

2023 Tax Information U.S. Government Obligations

Tax questions?

Read this flier for:

- Details on Forms 1099-DIV and 1099-B
- Cost basis rules
- State tax-exempt income

Find more answers in our Tax Center at
[americancentury.com/taxes](https://www.americancentury.com/taxes).

- Cost basis descriptions and examples
- Qualified dividend income
- Alternative Minimum Tax (AMT)
- Foreign tax income and credits

Cost basis: Three things you need to know

Cost basis comes into play when you sell or exchange shares. Generally, cost basis is the price you pay when you purchase your shares. When you sell or exchange shares, the difference in the purchase and sale prices determines if you have a capital gain or loss.

It's important to understand how the cost basis rules that began in 2012 affect your tax form.

- 1. The rules apply only to redemptions on purchases made after January 1, 2012.** If you purchased shares after that date, they are considered "covered" shares. If you purchased shares before that date they are considered "non-covered." Information on covered shares is reported to the IRS.

Because of the difference between non-covered and covered, you may receive two cost basis figures for one redemption.

- 2. If you sold shares acquired before January 1, 2012,** we provided Average Cost information as a courtesy—if available. If no information is provided or if you plan to use a method other than Average Cost, you can find the information to calculate your cost basis by logging into your My Account page and reviewing your Transaction History.

- 3. If you sold shares acquired after January 1, 2012,** we applied a default of Average Cost or used the cost basis method you elected. Want a different method for future shares? Review your options online, then log in to change your election.

Go to americancentury.com and search **cost basis details** to review your cost basis options and examples of commonly used methods.



*If no cost basis is shown on your non-covered shares, you can calculate your cost basis using your transaction history found online.

Learn about Form 1099-DIV

This form lists reportable information for your taxable accounts. For more information about the amounts reported in each column, review the descriptions found on the back of the tax form.

Per IRS rules, short-term capital gains and ordinary income are combined and reported in the same box as they are taxed at the same rate.

This is important tax information to the IRS. If you are required to file, this information is taxable and the IRS details have been reported.

Reports a return of your original investment dollars and is non-taxable. Your cost basis should be reduced by the same amount. Refer to Form 1040.

FORM 1099-DIV • DIVIDENDS AND DISTRIBUTIONS •

(1a) Total ordinary dividends	(1b) Qualified dividends	(2a) Total capital gain distributions	(2b) Unrecap. Sec. 1250 gain	(2d) Collectibles (28%) gain	(2e) Section 897 ordinary dividends	(2f) Section 897 capital gain	(3) Nondividend distributions	(4) Federal income tax withheld	(5) Section 199A dividends	(6) Investment Expenses	(7) Foreign tax paid*	(8) Cash liquidation distributions	(9) Noncash liquidation distributions	(10) Exempt-interest dividends	(13) Specified private activity bond interest dividends
Fund: FUND NAME															
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Form 1099-DIV *Please see instructions for additional details.

Shows foreign tax paid. Refer to americancentury.com/taxes for details on claiming foreign income.

Learn about Form 1099-B

This form lists reportable redemption activity for your taxable accounts. For more information about the amounts reported in each column, review the descriptions found on the back of the tax form.

Note: Form 1099-B is split into multiple sections to account for short- and long-term transactions and whether or not cost basis is reported to the IRS.

Short-term transactions for which we **do not report** cost basis to the IRS (non-covered shares). You must report it to the IRS on Form 8949.

Short-term transactions for which we **do report** cost basis to the IRS (covered shares). You must report it to the IRS on Form 8949.

Copy B For Recipient

Department of the Treasury-Internal Revenue Service

RECIPIENT'S TIN: XXX-XX-1234

TAX YEAR

RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, ZIP or foreign postal code, and telephone number:
 American Century Investments
 PO Box 419200 Kansas City, MO 64141-6200
 Questions? Call us or visit:
 americancentury.com/taxes
 1-800-345-2021

RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code:
 SAMPLE NAME
 ADDRESS
 CITY STATE ZIP

Corrected (if checked) (OMB No. 1545-0715)

FORM 1099-B • PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS •

Short-term transactions for which basis is reported to the IRS; report on Form 8949, Part I with Box A checked.

