2025 Consolidated 1099 Tax Statement

Furnished by Edward Jones for taxable brokerage accounts

Use this document to help understand your Consolidated 1099 Tax Statement from Edward Jones. The Consolidated 1099 Tax Statement may contain various 1099s that report income to you and the IRS, as well as supplemental information not sent to the IRS. Below are descriptions of each type of 1099 that may be included as well as answers to some common questions.

What's new for 2025?

There are no IRS Form 1099 changes for 2025. The IRS did not make any changes to the box numbers in which income is reported on Forms 1099-DIV, INT, MISC and OID (original issue discount) that may be reported in your Consolidated 1099 Tax statement. Be sure to read all box titles carefully and refer to 1099 Instructions to Recipients.

Common questions

I have a joint account and the 1099 was issued to me. Can Edward Jones issue a 1099 to the other person for his/her portion of the income?

On various occasions, a client may receive income in an Edward Jones account that may need to be reported to another taxpayer. This usually occurs when:

- Nonmarried joint tenants contributed to an account.
- Securities belonging to someone else were sold in an account for convenience.
- Assets were transferred to heirs after income was received in the deceased person's account.

To report the income to the other parties, the primary account holder may need to provide a Form 1099 to the owner of the income, usually the other joint tenant.

This is called nominee reporting. Please consult your tax professional for assistance with nominee reporting.

How to deposit your tax refund into your Edward Jones account

Follow the instructions for Form 1040, lines 35a, b, c and d. Use the routing number 071000152 (The Northern Trust Co.) and your Edward Jones account number (999 plus your 10-digit account number). Contact your local Edward Jones branch office with questions about direct deposit and for instructions on how to deposit your federal government distributions (e.g., Social Security or federal pay) directly into your Edward Jones account.

Does the "consolidated" tax statement have all my tax information from all my Edward Jones accounts?

No. You may receive a separate Consolidated 1099 Tax Statement for each taxable brokerage account with income of $10 or more. The word "consolidated" means we have provided all Forms 1099 and supplemental information for one account in one Consolidated 1099 Tax Statement.

Can I import my tax data into tax software?

If you are enrolled in Edward Jones Online Access, you can import your Edward Jones tax information into your TurboTax® or H&R Block® tax software using the import feature. Download options for other tax preparation software are also available via Online Access. Edward Jones associates do not provide support for tax preparation software. Contact the software provider for assistance. You can enroll in Online Access at edwardjones.com/access.

Securely share your tax forms electronically

You can quickly and easily share your tax forms with your tax professional from within Online Access or by contacting your local branch. Log in to Online Access to get started, visit edwardjones.com/taxcenter to learn more, or contact us at 800-282-0829 for assistance.

If you have questions regarding:

Your Consolidated 1099 Tax Statement:

Visit edwardjones.com/taxcenter or contact Edward Jones at 800-282-0829:

- Monday through Friday, 8 a.m. to 6 p.m. CT

Your tax return:

Contact a tax professional, call the IRS at 800-829-1040 or visit irs.gov. If you are using tax preparation software, contact the software provider for assistance.

Investments:

Contact your Edward Jones financial advisor.

Form 1099-INT

This form lists all interest earned on government and corporate bonds, short-term certificates of deposit (CDs) and cash in your brokerage account.

- Report taxable interest included in Boxes 1 and 3 on Form 1040, line 2b. Complete Schedule B if required.
- Report tax-exempt interest included in Box 8 on Form 1040, line 2a. Even though tax-exempt interest is not taxable, it is reportable and may affect your tax return.
- Box 14 reports the CUSIP number for each tax-exempt bond on which tax-exempt interest was paid as reported in Box 8. The word "VARIOUS" will be displayed in Box 14 if the amount in Box 8 includes interest payments from multiple tax-exempt securities.

Form 1099-DIV

This form lists all dividends received from stocks and mutual funds, and capital gain distributions from mutual funds in your brokerage account.

- Report ordinary dividends included in Box 1a on Form 1040, line 3b. Complete Schedule B if required.
- Report the eligible amount of qualified dividends included in Box 1b on Form 1040, line 3a.
- Report capital gain distributions included in Box 2a on Form 1040, Schedule D, line 13. See Form 1040 Instructions.
- Report exempt-interest dividends included in Box 12 on Form 1040, line 2a.
- Nondividend distributions included in Box 3 are a return of capital and are generally not taxable.

