



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
FORM 1099 COMPOSITE
& YEAR-END SUMMARY

Date Prepared: February 26, 2021

Recipient's Name and Address

02/26-00000-YECA0905 *
LINDA D NELSON
DESIGNATED BENE PLAN/TOD
104 WINDMILL LANE
CHAMBERSBURG PA 17201

Your Independent Investment Manager and/or Advisor

STEIGERWALD GORDON & KOCH
WEALTH ADVISORS
893A HARRISON ST SE
LEESBURG VA 20175
(703) 777-8826

The custodian of your brokerage account is Charles Schwab & Co., Inc.

Items for Attention

- This corrected Form 1099 Composite includes revisions on Form 1099-OID. The previous 1099 Composite with a prepared date of February 12, 2021, displayed incorrect information, causing income to be overstated. We have since made the necessary adjustments on Form 1099-OID. We apologize for any inconvenience this may have caused.
- This is a **CORRECTED** Form(s) 1099. One or more of the issuers of the securities in your account reallocated certain income (e.g., dividends, capital gains) after we mailed your original Form(s) 1099. If we receive updated information after we've mailed your Form 1099, we're required by the IRS to send a corrected form with the revisions clearly highlighted.

All corrections to your original Form 1099 will be marked with the word "**CORRECTED**"; corrections that are new for this document will be additionally notated with an "N" at the end of the row corrected. Data that was corrected in a previous version will not have an "N". Data that has not changed since the original 1099 will not have any correction or "N" indicated.

If you've already filed your tax return, you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a tax advisor, or an independent investment advisor, before you proceed.

Important Official IRS Form(s) 1099 Enclosed

The report in this package contains your income tax return documents and year-end summary. Please retain this package for tax preparation purposes.

For tax advice, please consult with a qualified tax advisor, CPA, financial planner, or investment manager. Except as noted in the Terms and Conditions, your Investment Advisors are not affiliated with, or supervised by Schwab.

To contact Schwab:

If you have any questions or need additional information about your Form(s) 1099 or your year-end summary, please call your advisor directly, or call Schwab Alliance™ at 1-800-515-2157.

To contact the IRS:

Tax questions for individuals: 1-800-829-1040
Tax questions for businesses: 1-800-829-4933
To order tax forms or publications: 1-800-829-3676
To pay taxes by credit card: 1-888-272-9829
For additional information and to print forms and publications, visit www.irs.gov.



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Your Form 1099 Composite may include the following Internal Revenue Service (IRS) forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-B and 1099-OID. You'll only receive the form(s) that apply to your particular financial situation and please keep for your records. Please note that information in the Year-End Summary is not provided to the IRS. It is provided to you as additional tax reporting information you may need to complete your tax return.

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LINDA D NELSON
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 104 WINDMILL LANE
 CHAMBERSBURG PA 17201

Taxpayer ID Number: ***-**-4977

Account Number: 7463-1055

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Dividends and Distributions — 2020

Form 1099-DIV

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0110)

Box	Description	Amount	Total
1a	Total Ordinary Dividends (Includes amount shown in box 1b)	\$	21,058.39
1b	Qualified Dividends	\$ 20,784.38	
2a	Total Capital Gain Distributions (Includes amounts shown in boxes 2b, 2c and 2d)	\$	0.00
2b	Unrecap. Sec. 1250 Gain	\$ 0.00	
2c	Section 1202 Gain	\$ 0.00	
2d	Collectibles (28%) Gain	\$ 0.00	
3	Nondividend Distributions	\$	0.00
4	Federal Income Tax Withheld	\$	0.00
5	Section 199A Dividends	\$	242.86
6	Investment Expenses	\$	0.00
7	Foreign Tax Paid	\$	194.34
8	Foreign Country or U.S. Possession	SWITZERLAND	
9	Cash Liquidation Distributions	\$	0.00
10	Noncash Liquidation Distributions	\$	0.00
11	Exempt-interest Dividends	\$	0.00
12	Specified Private Activity Bond Interest Dividends	\$	0.00
13	State		
14	State Identification No.		
15	State Tax Withheld	\$	0.00
	FATCA Filing Requirement <input type="checkbox"/>		

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



INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-DIV: Dividends and Distributions

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 or 1040-SR. Also, report it on Schedule B (Form 1040 or 1040-SR), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 and 1040-SR for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

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 or 1040-SR). But, if no amount is shown in boxes 2c and 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 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040 and 1040-SR.

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 in the Instructions for Schedule D (Form 1040 or 1040-SR).

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 or 1040-SR) 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 in the Instructions for Schedule D (Form 1040 or 1040-SR).

Box 3. Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550.

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 the portion of the amount in box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 8995 and Form 8995-A.

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 or 1040-SR. See the Instructions for Forms 1040 and 1040-SR.

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

Boxes 9 and 10. Show 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 Forms 1040 and 1040-SR 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 2020 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.



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 104 WINDMILL LANE
 CHAMBERSBURG PA 17201

Taxpayer ID Number: ***-**-4977

Account Number: 7463-1055

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Interest Income — 2020

Form 1099-INT

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0112)

Box	Description	Total
1	Interest Income	\$ 11,810.52
3	Interest on U.S. Savings Bonds and Treasury Obligations	\$ 0.00
4	Federal Income Tax Withheld	\$ 0.00
5	Investment Expenses	\$ 0.00
6	Foreign Tax Paid	\$ 0.00
7	Foreign Country or U.S. Possession	
8	Tax-Exempt Interest	\$ 4,937.50
9	Specified Private Activity Bond Interest	\$ 0.00
10	Market Discount	\$ 0.00
11	Bond Premium	\$ 53.81
12	Bond Premium on Treasury Obligations	\$ 0.00
13	Bond Premium on Tax-Exempt Bond	\$ 389.45
14	Tax-Exempt and Tax Credit Bond CUSIP No.	VARIOUS
15	State	
16	State Identification No.	
17	State Tax Withheld	\$ 0.00
	FATCA Filing Requirement <input type="checkbox"/>	

Amount in Box 9 Specified Private Activity Bond Interest subject to Alternative Minimum Tax is already included in Box 8 Tax-Exempt Interest. Both market discount and bond premium reported for covered taxable and tax-exempt bonds. Market discount is only reported if you submitted a written election to include in income currently.

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



INSTRUCTIONS FOR RECIPIENTS OF FORM 1099

1099-INT: Interest Income

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 2020 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 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 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. Note: This amount is not deductible.

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

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 and 1040-SR. This amount may be subject to backup withholding. See Box 4 above. 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 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.

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 Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported 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 Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this 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 or 1040-SR. 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.



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Taxpayer ID Number: ***-**-4977

Account Number: 7463-1055

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Original Issue Discount — 2020

CORRECTED

Form 1099-OID

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0117)

7-Description	CUSIP Number	1-Original Issue Discount for 2020*	4-Federal Income Tax Withheld	5-Market Discount 10-Bond Premium	6-Acquisition Premium 11-Tax-Exempt OID	8-Original Issue Discount on U.S. Treasury Obligations*
VIRGINIA ST 2.25%34	9281092S5	\$ 0.00	\$ 0.00	\$ 0.00	\$ 10.94	\$ 0.00 ^N
				\$ 83.24	\$ 10.94	CORRECTED

FATCA Filing Requirement

Total Original Issue Discount (Box 1)	\$	0.00
Total Federal Income Tax Withheld (Box 4)	\$	0.00
Total Market Discount (Box 5)	\$	0.00
Total Acquisition Premium (Box 6)	\$	10.94
Total Original Issue Discount on U.S. Treasury Obligations (Box 8)	\$	0.00
Total Bond Premium (Box 10)	\$	83.24
Total Tax-Exempt OID (Box 11)	\$	10.94

Original Issue Discount from each of your securities is reported individually to the IRS.

