

Wash sale detection summary

This report identifies wash sales triggered under IRC §1091 across all connected brokerage accounts for tax year 2025. The disallowed loss has been added to the replacement lot cost basis. Form 8949 entries are pre-filled with code W in column (f) and the column (g) adjustment ready to file.

1 wash sale detected - 100 sh TSLA - \$6,000.00 disallowed loss - Cross-broker (Schwab to Fidelity)

Realized losses (gross)	Disallowed (wash sales)	Net deductible losses	Basis adjustment carried forward
-\$6,000.00	\$6,000.00	\$0.00	+\$6,000.00

Wash sale detection detail

Security	Disposal	Replacement	Gap (days)	Status	Disallowed
100 sh TSLA (US88160R1014)	Schwab 2025-09-15 Sell at \$240 Proceeds \$24,000 Cost basis \$30,000	Fidelity 2025-10-08 Buy at \$250 Cost \$25,000	23 (within 61-day window)	WASH SALE triggered IRC 1091	\$6,000.00

Why this is a wash sale: The Schwab disposal closed at a \$6,000 loss on 2025-09-15. The Fidelity purchase on 2025-10-08 of the same CUSIP (US88160R1014, substantially identical) falls 23 days after the disposal, inside the 30-day post-sale window of IRC §1091. Per IRS guidance, the rule applies to the taxpayer, not the broker, so the cross-broker pattern triggers a wash sale that neither Schwab's nor Fidelity's 1099-B individually reports.

Replacement lot basis adjustment

	Amount
Fidelity lot original cost basis (100 sh at \$250)	\$25,000.00
Disallowed loss carried over from Schwab disposal	+\$6,000.00
Adjusted cost basis (IRC 1091, IRC 1223(3) holding period carries over)	\$31,000.00

Form 8949 entry - Part I, Box A (short-term, basis reported)

Pre-filled row for the Schwab disposal with the wash sale code and adjustment. Enter the row in the appropriate Form 8949 part (A/B/C short-term, D/E/F long-term) based on your 1099-B box assignment.

(a) Description	(b) Acquired	(c) Sold	(d) Proceeds	(e) Cost basis	(f) Code	(g) Adjustment	(h) Gain / loss
100 sh TSLA	2024-12-04	2025-09-15	\$24,000.00	\$30,000.00	W	+\$6,000.00	\$0.00

How to read this row: Column (f) carries the IRS code **W** identifying a wash sale (per the Form 8949 instructions). Column (g) shows the disallowed loss as a **positive** \$6,000 adjustment, which the IRS adds back to bring column (h) gain or loss to \$0 for tax year 2025. The \$6,000 of economic loss is recovered when the Fidelity replacement lot is eventually sold at its \$31,000 adjusted basis.

Schedule D rollup - Tax year 2025

	Proceeds (d)	Cost basis (e)	Adjustment (g)	Gain/loss (h)
Part I - Short-term totals (Form 8949 Box A)	\$24,000.00	\$30,000.00	+\$6,000.00	\$0.00
Part II - Long-term totals (Form 8949 Box D)	\$0.00	\$0.00	\$0.00	\$0.00
Line 16: Total net capital gain or loss				\$0.00

Multi-year recovery tracker

Tax year	Event	Effect
2025	Schwab disposal at -\$6,000, Fidelity wash sale disallowed (code W). Fidelity basis steps up to \$31,000.	
2026	Fidelity lot held all year, no triggering trades	No action. Adjusted basis \$31,000 carries.
2027	Fidelity lot sold for \$30,000	\$30,000 proceeds, \$31,000 adjusted basis = -\$1,000 realized loss. Original \$6,000

About this sample. This PDF is an illustrative sample of the wash sale tracker output. The trades, account names, and taxpayer are fictional. The numbers match the worked example shown at allinvestview.com/wash-sale-tracker/. The AllInvestView wash sale tracker is read-only on every broker connection; no trades are executed on your behalf. This report does not constitute tax advice. Consult a qualified tax professional before filing.