2025 Form 1099-R

UBS FINANCIAL SERVICES INC.
299 Park Avenue
8th, 9th and 11th Floors
New York NY 10171-0002

FRED M REINSTEIN
TRADITIONAL IRA
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS CA 90210-2021

Account Number: NE 29653
Individual Retirement Account

Your Financial Advisor:
HSG WEALTH MANAGEMENT

Phone: 212-821-2700/800-543-0802

Reporting for:
FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

Here is your 2025 IRS Form 1099-R reporting distributions from your UBS IRA.

Our 1099-R Guide, which is available at *www.ubs.com/1099-Rinformation*, provides access to supplemental tax information you may find useful when filing your income tax return. Please contact your Financial Advisor if you would like to obtain a hard copy of this document.

More than one IRS Form 1099-R may be provided if (1) you took distributions from your UBS IRA in the same tax year while living in different states (see line 15 for state details), or (2) you received distributions in different categories (for example, both an early distribution and a normal distribution).

Additional information on Qualified Charitable Distributions (QCDs):

2025 QCD reporting: In accordance with current IRS requirements, UBS will report distributions you intend to treat as QCDs on line 7 of Form 1099-R using code 7 for normal distributions or code 4 for death distributions.

2026 QCD reporting: Starting in 2026, in compliance with updated IRS requirements for reporting QCDs, UBS will also use code "Y" on line 7 of Form 1099-R for distributions you advise us you intend to treat as QCDs.

Please refer to IRS Publication 526 for information on QCD requirements and consult your tax advisor for assistance with reporting QCDs on your income tax return.

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2025 Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

OMB No. 1545-0119

Copy C: For Recipient's Records
This information is being furnished to the Internal Revenue Service.

Date: 01/20/2026 Document ID: VBT4 7E9 KYBB
Account number: NE 29653

RECIPIENT'S TIN: XXX-XX-2154
Recipient: FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

PAYER'S TIN: 13-2638166
Payer: UBS FINANCIAL SERVICES INC.
1000 HARBOR BLVD.
WEEHAWKEN, NJ 07086

1	Gross distribution	$57,866.99		Other amount percentage	%
2a	Taxable amount	$57,866.99	9a	Your percentage of total distribution	%
2b	Taxable amount not determined	(X)	9b	Total employee contributions	
	Total distribution	( )	10	Amount allocable to IRR within 5 years	
3	Capital gain (included on line 2a)		11	1st year of desig. Roth contrib.	
4	Federal income tax withheld		12	FATCA filing requirement	( )
5	Employee contributions/ Designated Roth contributions or insurance premiums		13	Date of Payment	
			14	State tax withheld	
6	Net unrealized appreciation in employer's securities		15	State	CA
7	Distribution code(s)	7		Payer's state number	804-3862-5
	IRA/SEP/SIMPLE	(X)	16	State distribution	$57,866.99
8	Other amount				

2025 Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

OMB No. 1545-0119

Copy B: Report this income on your Federal tax return. If this form shows Federal income tax withheld on line 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.

Date: 01/20/2026 Document ID: VBT4 7E9 KYBB
Account number: NE 29653

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2a	**Taxable amount**	**$57,866.99**	9a	Your percentage of total distribution	%
2b	Taxable amount not determined	(X)	9b	Total employee contributions	
	Total distribution	( )	10	Amount allocable to IRR within 5 years	
3	Capital gain (included on line 2a)		11	1st year of desig. Roth contrib.	
4	**Federal income tax withheld**		12	FATCA filing requirement	( )
5	Employee contributions/ Designated Roth contributions or insurance premiums		13	Date of Payment	
			14	State tax withheld	
6	Net unrealized appreciation in employer's securities		15	State	CA
7	Distribution code(s)	7		Payer's state number	804-3862-5
	IRA/SEP/SIMPLE	(X)	16	State distribution	$57,866.99
8	Other amount				

2025 Form 1099-R — Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

OMB No. 1545-0119

Copy 2: File this copy with your state, city, or local income tax return, when required.

