

## 2024 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/26/2025

### General Information

Name: Virginia Baker Norton

**CONFIDENTIAL**

**PID 226114**

### AGENCY INFORMATION

| Organization           | Suborganization                | Title         |
|------------------------|--------------------------------|---------------|
| Judicial Circuit (4Th) | Elected Constitutional Officer | Circuit Judge |

### Net Worth

My Net Worth as of March 31, 2025 was \$ 768,996.46.

### 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 \$ 325,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

| Description of Asset                             | Value of Asset |
|--------------------------------------------------|----------------|
| Fidelity Investments - See Attached Shedule      | \$ 241,109.51  |
| Other Assets over \$1000 - See Attached Schedule | \$ 255,971.64  |
| See Attached                                     |                |

**Liabilities**

LIABILITIES IN EXCESS OF \$1,000:

| Name of Creditor | Address of Creditor                               | Amount of Liability |
|------------------|---------------------------------------------------|---------------------|
| Truist           | 1620 Margaret Street, Jacksonville, Florida 32204 | \$ 29,395.79        |
| See Attached     |                                                   |                     |

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 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            |                                           |                   |                                       |

**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.

***Virginia Baker Norton***

Digitally signed: 06/26/2025

Filed with COE: 06/26/2025



FIDELITY WEALTH  
MANAGEMENT

INVESTMENT REPORT  
March 1, 2025 - March 31, 2025

Envelope # BRNMBZBBBSHDL

VIRGINIA B NORTON  
[REDACTED]  
[REDACTED]

## Your Portfolio Value:

**\$238,437.30**

Portfolio Change from Last Period:

▼ \$4,134.31

|                                  | This Period         | Year-to-Date        |
|----------------------------------|---------------------|---------------------|
| <b>Beginning Portfolio Value</b> | <b>\$242,571.61</b> | <b>\$232,757.51</b> |
| Additions                        | 2,500.00            | 7,500.00            |
| Subtractions                     | -                   | -920.25             |
| Fidelity Managed Account Fees    | -                   | -920.25             |
| Change in Investment Value *     | -6,634.31           | -899.96             |
| <b>Ending Portfolio Value **</b> | <b>\$238,437.30</b> | <b>\$238,437.30</b> |
| Accrued Interest (AI)            | -                   | -                   |
| Ending Portfolio Value incl. AI  | \$238,437.30        |                     |

## Your Financial Consultant

Kristin Dale

Phone: (904) 642-7453  
ext. 54486

## Contact Information

Online Fidelity.com/managed  
FAST®-Automated Telephone (800) 544-5555  
Advisory Services (800) 544-3455  
8am - 7pm ET, Mon - Fri  
Wealth Management (800) 544-5704

Save on your tax preparation services; Fidelity is pleased to offer special discounts to help you prepare your tax return. Learn more at [Fidelity.com/taxprep](https://www.fidelity.com/taxprep). 1064976.1.0

\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

\*\* Excludes unpriced securities.



Portfolio Summary

Accounts Included in This Report

| Page | Account Type/Name                                                                                   | Account Number | Beginning Value | Ending Value |
|------|-----------------------------------------------------------------------------------------------------|----------------|-----------------|--------------|
|      | <b>GENERAL INVESTMENTS</b>                                                                          |                |                 |              |
| 4    | FIDELITY ACCOUNT VIRGINIA B NORTON - INDIVIDUAL TOD                                                 |                | \$5,096.83      | \$7,120.35   |
|      | <b>PERSONAL RETIREMENT</b>                                                                          |                |                 |              |
| 8    | PERSONALIZED PORTFOLIOS VIRGINIA B NORTON - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN     |                | 36,325.12       | 35,306.95    |
| 14   | PERSONALIZED PORTFOLIOS VIRGINIA B NORTON - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN |                | 201,149.66      | 196,010.00   |
|      | Ending Portfolio Value                                                                              |                | \$242,571.61    | \$238,437.30 |

## Portfolio Summary (continued)

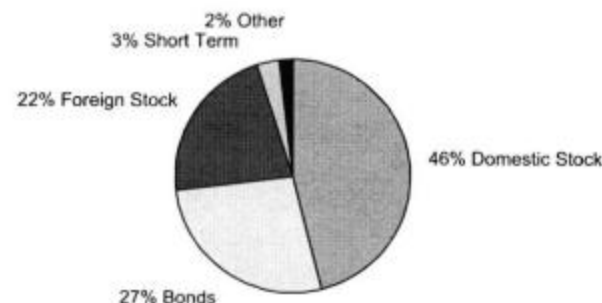
### Income Summary

|                     | This Period     | Year-to-Date    |
|---------------------|-----------------|-----------------|
| <b>Taxable</b>      | <b>\$23.52</b>  | <b>\$48.97</b>  |
| Dividends           | 23.52           | 48.97           |
| <b>Tax-deferred</b> | <b>174.24</b>   | <b>510.24</b>   |
| <b>Tax-free</b>     | <b>31.27</b>    | <b>91.70</b>    |
| <b>Total</b>        | <b>\$229.03</b> | <b>\$650.91</b> |

### Top Holdings

| Description                            | Value            | Percent of Portfolio |
|----------------------------------------|------------------|----------------------|
| Strategic Advisors U.S. Total Stock FD | \$111,376        | 47%                  |
| Strategic Advisers Core Income Fund    | 50,001           | 21                   |
| Strategic Advisers International Fund  | 33,964           | 14                   |
| Strategic Advisers Emerging Markets    | 16,707           | 7                    |
| Fidelity Government Money Market       | 7,120            | 3                    |
| <b>Total</b>                           | <b>\$219,170</b> | <b>92%</b>           |

### Asset Allocation



| Asset Class    | Percent of Portfolio |
|----------------|----------------------|
| Domestic Stock | 46%                  |
| Bonds          | 27                   |
| Foreign Stock  | 22                   |
| Short Term     | 3                    |
| Other          | 2                    |

**IMPORTANT:** If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at [Fidelity.com/Statements](https://www.fidelity.com/statements).



