

GOBOLKA VERMONT

MAXKAMADDA SARE
Qayb

WAAXDA QOYSKA
Lambarka Diiwaanka

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|-------------------|-----------------------|----|-------------------|-----------------------|
| Magaca Dhibbanaha | Taariikhda dhalashada | V. | Magaca Eedayanaha | Taariikhda dhalashada |
|-------------------|-----------------------|----|-------------------|-----------------------|

DHAARTA DHAQAAL
(400-813B)
Hantida Maguurtada ah iyo Hantiyaha

Waxa aan ahay: Dhibanaha Eedeysanaha Wax kale: _____

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|------------------------------|---------|----------|---|---------|----------|
| Magaca | | | | | |
| Cinwaanka Jidka | | | Cinwaanka Boosta (haddii uu ka duwan yahay Cinwaanka jidka) | | |
| Magaalada | Gobolka | Boostada | Magaalada | Gobolka | Boostada |
| Lambarka Taleefanka (maalin) | | | Lambarka Taleefanka (habeenka) | | |
| Cinwaanka limeylka | | | | | |

TILMAAMAHA: Waxaa kugu waajib ah inaad buuxiso oo aad ka xarayso 813B hadii-

1. Aad qayb ka tahay is furida, kala taga lamaanaha wada daganaa, kala taga sharciga ah ama kala taga dhawaanta la xareeyay oo adiga iyo dhinaca kale aad leedihiin caruur yaryar; AMA
2. Waxa ay Maxkamadu kugu amartay inaad buuxiso oo aad xarayso foomkan ama wixii dalab ah ee dhinaca kale ee ah in aad buuxiso foomkan taas oo qayb ka ah nidaamka ogaanshaha.

MUDADA AY KU EEG TAHAY XARAYNTU: Foomkan waa in lagu xareeyaa maxkamada kahor ama marka la gaadho shirka maamulaha kiiska ee kowaad. Haddii aan la qaban balan shir waa in lagu xareeyaa ugu yaraan todoba (7) maalmood kahor dhagaysiga maxkamada ugu horeeya wakhtiga lagu qabtay.

WAA INAAD U DIRTAA NUQUL FOOMKAAGA BUUXA CIDA KALE ISLA WAKHTIGA AAD KU XARAYNAYSO MAXKAMADA.

Marka aad buuxiso foomka oo aad xarayso dhamaan macluumaadka loo baahan yahay, waa inaad saxeexdaa qaybta Qiraalka ee hoose oo waa in saxeexaagu uu noqdaa nootaayo.

BAYAANKA DHAARTA

Waxa aan akhriyay oo aan xareeyay dhamaan macluumaadka la iga dalbaday.

Waxa aan halka ku qirayaa waxa aan ka ogahay macluumaadka iyo xogta dhaqaale ee aan sheegey inay tahay run oo saxan tahay laga bilaabo taariikhda Bayaanka oo aanan ka reebin wax ilo ama wax dakhliga ah ama wixii kale ee macluumaadka ah ee foomkan loogu baahan yahay. Waxa aan fahansanahay in wixii macluumaad been ah in la igu ciqaabi karo. Waxa aan sidoo kale fahansanahay in hadii aan bixin waayo macluumaad loo baahan yahay ama aan bixiyo macluumaad qaldan, xaakinku inuu amri karo in xanibaad la i saaro.

Saxeexa Qofka Dhaaranaya

Waxaa la igu dhaarshay _____
Saxeexa Sarkaalka Nootaayada Dadweynaha

Bixintaydu Waxay Ku Eeg Tahay: _____

GUUDMARKA HANTIYAHA

Sax sanduuq kasta oo khuseeya adiga ama dhinaca kale

HANTI MAGUURTO AH: *(guriga aad degan tahay, xarun, dhul, guri dalxiis la wada leeyahay, iwm.)*

Waxaan wax ku leeyahay (leeyahay) hanti maguurto ah oon si gaar ah u leeyahay ama aanu wada jir u leeyahay cid kale. Haa Maya

