# PRO-P4 Sterling Scenario

| Form **13614-C** (October 2013) | Department of the Treasury - Internal Revenue Service **Intake/Interview & Quality Review Sheet** | OMB Number 1545-1964 |
|---|---|---|

**You will need:**
- **Tax Information such as Forms W-2, 1099, 1098.**
- **Social security cards or ITIN letters for all persons on your tax return.**
- **Picture ID (such as valid driver's license) for you and your spouse.**

- **Please complete pages 1-2 of this form.**
- **You are responsible for the information on your return. Please provide complete and accurate information.**
- **If you have questions, please ask the IRS certified volunteer preparer.**

**Part I – Your Personal Information**

| | | | | | |
|---|---|---|---|---|---|
| 1. Your first name<br>Steven | M.I.<br>A | Last name<br>Sterling | | Are you a U.S. citizen?<br>☒ Yes ☐ No | |
| 2. Your spouse's first name<br>Page | M.I.<br>S | Last name<br>Sterling | | Is your spouse a U.S. citizen?<br>☒ Yes ☐ No | |
| 3. Mailing address<br>3717 Misty Meadow | Apt # | City<br>Wharton | | State<br>NJ | ZIP code<br>07885 |

4. Contact information Telephone number(s) 973-555-1212 Email address

| | | |
|---|---|---|
| 5. Your Date of Birth<br>09-21-1935 | 6. Your job title<br>Retired | 7. Last year, were you: a. Full time student ☐ Yes ☒ No<br>b. Totally and permanently disabled ☐ Yes ☒ No c. Legally blind ☐ Yes ☒ No |
| 8. Your spouse's Date of Birth<br>02-11-1953 | 9. Your spouse's job title<br>Housewife | 10. Last year, was your spouse: a. Full time student ☐ Yes ☒ No<br>b. Totally and permanently disabled ☐ Yes ☒ No c. Legally blind ☒ Yes ☐ No |

11. Can anyone claim you or your spouse on their tax return? ☐ Yes ☒ No ☐ Unsure

12. Have you or your spouse: a. Been a victim of identity theft? ☐ Yes ☒ No b. Adopted a child? ☐ Yes ☒ No

**Part II – Marital Status and Household Information**

1. As of December 31 of last year, were you:
- ☐ Single
- ☒ Married Did you live with your spouse during any part of the last six months of 2013? ☒ Yes ☐ No
- ☐ Divorced or Legally Separated Date of final decree or separate maintenance agreement ________
- ☐ Widowed Year of spouse's death ________

2. List the names below of:
- **everyone** who lived with you last year *(other than you or your spouse)*
- **anyone** you supported but did not live with you last year

If additional space is needed check here ☐ and list on page 4

| | | | | | | | | | To be completed by a Certified Volunteer Preparer | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Name *(first, last)* Do not enter your name or spouse's name below (a) | Date of Birth *(mm/dd/yy)* (b) | Relationship to you *(for example: son, daughter, parent, none, etc)* (c) | Number of months lived in your home last year (d) | US Citizen *(yes/no)* (e) | Resident of US, Canada, or Mexico last year *(yes/no)* (f) | Single or Married as of 12/31/13 *(S/M)* (g) | Full-time Student last year *(yes/no)* (h) | Totally and Permanently Disabled *(yes/no)* (i) | Can this person be claimed by someone else as a dependent on their return? *(yes/no)* | Did this person provide more than 50% of their own support? *(yes/no)* | Did this person have less than $3900 of income? *(yes/no)* | Did the taxpayer(s) provide more than 50% of support for this person? *(yes/no)* | Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? *(yes/no)* |
| Samantha Summers | 01-13-1942 | Sister | 12 | yes | yes | S | no | yes | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |

**Volunteers are trained to provide high quality service and uphold the highest ethical standards.**
**To report unethical behavior to the IRS, email us at wi.voltax@irs.gov or call toll free 1-877-330-1205**