## Account Summary

VIRGINIA B NORTON - INDIVIDUAL - TOD

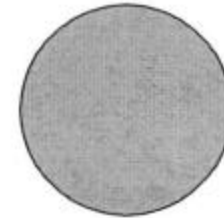
Account Value: **\$7,120.35**

Account Holdings

Change in Account Value **▲ \$2,023.52**

|                               | This Period | Year-to-Date |
|-------------------------------|-------------|--------------|
| Beginning Account Value       | \$5,096.83  | \$1,071.38   |
| Additions                     | 2,000.00    | 6,000.00     |
| Deposits                      | 2,000.00    | 6,000.00     |
| Change in Investment Value *  | 23.52       | 48.97        |
| Ending Account Value          | \$7,120.35  | \$7,120.35   |
| Accrued Interest (AI)         | 0.00        |              |
| Ending Account Value Incl. AI | \$7,120.35  |              |

\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.



100% Core Account (\$7,120)

## Top Holdings

| Description                      | Value   | Percent of Account |
|----------------------------------|---------|--------------------|
| Fidelity Government Money Market | \$7,120 | 100%               |
| Total                            | \$7,120 | 100%               |

Please note that, due to rounding, percentages may not add to 100%.

## Income Summary

|           | This Period | Year-to-Date |
|-----------|-------------|--------------|
| Taxable   | \$23.52     | \$48.97      |
| Dividends | 23.52       | 48.97        |
| Total     | \$23.52     | \$48.97      |



## Holdings

[REDACTED]  
VIRGINIA B NORTON - INDIVIDUAL - TOD

## Core Account

| Description                                                         | Beginning<br>Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price<br>Per Unit<br>Mar 31, 2025 | Ending<br>Market Value<br>Mar 31, 2025 | EAI (\$) /<br>EY (%) |
|---------------------------------------------------------------------|------------------------------------------|--------------------------|-----------------------------------|----------------------------------------|----------------------|
| FIDELITY GOVERNMENT MONEY<br>MARKET (SPAXX)<br>— 7-day yield: 3.98% | \$5,096.83                               | 7,120.350                | \$1.0000                          | \$7,120.35                             | \$330.44<br>4.640%   |
| Total Core Account (100% of account<br>holdings)                    | \$5,096.83                               |                          |                                   | \$7,120.35                             | \$330.44             |
| Total Holdings                                                      |                                          |                          |                                   | \$7,120.35                             | \$330.44             |

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)** - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

## Activity

## Dividends, Interest &amp; Other Income

(Includes dividend reinvestment)

| Settlement<br>Date                       | Security Name                       | Symbol/<br>CUSIP | Description       | Quantity | Price | Amount  |
|------------------------------------------|-------------------------------------|------------------|-------------------|----------|-------|---------|
| 03/31                                    | FIDELITY GOVERNMENT MONEY<br>MARKET | 31617H102        | Dividend Received | -        | -     | \$23.52 |
| Total Dividends, Interest & Other Income |                                     |                  |                   |          |       | \$23.52 |

## Deposits

| Date           | Reference | Description                                             | Amount     |
|----------------|-----------|---------------------------------------------------------|------------|
| 03/03          |           | Eft Funds Received [REDACTED]<br>Truist Bank [REDACTED] | \$2,000.00 |
| Total Deposits |           |                                                         | \$2,000.00 |



## Activity

VIRGINIA B NORTON - INDIVIDUAL - TOD

## Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

## Settlement Account

| Date                     | Type | Transaction  | Description                                            | Quantity  | Price    | Amount     | Balance    |
|--------------------------|------|--------------|--------------------------------------------------------|-----------|----------|------------|------------|
| 03/03                    | CASH | You Bought   | FIDELITY GOVERNMENT MONEY MARKET<br>MORNING TRADE @ 1  | 2,000.000 | \$1.0000 | \$2,000.00 | \$7,096.83 |
| 03/31                    | CASH | Reinvestment | FIDELITY GOVERNMENT MONEY MARKET<br>REINVEST @ \$1.000 | 23.520    | 1.0000   | 23.52      | 7,120.35   |
| Total Core Fund Activity |      |              |                                                        |           |          | \$2,023.52 |            |

## Estimated Cash Flow (Rolling as of March 31, 2025)

| Month        | Bond & CD<br>Income | Bond & CD<br>Principal | Stock<br>Income | ETP<br>Income | Mutual Fund<br>Income | Other<br>Income | Total Est.<br>Cash Flow |
|--------------|---------------------|------------------------|-----------------|---------------|-----------------------|-----------------|-------------------------|
| April 2025   | --                  | --                     | --              | --            | \$28                  | --              | \$28                    |
| May          | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| June         | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| July         | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| August       | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| September    | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| October      | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| November     | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| December     | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| January 2026 | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| February     | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| March        | --                  | --                     | --              | --            | 28                    | --              | 28                      |
| Total        | --                  | --                     | --              | --            | \$336                 | --              | \$336                   |