Cida kale waxay/waxa dhici kartaa inay wax ku leedahay (leedahay) hanti maguurto ah oo ay si gaar ah u leedahay ama wada jir u leeyihiin cid kale. Haa Maya

HANTIDA SHAKHSI AHAANEED: *(alaab guri, waxyaabaha qaaliga ah, waxyaalaha dumarku isku qurxiyaan, elektrotoonig, iwm.)*

Waxaan leeyahay hanti shakhsi ahaaneed Haa Maya

Dhinaca kale waxa uu leeyahay/yeelan karaa hanti shakhsi ahaaneed Haa Maya

GAADIID: *(gawaadhida, gaadiidka xamuulka, ATV's, doonyo, mootooyin, gaadiidka dalxiiska, imw.)*

Waxaan leeyahay gaadiid aan gaar u leeyahay ama cid wada leenahay. Haa Maya

Dhinaca kale waxa uu leeyahay/dhici kartaa inuu leeyahay gaadiid ay gaar u leedahay ama cid ay wada leeyihiin Haa Maya

XISAABO BANGI:

Waxaan leeyahay xisaab bangi oo aan gaar u leeyahay ama aanu cid wada leenahay. Haa Maya

Dhinaca kale waxay leedahay/dhici karta inay leedahay xisaab bangi oo ay gaar u leedahay ama ay cid wada leeyihiin. Haa Maya

MAALGELINO: *(saamiyo, curaaro, mutual fund, amaanooyin, annuities)*

Waxaan leeyahay maalgelino aan gaar u leeyahay ama cid wada leenahay. Haa Maya

Dhinaca kale waxa uu leeyahay/dhici kartaa inuu leeyahay maalgelino uu gaar u leeyahay ama cid ay wada leeyihiin. Haa Maya

XISAABAHA HAWLGABKA *(IRA, 401 K, lacagta hawlgab, magdhaw dib loo dhigay, iwm.)*

Waxaan leeyahay xisaabo hawlgab. Haa Maya

Dhinaca kale waxa uu leeyahay/yeelan karaa xisaabo hawlgab. Haa Maya

CAYMISKA NOLOSHA:

Waxaan leeyahay caymiska nolosha. Haa Maya

Dhinaca kale waxa uu leeyahay/dhici kartaa inuu leeyahay caymiska nolosha. Haa Maya

GANACSI:

Waxaan leeyahay ama wax ku leeyahay ganacsi. Haa Maya

Dhinaca kale waxa uu leeyahay/dhici kartaa inuu wax ku leeyahay ganacsi. Haa Maya

WAREEJIN/IIB HANTI

Miyaa adiga ama dhinaca kale iibiyay ama wareejiyay mulkiyada wax hanti ah 12 bilood ee lasoo dhaafay? Haa Maya

Miyaa adiga ama dhinaca kale uu kala baxay xisaabta lacag 12 bilood ee lasoo dhaafay oo ujeedadiisu tahay inuu ku bixiyo wax aan ahayn kharashka caadiga ah ee qoyska? Haa Maya

Hadii aad ku jawaabtay "Haa" wax kamid ah su'aalaha sare, fadlan qor hantida la iibiyey ama wareejiyay AMA xisaabta lacagta lagala baxay, xadiga la qaatay ama lala baxay iyo wixii lagu isticmaalay lacagtaas la helay.

WAA INAAD BUUXISO BOGAGGA XIGA EE FOOMKAN HADII AAD KU JAWAABTAY "HAA" WAX KAMID AH SU'AALAHA SARE. HADII AAD KU JAWAABTO "MAYA" DHAMAAN SU'AALAHA SARE, MAAHA INAAD BUUXISO BOGAGGA HADHSAN EE FOOMKAN.

