Investor’s year-end file: broker forms, basis and carryovers

List every brokerage, fund and bank account first, then tick each form per account, closed accounts included. Wait for the final consolidated form before you send anything, and write "n/a" where a line does not apply.

Client or engagement

Forms from each brokerage account

- [ ] Consolidated Form 1099, final version
  One per account, including accounts closed this year
- [ ] Form 1099-DIV for dividends and fund distributions
  Inside the consolidated form, or sent alone by a fund company
- [ ] Form 1099-INT for interest, including bank and Treasury interest
  From each broker, bank and TreasuryDirect
- [ ] Form 1099-B with every sale
  Proceeds, basis where reported, wash sale adjustments
- [ ] Form 1099-OID for bonds bought at a discount
  Only if the account holds such bonds
- [ ] Corrected forms issued after the first mailing
  Check the date printed on each form
- [ ] Form 1099-DA for digital assets sold through the broker
  Separate from the 1099-B; only if you traded crypto there

Partnerships and trusts

- [ ] Schedule K-1 from each partnership or S corporation
  Often arrives in March or later
- [ ] Schedule K-1 from each publicly traded partnership
  Sent by the partnership, not the broker
- [ ] Schedule K-1 from a trust or estate
  Your share of income for the year

Basis and sales records

- [ ] Purchase confirmations for shares bought before 2011
  Or old statements showing price and date
- [ ] Transfer statements for shares moved between brokers
  The receiving broker may not show the old basis

- [ ] Date-of-death values for inherited shares
  From the estate or the broker
- [ ] Donor’s basis and purchase date for gifted shares
  A letter or statement from the person who gave them
- [ ] List of buys in other accounts within 30 days of a loss sale
  Including your IRA and your spouse’s accounts
- [ ] Proof a stock became worthless this year
  Bankruptcy filing or broker letter; the loss is dated December 31

Deductions and carryovers

- [ ] Margin or investment loan interest statement
  Interest paid this year, from the broker or lender
- [ ] Last year’s return with Schedule D and Form 4952
  Capital loss and investment interest carryovers
- [ ] Last year’s Form 1116, if you filed one
  Foreign tax credit carried over
- [ ] Estimated payments made on dividends and gains
  Federal and state, with dates; withholding on a 1099 counts too