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can



Estimated Cash Flow *(Rolling as of March 31, 2025)*

VIRGINIA B NORTON - INDIVIDUAL - TOD

be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

**Bond & CD Income** includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Bond & CD Principal** includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Stock Income** includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

**ETP Income** includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

**Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

**Other Income** includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



## Account Summary

VIRGINIA B NORTON - ROTH IRA

Account Value: **\$35,306.95**

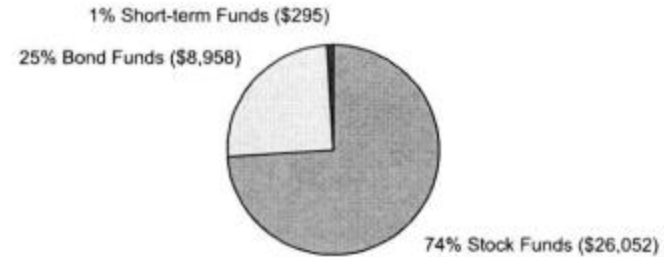
Change in Account Value ▼ \$1,018.17

|                               | This Period | Year-to-Date |
|-------------------------------|-------------|--------------|
| Beginning Account Value       | \$36,325.12 | \$35,565.82  |
| Subtractions                  | -           | -118.54      |
| Fidelity Managed Account Fees | -           | -118.54      |
| Change in Investment Value *  | -1,018.17   | -140.33      |
| Ending Account Value          | \$35,306.95 | \$35,306.95  |
| Accrued Interest (AI)         | 0.00        |              |
| Ending Account Value Incl. AI | \$35,306.95 |              |

\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

- All Managed Account regulatory documents have recently been updated. Detailed information will be provided in an upcoming communication to your designated communication preference. 1189202.1.0

## Account Holdings



## Top Holdings

| Description                            | Value           | Percent of Account |
|----------------------------------------|-----------------|--------------------|
| Strategic Advisors U.S. Total Stock FD | \$17,032        | 48%                |
| Strategic Advisers Core Income Fund    | 7,649           | 22                 |
| Strategic Advisers International Fund  | 5,194           | 15                 |
| <b>Total</b>                           | <b>\$29,877</b> | <b>85%</b>         |

Please note that, due to rounding, percentages may not add to 100%.

## Income Summary

|              | This Period    | Year-to-Date   |
|--------------|----------------|----------------|
| Tax-free     | \$31.27        | \$91.70        |
| <b>Total</b> | <b>\$31.27</b> | <b>\$91.70</b> |

## Holdings

VIRGINIA B NORTON - ROTH IRA

### Stock Funds

| Description                                    | Percent of Holdings | Beginning Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price Per Unit<br>Mar 31, 2025 | Ending Market Value<br>Mar 31, 2025 | Cost              | Unrealized Gain/Loss<br>Mar 31, 2025 | EAI (\$) / EY (%) |
|------------------------------------------------|---------------------|---------------------------------------|--------------------------|--------------------------------|-------------------------------------|-------------------|--------------------------------------|-------------------|
| FIDELITY SAI CANADA EQUITY INDEX FUND(FSCJX)   | 0.89%               | \$319.06                              | 29.379                   | \$10.7000                      | \$314.36                            | \$317.74          | -\$3.38                              | -                 |
| FIDELITY SAI INFLATION FOCUSED FD(FIFGX)       | 0.87                | 299.81                                | 3.390                    | 91.5200                        | 310.25                              | 149.84            | 160.41                               | 6.85<br>2.210     |
| STRATEGIC ADVISORS U.S. TOTAL STOCK FD (FSAKX) | 48.24               | 17,532.14                             | 1,736.288                | 9.8100                         | 17,032.99                           | 549.23            | 16,483.76                            | -                 |
| STRATEGIC ADVISERS ALTERNATIVES FUND (FSLTX)   | 1.53                | 558.69                                | 54.864                   | 9.8600                         | 540.96                              | 463.15            | 77.81                                | -                 |
| STRATEGIC ADVISERS EMERGING MARKETS (FSAMX)    | 7.23                | 2,612.93                              | 225.534                  | 11.3300                        | 2,555.30                            | 1,155.85          | 1,399.45                             | 31.46<br>1.230    |
| STRATEGIC ADVISERS INTERNATIONAL FUND (FILFX)  | 14.71               | 5,465.01                              | 419.966                  | 12.3700                        | 5,194.98                            | 175.43            | 5,019.55                             | 122.63<br>2.360   |
| COHEN & STEERS REALTY SHARES (CSRSX)           | 0.29                | 67.38                                 | 1.543                    | 67.4100                        | 104.01                              | 108.98            | -4.97                                | 2.81<br>2.700     |
| <b>Total Stock Funds</b>                       | <b>73.76%</b>       | <b>\$26,855.02</b>                    |                          |                                | <b>\$26,052.85</b>                  | <b>\$2,920.22</b> | <b>\$23,132.63</b>                   | <b>\$163.75</b>   |