(1a) Description of property	Share Price**	Quantity Sold**	(1b) Date acquired	(1c) Date sold or disposed	(1d) Net proceeds	(1e) Cost or other basis	(1f) Wash sale loss disallowed	(3) Proceeds from DDF	(4) Federal income tax withheld	(5) Non-covered security	Gain/ (Loss)**
Fund: ALL CAP GROWTH											
SHARES REDEEMED	37.510	15.499	12/17/19	01/21/20	581.27	473.09	0.00			0.00	108.28

Short-term transactions for which basis is NOT reported to the IRS; report on Form 8949, Part I with Box B checked.

(1a) Description of property	Share Price**	Quantity Sold**	(1b) Date acquired	(1c) Date sold or disposed	(1d) Net proceeds	(1e) Cost or other basis	(1f) Wash sale loss disallowed	(3) Proceeds from DDF	(4) Federal income tax withheld	(5) Non-covered security	Gain/ (Loss)**
Fund: ALL CAP GROWTH											
SHARES REDEEMED	37.510	15.499	12/17/19	01/21/20	581.27	473.09	0.00			0.00	108.28

Long-term transactions for which we **do not report** cost basis to the IRS (non-covered shares). You must report it to the IRS on Form 8949.

Long-term transactions for which we **do report** cost basis to the IRS (covered shares). You must report it to the IRS on Form 8949.

Corrected (if checked) (OMB No. 1545-0715)

FORM 1099-B • PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS •

Long-term transactions for which basis is reported to the IRS; report on Form 8949, Part II with Box D checked.

(1a) Description of property	Share Price**	Quantity Sold**	(1b) Date acquired	(1c) Date sold or disposed	(1d) Net proceeds	(1e) Cost or other basis	(1f) Wash sale loss disallowed	(3) Proceeds from DDF	(4) Federal income tax withheld	(5) Non-covered security	Gain/ (Loss)**
Fund: HERITAGE											
SHARES REDEEMED	21.600	46.636	01/17/20		1,007.12	963.89	0.00			0.00	43.23
RUND TOTAL:					1,007.12	963.89	0.00			0.00	43.23

Long-term transactions for which basis is NOT reported to the IRS; report on Form 8949, Part II with Box E checked.

(1a) Description of property	Share Price**	Quantity Sold**	(1b) Date acquired	(1c) Date sold or disposed	(1d) Net proceeds	(1e) Cost or other basis	(1f) Wash sale loss disallowed	(3) Proceeds from DDF	(4) Federal income tax withheld	(5) Non-covered security	Gain/ (Loss)**
Fund: HERITAGE											
SHARES REDEEMED	21.600	258.669	01/17/20		5,587.23	7,709.85	0.00			0.00	(2,122.62)

Cost basis is **unknown*** in some cases. This is due to a transfer or the cost basis information is not available. Although the Gain/Loss column may indicate "0" (not available), you may still have a gain or loss to report to the IRS.

Transactions for which basis is NOT reported to the IRS and for which short-term or long-term determination is unknown. You must determine short-term or long-term gain/(loss) based on your records and report on Form 8949, Part I, with Box B checked or on Form 8949, Part II, with Box E checked, as appropriate.

(1a) Description of property	Share Price**	Quantity Sold**	(1b) Date acquired	(1c) Date sold or disposed	(1d) Net proceeds	(1e) Cost or other basis	(1f) Wash sale loss disallowed	(3) Proceeds from DDF	(4) Federal income tax withheld	(5) Non-covered security	Gain/ (Loss)**
Fund: ALL CAP GROWTH											
SHARES REDEEMED	37.020	35.480	01/15/20		1,313.80				0.00	YES	

**Find the details you need to calculate cost basis in your transaction history found online.*

Determine any state tax-exempt income

The amount in column 1a of your Form 1099-DIV includes income from direct and indirect U.S. government obligations. This income may be tax exempt in your state. Because state laws vary, please consult your tax advisor or see your state's tax form instructions to determine which types of income are exempt.

