

2025 Tax Forms Mailing Notice

Important Planning Considerations

All 2025 tax forms are supported by enhanced reporting processes designed to provide clearer forms, improved accuracy, and timely corrections when updates occur. Learn more about [our partnership with Maxit](#).

Availability and Delivery Timeline

- All retirement-related tax forms, including RMD letters and Forms 1099-R, are now available via eDelivery.
- Forms 1099-R will be mailed or available online by January 31, 2026.
- RMD account owner notifications will be mailed on or before January 31, 2026, and available online by January 21, 2026, providing earlier visibility to support planning conversations. Please note that we will not be including the RMD distribution form in our mailing this year.

For non-retirement accounts, tax forms will be mailed and available online by February 13, 2026, including:

- Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC, and 1099-OID (as applicable)
- Associated detailed reports
- A reference sheet titled “1099 Reporting Information for 2025”

Reallocated Dividend Payments: What Advisors Should Know

If your clients hold mutual funds, ETFs, or REITs, it is common for a portion of dividend payments made during the year to be reallocated for tax reporting purposes. As a result:

- Tax forms may not match fourth-quarter account statements
- Some clients may receive amended tax forms

We strongly recommend that you proactively notify clients of this possibility so they can plan their tax preparation accordingly.

Timing considerations:

- For mutual funds and ETFs, reallocation data is typically received in early January and processed in time for the original tax form mailing.
- If reallocation information is received after tax processing begins, an amended tax form will be issued.
- For REITs and mutual funds holding REITs, reallocation information is often received later due to complex accounting requirements. Clients holding these investments should expect amended tax forms in March.

As a reminder, due to Widely Held Fixed Investment Trust (WHFIT) regulations, Form 1099-MISC is used to report dividend payments that are reallocated to royalty, rent, or miscellaneous income.

2025 Tax Filing



SUBMISSION DEADLINE

Taxpayers have until **April 15, 2026**, to file their 2025 tax returns, pay any tax due, or file a filing extension request.

Helping Your Clients with eDelivery

AXOS CLIENT PORTAL

If your firm is already onboarded with the Axos Client Portal, **your clients are automatically enrolled into the eDelivery program when they register for the Portal**, and no action is needed by you for them to receive their documents electronically.

Your clients must register for the Portal to view and download their tax documents. Your clients will receive a notification once their documents are available.

LIBERTY CLIENT PORTAL

If your firm has not yet been onboarded to the Axos Client Portal, your clients can select eDelivery of statements and tax documents via their Liberty login.

- Clients will log in to their Liberty account at axosadvisorservices.com/Liberty
- Go to the *About Your Account* tab in the *Document Delivery Settings* section
- Clients will need to verify their email address
- Finally, they'll check the boxes for their opt-in elections and
- Click *Save*

The *About Your Account* tab is where your clients can access all their account documents.

Past Tax Forms

The past four years of tax forms are available in the Axos Client Portal and Liberty. If you need a tax form that is not available on the platform, please contact your Client Service Advocate.

Questions

If you have any questions, please reach out to your Client Service Advocate.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value.

Axos Advisor Services is a trade name of Axos Clearing LLC. Axos Clearing LLC provides back-office services for registered investment advisers. Neither Axos Advisor Services nor Axos Clearing LLC provides investment advice or make investment recommendations in any capacity. Securities products are offered by Axos Clearing LLC, Member FINRA & SIPC. Axos Clearing, LLC does not provide legal, accounting, or tax advice. Always consult your own legal, accounting, and tax advisors.