### Bond Funds

| Description                                     | Percent of Holdings | Beginning Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price Per Unit<br>Mar 31, 2025 | Ending Market Value<br>Mar 31, 2025 | Cost     | Unrealized Gain/Loss<br>Mar 31, 2025 | EAI (\$) / EY (%) |
|-------------------------------------------------|---------------------|---------------------------------------|--------------------------|--------------------------------|-------------------------------------|----------|--------------------------------------|-------------------|
| STRATEGIC ADVISERS SHORT DURATION FUND (FAUDX)  | 0.87%               | \$419.22                              | 30.805                   | \$10.0000                      | \$308.05                            | \$242.09 | \$65.96                              | \$13.59<br>4.410% |
| STRATEGIC ADVISERS INCOME OPPORTUNITIES (FPIOX) | 0.73                | 279.11                                | 29.728                   | 8.6900                         | 258.34                              | -        |                                      | 16.43<br>6.360    |
| STRATEGIC ADVISERS CORE INCOME FUND(FPCIX)      | 21.66               | 7,834.29                              | 836.900                  | 9.1400                         | 7,649.27                            | 1,885.83 | 5,763.44                             | 316.01<br>4.130   |
| FID SAI INFLATION PROTECTED BOND INDEX (FSPWX)  | 1.89                | 759.86                                | 65.449                   | 10.2400                        | 670.20                              | 653.24   | 16.96                                | -                 |

## Holdings

VIRGINIA B NORTON - ROTH IRA

### Bond Funds *(continued)*

| Description                                                             | Percent of Holdings | Beginning Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price Per Unit<br>Mar 31, 2025 | Ending Market Value<br>Mar 31, 2025 | Cost              | Unrealized Gain/Loss<br>Mar 31, 2025 | EAI (\$) /<br>EY (%) |
|-------------------------------------------------------------------------|---------------------|---------------------------------------|--------------------------|--------------------------------|-------------------------------------|-------------------|--------------------------------------|----------------------|
| FID SAI LONG TERM TREASURY BOND INDEX (FBLTX)<br>-- 30-day yield: 4.74% | 0.20                | unavailable                           | 10.472                   | 6.9700                         | 72.99                               | 72.68             | 0.31                                 | 2.56<br>3.510        |
| <b>Total Bond Funds</b>                                                 | <b>25.35%</b>       | <b>\$9,292.48</b>                     |                          |                                | <b>\$8,958.85</b>                   | <b>\$2,853.84</b> | <b>\$6,105.01</b>                    | <b>\$348.59</b>      |

### Short-term Funds

| Description                                                        | Percent of Holdings | Beginning Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price Per Unit<br>Mar 31, 2025 | Ending Market Value<br>Mar 31, 2025 | Cost           | Unrealized Gain/Loss<br>Mar 31, 2025 | EAI (\$) /<br>EY (%) |
|--------------------------------------------------------------------|---------------------|---------------------------------------|--------------------------|--------------------------------|-------------------------------------|----------------|--------------------------------------|----------------------|
| FIDELITY GOVERNMENT CASH RESERVES (FDRXX)<br>-- 7-day yield: 4.06% | 0.83%               | \$177.62                              | 295.250                  | \$1.0000                       | \$295.25                            | not applicable | not applicable                       | \$13.81<br>4.680%    |
| <b>Total Short-term Funds</b>                                      | <b>0.83%</b>        | <b>\$177.62</b>                       |                          |                                | <b>\$295.25</b>                     |                |                                      | <b>\$13.81</b>       |

|                       |                         |  |  |  |                    |                   |                    |                 |
|-----------------------|-------------------------|--|--|--|--------------------|-------------------|--------------------|-----------------|
| <b>Total Holdings</b> | <b>100%<sup>r</sup></b> |  |  |  | <b>\$35,306.95</b> | <b>\$5,774.06</b> | <b>\$29,237.64</b> | <b>\$526.15</b> |
|-----------------------|-------------------------|--|--|--|--------------------|-------------------|--------------------|-----------------|

All positions held in cash account unless indicated otherwise.

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

<sup>r</sup> Please note that due to rounding, percentages may not add to 100%.



