

1099 Information Guide

Your **Consolidated Form 1099** is the authoritative document for tax reporting purposes. Due to Internal Revenue Service (IRS) regulatory changes that have been phased in since 2011, TD Ameritrade is now required (as are all broker-dealers) to report adjusted cost basis, gross proceeds, and the holding period when certain securities are sold. This means you'll notice changes to your Consolidated Form 1099.

This 1099 Information Guide is designed to point out the changes that may be of particular interest to you when filing your 2014 taxes, to help streamline tax preparation and ensure accurate reporting of taxable gains and losses.

Consolidated Form 1099 changes at a glance

- Inclusion of cash-settled options on the 1099-B with the closing of a written position
- New column numbers and headings as well as stacked column headings on the 1099-B
- Adjustments for disallowed wash sale loss and market discount
- Different layout of summary (pages 1 and 2 of a typical statement)
- Reorganized supplemental information
- Dedicated section for adjustments to interest and Original Issue Discount (OID) that incorporates premiums and discounts on noncovered lots (securities that are not required to report cost basis)
- 1099-INT enhanced for alternate tax-exempt OID presentation and bond premium detail
- Advisor fees deducted or credited during the calendar year are included in a section entitled "Non Reported Income, Fees, Expenses and Expenditures." This line item is provided for informational purposes only and is not reportable to the IRS.

Understanding Summary Page 1

For 2014, the first two pages of the Consolidated 1099 have been changed to assist in debt reporting. Page 1 now displays the 1099-DIV, the 1099-MISC, the Regulated Futures Contracts section of the 1099-B, and the Sales Transactions summary.

This is the 2014 Summary Page 1:

		Tax Information Account 123456789		Statement Date: 12/24/2014 Document ID: XXXXXXXXXX		2014
TD Ameritrade Inc., Member FINRA/SIPC PO BOX 2209 OMAHA, NE 68103-2209 Customer Service: 800-431-3500		JANE DOE 12345 ANY STREET ANYTOWN, ST 00000		ABC ADVISOR PARTNERS		
PAYER'S Federal ID No: 00-0000000		RECIPIENT'S ID No: XXX-XX-0000				
Summary Information						
DIVIDENDS AND DISTRIBUTIONS 2014 1099-DIV* OMB No. 1545-0110			MISCELLANEOUS INCOME 2014 1099-MISC* OMB No. 1545-0115			
1a- Total ordinary dividends (includes line 1b) 144.48 1b- Qualified dividends 144.48 2a- Total capital gain distributions (includes lines 2b, 2c, 2d) 0.00 2b- Unrecaptured Section 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- Investment expenses 0.00 7- Foreign country or US possession: 6- Foreign tax paid: 0.00 8- Cash liquidation distributions 0.00 9- Noncash liquidation distributions 0.00 10- Exempt-interest dividends (includes line 11) 0.00 11- Specified private activity bond interest dividends (AMT) 0.00			2- Royalties 0.00 3- Other income 500.00 4- Federal income tax withheld 0.00 8- Substitute payments in lieu of dividends or interest 0.00			
			REGULATED FUTURES CONTRACTS 2014 1099-B* OMB No. 1545-0715			
			8- Profit or (loss) realized in 2014 on closed contracts 0.00 9- Unrealized profit or (loss) on open contracts-12/31/2013 0.00 10- Unrealized profit or (loss) on open contracts-12/31/2014 0.00 11- Aggregate profit or (loss) on contracts 0.00			
<i>If applicable, summaries and details of proceeds from sale transactions appear in subsequent sections of this document.</i>						
* 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.						
SALES TRANSACTIONS						
Proceeds, gains, losses and adjustments						
<i>Refer to the 1099-B and Proceeds not reported to the IRS pages to ensure that you consider all relevant items and to determine the correct gains and losses. The amounts shown below are for informational purposes.</i>						
Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	A (basis reported to the IRS)	446.00	217.50	0.00	0.00	228.50
Short	B (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
Total Short-term		446.00	217.50	0.00	0.00	228.50
Long	D (basis reported to the IRS)	37,072.50	28,413.00	0.00	6,500.00	15,159.50
Long	E (basis not reported to the IRS)	42,055.50	39,900.00	1,140.25	0.00	1,015.25
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
Total Long-term		79,128.00	68,313.00	1,140.25	6,500.00	16,174.75
Undetermined	B or E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
Total Undetermined-term		0.00	0.00	0.00	0.00	0.00
Grand total		79,574.00	68,530.50	1,140.25	6,500.00	16,403.25
Withholding from Proceeds						
Federal income tax withheld		284.63				
Changes to dividend tax classifications processed after your original tax form is issued for 2014 may require an amended tax form.						