# PRO-P4 Sterling Scenario



| Yes | No | Unsure | Check appropriate box for each question in each section |
|---|---|---|---|
| **Part III – Income – Last Year, Did You *(or Your Spouse)* Receive** | | | |
| ☐ | ☒ | ☐ | 1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year? _____ |
| ☐ | ☒ | ☐ | 2. (A) Tip Income? |
| ☐ | ☒ | ☐ | 3. (B) Scholarships? (Forms W-2, 1098-T) |
| ☒ | ☐ | ☐ | 4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV) |
| ☐ | ☒ | ☐ | 5. (B) Refund of state/local income taxes? (Form 1099-G) |
| ☐ | ☒ | ☐ | 6. (B) Alimony income? |
| ☐ | ☒ | ☐ | 7. (A) Self-Employment income? (Form 1099-MISC, cash) |
| ☐ | ☒ | ☐ | 8. (A) Cash/check payments for any work performed not reported on Forms W-2 or 1099? |
| ☒ | ☐ | ☐ | 9. (A) Income (or loss) from the sale of Stocks, Bonds or Real Estate? (including your home) (Forms 1099-S,1099-B) |
| ☐ | ☒ | ☐ | 10. (B) Disability income? (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2) |
| ☒ | ☐ | ☐ | 11. (A) Distribution from Pensions, Annuities, and/or IRA? (Form 1099-R) |
| ☐ | ☒ | ☐ | 12. (B) Unemployment compensation? (Form 1099-G) |
| ☒ | ☐ | ☐ | 13. (B) Social Security or Railroad Retirement Benefits? (Forms SSA-1099, RRB-1099) |
| ☐ | ☒ | ☐ | 14. (M) Income (or loss) from Rental Property? |
| ☐ | ☒ | ☐ | 15. (B) Other income? (gambling, lottery, prizes, awards, jury duty, Sch K-1, etc.) (Forms W-2G) Specify ___________ |
| **Part IV – Expenses – Last Year, Did You *(or Your Spouse)* Pay** | | | |
| ☐ | ☒ | ☐ | 1. (B) Alimony? If yes, do you have the recipient's SSN? ☐ Yes ☐ No |
| ☐ | ☒ | ☐ | 2. Contributions to a retirement account? ______ IRA (A) ________ Roth IRA (B) ______ 401K (B) ______ Other |
| ☐ | ☒ | ☐ | 3. (B) Post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T) |
| ☐ | ☒ | ☐ | 4. (B) Unreimbursed employee business expenses? (such as uniforms or mileage) |
| ☒ | ☐ | ☐ | 5. (B) Medical expenses? (including health insurance premiums) |
| ☐ | ☒ | ☐ | 6. (B) Home mortgage interest? (Form 1098) |
| ☐ | ☒ | ☐ | 7. (B) Real estate taxes for your home or personal property taxes for your vehicle? (Form 1098) |
| ☐ | ☒ | ☐ | 8. (B) Charitable contributions? |
| ☐ | ☒ | ☐ | 9. (B) Child or dependent care expenses such as daycare? |
| ☐ | ☒ | ☐ | 10. (B) For supplies used as an eligible educator such as a teacher, teacher's aide, counselor, etc.? |
| ☐ | ☒ | ☐ | 11. (A) Expenses related to self-employment income or any other income you received? |
| **Part V – Life Events – Last Year, Did You *(or Your Spouse)*** | | | |
| ☐ | ☒ | ☐ | 1. (HSA) Have a Health Savings Account? (Forms 5498-SA, 1099-SA, W-2 with code W in box 12) |
| ☐ | ☒ | ☐ | 2. (COD) Have debt from a mortgage or credit card cancelled/forgiven by a commercial lender? (Forms 1099-C, 1099-A) |
| ☐ | ☒ | ☐ | 3. (A) Buy, sell or have a foreclosure (COD) of your home? (Form 1099-A) |
| ☐ | ☒ | ☐ | 4. (B) Have Earned Income Credit (EIC) disallowed in a prior year? If yes, for which tax year? _____ |
| ☐ | ☒ | ☐ | 5. (A) Purchase and install energy-efficient home items? (such as windows, furnace, insulation, etc.) |
| ☐ | ☒ | ☐ | 6. (B) Live in an area that was affected by a natural disaster? If yes, where? ________________ |
| ☐ | ☒ | ☐ | 7. (A) Receive the First Time Homebuyers Credit in 2008? |
| ☐ | ☒ | ☐ | 8. (B) Pay any student loan interest? (Form 1098-E) |
| ☐ | ☒ | ☐ | 9. (B) Make estimated tax payments or apply last year's refund to this year's tax? If so how much? __________ |
| ☐ | ☒ | ☐ | 10. (A) File a federal return last year containing a "capital loss carryover" on Form 1040 Schedule D? |