Original Issue Discounts in aggregate are not reported to the IRS and should not be so reported on your tax return.

Market Discount, Acquisition Premium, Bond Premium, and Tax-Exempt OID is reported for taxable and tax-exempt covered securities only.

*This may not be the correct figure to report on your income tax return. See instructions on the back.

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



INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-OID: Original Issue Discount

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, you generally 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 may also 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 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 Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includable in taxable income as interest income.

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 Schedule B (Form 1040 or 1040-SR). 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 Schedule B (Form 1040 or 1040-SR) and you must not make an adjustment to this amount for acquisition premium on Schedule B (Form 1040 or 1040-SR).

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 is 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 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 Schedule B (Form 1040 or 1040-SR). 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 or 1040-SR. See the instructions above for a covered security acquired with acquisition premium.

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.



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
FORM 1099 COMPOSITE

Date Prepared: February 26, 2021

Recipient's Name and Address

LINDA D NELSON
 DESIGNATED BENE PLAN/TOD
 104 WINDMILL LANE
 CHAMBERSBURG PA 17201

Taxpayer ID Number: ***-**-4977

Account Number: 7463-1055

Payer's Name and Address

CHARLES SCHWAB & CO., INC.
 211 MAIN STREET
 SAN FRANCISCO, CA 94105

Telephone Number: (800) 515-2157

Federal ID Number: 94-1737782

Proceeds from Broker Transactions — 2020

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

SHORT-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part I, with **Box A** checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	**	1b-Date acquired	1d-Proceeds		1f-Accrued Market Discount		Realized Gain or (Loss)	4-Federal Income tax withheld
		1c-Date sold or disposed	6-Reported to IRS: Gross Proceeds (except where indicated)		1e-Cost or other basis	1g-Wash Sale Loss Disallowed		
25,000 UNITED TECHNOLOG 1.95%21**CALLED** 913017CG2	R	07/12/19	\$ 25,361.90	\$	24,847.50	\$ 41.59	\$ 472.81	\$ 0.00
		03/04/20				--		
Security Subtotal			\$ 25,361.90	\$	24,847.50	\$ 41.59	\$ 472.81	\$ 0.00
						--		
Total Short-Term (Cost basis is reported to the IRS)			\$ 25,361.90	\$	24,847.50	\$ 41.59	\$ 472.81	\$ 0.00
						--		
Total Short-Term Sales Price of Stocks, Bonds, etc.			\$ 25,361.90	\$	24,847.50	\$ 41.59	\$ 472.81	\$ 0.00
						--		

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
FORM 1099 COMPOSITE

INSTRUCTIONS FOR RECIPIENTS OF FORM 1099 1099-B: Proceeds from Broker Transactions

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 may also have a filing requirement. See the Instructions for Form 8938.

Applicable checkbox on Form 8949. Indicates where to report this transaction on Form 8949 and Schedule D (Form 1040 or 1040-SR), and which checkbox is applicable. See the instructions for your Schedule D (Form 1040 or 1040-SR) and/or Form 8949.

Box 1a. Shows a brief description of the item or service for which amounts are being reported. 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).

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 (Form 1040 or 1040-SR) (whichever is applicable) as explained in the Instructions for Schedule D (Form 1040 or 1040-SR).

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 (Form 1040 or 1040-SR), or Pub. 550 for details.

Box 1f. Shows the amount of accrued market discount. For details on market discount, see the Schedule D (Form 1040 or 1040-SR) instructions, the 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 the Schedule D (Form 1040 or 1040-SR) instructions, the 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. 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, proceeds are from a transaction involving collectibles or from a Qualified Opportunity Fund(QOF).

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your 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. 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 6. If the exercise of a noncompensatory option resulted in a sale of a security, a checked "net proceeds" box 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 (Form 1040 or 1040-SR) instructions. The broker should advise you of any losses on a separate statement.

Box 12. 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 12 is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D (Form 1040 or 1040-SR) as you may be able to report your transaction directly on Schedule D (Form 1040 or 1040-SR). If the "Ordinary" box in box 2 is checked, an adjustment may be required.

Boxes 14-16. Show 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.



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-4977

Date Prepared: February 26, 2021

Proceeds from Broker Transactions — 2020 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with **Box D** checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	**	1b-Date acquired	1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS: Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount 1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
10,000 AT&T INC. 00206RCL4	R	VARIOUS 05/30/20		\$ 10,000.00	\$ 9,921.72	\$ 63.40	\$ 14.88	0.00
Security Subtotal				\$ 10,000.00	\$ 9,921.72	\$ 63.40	\$ 14.88	0.00
620 BORG WARNER INC 099724106 / BWA	S	VARIOUS 04/24/20		\$ 16,736.28	\$ 27,175.10	--	(10,438.82)	0.00
Security Subtotal				\$ 16,736.28	\$ 27,175.10	--	(10,438.82)	0.00
100 CINEMARK HOLDINGS 17243V102 / CNK	S	VARIOUS 04/24/20		\$ 1,248.33	\$ 3,702.85	--	(2,454.52)	0.00
Security Subtotal				\$ 1,248.33	\$ 3,702.85	--	(2,454.52)	0.00
5,000 DOW CHEMICAL CO 3.5%24**CALLED** 26054LYE7	R	VARIOUS 03/16/20		\$ 5,000.00	\$ 5,035.95	--	(35.95)	0.00
Security Subtotal				\$ 5,000.00	\$ 5,035.95	--	(35.95)	0.00
16,000 LOCKHEED MARTIN C 2.5XXX**MATURED** 539830BF5	R	VARIOUS 06/16/20		\$ 16,122.72	\$ 15,823.67	\$ 142.47	156.58	0.00

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
FORM 1099 COMPOSITE

Taxpayer ID Number: ***-**-4977

Date Prepared: February 26, 2021

Proceeds from Broker Transactions — 2020 (continued)

Form 1099-B

Department of the Treasury-Internal Revenue Service

Copy B for Recipient (OMB No. 1545-0715)

LONG-TERM TRANSACTIONS FOR WHICH BASIS IS REPORTED TO THE IRS - Report on Form 8949, Part II, with **Box D** checked.

1a-Description of property (Example 100 sh. XYZ Co.) CUSIP Number / Symbol	**	1b-Date acquired 1c-Date sold or disposed	1d-Proceeds 6-Reported to IRS: Gross Proceeds (except where indicated)	1e-Cost or other basis	1f-Accrued Market Discount 1g-Wash Sale Loss Disallowed	Realized Gain or (Loss)	4-Federal Income tax withheld
9,000 LOCKHEED MARTIN C 2.5XXX**MATURED** 539830BF5	R	12/27/18 10/23/20	\$ 9,000.00	\$ 8,918.78	\$ 77.55 \$ --	\$ 3.67	\$ 0.00
Security Subtotal			\$ 25,122.72	\$ 24,742.45	\$ 220.02 \$ --	\$ 160.25	\$ 0.00
25,000 UNITEDHEALTH GRO 1.95XXX**MATURED** 91324PDC3	MT	07/12/19 10/15/20	\$ 25,000.00	\$ 24,944.00	\$ -- \$ --	\$ 56.00	\$ 0.00
Security Subtotal			\$ 25,000.00	\$ 24,944.00	\$ -- \$ --	\$ 56.00	\$ 0.00
450 VIACOMCBS INC CLASS 92556H206 / VIAC	S	VARIOUS 04/24/20	\$ 6,977.10	\$ 20,269.54	\$ -- \$ --	\$ (13,292.44)	\$ 0.00
Security Subtotal			\$ 6,977.10	\$ 20,269.54	\$ -- \$ --	\$ (13,292.44)	\$ 0.00
Total Long-Term (Cost basis is reported to the IRS)			\$ 90,084.43	\$ 115,791.61	\$ 283.42 \$ --	\$ (25,990.60)	\$ 0.00
Total Long-Term Sales Price of Stocks, Bonds, etc.			\$ 90,084.43	\$ 115,791.61	\$ 283.42 \$ --	\$ (25,990.60)	\$ 0.00
Total Sales Price of Stocks, Bonds, etc.			\$ 115,446.33				
Total Federal Income Tax Withheld			\$ 0.00				

FATCA Filing Requirement

Please see the "Notes for Your Form 1099-B" section for additional explanation of this Form 1099-B report.