Sales Transactions summary changes

- 1 The Sales Transactions summary now has an additional column that lists market discount adjustments. Keep in mind that the summarized amounts are not reported to the IRS. Please refer to the 1099-B detail page for actual reporting.

Understanding Summary Page 2

Summary page 2 now includes the 1099-INT, the Original Issue Discount Income Summary, State Tax Withheld, Adjustments to Interest and Original Issue Discount, and Non Reported Income, Fees, Expenses and Expenditures.

This is the 2014 Summary Page 2:

TD AMERITRADE CLEARING INC		Summary Information		Account 123456789
2014		(continued)		
1	INTEREST INCOME	2014 1099-INT*	OMB No. 1545-0112	
	1- Interest income (not included in line 3)	555.00		
	2- Early withdrawal penalty	0.00		
	3- Interest on US Savings Bonds & Treasury obligations	0.00		
	4- Federal income tax withheld	0.00		
	5- Investment expenses	0.00		
	7- Foreign country or US possession:	6- Foreign tax paid:		
	8- Tax-exempt interest (includes line 9)	325.50		
	9- Specified private activity bond interest (AMT)	0.00		
	10- Market discount (covered lots)	0.00		
	11- Bond premium (total for covered tax lots, categorized below)	0.00		
	Non Treasury obligations	0.00		
	Treasury obligations	0.00		
	Tax-exempt obligations	0.00		
	Tax-exempt private activity obligations (AMT)	0.00		
	12- Tax-exempt bond CUSIP number (see instructions)	Various		
	<i>The following amounts of tax-exempt original issue discount are not reported to the IRS.</i>			
	Tax-exempt original issue discount (includes the line below)	0.00		
	Tax-exempt original issue discount private activity bonds (AMT)	0.00		
2	ORIGINAL ISSUE DISCOUNT INCOME SUMMARY			
	<i>Use bond-by-bond details from the 1099-OID pages to determine reportable amounts of Original Issue Discount income for your tax return(s). The amounts shown in this section are presented for your reference when preparing your tax return(s).</i>			
	Original issue discount for 2014	225.00		
	Other periodic interest	0.00		
	Early withdrawal penalty	0.00		
	Federal income tax withheld	0.00		
	Market discount (covered lots)	0.00		
A	Total Acquisition premium	218.60		
B	Non Treasury obligations	218.60		
	Treasury obligations	0.00		
	Original issue discount on Treasury obligations	0.00		
	Investment expenses	0.00		
	STATE TAX WITHHELD			
	<i>Use the details of the State Tax Withholding page(s) to determine the appropriate amounts for your tax return(s). The amounts shown in this section are presented for your reference.</i>			
	1099-DIV total withheld	0.00		
	1099-INT total withheld	0.00		
	1099-OID total withheld	0.00		
	1099-MISC total withheld	0.00		
	1099-B total withheld	0.00		
3	ADJUSTMENTS TO INTEREST AND ORIGINAL ISSUE DISCOUNT			
	<i>The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).</i>			
	Taxable accrued interest paid	2,192.50		
	Taxable accrued Treasury interest paid	0.00		
	Tax-exempt accrued interest paid	1,776.50		
	Tax-exempt accrued interest paid (AMT)	0.00		
	Taxable accrued nonqualified interest paid	0.00		
	Tax-exempt accrued nonqualified interest paid	0.00		
	Tax-exempt accrued nonqualified interest paid (AMT)	0.00		
	Nonqualified interest	0.00		
	Tax-exempt nonqualified interest	0.00		
	Tax-exempt nonqualified interest (AMT)	0.00		
	Interest shortfall on contingent payment debt	0.00		
C	Bond premium- Non Treasury obligations (noncovered lots)	520.13		
	Bond premium- Treasury obligations (noncovered lots)	0.00		
	Bond premium- Tax-exempt obligations (noncovered lots)	0.00		
	Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00		
D	Acquisition premium- Non Treasury obligations (noncovered lots)	0.00		
	Acquisition premium- Treasury obligations (noncovered lots)	0.00		
	Acquisition premium- Tax-exempt obligations (all lots)	0.00		
	Acquisition premium- Tax-exempt obligations (AMT, all lots)	0.00		
	Market discount (noncovered lots)	0.00		
	NON REPORTED INCOME, FEES, EXPENSES AND EXPENDITURES			
	<i>The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).</i>			
	Other receipts- Partnership distributions	0.00		
	Other receipts- Foreign tax paid on partnership distributions	0.00		
	Other receipts- Return of principal distributions	0.00		
	Other receipts- Deferred income payment	0.00		
	Expenses- Margin interest	300.24		
	Expenses- Dividends paid on short position	0.00		
	Expenses- Interest paid on short position	0.00		
	Expenses- Non reportable distribution expense	0.00		
	Expenses- Other expenses	0.00		
	Expenses- Severance tax	0.00		
	Fees and payments received- Deemed premium	0.00		
	Fees and payments received- Organizational expense	0.00		
	Fees and payments received- Income accrual- UIT	0.00		
4	Fees and payments received- Miscellaneous fees	845.13		
	Fees and payments received- Basis adjustments	0.00		
	Fees and payments received- Tax-exempt investment expense	0.00		
	Fees and payments received- Foreign tax in excess of treaty	0.00		
	Income and adjustments- Foreign currency gain/loss	0.00		

