2024 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/17/2025

General Information

Name: Hon Mark Francis Carpanini

CONFIDENTIAL

PID 70134

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (10Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of December 31, 2024 was $ 5,688,661.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds $1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is $ 50,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

Description of Asset	Value of Asset
See Schedule 1 with Attachments	$ 5,688,661.00
See Attached	

Filed with COE: 06/17/2025

Liabilities

LIABILITIES IN EXCESS OF $1,000:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2024 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☑ I elect to file a copy of my 2024 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding $1,000	Address of Source of Income	Amount
see tax return	see attached	$ 371,918.00
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
See Attached			

Filed with COE: 06/17/2025

Interests in Specified Businesses

Business Entity # 1
N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Mark Francis Carpanini

Digitally signed: **06/17/2025**

Filed with COE: 06/17/2025

Form 1040 — U.S. Individual Income Tax Return 2024

Department of the Treasury—Internal Revenue Service | OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning ..... , 2024, ending ..... , 20..... | See separate instructions.

Your first name and middle initial: MARK F	Last name: CARPANINI
If joint return, spouse's first name and middle initial: [redacted]	Last name: CARPANINI
Your social security number: [redacted]	Spouse's social security number: [redacted]
Home address (number and street). If you have a P.O. box, see instructions: [redacted]	Apt. no.
City, town, or post office. If you have a foreign address, also complete spaces below: [redacted]	State: [redacted] ZIP code: [redacted]
Foreign country name	Foreign province/state/county / Foreign postal code

Presidential Election Campaign: Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status (Check only one box.)
- ☐ Single
- ☐ Head of household (HOH)
- ☒ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS)
- ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: .....

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): .....

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ..... ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☒ Were born before January 2, 1960 ☐ Are blind Spouse: ☒ Was born before January 2, 1960 ☐ Is blind

Dependents (see instructions):

If more than four dependents, see instr. and check here ☐	(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	1a	Total amount from Form(s) W-2, box 1 (see instructions)				1a	171,692
	b	Household employee wages not reported on Form(s) W-2				1b	
	c	Tip income not reported on line 1a (see instructions)				1c	
	d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)				1d	
	e	Taxable dependent care benefits from Form 2441, line 26				1e	
	f	Employer-provided adoption benefits from Form 8839, line 29				1f	
	g	Wages from Form 8919, line 6				1g	
	h	Other earned income (see instructions)				1h	
	i	Nontaxable combat pay election (see instructions)	1i				
	z	Add lines 1a through 1h				1z	171,692
Attach Sch. B if required.	2a	Tax-exempt interest	2a		b Taxable interest	2b	37,249
	3a	Qualified dividends	3a	22,544	b Ordinary dividends	3b	44,064
	4a	IRA distributions	4a	2,655	b Taxable amount	4b	1,910
	5a	Pensions and annuities	5a		b Taxable amount	5b	50,176
	6a	Soc. sec. ben.	6a	73,727	b Taxable amount	6b	62,668
	c	If you elect to use the lump-sum election method, check here (see instructions) ☐					
	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐				7	4,159
	8	Additional income from Schedule 1, line 10				8	0
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income				9	371,918
	10	Adjustments to income from Schedule 1, line 26				10	0
	11	Subtract line 10 from line 9. This is your adjusted gross income				11	371,918
	12	Standard deduction or itemized deductions (from Schedule A)				12	32,300
	13	Qualified business income deduction from Form 8995 or Form 8995-A				13	
	14	Add lines 12 and 13				14	32,300
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income				15	339,618

Standard Deduction for—
- Single or Married filing separately, $14,600
- Married filing jointly or Qualifying surviving spouse, $29,200
- Head of household, $21,900
- If you checked any box under Standard Deduction, see instructions.

Form 1040 (2024) MARK F & [redacted] CARPANINI [redacted] Page 2

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	65,190
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	65,190
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	310
	21	Add lines 19 and 20		21	310
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	64,880
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	3,248
	24	Add lines 22 and 23. This is your **total tax**		24	68,128
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 31,165		
	b	Form(s) 1099	25b 20,118		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	51,283
If you have a qualifying child, attach Sch. EIC.	26	2024 estimated tax payments and amount applied from 2023 return		26	8,800
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	60,083
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐		35a	
Direct deposit? See instructions.	b	Routing number	c Type: ☐ Checking ☐ Savings		
	d	Account number			
	36	Amount of line 34 you want **applied to your 2025 estimated tax**	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions		37	8,107
	38	Estimated tax penalty (see instructions)	38 62		

Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions ☒ Yes. Complete below. ☐ No

Designee's name JAMES C ARMSTRONG, CPA Phone no. 863-968-1010 Personal identification number (PIN) [redacted]

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instr.)
		JUDGE	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation [redacted]	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)
Phone no.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
JAMES C ARMSTRONG, CPA	JAMES C ARMSTRONG, CPA	04/07/25	P00144219	☐ Self-employed

Firm's name HARDING BELL INTERNATIONAL, INC. Phone no. 863-968-1010

Firm's address 113 PONTOTOC PLAZA AUBURNDALE FL 33823-3439 Firm's EIN 59-3672993

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2024)

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074
2024
Attachment Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR
MARK F & [redacted] CARPANINI

Your social security number
[redacted]

For 2024, enter the amount reported to you on Form(s) 1099-K that was included in error or for personal items sold at a loss

Note: The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transaction. See *www.irs.gov/1099*.

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes			1	
2a	Alimony received			2a	
b	Date of original divorce or separation agreement (see instructions):				
3	Business income or (loss). Attach Schedule C			3	
4	Other gains or (losses). Attach Form 4797			4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E			5	0
6	Farm income or (loss). Attach Schedule F			6	
7	Unemployment compensation			7	
8	Other income:				
a	Net operating loss	8a	( )		
b	Gambling	8b			
c	Cancellation of debt	8c			
d	Foreign earned income exclusion from Form 2555	8d	( )		
e	Income from Form 8853	8e			
f	Income from Form 8889	8f			
g	Alaska Permanent Fund dividends	8g			
h	Jury duty pay	8h			
i	Prizes and awards	8i			
j	Activity not engaged in for profit income	8j			
k	Stock options	8k			
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l			
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m			
n	Section 951(a) inclusion (see instructions)	8n			
o	Section 951A(a) inclusion (see instructions)	8o			
p	Section 461(l) excess business loss adjustment	8p			
q	Taxable distributions from an ABLE account (see instructions)	8q			
r	Scholarship and fellowship grants not reported on Form W-2	8r			
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	( )		
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t			
u	Wages earned while incarcerated	8u			
v	Digital assets received as ordinary income not reported elsewhere. See instructions	8v			
z	Other income. List type and amount:	8z			
9	Total other income. Add lines 8a through 8z			9	
10	Combine lines 1 through 7 and 9. This is your **additional income.** Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8			10	0

SCHEDULE 2
(Form 1040)
Department of the Treasury
Internal Revenue Service

Additional Taxes

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074
2024
Attachment Sequence No. **02**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR
MARK F & [redacted] CARPANINI

Your social security number
[redacted]

Part I Tax

1	Additions to tax:			
a	Excess advance premium tax credit repayment. Attach Form 8962	1a		
b	Repayment of new clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part II. Attach Form 8936 and Schedule A (Form 8936)	1b		
c	Repayment of previously owned clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part IV. Attach Form 8936 and Schedule A (Form 8936)	1c		
d	Recapture of net EPE from Form 4255, line 2a, column (l)	1d		
e	Excessive payments (EP) from Form 4255. Check applicable box and enter amount (i) ☐ Line 1a, column (n) (ii) ☐ Line 1c, column (n) (iii) ☐ Line 1d, column (n) (iv) ☐ Line 2a, column (n)	1e		
f	20% EP from Form 4255. Check applicable box and enter amount. See instructions. (i) ☐ Line 1a, column (o) (ii) ☐ Line 1c, column (o) (iii) ☐ Line 1d, column (o) (iv) ☐ Line 2a, column (o)	1f		
y	Other additions to tax (see instructions): _____	1y		
z	Add lines 1a through 1y		1z	
2	Alternative minimum tax. Attach Form 6251		2	
3	Add lines 1z and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17		3	

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE		4	
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5		
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6		
7	Total additional social security and Medicare tax. Add lines 5 and 6		7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐		8	
9	Household employment taxes. Attach Schedule H		9	
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required		10	
11	Additional Medicare Tax. Attach Form 8959		11	
12	Net investment income tax. Attach Form 8960		12	3,248
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12		13	
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares		14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over $150,000		15	
16	Recapture of low-income housing credit. Attach Form 8611		16	

(continued on page 2)

MARK F & [redacted] CA[illegible]ANINI [redacted]

Part II Other Taxes *(continued)*

17	Other additional taxes:			
a	Recapture of other credits. List type, form number, and amount: _____	17a		
b	Recapture of federal mortgage subsidy, if you sold your home see instructions	17b		
c	Additional tax on HSA distributions. Attach Form 8889	17c		
d	Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889	17d		
e	Additional tax on Archer MSA distributions. Attach Form 8853	17e		
f	Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	17f		
g	Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property	17g		
h	Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A	17h		
i	Compensation you received from a nonqualified deferred compensation plan described in section 457A	17i		
j	Section 72(m)(5) excess benefits tax	17j		
k	Golden parachute payments	17k		
l	Tax on accumulation distribution of trusts	17l		
m	Excise tax on insider stock compensation from an expatriated corporation	17m		
n	Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866	17n		
o	Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR	17o		
p	Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund	17p		
q	Any interest from Form 8621, line 24	17q		
z	Any other taxes. List type and amount: _____	17z		
18	Total additional taxes. Add lines 17a through 17z		18	
19	Recapture of net EPE from Form 4255, line 1d, column (l)		19	
20	Section 965 net tax liability installment from Form 965-A	20		
21	Add lines 4, 7 through 16, 18, and 19. These are your **total other taxes.** Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b		21	3,248

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Credits and Payments

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074
2024
Attachment Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR: **MARK F & [redacted] CARPANINI**

Your social security number: [redacted]

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required			1	310
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441			2	
3	Education credits from Form 8863, line 19			3	
4	Retirement savings contributions credit. Attach Form 8880			4	
5a	Residential clean energy credit from Form 5695, line 15			5a	
b	Energy efficient home improvement credit from Form 5695, line 32			5b	
6	Other nonrefundable credits:				
a	General business credit. Attach Form 3800	6a			
b	Credit for prior year minimum tax. Attach Form 8801	6b			
c	Adoption credit. Attach Form 8839	6c			
d	Credit for the elderly or disabled. Attach Schedule R	6d			
e	Reserved for future use	6e			
f	Clean vehicle credit. Attach Form 8936	6f			
g	Mortgage interest credit. Attach Form 8396	6g			
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h			
i	Qualified electric vehicle credit. Attach Form 8834	6i			
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j			
k	Credit to holders of tax credit bonds. Attach Form 8912	6k			
l	Amount on Form 8978, line 14. See instructions	6l			
m	Credit for previously owned clean vehicles. Attach Form 8936	6m			
z	Other nonrefundable credits. List type and amount: _____	6z			
7	Total other nonrefundable credits. Add lines 6a through 6z			7	
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20			8	310

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962			9	
10	Amount paid with request for extension to file (see instructions)			10	
11	Excess social security and tier 1 RRTA tax withheld			11	
12	Credit for federal tax on fuels. Attach Form 4136			12	
13	Other payments or refundable credits:				
a	Form 2439	13a			
b	Section 1341 credit for repayment of amounts included in income from earlier years	13b			
c	Net elective payment election amount from Form 3800, Part III, line 6, column (j)	13c			
d	Deferred amount of net 965 tax liability (see instructions)	13d			
z	Other refundable credits (see instructions): _____	13z			
14	Total other payments or refundable credits. Add lines 13a through 13z			14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31			15	

SCHEDULE B (Form 1040)

Department of the Treasury
Internal Revenue Service

Interest and Ordinary Dividends

Attach to Form 1040 or 1040-SR.
Go to *www.irs.gov/ScheduleB* for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment Sequence No. 08

Name(s) shown on return
MARK F & [redacted] CARPANINI

Your social security number
[redacted]

Part I Interest

(See instructions and the Instructions for Form 1040, line 2b.)

Note: If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

		Amount
1	List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address:	
	GOLDMAN SACHS BANK USA [redacted]	170
	MIDFLORIDA CREDIT UNION	1,778
	MIDFLORIDA CREDIT UNION	10
	CHARLES SCHWAB [redacted]	10
	CHARLES SCHWAB [redacted]	162
	CHARLES SCHWAB [redacted]	29,146
	CHARLES SCHWAB [redacted]	42
	CHARLES SCHWAB [redacted]	5,902
	CHARLES SCHWAB [redacted]	29
2	Add the amounts on line 1	37,249
3	Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b	37,249

Note: If line 4 is over $1,500, you must complete Part III.

Part II Ordinary Dividends

(See instructions and the Instructions for Form 1040, line 3b.)

Note: If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

		Amount
5	List name of payer:	
	CHARLES SCHWAB [redacted]	2,854
	CHARLES SCHWAB [redacted]	16,915
	CHARLES SCHWAB [redacted]	17,271
	CHARLES SCHWAB [redacted]	7,024
6	Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b	44,064

Note: If line 6 is over $1,500, you must complete Part III.

Part III Foreign Accounts and Trusts

You must complete this part if you (a) had over $1,500 of taxable interest or ordinary dividends; (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

		Yes	No
7a	At any time during 2024, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions		X
	If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements		
b	If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) is (are) located:		
8	During 2024, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions		X

Caution: If required, failure to file FinCEN Form 114 may result in substantial penalties. Additionally, you may be required to file Form 8938, Statement of Specified Foreign Financial Assets. See instructions.

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

Attach to Form 1040, 1040-SR, or 1040-NR.
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.
Go to *www.irs.gov/ScheduleD* for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment Sequence No. 12

Name(s) shown on return: MARK F & [redacted] CARPANINI

Your social security number: [redacted]

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ Yes ☒ No
If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

Part I Short-Term Capital Gains and Losses — Generally Assets Held One Year or Less (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked				

4	Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824	4	
5	Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	5	
6	Short-term capital loss carryover. Enter the amount, if any, from line 8 of your **Capital Loss Carryover Worksheet** in the instructions	6	( )
7	**Net short-term capital gain or (loss).** Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back	7	0

Part II Long-Term Capital Gains and Losses — Generally Assets Held More Than One Year (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b	128,437	98,381		30,056
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked	38	0	0	38
10 Totals for all transactions reported on Form(s) 8949 with Box F checked				

11	Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	11	
12	Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	12	
13	Capital gain distributions. See the instructions	13	
14	Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	14	(25,935)
15	**Net long-term capital gain or (loss).** Combine lines 8a through 14 in column (h). Then, go to Part III on the back	15	4,159

MARK F & [redacted] CAR[illegible]ANINI [redacted]

Part III Summary

16	Combine lines 7 and 15 and enter the result	16	4,159

- If line 16 is a **gain**, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 17 below.
- If line 16 is a **loss**, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22.
- If line 16 is **zero**, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7. Then, go to line 22.

17 Are lines 15 and 16 **both** gains?

- [X] **Yes.** Go to line 18.
- [ ] **No.** Skip lines 18 through 21, and go to line 22.

18	If you are required to complete the **28% Rate Gain Worksheet** (see instructions), enter the amount, if any, from line 7 of that worksheet	18	
19	If you are required to complete the **Unrecaptured Section 1250 Gain Worksheet** (see instructions), enter the amount, if any, from line 18 of that worksheet	19	

20 Are lines 18 and 19 both zero or blank and you are not filing Form 4952?

- [X] **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 16. **Don't** complete lines 21 and 22 below.
- [ ] **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Don't** complete lines 21 and 22 below.

21 If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7, the **smaller** of:

- The loss on line 16; or
- ($3,000), or if married filing separately, ($1,500)

21 ( )

Note: When figuring which amount is smaller, treat both amounts as positive numbers.

22 Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a?

- [ ] **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 16.
- [ ] **No.** Complete the rest of Form 1040, 1040-SR, or 1040-NR.

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on other side | Social security number or taxpayer identification number

MARK F & [redacted] CARPANINI | [redacted]

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part II **Long-Term.** Transactions involving capital assets you held more than 1 year are generally long-term (see instructions). For short-term transactions, see page 1.

Note: You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 8a; you aren't required to report these transactions on Form 8949 (see instructions).

You *must* check Box D, E, *or* F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- [ ] **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- [X] **(E)** Long-term transactions reported on Form(s) 1099-B showing basis wasn't reported to the IRS
- [ ] **(F)** Long-term transactions not reported to you on Form 1099-B

1 (a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see *Column (e)* in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions. (f) Code(s) from instructions	(g) Amount of adjustment	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
BLOCK INC	VARIOUS	12/25/24	38	0			38
2 **Totals.** Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked)			38	0		0	38

Note: If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

D

CARP2942K 04/07/2025 2:55 PM

SCHEDULE E (Form 1040)

Department of the Treasury
Internal Revenue Service

Supplemental Income and Loss

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)

Attach to Form 1040, 1040-SR, 1040-NR, or 1041.

Go to *www.irs.gov/ScheduleE* for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment Sequence No. 13

Name(s) shown on return

Your social security number

MARK F & [redacted] CARPANINI

[redacted]

Part I Income or Loss From Rental Real Estate and Royalties

Note: If you are in the business of renting personal property, use **Schedule C**. See instructions. If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

A	Did you make any payments in 2024 that would require you to file Form(s) 1099? See instructions	☐ Yes	☒ No	
B	If "Yes," did you or will you file required Form(s) 1099?	☐ Yes	☐ No	

1a Physical address of each property (street, city, state, ZIP code)

A	7400 RIDGEWOOD AVE #511, CAPE CANAVERAL, FL 32920
B	
C	

1b Type of Property (from list below)		2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.		Fair Rental Days	Personal Use Days	QJV
A	3		A	164	15	☐
B			B			☐
C			C			☐

Type of Property:

1 Single Family Residence 3 Vacation/Short-Term Rental 5 Land 7 Self-Rental
2 Multi-Family Residence 4 Commercial 6 Royalties 8 Other (describe)

Income:		Properties: A	B	C
3 Rents received	3	26,033		
4 Royalties received	4			
Expenses:				
5 Advertising	5			
6 Auto and travel (see instructions)	6			
7 Cleaning and maintenance	7	284		
8 Commissions	8			
9 Insurance	9	2,732		
10 Legal and other professional fees	10	394		
11 Management fees	11	5,988		
12 Mortgage interest paid to banks, etc. (see instructions)	12			
13 Other interest	13			
14 Repairs	14	143		
15 Supplies	15	286		
16 Taxes	16	1,414		
17 Utilities	17	489		
18 Depreciation expense or depletion	18	5,416		
19 Other (list) SEE STATEMENT 1	19	12,032		
20 Total expenses. Add lines 5 through 19	20	29,178		
21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file **Form 6198**	21	-3,145		
22 Deductible rental real estate loss after limitation, if any, on **Form 8582** (see instructions)	22	(0)	( )	( )

23a Total of all amounts reported on line 3 for all rental properties	23a	26,033	
b Total of all amounts reported on line 4 for all royalty properties	23b		
c Total of all amounts reported on line 12 for all properties	23c		
d Total of all amounts reported on line 18 for all properties	23d	5,416	
e Total of all amounts reported on line 20 for all properties	23e	29,178	

24 **Income.** Add positive amounts shown on line 21. **Do not** include any losses	24	0
25 **Losses.** Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	25	( )
26 **Total rental real estate and royalty income or (loss).** Combine lines 24 and 25. Enter the result here. If Parts II, III, and IV, and line 40 on page 2 do not apply to you, also enter this amount on Schedule 1 (Form 1040), line 5. Otherwise, include this amount in the total on line 41 on page 2	26	

Form **1116**

Department of the Treasury
Internal Revenue Service

Foreign Tax Credit
(Individual, Estate, or Trust)

Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.
Go to *www.irs.gov/Form1116* for instructions and the latest information.