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



Date Prepared: February 26, 2021

Notes for Your Form 1099-B

Box 1b-Date acquired: If there is more than one lot in a sell transaction, the acquisition date for the individual lot in the transaction can be found in the Realized Gain or (Loss) section of the Year-End Summary.

- (1) If **Box 1b-Date acquired** displays as VARIOUS, your sell transaction included multiple tax lots purchased on different acquisition dates within the same holding period and covered/non-covered status. The lots in the transaction are rolled up into a single sell transaction.
- (2) If the cost basis is missing or not provided, a short-term holding period may have been applied for a position that may have been held long term.

Box 1d-Proceeds/Box 6-Reported to IRS: Gross proceeds (except where indicated):

- (1) Gross proceeds from each of your security transactions are reported individually to the IRS.
- (2) Gross proceeds in aggregate are not reported to the IRS and should not be reported on your tax return.
- (3) Net proceeds will only be displayed if the proceeds on a trade have been adjusted for an option premium.

Box 1e-Cost or other basis: Schwab has provided cost basis information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. When value for the report is unavailable, it is noted as follows:

- | | |
|---------------------|--|
| Not Provided | Schwab is not providing Cost Basis on this security type. |
| Missing | <ol style="list-style-type: none"> (1) Cost Basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm). (2) The security was purchased more than 10 years ago. |

Realized Gain or (Loss): Realized Gain or (Loss) is not reported to the IRS.

Box 2-Short-term gain or loss, Long-term gain or loss, or Ordinary: Only if you have both long-term and short-term transactions will you receive both long-term and short-term sections of the 1099-B:

Long-term gain or loss has a holding period greater than one year.

Short-term gain or loss has a holding period of one year or less.

Other Cost Basis Notes:

- (1) The cost basis and basis adjustments for covered securities are reported to the IRS.
- (2) If "BASIS IS REPORTED TO THE IRS" appears in the section heading, this indicates **Box 12-If checked, basis reported to IRS** is checked. If "BASIS IS AVAILABLE BUT NOT REPORTED" or "BASIS IS MISSING AND NOT REPORTED" appears, this indicates **Box 5-If checked, noncovered security** is checked. These boxes are not displayed on the 1099-B but the boxes are reported to the IRS and included in the download for TurboTax and H&R Block.
- (3) For non-covered securities appearing in sections of the 1099-B which include the headings "BASIS IS AVAILABLE BUT NOT REPORTED TO THE IRS" or "BASIS IS MISSING AND NOT REPORTED TO THE IRS", **Box 1b-Date acquired**, **1e-Cost or other basis**, **1f-Accrued Market Discount** and **1g-Wash Sale Loss Disallowed** are not reported to the IRS.

****Activity Codes** (Not reported to the IRS)

C = Cash in Lieu	E = Exchange	P = Principal	S = Sale	T = Tender	BC = Buy to Close	X = Expiration
CV = Conversion	M = Cash Merger	MT = Maturity	R = Redemption	SS = Short Sale	SC = Sell to Close	

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



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 26, 2021

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

INTEREST & DIVIDENDS

The information in the following sections may be helpful for, but not limited to, Schedule B. Please consult with your tax advisor or financial advisor regarding specific questions.

Detail Information of Dividends and Distributions

Description	Symbol	CUSIP Number	Paid in 2020	Paid/Adjusted in 2021 for 2020	Amount
Ordinary Dividends					
Non-Qualified Dividends					
ISHARES COHEN AND STEERS	ICF	464287564	\$ 256.60	\$ (4.98)	\$ 251.62
ISHARES CORE S&P SMALL	IJR	464287804	\$ 102.35	\$ (79.96)	\$ 22.39
Total Non-Qualified Dividends (Included in Box 1a)			\$ 358.95	\$ (84.94)	\$ 274.01
Qualified Dividends					
A T & T INC	T	00206R102	\$ 1,560.00	\$ 0.00	\$ 1,560.00
ABB LTD F	ABB	000375204	\$ 1,295.57	\$ 0.00	\$ 1,295.57
ACCENTURE PLC F	ACN	G1151C101	\$ 623.20	\$ 0.00	\$ 623.20
AMGEN INC.	AMGN	031162100	\$ 1,120.00	\$ 0.00	\$ 1,120.00
ANTHEM INC	ANTM	036752103	\$ 380.00	\$ 0.00	\$ 380.00
APPLE INC	AAPL	037833100	\$ 565.25	\$ 0.00	\$ 565.25
AUTO DATA PROCESSING	ADP	053015103	\$ 728.00	\$ 0.00	\$ 728.00
BORG WARNER INC	BWA	099724106	\$ 105.40	\$ 0.00	\$ 105.40
CARRIER GLOBAL CORP	CARR	14448C104	\$ 64.00	\$ 0.00	\$ 64.00
CDK GLOBAL INC	CDK	12508E101	\$ 180.00	\$ 0.00	\$ 180.00
CELANESE CORP	CE	150870103	\$ 868.00	\$ 0.00	\$ 868.00
CINEMARK HOLDINGS	CNK	17243V102	\$ 36.00	\$ 0.00	\$ 36.00
CORTEVA INC	CTVA	22052L104	\$ 182.00	\$ 0.00	\$ 182.00
DEERE & CO	DE	244199105	\$ 304.00	\$ 0.00	\$ 304.00
DICKS SPORTING GOODS	DKS	253393102	\$ 250.00	\$ 0.00	\$ 250.00
DOMINION ENERGY INC	D	25746U109	\$ 414.00	\$ 0.00	\$ 414.00
DOW INC	DOW	260557103	\$ 560.00	\$ 0.00	\$ 560.00



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TAX YEAR 2020
YEAR-END SUMMARY