**Part VI – Additional Information and Questions Related to the Preparation of Your Return**

**Presidential Election Campaign Fund** *(If you check a box, your tax or refund will not change)*
Check here if you, or your spouse if filing jointly, want $3 to go to this fund ☐ You ☐ Spouse

**If you are due a refund, would you like**

Direct deposit ☒ Yes ☐ No
To purchase U.S. Savings Bonds ☐ Yes ☒ No
To split your refund between different accounts ☐ Yes ☒ No

If you have a balance due, would you like to make a payment directly from your bank account? ☒ Yes ☐ No

**Many free tax preparation sites operate by receiving grant money. The data from the following questions may be used by this site to apply for these grants. Your answers will be used only for statistical purposes.**

Other than English, what language is spoken in your home? None ☐ Prefer not to answer

Are you or a member of your household considered disabled? ☒ Yes ☐ No ☐ Prefer not to answer

# PRO-P4 Sterling Scenario

Social Security

**341-XX-XXXX**

THIS NUMBER HAS BEEN ESTABLISHED FOR

**Steven A Sterling**

For Tax-Aide Training Purposes Only

Social Security

**342-XX-XXXX**

THIS NUMBER HAS BEEN ESTABLISHED FOR

**Page S Sterling**

For Tax-Aide Training Purposes Only

Social Security

**343-XX-XXXX**

THIS NUMBER HAS BEEN ESTABLISHED FOR

**Samantha Summers**

For Tax-Aide Training Purposes Only

# PRO-P4 Sterling Scenario

## Interview Notes - Sterling

1. Steven receives a pension from Averell Pension Fund for his years as a member of the International Brotherhood of Electrical Workers. He retired on January 1, 2010. Page, who is a housewife, is covered by the plan. He recovered a total of $681 of his cost in previous years.
2. Steven's sister, Samantha Summers, lived with them all year. She is totally and permanently disabled and relies upon her brother for her support. She receives $250 per month in social security benefits. She is covered by Medicare.
3. Page has less than 20/200 vision in both eyes. She provided a doctor's statement.
4. Steven received an End of Year Tax Information Statement from his brokerage with 1099-INT, 1099-DIV, and 1099-B information. (Some Detail pages are omitted here.)
5. Their prior year return (not prepared at your site) shows a long-term capital loss carryover of $15,454. There is no short-term capital loss carryover.
6. Steven got a K-1 from Frack-Up Gas Ltd. (123 Main, Pluckemin, NJ 07978). There were no payments requiring filing of form 1099. The K-1 had only the following amounts:
   - $343.00 Interest
   - $474.00 Ordinary Dividends
   - $218.00 Short-Term Capital Gains
   - $976.00 Royalties
7. Although they received a federal refund on last year's return, they owed $203 to NJ (which they paid on time). The also owed $42 from their NJ return from three years ago, which they paid on 06-15-2013.
8. They made the following NJ estimated payments:

| Tax Year | TY2012 | TY2013 | TY2013 | TY2013 | TY2013 |
|---|---|---|---|---|---|
| Date | 01-03-2013 | 04-14-2013 | 06-15-2013 | 09-11-2013 | 12-28-2013 |
| Amount | $40.00 | $50.00 | $50.00 | $50.00 | $60.00 |

9. They ask you to prepare TY2014 NJ estimated payment vouchers for $50 each quarter.
10. Steven and Page want their contribution to the Gubernatorial Election Campaign Fund to be handled the same as their contribution to the Presidential Election Campaign Fund.
11. They lived in Dover (Morris County) for the first half of the year (through June 30) and in Wharton (Morris County) for the second half of the year. They paid $1,000 per month in rent for the Dover apartment and $1,100 per month rent for the new Wharton apartment. They paid rent on both apartments in June and July.
12. The Sterlings had no connection to any foreign financial activity.
13. Steven and Page discovered last year that they could buy things online and not pay NJ sales taxes so they did some Christmas shopping and purchased various other items online last year. When the NJ Use Tax rules were explained to them, they decided they better follow the NJ guidelines for reporting Use Tax on their NJ return because they had no easy way to calculate an exact total of purchases. None of the items cost more than $300.
14. They would like any NJ refund / amount due to be handled the same as on their federal return. If they have an amount due, they would like the transfer to occur today. They show you a personal check from a non-foreign bank with routing number 123456789 and account number 87654321
15. The did not use the Savings Bond interest from Chapman Federal S&L for any tax-exempt purpose.