OMB No. 1545-0121
2024
Attachment Sequence No. **19**

Name: **MARK F CARPANINI**

Identifying number as shown on page 1 of your tax return: [redacted]

Use a separate Form 1116 for each category of income listed below. See *Categories of Income* in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.

a ☐ Section 951A category income
b ☐ Foreign branch category income
c ☒ Passive category income
d ☐ General category income
e ☐ Section 901(j) income
f ☐ Certain income re-sourced by treaty
g ☐ Lump-sum distributions

h Resident of (name of country) **US UNITED STATES**

Note: If you paid taxes to only one foreign country or U.S. territory, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. territory, use a separate column and line for each country or territory.

Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)

		Foreign Country or U.S. Territory A	B	C	Total (Add cols. A, B, and C.)
i	Enter the name of the foreign country or U.S. territory	RIC			
1a	Gross income from sources within country shown above and of the type checked above (see instructions): **DIVIDENDS & INTEREST**	2,077			2,077
b	Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is $250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
	Deductions and losses (Caution: See instructions.):				
2	Expenses definitely related to the income on line 1a (attach statement)				
3	**Pro rata share of other deductions not definitely related:**				
a	Certain itemized deductions or standard deduction (see instructions)	32,300			
b	Other deds. (attach stmt.)				
c	Add lines 3a and 3b	32,300			
d	Gross foreign source income (see instructions)	2,077			
e	Gross income from all sources (see instructions)	423,886			
f	Divide line 3d by line 3e (see instructions)	0.0049			
g	Multiply line 3c by line 3f	158			
4	Pro rata share of interest expense (see instructions):				
a	Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)				
b	Other interest expense				
5	Losses from foreign sources				
6	Add lines 2, 3g, 4a, 4b, and 5	158			158
7	Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				1,919

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Credit is claimed for taxes (you must check one) (j) ☒ Paid (k) ☐ Accrued	Foreign taxes paid or accrued — In foreign currency				In U.S. dollars				
	(l) Date paid or accrued	Taxes withheld at source on: (m) Dividends	(n) Rents and royalties	(o) Interest	(p) Other foreign taxes paid or accrued	Taxes withheld at source on: (q) Dividends	(r) Rents and royalties	(s) Interest	(t) Other foreign taxes paid or accrued	(u) Total foreign taxes paid or accrued (add cols. (q) through (t))
A						310				310
B										
C										
8	Add lines A through C, column (u). Enter the total here and on line 9, page 2								8	310

MARK F CARPANINI [redacted]

Part III Figuring the Credit

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	310		
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here (see instructions) ☐ (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10			
11	Add lines 9 and 10	11	310		
12	Reduction in foreign taxes (see instructions)	12	( )		
13	Taxes reclassified under high tax kickout (see instructions)	13			
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit			14	310
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	1,919		
16	Adjustments to line 15 (see instructions)	16			
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, you have no foreign tax credit for the category of income you checked above Part I. Skip lines 18 through 24. However, if you are filing more than one Form 1116, you must complete line 20.)	17	1,919		
18	**Individuals:** Enter the amount from line 15 of your Form 1040, 1040-SR, or 1040-NR. **Estates and trusts:** Enter your taxable income without the deduction for your exemption	18	323,740		
	Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.				
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"			19	0.0059
20	**Individuals:** Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 1z. **Estates and trusts:** See instructions			20	65,190
	Caution: If you are completing line 20 for separate category **g** (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.				
21	Multiply line 20 by line 19 (maximum amount of credit)			21	386
22	Increase in limitation (section 960 (c)) (see instructions)			22	
23	Add lines 21 and 22			23	386
24	Enter the **smaller** of line 14 or line 23. If this is the only Form 1116 you are filing, skip lines 25 through 32 and enter this amount on line 33. Otherwise, complete the appropriate line in Part IV See instructions instructions			24	310

Part IV Summary of Credits From Separate Parts III (see instructions)

25	Credit for taxes on section 951A category income	25			
26	Credit for taxes on foreign branch category income	26			
27	Credit for taxes on passive category income	27			
28	Credit for taxes on general category income	28			
29	Credit for taxes on section 901(j) income	29			
30	Credit for taxes on certain income re-sourced by treaty	30			
31	Credit for taxes on lump-sum distributions	31			
32	Add lines 25 through 31			32	
33	Enter the **smaller** of line 20 or line 32			33	310
34	Reduction of credit for international boycott operations. See instructions for line 12			34	
35	Subtract line 34 from line 33. This is your **foreign tax credit.** Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a			35	310

Form **8606**

Department of the Treasury
Internal Revenue Service

Nondeductible IRAs

Attach to 2024 Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form8606* for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2024 Form 8606. See instructions.

MARK F CARPANINI

Your social security number [redacted]

Fill in Your Address Only if You Are Filing This Form by Itself and Not With Your Tax Return

Home address (number and street, or P.O. box if mail is not delivered to your home) | Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below (see instructions).

Foreign country name | Foreign province/state/county | Foreign postal code

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, Traditional SEP, and Traditional SIMPLE IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2024.
- You took distributions from a traditional, traditional SEP, or traditional SIMPLE IRA in 2024 and you made nondeductible contributions to a traditional IRA in 2024 or an earlier year. For this purpose, "distributions" **does not** include rollovers (but does include certain 2024 retirement plan distribution repayments treated as rollovers (see instructions)). Also, it **does not** include qualified charitable distributions, one-time distributions to fund an HSA, conversions, recharacterizations, or return of certain contributions.
- You converted part, but not all, of your traditional, traditional SEP, and traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs in 2024 and you made nondeductible contributions to a traditional IRA in 2024 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2024, including those made for 2024 from January 1, 2025, through April 15, 2025. See instructions			1	
2	Enter your total basis in traditional IRAs. See instructions			2	13,910
3	Add lines 1 and 2			3	13,910
	In 2024, did you take a distribution from traditional, traditional SEP, or traditional SIMPLE IRAs, or make a Roth, Roth SEP, or Roth SIMPLE IRA conversion? — No — Enter the amount from line 3 on line 14. Do not complete the rest of Part I. — Yes — Go to line 4.				
4	Enter those contributions included on line 1 that were made from January 1, 2025, through April 15, 2025			4	
5	Subtract line 4 from line 3			5	13,910
6	Enter the value of all your traditional, traditional SEP, and traditional SIMPLE IRAs as of December 31, 2024, plus any outstanding rollovers. Subtract certain 2024 retirement plan distribution repayments treated as rollovers, if any (see instructions)			6	46,941
7	Enter your distributions from traditional, traditional SEP, and traditional SIMPLE IRAs in 2024. **Do not** include rollovers (but do include certain 2024 retirement plan distribution repayments treated as rollovers (see instructions)). Also, **do not** include qualified charitable distributions; a one-time distribution to fund an HSA; conversions to a Roth, Roth SEP, or Roth SIMPLE IRA; certain returned contributions; or recharacterizations of traditional IRA contributions (see instructions)			7	2,655
8	Enter the net amount you converted from traditional, traditional SEP, and traditional SIMPLE IRAs to Roth, Roth SEP, or Roth SIMPLE IRAs in 2024. Also, enter this amount on line 16			8	
9	Add lines 6, 7, and 8	9	49,596		
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter "1.000"	10	x 0.2805		
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth, Roth SEP, or Roth SIMPLE IRAs. Also, enter this amount on line 17	11			
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth, Roth SEP, or Roth SIMPLE IRA	12	745		
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions			13	745
14	Subtract line 13 from line 3. This is **your total basis in traditional IRAs for 2024 and earlier years**			14	13,165
15a	Subtract line 12 from line 7			15a	1,910
b	Enter the amount on line 15a attributable to qualified disaster distributions, if any, from 2024 Form(s) 8915-F (see instructions). Also, enter this amount on 2024 Form(s) 8915-F, line 18, as applicable (see instructions)			15b	0
c	**Taxable amount.** Subtract line 15b from line 15a. Reduce that amount by certain 2024 retirement plan distribution repayments (other than those reported on Form 8915-F) that are treated as rollovers (see instructions). If more than zero, also include this amount on 2024 Form 1040, 1040-SR, or 1040-NR, line 4b. **Note:** You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.			15c	1,910

Form **8960**

Department of the Treasury
Internal Revenue Service

Net Investment Income Tax-Individuals, Estates, and Trusts

Attach to your tax return.

Go to *www.irs.gov/Form8960* for instructions and the latest information.

OMB No. 1545-2227

2024

Attachment Sequence No. 72

Name(s) shown on your tax return

MARK F & [redacted] CARPANINI

Your social security number or EIN

[redacted]

Part I Investment Income

- ☐ Section 6013(g) election (see instructions)
- ☐ Section 6013(h) election (see instructions)
- ☐ Regulations section 1.1411-10(g) election (see instructions)

1	Taxable interest (see instructions)			1	37,249
2	Ordinary dividends (see instructions)			2	44,064
3	Annuities (see instructions)			3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	4a			
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b			
c	Combine lines 4a and 4b			4c	
5a	Net gain or loss from disposition of property (see instructions)	5a	4,159		
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b			
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c			
d	Combine lines 5a through 5c			5d	4,159
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)			6	
7	Other modifications to investment income (see instructions)			7	
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7			8	85,472

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a			
b	State, local, and foreign income tax (see instructions)	9b			
c	Miscellaneous investment expenses (see instructions)	9c			
d	Add lines 9a, 9b, and 9c			9d	
10	Additional modifications (see instructions)			10	
11	Total deductions and modifications. Add lines 9d and 10			11	

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13-17. Estates and trusts, complete lines 18a–21. If zero or less, enter -0-			12	85,472
	Individuals:				
13	Modified adjusted gross income (see instructions)	13	371,918		
14	Threshold based on filing status (see instructions)	14	250,000		
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	121,918		
16	Enter the smaller of line 12 or line 15			16	85,472
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (0.038). **Enter here and include on your tax return** (see instructions)			17	3,248
	Estates and Trusts:				
18a	Net investment income (line 12 above)	18a			
b	Deductions for distributions of net investment income and charitable deductions (see instructions)	18b			
c	Undistributed net investment income. Subtract line 18b from line 18a (see instructions). If zero or less, enter -0-	18c			
19a	Adjusted gross income (see instructions)	19a			
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b			
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c			
20	Enter the smaller of line 18c or line 19c			20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (0.038). **Enter here and include on your tax return** (see instructions)			21	

Form **8582**

Department of the Treasury
Internal Revenue Service

Passive Activity Loss Limitations

See separate instructions.
Attach to Form 1040, 1040-SR, or 1041.
Go to *www.irs.gov/Form8582* for instructions and the latest information.

OMB No. 1545-1008

2024

Attachment Sequence No. **858**

Name(s) shown on return

Identifying number

MARK F & [redacted] CARPANINI

[redacted]

Part I 2024 Passive Activity Loss

Caution: Complete Parts IV and V before completing Part I.

Rental Real Estate Activities With Active Participation (For the definition of active participation, see *Special Allowance for Rental Real Estate Activities* in the instructions.)

1a	Activities with net income (enter the amount from Part IV, column (a))	1a			
b	Activities with net loss (enter the amount from Part IV, column (b))	1b	(3,145		
c	Prior years' unallowed losses (enter the amount from Part IV, column (c))	1c	(37,666		
d	Combine lines 1a, 1b, and 1c			1d	-40,811

All Other Passive Activities

2a	Activities with net income (enter the amount from Part V, column (a))	2a			
b	Activities with net loss (enter the amount from Part V, column (b))	2b	(		
c	Prior years' unallowed losses (enter the amount from Part V, column (c))	2c	(		
d	Combine lines 2a, 2b, and 2c			2d	
3	Combine lines 1d and 2d and subtract any prior year unallowed CRD. See instructions. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c or 2c. Report the losses on the forms and schedules normally used			3	-40,811

If line 3 is a loss and:
- Line 1d is a loss, go to Part II.
- Line 2d is a loss (and line 1d is zero or more), skip Part II and go to line 10.

Caution: If your filing status is married filing separately and you lived with your spouse at any time during the year, **do not** complete Part II. Instead, go to line 10.

Part II Special Allowance for Rental Real Estate Activities With Active Participation

Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

4	Enter the **smaller** of the loss on line 1d or the loss on line 3			4	40,811
5	Enter $150,000. If married filing separately, see instructions	5	150,000		
6	Enter modified adjusted gross income, but not less than zero. See instructions	6	309,250		
	Note: If line 6 is greater than or equal to line 5, skip lines 7 and 8 and enter -0- on line 9. Otherwise, go to line 7.				
7	Subtract line 6 from line 5	7			
8	Multiply line 7 by 50% (0.50). **Do not** enter more than $25,000. If married filing separately, see instructions			8	
9	Enter the **smaller** of line 4 or line 8. If line 3 includes any CRD, see instructions			9	0

Part III Total Losses Allowed

10	Add the income, if any, on lines 1a and 2a and enter the total	10	
11	**Total losses allowed from all passive activities for 2024.** Add lines 9 and 10. See instructions to find out how to report the losses on your tax return	11	0

Part IV Complete This Part Before Part I, Lines 1a, 1b, and 1c. See instructions.

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
VACATION RENTAL		3,145	37,666		40,811
Total. Enter on Part I, lines 1a, 1b, and 1c		3,145	37,666		

MARK F [redacted] CAR[illegible]ANINI [redacted]

Form 8582 (2024)

Part V Complete This Part Before Part I, Lines 2a, 2b, and 2c. See instructions.

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 2a)	(b) Net loss (line 2b)	(c) Unallowed loss (line 2c)	(d) Gain	(e) Loss
Total. Enter on Part I, lines 2a, 2b, and 2c					

Part VI Use This Part if an Amount Is Shown on Part II, Line 9. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Special allowance	(d) Subtract column (c) from column (a).
Total			1.00		

Part VII Allocation of Unallowed Losses. See instructions

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
VACATION RENTAL	SCH E1	40,811	1.0000	40,811
Total		40,811	1.00	40,811

Part VIII Allowed Losses. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
Total				

MARK F & [redacted] CARPANINI [redacted]

Part IX Activities With Losses Reported on Two or More Forms or Schedules. See instructions.

Name of activity: VACATION RENTAL	(a)	(b)	(c) Ratio	(d) Unallowed loss	(e) Allowed loss
Form or schedule and line number to be reported on (see instructions): SCH E1					
1a Net loss plus prior year unallowed loss from form or schedule	38,558				
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-		38,558	0.9448	38,558	0
Form or schedule and line number to be reported on (see instructions): 4797LT					
1a Net loss plus prior year unallowed loss from form or schedule	2,253				
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-		2,253	0.0552	2,253	0
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Total		40,811	1.00	40,811	0

CARP2942K 04/07/2025 2:55 PM

Form 1040 | Tax Return Reconciliation Worksheet | 2024

Filing Status: ☐ 1 Single ☒ 2 Married filing jointly ☐ 3 Married filing separately ☐ 4 Head of household* ☐ 5 Qualifying widow(er)*

MFS spouse name: *Qualifying person that is a child but not a dependent:

Taxpayer first name and initial	Last name	Taxpayer social security number
MARK F	CARPANINI	[redacted]
If a joint return, spouse's first name and initial [redacted]	CARPANINI	Spouse's social security number [redacted]

Home address (number and street). If you have a P.O. box, see instructions. [redacted] Apt. no.