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

1099-INT Interest Income - 2025 Statement for recipient (Copy B) (OMB NO. 1545-0112)		
Box 1	Interest Income	40.72
Box 2	Early Withdrawal Penalty	0.00
Box 3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
Box 4	**Federal Income Tax Withheld**	**0.00**
Box 5	Investment Expenses	0.00
Box 6	Foreign Tax Paid	0.00
Box 7	Foreign country or U.S. territory	
Box 8	Tax-Exempt Interest	0.00
Box 9	Specified Private Activity Bond Interest	0.00
Box 10	Market Discount	0.00
Box 11	Bond Premium	0.00
Box 12	Bond Premium on Treasury Obligations	0.00
Box 13	Bond Premium on Tax-Exempt Bond	0.00
Box 14	Tax-Exempt and Tax Credit Bond CUSIP no.	

1099-DIV Dividends and Distributions - 2025 Statement for recipient (Copy B)(OMB NO. 1545-0110)		
Box 1a	Total Ordinary Dividends	814.89
Box 1b	Qualified Dividends	472.72
Box 2a	Total Capital Gain Distributions	0.00
Box 2b	Unrecap. Sec. 1250 Gain	0.00
Box 2c	Section 1202 Gain	0.00
Box 2d	Collectibles (28%) Gain	0.00
Box 2e	Section 897 ordinary dividends	0.00
Box 2f	Section 897 capital gain	0.00
Box 3	Nondividend Distributions	0.00
Box 4	**Federal Income Tax Withheld**	**0.00**
Box 5	Section 199A Dividends	18.01
Box 6	Investment Expenses	0.00
Box 7	Foreign Tax Paid	30.07
Box 8	Foreign Country or U.S.Possesion	
Box 9	Cash Liquidation Distributions	0.00
Box 10	Noncash Liquidation Distributions	0.00
Box 12	Exempt-Interest Dividends	79.29
Box 13	Specified Private Activity Bond Interest Dividends	8.88

Common questions: 1099-INT and 1099-DIV

Do I need to report income if I reinvested it?

Generally, income such as interest, dividends and capital gain distributions paid to your account is reportable, even if you reinvested the income payments.

Do I need to report tax-exempt interest and dividends?

While tax-exempt income is generally not taxable at the federal level, it is reportable because it may impact the amount of Social Security benefits subject to tax and/or may affect whether you are subject to the alternative minimum tax (AMT). The income may be subject to income tax at the state and local levels.

Can I recoup foreign tax withheld from my account?

You may be able to claim a credit or take a deduction for the amounts of foreign tax paid (Box 6 on Form 1099-INT and/or Box 7 on Form 1099-DIV). For amounts withheld in excess of the foreign tax withholding treaty rate, you may need to contact the foreign taxing authority to request a refund. Tax preparation software may ask for the amount of foreign dividends received. You can find "Foreign Dividends Received/ Foreign Sourced Income" in the Additional Tax Information section of the Consolidated 1099 Tax Statement.

What is a qualified dividend?

Certain dividend income may qualify for the reduced qualified dividend and long-term capital gains tax rate, such as dividends from equities, traditional preferred stocks and foreign stocks that trade on a U.S. stock exchange. Generally, stock fund dividends are qualified, bond fund dividends are nonqualified, and balanced fund dividends are part qualified and part nonqualified.

What is a capital gain distribution from a mutual fund?
Capital gain distributions are generally made when a mutual fund manager sells securities within the fund portfolio and realizes an annual net gain. Long-term capital gain distributions are reported on Form 1099-DIV in Box 2a, Total Capital Gain Distributions, and qualify for a reduced tax rate, while short-term capital gain distributions are included as part of the total in Box 1a, Total Ordinary Dividends. Whether a gain is long-term or short-term is determined by the amount of time the fund portfolio held the securities sold, not by how long the individual held shares of the mutual fund.

Form 1099-B

Brokerage firms generally use Form 1099-B to report the sale, redemption or exchange of securities such as stocks, mutual funds, bonds, CDs and debt instruments. This form also lists proceeds from sales of fractional shares. Cost basis for shares covered by IRS reporting regulations is included and reported to the IRS on Form 1099-B. If available, cost basis for noncovered shares is included on Form 1099-B but is not reported to the IRS.

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

1099-B Totals	Proceeds	Cost Basis	Unadjusted Gain/Loss	Accrued Market Discount	Wash Sale Loss Disallowed	Gain/Loss Considered Ordinary	Gain/Loss Attributed to Proceeds from Collectibles	Federal Withholding	State Withholding
Total ST Covered	8,413.57	8,529.82	-116.25	0.00	54.75	0.00	0.00	0.00	0.00
Total ST Noncovered	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total ST	**8,413.57**	**8,529.82**	**-116.25**	**0.00**	**54.75**	**0.00**	**0.00**	**0.00**	**0.00**
Total LT Covered	7,639.53	6,916.28	723.25	0.00	49.19	0.00	0.00	0.00	0.00
Total LT Noncovered	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total LT	**7,639.53**	**6,916.28**	**723.25**	**0.00**	**49.19**	**0.00**	**0.00**	**0.00**	**0.00**
Total Uncosted Proceeds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net Totals	**16,053.10**	**15,446.10**	**607.00**	**0.00**	**103.94**	**0.00**	**0.00**	**0.00**	**0.00**