* 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.

1099-INT Interest Income

1 The 1099-INT is a reportable section listed in the summary. For details of the changes to this form, see the Understanding Your 1099-INT section on page 6.

Original Issue Discount Income Summary

2 The 1099-OID was changed to accommodate new broker reporting requirements pertaining to fixed-income adjustments.

A Addition of market discount (covered lots) on line 5 (covered lots are securities that are required to report cost basis)

TD Ameritrade will be reporting or listing market discount accruals for covered lots only for clients who have notified us in writing that they have made the election with the IRS to include market discount in income currently. Please note that this election is only revocable with the consent of the IRS and applies to all debt acquired during the tax year the election is made and going forward.

Understanding Summary Page 2 (continued)

If the election is made with the IRS to include market discount in income currently, the default accrual method is the straight line or ratable method. Clients may also elect with the IRS to change the accrual method to the constant yield method. However, once that election is made it is not revocable.

B Addition of total acquisition premium (total for covered lots) on line 6

TD Ameritrade will be reporting or listing acquisition premium amortization only for covered lots. Since the summary covers all the individual CUSIP numbers included in the statement, it must maintain separate totals for Non Treasury and Treasury issues. However, only the total acquisition premium will be reported to the IRS. The breakdowns for Non Treasury and Treasury obligations are provided to clients to assist their tax advisors.

Adjustments to Interest and Original Issue Discount

3 Although this section is supplemental and not reported to the IRS, new lines have been added to give clients as many details as possible.

C Bond premiums for noncovered lots are being listed as a courtesy to clients. Bond premiums for covered lots are found on the 1099-INT.