# PRO-P4 Sterling Scenario

☐ CORRECTED (if checked)

**Form 1099-INT — 2013 — Interest Income**

| | |
|---|---|
| PAYER'S name, address, city, state, ZIP code | Chapman Federal S & L Association<br>1413 5th Street<br>Cincinnati, OH 45202 |
| Payer's RTN (optional) | |
| 1 Interest income | 124.73 |
| 2 Early withdrawal penalty | |
| PAYER'S Federal identification number | 24-5XX-XXXX |
| RECIPIENT'S identification number | 341-XX-XXXX |
| 3 Interest on US Savings Bonds and Treas. obligations | 505.00 |
| RECIPIENT'S name, address, city, state, and ZIP code | Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885 |
| 4 Federal income tax withheld | |
| 5 Investment expenses | |
| 6 Foreign Tax Paid | |
| 7 Foreign Country or US possession | |
| 8 Tax exempt interest | |
| 9 Specified private activity bond interest | |
| 10 Market Discount | |
| 11 Bond Premium | |
| Account number (see instructions) | |
| 12 Tax-exempt bond CUSIP no | |
| 13 State | |
| 14 State Identification no. | |
| 15 State tax withheld | |

**Copy B For Recipient**

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 is has not been reported.

Form **1099-INT**

☐ CORRECTED (if checked)

**Form 1099-R — 2013 — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.**

| | |
|---|---|
| PAYER'S name, address, city, state, ZIP code | Averell Pension Fund<br>36964 Doane Road<br>Louisville, KY 40202 |
| 1 Gross distribution | 18,625.00 |
| 2a Taxable amount | |
| 2b Taxable amount not determined. | X |
| Total Distribution | ☐ |
| PAYER'S Federal identification number | 24-8XXXXXX |
| RECIPIENT'S identification number | 341-XX-XXXX |
| 3 Capital gain (included in box 2a). | |
| 4 Federal income tax withheld | 1,715.00 |
| RECIPIENT'S name, address, city, state, ZIP code | Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885 |
| 5 Employee contributions /Designated Roth contributions or insurance premiums | |
| 6 Net unrealized appreciation in employer's securities | |
| 7. Distribution Code(s) | 7 |
| IRA/ SEP/ SIMPLE | ☐ |
| 8 Other | % |
| 9a Your percentage of total distribution | % |
| 9b Total Employee Contributions | 5,864.00 |
| 10. Amount allocable to IRR within 5 years | |
| 11. 1st year of desig. Roth contrib. | |
| 12. State tax withheld | |
| 13. State/Payer's state no. | |
| 14. State Distribution | |
| Account number (see instructions) | |
| 15. Local tax withheld | |
| 16. Name of Locality | |
| 17. Local Distribution | |

**Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.**

This information is being furnished to the Internal Revenue Service

Form **1099-R**

# PRO-P4 Sterling Scenario

☐ CORRECTED (if checked)

| | | | |
|---|---|---|---|
| PAYER'S name, address, city, state, ZIP code<br>Scripps Investment Partners<br>101 Main Street<br>Cincinnati, OH 45202 | 1 Gross distribution<br>11,793.00<br>2a Taxable amount<br>11,793.00 | 2013<br>Form 1099-R | Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. |
| | 2b Taxable amount not determined. ☐ | Total Distribution ☐ | |
| PAYER'S Federal identification number: 24-9XXXXXX<br>RECIPIENT'S identification number: 341-XX-XXXX | 3 Capital gain (included in box 2a). | 4 Federal income tax withheld<br>1,179.00 | Copy B<br>Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. |
| RECIPIENT'S name, address, city, state, ZIP code<br>Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885 | 5 Employee contributions /Designated Roth contributions or insurance premiums | 6 Net unrealized appreciation in employer's securities | This information is being furnished to the Internal Revenue Service |
| | 7.Distribution Code(s): 7<br>IRA/ SEP/ SIMPLE ☐ | 8 Other %| |
| | 9a Your percentage of total distribution % | 9b Total Employee Contributions | |
| 10. Amount allocable to IRR within 5 years<br>11. 1st year of desig. Roth contrib. | 12. State tax withheld | 13. State/Payer's state no. | 14. State Distribution |
| Account number (see instructions) | 15. Local tax withheld | 16. Name of Locality | 17. Local Distribution |

