

Charles Schwab - Mail Dates and Tax Forms

1099 Composite and Year-End Summary reports.

We'll send out the 1099 Composite and Year-End Summary in two mailings, depending on your investment types. And don't worry about providing 1099 copies to the IRS: We do that as part of our reporting.

Mail Date	For Accounts:	Posts to Schwab.com:
Early February (by paper: Feb. 3–10*)	With investments where we have all tax information, including stocks, options, and money market funds/cash deposit interest. If you made sales or bought to cover short positions in December, watch for your form in the second mailing in mid-February.	By Friday, February 3
Mid-February (by paper: Feb. 17–28*)	Where information is lagging on at least one investment. Examples: ETFs and mutual funds, fixed income, REITs, UITs, WHFITs, and U.S. and foreign stocks that have been reclassified in the past.	By Friday, February 17

*Add a few days for paper delivery.

More forms: 1099 and others.

Form	Accounts	Details	Expect It
1099 Composite for brokerage accounts	Schwab brokerage accounts	May include IRS Form(s) 1099-DIV, 1099-INT, 1099-MISC, 1099-B, and 1099-OID, depending on your situation.	First mailing: Early February Second mailing: Mid-to late February
1099 Composite for Schwab Global Accounts	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	Futures & Futures Accounts	This form reports trades on Futures & 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.	Mid-to late February via StreetSmart Central® (Accounts/e-statements)

1099-INT	Schwab Bank accounts	This form reports interest of \$10 or more paid to your Schwab Bank accounts.	Late January
1099-MISC	Schwab brokerage accounts	Please note that you may still receive a separate Form 1099-MISC reporting other income. Included in this mailing are corporate accounts that received payments in lieu of dividends and interest.	Mid- to late January
1099-NEC	Schwab brokerage accounts	This form reports compensation such as fees, commissions, prizes and awards for services performed as a nonemployee, equal to or greater than \$600.	Late January
1099-R	Schwab retirement accounts	Reports distributions from IRA, SEP-IRA, SIMPLE IRA, Roth IRA, and QRP accounts.	Mid-January
1099-Q	Education Savings Accounts (ESAs)	Reports distributions from a Coverdell Education Savings Account (ESA).	Mid- to late January
1099-OID (REMICs and CMOs)	Schwab brokerage accounts	This form reports income from real estate mortgage investment conduits (REMICs) and collateralized mortgage obligations (CMOs).	Mid-March
1042-S	Non-resident alien (NRA) accounts	This form reports certain income (except gross proceeds from sales) earned from U.S. sources by a nonresident alien, whether or not that income is subject to tax or any tax is withheld. We'll also send this information to the IRS. Canadian residents: We may also provide the form to the Canadian government.	Mid-March
5498-ESA	ESAs	This form reports your 2022 Coverdell ESA contributions.	Late April
5498	Schwab retirement accounts	This form reports your IRA contributions.	Mid- to late May
2439	Schwab brokerage accounts	Reports net undistributed long-term capital gains.	Late March
Schedule K-1 (Form 1065)	Accounts holding assets that are subject to Schedule K-1 reporting	This form is generated by limited partnerships (LPs), including some exchange-traded funds (ETFs), and is delivered directly to clients by the partnership.	Varies by partnership; majority of forms delivered in March
Schedule K-1 (Form 1041)	Schwab Trust accounts where Charles Schwab Trust Company is serving as	This form is used to report a beneficiary's share of the trust's income, credits, deductions, etc., where Charles Schwab Trust Company is serving as corporate trustee.	Late February to early March

	corporate trustee		
990-T	IRA/Keogh retirement accounts	This form reports Unrelated Business Income (UBI) in IRA/Keogh retirement accounts for securities generating Schedule K-1 forms.	Mid-July