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 26, 2021

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid in 2020	Paid/Adjusted in 2021 for 2020	Amount
Qualified Dividends (continued)					
DUPONT DE NEMOURS INC	DD	26614N102	\$ 120.00	\$ 0.00	\$ 120.00
EXXON MOBIL CORP	XOM	30231G102	\$ 382.80	\$ 0.00	\$ 382.80
GENERAL MILLS INC	GIS	370334104	\$ 396.00	\$ 0.00	\$ 396.00
IBM CORP	IBM	459200101	\$ 813.75	\$ 0.00	\$ 813.75
ISHARES COHEN AND STEERS	ICF	464287564	\$ 0.00	\$ 4.98	\$ 4.98
ISHARES CORE S&P SMALL	IJR	464287804	\$ 0.00	\$ 79.96	\$ 79.96
JOHNSON & JOHNSON	JNJ	478160104	\$ 298.50	\$ 0.00	\$ 298.50
JPMORGAN CHAS 5.75% PFD	JPM+D	48128B655	\$ 1,150.00	\$ 0.00	\$ 1,150.00
JPMORGAN CHASE & CO	JPM	46625H100	\$ 486.00	\$ 0.00	\$ 486.00
MICROSOFT CORP	MSFT	594918104	\$ 250.80	\$ 0.00	\$ 250.80
OMNICOM GROUP INC	OMC	681919106	\$ 975.00	\$ 0.00	\$ 975.00
OTIS WORLDWIDE CORP	OTIS	68902V107	\$ 120.00	\$ 0.00	\$ 120.00
PERKINELMER INC	PKI	714046109	\$ 60.20	\$ 0.00	\$ 60.20
RAYTHEON TECHNOLOGIES CO	RTX	75513E101	\$ 570.00	\$ 0.00	\$ 570.00
STRYKER CORP	SYK	863667101	\$ 402.52	\$ 0.00	\$ 402.52
SYSCO CORP	SYY	871829107	\$ 306.00	\$ 0.00	\$ 306.00
T ROWE PRICE GROUP	TROW	74144T108	\$ 180.00	\$ 0.00	\$ 180.00
THE COCA-COLA CO	KO	191216100	\$ 1,066.00	\$ 0.00	\$ 1,066.00
TRAVELERS COMPANIES	TRV	89417E109	\$ 758.25	\$ 0.00	\$ 758.25
UNITED PARCEL SRVC	UPS	911312106	\$ 1,010.00	\$ 0.00	\$ 1,010.00
UNITED TECHNOLOGIES CORP		913017109	\$ 294.00	\$ 0.00	\$ 294.00
VIACOMCBS INC	VIAC	92556H206	\$ 216.00	\$ 0.00	\$ 216.00
VISA INC	V	92826C839	\$ 305.00	\$ 0.00	\$ 305.00



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**TAX YEAR 2020
YEAR-END SUMMARY**

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 26, 2021

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Detail Information of Dividends and Distributions (continued)

Description	Symbol	CUSIP Number	Paid in 2020	Paid/Adjusted in 2021 for 2020	Amount
Qualified Dividends (continued)					
WALMART INC	WMT	931142103	\$ 178.20	\$ 0.00	\$ 178.20
WELLS FARGO 5.625% PFD	WFC+Y	94988U656	\$ 1,125.00	\$ 0.00	\$ 1,125.00
Total Qualified Dividends (Box 1b and included in Box 1a)			\$ 20,699.44	\$ 84.94	\$ 20,784.38
Total Ordinary Dividends (Box 1a)			\$ 21,058.39	\$ 0.00	\$ 21,058.39
(Total Non-Qualified Dividends, Short-Term Capital Gains and Qualified Dividends)					
Section 199A Dividends					
ISHARES COHEN AND STEERS	ICF	464287564	\$ 0.00	\$ 221.25	\$ 221.25
ISHARES CORE S&P	IJR	464287804	\$ 0.00	\$ 21.61	\$ 21.61
Total Section 199A Dividends (Box 5)			\$ 0.00	\$ 242.86	\$ 242.86
Foreign Tax Paid					
ABB LTD F	Country	SWITZERLAND	000375204	\$ (194.34)	\$ 0.00
Total Foreign Tax Paid (Box 7)			\$ (194.34)	\$ 0.00	\$ (194.34)

Detail Information of Interest Income

Description	CUSIP Number	Paid in 2020	Paid/Adjusted in 2021 for 2020	Amount
Interest Income				
ALPHABET INC. 1.998%26	02079KAC1	\$ 499.50	\$ 0.00	\$ 499.50
AMGEN INC. 2.6%26	031162CJ7	\$ 1,300.00	\$ 0.00	\$ 1,300.00
ANTHEM, INC. 2.875%29	036752AL7	\$ 730.73	\$ 0.00	\$ 730.73
APPLE INC. 2.2%29	037833DP2	\$ 550.00	\$ 0.00	\$ 550.00
APPLE INC. 2.5%25	037833AZ3	\$ 625.00	\$ 0.00	\$ 625.00
AT&T INC. 2.45%20	00206RCL4	\$ 102.08	\$ 0.00	\$ 102.08



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TAX YEAR 2020
YEAR-END SUMMARY

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Detail Information of Interest Income (continued)

Description	CUSIP Number	Paid in 2020	Paid/Adjusted in 2021 for 2020	Amount
Interest Income (continued)				
AUTOMATIC DATA 3.375%25	053015AE3	\$ 843.76	\$ 0.00	\$ 843.76
BERKSHIRE HATHA 3.125%26	084670BS6	\$ 781.26	\$ 0.00	\$ 781.26
DEPOSIT INTEREST		\$ 8.54	\$ 0.00	\$ 8.54
DOW CHEMICAL CO 3.5%24	26054LYB3	\$ 1,190.00	\$ 0.00	\$ 1,190.00
DOW CHEMICAL CO 3.5%24	26054LYE7	\$ 87.50	\$ 0.00	\$ 87.50
JOHN DEERE CAPIT 2.15%22	24422ETV1	\$ 537.50	\$ 0.00	\$ 537.50
JOHN DEERE CAPIT 2.55%21	24422ETF6	\$ 637.50	\$ 0.00	\$ 637.50
JOHNSON & JOHNSO 2.45%26	478160BY9	\$ 612.50	\$ 0.00	\$ 612.50
JPMORGAN CHASE 3.625%27	46625HRX0	\$ 906.26	\$ 0.00	\$ 906.26
LOCKHEED MARTIN C 2.5%20	539830BF5	\$ 406.25	\$ 0.00	\$ 406.25
LOCKHEED MARTIN C 2.5XXX	74199ASR5	\$ 25.56	\$ 0.00	\$ 25.56
STRYKER CORP 3.375%24	863667AF8	\$ 843.76	\$ 0.00	\$ 843.76
THE BOEING CO 1.875%23	097023BQ7	\$ 468.76	\$ 0.00	\$ 468.76
UNITED TECHNOLOG 1.95%21	913017CG2	\$ 166.56	\$ 0.00	\$ 166.56
UNITEDHEALTH GRO 1.95XXX	91324PDC3	\$ 487.50	\$ 0.00	\$ 487.50
Total Interest Income (Included in Box 1)		\$ 11,810.52	\$ 0.00	\$ 11,810.52
Total Interest Income (Box 1)		\$ 11,810.52	\$ 0.00	\$ 11,810.52
Tax-Exempt Interest				
	State			
ARLINGTON CNTY V 2.75%31	VA 041431RF6	\$ 687.50	\$ 0.00	\$ 687.50
ARLINGTON CNTY VA 2.5%30	VA 041431RE9	\$ 625.00	\$ 0.00	\$ 625.00
FAIRFAX CNTY VA 4%27	VA 30382ABL5	\$ 1,000.00	\$ 0.00	\$ 1,000.00
LEESBURG VA 3.25%34	VA 524426VM2	\$ 812.50	\$ 0.00	\$ 812.50



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Detail Information of Interest Income (continued)

Description	CUSIP Number	Paid in 2020	Paid/Adjusted in 2021 for 2020	Amount
Tax-Exempt Interest (continued)				
	State			
LOUDOUN CNTY VA 2.75%31	VA 54589TFH0	\$ 687.50	\$ 0.00	\$ 687.50
VIRGINIA ST 2.25%34	VA 9281092S5	\$ 1,125.00	\$ 0.00	\$ 1,125.00
Total Tax-Exempt Interest (Box 8)		\$ 4,937.50	\$ 0.00	\$ 4,937.50