Presidential Election Campaign: Taxpayer ☐ Spouse

City, town or post office, state, and ZIP code. [redacted]

Foreign country name | Foreign province/state/county | Foreign postal code ☐

At anytime during 2024, did you receive, sell, send, exchange, or otherwise acquire financial interest in any digital assets? Yes ☒ No

6a ☒ Taxpayer. If someone can claim you as a dependent, do not check box 6a

b ☒ Spouse

Boxes checked on 6a and 6b	2
Children on 6c who lived with you	
Children on 6c who did not live with you	
Dependents on 6c not entered above	
Total. Add lines above	2

6c Dependents:

(1) First name / Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for: Child tax credit	(4) ✓ if qualifies for: Other dependents
			☐	☐
			☐	☐
			☐	☐
			☐	☐

If more than four dependents, ✓ here ☐

Income (Schedule 1)	7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	171,692
	8a	Taxable interest. Attach Schedule B if required		8a	37,249
	b	Tax-exempt interest. Do not include on line 8a	8b		
	9a	Ordinary dividends. Attach Schedule B if required		9a	44,064
	b	Qualified dividends	9b 22,544		
	10	Taxable refunds, credits, or offsets of state and local income taxes		10	
	11	Alimony received		11	
	12	Business income or (loss). Attach Schedule C or C-EZ		12	
	13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	4,159
	14	Other gains or (losses). Attach Form 4797		14	
	15a	IRA distributions	15a 2,655 b Taxable amount	15b	1,910
	16a	Pensions and annuities	16a b Taxable amount	16b	50,176
	17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	0
	18	Farm income or (loss). Attach Schedule F		18	
	19	Unemployment compensation		19	
	20a	Social security benefits	20a 73,727 b Taxable amount	20b	62,668
	21	Other income. List type and amount		21	
	22	Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶		22	371,918
Adjusted Gross Income (Schedule 1)	23	Educator expenses	23		
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
	25	Health savings account deduction. Attach Form 8889	25		
	26	Moving expenses. Attach Form 3903	26		
	27	Deductible part of self-employment tax. Attach Schedule SE	27		
	28	Self-employed SEP, SIMPLE, and qualified plans	28		
	29	Self-employed health insurance deduction	29		
	30	Penalty on early withdrawal of savings	30		
	31a	Alimony paid b Recipient's SSN ▶	31a		
	32	IRA deduction	32		
	33	Student loan interest deduction	33		
	34	Reserved for future use	34		
	35	Reserved for future use	35		
	36	Add lines 23 through 35		36	
	37	Subtract line 36 from line 22. This is your adjusted gross income ▶		37	371,918

CARP2942K 04/07/2025 2:55 PM

Form **1040** | T Return Reconciliation Worksheet Page 2 | **2024**

Name MARK F & [redacted] CARPANINI | Tp TIN [redacted]

	38	Amount from line 37 (adjusted gross income)		38	371,918
Tax and Credits (Schedules 2, 3)	39a	Check if: [X] You were born before January 2,1960, [ ] Blind. [X] Spouse was born before January 2,1960, [ ] Blind. } Total boxes checked ▶ 39a	2		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b [ ]			
Standard Deduction for— • People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, $14,600 Married filing jointly or Qualifying widow(er), $29,200 Head of household, $21,900	40	**Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin)		40	32,300
	a			40b	
	41	Subtract line 40 and 40b from line 38		41	339,618
	42	Qualified business income deduction (see instructions)		42	
	43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		43	339,618
	44	Tax (see instr.). Check if any from: a [ ] Form(s) 8814 b [ ] Form 4972 c [ ]		44	65,190
	45	**Alternative minimum tax** (see instructions). Attach Form 6251		45	
	46	Additions to tax (Excess advance premium tax credit repayment and clean vehicle repayment)		46	
	47	Add lines 44, 45, and 46 ▶		47	65,190
	48	Foreign tax credit. Attach Form 1116 if required	310		
	49	Credit for child and dependent care expenses. Attach Form 2441			
	50	Education credits from Form 8863, line 19			
	51	Retirement savings contributions credit. Attach Form 8880			
	52	Child tax credit/credit for other dependents			
	53	Residential energy credits. Attach Form 5695			
	54	Other credits from Form: a [ ] 3800 b [ ] 8801 c [ ]			
	55	Add lines 48 through 54. These are your **total credits**		55	310
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ▶		56	64,880
Other Taxes (Schedule 2)	57	Self-employment tax. Attach Schedule SE		57	
	58	Unreported social security and Medicare tax from Form: a [ ] 4137 b [ ] 8919		58	
	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required		59	
	60a	Household employment taxes from Schedule H		60a	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required		60b	
	61	Taxes from: a [ ] Form 8959 b [X] Form 8960 c [ ] Instructions; enter code(s) FORM 8960		61	3,248
[ ]	62	Section 965 net tax liability installment from Form 965-A			
	63	Add lines 56 through 61. This is your **total tax** ▶		63	68,128
	64	Federal income tax withheld from:			
	a	Form(s) W-2	31,165		
	b	Form(s) 1099	20,118		
	c	Other forms			
	65	2024 estimated tax payments and amount applied from 2023 return	8,800		
Payments (Schedule 3)	66	**Earned income credit (EIC)**			
	67	Additional child tax credit. Attach Schedule 8812			
	68	American opportunity credit from Form 8863, line 8			
	69	Recovery rebate credit			
	70	Net premium tax credit. Attach Form 8962			
	71	Amount paid with request for extension to file			
	72	Excess social security and tier 1 RRTA tax withheld			
	73	Credit for federal tax on fuels. Attach Form 4136			
	74	Other payments and refundable credits			
	75	**Total pymts.** Add lines 64 - 74.		75	60,083
Refund	76	If line 75 is more than line 63, subtract line 63 from line 75. This is the amount you **overpaid**		76	
	77a	Amount of line 76 you want **refunded to you.** If Form 8888 is attached, check here ▶ [ ]		77a	
	▶ b	Routing number	▶ c Type: [ ] Checking [ ] Savings		
	▶ d	Account number			
	78	Amount of line 76 you want **applied to your 2025 estimated tax** ▶	78		
Amount You Owe	79	**Amount you owe.** Subtract line 75 from line 63. For details on how to pay, see instructions ▶		79	8,107
	80	Estimated tax penalty (see instructions)	80	62	

Int/Pen	Date filed	Int	Fail to file	Fail to pay	Total

Third Party Designee Do you want to allow another person to discuss this return with the IRS (see instructions)? [X] Yes. Complete below. [ ] No Personal Identification no. (PIN) ▶ [redacted]

Designee's Name ▶ JAMES C ARMSTRONG, CPA Phone no. ▶ 863-968-1010

Other Info Taxpayer Daytime phone number | Taxpayer: Occupation JUDGE | IRS Identity Protection PIN

Spouse: Occupation [redacted] | IRS Identity Protection PIN

[ ] Taxpayer [ ] Spouse Email address

Federal Statements

VACATION RENTAL

Statement 1 - Schedule E, Line 19 - Other Expenses

Description	Gross Amount	Business Use Percentage	Net Amount
BUSINESS LICENSE	$ 28		$ 28
CONDO HOA FEES	13,105		13,105
BUSINESS USE ADJUSTMENT	-1,101		-1,101
TOTAL	$ 12,032		$ 12,032

Form **1116** | **Form 1116 Page 1 Detail Worksheet** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

Category of income	PASSIVE INCOME					
						Total
1a Gross income:						
Foreign qualified dividends		9,139				9,139
Foreign capital gains						
Other foreign income	10,551	-17,613				-7,062
Total gross income	10,551	-8,474				2,077
2 Expenses definitely related						
Expenses not definitely related:						
3a Certain itemized deductions						32,300
3b Other deductions						
3c Add lines 3a and 3b						32,300
3d Gross foreign source income	10,551	4,931				15,482
3e Gross income from all sources						423,886
3f Divide line 3d by line 3e						0.0365
3g Multiply line 3c by line 3f						1,180
4a Home mortgage interest						
4b Other interest expense						
5 Losses from foreign sources						
6 Total deductions and losses (Add lines 2, 3g, 4a, 4b, and 5)						1,180
8 Foreign taxes paid or accrued		310				310

22

Year Ending: December 31, 2024

[redacted]

MARK E & [redacted] CARPANINI

[redacted]

Section 1.263(a)-1(f) De Minimis Safe Harbor Election

Under IRC Regulation 1.263(a)-1(f), the taxpayer hereby elects to apply the de minimis safe harbor election to all qualifying property placed in service during the tax year.

Form **1040** | **Schedule D Line 8a Worksheet - Long-Term Transactions** | **2024**

Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI | [redacted]

Note. This worksheet reports long-term transactions that were reported on Form 1099-B for which basis was reported to IRS and for which there no adjustments to the gain or loss. Transactions reported on this worksheet are not reported on Form 8949.

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price)	(e) Cost (or other basis)	(f) Gain or (loss) Subtract column (e) from column (d)
CHARLES SCHWAB [redacted]	VARIOUS	VARIOUS	4,186	3,408	778
CHARLES SCHWAB [redacted]	VARIOUS	VARIOUS	72,472	48,378	24,094
CHARLES SCHWAB [redacted]	VARIOUS	VARIOUS	36,815	35,029	1,786
CHARLES SCHWAB [redacted]	VARIOUS	VARIOUS	14,964	11,566	3,398
Page Total. Add the amounts in columns (d), (e), and (f) (subtract negative amounts). Enter each total here.			128,437	98,381	30,056
Totals. Combine all **Page Total** columns (d), (e), and (f). Enter each total here and include on Schedule D, Line 8a.			128,437	98,381	30,056

Form **1040** | **Qualified Dividends and Capital Gain Tax Worksheet** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

1.	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1. 339,618	
2.	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 3a*	2. 22,544	
3.	Are you filing Schedule D?* ☒ **Yes.** Enter the **smaller** of line 15 or 16 of Schedule D. If either line 15 or 16 is a loss, enter -0- ☐ **No.** Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 7	3. 4,159	
4.	Add lines 2 and 3	4. 26,703	
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5. 312,915	
6.	Enter: $47,025 if single or married filing separately, $94,050 if married filing jointly or qualifying surviving spouse, $63,000 if head of household.	6. 94,050	
7.	Enter the smaller of line 1 or line 6	7. 94,050	
8.	Enter the smaller of line 5 or line 7	8. 94,050	
9.	Subtract line 8 from line 7. This amount is taxed at 0%	9. 0	
10.	Enter the smaller of line 1 or line 4	10. 26,703	
11.	Enter the amount from line 9	11. 0	
12.	Subtract line 11 from line 10	12. 26,703	
13.	Enter: $518,900 if single, $291,850 if married filing separately, $583,750 if married filing jointly or qualifying surviving spouse, $551,350 if head of household.	13. 583,750	
14.	Enter the smaller of line 1 or line 13	14. 339,618	
15.	Add lines 5 and 9	15. 312,915	
16.	Subtract line 15 from line 14. If zero or less, enter -0-	16. 26,703	
17.	Enter the smaller of line 12 or line 16	17. 26,703	
18.	Multiply line 17 by 15% (0.15)		18. 4,005
19.	Add lines 9 and 17	19. 26,703	
20.	Subtract line 19 from line 10	20. 0	
21.	Multiply line 20 by 20% (0.20)		21. 0
22.	Figure the tax on the amount on line 5. If the amount on line 5 is less than $100,000, use the Tax Table to figure the tax. If the amount on line 5 is $100,000 or more, use the Tax Computation Worksheet		22. 61,185
23.	Add lines 18, 21, and 22		23. 65,190
24.	Figure the tax on the amount on line 1. If the amount on line 1 is less than $100,000, use the Tax Table to figure the tax. If the amount on line 1 is $100,000 or more, use the Tax Computation Worksheet		24. 67,593
25.	**Tax on all taxable income.** Enter the **smaller** of line 23 or line 24. Also include this amount on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16. If you are filing Form 2555, do not enter this amount on the entry space on 1040, 1040-SR, or 1040-NR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet		25. 65,190

*If you are filing Form 2555, these lines may be reduced (but not below zero) by your capital gain excess. Please refer to Foreign Earned Income Tax Worksheets - Excess Capital Gain for detail if the lines have been reduced.

Form **1040** | **Standard Deduction & Dependent MAGI Worksheets** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

Standard Deduction Worksheet

1. Enter the amount shown below for your filing status.
   - Single or Married filing separately - $14,600
   - Married filing jointly or qualifying widow(er) - $29,200
   - Head of household - $21,900

   ..... 1. 29,200
2. Can you (or your spouse if married, filing jointly) be claimed as a dependent?
   - [X] **No.** Skip line 3; enter the amount from line 1 on line 4.
   - [ ] **Yes.** Go to line 3.
3. Is your **earned income** more than $850?
   - [ ] **Yes.** Add $450 to your earned income. Enter the total.
   - [ ] **No.** Enter $1,300 ..... 3.
4. Enter the **smaller** of line 1 or line 3. If under 65 and not blind, continue to line 6. **Otherwise,** go to line 5. ..... 4. 29,200
5. Check if: [X] **You** were 65 or older, [ ] Blind; [X] **Spouse** was 65 or older, [ ] Blind. **Total boxes checked** [2]
   If 65 or older or blind, multiply $1,550 ($1,950 if single or head of household) by the number in the box above 5. 3,100
6. Add lines 4 and 5. Enter the total here and on Form 1040 or 1040-SR, line 12 ..... 6. 32,300

Dependent Modified Adjusted Gross Income Worksheet

1. Are you required to file a tax return?
   - [ ] **No.** Do not include Dependent's modified adjusted gross income in Claiming Taxpayer's household income.
   - [ ] **Yes.** Include Modified Adjusted Gross Income in claiming taxpayer's household income.
2. **Adjusted Gross Income.** Enter the amount from Form 1040, Line 11 ..... 2.
3. Enter tax-exempt interest from Form 1040, line 2a ..... 3.
4. Enter any amounts from your Form 2555, lines 45 and 50 ..... 4.
5. **Subtotal.** Combine lines 2 through 4 ..... 5.
6. Enter the total Social Security benefits from Form 1040, line 6a ..... 6.
7. Enter the taxable Social Security benefits from Form 1040, line 6b ..... 7.
8. Nontaxable Social Security benefits. Subtract line 7 from line 6 ..... 8.
9. **Dependent Modified Adjusted Gross Income for Claiming Taxpayer's Form 8962.**
   Add lines 5 and 8 ..... 9.

Form **1116** | **Foreign Tax Credit Worksheet** | **2024**

Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI | [redacted]

If you have qualified dividends or capital gains, you may be required to use the worksheet on this page to make adjustments to those qualified dividends and gai before taking them into account on line 18. If you qualify for the adjustment exception as detailed in the Form 1116 instructions, no adjustment is necessary. If you figured your tax using the **Qualified Dividends and Capital Gain Tax Worksheet**, complete the worksheet as follows: Skip lines 2 through 5. On line 6, enter the amount from line 22 of the **Qualified Dividends and Capital Gain Tax Worksheet**. Complete all other lines as instructed on the worksheet.

Worksheet for Form 1116, Page 2, Line 18

1.	Enter the amount from Form 1040, Form 1040-SR or Form 1040NR, line 15		1.	339,618
2.	Enter your worldwide 28% gains (see instructions)	2.		
3.	Multiply line 2 by .2432	3.		
4.	Enter your worldwide 25% gains (see instructions)	4.		
5.	Multiply line 4 by .3243	5.		
6.	Enter your worldwide 20% gains and qualified dividends (see instructions)	6.		
7.	Multiply line 6 by .4595	7.		
8.	Enter your worldwide 15% gains and qualified dividends (see instructions)	8.	26,703	
9.	Multiply line 8 by .5946	9.	15,878	
10.	Enter your worldwide 0% gains and qualified dividends (see instructions)	10.		
11.	Add lines 3, 5, 7, 9 and 10		11.	15,878
12.	Subtract line 11 from line 1. Enter the result here and on Form 1116, line 18		12.	323,740

Please refer to the Form 6251 instructions for the alternative minimum tax amounts reported on this worksheet

Worksheet for AMT Form 1116, Page 2, Line 18

1.	Enter the amount from Form 6251, line 4		1.	371,918
2.	Enter the amount from Form 6251, line 36	2.		
3.	Multiply line 2 by .1071	3.		
4.	Enter the amount from Form 6251, line 33	4.		
5.	Multiply line 4 by .2857	5.		
6.	Enter the amount from Form 6251, line 30	6.	26,703	
7.	Multiply line 6 by .4643	7.	12,398	
8.	Enter the amount from Form 6251, line 23	8.		
9.	Add lines 3, 5, 7 and 8		9.	12,398
10.	Subtract line 9 from line 1. Enter the result here and on the AMT Form 1116, line 18		10.	359,520

Form **1040** | **Foreign Tax Credit Carryover Worksheet** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

Foreign Income Category ..... PASSIVE INCOME

Regular

	Foreign Taxes Available	Maximum Credit Allowable	Unused (+) or Excess (-)	Carryback Applied from CY	Carryforward Applied to CY	* CY Unused (+) or Excess (-)
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022						
2023	160	185	-25			-25
2024	310	386	-76			-76

* Amounts flow to the Foreign Tax Credit Carryover Report

Alternative Minimum Tax

	Foreign Taxes Available	Maximum Credit Allowable	Unused (+) or Excess (-)	Carryback Applied from CY	Carryforward Applied to CY	* CY Unused (+) or Excess (-)
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022						
2023	160	660	-475			-475
2024	310	824	-514			-514

* Amounts flow to the Foreign Tax Credit Carryover Report

Form **1040** | **Roth IRA Worksheets** | **2024** Pub 560A

Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI [redacted]

		Taxpayer IRA	Spouse IRA
	Modified adjusted gross income for Roth IRA contributions		

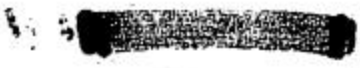
Roth IRA Contribution Worksheet

			Taxpayer IRA	Spouse IRA
1.	Enter your taxable compensation	1.		
2.	Enter the smaller of line 1 or $7000 ($ 8000 if 50 or older)	2.		
3.	Enter your total contributions to traditional IRAs for 2024	3.		
4.	Subtract line 3 from line 2	4.		
5.	Enter: $240,000 if married filing jointly or qualifying surviving spouse; $10,000 if married filing separately and you lived with your spouse at any time during the year. All other filers, enter $161,000	5.		
6.	Enter your modified AGI for purposes of Roth IRAs	6.		
7.	Subtract line 6 from line 5. If zero or less, **stop here**; you may not contribute to a Roth IRA for 2024. See **Recharacterizations** on page 3 of Form 8606 instructions if you made Roth IRA contributions for 2024	7.	0	0
8.	If line 5 above is $161,000, enter $15,000; otherwise, enter $10,000. If line 7 is greater than or equal to line 8, skip lines 9 and 10, and enter the amount from line 4 on line 12	8.		
9.	Divide line 7 by line 8 and enter the result as a decimal (rounded to at least 3 places). Do not enter more than "1.000"	9.		
10.	Multiply line 2 by line 9. If the result is not a multiple of $10, round it up to the next multiple of $10 (e.g., round $611.40 to $620)	10.		
11.	Enter the greater of $200 or the amount on line 10	11.		
12.	**Maximum 2024** Roth IRA contribution. Enter the **smaller** of line 4 or line 11. See **Recharacterizations** on page 3 of Form 8606 instructions if you contributed more than this amount to Roth IRAs for 2024	12.		

