



Account No.
28X-60140

Taxpayer No.
XXX-XX-6879

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2018 TAX REPORTING STATEMENT

ORIGINAL 1099 01/28/2019

EVELYN SAYANI
53 COLLEGE DR
EDISON NJ 08817-5982

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EVELYN SAYANI

2018 TAX REPORTING STATEMENT

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ORIGINAL 1099 01/28/2019

EVELYN SAYANI
53 COLLEGE DR
EDISON NJ 08817-5982

Your Financial Advisor 1000
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P.O. BOX 1527
PENNINGTON, NJ 08534-4125

Payer:
Merrill Lynch, Pierce, Fenner & Smith Inc
1500 American Boulevard, NJ2-150-01-13
Pennington, NJ 08534-4129
Federal Identification Number 13-5674085

2018 TAX REPORTING STATEMENT

Form 1099-DIV	2018 Dividends and Distributions	(OMB NO. 1545-0110)	Amount
1a	Total Ordinary Dividends	Sched. B, Line 5 &/or Form 1040, Line 3b	0.00
1b	Qualified Dividends	Form 1040, Line 3a	0.00
2a	Total Capital Gain Distributions	Sched. D, Line 13 or Form 1040, Line 13	0.00
2b	Unrecap. Sec. 1250 Gain	Sched. D, Line 19	0.00
2c	Section 1202 Gain	See Sched. D Instructions	0.00
2d	Collectibles (28%) Gain	Sched. D, Line 18	0.00
3	Nondividend Distributions	See Publication 550	0.00
4	Federal Income Tax Withheld	Form 1040, Line 16	0.00
5	Section 199A Dividends	See Instructions	0.00
6	Investment Expenses	See Instructions	0.00
7	Foreign Tax Paid	Form 1116 &/or Sched. 3, Line 48	0.00
8	Foreign Country or U.S. Possession	See Instructions	
9	Liquidation Distributions Cash	See Instructions	0.00
10	Liquidation Distributions Non-Cash	See Instructions	0.00
11	Exempt-Interest Dividends	Form 1040, Line 2a	0.00
12	Spec. Private Activity Bond Int. Div.	See Instructions for Form 6251	0.00

Form 1099-INT	2018 Interest Income	(OMB NO. 1545-0112)	Amount
1	Interest Income	Sched. B, Line 1 &/or Form 1040, Line 2b	18.47
2	Early Withdrawal Penalty	Sched. 1, Line 30	0.00
3	Int. on U.S. Savings Bonds & Treas.	See Publication 550	0.00
4	Federal Income Tax Withheld	Form 1040, Line 16	0.00
5	Investment Expenses	See Instructions	0.00
6	Foreign Tax Paid	Form 1116 &/or Sched. 3, Line 48	0.00
7	Foreign Country or U.S. Possession	See Instructions	
8	Tax-Exempt Interest	Form 1040, Line 2a	0.00
9	Specified Private Activity Bond Interest	See Instructions for Form 6251	0.00
10	Market Discount	See Instructions	0.00
11	Bond Premium	See Instructions	0.00
12	Bond Premium on Treas. Obligations	See Instructions	0.00
13	Bond Premium on Tax-Exempt Bond	See Instructions	0.00
14	Tax-Exempt/Tax Credit Bond CUSIP No.	See Instructions	

Summary of 2018 Original Issue Discount Items		Amount
Original Issue Discount	See Publication 1212	0.00
Market Discount	See Publication 1212	0.00
Acquisition Premium	See Publication 1212	0.00
OID on U.S. Treasury Obligations	See Publication 1212	0.00
Tax-Exempt Original Issue Discount	See Publication 1212	0.00
Amounts of Original Issue Discount are individually reported to the IRS. Refer to the 2018 Original Issue Discount detail section of this statement.		

Summary of 2018 Sales Proceeds		Amount
Sales Proceeds	See Form 8949	0.00
Federal Income Tax Withheld	Form 1040, Line 16	0.00
Gross Proceeds from each of your 2018 securities trades are individually reported to the IRS. Refer to the 2018 Proceeds from Broker and Barter Exchange Transactions detail section of this statement.		

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.