Date: 01/20/2026 Document ID: VBT4 7E9 KYBB
Account number: NE 29653

RECIPIENT'S TIN: XXX-XX-2154
Recipient: FRED REINSTEIN
1409 BENEDICT CANYON DRIVE
BEVERLY HILLS, CA 90210-2021

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2a	Taxable amount	$57,866.99	9a	Your percentage of total distribution	%
2b	Taxable amount not determined	(X)	9b	Total employee contributions	
	Total distribution	( )	10	Amount allocable to IRR within 5 years	
3	Capital gain (included on line 2a)		11	1st year of desig. Roth contrib.	
4	Federal income tax withheld		12	FATCA filing requirement	( )
5	Employee contributions/ Designated Roth contributions or insurance premiums		13	Date of Payment	
			14	State tax withheld	
6	Net unrealized appreciation in employer's securities		15	State	CA
7	Distribution code(s)	7		Payer's state number	804-3862-5
	IRA/SEP/SIMPLE	(X)	16	State distribution	$57,866.99
8	Other amount				

Instructions for Recipient

Generally, distributions from retirement plans (IRAs, qualified plans, section 403(b) plans, and governmental section 457(b) plans), insurance contracts, etc., are reported to recipients on Form 1099-R.

Qualified plans and section 403(b) plans. If your annuity starting date is after 1997, you must use the simplified method to figure your taxable amount if your payer didn't show the taxable amount on line 2a. See the instructions for your tax return.

Traditional IRAs or traditional SIMPLE IRAs. For distributions from a traditional individual retirement arrangement (IRA) or a traditional SIMPLE IRA, generally the payer isn't required to compute the taxable amount. See the instructions for your tax return to determine the taxable amount. If you're at least age 73, you must take minimum distributions from your IRA (other than a Roth IRA or Roth SIMPLE IRA). If you don't, you're subject to an excise tax on the amount that should've been distributed. See Pub. 590-A and Pub. 590-B for more information on IRAs.

Roth IRAs or Roth SIMPLE IRAs. For distributions from a Roth IRA or Roth SIMPLE IRA, generally the payer isn't required to compute the taxable amount. You must compute any taxable amount on Form 8606. An amount shown on line 2a may be taxable earnings on an excess contribution.

Loans treated as distributions. If you borrow money from a qualified plan, section 403(b) plan, or governmental section 457(b) plan, you may have to treat the loan as a distribution and include all or part of the amount borrowed in your income. There are exceptions to this rule. If your loan is taxable, code L will be shown on line 7. See Pub. 575.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the payer has reported your complete TIN to the IRS.

Account number. May show an account, policy, or other unique number the payer assigned to distinguish your account.

Line 1. Shows the total amount distributed this year. The amount may have been a direct rollover, a transfer or conversion to a Roth IRA or Roth SIMPLE IRA, a recharacterized IRA contribution; or you may have received it as periodic payments, nonperiodic payments, or a total distribution. Report the amount on Form 1040, 1040-SR, or 1040-NR on the line for "IRA distributions" or "Pensions and annuities" (or the line for "Taxable amount") and on Form 8606, as applicable. However, if this is a lump-sum distribution, see Form 4972. If you haven't reached minimum retirement age, report your disability payments on the line for "Wages, salaries, tips, etc." on your tax return. Also report on that line permissible withdrawals from eligible automatic contribution arrangements and corrective distributions of excess deferrals, excess contributions, or excess aggregate contributions except if the distribution is of designated Roth contributions or your after-tax contributions or if you're self-employed. If a life insurance, annuity, qualified long-term care, or endowment contract was transferred tax free to another trustee or contract issuer, an amount will be shown on this line and code 6 will be shown on line 7. If a charge or payment was made against the cash value of an annuity contract or the cash surrender value of a life insurance contract for the purchase of qualified long-term care insurance, an amount will be shown on this line and code W will be shown on line 7. You need not report these amounts on your tax return. If code C is shown on line 7, the amount shown on line 1 is a receipt of reportable death benefits that is taxable in part.