Description	CUSIP Number	Open Date	Close Date	2020 Bond Premium
Bond Premium				
AUTOMATIC DATA 3.375%25 DUE 09/15/25	053015AE3	12/27/18	--	\$ (5.39)
DOW CHEMICAL CO 3.5%24**CALLED**	26054LYB3	12/27/18	--	\$ (35.17)
DOW CHEMICAL CO 3.5%24**CALLED**	26054LYE7	01/30/18	03/16/20	\$ (1.93)
DOW CHEMICAL CO 3.5%24**CALLED**	26054LYE7	12/27/18	03/16/20	\$ (1.77)
JOHN DEERE CAPIT 2.55XXX**MATURED**	24422ETF6	12/27/18	--	\$ (9.55)
Total Bond Premium (Box 11)				\$ (53.81)

Description	CUSIP Number	Open Date	Close Date	2020 Bond Premium
Bond Premium on Tax-Exempt Bond				
FAIRFAX CNTY VA 4%27GO UTX DUE 10/01/27	30382ABL5	02/21/14	--	\$ (99.39)
FAIRFAX CNTY VA 4%27GO UTX DUE 10/01/27	30382ABL5	12/27/18	--	\$ (232.96)
LEESBURG VA 3.25%34GO UTX DUE 01/15/34	524426VM2	12/27/18	--	\$ (57.10)
Total Bond Premium on Tax-Exempt Bond (Box 13)				\$ (389.45)



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REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part I, with Box A checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis Adjusted	(+)Wash Sale Loss Disallowed (-)Market Discount	(=)Realized Gain or (Loss) Adjusted
UNITED TECHNOLOG 1.95%21**CALLED**	913017CG2	25,000.00	07/12/19	03/04/20	\$ 25,361.90	\$ 24,847.50	-- \$	514.40
					\$	\$ 24,847.50	\$ 41.59	472.81 ^b
Security Subtotal					\$ 25,361.90	\$ 24,847.50	-- \$	514.40
					\$	\$ 24,847.50	\$ 41.59	472.81 ^b
Total Short-Term (Cost basis is reported to the IRS)					\$ 25,361.90	\$ 24,847.50	-- \$	514.40
					\$	\$ 24,847.50	\$ 41.59	472.81 ^b
Total Short-Term					\$ 25,361.90	\$ 24,847.50	-- \$	514.40
					\$	\$ 24,847.50	\$ 41.59	472.81 ^b

Long-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis Adjusted	(+)Wash Sale Loss Disallowed (-)Market Discount	(=)Realized Gain or (Loss) Adjusted
AT&T INC. 2.45%20**CALLED**	00206RCL4	5,000.00	01/30/18	05/30/20	\$ 5,000.00	\$ 4,988.96	-- \$	11.04
					\$	\$ 4,988.96	-- \$	11.04 ^b

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis Adjusted	(+)Wash Sale Loss Disallowed (-)Market Discount	(=)Realized Gain or (Loss) Adjusted
AT&T INC. 2.45%20**CALLED**	00206RCL4	5,000.00	12/27/18	05/30/20	\$ 5,000.00	\$ 4,932.76	-- \$	67.24
					\$	\$ 4,932.76	\$ 63.40	3.84 ^b
Security Subtotal					\$ 10,000.00	\$ 9,921.72	-- \$	78.28
						\$ 9,921.72	\$ 63.40	14.88^b
BORG WARNER INC	099724106	85.00	01/20/15	04/24/20	\$ 2,294.49	\$ 4,401.52	-- \$	(2,107.03)
BORG WARNER INC	099724106	175.00	01/25/18	04/24/20	\$ 4,723.95	\$ 9,808.60	-- \$	(5,084.65)
BORG WARNER INC	099724106	50.00	06/15/18	04/24/20	\$ 1,349.70	\$ 2,404.05	-- \$	(1,054.35)
BORG WARNER INC	099724106	50.00	12/27/18	04/24/20	\$ 1,349.70	\$ 1,703.38	-- \$	(353.68)
BORG WARNER INC	099724106	85.00	12/27/18	04/24/20	\$ 2,294.49	\$ 2,895.74	-- \$	(601.25)
BORG WARNER INC	099724106	175.00	12/27/18	04/24/20	\$ 4,723.95	\$ 5,961.81	-- \$	(1,237.86)
Security Subtotal					\$ 16,736.28	\$ 27,175.10	-- \$	(10,438.82)
CINEMARK HOLDINGS	17243V102	50.00	08/11/15	04/24/20	\$ 624.17	\$ 1,926.35	-- \$	(1,302.18)
CINEMARK HOLDINGS	17243V102	50.00	12/27/18	04/24/20	\$ 624.16	\$ 1,776.50	-- \$	(1,152.34)
Security Subtotal					\$ 1,248.33	\$ 3,702.85	-- \$	(2,454.52)
DOW CHEMICAL CO 3.5%24**CALLED**	26054LYE7	2,500.00	01/30/18	03/16/20	\$ 2,500.00	\$ 2,535.46	-- \$	(35.46)
					\$	\$ 2,518.72	-- \$	(18.72) ^b
DOW CHEMICAL CO 3.5%24**CALLED**	26054LYE7	2,500.00	12/27/18	03/16/20	\$ 2,500.00	\$ 2,521.38	-- \$	(21.38)
					\$	\$ 2,517.23	-- \$	(17.23) ^b
Security Subtotal					\$ 5,000.00	\$ 5,056.84	-- \$	(56.84)
						\$ 5,035.95	-- \$	(35.95)^b
LOCKHEED MARTIN C 2.5XXX**MATURED**	539830BF5	12,500.00	06/15/18	06/16/20	\$ 12,595.87	\$ 12,355.25	-- \$	240.62
					\$	\$ 12,355.25	\$ 118.23	122.39 ^b

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



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Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis Adjusted	(+)Wash Sale Loss Disallowed (-)Market Discount	(=)Realized Gain or (Loss) Adjusted
LOCKHEED MARTIN C 2.5XXX**MATURED**	539830BF5	3,500.00	12/27/18	06/16/20	\$ 3,526.85	\$ 3,468.42	-- \$	58.43
					\$	\$ 3,468.42	\$ 24.24	\$ 34.19 ^b
LOCKHEED MARTIN C 2.5XXX**MATURED**	539830BF5	9,000.00	12/27/18	10/23/20	\$ 9,000.00	\$ 8,918.78	-- \$	81.22
					\$	\$ 8,918.78	\$ 77.55	\$ 3.67 ^b
Security Subtotal					\$ 25,122.72	\$ 24,742.45	-- \$	380.27
					\$	\$ 24,742.45	\$ 220.02	\$ 160.25 ^b
UNITEDHEALTH GRO 1.95XXX**MATURED**	91324PDC3	25,000.00	07/12/19	10/15/20	\$ 25,000.00	\$ 24,944.00	-- \$	56.00
					\$	\$ 24,944.00	-- \$	\$ 56.00 ^b
Security Subtotal					\$ 25,000.00	\$ 24,944.00	-- \$	56.00
					\$	\$ 24,944.00	-- \$	\$ 56.00 ^b
VIACOMCBS INC B	CLASS 92556H206	175.00	08/21/15	04/24/20	\$ 2,713.32	\$ 7,922.18	-- \$	(5,208.86)
VIACOMCBS INC B	CLASS 92556H206	50.00	06/15/18	04/24/20	\$ 775.23	\$ 2,790.48	-- \$	(2,015.25)
VIACOMCBS INC B	CLASS 92556H206	50.00	12/27/18	04/24/20	\$ 775.23	\$ 2,123.75	-- \$	(1,348.52)
VIACOMCBS INC B	CLASS 92556H206	175.00	12/27/18	04/24/20	\$ 2,713.32	\$ 7,433.13	-- \$	(4,719.81)
Security Subtotal					\$ 6,977.10	\$ 20,269.54	-- \$	(13,292.44)
Total Long-Term (Cost basis is reported to the IRS)					\$ 90,084.43	\$ 115,812.50	-- \$	(25,728.07)
					\$	\$ 115,791.61	\$ 283.42	\$ (25,990.60) ^b
Total Long-Term					\$ 90,084.43	\$ 115,812.50	-- \$	(25,728.07)
					\$	\$ 115,791.61	\$ 283.42	\$ (25,990.60) ^b