		Taxpayer IRA	Spouse IRA
	Modified adjusted gross income for Roth IRA conversions (does not include minimum required distributions)		

Worksheet for Determining Roth IRA Basis Amounts

			Taxpayer IRA	Spouse IRA
1.	Basis in your Roth IRA contributions as of December 31,2023.	1.	6,000	6,000
2.	Enter your Roth IRA contributions for 2024, adjusted for any recharacterizations.	2.		
3.	Add lines 1 and 2.	3.	6,000	6,000
4.	Enter the amount, if any, from Form 8606, line 19.	4.		
5.	Contribution basis loss.	5.		
	Basis in your Roth IRA contributions as of December 31, 2024.			
6.	Subtract lines 4 and 5 from line 3. If zero or less, enter -0-.	6.	6,000	6,000
7.	Basis in your Roth IRA conversions as of December 31, 2023.	7.		
8.	Enter the amount(s), if any, from Form 8606 line 16.	8.		
9.	Add lines 7 and 8.	9.		
10.	Enter the amount, if any, from Form 8606, line 23.	10.		
11.	Conversion basis loss.	11.		
	Basis in your Roth IRA conversions as of December 31, 2024.			
12.	Subtract lines 10 and 11 from line 9. If zero or less, enter -0-.	12.	0	0



Form **1040** | **Passive Activity Deduction Worksheet** | **2024**

Name [redacted] CARPANINI

Taxpayer Identification Number [redacted]

Activity Type: VACATION RENTAL — RENTAL REAL ESTATE W/ACTIVE PARTICIPATION

Form: SCH E Unit: 1

Entire Disposition of Activity

Regular Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Generated	Current Year Utilized	Suspended Losses To Next Year
Operating	35,413	3,145		38,558
Short-term capital loss				
Long-term capital loss				
28% rate capital loss				
Section 1231 loss	2,253			2,253
Ordinary business loss				
Other Losses - 1040 Schedule 1				

Alternative Minimum Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Generated	Current Year Utilized	Suspended Losses To Next Year
Operating	35,409	3,145		38,554
Short-term capital loss				
Long-term capital loss				
28% rate capital loss				
Section 1231 loss	2,248			2,248
Ordinary business loss				
Other Losses - 1040 Schedule 1				

Form **1040** | **Passive Activity MAGI Calculation** | **2024**

Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI | [redacted]

1	Adjusted gross income		1	371,918
2	Subtractions:			
2(a)	Passive activity income	2(a)		
2(b)	Taxable social security income	2(b)	62,668	
2(c)	Other	2(c)		
2(d)	Total subtractions		2(d)	62,668
3	Additions:			
3(a)	Allowed passive activity losses	3(a)		
3(b)	Rental real estate loss allowed to real estate professionals	3(b)		
3(c)	Overall loss from a PTP	3(c)		
3(d)	Taxpayer's IRA deduction	3(d)		
3(e)	Spouse's IRA deduction	3(e)		
3(f)	One-half self-employment tax	3(f)		
3(g)	Series EE & I Bond Interest	3(g)		
3(h)	Employer's adoption assistance program exclusion amount	3(h)		
3(i)	Student loan interest deduction	3(i)		
3(j)	Reserved	3(j)		
3(k)	Other	3(k)		
	Total additions		3(m)	
4	Modified adjusted gross income		4	309,250

CARP2942K 04/07/2025 2:55 PM

Form **1040** | **Rent and Royalty Reconciliation** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer identification number: [redacted]

Property description: VACATION RENTAL

Passive type: ACTIVE PARTICIPATION

Unit 1 | T, S, J S | State

Ownership Percentage

Business Use Percentage

Personal Use Percentage 8.38

1. Physical address:
   Street [redacted]
   City, state, zip
   Property type: VACATION/SHORT-TERM

2. Property Use Information:
   Fair Rental Days 164
   Personal Use Days 15
   QJV —

	Column A Total Income/Expense	Column B Nonbusiness Expenses	Column C Vacation Home / Personal Use Expenses	(Column A - B - C) Income / Expenses Reported on Schedule E
Income:				
3. Rents received	26,033			26,033
4. Royalties received				
Expenses:				
5. Advertising				
Auto				
Travel				
6. Auto and travel (total)				
7. Cleaning and maintenance	310		26	284
8. Commissions				
9. Insurance	2,982		250	2,732
10. Legal and other professional fees	430		36	394
11. Management fees	5,988			5,988
Mortgage interest from 1098				
Refinancing points on 1098				
12. Mortgage interest paid to banks, etc.				
Other mortgage interest				
Other interest				
Refinancing points				
Qualified mortgage insurance				
13. Other interest (total)				
14. Repairs	156		13	143
15. Supplies	312		26	286
Real estate taxes	3,155		1,741	
All other taxes				
16. Taxes (total)	3,155		1,741	1,414
17. Utilities	534		45	489
18. Depreciation expense or depletion	5,416			5,416
19. Other (list)				
BUSINESS LICENSE	28		2	26
CONDO HOA FEES	13,105		1,098	12,007
20. Total expenses. Add lines 5 through 19	32,416		3,237	29,179
21. Income or (loss) from rental or royalty properties.				-3,146

TAX COURT METHOD USED ON MORTGAGE INTEREST AND REAL ESTATE TAX PERCENTAGES

Form **1040** | **Social Security Worksheet** | **2024**

Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI [redacted]

If you are married filing separately and you **lived apart** from your spouse for all of 2024:

- Form 1040/1040-SR: Enter "D" to the right of the word "benefits" on line 6a.

1.	Enter the total amount from **box 5 of all** your **Forms SSA-1099** and **Forms RRB-1099** (if applicable). Also, enter this amount on Form 1040 or 1040-SR, line 6a. Tp: 43,007 Sp: 30,720	1.	73,727
2.	Multiply line 1 by 50% (0.50)	2.	36,864
3.	Add the amounts on Form 1040 or 1040-SR, lines 1z, 2a, 2b, 3b, 4b, 5b, 7, and Schedule 1, line 10. Also, enter the total of any exclusion/adjustments for Qualified U.S. savings bond interest (Form 8815, line 14), adoption benefits (Form 8839, line 28), foreign earned income or housing (Form 2555, lines 45 and 50), certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	3.	309,250
4.	Add lines 2 and 3	4.	346,114
5.	Enter the total of the amounts from Form 1040 or 1040-SR, Schedule 1, lines 11 through 20, 23, and 25.	5.	
6.	Subtract line 5 from line 4	6.	346,114
7.	Enter $25,000 ($32,000 if married filing jointly; $0 if married filing separately and you lived with your spouse at any time during 2024)	7.	32,000
8.	Subtract line 7 from line 6. If zero or less, enter -0-	8.	314,114
	• If line 8 is zero, stop here. None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2024, enter -0- on Form 1040 or 1040-SR, line 6b.		
	• If line 8 is more than zero, go to line 9.		
9.	Enter $9,000 ($12,000 if married filing jointly; $0 if married filing separately and you lived with your spouse at any time during 2024)	9.	12,000
10.	Subtract line 9 from line 8. If zero or less, enter -0-	10.	302,114
11.	Enter the smaller of line 8 or line 9	11.	12,000
12.	Enter one half of line 11	12.	6,000
13.	Enter the smaller of line 2 or line 12	13.	6,000
14.	Multiply line 10 by 85% (0.85). If line 10 is zero, enter -0-	14.	256,797
15.	Add lines 13 and 14	15.	262,797
16.	Multiply line 1 by 85% (0.85)	16.	62,668
17.	Taxable benefits. Enter the smaller of line 15 or line 16. Also, enter this amount on Form 1040 or 1040-SR, line 6b.	17.	62,668

Percentage of total benefits received included as taxable income. 85.0%

Note: If part of your benefits are taxable for 2024 and they include benefits paid in 2024 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. See Pub. 915 for details.

Federal Statements

Form 1040, Dividend Income

Payer	Ordinary Dividends	Qualified Dividends	Section 199A Dividends
CHARLES SCHWAB [redacted]	$ 2,854	$ 1,815	$
CHARLES SCHWAB [redacted]	16,915	7,221	
CHARLES SCHWAB [redacted]	17,271	8,837	
CHARLES SCHWAB [redacted]	7,024	4,671	
TOTAL	$ 44,064	$ 22,544	$

Form 1040, Line 26 - Estimated Tax Payments and Amount Applied From Previous Year

Description	Amount
1ST QUARTER ESTIMATE PAYMENT	$ 2,200
2ND QUARTER ESTIMATE PAYMENT	2,200
3RD QUARTER ESTIMATE PAYMENT	2,200
4TH QUARTER ESTIMATE PAYMENT	2,200
TOTAL	$ 8,800

VACATION RENTAL

Schedule E, Line 9 - Insurance

Description	Gross Amount	Business Use Percentage	Net Amount
INSURANCE (RENT, 1)	$ 2,982		$ 2,982
TOTAL	$ 2,982		$ 2,982

VACATION RENTAL

Schedule E, Line 10 - Legal and Other Professional Fees

Description	Gross Amount	Business Use Percentage	Net Amount
LEGAL & PROFESSIONAL (RENT, 1)	$ 430		$ 430
BUSINESS USE ADJUSTMENT	-36		-36
TOTAL	$ 394		$ 394

VACATION RENTAL

Schedule E, Line 11 - Management Fees

Description	Gross Amount	Business Use Percentage	Net Amount
MANAGEMENT FEES	$ 5,988		$ 5,988
TOTAL	$ 5,988		$ 5,988

VACATION RENTAL

Schedule E, Line 16 - Taxes

Description	Gross Amount	Business Use Percentage	Net Amount
REAL ESTATE TAXES	$ 3,155		$ 3,155
BUSINESS USE ADJUSTMENT	-1,741		-1,741
TOTAL	$ 1,414		$ 1,414

COPY 1

Form 1116 line 1a - Gross Income From Sources Within Country

Description	A	B	C
FOREIGN QUALIFIED DIVIDENDS	$	$	$
FOREIGN QUALIFIED DIVS TAXED AT 15%	22,544		
X ADJUSTMENT FACTOR (0.4054)	9,139		
OTHER FOREIGN GROSS INCOME			
1116 FOREIGN GROSS INCOME	15,482		
- 1116 FOREIGN QUALIFIED DIVIDENDS	22,544		
	-7,062		
TOTAL	2,077		

COPY 1

Form 1116 line 3e - Gross Income from All Sources

Description	Amount
1040 LN 1/2B-5B SCH 1 LN 1/2A/7/8	$ 367,759
GROSS SCH D CAPITAL GAINS	30,094
GROSS SCH E RENTAL INCOME	26,033
TOTAL	$ 423,886

Form 8606, Line 6 - Taxpayer and Spouse traditional IRA Value as of 12/31/24

Trustee	Taxpayer	Spouse
ARTISAN PARTNERS	$ 29,941	$
MANUFACTURES AND TRADERS TRUST	17,000	
TOTAL	$ 46,941	$ 0

STATE OF FLORIDA CHIEF FINANCIAL OF

Form W-2, Box 12

Description	Amount
SECTION 457(B) CONTRIBUTIONS	$ 25,000
COST OF EMPLOYER-SPONSORED HEALTH COVERAGE	22,156
TOTAL	$ 47,156

CARP2942K CARPANINI, MARK F &

04/07/2025 2:54 PM

Federal Asset Report

VACATION RENTAL

FYE: 12/31/2024

Asset	Description	Date In Service	Cost	Bus %	Sec 179	Bonus	Basis for Depr	Per	Conv	Meth	Prior	Current
Prior MACRS:												
1		9/10/10	155,000	91.62			142,011	27	MM	S/L	69,599	5,164
3	CENTRAL A/C & AIR HANDLER	7/01/23	7,554	91.62			6,921	27	MM	S/L	126	252
			162,554				148,932				69,725	5,416
	Grand Totals		162,554				148,932				69,725	5,416
	Less: Dispositions and Transfers		0				0				0	0
	Less: Start-up/Org Expense		0				0				0	0
	Net Grand Totals		162,554				148,932				69,725	5,416

AMT Asset Report
VACATION RENTAL

Asset	Description	Date In Service	Cost	Bus %	Sec 179	Bonus	Basis for Depr	Per	Conv	Meth	Prior	Current
Prior MACRS:												
1	[redacted]	9/10/10	155,000	91.62			142,011	27	MM	S/L	69,599	5,164
3	CENTRAL A/C & AIR HANDLER	7/01/23	7,554	91.62			6,921	27	MM	S/L	126	252
			162,554				148,932				69,725	5,416
	Grand Totals		162,554				148,932				69,725	5,416
	Less: Dispositions and Transfers		0				0				0	0
	Net Grand Totals		162,554				148,932				69,725	5,416

[redacted]

Depreciation Adjustment Report

FYE: 12/31/2024

All Business Activities

Form	Unit	Asset	Description	Tax	AMT	AMT Adjustments/ Preferences
MACRS Adjustments:						
E	1	1	[redacted]	5,164	5,164	0
E	1	3	CENTRAL A/C & AIR HANDLER	252	252	0
				5,416	5,416	0

[redacted] Future Depreciation Report FYE: 12/31/25

FYE: 12/31/2024

VACATION RENTAL

Asset	Description	Date In Service	Cost	Tax	AMT
Prior MACRS:					
1	[redacted]	9/10/10	155,000	5,164	5,164
3	CENTRAL A/C & AIR HANDLER	7/01/23	7,554	251	251
			162,554	5,415	5,415
	Grand Totals		162,554	5,415	5,415

Form **1040** | **Carryover Report** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

Carryover Item	Available to 2024		2024 Amounts	Carryover to 2025
Minimum tax credit				
Investment interest				
Investment interest - AMT				
Short-term capital loss				
Short-term capital loss - AMT				
Long-term capital loss	25,935	UTILIZED	-25,935	0
Long-term capital loss - AMT	25,935	UTILIZED	-25,935	0
Residential energy efficient property				
D.C. first-time homebuyer credit				
Tax credit bonds				
Qualified business income loss				
Qualified REIT income and PTP loss				
Excess business loss portion of NOL				

Nonrecaptured Section 1231 Losses - Line 8, Form 4797

2019 Amounts		
2020 Amounts		
2021 Amounts		
2022 Amounts		
2023 Amounts		
Available to 2024		
2024 Amounts		
Carryover to 2025		

AMT Nonrecaptured Section 1231 Losses - Line 8, Form 4797

2019 Amounts		
2020 Amounts		
2021 Amounts		
2022 Amounts		
2023 Amounts		
Available to 2024		
2024 Amounts		
Carryover to 2025		

Form **1040** | **IRA Distribution Report** | **2024**

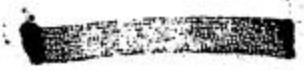
Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI [redacted]

	T/S	Payer	Box 7 Code	Gross Distribution 1099-R Box 1	Taxable Amount 1099-R Box 2a (less rollover amount)	Qualified Charitable Distribution
A	T	MANUFACTURERS & TRADERS TRUST CO AS	4	1,165	1,165	
B	T	ARTISAN PARTNERS UMB BANK NA	4	1,490	1,490	
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
N						
O						
		Taxpayer		2,655	2,655	
		Spouse				
		Total		2,655	2,655	

TXBL AMOUNT FROM TP'S FORM 8606 REPORTED ON FORM 1040 1,910

	Amount Of Rollover	Federal Withholding	State Withholding	Local Withholding	Traditional IRA Converted to Roth IRA	Original Conversion or Recharacterization	Qualified Roth IRA Distribution
A							
B		298					
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
N							
O							
Tp		298					
Sp							
Total		298					



Form **1040** | **Pension/Annuity Report** | **2024**

Name | Taxpayer Identification Number

MARK F & [redacted] CARPANINI | [redacted]

	T/S	Payer	Box 7 Code	Gross Distribution	Rollover	Taxable Amount
A	S	FLORIDA RETIREMENT SYSTEM DIVISION	7	50,176		50,176
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
N						
O						
		Taxpayer				
		Spouse		50,176		50,176
		Total		50,176		50,176

	NIIT	Capital Gain Distribution	Public Safety Officer Exclusion	Federal Withholding	State Withholding	Local Withholding
A				3,601		
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
N						
O						
Taxpayer						
Spouse				3,601		
Total				3,601		

Form **1040** | **Salaries & Wages Report** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

	T/S	Employer	Federal Wages	Federal Withheld	Soc Sec Wages
A	T	STATE OF FLORIDA CHIEF FINANCIAL OF	164,619	31,111	168,600
B	S	KELLY SERVICES USA LLC	7,073	54	7,073
C					
D					
E					
F					
G					
H					
I					
J					
K					
L					
M					
		Taxpayer	164,619	31,111	168,600
		Spouse	7,073	54	7,073
		Totals	171,692	31,165	175,673

	Soc Sec Withheld	Medicare Wages	Medicare Withheld	Soc Sec Tips	Allocated Tips	Dep Care Ben	Other, Box 14
A	10,453	189,619	2,749				
B	439	7,073	103				
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
Taxpayer	10,453	189,619	2,749				
Spouse	439	7,073	103				
Totals	10,892	196,692	2,852				

	State	State Wages	State Withheld	Name of Locality	Local Wages	Local Withheld
A						
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
Taxpayer						
Spouse						
Totals						

Form 1040 | **Withholding (WH) Summary Report** | 2024

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

T/S	Description	Form	Federal WH	State WH	Local WH
T	STATE OF FLORIDA CHIEF FINANCIAL OF	W-2	31,111		
S	KELLY SERVICES USA LLC	W-2	54		
S	FLORIDA RETIREMENT SYSTEM DIVISION	1099	3,601		
T	ARTISAN PARTNERS UMB BANK NA	1099	298		
T	SOCIAL SECURITY BENEFITS	1099	9,461		
S	SOCIAL SECURITY BENEFITS	1099	6,758		
	Taxpayer		40,870		
	Spouse		10,413		
	Total		51,283		

	Federal Withholding Amounts by Forms			State Withholding Amounts by Forms		
	Taxpayer	Spouse	Federal Total	Taxpayer	Spouse	State Total
Form(s) W2	31,111	54	31,165			
Form(s) 1099	9,759	10,359	20,118			
Other forms						
Form(s) 8805*						
Form(s) 8288-A*						
Form(s) 1042-S*						
Total	40,870	10,413	51,283			

*1040/SR included with other forms

Form **1040** | **Two Year Comparison Report - Page 1** | **2023 & 2024**

Name: **MARK F & [redacted] CARPANINI**

Taxpayer Identification Number: [redacted]

			2023	2024	Differences
	Filing Status		MFJ	MFJ	
	Dependents		0	0	
Income	1. Salaries and wages	1.	166,775	171,692	4,917
	2. Interest income	2.	17,374	37,249	19,875
	3. Tax exempt interest income	3.			
	4. Dividend income	4.	38,209	44,064	5,855
	5. Qualified dividend income	5.	24,335	22,544	-1,791
	6. Taxable state/local refunds	6.			
	7. Alimony received	7.			
	8. Business income/loss	8.			
	9. Capital gain/loss	9.	-3,000	4,159	7,159
	10. Other gains/losses	10.			
	11. Taxable IRA distributions	11.	1,637	1,910	273
	12. Taxable pensions	12.	48,343	50,176	1,833
	13. Rent and royalty income including farm rental	13.			
	14. Partnership/S corp income	14.			
	15. Estate or trust income	15.			
	16. Farm income/loss	16.			
	17. Unemployment compensation	17.			
	18. Taxable social security	18.	60,481	62,668	2,187
	19. Other income	19.			
	20. Total income	20.	329,819	371,918	42,099
Adjustments	21. Moving expenses	21.			
	22. Deductible part of self-employment tax	22.			
	23. SEP/SIMPLE/Qualified plans deductions	23.			
	24. SE health insurance	24.			
	25. Penalty on early withdrawal of savings	25.			
	26. Alimony paid	26.			
	27. IRA deductions	27.			
	28. Student loan interest	28.			
	29. Other adjustments	29.			
	30. Adjusted gross income	30.	329,819	371,918	42,099
Deductions	31. Medical	31.			
	32. Taxes	32.	2,225	3,523	1,298
	33. Interest	33.			
	34. Contributions	34.			
	35. Casualty losses	35.			
	36. Miscellaneous expenses	36.			
	37. Allowable itemized deductions	37.	2,225	3,523	1,298
	38. Standard deduction	38.	30,700	32,300	1,600
	39. Deduction taken	39.	STANDARD 30,700	STANDARD 32,300	1,600
	40. Taxable income before Qual Bus Inc Ded (QBID)	40.	299,119	339,618	40,499
	41. QBID	41.	0	0	
	42. Taxable income	42.	299,119	339,618	40,499