D Acquisition premiums for noncovered lots are also being listed as a courtesy. Clients and their tax advisors may find these amounts useful when preparing their taxes. Acquisition premiums for covered lots are found on the 1099-OID pages.

Non Reported Income, Fees, Expenses and Expenditures

4 This line is a total of all Advisor fees debited and credited to your account during the calendar year. A transactional breakdown will be included on a separate "Fees & Payments Received" page in the document. We will not be reporting this information to the IRS.

Understanding Your 1099-OID

Other periodic interest used to be reported on the 1099-OID, but for 2014 this information has been moved to the interest reporting on the 1099-INT. This makes it easier to compare other periodic interest to bond premiums being reported.

This is the 2014 1099-OID:

TD AMERITRADE CLEARING INC		Original Issue Discount							Account 123456789
2014 1099-OID*									OMB No. 1545-0117
<small>Original issue discount (OID) is reported for each tax lot owned. The lots are identified by the original cost and date of purchase and are grouped under the security description heading. For each tax lot, all the periods of OID accrual for the calendar year are displayed and totaled. Next to the total amount of OID, the number (8) indicates income on US Treasury obligations; the number (1) indicates all other taxable obligations. These amounts may not be the correct figure to report on your income tax return. See the instructions. The letter "N" next to an amount of market discount or acquisition premium indicates that the amount is provided for reference and is not reported to the IRS. For issues presented on this form, bond premium incurred on covered tax lots and qualified stated interest received are reported on Form 1099-INT. Other amounts of interest or bond premium not reported to the IRS are shown in the summary titled "Adjustments to Interest and Original Issue Discount."</small>									
7- Description:									
Tax lot identifier or Cost and date acquired	Quantity	Begin date	1- Original issue discount (OID) or 8- OID on US Treasury obligations	3- Early withdrawal penalty	5- Market Discount	6- Acquisition premium	9- Investment Expenses	Notes	
ABC INC. 03/01/2032 / CUSIP: 123456789									
\$52,000.00 10/15/05	100,000.00	01/01/14	1,873.52	0.00	0.00	33.50	0.00		
		06/01/14	2,311.04	0.00	0.00	41.33	0.00		
		12/01/14	395.98	0.00	0.00	7.08	0.00		
		Tax lot totals:	4,580.34 (1)	0.00	0.00	81.91 N	0.00		

* 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.

Market discount

1 Line 5 will now report market discount for covered lots for clients who have elected to have market discount included in income currently. Market discount occurs when an OID bond is purchased below its adjusted issue price.

Acquisition premium

2 Line 6 now reports acquisition premium. Acquisition premium occurs when an OID bond is purchased above its adjusted issue price but below its stated redemption price at maturity.

Codes

3 The number "1" indicates that an amount is for a Non Treasury instrument. The number "8" indicates Treasury.

4 The letter "N" indicates that an amount is for a noncovered lot and, therefore, is not reported to the IRS.

Understanding Your 1099-INT

The 2014 1099-INT was changed to accommodate new broker reporting requirements pertaining to fixed-income adjustments.

This is the 2014 1099-INT:

TD AMERITRADE CLEARING INC		Account 123456789	
2014 Summary Information (continued)			
INTEREST INCOME		2014 1099-INT*	OMB No. 1545-0112
1- Interest income (not included in line 3)		555.00	
2- Early withdrawal penalty		0.00	
3- Interest on US Savings Bonds & Treasury obligations		0.00	
4- Federal income tax withheld		0.00	
5- Investment expenses		0.00	
7- Foreign country or US possession:	6- Foreign tax paid:	0.00	
8- Tax-exempt interest (includes line 9)		325.50	
9- Specified private activity bond interest (AMT)		0.00	
10- Market discount (covered lots)		0.00	
11- Bond premium (total for covered tax lots, categorized below)		0.00	
A Non Treasury obligations		0.00	
Treasury obligations		0.00	
Tax-exempt obligations		0.00	
Tax-exempt private activity obligations (AMT)		0.00	
12- Tax-exempt bond CUSIP number (see instructions)		Various	
<i>The following amounts of tax-exempt original issue discount are not reported to the IRS.</i>			
Tax-exempt original issue discount (includes the line below)		0.00	
Tax-exempt original issue discount private activity bonds (AMT)		0.00	
ORIGINAL ISSUE DISCOUNT INCOME SUMMARY			
<i>Use bond-by-bond details from the 1099-OID pages to determine reportable amounts of Original Issue Discount income for your tax return(s). The amounts shown in this section are presented for your reference when preparing your tax return(s).</i>			
Original issue discount for 2014		225.00	
Other periodic interest		0.00	
Early withdrawal penalty		0.00	
Federal income tax withheld		0.00	
Market discount (covered lots)		0.00	
Total Acquisition premium		218.60	
Non Treasury obligations		218.60	
Treasury obligations		0.00	
Original issue discount on Treasury obligations		0.00	
Investment expenses		0.00	
STATE TAX WITHHELD			
<i>Use the details of the State Tax Withholding page(s) to determine the appropriate amounts for your tax return(s). The amounts shown in this section are presented for your reference.</i>			
1099-DIV total withheld		0.00	
1099-INT total withheld		0.00	
1099-OID total withheld		0.00	
1099-MISC total withheld		0.00	
1099-B total withheld		0.00	
ADJUSTMENTS TO INTEREST AND ORIGINAL ISSUE DISCOUNT			
<i>The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).</i>			
Taxable accrued interest paid		2,192.50	
Taxable accrued Treasury interest paid		0.00	
Tax-exempt accrued interest paid		1,776.50	
Tax-exempt accrued interest paid (AMT)		0.00	
Taxable accrued nonqualified interest paid		0.00	
Tax-exempt accrued nonqualified interest paid		0.00	
Tax-exempt accrued nonqualified interest paid (AMT)		0.00	
Nonqualified interest		0.00	
Tax-exempt nonqualified interest		0.00	
Tax-exempt nonqualified interest (AMT)		0.00	
Interest shortfall on contingent payment debt		0.00	
Bond premium- Non Treasury obligations (noncovered lots)		520.13	
Bond premium- Treasury obligations (noncovered lots)		0.00	
Bond premium- Tax-exempt obligations (noncovered lots)		0.00	
Bond premium- Tax-exempt obligations (AMT, noncovered lots)		0.00	
Acquisition premium- Non Treasury obligations (noncovered lots)		0.00	
Acquisition premium- Treasury obligations (noncovered lots)		0.00	
Acquisition premium- Tax-exempt obligations (all lots)		0.00	
Acquisition premium- Tax-exempt obligations (AMT, all lots)		0.00	
Market discount (noncovered lots)		0.00	
NON REPORTED INCOME, FEES, EXPENSES AND EXPENDITURES			
<i>The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).</i>			
Other receipts- Partnership distributions		0.00	
Other receipts- Foreign tax paid on partnership distributions		0.00	
Other receipts- Return of principal distributions		0.00	
Other receipts- Deferred income payment		0.00	
Expenses- Margin interest		300.24	
Expenses- Dividends paid on short position		0.00	
Expenses- Interest paid on short position		0.00	
Expenses- Non reportable distribution expense		0.00	
Expenses- Other expenses		0.00	
Expenses- Severance tax		0.00	
Fees and payments received- Deemed premium		0.00	
Fees and payments received- Organizational expense		0.00	
Fees and payments received- Income accrual- UIT		0.00	
Fees and payments received- Miscellaneous fees		0.00	
Fees and payments received- Basis adjustments		0.00	
Fees and payments received- Tax-exempt investment expense		0.00	
Fees and payments received- Foreign tax in excess of treaty		0.00	
Income and adjustments- Foreign currency gain/loss		0.00	

* 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.