Line 2a. This part of the distribution is generally taxable. If there is no entry on this line, the payer may not have all the facts needed to figure the taxable amount. In that case, the first line on line 2b should be checked. You may want to get one of the free publications from the IRS to help you figure the taxable amount. See *Additional information* on the back of Copy 2. For an IRA distribution, see *Traditional IRAs or Traditional SIMPLE IRAs and Roth IRAs or Roth SIMPLE IRAs,* earlier. For a direct rollover, other than from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, zero should be shown and you must enter zero (-0-) on the "Taxable amount" line of your tax return. If you roll over a distribution (other than a distribution from a designated Roth account) from a qualified plan, section 403(b) plan, or governmental section 457(b) plan to a designated Roth account in the same plan or to a Roth IRA, you must include on the "Taxable amount" line of your tax return the amount shown on this line plus the amount on line 6, if any. If this is a total distribution from a qualified plan and you were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be eligible for the 10-year tax option. See the Form 4972 instructions for more information. If you're an eligible retired public safety officer who elected to exclude from income distributions from your eligible plan used to pay certain insurance premiums, the amount shown on line 2a hasn't been reduced by the exclusion amount. See the instructions for your tax return for more information.

Line 2b. If the first line is checked, the payer was unable to determine the taxable amount and line 2a should be blank, except for a traditional IRA or traditional SIMPLE IRA. It's your responsibility to determine the taxable amount. If the second line is checked, the distribution was a total distribution that closed out your account.

Line 3. If you received a lump-sum distribution from a qualified plan and were born before January 2, 1936 (or you're the beneficiary of someone born before January 2, 1936), you may be able to elect to treat this amount as a capital gain on Form 4972 (not on Schedule D (Form 1040)). See the Form 4972 instructions. For a charitable gift annuity, report as a long-term capital gain as explained in the Instructions for Form 8949.

Line 4. Shows federal income tax withheld. Include this amount on your income tax return as tax withheld. Generally, if you receive payments that aren't eligible rollover distributions, you can change your withholding or elect not to have income tax withheld by giving the payer Form W-4P or Form W-4R, as applicable.

Line 5. Generally, this shows the employee's investment in the contract (after-tax contributions), if any, recovered tax free this year; the portion that's your basis in a designated Roth account; the part of premiums paid on commercial annuities or insurance contracts recovered tax free; the nontaxable part of a charitable gift annuity; or the investment in a life insurance contract reportable under section 6050Y. This line doesn't show any IRA contributions. If the amount shown is your basis in a designated Roth account, the year you first made contributions to that account may be entered on line 11.

Line 6. If you received a lump-sum distribution from a qualified plan that includes securities of the employer's company, the net unrealized appreciation (NUA) (any increase in value of such securities while in the trust) is taxed only when you sell the securities unless you choose to include it in your gross income this year. See Pub. 575 and Form 4972. If you roll over the distribution to a designated Roth account in the same plan or to a Roth IRA or Roth SIMPLE IRA, see the instructions for line 2a. For a direct rollover to a designated Roth account in the same plan or to a Roth IRA or Roth SIMPLE IRA, the NUA is included on line 2a. If you didn't receive a lump-sum distribution, the amount shown is the NUA attributable to employee contributions, which isn't taxed until you sell the securities.

Line 7. The following codes identify the distribution you received. For more information on these distributions, see the instructions for your tax return. Also, certain distributions may be subject to an additional 10% tax. See the Instructions for Form 5329.

