

# AB TAX BULLETIN 2025

This booklet is a summary of useful tax information for various AB funds. It is intended to assist you, as an investor, in the preparation of your 2025 Federal and State tax returns. We recommend you consult your tax advisor for assistance with how this information will impact your specific tax situation.

## AB Tax Forms

### 1099-DIV

For investors who received dividends and/or capital gain distributions in 2025, their Form 1099-DIV could reflect one or more of the following:

- Box 1a Total ordinary dividends
- Box 1b Qualified dividends
- Box 2a Total capital gain distributions
- Box 2b Unrecap. Sec. 1250 gain
- Box 2d Collectibles (28%) gain
- Box 2e Section 897 ordinary dividends
- Box 2f Section 897 capital gain
- Box 3 Nondividend distributions
- Box 4 Federal income tax withheld
- Box 5 Section 199A dividends
- Box 6 Investment Expenses
- Box 7 Foreign tax paid
- Box 9 Cash liquidation distributions
- Box 10 Noncash liquidation distributions
- Box 11 FATCA filing requirement
- Box 12 Exempt-interest dividends
- Box 13 Specified private activity bond interest dividends
- Box 14 State
- Box 15 State identification no.
- Box 16 State tax withheld

Whether reinvested in additional shares or taken in cash, mutual fund shareholders in non-retirement accounts are responsible for taxes on all income dividends and capital gains distributions.

For federal income tax purposes, the Fund's distribution of income dividends and short-term capital gains will be taxable to you as ordinary income. Distributions of long-term capital gains generally will be taxable to you as long-term capital gains at the prevailing capital gains tax rate. Market discounts on tax-exempt bonds and swap gains are taxable as ordinary income.

Under current tax legislation, distributions from a mutual fund may be treated as "qualified dividend income" (QDI), generally taxable to individuals at the reduced maximum rate of 20%, provided that the Fund satisfies certain holding period and other requirements. In addition, an individual must meet certain holding period requirements with respect to the shares of the Fund in order to take advantage of the reduced maximum 20% qualified dividend income tax rate. QDI does not generally apply to fixed income funds.

## Non-Taxable Distributions

For certain Funds, a portion of the dividends paid during the

2025 calendar year may have been designated as a nondividend distribution. These nondividend distributions are reflected in Box 3 of your 2025 Form 1099-DIV or substitute Form 1099.

In addition, the AB website has a "Tax Center" location where you may view current and historical reporting of Funds that had nondividend distributions and other Fund corporate actions that may affect a shareholder's cost basis.

## Municipal Bond Funds

Market discount on tax-exempt bonds, as well as swap gains, are recognized as taxable income to shareholders. Taxable distributions will be reflected in Box 1a and/or 2a of your 2025 Form 1099-DIV or substitute Form 1099. Exempt-interest dividends and dividends subject to alternative minimum tax are reported in boxes 10 and 11, respectively, on Form 1099-DIV.

## Additional Information

Some states and local municipalities allow taxpayers to exclude from their gross income calculation interest income dividends (but not capital gains distributions) derived from certain Federal obligations.

Included in this booklet is a schedule displaying the sources of the respective Fund's income dividends, which may be of use to you depending on the tax law prescribed within your individual state or local taxing authority. The appropriate percentages should be applied to the dividends received by you.

## Ordering Duplicate Tax Forms

You can obtain a duplicate tax form by visiting our website at [www.abfunds.com/go/login](http://www.abfunds.com/go/login).

## TurboTax® and H&R Block®

Do your taxes online! AB shareholders can utilize TurboTax and H&R Block to import 1099 data, which is viewable once logged into your account at [www.abfunds.com/go/login](http://www.abfunds.com/go/login).

*TurboTax and H&R Block, among others, are registered trademarks and/or service marks in the United States and other countries.*

## Contact Us

If you have any questions, please contact Client Services at 800.221.5672 between 8:30 a.m. and 6:30 p.m., ET.

Visit us at [www.abfunds.com](http://www.abfunds.com).

## Did You Know

Many state unclaimed property laws require shareholders to demonstrate an awareness of their accounts by maintaining a valid address and establishing contact with their mutual fund companies. To establish state-mandated contact with AB, you can log into your account at [www.abfunds.com/go/login](http://www.abfunds.com/go/login)

## Investment Products Offered:

- Are Not FDIC Insured
- May Lose Value
- Are Not Bank Guaranteed

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## DIVIDENDS RECEIVED DEDUCTION PERCENTAGES

These percentages reflect the amount of ordinary dividends eligible for the 70% dividends received deduction for corporate shareholders.