Market discount

1 Line 10 will now report market discount for covered lots for clients who have elected to have market discount included in income currently. Market discount occurs when a non-OID bond is purchased below its stated redemption price at maturity.

The default option is for the recognition of market discount to be deferred until the sale or maturity of the bond. However, taxpayers can make an election with the IRS to recognize market discount in income currently. This would be taxed as interest income and would accrue using the straight-line or ratable method and increase the basis in the bond. If the election to include market discount in income currently has not been made, then this line will be 0.

Understanding Your 1099-INT (continued)

Bond premium

2 The 2014 1099-INT is now reporting certain interest payments that were previously reported on the 1099-OID. Line 11 has been changed to reflect bond premium for covered lots. Bond premium occurs when a bond is purchased above its stated redemption price at maturity. These interest payments have been relocated to the 1099-INT to make it easier for clients to match the interest payments received against the bond premium.

The default option is to amortize bond premium for taxable bonds. Amortized bond premium is used to reduce interest income. The new form only allows for the total of the bond premium to be reported.

A However, this is not necessarily the amount taxpayers would be able to use to offset interest income. To assist in tax preparation, our 1099-INT includes four other categories below the bond premium. These categories are not reported to the IRS. They are provided to clients for better transparency.

Understanding Your 1099-B

The new regulations imposed by The Emergency Economic Stabilization Act of 2008 require that we expand the current reporting of cost basis on Form 1099-B.

This is the 2014 1099-B:

TD AMERITRADE CLEARING INC		Proceeds from Broker and Barter Exchange Transactions		Account 123456789				
2014 1099-B*		(continued)		OMB No. 1545-0715				
2- SHORT-TERM TRANSACTIONS			5- COVERED tax lots 3- Basis is reported to the IRS**					
Report on Form 8949, Part I, with Box A checked								
1a- Description of property/CUSIP/Symbol								
1c- Date sold or disposed	Quantity	6- Reported	1d- Proceeds & Reported (Gross (Net)	1b- Date acquired	1e- Cost or other basis	2- 1g- Adjustments & 1f- Code(s), if any	7- Gain or loss(-) & Loss not allowed(X)	Additional information
EXTERNAL INTERNET TECHNICAL SERVICES / CUSIP: 123456789 / Symbol: EITS								
05/21/14	10,000.000		11,350.50 N	10/29/10	10,000.00	...	1,350.50	Sale Ordinary gain/loss
FIRST ANNUAL HOLDINGS / CUSIP: 123456789 / Symbol: PHYL								
03/07/14	1,000.000		84,575.00	12/15/07	96,475.00	6,500 W	-5,400.00	Merger
HOUSING INC / CUSIP: 123456789 / Symbol: HGBW								
07/01/14	15,000.000		16,350.00 N	VARIOUS	13,650.00	1,140.25 D	1,559.75	Total of 2 lots
07/01/14	7,000.000		6,630.00 N	7/15/11	7,000.00	... C	-370.00	Sale Note: 26
	Security total:		22,980.00		20,650.00	1,140.25 D	1,189.75	
JULES NORHAM HOUSING SERVICES / CUSIP: 123456789 / Symbol: JNHS								
01/21/14	2.000		-2,764.23	N/A	Short sale closed-option
DOMESTIC CORPORAT / CUSIP: 123456789 / Symbol: DCFD								
06/23/14	5.000		509.11	06/21/14	0.00	...	509.11	Option expiration short position
TRANSATLANTIC GENE / CUSIP: 123456789 / Symbol: TGUK								
07/18/14	5.000		207.25	07/17/14	0.00	...	207.25	Short sale closed-option
NEUROLOGICAL OPER / CUSIP: 123456789 / Symbol: NOY								
02/21/14	3.000		-408.68	06/21/14	0.00	...	-408.68	Short sale closed-option
	Totals:		116,448.95		127,125.00	1,140.25 D 6,500 W	-2,350.64	
2- LONG-TERM TRANSACTIONS			5- COVERED tax lots 3- Basis is reported to the IRS**					
Report on Form 8949, Part II, with Box D checked								
1a- Description of property/CUSIP/Symbol								
1c- Date sold or disposed	Quantity	6- Reported	1d- Proceeds & Reported (Gross (Net)	1b- Date acquired	1e- Cost or other basis	1g- Adjustments & 1f- Code(s), if any	7- Gain or loss(-) & Loss not allowed(X)	Additional information
ENTERPRISE TELECOM / CUSIP: 123456789 / Symbol: ETID								
11/05/14	1,400.000		-111,028.77 N	02/08/13	91,315.43	...	19,713.34	Sale Proceeds adjusted for option premium of \$7,042.07
	Totals:		111,028.77		91,315.43	...	19,713.34	
* This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).								
**For NONCOVERED tax lots, values for "Date acquired," "Cost or other basis" and "Adjustments & Code(s), if any" are provided for your reference and are NOT reported to the IRS. For all tax lots, values for "Gain or loss(-)" and "Additional information" are provided for your reference and are NOT reported to the IRS.								