## Activity

[REDACTED]  
VIRGINIA B NORTON - ROTH IRA

| Security Name                           | Settlement Date | Symbol/<br>CUSIP | Transaction Description                                                                                        | Quantity | Price<br>Per Unit | Cost     | Amount    |
|-----------------------------------------|-----------------|------------------|----------------------------------------------------------------------------------------------------------------|----------|-------------------|----------|-----------|
| STRATEGIC ADVISORS U.S. TOTAL STOCK FD  | 03/06           | 31635R298        | You Bought                                                                                                     | 53.741   | \$10.22000        | -        | -\$549.23 |
| STRATEGIC ADVISERS ALTERNATIVES FUND    | 03/06           | 31635R314        | You Sold<br><i>Transaction Loss: \$0.15<br/>refer to confirm for Lot detail</i>                                | -2.087   | \$9.80000         | \$20.60  | \$20.45   |
| STRATEGIC ADVISERS EMERGING MARKETS     | 03/06           | 31635R801        | You Sold<br><i>Transaction Profit: \$0.85<br/>refer to confirm for Lot detail</i>                              | -7.763   | \$11.53000        | \$88.66  | \$89.51   |
| STRATEGIC ADVISERS INTERNATIONAL FUND   | 03/06           | 31635R868        | You Sold<br><i>Transaction Profit: \$14.33<br/>refer to confirm for Lot detail</i>                             | -20.761  | \$12.80000        | \$251.41 | \$265.74  |
| STRATEGIC ADVISERS SHORT DURATION FUND  | 03/06           | 31635R769        | You Sold<br><i>Transaction Profit: \$0.95<br/>refer to confirm for Lot detail</i>                              | -11.240  | \$9.99000         | \$111.34 | \$112.29  |
|                                         | 03/31           | 31635R769        | Dividend Received                                                                                              | -        | -                 | -        | 1.23      |
|                                         | 03/31           | 31635R769        | Reinvestment                                                                                                   | 0.123    | 10.00000          | -        | -1.23     |
| STRATEGIC ADVISERS INCOME OPPORTUNITIES | 03/06           | 31635R876        | You Sold<br><i>Transaction Profit: \$0.60<br/>refer to confirm for Lot detail</i>                              | -2.035   | \$8.82000         | \$17.35  | \$17.95   |
|                                         | 03/31           | 31635R876        | Dividend Received                                                                                              | -        | -                 | -        | 1.34      |
|                                         | 03/31           | 31635R876        | Reinvestment                                                                                                   | 0.154    | 8.69000           | -        | -1.34     |
| STRATEGIC ADVISERS CORE INCOME FUND     | 03/06           | 31635R884        | You Sold<br><i>Transaction Loss: \$1.56<br/>refer to confirm for Lot detail</i>                                | -19.523  | \$9.14000         | \$180.00 | \$178.44  |
|                                         | 03/31           | 31635R884        | Dividend Received                                                                                              | -        | -                 | -        | 27.56     |
|                                         | 03/31           | 31635R884        | Reinvestment                                                                                                   | 3.015    | 9.14000           | -        | -27.56    |
| FID SAI INFLATION PROTECTED BOND INDEX  | 03/06           | 31635T187        | You Sold<br><i>Transaction Profit: \$0.05<br/>Transaction Loss: \$0.33<br/>refer to confirm for Lot detail</i> | -9.267   | \$10.11000        | \$93.97  | \$93.69   |



## Activity

VIRGINIA B NORTON - ROTH IRA

| Security Name                         | Settlement Date | Symbol/ CUSIP | Transaction Description | Quantity | Price Per Unit | Cost | Amount   |
|---------------------------------------|-----------------|---------------|-------------------------|----------|----------------|------|----------|
| FID SAI LONG TERM TREASURY BOND INDEX | 03/06           | 31635V851     | You Bought              | 10.443   | \$6.96000      | -    | -\$72.68 |
|                                       | 03/31           | 31635V851     | Dividend Received       | -        | -              | -    | 0.20     |
|                                       | 03/31           | 31635V851     | Reinvestment            | 0.029    | 6.97000        | -    | -0.20    |
| FIDELITY GOVERNMENT CASH RESERVES     | 03/31           | 316067107     | Dividend Received       | -        | -              | -    | \$0.94   |
| COHEN & STEERS REALTY SHARES          | 03/06           | 192476109     | You Bought              | 0.569    | \$69.38000     | -    | -\$39.47 |

## Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

| Settlement Account       |      |              |                                                         |          |          |          |          |
|--------------------------|------|--------------|---------------------------------------------------------|----------|----------|----------|----------|
| Date                     | Type | Transaction  | Description                                             | Quantity | Price    | Amount   | Balance  |
| 03/06                    | CASH | You Bought   | FIDELITY GOVERNMENT CASH RESERVES<br>MORNING TRADE @ 1  | 116.690  | \$1.0000 | \$116.69 | \$294.31 |
| 03/31                    | CASH | Reinvestment | FIDELITY GOVERNMENT CASH RESERVES<br>REINVEST @ \$1.000 | 0.940    | 1.0000   | 0.94     | 295.25   |
| Total Core Fund Activity |      |              |                                                         |          |          | \$117.63 |          |

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

## Estimated Cash Flow (Rolling as of March 31, 2025)

VIRGINIA B NORTON - ROTH IRA

| Month        | Bond & CD<br>Income | Bond & CD<br>Principal | Stock<br>Income | ETP<br>Income | Mutual Fund<br>Income | Other<br>Income | Total Est.<br>Cash Flow |
|--------------|---------------------|------------------------|-----------------|---------------|-----------------------|-----------------|-------------------------|
| April 2025   | --                  | --                     | --              | --            | \$30                  | --              | \$30                    |
| May          | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| June         | --                  | --                     | --              | --            | 92                    | --              | 92                      |
| July         | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| August       | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| September    | --                  | --                     | --              | --            | 31                    | --              | 31                      |
| October      | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| November     | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| December     | --                  | --                     | --              | --            | 131                   | --              | 131                     |
| January 2026 | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| February     | --                  | --                     | --              | --            | 30                    | --              | 30                      |
| March        | --                  | --                     | --              | --            | 31                    | --              | 31                      |
| <b>Total</b> | --                  | --                     | --              | --            | <b>\$525</b>          | --              | <b>\$525</b>            |

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

**Bond & CD Income** includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Bond & CD Principal** includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Stock Income** includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