You may reach a Tax Representative at 800.637.6326.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) is a registered broker-dealer and wholly owned subsidiary of Bank of America Corporation Member, Securities Investor Protection Corporation (SIPC)

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Form 1099-MISC	2018 Miscellaneous Income	(OMB NO. 1545-0115)	Amount
2	Royalties	Sched. E, Line 4	0.00
3	Other Income	Sched. 1, Line 21	0.00
4	Federal Income Tax Withheld	Form 1040, Line 16	0.00
8	Sub. Payments in Lieu of Div. or Int.	Sched. 1, Line 21	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.

Distributions and Charges*		Amount
Limited Partnership Income	.....	0.00
Non-Reportable Dividends and Interest	.....	0.00
Non-Reportable Tax-Exempt Interest	.....	0.00
Taxable Muni Accrued Int. Paid	.....	0.00
Non-Tax Muni Accrued Int. Paid	.....	0.00
Other Accrued Interest Paid	.....	0.00
Margin Interest	.....	0.00
Non-Reportable Distribution Expenses	.....	0.00
Excess Bond Premium	.....	0.00
Additional Bond Premium	.....	0.00

*Dollar amounts above may reflect as net, please review the detail section to determine impact. This information is not reported to the IRS, consult with your Tax Advisor for more information.

INSTRUCTIONS FOR RECIPIENT OF FORMS 1099, COPY B - READ CAREFULLY

The amounts listed on Forms 1099-DIV, 1099-INT, 1099-MISC, 1099-OID and 1099-B represent dividends, interest, miscellaneous income, original issue discount and/or gross proceeds payments made or credited to your account during the calendar year.

If you are an investor in a limited partnership, information concerning your distributive share of the partnership's taxable income or loss (Form 1065, Schedule K-1) will not appear on the Tax Reporting Statement. Such information will be sent to you directly from the limited partnership, for inclusion on your income tax return.

Nominees - If your federal Taxpayer Identification Number is shown on this form and includes amounts belonging to another person, you are considered a nominee recipient. You must file and furnish Form 1099-DIV, 1099-INT, 1099-MISC, 1099-OID or 1099-B, as applicable, with the IRS, for each of the other owners to show their share of the income. A husband or wife is not required to file a nominee return to show amounts owned by the other. See the 2018 General Instructions for Certain Information Returns.

Foreign Tax Paid - You may be able to claim this foreign tax as a deduction or a credit on Form 1040. See the Instructions for Form 1040. Foreign country or U.S. possession will always be displayed as various.

Backup Withholding - Persons not furnishing their taxpayer identification number (TIN) to the payer become subject to backup withholding on certain payments at a rate of 24%, including dividends, interest, and gross proceeds from dispositions of securities. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

1099-MISC - MISCELLANEOUS INCOME (OMB No. 1545-0115)
Each royalty trust is required to provide their shareholders with detailed information regarding items of trust income and deductions. Because the information reported to shareholders by the royalty trust includes the information we report to you on Form 1099-MISC, you should be careful not to report this income on your tax return twice.

Line 1 - Shows the income received from rental property. Report on Schedule E (Form 1040). See Publication 527.

Line 2 - Shows the royalty trust income paid to your account during the tax year. Report on Schedule E (Form 1040).

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

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

1099-DIV - DIVIDENDS AND DISTRIBUTIONS (OMB No. 1545-0110)

Line 1a - Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040. Also, report it on Schedule B (1040), if required.

Line 1b - Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates. See the Instructions for Form 1040 for how to determine this amount and where to report. The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 but treat it as a plan distribution, not as investment income, for any other purpose.

Line 2a - Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown on lines 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown on line 2a on your Form 1040 rather than Schedule D. See the Instructions for Form 1040.

Line 2b - Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Instructions for Schedule D (Form 1040).

Line 2c - Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Instructions for Schedule D (Form 1040).

Line 2d - Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the Instructions for Schedule D (Form 1040).

Line 3 - Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Publication 550.

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

Line 6 - Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included on line 1a.

Lines 9 and 10 - Shows cash and noncash liquidation distributions.

Line 11 - Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding.

Line 12 - Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included on line 11. See the Instructions for Form 6251.

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1099-INT - INTEREST INCOME

(OMB No. 1545-0112)

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 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.

Line 1 - Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown on line 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2018 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912.

Line 3 - Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be all taxable. See Publication 550. This interest is exempt from state and local income taxes. **This interest is not included on line 1.**

Line 5 - Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included on line 1.

Line 8 - Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See line 4.