Once determined, calculate how much of your income is exempt from state taxes. To do this, you'll need your Form 1099-DIV and information from the chart below.

Step 1 – Find your fund and the corresponding percentage.

Step 2 – Multiply the percentage by the figure in column 1a of your Form 1099-DIV.

Result – This is the amount that is exempt from state tax.

Fund name and percentage of income from direct U.S. government obligations¹

Balanced	15%	International Bond	N/A	One Choice® Blend+ 2040 Portfolio	12%
Capital Preservation ^{2†}	96%	International Growth	N/A	One Choice® Blend+ 2045 Portfolio	9%
Core Plus	16%	International Opportunities	0%	One Choice® Blend+ 2050 Portfolio	7%
Disciplined Core Value	0%	International Small-Mid Cap	0%	One Choice® Blend+ 2055 Portfolio	5%
Disciplined Growth	0%	International Value	0%	One Choice® Blend+ 2060 Portfolio	4%
Diversified Bond	26%	Mid Cap Value	1%	One Choice® Blend+ 2065 Portfolio	4%
Emerging Markets	0%	Non-U.S. Intrinsic Value	0%	Prime Money Market*	13%
Emerging Markets Debt	1%	One Choice® 2025 Portfolio	32%	Real Estate	0%
Emerging Markets Small Cap	N/A	One Choice® 2030 Portfolio	27%	Select	0%
Equity Growth	0%	One Choice® 2035 Portfolio	24%	Short Duration	40%
Equity Income	1%	One Choice® 2040 Portfolio	20%	Short Duration Inflation Protection Bond ²	87%
Focused Dynamic Growth	N/A	One Choice® 2045 Portfolio	16%	Short Duration Strategic Income	24%
Focused Global Growth	0%	One Choice® 2050 Portfolio	14%	Short-Term Government ²	79%
Focused International Growth	0%	One Choice® 2055 Portfolio	12%	Small Cap Dividend	0%
Focused Large Cap Value	0%	One Choice® 2060 Portfolio	10%	Small Cap Growth	N/A
Ginnie Mae	0%	One Choice® 2065 Portfolio	9%	Small Cap Value	0%
Global Bond	13%	One Choice® In Retirement Portfolio	32%	Small Company	0%
Global Gold	0%	One Choice® Portfolio: Aggressive	11%	Strategic Allocation: Aggressive	10%
Global Real Estate	0%	One Choice® Portfolio: Conservative	30%	Strategic Allocation: Conservative	24%
Global Small Cap	0%	One Choice® Portfolio: Moderate	19%	Strategic Allocation: Moderate	13%
Government Bond	35%	One Choice® Portfolio: Very Aggressive	0%	Strategic Income	17%
Growth	0%	One Choice® Portfolio: Very Conservative	42%	Sustainable Equity	0%
Heritage	0%	One Choice® Blend+ 2015 Portfolio	30%	Ultra®	0%
High Income	0%	One Choice® Blend+ 2020 Portfolio	29%	U.S. Government Money Market ^{2,†}	52%
High-Yield	0%	One Choice® Blend+ 2025 Portfolio	26%	Utilities	0%
Inflation-Adjusted Bond ²	89%	One Choice® Blend+ 2030 Portfolio	21%	Value	0%
		One Choice® Blend+ 2035 Portfolio	16%	Zero Coupon 2025 ²	100%

¹ This information is being provided to help you prepare your 2023 tax return. Some of the funds listed above have closed or are no longer open to all investors.

² If you are a resident of California, Connecticut or New York, please know that the assets of these funds were at least 50% invested in direct U.S. government obligations as of the end of each calendar quarter during 2023. These are the only funds that meet the minimum requirements for your state.

N/A = These funds did not make an income distribution in 2023.

The information is not intended as a personalized recommendation or fiduciary advice and should not be relied upon for investment, accounting, legal or tax advice.

*** You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.**

† You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

You should consider the fund's investment objectives, risks, charges and expenses carefully before you invest. The fund's prospectus or summary prospectus, which can be obtained by visiting americancentury.com, contains this and other information about the fund, and should be read carefully before investing.