

Schwab Tax Form Availability

Schedule for Receiving Tax Forms

Schwab uses a phased approach to get forms out quickly and minimize corrections. All original tax forms will be available between January 31, 2025, and February 28, 2025.

An important note about timing.

If your portfolio includes securities that tend to reallocate or reclassify, it can take longer for us to receive the necessary tax information from the security issuer. As a result, your form may be provided in one of the later phases to avoid a correction.

- **January 31, 2025:** Includes brokerage accounts for which we have all necessary tax information. (Forms for accounts holding securities at risk for income reallocation—for example, mutual funds, REITs, and UITs—won't be available by this date.)
- **February 14, 2025:** Includes brokerage accounts for which we now have the necessary tax information from issuers. (Forms for accounts holding securities that remain at risk for income reallocation where we haven't yet received the necessary tax information won't be available by this date.)
- **February 28, 2025:** Includes remaining accounts with reportable transactions that have not received a form.

All the forms in the following charts are official tax documents that contain information that Schwab is required to report to you and to the Internal Revenue Service (IRS). You'll only receive the forms that apply to your particular financial situation, and we suggest that you consult with a tax advisor about using the forms to prepare your tax return.

1099 Composite Availability

Form	Description	Expected Availability
1099 Composite for Brokerage Accounts	This form may include IRS Forms 1099-DIV, 1099-INT, 1099-MISC, 1099-B, and 1099-OID, depending on your situation.	January 31, 2025; February 14, 2025; or February 28, 2025
1099-DIV	This form reports ordinary dividends of \$10 or more from U.S. and foreign corporations, capital gains distributions, mutual fund dividends, federal and foreign tax withheld, and non-taxable distributions.	
1099-INT	This form reports interest of \$10 or more paid to your Schwab account(s).	
1099-MISC	This form reports any royalty and substitute payments in lieu of dividends and interest, of \$10 or more, paid to your Schwab account(s). You may also receive a separate Form 1099-MISC that reports "Other Income."	
1099-OID	This form reports original issue discounts (OIDs) on corporate bonds, certificates of deposit (CDs), collateralized debt obligations (CDOs), and U.S. government obligations of \$10 or more.	
1099-B	This form reports sales transactions, cover short transactions, closing options transactions, redemptions, tender offers, and mergers for cash.	

Additional Tax Form Availability

Form	Description	Expected Availability
1099 Composite for Schwab Global Accounts	If you have a brokerage account(s) and a Schwab Global Account™, you will receive a separate Form 1099 Composite for each account.	Late January
1099-B (for Futures and Futures Options)	This form reports trades on futures and futures options. Commodity futures (and options on commodity futures) are considered section 1256 contracts, and gains and losses from trading these products are typically reported on this 1099-B.	Late January
1099-INT	This form reports interest of \$10 or more paid to your Schwab Bank account(s).	Late January
1099-MISC	This form reports other income. Included in this mailing are corporate accounts that received payments in lieu of dividends and interest. You may still receive a separate Form 1099-MISC reporting other income.	Mid- to late January
1099-NEC	This form reports compensation that is paid to a nonemployee.	Late January
1099-OID (REMICs and CMOs)	This form reports income from real estate mortgage investment conduits (REMICs) and collateralized mortgage obligations (CMOs).	Mid-March
1099-R	This form reports distributions from IRA, SEP-IRA, SIMPLE IRA, Roth IRA, and QRP accounts.	Mid-January
1099-Q	This form reports distributions from a Coverdell Education Savings Account (ESA).	Mid-January
1042-S	This form reports certain income earned from U.S. sources by a nonresident alien or foreign entity (except gross proceeds from sales), whether or not that income is subject to tax and any tax is withheld. The information on this form is furnished to the IRS and, for Canadian residents, may also be furnished to the Canadian government.	Mid-March
5498-ESA	This form reports your Coverdell ESA contributions.	Late April
5498	This form reports your IRA contributions.	Mid- to late May
2439	This form reports net undistributed long-term capital gains.	Late March
990-T	This form reports Unrelated Business Taxable Income (UBTI) in IRA/Keogh retirement accounts for securities generating Schedule K-1 forms.	Mid-July (for most accounts) Mid-October (for accounts where the K-1 was not reconciled by July)
Schedule K-1 (Form 1065)	This form reports distributions from partnership securities. Proceeds from the sale of partnership units are reported on the 1099-B section of your 1099 Composite.	Forms are delivered directly to clients by limited partnerships (LPs) and some exchange-traded funds (ETFs). The majority of forms are delivered in March, but this may vary by partnership.
Schedule K-1 (Form 1041)	Where Charles Schwab Trust Company is serving as corporate trustee, this form is used to report a beneficiary's share of the trust's income, credits, deductions, etc.	Late February to early March

This general information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice, and is not intended to be construed as tax advice.

This information cannot be used for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code or applicable state or local tax law provisions. Where specific advice is necessary or appropriate, Schwab recommends consulting with a qualified tax professional, CPA, financial planner, or investment manager.

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