Fund Name	Fund Number(s)	Percent Qualifying for Deduction
AB Disruptors ETF	1002	91.24%
AB International Low Volatility Equity ETF	1014	1.76%
AB US High Dividend ETF	1004	72.84%
AB US Large Cap Strategic Equities ETF	1006	100.00%
AB US Low Volatility Equity ETF	1003	97.63%

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## FOREIGN TAXES

The Funds listed below have qualified to "pass-through" their foreign taxes. Accordingly, the information below reflects the amount of foreign taxes that each Fund is passing through to their shareholders. You may choose to deduct your portion of the taxes in computing your taxable income. Alternatively, it may be beneficial for you to forgo the deduction and to take a credit against your tax liability. These deductions or credits may be subject to limitations under the tax law. Please consult your tax advisor regarding the appropriate treatment of foreign taxes paid.

Fund Name (Fund Numbers)	Class of Shares	Payable Date	Net Dividend Per Share	Foreign Taxes Paid Per Share*	Gross Dividend Per Share
AB Active ETFs, Inc. – AB Emerging Markets Opportunities ETF (1017)		12/18/25	\$ 0.1112	\$ 0.0119	\$ 0.1231
AB Active ETFs, Inc. – AB International Low Volatility Equity ETF (1014)		12/18/25	\$ 0.6822	\$ 0.0710	\$ 0.7532

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## QUALIFIED DIVIDEND INFORMATION

Below are the funds that paid qualified dividends and the qualified dividend percentage of their total ordinary dividends. (Please note: In general, fixed income funds do not generate qualified dividends.) If applicable, qualified dividends will be reflected in Box 1b of your Form 1099-DIV.

Fund Name	Fund Number(s)	Qualified Dividend Percentage
AB Disruptors ETF	1002	91.24%
AB Emerging Markets Opportunities ETF	1017	100.00%
AB International Low Volatility Equity ETF	1014	100.00%
AB US Equity ETF	1022	46.82%
AB US High Dividend ETF	1004	75.81%
AB US Large Cap Strategic Equities ETF	1006	100.00%
AB US Low Volatility Equity ETF	1003	98.72%

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# AB ETF TAX BULLETIN 2025

## INCOME PERCENTAGES BY SECURITY TYPE

Certain AB Exchange-Traded Funds invest in obligations of the United States and obligations guaranteed by the United States or an agency or instrumentality of the United States ("Federal Obligations"). The information below summarizes the percentages of income received by various AB Exchange-Traded Funds from Federal Obligations.

Open End Fund Name*	Qualifying U.S. Government Sources:				Non-Qualifying Sources:					Totals
	U.S. Treasury Securities	FHLB Securities (a)	FFCB Securities (b)	SLMA Securities (c)	GNMA Securities (d)	FNMA Securities (e)	FHLMC Securities (f)	Other U.S. Gov't Agencies	Non-U.S. Gov't Securities	
AB Active ETFs, Inc. – AB California Intermediate Municipal ETF	0.02%	0.01%	0.00%	0.00%	0.00%	0.01%	0.57%	0.00%	99.39%	100.00%
AB Active ETFs, Inc. – AB Core Bond ETF	29.52%	1.25%	0.00%	0.00%	1.26%	14.81%	9.91%	0.00%	43.25%	100.00%
AB Active ETFs, Inc. – AB Core Plus Bond ETF	37.13%	0.00%	0.00%	0.00%	0.39%	2.04%	1.27%	0.00%	59.17%	100.00%
AB Active ETFs, Inc. – AB New York Intermediate Municipal ETF	0.15%	0.03%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	99.80%	100.00%
AB Active ETFs, Inc. – AB Short Duration High Yield ETF	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	99.99%	100.00%
AB Active ETFs, Inc. – AB Short Duration Income ETF	23.71%	0.00%	0.00%	0.00%	0.40%	3.69%	1.07%	0.00%	71.13%	100.00%
AB Active ETFs, Inc. – AB Tax-Aware Intermediate Municipal ETF	0.88%	0.40%	0.03%	0.00%	0.00%	0.03%	0.07%	0.00%	98.59%	100.00%
AB Active ETFs, Inc. – AB Tax-Aware Long Municipal ETF	0.27%	0.21%	0.01%	0.00%	0.00%	0.01%	0.02%	0.00%	99.48%	100.00%
AB Active ETFs, Inc. – AB Tax-Aware Short Duration Municipal ETF	1.51%	0.58%	0.04%	0.00%	0.00%	0.21%	0.28%	0.00%	97.38%	100.00%
AB Active ETFs, Inc. – AB Ultra Short Income ETF	33.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	66.66%	100.00%

\* Funds not listed did not hold the above securities

(a) Federal Home Loan Bank  
 (b) Federal Farm Credit Bank

(c) Student Loan Marketing Association  
 (d) Government National Mortgage Association

(e) Federal National Mortgage Association  
 (f) Federal Home Loan Mortgage Corporation

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