Form **1040** | **Two Year Comparison Report - Page 2** | **2023 & 2024**

Name: **MARK F & [redacted] CARPANINI**

Taxpayer Identification Number: [redacted]

			2023	2024	Differences
	43. Taxable income from 2YR page 1, line 42	43.	299,119	339,618	40,499
	44. Tax on taxable income	44.	56,398	65,190	8,792
	45. Alternative minimum tax	45.			
	46. Excess advance premium tax credit & other advanced repayments	46.			
	47. Child care credit	47.			
	48. Education credits	48.			
T	49. Retirement savings credit	49.			
a	50. Child & other dependent tax credit	50.			
x	51. General business credit	51.			
	52. Other credits	52.	160	310	150
C	53. **Total credits**	53.	160	310	150
o	54. **Net tax liability**	54.	56,238	64,880	8,642
m	55. Self-employment taxes	55.			
p	56. Other taxes	56.	1,998	3,248	1,250
u	57. **Total tax**	57.	58,236	68,128	9,892
t	58. Income tax withheld	58.	49,108	51,283	2,175
a	59. Estimated tax payments	59.		8,800	8,800
t	60. Earned income credit	60.			
i	61. Additional Child tax credit	61.			
o	62. Other refundable tax credits	62.			
n	63. Other payments	63.			
	64. **Total payments**	64.	49,108	60,083	10,975
	65. **Tax due/-refund**	65.	9,128	8,045	-1,083
	66. Penalties and interest	66.	163	62	-101
	67. **Net tax due/-refund**	67.	9,291	8,107	-1,184
	68. Refund applied to estimated tax payments	68.			
	69. Refund received	69.			
	70. **Effective tax rate**	70.	19.0 %	20.0 %	

Two Year Comparison - Tax Reconciliation Marginal Tax Rates

	2023 Taxable Income	2023 Marginal Tax Rate	2024 Taxable Income	2024 Marginal Tax Rate
Ordinary income	274,784	24.0%	312,915	24.0%
Capital income	24,335	15.0%	26,703	15.0%
Capital - Sec. 1250		%		%
Capital - Sec. 1202		%		%

Form 1040	Two Year Comparison Report - Schedule E Page 1	2023 & 2024

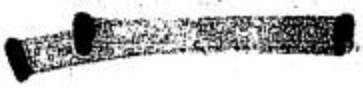
Name [redacted] CARPANINI

Taxpayer identification number [redacted]

Property description
VACATION RENTAL

Unit
1

		2023	2024	Differences
Income				
1. Total rents and royalties received	1.	24,886	26,033	1,147
Expenses				
2. Advertising	2.			
3. Auto and travel	3.			
4. Cleaning and maintenance	4.	200	284	84
5. Commissions	5.			
6. Insurance	6.	3,182	2,732	-450
7. Legal and other professional fees	7.	320	394	74
8. Management fees	8.	5,723	5,988	265
9. Mortgage interest paid to banks, etc.	9.			
10. Other interest	10.			
11. Repairs	11.	665	143	-522
12. Supplies	12.	112	286	174
13. Taxes	13.		1,414	1,414
14. Utilities	14.	894	489	-405
15. Depreciation expense or depletion	15.	5,831	5,416	-415
16. Other expenses	16.	9,828	12,032	2,204
17. **Total expenses**	17.	26,755	29,178	2,423
Profit/(loss)				
18. **Income or (loss) from rental real estate or royalty properties**	18.	-1,869	-3,145	-1,276
19. Deductible rental real estate loss	19.			
Carryover				
20. Vacation home operating expenses carryover to next year	20.			
21. Vacation home excess casualty & depreciation carryover to next yr	21.			

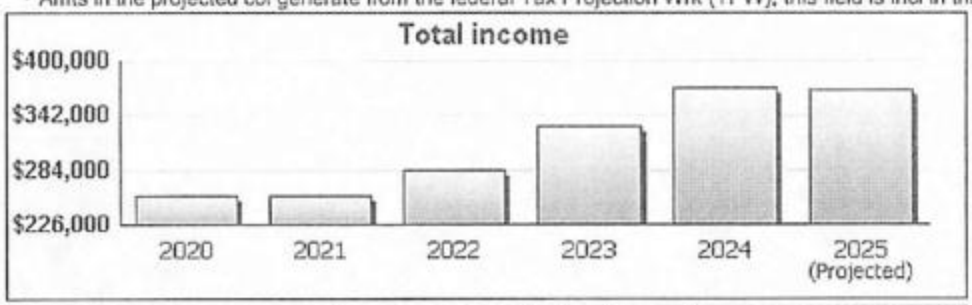


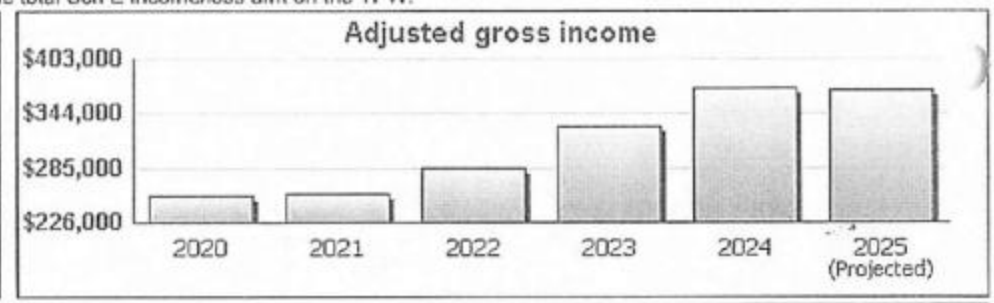
Form 1040 | Tax Return History Report - Page 1 | 2024

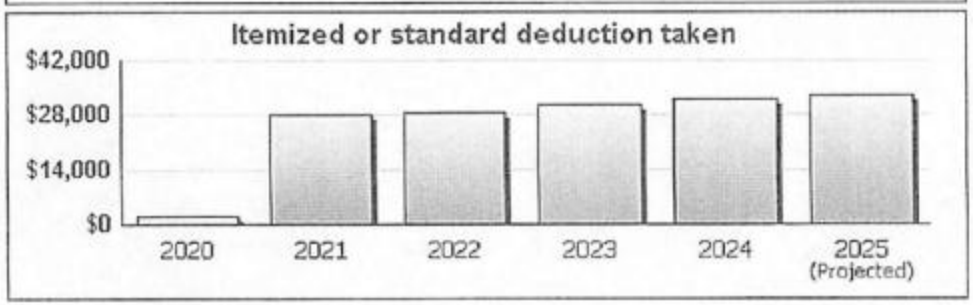
Name MARK F & [redacted] CARPANINI | Taxpayer Identification Number [redacted]

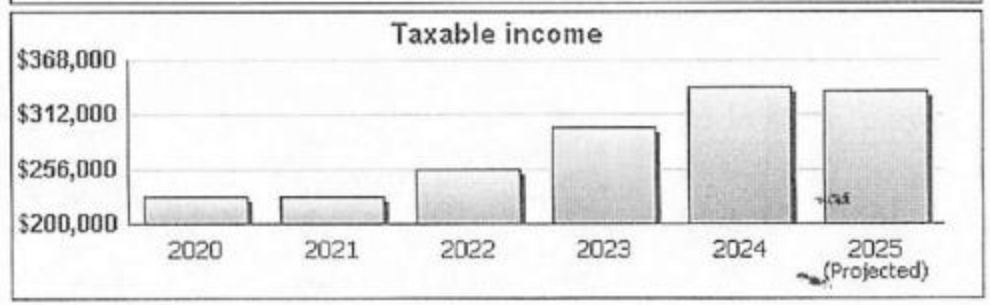
	2020	2021	2022	2023	2024	2025 PROJECTED
Filing Status	MFJ	MFJ	MFJ	MFJ	MFJ	MFJ
Salaries and wages	135,204	138,921	152,918	166,775	171,692	171,692
Interest income	4,822	1,888	2,781	17,374	37,249	37,249
Dividend income	14,320	16,107	26,821	38,209	44,064	44,064
Business income/loss						
Capital gains/losses	-2,925	1,936	-3,000	-3,000	4,159	
Other gains/losses						
IRA distributions, pensions, annuities	42,182	45,322	48,753	49,980	52,086	52,086
Rent, royalty, farm rental income						
Partnership/S corp income						*
Estate or trust income						*
Farm income/loss						
Other income/loss	62,253	52,234	55,475	60,481	62,668	64,235
Total income	255,856	256,408	283,748	329,819	371,918	369,326
Total adjustments						
Adjusted gross income	255,556	256,408	283,748	329,819	371,918	369,326
Allowable itemized deductions	1,940	6,542	2,515	2,225	3,523	3,523
Standard deduction		28,400	28,700	30,700	32,300	33,200
Itemized or standard deduction taken	1,940	28,400	28,700	30,700	32,300	33,200
Exemptions						
Taxable income before Qual Bus Inc Ded	228,156	228,008	255,048	299,119	339,618	336,126
Qual Bus Inc Ded						
Taxable income	228,156	228,008	255,048	299,119	339,618	336,126

* Amts in the projected col generate from the federal Tax Projection Wrk (TPW); this field is incl in the total Sch E income/loss amt on the TPW.





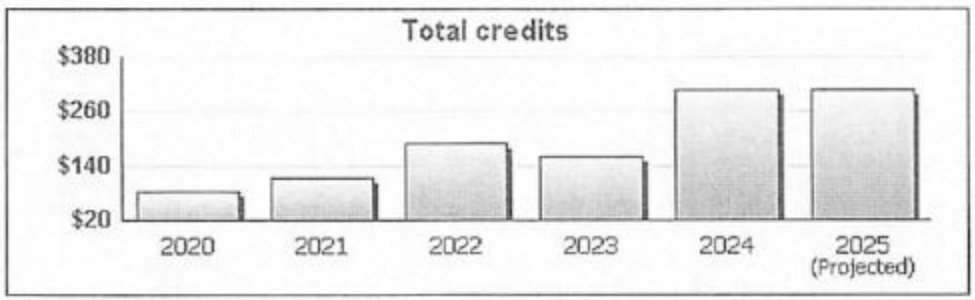


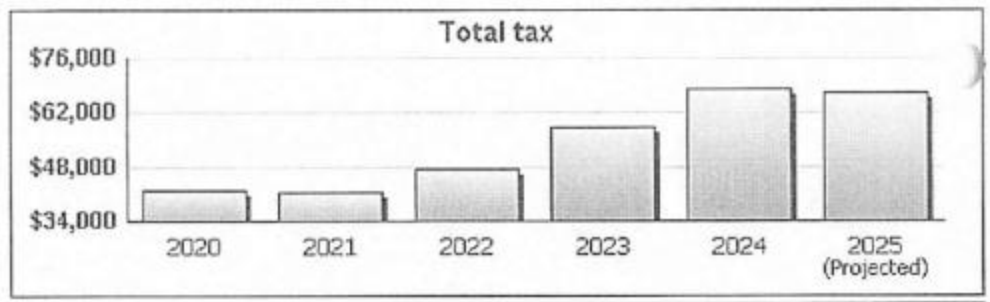


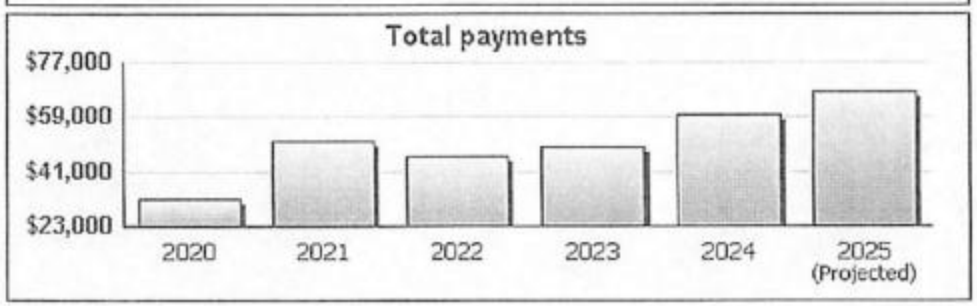
Form 1040 | Tax Return History Report - Page 2 | 2024

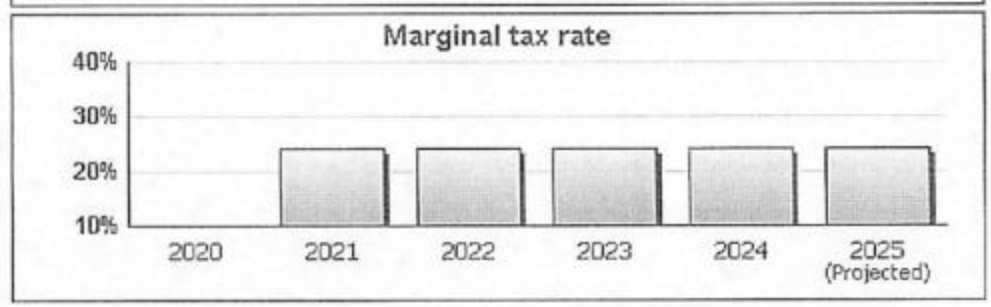
Name MARK F & [redacted] CARPANINI | Taxpayer Identification Number [redacted]

	2020	2021	2022	2023	2024	2025 PROJECTED
Taxable income	228,156	228,008	255,048	299,119	339,618	336,126
Tax on taxable income and Form 8962	41,913	41,198	46,697	56,398	65,190	64,336
Alternative minimum tax						
Total credits	84	115	188	160	310	310
Net tax liability	41,829	41,083	46,509	56,238	64,880	64,026
Self-employment taxes						
Other taxes	211	244	1,011	1,998	3,248	3,090
Total tax	42,040	41,327	47,520	58,236	68,128	67,116
Income tax withheld	32,043	41,003	45,643	49,108	51,283	51,283
Estimated tax payments		10,089			8,800	16,000
Other payments						
Total payments	32,043	51,092	45,643	49,108	60,083	67,283
Total due/-refund	9,997	-9,765	1,877	9,128	8,045	-167
Penalties and interest	101			163	62	
Net tax due/-refund	10,098	-9,765	1,877	9,291	8,107	-167
Refund applied to estimated tax payments						
Refund received		-9,765				
Marginal tax rate	%	24.0%	24.0%	24.0%	24.0%	24.0%
Effective tax rate	18.0%	18.0%	19.0%	19.0%	20.0%	20.0%









52

Form **1040** | **Reconciliation Worksheet - Taxable Income & Tax** | **2024**

Name: MARK F & [redacted] CARPANINI

Taxpayer Identification Number: [redacted]

Tax brackets are rates applied to specific levels of taxable income. Various rates apply to different portions of the total taxable income. Type of income, further determines the rate applied. Marginal Tax Rate is the tax paid on the highest level of taxable income. This worksheet details how tax is calculated on ordinary income and capital gain income, the percentage of taxable income, marginal tax rate and the tax method used.

Filing Status: MARRIED FILING JOINTLY — Tax Pct: Total Tax (ln 27) divided Total Taxable Income (ln 19): 19.0%

Tax Method: QUALIFIED DIVIDENDS & CAPITAL GAIN TAX WORKSHEET

Tax using ordinary and capital gains rates exceeds tax using only ordinary rates. Taxable income is taxed only using ordinary rates:

Tax using capital gains rates | Tax using Ordinary rates | Tax savings

	Taxable Amount	Marginal Tax Rate	Tax on Taxable Income	Marginal Tax Rate - Income Range	Amount of Income to Next Tax Bracket
Ordinary Income	312,915	24.0%	61,185	$201,050 - $383,900	70,985
Capital Income	26,703	15.0%	4,005	$94,300 - $731,200	704,497
Capital Income - 1250		%			
Capital Income - 1202		%			

*Tax on taxable ordinary income under $100,000 is determined using IRS Tax Tables that impose the same amount of tax on taxable income within $50 intervals. Therefore, the column (b) Tax may not be calculated as column (a) times the applicable line tax rate.

Income taxed at ordinary rates		(a) Taxable Income		(b) Tax*
1. 10% rate — MAXIMUM TAXABLE INCOME PER THIS BRACKET: $23,200	1a.	23,200	1b.	2,323
2. 12% rate — MAXIMUM TAXABLE INCOME PER THIS BRACKET: $71,100	2a.	71,100	2b.	8,535
3. 22% rate — MAXIMUM TAXABLE INCOME PER THIS BRACKET: $106,750	3a.	106,750	3b.	23,479
4. 24% rate — MAXIMUM TAXABLE INCOME PER THIS BRACKET: $182,850	4a.	111,865	4b.	26,848
5. 32% rate	5a.		5b.	
6. 35% rate	6a.		6b.	
7. 37% rate	7a.		7b.	
8. **Total ordinary taxable income and ordinary tax.** Add lines 1 through 7	8a.	312,915	8b.	61,185

Income taxed at capital gains rates				
9. 0% capital gains rate	9a.		9b.	
10. 15% capital gains rate — MAXIMUM TAXABLE INCOME PER THIS BRACKET: $489,700	10a.	26,703	10b.	4,005
11. 20% capital gains rate	11a.		11b.	
12. 25% capital gains rate — Unrecaptured Section 1250 Gain	12a.		12b.	
13. 28% capital gains rate — Small business stock, collectibles	13a.		13b.	
14. **Total taxable capital gains and capital gains tax.** Add lines 9 through 13	14a.	26,703	14b.	4,005

Total taxable income		
15. Total ordinary taxable income. Enter the amount from line 8a.	15.	312,915
16. Total capital gains taxable income. Enter the amount from line 14a.	16.	26,703
17. Add lines 15 and 16.	17.	339,618
18. Enter the net foreign exclusion amount from the Foreign Earned Income Tax Worksheet, line 2c.	18.	
19. **Taxable income** reported on 1040/1040SR, line 15, (1040NR, line 15). Subtract line 18 from line 17.	19.	339,618

Total tax		
20. Total ordinary tax. Enter the amount from line 8b.	20.	61,185
21. Total capital gains tax. Enter the amount from line 14b.	21.	4,005
22. Tax on child's interest and dividend.	22.	
23. Tax on lump-sum distribution.	23.	
24. Other taxes.	24.	
25. Add lines 20 through 24.	25.	65,190
26. Enter the tax allocated to the net exclusion amount from the Foreign Earned Income Tax Worksheet, line 5.	26.	
27. **Total tax** reported on 1040/1040SR, line 16, (1040NR, line 16). Subtract line 26 from line 25.	27.	65,190

Schedule 1 Asset value as of 12/31/24

Household goods	$50,000
Cash	
MidFlorida Credit Union	
Mark Checking	997
Mark and [redacted] Checking	4,300
Mark and [redacted] Savings	91,378
Florida Deferred Compensation	
Nationwide Solutions Deferred Compensation State of Florida	34,250
Charles Schwab deferred Compensation State of Florida (Attachment 1)	1,961,686
Schwab Traditional IRA (Attachment 2)	23,111
Schwab Roth IRA (Attachment 3)	30,260
Schwab Mark Taxable (Attachment 4)	569,825
Schwab Mark And [redacted] Taxable (Attachment 5)	1,402,598
U.S. Savings Bonds	69,680
U.S. I Bonds	30,000
BNP PARIBAS Savings Account PARIS, FRANCE	2,200

Real Estate

[redacted]	Assessed Value 208,361	Market Value	334,659
[redacted]	Assessed Value 124,347	Market Value	146,066
113,043			
Fisherman's Boat Basin, [redacted]	Assessed Value 1573	Market Value	2000

Hereditary IRA, Frieda Carpanini, M&T Bank Buffalo NY Branch in Cresskill NJ	17,008
Hereditary IRA, Anthony Carpanini, Artisan Partners	29,941
Florida DROP account	887,782
AIG/Valic Retirement account Coreridge Financial	920
Total	5,688,661

Note: All DROP and Deferred Retirement Accounts including IRA's and Hereditary IRAs are pre income tax values.
Some Savings Bonds have matured. Current value print out from US Treasury not available for oldest bonds so values extrapolated . US I Bond values do not include accrued interest, if any.

charles SCHWAB

Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number [redacted]

Statement Period
December 1-31, 2024

Your Retirement Plan Provider

NATIONWIDE RETIREMENT SOLUTION
10 W NATIONWIDE BLVD
201T
COLUMBUS OH 43215-2751
1 (999) 999-9999

The custodian of your brokerage account is: Charles Schwab & Co., Inc.
For questions about this statement, please contact the Schwab dedicated PCRA Call Center at 1-888-393-PCRA (7272).