Form **1099-R**

## FORM SSA-1099 - SOCIAL SECURITY BENEFIT STATEMENT

**2013**

- PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
- SEE THE REVERSE FOR MORE INFORMATION.

| | |
|---|---|
| Box 1. Name<br>PAGE S. STERLING | Box 2. Beneficiary's Social Security<br>342-XX-XXXX |

| Box 3. Benefits Paid in 2013 | Box 4. Benefits Repaid to SSA in | Box 5. Net Benefits Paid for 2013 (Box 3 minus Box 4) |
|---|---|---|
| 8,820.00 | 0.00 | 8,820.00 |

**DESCRIPTION OF AMOUNT IN BOX 3**

| | |
|---|---|
| Paid by check or direct deposit | 6,625.20 |
| Medicare Part B premiums deducted from your benefits | 1,384.80 |
| Medicare Prescription Drug premiums (Part D) deducted from your benefits | 810.00 |
| Total Additions | 8,820.00 |
| Benefits for 2013 | 8,820.00 |
| Benefits for 2012 | |
| Benefits for 2011 | |
| Benefits for 2010 | |

**DESCRIPTION OF AMOUNT IN BOX 4**

Box 6. Voluntary Federal Income Tax Withheld

Box 7. Address
Page S. Sterling
3717 Misty Meadow
Wharton, NJ 07885

Box 8. Claim Number (use this number if you need to contact SSA)

Form **SSA-1099-SM**

# PRO-P4 Sterling Scenario

## FORM SSA-1099 - SOCIAL SECURITY BENEFIT STATEMENT

**2013**

- PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
- SEE THE REVERSE FOR MORE INFORMATION.

| | |
|---|---|
| Box 1. Name<br>STEVEN A. STERLING | Box 2. Beneficiary's Social Security<br>**341-XX-XXXX** |

| | | |
|---|---|---|
| Box 3. Benefits Paid in 2013<br>15,972.00 | Box 4. Benefits Repaid to SSA in<br>0.00 | Box 5. Net Benefits Paid for 2013 (Box 3 minus Box 4)<br>15,972.00 |

**DESCRIPTION OF AMOUNT IN BOX 3**

| | |
|---|---|
| Paid by check or direct deposit | 13,227.20 |
| Medicare Part B premiums deducted from your benefits | 1,384.80 |
| Medicare Prescription Drug premiums (Part D) deducted from your benefits | 810.00 |
| Total Additions | 15,972.00 |
| Benefits for 2013 | 15,972.00 |
| Benefits for 2012 | |
| Benefits for 2011 | |
| Benefits for 2010 | |

**DESCRIPTION OF AMOUNT IN BOX 4**

Box 6. Voluntary Federal Income Tax Withheld
550.00

Box 7. Address
Steven A. Sterling
3717 Misty Meadow
Wharton, NJ 07885

Box 8. Claim Number (use this number if you need to contact SSA)

Form SSA-1099-SM

# PRO-P4 Sterling Scenario

| Ronald Jones | End of Year Tax Information Statement<br>Account 203040506 | Statement Date: 02-10-2014<br>Document ID: TQ4Y4022M8J | 2013 |
|---|---|---|---|
| 123 Main Street<br>P.O. Box 07978-123<br>Pluckemin, NJ 07978<br><br>PAYER'S Federal ID No: **34-9XXXXXX** | Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885<br><br>RECIPIENT'S ID No: **341-XX-XXXX** | Your Broker:<br>SERGE BRONSKI<br>888-555-5555<br>sbronski@rjones.com | |



| Interest Income – 1099-INT | | |
|---|---|---|
| 1 | Interest Income (not included in line 3) | 1,864.78 |
| 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 |
| 6 | Foreign tax paid | 0.00 |
| 7 | Foreign country or US possession | |
| 8 | Tax-exempt interest (includes line 9) | 202.00 |
| 9 | Specified private activity bond interest (AMT) | 0.00 |
| 10 | Tax-exempt bond CUSIP numbers (see instructions) | |
| 11 | State | |
| 12 | State ID numbers | |
| 13 | State tax withheld | 0.00 |

