



2024 Q1 Newsletter

Fraudsters are innovating new ways to scam. Charles Schwab has reported people impersonating Schwab employees and creating fake website links. If there's a major issue with your account, I will usually reach out to you directly. Our office is regularly notified so we can verify if there's a legitimate issue. We've also personally seen and heard reported DocuSign spoofing. Never open a DocuSign link unless you're expecting one. I typically try to send a separate email if we haven't spoken on the phone about needing to send you a DocuSign link or encrypted email. You can also call and verify if you are in doubt about an email, web address, or call received. It's always best practice to verify.

At this time of year many proactive taxpayers begin to wonder when they will have all the documents they need to complete their taxes. We wanted to give you the best information we have on this, related to the investment accounts you have with us. For those who had accounts at TD Ameritrade, the issue is complicated by the fact that you'll likely receive two 1099s, one from Schwab and one from TDA. The expected schedule is as follows:

- TDA 1099s will be available online as early as January 19, and mailings will begin to go out that day.
- Schwab 1099s should be available as early as February 2, with mailings beginning then as well.

It's important to note that these dates may vary. Your tax forms will be available on the 1099 dashboard at SchwabAlliance.com, along with an estimate of when the forms will be available if they're not ready yet. In some cases, the custodian may be delayed in getting out the 1099s for certain accounts because of delays they have in receiving information from investment companies.

If you have any questions or concerns, don't hesitate to contact me. Thank you!

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