boxes 1a, 2a, 3, 9, 10, and 11
Form 1099-INT	Boxes 1, 3, 8, 10, 11, and 13
Form 1099-K	Box 1a
Form 1099-LS	Box 1
Form 1099-LTC	Boxes 1 and 2
Form 1099-MISC	Boxes 1, 2, 3, 5, 6, 7, 8, 10, 13, and 14
Form 1099-OID	Boxes 1, 2, 5, 6, and 8
Form 1099-PATR	Boxes 1, 2, 3, and 6
Form 1099-Q	Box 1
Form 1099-QA	Box 1
Form 1099-R	Box 1
Form 1099-S	Box 2
Form 1099-SA	Box 1
Form 1099-SB	Boxes 1 and 2
Form 3921	Boxes 3 and 4
Form 3922	Boxes 3, 4, and 5
Form 5498	Boxes 1, 2, 3, 4, 5, 8, 9, 10, 12b, 13a, and 14a
Form 5498-ESA	Boxes 1 and 2
Form 5498-QA	Boxes 1 and 2
Form 5498-SA	Box 1

Corrected returns. For information about filing corrections, see the 2018 General Instructions for Certain Information Returns. Originals and corrections of the same type of return can be submitted using one Form 1096.

Form 8809

An automatic extension for filing for 30 days is available. Form 8809 must be filed prior to the original due date to obtain this extension. In some hardship cases, an additional extension of 30 days may be granted. A PDF fillable link to the 8809 is found here as well as the instructions:

<https://www.irs.gov/pub/irs-pdf/f8809.pdf>

**Application for Extension of Time
To File Information Returns**
(For Forms W-2, W-2G, 1042-S, 1094-C, 1095, 1097, 1098, 1099, 3921, 3922, 5498, and 8027)
▶ This form may be filled out online. See *How to file* below.
▶ Go to www.irs.gov/Form8809 for the latest information.

OMB No. 1545-1081

Do not use this form to request an extension of time to (1) file Form 1040 (use Form 4868), (2) file Form 1042 (use Form 7004), or (3) furnish statements to recipients (see Extensions under part M in the General Instructions for Certain Information Returns).

1 Payer's/filer's information. Type or print clearly in black ink.

Payer's/filer's name _____
Address _____
City _____ State _____ ZIP code _____
Contact name _____ Telephone number _____
Email address _____

2 Taxpayer identification number (TIN)
(Enter the payer's nine-digit number.
Do not enter hyphens.)

3 Check your method of filing information returns
(check only one box). Use a separate Form 8809
for each method.
☐ electronic ☐ paper

4 If you are requesting an extension for more than one
payer/filer, enter the total number of payers/filers and
attach a list of names and TINs. See *How to file*
below for details. ▶ _____

5 Check this box **only** if you already requested the automatic extension and you now need an **additional** extension. See instructions. ▶ ☐

6 Check **only** the box(es) that apply. **Do not** enter the number of returns.

Form(s)	✓ here	Form(s)	✓ here	Form(s)	✓ here
W-2	<input type="checkbox"/>	5498	<input type="checkbox"/>	8027	<input type="checkbox"/>
1097, 1098, 1099, 3921, 3922, W-2G	<input type="checkbox"/>	5498-ESA	<input type="checkbox"/>	1094-C, 1095-C	<input type="checkbox"/>
1099-MISC reporting NEC only	<input type="checkbox"/>	5498-QA	<input type="checkbox"/>	1095-B	<input type="checkbox"/>
1042-S	<input type="checkbox"/>	5498-SA	<input type="checkbox"/>	1099-QA	<input type="checkbox"/>

7 If you are requesting an extension for Forms W-2 or 1099-MISC reporting NEC only, or if you checked the box on line 5, you must meet one of the following criteria. Check the applicable box(es) that describes your need for an extension.

The filer suffered a catastrophic event in a federally declared disaster area that made the filer unable to resume operations or made necessary records unavailable ☐

Fire, casualty, or natural disaster affected the operation of the filer ☐

Death, serious illness, or unavoidable absence of the individual responsible for filing the information returns affected the operation of the filer ☐

The filer was in the first year of establishment ☐

The filer did not receive data on a payee statement such as Schedule K-1, Form 1042-S, or the statement of sick pay required under section 31.6051-3(a)(1) in time to prepare an accurate information return ☐

Under penalties of perjury, I declare that I have examined this form, including any accompanying statements, and, to the best of my knowledge and belief, it is true, correct, and complete.

Signature ▶ _____ Title ▶ _____ Date ▶ _____

General Instructions

Purpose of form. Use Form 8809 to request an initial or additional extension of time to file only the forms shown on line 6 for the current tax year.

Note: Extension requests for Forms 1099-MISC reporting nonemployee compensation (NEC) in box 7, 1099-QA, 5498-QA, and W-2 must be submitted on paper.

Who should file. Payers/filers who need more time to file information returns with the IRS should file this form before the filing due date. See *When to file*, later.

How to file. Extensions may be requested:

- Online by completing a fill-in Form 8809 through the FIRE System at <https://fire.irs.gov> for an automatic 30-day extension (not available for Form W-2, 1099-MISC reporting NEC, 1099-QA, 5498-QA, or additional 30-day extension requests for all form types listed in box 6).

Acknowledgements are automatically displayed online if the request is

made by the due date of the return. **Note:** A list that contains names and TINs cannot be attached to the fill-in Form 8809.

- Electronically through the FIRE System in a file formatted according to the specifications in Pub. 1220.

- On paper Form 8809. Mail the form to the address shown in *Where to file*, later. You are encouraged to submit your requests electronically.



There are no automatic extension requests for Forms W-2 or 1099-MISC reporting NEC. Requests must be submitted on paper with line 7 completed and signed by the filer/transmitter or person duly authorized to sign a return.

Where to file. Send Form 8809 to:

Department of the Treasury
Internal Revenue Service Center
Ogden, UT 84201-0209

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 10322N

Form **8809** (Rev. 11-2018)

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About the Author

Tanya Baber, EA, CTRS, NTPI Fellow, is the founder of Tax Edge, Inc., an accounting, tax preparation, and tax representation service in Grand Junction, Colorado. She has been a Western Colorado native all her life but enjoys traveling whenever she has the opportunity. She enjoys the great outdoors and activities like hiking, fishing, snowboarding, camping and horseback riding as well as indoor activities like reading and playing music with the local community band. She volunteers in her spare time for various non-profits including providing communications for Search and Rescue in Mesa County Colorado and assisting with training a search dog named Sego (Who is also the family pet).

Discovering a passion for accounting and taxes after working in an accounting company for fifteen years, she studied and passed her Enrolled Agent exam first, then went to college to achieve her Bachelor of Science degree with honors from Colorado Mesa University in Public accounting soon after. Next, she passed her CTRS certification (Certified Tax Resolution Specialist) and received her NTPI (National Tax Practice Institute) distinction from the NAEA, and is only one of a handful of people across the United States that shares in both these distinctions.

She enjoys consulting with accountants and helping clients solve a variety of tax problems with the IRS and state including audits, appeals, offers in compromise, employment tax issues, non-compliance and negotiating hardship situations where a taxpayer has difficulty making payments. Tanya has been in public accounting for over twenty-five years and helps business owners with all phases of their business needs. She also enjoys teaching classes and seminars to accountants, CPA's, EA's and business owners and sharing her vast experience and knowledge with them. You may contact her at tbaber@taxedge365.com.

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