Table of Contents

	Page
Terms and Conditions	2
Change in Account Value	4
Asset Composition	4
Gain or (Loss) Summary	5
Income Summary	5
Cash Transactions Summary	5
Transaction Detail	9
Bank Sweep for Benefit Plans Activity	11
Endnotes For Your Account	11

STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI [redacted]

Attachment 1

[redacted]

Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Schwab PCRA™ ("Account") at Schwab. Schwab is a registered broker-dealer and, provides brokerage and custody services for your Account. Schwab is a wholly owned subsidiary of The Charles Schwab Corporation. Other wholly owned subsidiaries of The Charles Schwab Corporation include the following Schwab "Affiliates": Charles Schwab Investment Management, Inc. ("CSIM"); Charles Schwab Investment Advisory, Inc. ("CSIA"); Schwab Wealth Advisory, Inc. ("SWAI"); Schwab Retirement Plan Services, Inc.; and Charles Schwab Bank. CSIA, CSIM, and SWAI provide investment advisory services. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement and other benefit plans. Charles Schwab Bank provides trust and custody services with respect to retirement and other benefit plans.

This Account statement may identify an independent retirement plan service provider or "Advisor." The independent retirement plan service provider or Advisor may provide services with respect to your Account, but is not affiliated with Schwab. The independent retirement plan service provider or Advisor is independently owned and operated and are not Schwab Affiliates. Schwab maintains agreements with certain independent retirement plan service providers and Advisors under which Schwab may provide such companies with services related to your Account. However, Schwab neither endorses nor recommends any particular independent retirement plan service provider or Advisor or investment strategy and has no responsibility to monitor trading by any independent retirement plan service provider or Advisor on your Account.

GENERAL INFORMATION AND KEY TERMS:
If you receive any other communication from any source other than Schwab, or other authorized affiliate of Schwab which purports to represent your holdings at Schwab, you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Interest cycles may differ from statement cycles.

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as Schwab Cash Features for your PCRA account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit Accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep feature, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Credit Interest: If, on any given day, the interest that Schwab calculates for your Account is less than $.005, you will not earn any interest on that day.

Dividend Reinvestment Customers: Dividend reinvestment transactions are effected by Schwab acting as a principal for its own Account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acts as the buying agent. The time of these transactions, the exchange upon which these transactions occur, and the name of the person from whom the security is purchased will be furnished upon written request.

Estimated Annual Income: Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Fees and Charges: Includes Margin Interest, Retirement Plan Service Provider fees, and Management Fees that may be charged during the statement period. Contact your Retirement Plan Service Provider and/or your Investment Advisor if you have questions about his or her fees.

Interest: For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Bank Sweep feature in your brokerage account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005, but interest will not be credited if less than $.005.

Market Price: The most recent price evaluation available to Schwab on the last business day of the statement period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Asset Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects issuer's appraised estimated value, are not listed on a national securities exchange, and are generally lliquid. Even if you able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple Accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: (1) Commissions and other charges related to the execution of option transactions are included in confirmations of such transactions furnished to you at the time such transactions occur and are made available promptly upon request. (2) You should advise us promptly of any material changes in your investment objectives or financial situation. (3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment. (4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Rate Summary: The yield information for Sweep Funds is the current 7-day yield as of the statement period. Yields vary. Schwab and the Sweep Fund investment advisor may be voluntarily reducing a portion of a Sweep Fund's expenses. Without these reductions, yields would have been lower.

Terms and Conditions (continued)

Restricted Securities: See your Account Agreement for information regarding your responsibilities concerning the sale or control of restricted securities.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other or other obligations of, or guaranteed by, any bank, are not FDIC insured, and subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.**

Short Positions: Securities sold short will be identified with an "S" in Investment Detail. The market value of these securities will be expressed as a debit and will be netted against any long positions in Total Account Value.

Sweep Funds: Includes the primary funds into which free credit balances may be automatically invested pursuant to your Account Agreement.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF QUESTIONS: If you are a participant with a Schwab Personal Choice Retirement Account® (PCRA) and you have questions about this statement, or specific Schwab Account transactions, contact the dedicated **Schwab PCRA Call Center at 1-888-393-PCRA (7272).** If you are a Plan Trustee or Sponsor, please contact your Retirement

IN CASE OF ERRORS OR DISCREPANCIES IN BROKERAGE TRANSACTIONS: If you find an error or discrepancy relating to your brokerage activity (other than an electronic funds transfer), you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, you should notify Schwab immediately. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please call the Charles Schwab & Co., Inc. **Client Advocacy Hotline at 1-800-468-3774** or write to Attention: Client Advocacy Team, 211 Main St., M/S: PHXPEAK-2K489, San Francisco, CA 94105.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Wire Transfers and Check Transactions: If, upon prompt examination, you find that your records and ours disagree, or if you suspect that a wire transfer is unauthorized, a check or endorsement is altered or forged, or checks are missing or stolen, call us immediately at the Schwab Customer Service number listed on the front of this statement. If you do not so notify us in writing promptly, but in no event later than 10 days after we send or make available your statement to you, you agree that the statement activity and Account balance are correct for all purposes with respect to those transactions. You agree to cooperate with us in the investigation of your claim, including giving us an affidavit containing whatever reasonable information we require concerning your Account, the wire or check transaction, and the circumstances surrounding the loss. You agree that we have a reasonable period of time to investigate the facts and circumstances surrounding any claimed loss, and that we have no obligation to provisionally credit your Account.

Additional Information: We are required by law to report to the Internal Revenue Service certain adjusted cost basis information (if applicable) and plan disbursements issued at the client's direction during the calendar year. Schwab or an affiliate acts as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Money Funds. Schwab or an affiliate is compensated by the Schwab Money Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. For accounts managed by CSIA or CSIM you are charged an asset-based fee which is described in the relevant disclosure brochure. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation.

© 2023 Charles Schwab & Co., Inc. ("Schwab"). All right reserved.
Member SIPC.

(0822-20UL)

charles SCHWAB

Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number [redacted]

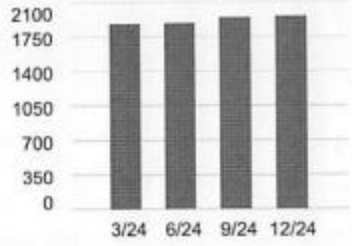
Statement Period
December 1-31, 2024

Account Value as of 12/31/2024: $ 1,961,686.58 Δ

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 1,954,314.33**	**$ 1,839,155.83**
Credits	4,352.91	29,319.13
Debits	0.00	(459.99)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	3,019.34	93,671.61
Ending Value on 12/31/2024 Δ	**$ 1,961,686.58**	**$ 1,961,686.58**
Total Change in Account Value	**$ 7,372.25**	**$ 122,530.75**

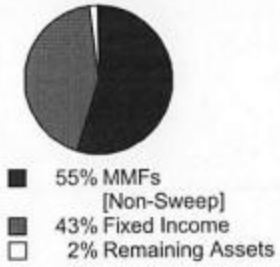
Account Value [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash and Bank Sweep A,B	$ 4,554.43	<1%
Money Market Funds [Non-Sweep]	1,080,000.00	55%
Fixed Income	845,158.15	43%
Equities	8,430.00	<1%
Exchange Traded Funds	23,544.00	1%
Total Assets Long Δ	**$ 1,961,686.58**	
Total Account Value Δ	**$ 1,961,686.58**	**100%**

Overview



CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were $10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Gain or (Loss) Summary

	Gain or (Loss) on Investments Sold	Unrealized Gain or (Loss)
	This Period	
All Investments	$0.00	$15,606.30

Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) information refer to Terms and Conditions.

Income Summary

	This Period	Year To Date
Bank Sweep Interest	0.96	329.85
Cash Dividends	4,351.95	26,975.69
Partnership Distributions	0.00	63.75
Certificate of Deposit Interest	0.00	1,504.11
Treasury Bill Interest	0.00	61,178.30
Total Income	**4,352.91**	**90,051.70**

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	**$ 13,458.52**	**$ 16,672.14**
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	6,143,521.58
Dividends and Interest	4,352.91	28,869.14
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(13,257.00)	(6,184,498.43)
Fees and Charges	0.00	(10.00)
Total Cash Transaction Detail	**(8,904.09)**	**(12,117.71)**
Ending Cash*	**$ 4,554.43**	**$ 4,554.43**

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	4,206.60	4,145.20	<1%
Total Cash	**4,206.60**	**4,145.20**	**<1%**

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	9,251.92	409.23	<1%
Total Bank Sweep [A,B]	**9,251.92**	**409.23**	**<1%**
Total Cash and Bank Sweep		**4,554.43**	**<1%**

Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB VALUE ADVANTAGE M: SNAXX	1,080,000.0000	1.0000	1,080,000.00	55%
Total Money Market Funds [Non-Sweep]	**1,080,000.0000**		**1,080,000.00**	**55%**

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
U.S. Treasuries			*Cost Basis*			Yield to Maturity
US TREASURY BILL25	**850,000.0000**	**99.43037**	**845,158.15**	**43%**	**15,655.90**	**N/A**
U S T BILL DUE 02/20/25			*829,502.25*			4.95%
CUSIP: 912797KA4						***Accrued Interest: 0.00***
Total U.S. Treasuries	**850,000.0000**		**845,158.15**	**43%**	**15,655.90**	**N/A**
		Total Cost Basis:	***829,502.25***			
						Total Accrued Interest for U.S. Treasuries: 0.00
Total Fixed Income	**850,000.0000**		**845,158.15**	**43%**	**15,655.90**	**N/A**
		Total Cost Basis:	***829,502.25***			

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Equities

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities			*Cost Basis*				
MICROSOFT CORP	**20.0000**	**421.50000**	**8,430.00**	**<1%**	**249.80**	**0.78%**	**66.40**
SYMBOL: MSFT			*8,180.20*				
Total Equities	**20.0000**		**8,430.00**	**<1%**	**249.80**		**66.40**
		Total Cost Basis:	***8,180.20***				

Investment Detail - Equities (continued)

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Exchange Traded Funds

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds			*Cost Basis*				
SCHWAB HIGH YIELD BOND	**900.0000**	**26.16000**	**23,544.00**	**1%**	**(299.40)**	**6.65%**	**1,567.08**
ETF			*23,843.40*				
SYMBOL: SCYB							
Total Exchange Traded Funds	**900.0000**		**23,544.00**	**1%**	**(299.40)**		**1,567.08**
		Total Cost Basis:	***23,843.40***				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Unpriced Securities

	Quantity	Market Price	Market Value *Cost Basis*	Unrealized Gain or (Loss)
Unpriced Securities				
PARATEK PHARMACEUTICALS	2,500.0000	N/A	N/A *0.00*	N/A
Total Unpriced Securities	2,500.0000		N/A ***Total Cost Basis:*** ***0.00***	N/A

Total Investment Detail	**1,961,686.58**
Total Account Value (excl. Unpriced Securities)	**1,961,686.58**
Total Cost Basis	***861,525.85***

Transaction Detail - Purchases & Sales

Exchange Traded Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/03/24	12/02/24	Bought	SCHWAB HIGH YIELD BOND ETF: SCYB	200.0000	26.4750	0.00	(5,295.00)

Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/09/24	12/06/24	Bought	SCHWAB HIGH YIELD BOND ETF: SCYB	300.0000	26.5400	0.00	(7,962.00)
Total Exchange Traded Funds Activity							**(13,257.00)**
Total Purchases & Sales							**(13,257.00)**

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/06/24	12/06/24	Cash Dividend	SCHWAB HIGH YIELD BOND: SCYB	59.56
12/12/24	12/12/24	Qualified Dividend	MICROSOFT CORP: MSFT	16.60
12/15/24	12/16/24	Bank Interest[A,B]	BANK INT [redacted]: SCHWAB BANK	0.96
12/27/24	12/27/24	Cash Dividend	SCHWAB HIGH YIELD BOND: SCYB	130.59
12/31/24	12/31/24	Short Term Cap Gn	SCHWAB VALUE ADVANTAGE M: SNAXX	0.30
12/31/24	12/31/24	Cash Dividend	SCHWAB VALUE ADVANTAGE M: SNAXX	4,144.90
Total Dividends & Interest				**4,352.91**
			Total Transaction Detail	**(8,904.09)**

Bank Sweep for Benefit Plans Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance [A,B]
Opening Balance [A,B]					**9,251.92**
12/02/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		4,206.60	13,458.52
12/03/24	Auto Transfer	BANK TRANSFER TO BROKERAGE	5,295.00		8,163.52
12/06/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		59.56	8,223.08
12/09/24	Auto Transfer	BANK TRANSFER TO BROKERAGE	7,962.00		261.08
12/12/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		16.60	277.68
12/15/24	Interest Paid [A,B]	BANK INTEREST - CHARLES SCHWAB BANK		0.96	278.64
12/27/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [A]		130.59	409.23
Total Activity			**13,257.00**	**4,414.31**	
Ending Balance [A,B]					**409.23**

Bank Sweep for Benefit Plans: Interest Rate as of 12/31/24 was 0.05%.[B]

Endnotes For Your Account

Symbol	Endnote Legend
Δ	Excluding unpriced securities (see Investment Detail).
A	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
B	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

charles SCHWAB

Contributory IRA of

MARK FRANCIS CARPANINI
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Number [redacted]

Account Nickname
Mark IRA

Statement Period
December 1-31, 2024

Attachment 2

Your Consultant

Lydia Boyd
Independent Branch Leader
1 863-450-3272
lydia.boyd@schwab.com

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

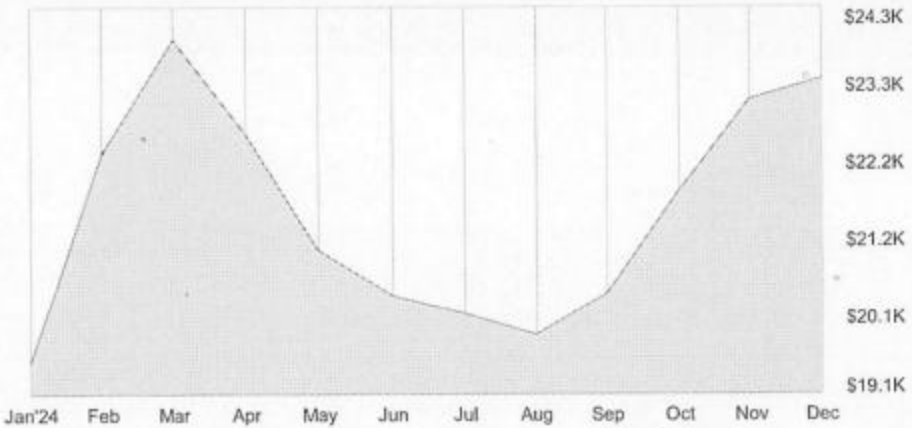
Visit schwab.com/stmt to explore the features and benefits of this statement.