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Realized Gain or (Loss) Summary

Total Realized Gain or (Loss)

Description	Total Proceeds	(-)Cost Basis Adjusted	(+)Wash Sale Loss Disallowed (-)Market Discount	(=)Realized Gain or (Loss) Adjusted
Total Short-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part I, with Box A checked.)	\$ 25,361.90	\$ 24,847.50	-- \$ 41.59	\$ 514.40
Total Short-Term Realized Gain or (Loss)	\$ 25,361.90	\$ 24,847.50	-- \$ 41.59	\$ 514.40
Total Long-Term Realized Gain or (Loss) (Cost basis is reported to the IRS. Report on Form 8949, Part II, with Box D checked.)	\$ 90,084.43	\$ 115,812.50	-- \$ 283.42	\$ (25,728.07)
Total Long-Term Realized Gain or (Loss)	\$ 90,084.43	\$ 115,791.61	-- \$ 283.42	\$ (25,990.60) ^b
TOTAL REALIZED GAIN OR (LOSS)	\$ 115,446.33	\$ 140,660.00	-- \$ 325.01	\$ (25,213.67)
		\$ 140,639.11		\$ (25,517.79) ^b



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Notes for Your Realized Gain or (Loss)

Schwab has provided realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions.

When value for the report is unavailable, it is noted as follows: "Missing" or "Not Provided"

Not Provided	Schwab is not providing Cost Basis on this security type.
Missing	Cost Basis may be missing due to one of the following reasons: <ul style="list-style-type: none"> • Cost basis data may not be available for a number of reasons (for example, the security was purchased outside of Schwab and we did not receive cost basis from the transferring firm). • The security was purchased more than 10 years ago.
Date Acquired	If the cost basis is missing or not provided, a short-term holding period may have been applied for a position that may have been held long term.
Total Proceeds	The amount displayed in this column has been adjusted for option premiums, if applicable.
Cost Basis	The amount displayed in this column may differ from your original cost basis as adjustments may have been made to reflect applicable option premiums, corporate actions and/or wash sales.
Wash Sale Loss Disallowed	The disallowed amount displayed in this column has been added to the cost basis of other share lots with the same CUSIP owned in the same account at the time the loss was disallowed.
Realized Gain or (Loss)	The calculation for gain or (loss) displayed in this column is Total Proceeds - Cost Basis + Wash Sale Loss Disallowed - Market Discount = Realized Gain or (Loss)

For sales of short-term debt issued after January 1, 2014, talk to your tax advisor as to how to report the income.

Endnotes for Your Realized Gain or (Loss)

Symbol	Endnote Legend
b	When available, Adjusted Cost Basis values are used in Gain or (Loss) calculations.



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SUMMARY OF FEES & EXPENSES

The information in the following sections may be helpful for, but not limited to, calculating your itemized deductions for Schedule A. The summary is limited to fees paid out of this account. Please consult with your tax advisor regarding specific questions.

Fees—2020

Description	Amount
ADVISOR FEES	\$ (11,448.80)
Total of Fees—2020	\$ (11,448.80)

ADR (American Depositary Receipt) Fees

Description	CUSIP Number	Amount
ABB LTD F	000375204	\$ (39.25)
Total ADR Fees		\$ (39.25)

AMORTIZATION AND ACCRETION FOR FIXED INCOME

Taxable Bonds

Description CUSIP Number	Quantity/Par	Date Acquired Close Date	Adjusted Cost Basis	Bond Premium Year-to-Date (2020) Bond Premium Life-to-Date	Market Discount Year-to-Date (2020) Market Discount Life-to-Date
Corporate Bonds					
AT&T INC. 2.45%20**CALLED**	5,000.00	12/27/18	\$ 4,932.76	\$ 0.00	\$ 63.40
00206RCL4		05/30/20	\$	\$ 0.00	\$ 63.40
AUTOMATIC DATA 3.375%25 DUE 09/15/25	12,500.00	12/27/18	\$ 12,529.75	\$ (5.39)	\$ 0.00
053015AE3		--	\$	\$ (8.72)	\$ 0.00
DOW CHEMICAL CO 3.5%24**CALLED**	17,000.00	12/27/18	\$ 17,152.61	\$ (35.17)	\$ 0.00
26054LYB3		--	\$	\$ (56.39)	\$ 0.00
DOW CHEMICAL CO 3.5%24**CALLED**	2,500.00	01/30/18	\$ 2,518.72	\$ (1.93)	\$ 0.00
26054LYE7		03/16/20	\$	\$ (16.74)	\$ 0.00



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Taxable Bonds (continued)

<u>Description</u> CUSIP Number	<u>Quantity/Par</u>	<u>Date Acquired</u> Close Date	<u>Adjusted</u> Cost Basis	<u>Bond Premium</u> Year-to-Date (2020) Bond Premium Life-to-Date	<u>Market Discount</u> Year-to-Date (2020) Market Discount Life-to-Date
Corporate Bonds (continued)					
DOW CHEMICAL CO 3.5%24**CALLED** 26054LYE7	2,500.00	12/27/18	\$ 2,517.23	\$ (1.77)	\$ 0.00
JOHN DEERE CAPIT 2.55XXX**MATURED** 24422ETF6	12,500.00	12/27/18	\$ 12,504.87	\$ (9.55)	\$ 0.00
LOCKHEED MARTIN C 2.5XXX**MATURED** 539830BF5	12,500.00	06/15/18	\$ 12,355.25	\$ 0.00	\$ 118.23
LOCKHEED MARTIN C 2.5XXX**MATURED** 539830BF5	3,500.00	12/27/18	\$ 3,468.42	\$ 0.00	\$ 24.24
LOCKHEED MARTIN C 2.5XXX**MATURED** 539830BF5	9,000.00	12/27/18	\$ 8,918.78	\$ 0.00	\$ 77.55
UNITED TECHNOLOG 1.95%21**CALLED** 913017CG2	25,000.00	07/12/19	\$ 24,847.50	\$ 0.00	\$ 41.59
		03/04/20	\$	\$ 0.00	\$ 41.59
Total			\$	(53.81)	325.01
			\$	(100.46)	325.01

Tax-Exempt Bonds

<u>Description</u> CUSIP Number	<u>Quantity/Par</u>	<u>Date Acquired</u> Close Date	<u>Adjusted</u> Cost Basis	<u>Bond Premium</u> Year-to-Date (2020) Bond Premium Life-to-Date	<u>Market Discount</u> Year-to-Date (2020) Market Discount Life-to-Date
Municipal Bonds					
FAIRFAX CNTY VA 4%27GO UTX DUE 10/01/27 30382ABL5	12,500.00	02/21/14	\$ 12,817.22	\$ (99.39)	\$ 0.00
FAIRFAX CNTY VA 4%27GO UTX DUE 10/01/27 30382ABL5	12,500.00	12/27/18	\$ 13,227.24	\$ (232.96)	\$ 0.00
		--	\$	\$ (406.89)	\$ 0.00