**ETP Income** includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

**Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

**Other Income** includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



Account Summary

VIRGINIA B NORTON - ROLLOVER IRA

Account Value: **\$196,010.00**

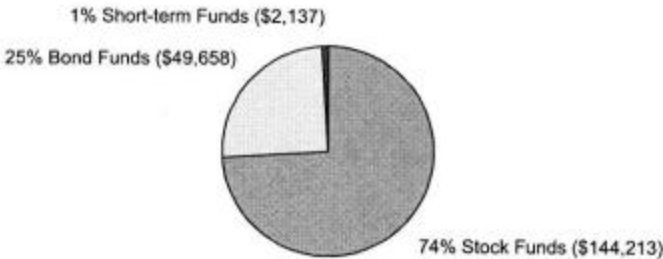
Account Holdings

Change in Account Value ▼ **\$5,139.66**

|                               | This Period  | Year-to-Date |
|-------------------------------|--------------|--------------|
| Beginning Account Value       | \$201,149.66 | \$196,120.31 |
| Additions                     | 500.00       | 1,500.00     |
| Contributions                 | 500.00       | 1,500.00     |
| Subtractions                  | -            | -801.71      |
| Fidelity Managed Account Fees | -            | -801.71      |
| Change in Investment Value *  | -5,639.66    | -808.60      |
| Ending Account Value          | \$196,010.00 | \$196,010.00 |
| Accrued Interest (AI)         | 0.00         |              |
| Ending Account Value Incl. AI | \$196,010.00 |              |

\* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

► All Managed Account regulatory documents have recently been updated. Detailed information will be provided in an upcoming communication to your designated communication preference. 1189202.1.0



Top Holdings

| Description                            | Value     | Percent of Account |
|----------------------------------------|-----------|--------------------|
| Strategic Advisors U.S. Total Stock FD | \$94,343  | 48%                |
| Strategic Advisers Core Income Fund    | 42,352    | 22                 |
| Strategic Advisers International Fund  | 28,769    | 15                 |
| Total                                  | \$165,465 | 85%                |

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

|              | This Period | Year-to-Date |
|--------------|-------------|--------------|
| Tax-deferred | \$174.24    | \$510.24     |
| Total        | \$174.24    | \$510.24     |

Contributions and Distributions

|                    | This Period | Year-to-Date |
|--------------------|-------------|--------------|
| 2025 Contributions | \$500.00    | \$1,500.00   |

## Holdings

VIRGINIA B NORTON - ROLLOVER IRA

### Stock Funds

| Description                                    | Percent of Holdings | Beginning Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price Per Unit<br>Mar 31, 2025 | Ending Market Value<br>Mar 31, 2025 | Cost               | Unrealized Gain/Loss<br>Mar 31, 2025 | EAI (\$) /<br>EY (%) |
|------------------------------------------------|---------------------|---------------------------------------|--------------------------|--------------------------------|-------------------------------------|--------------------|--------------------------------------|----------------------|
| FIDELITY SAI CANADA EQUITY INDEX FUND(FSCJX)   | 0.88%               | \$1,762.90                            | 162.330                  | \$10.7000                      | \$1,736.93                          | \$1,744.72         | -\$7.79                              | -                    |
| FIDELITY SAI INFLATION FOCUSED FD(FIFGX)       | 0.85                | 1,618.28                              | 18.298                   | 91.5200                        | 1,674.63                            | 1,294.89           | 379.74                               | 37.00<br>2.210       |
| STRATEGIC ADVISORS U.S. TOTAL STOCK FD (FSAKX) | 48.13               | 96,888.66                             | 9,617.094                | 9.8100                         | 94,343.69                           | 13,503.27          | 80,840.42                            | -                    |
| STRATEGIC ADVISERS ALTERNATIVES FUND (FSLTX)   | 1.50                | 3,035.53                              | 299.315                  | 9.8600                         | 2,951.25                            | 2,684.99           | 266.26                               | -                    |
| STRATEGIC ADVISERS EMERGING MARKETS (FSAMX)    | 7.22                | 14,443.64                             | 1,249.110                | 11.3300                        | 14,152.42                           | 10,057.57          | 4,094.85                             | 174.25<br>1.230      |
| STRATEGIC ADVISERS INTERNATIONAL FUND (FILFX)  | 14.67               | 30,203.99                             | 2,325.776                | 12.3700                        | 28,769.85                           | 13,624.02          | 15,145.83                            | 679.13<br>2.360      |
| COHEN & STEERS REALTY SHARES (CSRSX)           | 0.29                | 458.52                                | 8.680                    | 67.4100                        | 585.11                              | 608.27             | -23.16                               | 15.81<br>2.700       |
| <b>Total Stock Funds</b>                       | <b>73.54%</b>       | <b>\$148,411.52</b>                   |                          |                                | <b>\$144,213.88</b>                 | <b>\$43,517.73</b> | <b>\$100,696.15</b>                  | <b>\$906.19</b>      |

### Bond Funds

| Description                                     | Percent of Holdings | Beginning Market Value<br>Mar 1, 2025 | Quantity<br>Mar 31, 2025 | Price Per Unit<br>Mar 31, 2025 | Ending Market Value<br>Mar 31, 2025 | Cost       | Unrealized Gain/Loss<br>Mar 31, 2025 | EAI (\$) /<br>EY (%) |
|-------------------------------------------------|---------------------|---------------------------------------|--------------------------|--------------------------------|-------------------------------------|------------|--------------------------------------|----------------------|
| STRATEGIC ADVISERS SHORT DURATION FUND (FAUDX)  | 0.86%               | \$2,363.40                            | 170.389                  | \$10.0000                      | \$1,703.89                          | \$1,429.66 | \$274.23                             | \$75.19<br>4.410%    |
| STRATEGIC ADVISERS INCOME OPPORTUNITIES (FPIOX) | 0.76                | 1,516.15                              | 172.588                  | 8.6900                         | 1,499.79                            | -          |                                      | 95.39<br>6.360       |
| STRATEGIC ADVISERS CORE INCOME FUND(FPCIX)      | 21.60               | 43,308.68                             | 4,633.706                | 9.1400                         | 42,352.07                           | 32,548.20  | 9,803.87                             | 1,749.68<br>4.130    |
| FID SAI INFLATION PROTECTED BOND INDEX (FSPWX)  | 1.89                | 4,220.35                              | 361.913                  | 10.2400                        | 3,705.99                            | 3,603.34   | 102.65                               | -                    |