Line 9 - Shows tax-exempt interest subject to the alternative minimum tax. This amount is included on line 8. See the Instructions for Form 6251.

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

Line 11 - For a taxable 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 on this line, see the Instructions for Form 1040 (Schedule B). If the amount on this line is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Line 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 on this line, see the Instructions for Form 1040 (Schedule B). If the amount on this line is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Line 13 - For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If the amount on this line 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).

Line 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.

1099-OID - ORIGINAL ISSUE DISCOUNT

(OMB No. 1545-0117)

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 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.

Line 1 - Shows the OID on a taxable obligation for the part of the year you owned it. Report the amount on line 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 Publication 1212 for details on how to figure the correct OID.

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

Line 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 on this line, see the Instructions for Form 1040 (Schedule B). If there is an amount on both lines 6 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount on line 6 shows the amount of acquisition premium amortization for the year that reduces the amount of your tax-exempt OID for the year.

Line 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 Publication 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included on line 1.

Line 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. In general, report the amount of tax-exempt OID on Form 1040.

1099-B - PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS

(OMB-1545-0715)

Applicable check box on Form 8949. Indicates where to report this transaction on Form 8949 and Schedule D, and which check box is applicable. See the Instructions for Schedule D and/or Form 8949.

Code A - Indicates a short-term transaction for which the cost or other basis is being reported to the IRS.

Code B - Indicates a short-term transaction for which the cost or other basis is not being reported to the IRS.

Code D - Indicates a long-term transaction for which the cost or other basis is being reported to the IRS.

Code E - Indicates a long-term transaction for which the cost or other basis is not being reported to the IRS.

Code X - Indicates a transaction for which the holding period is unknown.

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

Line 1b - This line may be blank if line 5 is noted 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.

Line 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.

Line 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 line does not include proceeds from regulated futures contracts or Section 1256 option contracts. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the Instructions for Schedule D.

Line 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 line 5 is noted, line 1e may be blank. See the Instructions for Form 8949, Instructions for Schedule D, or Publication 550 for details.

Line 1f - Shows the amount of accrued market discount. For details on market discount, see the Instructions for Schedule D (Form 1040), Instructions for Form 8949, and Publication 550. If line 5 is noted, line 1f may be blank.

Line 1g - Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Instructions for Schedule D (Form 1040), Instructions for Form 8949, and Publication 550. If line 5 is noted, line 1g may be blank.

Line 3 - If noted, the basis on line 1e has been reported to the IRS and line 2 must be noted. If line 3 is noted on Form(s) 1099-B and NO adjustment is required, see the Instructions for your Schedule D as you may be able to report your transaction directly on Schedule D. If Ordinary is noted on line 2, an adjustment may be required.

Line 5 - If noted, the securities sold were noncovered securities and lines 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.

Line 6 - If the exercise of a noncompensatory option resulted in a sale of a security, indicates whether the amount on line 1d was adjusted for premium.

Line 7 - If noted, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported on line 1d. See the Form 8949 and the Instructions for Schedule D. The broker should advise you of any losses on a separate statement.

Line 12 - If applicable, this is noted on Form(s) 1099-B.



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2018 TAX REPORTING STATEMENT

2018 INTEREST INCOME

Security Description	Quantity	Date	Transaction Description	Amount	Remarks
<i>INTEREST</i>					
NONCLASSIFIED SECURITIES					
MERRILL LYNCH DIRECT		01/31/18	Bank Interest	1.66	
		02/28/18	Bank Interest	1.41	
		03/29/18	Bank Interest	1.46	
		04/30/18	Bank Interest	1.61	
		05/31/18	Bank Interest	1.56	
		06/29/18	Bank Interest	1.46	
		07/31/18	Bank Interest	1.61	
		08/31/18	Bank Interest	1.56	
		09/28/18	Bank Interest	1.41	
		10/31/18	Bank Interest	1.66	
		11/30/18	Bank Interest	1.51	
		12/31/18	Bank Interest	1.56	
			<i>Security Subtotal</i>	18.47	
INTEREST FROM NONCLASSIFIED SECURITIES				18.47	
TOTAL INTEREST (LINE 1 1099-INT)				18.47	
TOTAL FEDERAL INCOME TAX WITHHELD (INCLUDED IN LINE 4 1099-INT)				0.00	

END OF STATEMENT FOR THIS ACCOUNT