1--Early distribution, no known exception (in most cases, under age 59½).
2--Early distribution, exception applies (under age 59½).
3--Disability.
4--Death.
5--Prohibited transaction.
6--Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).
7--Normal distribution.
8--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2025.
9--Cost of current life insurance protection.
A--May be eligible for 10-year tax option (see Form 4972).
B--Designated Roth account distribution. Note: If code B is on line 7 and an amount is reported on line 10, see the Instructions for Form 5329.
C--Reportable death benefits under section 6050Y.
D--Annuity payments from nonqualified annuities that may be subject to tax under section 1411.
E--Distributions under Employee Plans Compliance Resolution System (EPCRS).
F--Charitable gift annuity.
G--Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.
H--Direct rollover of a designated Roth account distribution to a Roth IRA or ROTH SIMPLE IRA.
J--Early distribution from a Roth IRA or ROTH SIMPLE IRA, no known exception (in most cases, under age 59½).
K--Distribution of traditional IRA assets not having a readily available FMV.
L--Loans treated as distributions.
M--Qualified plan loan offset.
N--Recharacterized IRA contribution made for 2025 and recharacterized in 2025.
P--Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2024 or a previous year.
Q--Qualified distribution from a Roth IRA or ROTH SIMPLE IRA.
R--Recharacterized IRA contribution made for 2024 or a previous year and recharacterized in 2025.
S--Early distribution from a SIMPLE IRA in first 2 years, no known exception (under age 59½).
T--Roth IRA or Roth SIMPLE IRA distribution, exception applies.
U--Dividend distribution from ESOP under section 404(k). Note: This distribution isn't eligible for rollover.
W--Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.
Y--Qualified charitable distribution (QCD) claimed by taxpayer under section 408(d)(8).

If the IRA/SEP/SIMPLE line is checked, you've received a traditional IRA, SEP, or SIMPLE distribution.

Line 8. If you received an annuity contract as part of a distribution, the value of the contract is shown. It isn't taxable when you receive it and shouldn't be included on lines 1 and 2a. When you receive periodic payments from the annuity contract, they're taxable at that time. If the distribution is made to more than one person, the percentage of the annuity contract distributed to you is also shown. You'll need this information if you use the 10-year tax option (Form 4972). If you previously received an annuity contract as part of a distribution (or the contract was purchased through a direct rollover from a plan account) and periodic payments from that annuity contract are included on line 1, the value of the contract as of the end of the year is shown. This information may be provided to your plan administrator to determine any required distribution from that plan. If charges were made for qualified long-term care insurance contracts under combined arrangements, the amount of the reduction in the investment (but not below zero) in the annuity or life insurance contract is reported here.

Line 9a. If a total distribution was made to more than one person, the percentage you received is shown.

Line 9b. For a life annuity from a qualified plan or from a section 403(b) plan (with after-tax contributions), an amount may be shown for the employee's total investment in the contract. It is used to compute the taxable part of the distribution. See Pub. 575.

Line 10. If an amount is reported on this line, see the Instructions for Form 5329 and Pub. 575.

Line 11. The first year you made a contribution to the designated Roth account reported on this form is shown on this line.

Line 12. If checked, the payer is reporting on this Form 1099 to satisfy its Internal Revenue Code chapter 4 account reporting requirement under FATCA. You may also have a filing requirement. See the Instructions for Form 8938.

Line 13. Shows the date of payment for reportable death benefits under section 6050Y.

Lines 14-19. If state or local income tax was withheld from the distribution, lines 16 and 19 may show the part of the distribution subject to state and/or local tax.

Additional information. You may want to see: Form W-4P, Form 4972, Form 5329, Form 8606, Pub. 525, Pub. 560, Pub. 571, Pub. 575, Pub. 590-A, Pub. 590-B, Pub. 721, Pub. 939, and Pub. 969.

UBS FINANCIAL SERVICES INC.

Account NE 29653

Detail for Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Distribution Codes	State
7- Normal Distribution	CA

Date		Amount	Federal tax withheld	State tax withheld	Comment
02/12/2025		41,616.99			
11/25/2025		16,250.00			
	Total	**57,866.99**			

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