Compound columns

1 The columns of data are arranged side by side, and the column headings are stacked one above the other, spanning both columns.

Adjustments & Code(s), if any

2 This brings together boxes 1g (Adjustments) and 1f (Code[s], if any). The first column displays the adjusted amount reported. The second column shows whether the adjustment is for a wash sale loss disallowed (indicated by W), a market Discount (indicated by D), or a Collectible (indicated by C).

Note: the Collectible indicator can appear even when there is no value for adjustments.

Understanding Your 1099-B (continued)

Proceeds & Reported Gross/Net

- 3 The IRS has added a new numbered box to indicate whether proceeds are reported as adjusted for option premiums. This will show as either (G)ross or (N)et. For example, the “N” in this column indicates the proceeds are reported as net of premiums.

Note codes

You may notice new comments and explanations in the “Additional information” section of the 1099.

- 4 For some explanations, a “Note” identifier has been added. If you see this, please check the final page for the explanation of the corresponding code.

Option Premium on Assign/Exercise

If a security is sold from an assignment or exercise of an option, the automatic proceeds adjustment will be noted:

- 5 This indicates the amount by which the proceeds have been adjusted for an option premium.
- 6 Proceeds are Net of the premium adjustment.

Non-Covered Option

- 7 Please note: the date acquired for noncovered options will show as N/A on the 1099. Please contact your Advisor for more information.

Closing/Expiration of Written Option

- 8 The Additional information column tells you this short option was closed by expiration.
- 9 The Additional information column tells you this short option was closed by a covering transaction.
- 10 The Gain or Loss (-) total shown should be the aggregate amount from the open and close of the particular position and should match the Proceeds reported as well.

Note: this number can be positive or negative (-) depending on the activity.

Frequently Asked Questions

General

Q: Why doesn't my Consolidated 1099 agree with my December statement?

A: Dividend payments made to you by corporations, mutual funds, and Real Estate Investment Trusts (REITs) during the 2014 calendar year may be reclassified in January 2015, leading to the discrepancy between your Consolidated 1099 and your December statement. The Consolidated 1099 is the authoritative document for tax reporting purposes to the IRS.

Q: What should I do if I believe there is an error on my Consolidated 1099 (such as an incorrect Social Security Number or dollar amount)?

A: Please contact your Advisor or TD Ameritrade Institutional to report any error on your Consolidated 1099. Any supporting documentation you have that will help to correct the error will be useful to us. We will make every effort to research the matter quickly and issue a corrected Consolidated 1099, if needed.