Important Information Regarding Your Form 1099-B

*** - Denotes additional reportable information related to transaction listed immediately above.**

We will report cost basis for "covered" shares to the IRS. We will not report cost basis for "noncovered" shares to the IRS. Unadjusted Gain/Loss equals Proceeds (Box 1d) minus Cost or Other Basis (Box 1e) and has not been adjusted for Accrued Market Discount (Box 1f), Wash Sale Disallowed (Box 1g), gain/loss considered Ordinary (Box 2), or gain/loss attributed to Proceeds from Collectibles (Box 3). The cost basis for sales of stock received from compensatory options granted after 2013 is the exercise price only and has not been adjusted for any ordinary income recognized upon grant or exercise. The IRS may require you to report the Proceeds, Cost or Other Basis, and any adjustments from your Form 1099-B on Form 1040, Schedule D (Capital Gains and Losses) and/or Form 8949 (Sales and Other Dispositions of Capital Assets). Refer to the Instructions for Form 1040, Schedule D, and Form 8949 to determine how to report this information on your tax return.

LT indicates a long-term gain/(loss), ST indicates a short-term gain/(loss), and Unknown indicates that we did not have enough information to determine the cost basis and/or holding period. "Ordinary" indicates that some or all the Unadjusted Gain/Loss may be treated as ordinary income or loss. "Collectibles" indicates that proceeds are from a transaction involving collectibles or from a sale of a security that holds collectibles (e.g. a Grantor Trust UIT).

Common questions: 1099-B

How do I report sales and exchanges?
For each security sold, redeemed or exchanged, you may be required to provide certain information relating to the disposition of the security, including the date acquired, date of sale or exchange, quantity, proceeds, cost basis and gain/loss. Generally, this information should be reported on Form 8949 and Form 1040, Schedule D. It's important to note that you may need to report the activity, even if you did not realize a gain or loss from the sale, redemption or exchange listed on Form 1099-B. Refer to the form instructions for details.

What is cost basis?
The cost basis of an investment is usually the amount you paid for it, including any commissions, fees, reinvestments and OID. It also may include adjustments for sales, principal returns, mergers, splits and spin-offs.

How does Edward Jones determine my cost basis?
For equities and fixed-income securities, Edward Jones uses the first-in, first-out cost method unless specific shares were identified at the time of the sale. Unless specified, shares missing cost basis are sold first per IRS requirements.

For domestic open-end mutual funds, Edward Jones uses the average cost method to calculate cost basis, unless otherwise specified. Separate averages are calculated for covered and noncovered shares.

What do covered and noncovered mean?
Cost basis regulations require Edward Jones to report cost basis to the IRS when securities "covered" by the regulations are sold. Cost basis is not reported to the IRS for "noncovered" securities. Covered securities are those purchased beginning in:

- 2011: Stock shares not in a dividend reinvestment plan
- 2012: Mutual fund shares and stock shares purchased through a dividend reinvestment plan
- 2014: "Less complex" fixed-income securities, which generally are those with a determinable yield
- 2016: "More complex" fixed-income securities, which generally are those without a determinable yield

Form 1099-MISC

This form lists reportable income, such as royalty trust payments and contract adjustment payments. Royalty trusts will typically issue a royalty trust booklet that explains the tax adjustments and instructions needed to report the income.

Your royalty trust booklet may not be available or mailed by the issuer until April. Many royalty trust booklets may be found online. They are not furnished by Edward Jones. Consult your tax professional about reporting royalty trust income and when to file your tax return.

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

1099-MISC Miscellaneous Information - 2025 Statement for recipient (Copy B) (OMB NO. 1545-0115)

Box 2	Royalties	1,165.25
Box 3	Other Income	0.00
Box 4	**Federal Income Tax Withheld**	**0.00**

Summary of Your Form 1099-MISC Income

This is not a Form 1099. It is a summary of the income you received in your account during 2025. For a complete description of each activity, refer to your account statement for that period. If you have any questions, contact your Edward Jones financial advisor.