MARK FRANCIS CARPANINI
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY
5725 SCOTT LAKE HILLS LN
LAKELAND FL 33813-3239

[redacted]

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01
$23,394.29	$23,111.56



	This Statement	YTD
Beginning Value	**$23,111.56**	$19,007.19
Deposits	**0.00**	0.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**72.72**	325.32
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**214.90**	4,066.67
Expenses	**(4.89)**	(4.89)
Ending Value	**$23,394.29**	**$23,394.29**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

[redacted]

charles SCHWAB

Contributory IRA of

MARK FRANCIS CARPANINI
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY

Account Nickname
Mark IRA

Statement Period
December 1-31, 2024

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	524.44	2%
Equities	22,869.85	98%
Total	**$23,394.29**	100%

Top Account Holdings This Period

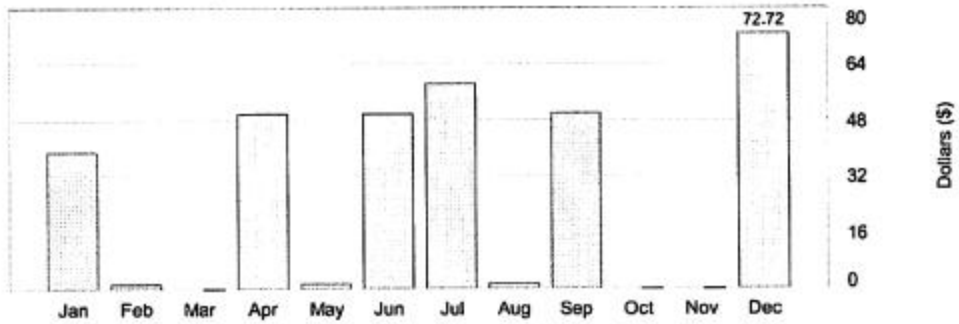
SYMBOL CUSIP	Description	Market Value	% of Accounts
LVMUY	LVMH MOET HENNESSY LOU FS...	10,455.20	45%
TECX	TECTONIC THERAPEUTIC INC	6,463.80	28%
EADSY	AIRBUS SE FS...	3,983.50	17%
IONQ	IONQ INC	1,253.10	5%
THLLY	THALES FU...	714.25	3%

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	(113.98)	(113.98)
Unrealized			**$2,796.32**

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



	This Period	YTD
Bank Sweep Interest	0.04	0.64
Cash Dividends	72.68	324.68
Total Income	**$72.72**	**$325.32**

Retirement Details

Contributions	2023	2024
Total YTD ($)	**0.00**	**0.00**

A Message About Your Account

CALIFORNIA RESIDENTS
If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were $10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 12/31**	Cost Basis	Unrealized Gain/(Loss)
$23,111.56		$0.00		$0.00		$67.83		$214.90		**$23,394.29**	$20,073.53	$2,796.32

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA[X,Z]			456.61	524.44	67.83		0.05%	2%
Total Cash and Cash Investments					**$456.61**	**$524.44**	**$67.83**			**2%**

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
EADSY	AIRBUS SE F SPONSORED ADR 1 ADR REP 0.25 ORD SHS	100.0000	39.83500	3,983.50	3,714.10	269.40	1.86%	74.41	17%
IONQ	IONQ INC	30.0000	41.77000	1,253.10	242.70	1,010.40	N/A	0.00	5%
LVMUY	LVMH MOET HENNESSY LOU F SPONSORED ADR 1 ADR REPS 0.2 ORD SHS	80.0000	130.69000	10,455.20	11,079.00	(623.80)	1.76%	184.92	45%
TECX	TECTONIC THERAPEUTIC INC	140.0000	46.17000	6,463.80	4,202.80	2,261.00	N/A	0.00	28%

Positions - Equities (continued)

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
THLLY	THALES F UNSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	25.0000	28.57010	714.25	834.93	(120.68)	1.25%	8.93	3%
Total Equities				**$22,869.85**	**$20,073.53**	**$2,796.32**		**$268.26**	**98%**

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 12/01	+ Deposits	+ Withdrawals	+ Purchases	+ Sales/Redemptions	+ Dividends/Interest	+ Expenses	= Ending Cash* as of 12/31
$456.61	$0.00	$0.00	$0.00	$0.00	$72.72	($4.89)	$524.44

Other Activity **$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
12/16	Interest	Bank Interest X,Z		BANK INT 111624-121524				0.04	
12/19	Dividend	Qual. Dividend	LVMUY	LVMH MOET HENNESSY LOU F				92.46	
	Dividend	Foreign Tax Paid	LVMUY	LVMH MOET HENNESSY LOU F				(23.12)	
	Dividend	Qual. Dividend	THLLY	THALES F				4.46	
	Dividend	Foreign Tax Paid	THLLY	THALES F				(1.12)	
	Expense	ADR Pass Thru Fee	LVMUY	LVMH MOET HENNESSY LOU F				(4.00)	
	Expense	ADR Pass Thru Fee	THLLY	THALES F				(0.89)	
Total Transactions								**$67.83**	**$0.00**

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount
12/01	**Beginning Balance** [X,Z]	**$456.61**
12/15	BANK INTEREST - TD BANK USA NA [X,Z]	0.04
12/20	BANK CREDIT FROM BROKERAGE [X]	67.79

Date	Description	Amount
12/31	**Ending Balance** [X,Z]	**$524.44**
12/31	**Interest Rate** * [Z]	**0.05%**

* Your interest period was 11/16/24 - 12/15/24. [Z]

Endnotes For Your Account

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in

charles SCHWAB

Roth Contributory IRA of

MARK FRANCIS CARPANINI
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Account Number [redacted]

Statement Period
December 1-31, 2024

Attachment 3

Your Consultant

Lydia Boyd
Independent Branch Leader
1 863-450-3272
lydia.boyd@schwab.com

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

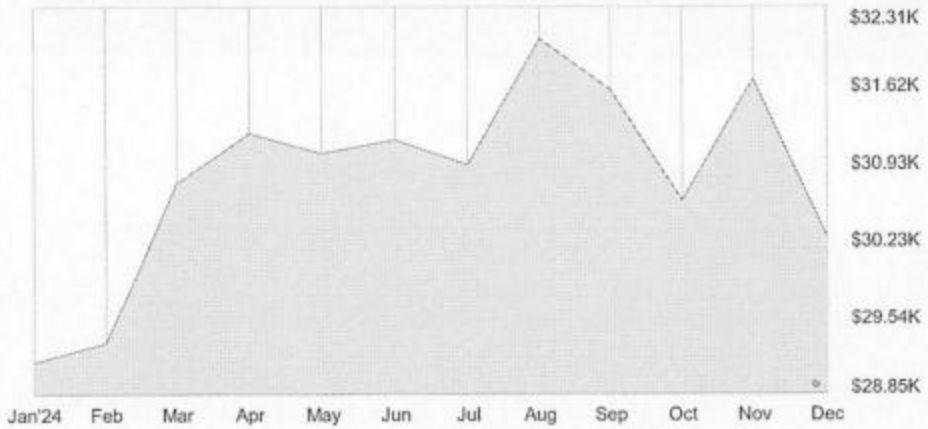
Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

MARK FRANCIS CARPANINI
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA
5725 SCOTT LAKE HILLS LN
LAKELAND FL 33813-3239

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01
$30,260.81	$31,665.97



	This Statement	YTD
Beginning Value	**$31,665.97**	$28,002.70
Deposits	**0.00**	0.00
Withdrawals	**0.00**	0.00
Dividends and Interest	**181.91**	761.68
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**(1,581.11)**	1,508.35
Expenses	**(5.96)**	(11.92)
Ending Value	**$30,260.81**	**$30,260.81**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

charles SCHWAB

Roth Contributory IRA of

MARK FRANCIS CARPANINI
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

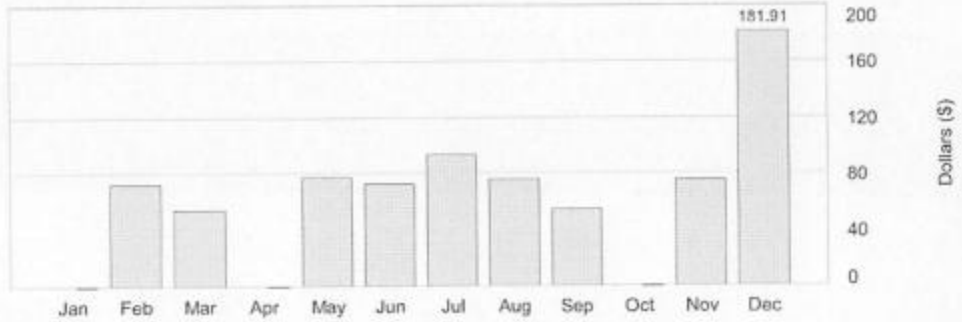
Statement Period
December 1-31, 2024

Asset Allocation

Investment Objective: Growth

	This Period	Current Allocation
Cash and Cash Investments	1,492.60	5%
Equities	26,873.21	89%
Exchange Traded Funds	1,895.00	6%
Total	**$30,260.81**	100%

Income Summary



	This Period	YTD
Bank Sweep Interest	0.11	2.70
Cash Dividends	181.80	758.75
Total Income	**$181.91**	**$761.45**

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PG	PROCTER & GAMBLE CO	12,573.75	42%
COP	CONOCOPHILLIPS	6,941.90	23%
ITOCY	ITOCHU CORP FS...	4,928.00	16%
SSUMY	SUMITOMO CORP FS...	2,429.56	8%
FLIN	FRANKLIN FTSE INDIA ETF	1,895.00	6%

Retirement Details

Contributions	2023	2024
Total YTD ($)	**0.00**	**0.00**

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	106.19	0.00	106.19
Unrealized			**$10,180.84**

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were $10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	**Ending Value as of 12/31**	Cost Basis	Unrealized Gain/(Loss)
$31,665.97		$0.00		$0.00		$175.95		($1,581.11)		**$30,260.81**	$18,587.37	$10,180.84

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA[X,Z]			1,316.65	1,492.60	175.95		0.05%	5%
Total Cash and Cash Investments					**$1,316.65**	**$1,492.60**	**$175.95**			**5%**

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
COP	CONOCOPHILLIPS	70.0000	99.17000	6,941.90	5,721.29	1,220.61	3.14%	218.40	23%
ITOCY	ITOCHU CORP F SPONSORED ADR 1 ADR REPS 2 ORD SHS	50.0000	98.56000	4,928.00	3,321.95	1,606.05	2.7%	133.09	16%
PG	PROCTER & GAMBLE CO	75.0000	167.65000	12,573.75	5,815.73	6,758.02	2.4%	301.95	42%
SSUMY	SUMITOMO CORP F SPONSORED ADR 1 ADR REPS 1 ORD SHS	112.0000	21.69250	2,429.56	2,099.90	329.66	3.98%	96.92	8%
Total Equities				**$26,873.21**	**$16,958.87**	**$9,914.34**		**$750.36**	**89%**

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
FLIN	FRANKLIN FTSE INDIA ETF	50.0000	37.90000	1,895.00	1,628.50	266.50	1.28%	24.38	6%
Total Exchange Traded Funds				**$1,895.00**	**$1,628.50**	**$266.50**		**$24.38**	**6%**

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 12/01	+ Deposits	+ Withdrawals	+ Purchases	+ Sales/Redemptions	+ Dividends/Interest	+ Expenses	= Ending Cash* as of 12/31
$1,316.65	$0.00	$0.00	$0.00	$0.00	$181.91	($5.96)	$1,492.60

Other Activity **$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description		Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
12/02	Dividend	Qual. Dividend	COP	CONOCOPHILLIPS					54.60	
12/09	Dividend	Qual. Dividend	SSUMY	SUMITOMO CORP	F				48.46	
	Expense	ADR Pass Thru Fee	SSUMY	SUMITOMO CORP	F				(3.08)	
12/16	Interest	Bank Interest X,Z		BANK INT 111624-121524					0.11	
12/17	Dividend	Qual. Dividend	ITOCY	ITOCHU CORP	F				66.55	
	Expense	ADR Pass Thru Fee	ITOCY	ITOCHU CORP	F				(2.88)	
12/30	Dividend	Cash Dividend	FLIN	FRANKLIN FTSE INDIA ETF					12.19	
Total Transactions									**$175.95**	**$0.00**

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount
12/01	**Beginning Balance** [X,Z]	**$1,316.65**
12/02	BANK CREDIT FROM BROKERAGE [X]	54.60
12/10	BANK CREDIT FROM BROKERAGE [X]	45.38
12/15	BANK INTEREST - TD BANK USA NA [X,Z]	0.11
12/18	BANK CREDIT FROM BROKERAGE [X]	63.67
12/30	BANK CREDIT FROM BROKERAGE [X]	12.19
12/31	**Ending Balance** [X,Z]	**$1,492.60**
12/31	**Interest Rate** * [Z]	**0.05%**

* Your interest period was 11/16/24 - 12/15/24. [Z]

Endnotes For Your Account

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The

charles SCHWAB

Schwab One® Account of

MARK FRANCIS CARPANINI
DESIGNATED BENE PLAN/TOD

Attachment A 24

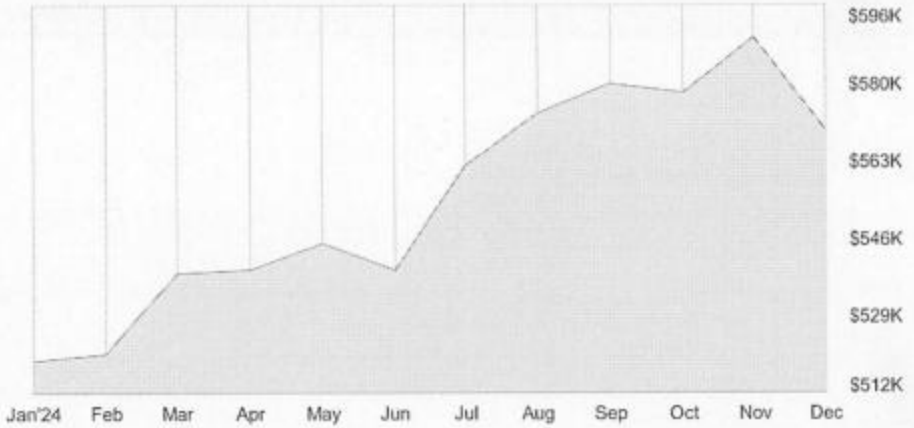
Account Number [redacted]

Account Nickname
Mark Taxable

Statement Period
December 1-31, 2024

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01
$569,825.85	$589,928.28



	This Statement	YTD
Beginning Value	**$589,928.28**	$522,088.80
Deposits	**0.00**	0.00
Withdrawals	**(300.53)**	(2,511.06)
Dividends and Interest	**2,782.23**	17,163.20
Transfer of Securities	**0.00**	0.00
Market Appreciation/(Depreciation)	**(22,581.25)**	33,087.79
Expenses	**(2.88)**	(2.88)
Ending Value	**$569,825.85**	**$569,825.85**

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

Your Consultant

Lydia Boyd
Independent Branch Leader
1 863-450-3272
lydia.boyd@schwab.com

Manage Your Account

Customer Service and Trading:
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

MARK FRANCIS CARPANINI
DESIGNATED BENE PLAN/TOD 39 [redacted]

[redacted]

charles SCHWAB

Schwab One® Account of

MARK FRANCIS CARPANINI
DESIGNATED BENE PLAN/TOD

Account Nickname
Mark Taxable

Statement Period
December 1-31, 2024

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	288,325.20	51%
Equities	281,500.65	49%
Total	**$569,825.85**	100%

Top Account Holdings This Period

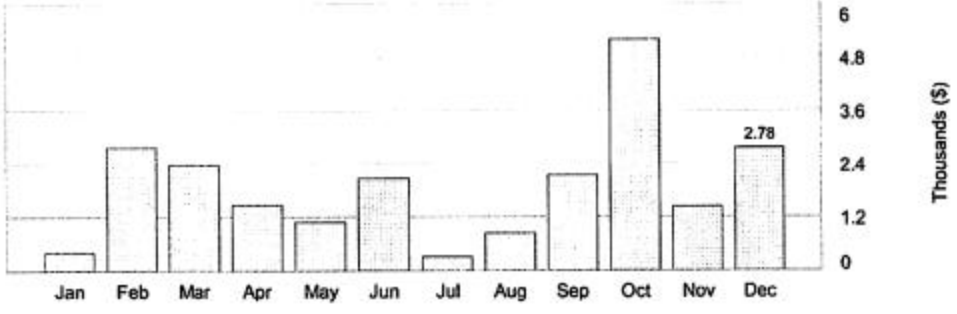
SYMBOL CUSIP	Description	Market Value	% of Accounts
SWVXX	SCHWAB VALUE ADVANTAGE M	287,168.19	50%
LMT	LOCKHEED MARTIN CORP	53,453.40	9%
MS	MORGAN STANLEY	44,002.00	8%
RTX	RTX CORP	41,659.20	7%
ED	CONSOLIDATED EDISON INC	35,692.00	6%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	1,785.85	0.00	1,785.85
Unrealized						**$99,629.90**

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary



	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.36	0.00	41.96
Cash Dividends	0.00	2,781.87	0.00	17,121.24
Treasury Bill Interest	0.00	0.00	0.00	5,901.73
Total Income	**$0.00**	**$2,782.23**	**$0.00**	**$23,064.93**

A Message About Your Account

CALIFORNIA RESIDENTS
If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were $10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
$589,928.28		$0.00		($1,061.75)		$2,478.82		($21,519.50)		**$569,825.85**	$181,870.75	$99,629.90

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price($)	Beginning Balance($)	Ending Balance($)	Change in Period Balance($)	Pending/Unsettled Cash($)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK USA NA[X,Z]			4,671.94	1,157.01	(3,514.93)		0.05%	<1%
Money Fund (Non-Sweep)	SWVXX	SCHWAB VALUE ADVANTAGE M[◊]	287,168.1900	1.0000	286,106.44	287,168.19	1,061.75			50%
Total Cash and Cash Investments					**$290,778.38**	**$288,325.20**	**($2,453.18)**			**51%**

Positions - Equities

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
BAC	BANK OF AMERICA CORP	400.0000	43.95000	17,580.00	13,639.55	3,940.45	2.36%	416.00	3%
CVX	CHEVRON CORP NEW	200.0000	144.84000	28,968.00	13,970.19	14,997.81	4.5%	1,304.00	5%
COP	CONOCOPHILLIPS	120.0000	99.17000	11,900.40	11,837.78	62.62	3.14%	374.40	2%
ED	CONSOLIDATED EDISON INC	400.0000	89.23000	35,692.00	27,495.87	8,196.13	3.72%	1,328.00	6%
ENB	ENBRIDGE INC F	375.0000	42.43000	15,911.25	13,334.25	2,577.00	6.12%	975.18	3%
HBI	HANESBRANDS INC	600.0000	8.14000	4,884.00	2,795.98	2,088.02	N/A	0.00	<1%
IBM	IBM CORP	30.0000	219.83000	6,594.90	4,312.30	2,282.60	3.03%	200.40	1%

Positions - Equities (continued)

Symbol	Description	Quantity	Price($)	Market Value($)	Cost Basis($)	Unrealized Gain/(Loss)($)	Est. Yield	Est. Annual Income($)	% of Acct
LMT	LOCKHEED MARTIN CORP	110.0000	485.94000	53,453.40	35,395.88	18,057.52	2.71%	1,452.00	9%
LVMUY	LVMH MOET HENNESSY LOU F SPONSORED ADR 1 ADR REPS 0.2 ORD SHS	50.0000	130.69000	6,534.50	6,590.14	(55.64)	1.76%	115.58	1%
MS	MORGAN STANLEY	350.0000	125.72000	44,002.00	16,707.66	27,294.34	2.94%	1,295.00	8%
NUE	NUCOR CORP	50.0000	116.71000	5,835.50	2,077.75	3,757.75	1.85%	108.00	1%
RTX	RTX CORP	360.0000	115.72000	41,659.20	24,645.90	17,013.30	2.17%	907.20	7%
VZ	VERIZON COMMUNICATIONS I	200.0000	39.99000	7,998.00	8,010.00	(12.00)	6.77%	542.00	1%
ME	23ANDME HLDG CO	150.0000	3.25000	487.50	1,057.50	(570.00)	N/A	0.00	<1%
Total Equities				**$281,500.65**	**$181,870.75**	**$99,629.90**		**$9,017.76**	**49%**

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 12/01	+ Deposits	+ Withdrawals	+ Purchases	+ Sales/Redemptions	+ Dividends/Interest	+ Expenses	= Ending Cash* as of 12/31
$4,671.94	$0.00	($300.53)	($5,993.75)	$0.00	$2,782.23	($2.88)	$1,157.01

Other Activity **$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description		Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
12/02	Dividend	Qual. Dividend	COP	CONOCOPHILLIPS					93.60	
	Dividend	Qual. Dividend	ENB	ENBRIDGE INC	F				243.80	
	Dividend	Foreign Tax Paid	ENB	ENBRIDGE INC	F				(36.57)	
12/10	Dividend	Qual. Dividend	CVX	CHEVRON CORP NEW					326.00	

