



Phoenix: 602.468.1232  
Las Vegas: 702.479.2799  
Minnesota: 952.479.5388

mra@mraassociates.com  
mraassociates.com

## TAX INFORMATION

The Charles Schwab Form 1099s will be prepared this month and available for download online at <https://client.schwab.com/Login>. If you have enrolled in electronic delivery, you should receive an email from Schwab indicating they are available for download. If you have not, you will receive your 1099s via regular mail. Please review Form 1099 for the breakdown of interest, dividends, capital gains, and/or tax exempt income to ensure proper reporting on your tax return.

Additional information regarding state-specific tax-exempt status for municipal bond funds is available on our website at <http://www.mraassociates.com/client-login/>. For additional states not listed, you may visit the website for the fund.

Investment advisory fees paid in 2017 are noted on your December 2017 brokerage statement from Schwab if the fees were charged directly from your account(s). However, if you paid your fees by check or wire, that information is not noted on the statement. Please feel free to contact MRA Associates if you would like a summary of fees for your tax records.

*MRA Associates recommends that you consult your tax preparer with regard to your personal tax situation and the use of this information, including verification of purchase date, holding period, and tax methodology to ensure proper tax reporting.*

## Tax Reporting Information for Bond Funds

The following information may be needed to complete your 2017 income tax returns. The rules for taxation of municipal and US government obligation interest and dividend income vary from state to state, so please consult your tax advisor.

Fund Name	Fund Symbol	% of income from state municipal bonds									
		AR	AZ	CA	CO	MN	NH	NY	UT	WY	Puerto Rico
Schwab AMT Tax-Free Money Fund	SWFXX SWWXX	0.00%	0.97%	4.28%	3.67%	0.52%	0.00%	11.41%	2.09%	0.02%	0.00%
Schwab Municipal Money Fund	SWTXX SWXXX	0.20%	1.13%	3.87%	4.20%	0.93%	0.26%	9.87%	1.56%	0.59%	0.00%
Vanguard Ltd-Term Tax-Ex	VMLTX VMLUX	0.29%	1.44%	10.39%	0.99%	0.81%	0.16%	12.45%	0.34%	0.00%	0.08%
Vanguard Interm-Term Tax-Ex	VWITX VWIUX	0.19%	2.10%	13.06%	1.72%	1.15%	0.13%	15.85%	0.33%	0.02%	0.22%
Vanguard High-Yield Tax-Ex	VWAHX VWALX	0.14%	0.72%	12.76%	1.83%	0.62%	0.27%	9.59%	0.62%	0.00%	0.43%
Vanguard Short-Term Tax-Ex	VWSTX VWSUX	0.08%	1.26%	8.85%	1.67%	0.94%	0.13%	13.94%	0.25%	0.00%	0.01%
JP Morgan Tax Aware Real Return	TXRIX	0.19%	4.18%	18.67%	2.34%	1.44%	0.36%	23.13%	0.00%	0.00%	0.00%

Fund Name	Fund Symbol	% of income from US government obligations
Schwab Money Market	SWMXX	0.99%
Schwab Value Advantage Money Fund	SWVXX	0.01%
Schwab Advisor Cash Reserves	SWQXX SWZXX	0.69%
PIMCO Income Fund	PIMIX	11.04%
PIMCO Low Duration	PTLDX	2.72%
PIMCO Total Return Fund	PTTRX	19.06%
Metropolitan West Total Return Bond Fund	MWTIX	21.3%
TIAA-CREF Social Choice Bond Fund	TSBIX	8.72%

For information on additional states not listed, visit the website for the fund below.

Charles Schwab: <https://schwabfunds.com>

Vanguard: <https://advisors.vanguard.com>

JP Morgan: <https://jpmorganfunds.com>