2025 Date	Description	CUSIP	Amount in 2025
01/29	SABINE ROYALTY TR UNITS BEN	785688102	179.33
02/28	SABINE ROYALTY TR UNITS BEN	785688102	175.80
03/31	SABINE ROYALTY TR UNITS BEN	785688102	120.49
04/29	SABINE ROYALTY TR UNITS BEN	785688102	201.55
05/29	SABINE ROYALTY TR UNITS BEN	785688102	179.11
06/30	SABINE ROYALTY TR UNITS BEN	785688102	170.60
07/29	SABINE ROYALTY TR UNITS BEN	785688102	138.37
Total Royalty Payments (BOX 2 1099-MISC)			**1,165.25**

Form 1099-OID

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price. OID on a taxable obligation is taxable as interest over the life of the obligation. The taxable amount for the year is reported on Form 1099-OID and should be reported on Form 1040, line 2b.

Complete Schedule B if required. Tax-exempt OID from municipal securities is also reported on Form 1099-OID and should be reported on Form 1040, line 2a, in the same manner as tax-exempt interest reported on Form 1099-INT or exempt-interest dividends reported on Form 1099-DIV.

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

1099-OID Original Issue Discount - 2025 Statement for recipient (Copy B) (OMB NO. 1545-0117)

Quantity	CUSIP No.	Description (Box 7) Holding Period - Actual	OID Amount for 2025 (Box 1)	Other Periodic Interest (Box 2)	Market Discount (Box 5)	Acquisition Premium (Box 6)	Bond Premium Amort. (Box 10)	OID on Treasury Oblig (Box 8)	Tax-exempt OID (Box 11)	**Fed. Income Tax Withheld (Box 4)**	Investment Expenses (Box 9)
5,000	040484NV5	ARIZONA BRD REGENTS UNIV REV Due 06/01/35 Held 01/01/25 - 12/31/25	0.00	0.00	0.00	5.82	0.00	0.00	5.82	**0.00**	0.00
5,000	118106HD8	BUCKEYE AZ UN HIGH SCH DIST GO Due 07/01/34 Held 01/01/25 - 07/01/25	0.00	0.00	0.00	3.28	0.00	0.00	3.28	**0.00**	0.00
20,000	378334KW5	GLENDALE UN HIGH SCH AZ GO A Due 07/01/25 Held 01/01/25 - 07/01/25	0.00	0.00	0.00	9.85	0.00	0.00	9.85	**0.00**	0.00
10,000	56682HCF4	MARICOPA CNTY AZ IDA BANNER Due 01/01/33 Held 01/01/25 - 12/31/25	0.00	0.00	0.00	14.67	0.00	0.00	14.67	**0.00**	0.00
10,000	590485XU7	MESA AZ GENERAL OBLIGATION Due 07/01/32 Held 01/01/25 - 12/31/25	0.00	0.00	0.00	10.10	0.00	0.00	10.10	**0.00**	0.00
10,000	590545VN6	MESA AZ UTIL SYS REV SER 2015 Due 07/01/35 Held 01/01/25 - 12/31/25	0.00	0.00	0.00	15.31	0.00	0.00	15.31	**0.00**	0.00
Grand Totals			**0.00**	**0.00**	**0.00**	**59.03**	**0.00**	**0.00**	**59.03**	**0.00**	**0.00**

The amount in Boxes 1 and 8 may not be the correct figure to report on your income tax return. Refer to the enclosed "Instructions to Recipients" for Form 1099-OID.

Please refer to the "Summary of Year-to-Date Covered Fixed Income Amounts Reported on Form 1099" included in the Supplemental Information of the Consolidated 1099 for total market discount (box 5), acquisition premium (box 6) and bond premium amortization (box 10) from covered taxable and tax-exempt OID bonds.

Supplemental information not reported to the IRS

Your Consolidated 1099 Tax Statement may contain one or more of the following supplemental information sections. The information in these sections is provided to help you and your tax professional prepare your federal and state tax returns, but the information is not sent to the IRS:

- **Summary of investment income (SII):** Shows income details for your account for the tax year. Income payments may be split between income types and reported in different boxes on your 1099 forms.
- **Additional tax information (ATI):** Provides the amounts of income that are potentially excludable from income on your state income tax return.
- **Supplemental information:** Shows the income earned and payments received during the time frame you held a collateralized mortgage obligation (CMO) during the tax year.
- **Supplemental information for fixed-income securities:** Provides adjustments made to income such as bond premium amortization, market discount accretion and/or acquisition premium amortization. Also provides OID for noncovered tax-exempt bonds.

IRS forms you may need to report your income:

- Form 1040, Schedule B – Interest and Ordinary Dividends
- Form 1040, Schedule D – Capital Gains and Losses
- Form 8949 – Sales and Other Dispositions of Capital Assets

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation. This content should not be depended upon for other than broadly informational purposes. Specific questions should be referred to a qualified tax professional. Please visit irs.gov for the most current forms, instructions and other information.