| Dividends and Distributions – 1099-DIV | | |
|---|---|---|
| 1a | Total ordinary dividends (includes line 1b) | 162.99 |
| 1b | Qualified dividends | 106.00 |
| 2a | Total capital gain distributions (includes lines 2b, 2c, 2d) | 68.75 |
| 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 |
| 6 | Foreign tax paid | 13.15 |
| 7 | Foreign country or US passion | |
| 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 |
| 12 | State | |
| 13 | State ID number | |
| 14 | State tax withheld | 0.00 |

| Ronald Jones | End of Year Tax Information Statement<br>Account 203040506 | Statement Date: 02-10-2014<br>Document ID: TQ4Y4022M8J | 2013 |
|---|---|---|---|
| 123 Main Street<br>P.O. Box 07978-123<br>Pluckemin, NJ 07978<br><br>PAYER'S Federal ID No: **34-9XXXXXX** | Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885<br><br>RECIPIENT'S ID No: **341-XX-XXXX** | Your Broker:<br>SERGE BRONSKI<br>888-555-5555<br>sbronski@rjones.com | |



## Proceeds From Broker and Barter Exchange Transactions – 1099-B

### 1c – Short-Term Transactions / 6 – Covered (tax lot for which cost basis is report to the IRS)

Report on Form 8949, Part I, with Box A checked

These columns are not reported to the IRS (Gain or loss(-), Additional Information)

| 8 – Description / CUSIP / 1d - Symbol<br>1a – Date of Sale or exchange | 1e – Quantity | 2a – Proceeds of stocks, bonds, etc. | 1b – Date of acquisition | 3 – Cost or other basis | 5 – Wash Sale loss disallowed | Gain or loss(-) | Additional Information |
|---|---|---|---|---|---|---|---|
| Blackberry Limited / CUSIP: 09228F-10-3 / Symbol: BBRY | | | | | | | |
| 09-30-2013 | 485.909 | 3,872.69 | 07-01-2013 | 5,000.00 | 152.34 | -974.97 | Sale |
| Apple Inc. / CUSIP: 037833100 / Symbol: AAPL | | | | | | | |
| 09-30-2013 | 24.585 | 11,752.70 | 07-01-2013 | 10,000.00 | 0.00 | 1,752.70 | Sale |
| | **Totals:** | **15,625.39** | | **15,000.00** | **0.00** | **777.73** | |

### 1c – Long-Term Transactions / 6 – NonCovered (tax lot for which cost basis is NOT report to the IRS)

Report on Form 8949, Part II, with Box E checked

These columns are not reported to the IRS (1b – Date of acquisition through Additional Information)

| 8 – Description / CUSIP / 1d - Symbol<br>1a – Date of Sale or exchange | 1e – Quantity | 2a – Proceeds of stocks, bonds, etc. | 1b – Date of acquisition | 3 – Cost or other basis | 5 – Wash Sale loss disallowed | Gain or loss(-) | Additional Information |
|---|---|---|---|---|---|---|---|
| Blackberry Limited / CUSIP: 09228F-10-3 / Symbol: BBRY | | | | | | | |
| 01-02-2013 | 17.065 | 200.00 | 12-30-2004 | 1,414.68 | 0.00 | -1,214.68 | Sale |
| Apple Inc. / CUSIP: 037833100 / Symbol: AAPL | | | | | | | |
| 12-30-2013 | 23.439 | 13,000.00 | 12-30-2002 | 329.81 | 0.00 | 12,670.19 | Sale |
| | **Totals:** | **13,200.00** | | **1.744.49** | **0.00** | **11,455.51** | |

Note: For 2a – Proceeds of stocks, bonds, etc. – All values are less commissions
Note: For 6 – NonCovered tax lots, values for "Date of acquisition," "Cost or other basis," and "Wash sales loss disallowed" are provided for you reference are NOT reported to the IRS

# PRO-P4 Sterling Scenario

| Ronald Jones | End of Year Tax Information Statement<br>Account 203040506 | Statement Date: 02-10-2014<br>Document ID: TQ4Y4022M8J | 2013 |
|---|---|---|---|
| 123 Main Street<br>P.O. Box 07978-123<br>Pluckemin, NJ 07978<br><br>PAYER'S Federal ID No: **34-9XXXXXX** | Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885<br><br>RECIPIENT'S ID No: **341-XX-XXXX** | Your Broker:<br>SERGE BRONSKI<br>888-555-5555<br>sbronski@rjones.com | |



