

MONTHLY DIVIDEND & TAX TRACKER

Log every distribution • Track its tax character • Never be surprised in April

YEAR: _____ ACCOUNT: _____ ACCOUNT TYPE (Taxable / IRA / Roth / HSA): _____

MONTH	FUND / TICKER	EX-DATE	PAY DATE	SHARES	\$ / SHARE	TOTAL RECEIVED	ORDINARY \$	QUALIFIED \$	SEC 1256 \$	RETURN OF CAPITAL \$	TAX SET-ASIDE \$
JAN											
FEB											
MAR											
APR											
MAY											
JUN											
JUL											
AUG											
SEP											
OCT											
NOV											
DEC											
TOTAL											

Tip: transfer your tax set-aside the day each distribution arrives. Reconcile this log against your 1099-DIV each January.

ANNUAL TAX & PORTFOLIO SUMMARY

Reconcile against your 1099-DIV • Track cost basis • Plan next year

INCOME SUMMARY

Total Distributions: _____ Ordinary Income: _____ Qualified Dividends: _____ Section 1256: _____
Return of Capital: _____ Est. Tax Owed: _____ Tax Set Aside: _____ Shortfall / Surplus: _____

COST BASIS TRACKING — RETURN OF CAPITAL REDUCES YOUR BASIS. TRACK IT EVERY YEAR.

FUND / TICKER	SHARES	ORIGINAL BASIS	ROC THIS YEAR	ADJUSTED BASIS	CURRENT VALUE	UNREALIZED GAIN

QUARTERLY ESTIMATED TAX PAYMENTS (IF REQUIRED)

Q1 (due ~Apr 15): _____ Q2 (due ~Jun 15): _____ Q3 (due ~Sep 15): _____ Q4 (due ~Jan 15): _____

YEAR-END CHECKLIST

- ☐ 1099-DIV reconciled to log
- ☐ Section 19 notices reviewed
- ☐ Cost basis updated for ROC
- ☐ Tax-loss harvesting reviewed
- ☐ Account placement reviewed
- ☐ Set-aside % adjusted
- ☐ Total return checked (not just yield)
- ☐ Declining-NAV funds flagged
- ☐ Estimated payments made

NOTES & RED FLAGS