## Holdings

VIRGINIA B NORTON - ROLLOVER IRA

### Bond Funds (continued)

| Description                                                             | Percent of Holdings | Beginning Market Value Mar 1, 2025 | Quantity Mar 31, 2025 | Price Per Unit Mar 31, 2025 | Ending Market Value Mar 31, 2025 | Cost               | Unrealized Gain/Loss Mar 31, 2025 | EAI (\$) / EY (%) |
|-------------------------------------------------------------------------|---------------------|------------------------------------|-----------------------|-----------------------------|----------------------------------|--------------------|-----------------------------------|-------------------|
| FID SAI LONG TERM TREASURY BOND INDEX (FBLTX)<br>-- 30-day yield: 4.74% | 0.20                | unavailable                        | 56.935                | 6.9700                      | 396.84                           | 395.17             | 1.67                              | 13.91<br>3.510    |
| <b>Total Bond Funds</b>                                                 | <b>25.31%</b>       | <b>\$51,408.58</b>                 |                       |                             | <b>\$49,658.58</b>               | <b>\$37,976.37</b> | <b>\$11,682.21</b>                | <b>\$1,934.17</b> |

### Short-term Funds

| Description                                                        | Percent of Holdings | Beginning Market Value Mar 1, 2025 | Quantity Mar 31, 2025 | Price Per Unit Mar 31, 2025 | Ending Market Value Mar 31, 2025 | Cost           | Unrealized Gain/Loss Mar 31, 2025 | EAI (\$) / EY (%) |
|--------------------------------------------------------------------|---------------------|------------------------------------|-----------------------|-----------------------------|----------------------------------|----------------|-----------------------------------|-------------------|
| FIDELITY GOVERNMENT CASH RESERVES (FDRXX)<br>-- 7-day yield: 4.06% | 1.09%               | \$1,329.56                         | 2,137.540             | \$1.0000                    | \$2,137.54                       | not applicable | not applicable                    | \$99.99<br>4.680% |
| <b>Total Short-term Funds</b>                                      | <b>1.09%</b>        | <b>\$1,329.56</b>                  |                       |                             | <b>\$2,137.54</b>                |                |                                   | <b>\$99.99</b>    |

|                       |                         |  |  |  |                     |                    |                     |                   |
|-----------------------|-------------------------|--|--|--|---------------------|--------------------|---------------------|-------------------|
| <b>Total Holdings</b> | <b>100%<sup>r</sup></b> |  |  |  | <b>\$196,010.00</b> | <b>\$81,494.10</b> | <b>\$112,378.36</b> | <b>\$2,940.35</b> |
|-----------------------|-------------------------|--|--|--|---------------------|--------------------|---------------------|-------------------|

All positions held in cash account unless indicated otherwise.

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)** - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

Total Cost does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

<sup>r</sup> Please note that due to rounding, percentages may not add to 100%.