Cost basis

Q. How will the IRS-imposed regulations regarding cost basis and gain/loss reporting affect my taxes?

A. Your cost basis for all covered securities will be reported in section 1099-B of your 2014 Consolidated Form 1099.

For tax year 2014, covered securities include:

- Equities purchased after January 1, 2011 (except those purchased under a dividend-reinvestment program)
- Equities purchased under a dividend-reinvestment program after January 1, 2012
- All mutual funds purchased after January 1, 2012
- Less-complex fixed-income products, options, warrants, rights, derivatives, and commodities purchased after January 1, 2014. These were originally scheduled to become covered securities in tax year 2013, but coverage was postponed one year. More-complex debt instruments will be reportable in a later phase effective January 1, 2016.

Q. Why is my cost basis zero for my written options?

A. The new IRS reporting rules require brokers to report zero basis for written options. Reported proceeds are the proceeds received at the time the contract was written minus the cost to close. This value can be negative.

1099-B

Q. How am I able to determine which securities on my 1099-B are covered and which are noncovered?

A. Covered tax lots will be indicated as "COVERED tax lots" and will state, "Basis is reported to the IRS." Noncovered tax lots will be indicated as "NONCOVERED tax lots" and will state, "Basis NOT reported to the IRS."

Q. When I count the lines on the 1099-B, it appears that Line 4 is being skipped. Where is this line?

A. Line 4 on the 1099-B is used for reporting federal income tax withheld on sales. If there has been no withholding then this line will not be relevant to your 1099-B.

Q. In Line 7, what is meant by "Loss not allowed"?

A. This line indicates whether a corporate action that occurred in the account allowed for a gain to be recognized but prohibited the investor from recognizing a loss.

Frequently Asked Questions (continued)

Reporting

Q. What information from the summary pages will be reported to the IRS?

A. From page 1, TD Ameritrade will report only the 1099-DIV, the 1099-MISC, and the Regulated Futures Contracts from the 1099-B. From page 2, TD Ameritrade will report only the 1099-INT. All other summary sections are provided for informational purposes only. Please keep in mind that 1099-OID and 1099-B detail will be reported to the IRS.

Q. There is a good deal of information in the details of the 1099-B. How do I determine which information is being reported to the IRS?

A. The information that is being reported to the IRS on the Consolidated 1099 will have a line number next to the heading. If there is no line number next to the heading then the information is being provided for informational purposes only.

Q. What is the tax treatment of market discount?

A. Market discount is always treated as ordinary income, regardless of the type of bond.

Q: What is a wash sale?

A: The IRS wash sale rule under Section 1091 of the Internal Revenue Code prevents investors from recognizing artificial losses by selling a stock for a loss and then repurchasing the stock within a short period of time. The wash sale window starts 30 days prior to the sale, includes the date of sale, and ends 30 days after the sale, for a total of 61 days.

Q: When will TD Ameritrade report information related to distributions from Widely Held Fixed Investment Trusts (WHFITs)?

A: TD Ameritrade will not receive information related to WHFITs until March 16, 2015. As a result, a corrected Consolidated 1099 statement may need to be issued once that information is available.

Q: Are sales reported on a trade date or a settlement date basis?

A: The IRS requires that we report all sales on a trade date basis on Form 1099-B. Consequently, sale transactions with a trade date in 2014 and a settlement date in 2015 will be reported on your 2014 Consolidated 1099.

Q: Are dividends reported by record date or payable date?

A: Most dividends are reported by payable date. However, the IRS allows certain securities (such as mutual funds and REITs) to declare a dividend in October, November, or December with a payable date in January of the following year. These "spillover dividends" are reportable in the tax year the dividend was declared.

Q: What is Original Issue Discount (OID) income, and why is it included on my 1099?

A: OID income is the excess of a debt obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). Whether or not you receive any cash payments during the year, TD Ameritrade is still required to report any OID income.

Additional information on OID income and the associated taxpayer reporting requirements can be found in IRS Publication 1212, "Guide to Original Issue Discount Instruments," at www.irs.gov, or by calling 800-TAX-FORM.

Questions?

Please contact your Advisor or call TD Ameritrade Institutional at **800-431-3500**.