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Tax-Exempt Bonds (continued)

<u>Description</u> CUSIP Number				<u>Quantity/Par</u>	<u>Date</u> <u>Acquired</u> <u>Close</u> <u>Date</u>		<u>Adjusted</u> <u>Cost Basis</u>	<u>Bond Premium</u> <u>Year-to-Date (2020)</u> <u>Bond Premium</u> <u>Life-to-Date</u>	<u>Market Discount</u> <u>Year-to-Date (2020)</u> <u>Market Discount</u> <u>Life-to-Date</u>
Municipal Bonds (continued)									
LEESBURG VA	3.25%34GO UTX	DUE 01/15/34	VA	12,500.00	12/27/18	\$	12,712.53	\$(57.10)	0.00
524426VM2					--		\$	\$(87.72)	0.00
LEESBURG VA	3.25%34GO UTX	DUE 01/15/34	VA	12,500.00	05/01/18	\$	12,479.95	\$(8.25)	0.00
524426VM2					--		\$	\$(21.76)	0.00
VIRGINIA ST	2.25%34GO UTX	DUE 06/01/34	VA	50,000.00	09/25/19	\$	50,780.97	\$(83.24)	0.00
9281092S5					--		\$	\$(98.03)	0.00
Total							\$	\$(480.94)	0.00
							\$	\$(1,217.12)	0.00



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Notes for Your Amortization and Accretion Section

- Amortization and Accretion apply to bonds purchased at a premium or discount. For bonds purchased at a premium, the adjusted cost basis is as of the last coupon payment, sale or maturity date of the bond. Bonds purchased at a discount display an adjusted cost basis at sale or maturity. For OID bonds (such as zero coupon OID bonds) the adjusted cost basis is as of 12/31 or upon journal, transfer, sale, or maturity. No amount will be displayed for bonds purchased at par.
- The default of reporting Market Discount is at disposition (sold or held to maturity). If you submitted a Fixed Income Election form to include Market Discount in current income, we will display market discount on your Form 1099-INT or 1099-OID.
- Bond premium is reported up to the amount of any regular interest payments made on your bonds during the year. If your premium accrual exceeds the amount paid to you, it will be carried over to offset interest payments in future years.



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SUPPLEMENTAL INFORMATION

Municipal Bond Original Issue Discount

This section may include both amounts not reported to the IRS **and** the securities acquired after January 1, 2017, the amounts reported to the IRS in Box 11 Tax-Exempt OID on the 1099-OID.

Description	CUSIP Number	OID Subject to Alt. Minimum Tax	OID Not Subject to Alt. Minimum Tax	Amount
LEESBURG VA 3.25%34	524426VM2	\$	18.94	\$ 18.94
VIRGINIA ST 2.25%34	9281092S5	\$	10.94	\$ 10.94
Total Municipal Original Issue Discount				\$ 29.88

Foreign Tax Paid and Income Summary

Please note: This section only includes securities that had foreign tax paid.

Description	CUSIP Number	Country	Foreign Tax Paid	Dividends Amount	Interest Amount
ABB LTD F	000375204	SWITZERLAND	\$ (194.34)	\$ 1,295.57	\$ 0.00
Total Foreign Tax Paid and Income			\$ (194.34)	\$ 1,295.57	\$ 0.00



Schwab One® Account of
LINDA D NELSON
DESIGNATED BENE PLAN/TOD

Account Number
7463-1055

TAX YEAR 2020
FORM 1099 COMPOSITE
& YEAR-END SUMMARY

Date Prepared: February 26, 2021

COST BASIS DISCLOSURE

Changes to Cost Basis Reporting Requirements

Starting with the 2011 tax year, Charles Schwab & Co. will begin reporting adjusted cost basis to you and the IRS on your Form 1099-B for covered securities in your taxable brokerage accounts that you sell and that are covered by the new Emergency Stabilization Act regulations.

In the event of transfers of securities, we are also required to report adjusted cost basis information to other custodians for covered securities transferred to them.

Schwab will treat securities as covered when they are acquired on or after the following effective dates:

- January 1, 2011 for stocks and other equities
- January 1, 2012 for mutual funds, ETFs, and Dividend Reinvestment Plan ("DRIP") shares
- January 1, 2014 for less complex fixed income and options, rights and warrants
- January 1, 2016 for more complex fixed income

Because these new reporting requirements could impact the cost basis used to compute your taxable gains and losses, it's important to understand when and how they will apply to you. The information in this document is intended as informational only and is not individualized tax advice. Schwab does not provide tax advice and encourages you to consult with your tax professional to understand how the new reporting requirements will affect you and your tax situation.

What Does This Mean for You

1. When you sell covered securities, as described above, Schwab will be required to report details about your cost basis to you and the IRS on Form 1099-B. You will continue to be responsible for reporting all cost basis information for both covered and uncovered securities to the IRS on your tax returns.
2. Unless you've indicated otherwise, Schwab will calculate your gains and losses using the IRS default cost basis method of Average Cost for mutual funds and FIFO (First In, First Out) for all other securities. It is your responsibility to choose the cost basis method appropriate to your tax situation. See "Cost Basis Methods" for the methods offered by Schwab.
3. When you sell a security, the cost basis method used to calculate your gain or loss cannot be changed after your trade settles. So it's important to consider the tax implications at the time of trade.

What is Cost Basis?

Cost basis is the original purchase price you paid for a security plus commissions and any fees. Adjusted cost basis includes any other adjustments to the price. Adjusted cost basis also includes any adjustments due to wash sales, amortization, accretion and corporate actions.

Your realized gain/loss on a security is determined by subtracting the adjusted cost basis from the sale proceeds in an account less commissions and fees.

For covered securities that were not both purchased and sold at Schwab, Schwab calculates cost basis using data that you have provided to us or that we have obtained from third-party sources

such as your prior custodian or another third-party source. Because the accuracy of cost basis data depends upon these third-party inputs, we are not able to guarantee the availability, accuracy, or completeness of such cost basis data on transactions that did not occur at Schwab. If we are not provided with adequate information to report cost basis data for covered securities that were not both purchased and sold at Schwab, those securities will be considered uncovered and the cost basis will not be reported to the IRS even if acquired after the effective date.

Cost Basis Methods

It is your responsibility to choose the cost basis method appropriate to your tax situation. Failure to select the proper cost basis method may cause you to pay more tax than necessary. Schwab does not provide tax advice and encourages you to consult with your tax professional regarding this decision.

To view and change your default cost basis method on your brokerage account, go to the Service tab on schwab.com, then the Cost Basis Method page in Account Settings. You can also make a change by calling 800-435-4000. If your account is managed by an investment advisor, please call your advisor to make a change.

Default Cost Basis Methods

We apply the IRS default method of Average Cost for your mutual funds and the default method of FIFO (First In, First Out) to all other securities unless you inform us of a preferred method.

FIFO	Shares you acquired first are sold first
Average Cost	Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.

Cost Basis Methods Offered by Schwab:

You may select a different cost basis method for your brokerage account other than the default methods described above. The following cost basis methods are offered by Schwab:

FIFO (First In, First Out)	Shares you acquired first are sold first
LIFO (Last In, First Out)	Shares you acquired last are sold first
HCOST (High Cost)	Shares with the highest cost are sold first
LCOST (Low Cost)	Shares with lowest cost are sold first
Average Cost (mutual funds only)	Cost is derived by dividing the total dollar amount invested in a particular fund position by the number of shares held prior to the trade date. Shares are removed in FIFO order.
Specific Identification	The IRS allows taxpayers to identify specific lots to be sold. Such identification must be made with the broker at the time of trade and no later than close of business on the day the trade settles.