QAYBTA I - HANTIDA MAGUURTADA AH

| Sharaxa Hantida Oo Ay Ku Jirto Meesha | Qiimaha Suuqa | Daynta Guriga, Lifaaq, Rahan | Raasamaalka <i>(qiimaha oo laga jaray xadiga rahanka)</i> |
|--|---------------|------------------------------|--|
| Guriga Aad Degan Tahay: | | | |
| Guri Labaad: | | | |
| Xarun: | | | |
| Guri Dalxiis: | | | |
| Dhul Aan La Dhisin: | | | |
| Guriga Guurguura: | | | |
| Guri Kiro ah Oo La Leeyahay: | | | |
| Hanti Maguurto ah oo Ganacsi: | | | |
| Hantiyo Kale oo Maguurto ah: | | | |
| a. | | | |
| b. | | | |
| c. | | | |
| d. | | | |
| e. | | | |
| WADARTA QIIMAHA HANTIDA MAGUURTADA AH | | | |

HADII WAX KAMID AH HANTIYADA SARE GUUD AHAAN UU KIRAYSAN YAHAY, WAA INAAD:

1. KU LIFAAQDAA 2 CASHUUR CELIN EE UGU DANBEEYAY

ama hadii aanad xaraynin cashuur

2. BUUXI DAKHLIGA KIRADA EE LIFAAQA (Eeg 400-00813A)

QAYBTA II - HANTIDA SHAKHSI AHAANEED

Qor liiska dhamaan hantida aad leedahay iyo/ama dhinaca kale leeyahay. Marka aad qiyaasayso qiimaha suuqa, fadlan isticmaal xadiga aad caadiyan heli karto hadii aad iibiso maanta. Ha isticmaalin qiimaha soo iibsiga ama qiimo badal ah.

| Sharaxa Shayada | Qiimaha Suuqa | Sax hadii Shayga Aad Adigu Hayso | Daynta Hantida lagu Qaatay | Qofka Bixinaya Daynta |
|-----------------------------------|---------------|----------------------------------|----------------------------|-----------------------|
| Waxyaalaha dumarka isku qurxiyaan | | | | |
| Alaabaad Qaali ah | | | | |
| Farshaxan | | | | |
| Qoryo | | | | |
| Shilimaan/Tigidho | | | | |
| Agab | | | | |
| Wax La Uruuriyo | | | | |
| Biyaano/Agab Muusig | | | | |
| China/Crystal/Jaandi | | | | |
| Alaabta korontada ku shaqaysa | | | | |
| Qalabka elektorooniga ah | | | | |
| Agabka guriga | | | | |
| Kombuyuutaro | | | | |
| Wax Kale: | | | | |
| a. | | | | |
| b. | | | | |
| c. | | | | |

QAYBTA III - GAADIID iyo DOONYO

"Qiimaha suuqa" ee baabuurta waxaa weeye qiimaha lagu gado ee tafaariiqda ee lagu sheegey Buuga Buluuga ah ee NADA ama tilmaame qiime oo la mid ah oo kale.

| Haystaha Booska | Sharaxa Gaadiidka (<i>Sanadka, Shirkada, Nooca</i>) | Qiimaha Suuqa | Xadiga Amaahda Lagu Leeyahay | Raasamaalka (<i>Qiimaha oo laga jaray Daynta</i>) |
|-----------------|---|---------------|------------------------------|---|
| | Gaadhi lambar 1 | | | |
| | Gaadhi lambar 2 | | | |
| | Gaadhi xamuul lambar 1 | | | |
| | Gaadhi xamuul lambar 2 | | | |
| | Mooto lambar 1 | | | |
| | Mooto lambar 2 | | | |
| | Dooni lambar 1 | | | |
| | Dooni lambar 2 | | | |
| | Gaadhiga barafka lambar 1 | | | |
| | Gaadhiga barafka lambar 2 | | | |
| | ATV lambar 1 | | | |
| | ATV lambar 2 | | | |
| | Gaadhi dalxiis | | | |
| | RV | | | |
| | Diyaarad | | | |
| | Gaadiid Kale: | | | |
| | a. | | | |
| | b. | | | |