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share($)	Charges/ Interest($)	Amount($)	Realized Gain/(Loss)($)
12/10	Dividend	Qual. Dividend	IBM	IBM CORP				50.10	
12/12	Dividend	Qual. Dividend	RTX	RTX CORP				226.80	
12/13	Purchase		LMT	LOCKHEED MARTIN CORP	10.0000	493.1999		(4,932.00)	
12/16	Withdrawal	SchwabBank Trnsfr		JOURNAL FUNDS TO INVESTOR CHECKING -1710				(100.00)	
	Interest	Bank Interest X,Z		BANK INT 111624-121524				0.36	
	Dividend	Qual. Dividend	ED	CONSOLIDATED EDISON INC				332.00	
12/19	Dividend	Qual. Dividend	LVMUY	LVMH MOET HENNESSY LOU F				57.79	
	Dividend	Foreign Tax Paid	LVMUY	LVMH MOET HENNESSY LOU F				(7.40)	
	Expense	ADR Pass Thru Fee	LVMUY	LVMH MOET HENNESSY LOU F				(2.88)	
12/23	Withdrawal	Journaled Funds		TRANSFER FUNDS TO SCHWAB BANK - 440052381710				(200.53)	
12/27	Dividend	Qual. Dividend	BAC	BANK OF AMERICA CORP				104.00	
	Dividend	Qual. Dividend	LMT	LOCKHEED MARTIN CORP				330.00	
12/31	Purchase	Reinvested Shares	SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INVESTOR SHARES	1,061.6700	1.0000		(1,061.67)	
	Purchase	Reinvested Shares	SWVXX	SCHWAB VALUE ADVANTAGE M ONEY INVESTOR SHARES	0.0800	1.0000		(0.08)	
	Dividend	Div For Reinvest	SWVXX	SCHWAB VALUE ADVANTAGE M				1,061.67	
	Dividend	Sttm Cap Gn Rein	SWVXX	SCHWAB VALUE ADVANTAGE M				0.08	
Total Transactions								**($3,514.93)**	**$0.00**

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount
12/01	**Beginning Balance X,Z**	**$4,671.94**
12/02	BANK CREDIT FROM BROKERAGE X	93.60

Date	Description	Amount
12/16	BANK CREDIT FROM BROKERAGE X	332.00
12/17	BANK TRANSFER TO BROKERAGE	(100.00)

Bank Sweep Activity (continued)

Date	Description	Amount
12/03	BANK CREDIT FROM BROKERAGE X	207.23
12/10	BANK CREDIT FROM BROKERAGE X	376.10
12/12	BANK CREDIT FROM BROKERAGE X	226.80
12/13	BANK TRANSFER TO BROKERAGE	(4,932.00)
12/15	BANK INTEREST - TD BANK USA NA X,Z	0.36
12/20	BANK CREDIT FROM BROKERAGE X	47.51
12/23	BANK TRANSFER TO BROKERAGE	(200.53)
12/27	BANK CREDIT FROM BROKERAGE X	434.00
12/31	**Ending Balance X,Z**	**$1,157.01**
12/31	**Interest Rate * Z**	**0.05%**

* Your interest period was 11/16/24 - 12/15/24. Z

Endnotes For Your Account

◊ Dividends paid on this security will be automatically reinvested.

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest**: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:**

charles SCHWAB

Schwab One® Account of
MARK FRANCIS CARPANINI &
BARBARA G CARPANINI JT TEN

Account Number [redacted]

Statement Period
December 1-31, 2024

Your Consultant

Lydia Boyd
Independent Branch Leader
tel: 1 863-450-3272
email: lydia.boyd@schwab.com

Manage Your Account

Questions about this statement
1 (800) 435-4000 - 24/7 Customer service
For the most current records on your account visit us at
schwab.com/login *Statements are archived up to 10 years online*

Special Account Message

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were $10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Attachment 5

MARK FRANCIS CARPANINI & [redacted]

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

[redacted]

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:
This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.
AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.
Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.
Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.
Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.
Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.
Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.
If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005.
Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.
Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currenly available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not held at Schwab Are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab. including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, espically thinly traded equities in the OTC marketor foreign markets, may not report report the most current price and are indicated as Stale Priced. Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.
Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.
Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.
Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary.
If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.
Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.**
Yield to Maturity: This is the actual average annual return on a note if held to maturity.
Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**
Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.
IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.
IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or **call Schwab Signature Alliance at 800-515-2157.**
Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.
Additional Information:
We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year.
Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners.
Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

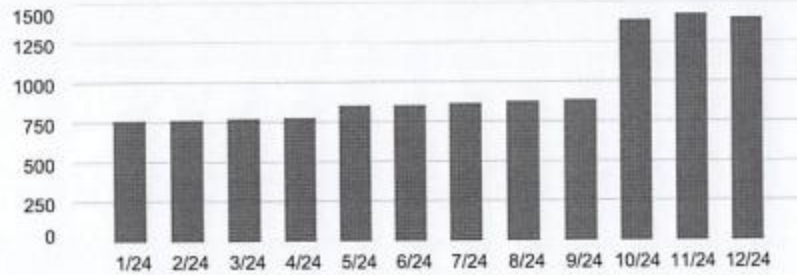
© 2023 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved.
Member SIPC.

(0822-20UL)

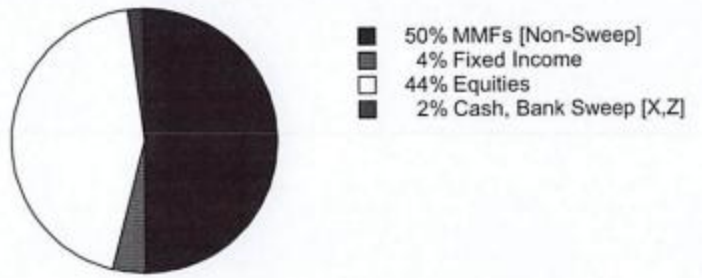
Account Value as of 12/31/2024: $ 1,402,598.98

Change in Account Value	This Period	Year to Date
Starting Value	**$ 1,424,987.88**	**$ 764,161.16**
Credits	5,091.66	100,948.97
Debits	(246.02)	(347.48)
Transfer of Securities (In/Out)	0.00	496,548.88
Income Reinvested	0.00	0.00
Change in Value of Investments	(27,234.54)	41,287.45
Ending Value on 12/31/2024	**$ 1,402,598.98**	**$ 1,402,598.98**
Accrued Income[d]	*222.00*	
Ending Value with Accrued Income[d]	***$ 1,402,820.98***	
Total Change in Account Value	**$ (22,388.90)**	**$ 638,437.82**
	(1.57)%	**83.55%**
Total Change with Accrued Income[d]	***$ (22,166.90)***	

Account Value [in Thousands]



Asset Composition	Market Value	% of Account Assets
Cash and Bank Sweep[X,Z]	$ 33,153.12	2%
Money Market Funds [Non-Sweep]	708,041.37	50%
Fixed Income	49,994.43	4%
Equities	611,410.06	44%
Total Assets Long	**$ 1,402,598.98**	
Total Account Value	**$ 1,402,598.98**	**100%**



Gain or (Loss) Summary

	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	$0.00	$17,601.21	$207,712.78

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.27	0.00	162.09
Cash Dividends	0.00	5,047.90	0.00	16,770.01
Treasury Bill Interest	0.00	0.00	0.00	29,146.07
Total Income	**0.00**	**5,048.17**	**0.00**	**46,078.17**

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	**$ 3,289.74**	**$ 7,503.95**
Deposits and other Cash Credits	0.00	83,871.92
Investments Sold	43,048.67	1,687,472.19
Dividends and Interest	5,048.17	16,932.10
Withdrawals and other Debits	(200.53)	(200.53)
Investments Purchased	(18,030.93)	(1,762,424.51)
Fees and Charges	(2.00)	(2.00)
Total Cash Transaction Detail	**29,863.38**	**25,649.17**
Ending Cash*	**$ 33,153.12**	**$ 33,153.12**

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	2,341.57	2,636.47	<1%
Total Cash	**2,341.57**	**2,636.47**	**<1%**

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
TD BANK NA	948.17	30,516.65	2%
Total Bank Sweep [X,Z]	**948.17**	**30,516.65**	**2%**
Total Cash and Bank Sweep		**33,153.12**	**2%**

Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB VALUE ADVANTAGE M: SWVXX	708,041.3700	1.0000	708,041.37	50%
Total Money Market Funds [Non-Sweep]	**708,041.3700**		**708,041.37**	**50%**

Investment Detail - Fixed Income

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
U.S. Treasuries			*Cost Basis*				Yield to Maturity
US TREASURY BILL25 U S T BILL DUE 01/02/25 CUSIP: 912797LR6	**50,000.0000**	**99.98886**	**49,994.43** *48,714.15*	**48,714.15**	**4%**	**1,280.28**	**N/A** 5.32% ***Accrued Interest: 0.00***
Total U.S. Treasuries	**50,000.0000**		**49,994.43**	**48,714.15**	**4%**	**1,280.28**	**N/A**
		Total Cost Basis:	***48,714.15***				
						Total Accrued Interest for U.S. Treasuries: 0.00	
Total Fixed Income	**50,000.0000**		**49,994.43**	**48,714.15**	**4%**	**1,280.28**	**N/A**
		Total Cost Basis:	***48,714.15***				

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Yield to Maturity is the actual average annual return on a note if held to maturity.

Investment Detail - Equities

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities			*Cost Basis*				
AMAZON.COM INC SYMBOL: AMZN	**115.0000**	**219.39000**	**25,229.85** *14,300.53*	**2%**	**10,929.32**	**N/A**	**N/A**
BP P L C F SPONSORED ADR 1 ADR REPS 6 ORD SHS SYMBOL: BP	**400.0000**	**29.56000**	**11,824.00** *14,663.45*	**<1%**	**(2,839.45)**	**6.49%**	**768.00**

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
BRISTOL MYERS SQUIBB CO SYMBOL: BMY	200.0000	56.56000	11,312.00 *12,446.00*	<1%	(1,134.00)	4.24%	480.00
CONOCOPHILLIPS SYMBOL: COP	390.0000	99.17000	38,676.30 *37,569.20*	3%	1,107.10	3.14%	1,216.80
CONSOLIDATED EDISON INC SYMBOL: ED	150.0000	89.23000	13,384.50 *10,898.25*	<1%	2,486.25	3.72%	498.00
DISNEY WALT CO SYMBOL: DIS	219.0000	111.35000	24,385.65 *28,875.04*	2%	(4,489.39)	N/A	N/A
							Accrued Dividend: 109.50
ENBRIDGE INC F SYMBOL: ENB	430.0000	42.43000	18,244.90 *15,883.60*	1%	2,361.30	6.12%	1,118.21
EXXON MOBIL CORP SYMBOL: XOM	50.0000	107.57000	5,378.50 *4,176.50*	<1%	1,202.00	3.68%	198.00
INTEL CORP SYMBOL: INTC	100.0000	20.05000	2,005.00 *4,710.00*	<1%	(2,705.00)	2.49%	50.00
JPMORGAN CHASE & CO SYMBOL: JPM	50.0000	239.71000	11,985.50 *8,200.75*	<1%	3,784.75	2.08%	250.00
KINDER MORGAN INC DEL SYMBOL: KMI	41.0000	27.40000	1,123.40 *583.57*	<1%	539.83	4.19%	47.15
KRAFT HEINZ CO SYMBOL: KHC	200.0000	30.71000	6,142.00 *6,660.00*	<1%	(518.00)	5.21%	320.00

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
LOCKHEED MARTIN CORP SYMBOL: LMT	17.0000	485.94000	8,260.98 *8,653.38*	<1%	(392.40)	2.71%	224.40
MCDONALDS CORP SYMBOL: MCD	290.0000	289.89000	84,068.10 *29,714.36*	6%	54,353.74	2.44%	2,053.20
MICROSOFT CORP SYMBOL: MSFT	285.0000	421.50000	120,127.50 *35,405.54*	9%	84,721.96	0.78%	946.20
MORGAN STANLEY SYMBOL: MS	1,090.0000	125.72000	137,034.80 *91,961.05*	10%	45,073.75	2.94%	4,033.00
NEWMONT CORP SYMBOL: NEM	500.0000	37.22000	18,610.00 *24,044.94*	1%	(5,434.94)	2.68%	500.00
NUCOR CORP SYMBOL: NUE	50.0000	116.71000	5,835.50 *2,076.00*	<1%	3,759.50	1.85%	108.00
OCCIDENTAL PETE CORP SYMBOL: OXY	300.0000	49.41000	14,823.00 *14,581.50*	1%	241.50	1.78%	264.00
PARAMOUNT RES LTD F SYMBOL: PRMRF	100.0000	22.13719	2,213.72 *2,320.95*	<1%	(107.23)	5.64%	124.89
PHILLIPS 66 SYMBOL: PSX	50.0000	113.93000	5,696.50 *4,673.00*	<1%	1,023.50	4.03%	230.00
SFL CORP LTD F SYMBOL: SFL	188.0000	10.22000	1,921.36 *2,810.60*	<1%	(889.24)	10.56%	203.04
THE COCA-COLA CO SYMBOL: KO	500.0000	62.26000	31,130.00 *17,715.35*	2%	13,414.65	3.11%	970.00

Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)			*Cost Basis*				
VERIZON COMMUNICATIONS I	**300.0000**	**39.99000**	**11,997.00**	**<1%**	**(57.00)**	**6.77%**	**813.00**
SYMBOL: VZ			*12,054.00*				
Total Equities	**6,015.0000**		**611,410.06**	**44%**	**206,432.50**		**15,415.89**
		Total Cost Basis:	***404,977.56***				

Total Accrued Dividend for Equities: 109.50

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	**1,402,598.98**
Total Account Value	**1,402,598.98**
Total Cost Basis	***453,691.71***

Realized Gain or (Loss)

Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
LOCKHEED MARTIN CORP: LMT	50.0000	10/27/21	12/30/24	24,161.74	16,721.50	7,440.24

Realized Gain or (Loss) (continued)

Long Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MCCORMICK & CO INC: MKC	250.0000	multiple	12/30/24	18,886.93	8,725.96	10,160.97
Total Long Term				**43,048.67**	**25,447.46**	**17,601.21**
Total Realized Gain or (Loss)				**43,048.67**	**25,447.46**	**17,601.21**

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/13/24	12/12/24	Bought	LOCKHEED MARTIN CORP: LMT	7.0000	492.7750	0.00	(3,449.43)
12/31/24	12/30/24	Sold	LOCKHEED MARTIN CORP: LMT	(50.0000)	483.2483	0.68	24,161.74
			Includes Exchange Processing Fee $0.68				
12/31/24	12/30/24	Sold	MCCORMICK & CO INC: MKC	(250.0000)	75.5500	0.57	18,886.93
			Includes Exchange Processing Fee $0.57				

Transaction Detail - Purchases & Sales (continued)

Equities Activity (continued)

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/31/24	12/30/24	Bought	OCCIDENTAL PETE CORP: OXY	300.0000	48.6050	0.00	(14,581.50)
Total Equities Activity							**25,017.74**
Total Purchases & Sales							**25,017.74**

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
12/23/24	12/23/24	Journaled Funds	TRANSFER FUNDS TO SCHWAB BANK - [redacted]		(200.53)
Total Deposits & Withdrawals					**(200.53)**

The total deposits activity for the statement period was $0.00. The total withdrawals activity for the statement period was $200.53.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/24	12/02/24	Qualified Dividend	ENBRIDGE INC F: ENB	279.55
12/01/24	12/02/24	Foreign Tax Paid	ENBRIDGE INC F: ENB	(41.93)
12/02/24	12/02/24	Qualified Dividend	CONOCOPHILLIPS: COP	304.20
12/02/24	12/02/24	Qualified Dividend	PHILLIPS 66: PSX	57.50
12/10/24	12/10/24	Qualified Dividend	EXXON MOBIL CORP: XOM	49.50
12/12/24	12/12/24	Qualified Dividend	MICROSOFT CORP: MSFT	236.55

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/15/24	12/16/24	Bank Interest[X,Z]	BANK INT 111624-121524 : TD BANK NA	0.27
12/16/24	12/16/24	Qualified Dividend	CONSOLIDATED EDISON INC: ED	124.50
12/16/24	12/16/24	Qualified Dividend	MCDONALDS CORP: MCD	513.30
12/16/24	12/16/24	Qualified Dividend	THE COCA-COLA CO: KO	242.50
12/20/24	12/20/24	Qualified Dividend	BP P L C F: BP	192.00
12/23/24	12/23/24	Qualified Dividend	NEWMONT CORP: NEM	125.00
12/27/24	12/27/24	Qualified Dividend	KRAFT HEINZ CO: KHC	80.00
12/27/24	12/27/24	Qualified Dividend	LOCKHEED MARTIN CORP: LMT	198.00
12/27/24	12/27/24	Qualified Dividend	SFL CORP LTD F: SFL	50.76
12/31/24	12/31/24	Qualified Dividend	PARAMOUNT RES LTD F: PRMRF	10.41
12/31/24	12/31/24	Foreign Tax Paid	PARAMOUNT RES LTD F: PRMRF	(1.56)
12/31/24	12/31/24	Short Term Cap Gn	SCHWAB VALUE ADVANTAGE M: SWVXX	0.20
12/31/24	12/31/24	Cash Dividend	SCHWAB VALUE ADVANTAGE M: SWVXX	2,627.42
Total Dividends & Interest				**5,048.17**

Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description			Credit/(Debit)
12/20/24	12/20/24	ADR Pass Thru Fee	BP P L C	FSPONSORED ADR	1 ADR REPS	(2.00)
Total Fees & Charges						**(2.00)**

Margin interest charged to your Account during the statement period is included in this section of the statement.

Total Transaction Detail	**29,863.38**

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance [x,z]
Opening Balance [x,z]					**948.17**
12/02/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		2,703.27	3,651.44
12/03/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		237.62	3,889.06
12/11/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		49.50	3,938.56
12/12/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		236.55	4,175.11
12/13/24	Auto Transfer	BANK TRANSFER TO BROKERAGE	3,449.43		725.68
12/15/24	Interest Paid [x,z]	BANK INTEREST - TD BANK NA		0.27	725.95
12/16/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		880.30	1,606.25
12/23/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		114.47	1,720.72
12/27/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		328.76	2,049.48
12/31/24	Auto Transfer	BANK CREDIT FROM BROKERAGE [x]		28,467.17	30,516.65
Total Activity			**3,449.43**	**33,017.91**	
Ending Balance [x,z]					**30,516.65**

Bank Sweep: Interest Rate as of 12/31/24 was 0.05%. [z]

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
MCCORMICK & CO INC	Qual Div	250.0000	01/13/25	0.4500		112.50
DISNEY WALT CO	Qual Div	219.0000	01/16/25	0.5000		109.50
Total Pending Corporate Actions						**222.00**

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol	Endnote Legend
d	Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
Z	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to http://www.schwab.com/transparency.