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COST BASIS DISCLOSURE (continued)

Tax Lot Optimizer™ Lots are selected and sold with the objective of taking losses first (short-term then long-term) and gains last (long-term then short-term). Lots are sold in this order:

- Short Term Losses Lots that reflect a short term loss are sold first, beginning with lots that generate the greatest short term loss down to the least short term loss
- Long Term Losses Lots that reflect a long term loss are sold, beginning with lots that generate the greatest long term loss down to the least long term loss
- Short Term No Gains or Losses Short term lots that reflect no gain or loss
- Long Term No Gains or Losses Long term lots that reflect no gain or loss
- Long Term Gains Lots that reflect a long term gain, beginning with lots that generate the least long term gain up to the greatest long term gain
- Short Term Gains Lots that reflect a short term gain, beginning with lots that generate the least short term gain up to the greatest short term gain

The cost basis method used to determine the gain/loss of a trade cannot be changed after the trade settles. If Schwab does not receive a specific instruction by the end of settlement date, we will use the current cost basis method you have selected for your account or the default cost basis method if you have made no alternate selection to calculate the gain/loss that is reported to you and the IRS at the end of year.

The Internal Revenue Service does not recognize LIFO, HCOSt, LCOSt and Tax Lot Optimizer as accounting methods, but it does recognize standing instructions to sell lots as adequate identification for reporting gains/losses.

Cost Basis Adjustments

Cost basis is generally based on your purchase price plus commissions and any fees; however the original cost basis may be subject to adjustments that increase or decrease your basis.

Schwab will adjust the cost basis of securities in your brokerage account in the following circumstances.

Wash Sales: If you sell shares at a loss and buy additional shares in the same security 30 days before or after that date (61-day range), you may not claim the loss on your tax return until you sell the new shares. If a wash sale occurs, the loss is disallowed for federal income tax purposes but may be added to the cost basis of the purchased shares. Schwab will adjust the cost basis and holding period of shares when a wash sale occurs within an account as a result of a purchase of an identical security with the same CUSIP. Schwab will not take into account the impact of options purchases or sales in determining disallowed losses on sales of the underlying securities. It's important to note that the wash reporting requirements for you as a taxpayer are different and broader than the reporting requirements for Schwab. For more details on your wash sale reporting requirements, please see IRS publication 550 or speak with your tax professional.

Corporate Actions: In some instances corporate actions can affect cost basis of your securities. Regulations require issuers to provide statements describing the effects of a corporate action on the cost basis of a security. Schwab will adjust cost basis for corporate actions based on the information provided in the issuer statement.

Return of Capital Payments: Cost basis will be reduced for any return of capital (principal) distributions.

Option Adjustments: Schwab will adjust the cost basis or realized gain/loss (proceeds) of the underlying security for option assignments and exercises (by factoring the premium paid or received).

Inheritance: Schwab will adjust the cost basis of securities that have been inherited based on the fair market value on the date of death unless alternate instructions are received from an authorized representative of the estate.

Gifts: Shares will be gifted based on your default cost basis method unless otherwise specified with a given purchase date and cost prior to the gift transfer. Schwab will track the fair market value and gift date in addition to the donor's adjusted cost basis and will apply IRS gift rules at the time of sale to determine gain or loss.

You will still be required to track and make adjustments to your securities as it is possible that you could have other situations that require cost basis adjustments that Schwab is not required to report.

Restricted Stock Awards: If you filed an election pursuant to IRC Section 83(b) on a Restricted Stock Award issued by your employer, a different cost basis may apply to shares vested from that award than the cost basis reported on this statement. Please consult with your personal tax advisor to understand the tax implications.

Acquisition date: If cost basis is missing or not provided, a short-term holding period may have applied for position that may have been held long term.

Please Note: This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consulting with a qualified tax advisor, CPA, financial planner or investment manager. Except as noted in the Terms and Conditions, your Investment Advisors are not affiliated with, or supervised by Schwab.

Foreign Investors should note that the information provided is from a U.S. tax perspective. The information provided may or may not have relevance in other jurisdictions.

Contact Us

If you have any questions or need more information about the cost basis methods or terminology in this Disclosure Statement, please call us at 1-800-435-4000. If your account is managed by an investment advisor, please call Schwab Alliance at 1-800-515-2157.



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TERMS AND CONDITIONS

GENERAL INFORMATION

Form 1099-Composite

For U.S. taxpayers, the information reported to you on Form 1099 is given to the Internal Revenue Service (IRS). Form 1099-Composite is comprised of the following substitute forms: 1099-DIV, 1099-INT, 1099-MISC, 1099-OID, and 1099-B. The form(s) you receive in Form 1099 Composite depends on the income reportable to the IRS.

Year-End Summary

The information in the Year-End Summary is provided to you as a courtesy, should you need additional information when completing your tax return. When relevant, IRS box numbers are referenced to indicate individual items that make up the totals appearing on your Form(s) 1099. With the exception of the totals reported in the IRS box numbers referenced, Charles Schwab does not provide the details of the Year-End Summary to the IRS.

We recommend that all customers consult their investment and tax advisors prior to using this information.

Corrected Form 1099 and Year-End Summary

We are required to send you a corrected form with the revisions clearly marked when we receive updates or revisions to information contained in the form. This generally occurs if one or more of the issuers of the securities in your account reallocated certain income distribution (e.g., dividends or capital gains) after we mailed your original Form 1099. As a result, the supplemental information in Year-End Summary may be updated.

Upon receiving a corrected form, you may want to consider filing an amended return based on the changes in your taxable income as reported on your corrected Form 1099. We suggest that you consult with a qualified tax advisor, CPA, financial planner, or investment manager before you proceed.

Duplicate Form 1099 and Year-End Summary

If you request a duplicate Form 1099, please be aware that Schwab uses the most up-to-date information available at the time of the production. Thus, your duplicate Form 1099 and Year-End Summary may have more up-to-date information than the original Form 1099.

Realized Gain or (Loss) in Year-End Summary

The Realized Gain or (Loss) section provides information for all your realized gain or (loss) transactions during the tax year. It contains all transactions included in the Form 1099-B as well as transactions that are not reported on Form 1099-B (for example; sales and expirations of noncovered option activities, cash in lieu under \$20, bankruptcy, and worthless securities). This supplemental information is believed to be accurate as of the date the data was compiled but they may not be updated for any corrections after the data was initially compiled.

IN CASE OF QUESTIONS: If you have questions about this report or about specific Schwab accounts or Schwab One transactions (other than wire transfers or check transactions), contact Schwab at 1-800-435-4000. If you have a complaint regarding your Schwab statement or our products and services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105. Outside of the U.S., call +1-415-667-5009.

For Clients of Investment Advisors

The Year-End Summary in this report is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your account at Schwab ("Account"). Schwab Advisor ServicesTM is a division of Charles Schwab & Co., Inc. and provides back-office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. Schwab is a registered broker-dealer and, except in the case of an affiliated company that may act as the investment advisor for the Sweep Funds, Windhaven Investment Management, Inc. ("Windhaven®"), ThomasPartners, Inc. ("ThomasPartner"), Charles Schwab Investment Advisory, Inc. is not affiliated with your Investment Advisor, whose name appears on this report ("Advisors"). Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisors' commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