QAYBTA IV - MULKIILIYAD GANACSI

| Mulkiile | Magaca Ganacsiga, Nooca Hawlaha Ganacsi iyo Qaab Dhismeedka Sharci ee Ganacsiga (<i>tus., Ganacsi qof kaliya, Shuraako, Shirkad Shuraako ah oo Wayn, Shuraako S</i>) | % aad ku Leedahay | Taariikhda Qiimaynta Ugu Danbaysa | Qiimaha Suuqa Caddaaladda ah |
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Waan Inaad Ku Lifaaqdaa f ama m 400-00813 Lifaqa Iskaa U Shaqaysiga ama Jadwal C iyo/ama Foomka K-1 ee labadii (2) sano ee lasoo dhaafay cashuur celinta federaalka ee wixii ganacsi ah ee aad ka heshey dakhli ama uu kaasoo galay dakhli, faa'ido, qaybin, dakhli la mid ah, iwm.

QAYBTA V - MAALGELIN

| Mulkiile | Nooca Maalgelinta <i>(Saamiyo, Curaaro, Annuities, Mutual Funds, Amaanooyin, iwm)</i> | Sharraxaad <i>(Magaca Shirkada, Sanduuqa, Bangiga, Amaano iyo Amaano-haye, iwm.)</i> | Tirada Saamiyada | Qiimaha Suuqa |
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QAYBTA VI - XISAAB BANGI iyo KAASH

| Mulkiile | NOOCA AKAWNKA | Bangiga | Baaqiga Wakhtigan |
|----------|--|---------|-------------------|
| | Akawnka Shaqeyya Maalinwalba lambar 1 | | |
| | Akawnka Shaqeyya Maalinwalba lambar 2 | | |
| | Akawnka Kaydka lambar 1 | | |
| | Akawnka Kaydka lambar 2 | | |
| | Xisaabta Suuqa Lacagta lambar 1 | | |
| | Xisaabta Suuqa Lacagta lambar 2 | | |
| | Lacag cadaan ah oo aad haysato | | |
| | Sanduuqyada Kuuliyada ee Bilaa Cashuurta ah ama xisaabaadka Kaydka Kuuliyada ee Kale | | |
| | Akawnada Kaydka ee Caafimaadka | | |
| | Akawnada Kale | | |

QAYBTA VII - AKAWNADA/LACAGTA LOO HAYO GUNADAADA AMA LOO HAYO GUNADA DHINACA KALE

| Dhaxal ama Kayd | Magaca Cida Qaadanaaya | Nooca Akawnka | Qiimaha Wakhtigan |
|-----------------|------------------------|---------------|-------------------|
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QAYBTA VIII - CAYMISKA NOLOSHA

| Magaca Cida Caymiska Ku Jirta | Cida Qaadanaaysa | Shirkada | Qiimaha Muuqda | Baaqiga Daynta | Qiimaha Lacagta |
|----------------------------------|------------------|----------|-------------------|-------------------|-----------------|
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QAYBTA IX - AKAWNADA HAWLGABKA

| Mulkiile | NOOCA AKAWNKA | Hay'ada Dhaqaale | Qiimaha |
|----------|---------------------------------------|------------------|---------|
| | IRA #1 | | |
| | IRA #2 | | |
| | 401(k) #1 | | |
| | 401(k) #2 | | |
| | 403(b) | | |
| | TIAA/CREF | | |
| | Keogh | | |
| | TDSP | | |
| | TSA | | |
| | Wadaagid Faa'ido | | |
| | Barnaamijka Kaydka & Sekiyyuritiga | | |
| | Magdhaw Dib loo Dhigay | | |
| | Wax kale | | |
| | Wax kale | | |

QAYBTA X - LACAGTA HAWLGABKA

| Mulkiile | NOOCA LACAGTA HAWLGABKA | Maamulaha Lacagta Hawlgabka | Qiimaha |
|----------|----------------------------------|-----------------------------|---------|
| | Gunada La Qeexay | | |
| | Kaalada La Qeexay | | |
| | Gunada La Bartilmaameedsanayo | | |
| | Lacagta Hawlgabka Ciidanka | | |
| | SEP | | |