## Detail for Interest Income

| Security description | CUSIP and/or symbol | Date | Amount | Transaction type | Country | Notes |
|---|---|---|---|---|---|---|
| Salt Lake Savings CD | | 07-31-2013 | 864.78 | Credit interest | | |
| San Diego Trust Bank CD | | 08-31-2013 | 500.00 | Credit interest | | |
| Lakeland Bank CD | | 09-30-2013 | 500.00 | Credit interest | | |
| | Interest Income | | 1,864.78 | | | |
| Eastern Tax Exempt Fund | 123456991 ETEF | 09-30-2013 | 40.40 | Credit exempt interest | | See Supplement |
| | | 10-31-2013 | 50.50 | Credit exempt interest | | |
| | | 11-30-2013 | 50.50 | Credit exempt interest | | |
| | | 12-31-2013 | 60.60 | Credit exempt interest | | |
| | Interest Income | | 202.00 | | | |
| | **Total Interest Income** | | | | | |

## Detail for Dividends and Distributions

| Security description | CUSIP and/or symbol | State | Date | Amount | Transaction type | Country | Notes |
|---|---|---|---|---|---|---|---|
| BlackRock Global Fund | 654321991 BGF | | 12-31-2013 | 162.99 | Credit Dividend | | |
| | | | 12-31-2013 | 68.75 | Credit Capital Gains | | |
| | | | 12-31-2013 | 13.15 | Foreign Tax Paid | | |

## PRO-P4 Sterling Scenario

| Ronald Jones | End of Year Tax Information Statement<br>Account 203040506 | Statement Date: 02-10-2014<br>Document ID: TQ4Y4022M8J | 2013 |
|---|---|---|---|
| 123 Main Street<br>P.O. Box 07978-123<br>Pluckemin, NJ 07978<br><br>PAYER'S Federal ID No: **34-9XXXXXX** | Steven A. Sterling<br>3717 Misty Meadow<br>Wharton, NJ 07885<br><br>RECIPIENT'S ID No: **341-XX-XXXX** | Your Broker:<br>SERGE BRONSKI<br>888-555-5555<br>sbronski@rjones.com | |

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### Mutual Fund and UIT Supplemental Information

Note: The percentages in the following table show the percent of the federal tax-exempt amount which is tax-exempt in that state.

| **Symbol** | **ETEF** | **CTEF** | **WTEF** |
|---|---|---|---|
| **CUSIP** | **123456991** | **123456992** | **123456993** |
| Alabama | | | |
| Alaska | | | |
| Arizona | | | |
| Arkansas | | | |
| California | | | 50.0% |
| Colorado | | | |
| Connecticut | 10.0% | | |
| Delaware | | | |
| DC | 10.0% | | |
| Florida | | | |
| Georgia | | | |
| Hawaii | | | |
| Idaho | | | |
| Illinois | | 10.0% | |
| Indiana | | | |
| Iowa | | | |
| Kansas | | | |
| Kentucky | | | |
| Louisiana | | 10.0% | |
| Maine | | | |
| Maryland | | | |
| Massachusetts | 20.0% | | |
| Michigan | | 10.0% | |
| Minnesota | | | |
| Mississippi | | | |
| Missouri | | 10.0% | |
| Montana | | | |

| **Symbol** | **ETEF** | **CTEF** | **WTEF** |
|---|---|---|---|
| **CUSIP** | **123456991** | **123456992** | **123456993** |
| Nebraska | | 10.0% | |
| Nevada | | | |
| New Hampshire | | | |
| New Jersey | 20.0% | | |
| New Mexico | | | |
| New York | 40.0% | | |
| North Carolina | | | |
| North Dakota | | 10.0% | |
| Ohio | | 10.0% | |
| Oklahoma | | 10.0% | |
| Oregon | | | 15.0% |
| Pennsylvania | | | |
| Rhode Island | | | |
| South Carolina | | | |
| South Dakota | | 10.0% | |
| Tennessee | | | |
| Texas | | | |
| Utah | | | |
| Vermont | | | |
| Virginia | | | |
| Washington | | | 35.0% |
| West Virginia | | | |
| Wisconsin | | 10.0% | |
| Wyoming | | | |
| U.S. Possessions | | | |