## Activity

[REDACTED]  
VIRGINIA B NORTON - ROLLOVER IRA

| Security Name                           | Settlement Date | Symbol/ CUSIP | Transaction Description                                                             | Quantity | Price Per Unit | Cost       | Amount      |
|-----------------------------------------|-----------------|---------------|-------------------------------------------------------------------------------------|----------|----------------|------------|-------------|
| STRATEGIC ADVISORS U.S. TOTAL STOCK FD  | 03/06           | 31635R298     | You Bought                                                                          | 318.758  | \$10.22000     | -          | -\$3,257.71 |
| STRATEGIC ADVISERS ALTERNATIVES FUND    | 03/06           | 31635R314     | You Sold<br><i>Transaction Loss: \$1.31<br/>refer to confirm for Lot detail</i>     | -10.117  | \$9.80000      | \$100.46   | \$99.15     |
| STRATEGIC ADVISERS EMERGING MARKETS     | 03/06           | 31635R801     | You Sold<br><i>Transaction Profit: \$8.51<br/>refer to confirm for Lot detail</i>   | -40.501  | \$11.53000     | \$458.47   | \$466.98    |
| STRATEGIC ADVISERS INTERNATIONAL FUND   | 03/06           | 31635R868     | You Sold<br><i>Transaction Profit: \$272.87<br/>refer to confirm for Lot detail</i> | -110.030 | \$12.80000     | \$1,135.51 | \$1,408.38  |
| STRATEGIC ADVISERS SHORT DURATION FUND  | 03/06           | 31635R769     | You Sold<br><i>Transaction Profit: \$8.30<br/>refer to confirm for Lot detail</i>   | -66.633  | \$9.99000      | \$657.36   | \$665.66    |
|                                         | 03/31           | 31635R769     | Dividend Received                                                                   | -        | -              | -          | 6.82        |
|                                         | 03/31           | 31635R769     | Reinvestment                                                                        | 0.682    | 10.00000       | -          | -6.82       |
| STRATEGIC ADVISERS INCOME OPPORTUNITIES | 03/31           | 31635R876     | Dividend Received                                                                   | -        | -              | -          | \$7.68      |
|                                         | 03/31           | 31635R876     | Reinvestment                                                                        | 0.884    | 8.69000        | -          | -7.68       |
| STRATEGIC ADVISERS CORE INCOME FUND     | 03/06           | 31635R884     | You Sold<br><i>Transaction Loss: \$129.91<br/>refer to confirm for Lot detail</i>   | -100.705 | \$9.14000      | \$1,050.35 | \$920.44    |
|                                         | 03/31           | 31635R884     | Dividend Received                                                                   | -        | -              | -          | 152.55      |
|                                         | 03/31           | 31635R884     | Reinvestment                                                                        | 16.690   | 9.14000        | -          | -152.55     |
| FID SAI INFLATION PROTECTED BOND INDEX  | 03/06           | 31635T187     | You Sold<br><i>Transaction Profit: \$1.07<br/>refer to confirm for Lot detail</i>   | -53.067  | \$10.11000     | \$535.44   | \$536.51    |
| FID SAI LONG TERM TREASURY BOND INDEX   | 03/06           | 31635V851     | You Bought                                                                          | 56.777   | \$6.96000      | -          | -\$395.17   |
|                                         | 03/31           | 31635V851     | Dividend Received                                                                   | -        | -              | -          | 1.10        |
|                                         | 03/31           | 31635V851     | Reinvestment                                                                        | 0.158    | 6.97000        | -          | -1.10       |



## Activity

VIRGINIA B NORTON - ROLLOVER IRA

| Security Name                     | Settlement Date | Symbol/ CUSIP | Transaction Description | Quantity | Price Per Unit | Cost | Amount    |
|-----------------------------------|-----------------|---------------|-------------------------|----------|----------------|------|-----------|
| FIDELITY GOVERNMENT CASH RESERVES | 03/31           | 316067107     | Dividend Received       | -        | -              | -    | \$6.09    |
| COHEN & STEERS REALTY SHARES      | 03/06           | 192476109     | You Bought              | 2.052    | \$69.38000     | -    | -\$142.35 |

## Contributions

| Date                | Reference | Description                                              | Amount   |
|---------------------|-----------|----------------------------------------------------------|----------|
| 03/20               |           | Cash Contrb Curr Yr [REDACTED]<br>Truist Bank [REDACTED] | \$500.00 |
| Total Contributions |           |                                                          | \$500.00 |

## Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

| Settlement Account       |      |              |                                                         |          |          |          |            |
|--------------------------|------|--------------|---------------------------------------------------------|----------|----------|----------|------------|
| Date                     | Type | Transaction  | Description                                             | Quantity | Price    | Amount   | Balance    |
| 03/06                    | CASH | You Bought   | FIDELITY GOVERNMENT CASH RESERVES<br>MORNING TRADE @ 1  | 301.890  | \$1.0000 | \$301.89 | \$1,631.45 |
| 03/20                    | CASH | You Bought   | FIDELITY GOVERNMENT CASH RESERVES<br>MORNING TRADE @ 1  | 500.000  | 1.0000   | 500.00   | 2,131.45   |
| 03/31                    | CASH | Reinvestment | FIDELITY GOVERNMENT CASH RESERVES<br>REINVEST @ \$1.000 | 6.090    | 1.0000   | 6.09     | 2,137.54   |
| Total Core Fund Activity |      |              |                                                         |          |          | \$807.98 |            |

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

## Estimated Cash Flow (Rolling as of March 31, 2025)

VIRGINIA B NORTON - ROLLOVER IRA

| Month        | Bond & CD<br>Income | Bond & CD<br>Principal | Stock<br>Income | ETP<br>Income | Mutual Fund<br>Income | Other<br>Income | Total Est.<br>Cash Flow |
|--------------|---------------------|------------------------|-----------------|---------------|-----------------------|-----------------|-------------------------|
| April 2025   | --                  | --                     | --              | --            | \$170                 | --              | \$170                   |
| May          | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| June         | --                  | --                     | --              | --            | 513                   | --              | 513                     |
| July         | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| August       | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| September    | --                  | --                     | --              | --            | 173                   | --              | 173                     |
| October      | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| November     | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| December     | --                  | --                     | --              | --            | 724                   | --              | 724                     |
| January 2026 | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| February     | --                  | --                     | --              | --            | 170                   | --              | 170                     |
| March        | --                  | --                     | --              | --            | 173                   | --              | 173                     |
| <b>Total</b> | --                  | --                     | --              | --            | <b>\$2,943</b>        | --              | <b>\$2,943</b>          |

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

**Bond & CD Income** includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Bond & CD Principal** includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

**Stock Income** includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

**ETP Income** includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

**Mutual Fund Income** includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

**Other Income** includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



## Additional Information and Endnotes

VIRGINIA B NORTON - ROLLOVER IRA

- ▶ Recently, you may have seen a "\$50 CHARGE FOR FOREIGN (ORDINARY) STOCK" message on a trade confirmation for your Fidelity(R) managed account. This message was displayed in error, and no fee was charged to your account for this transaction. 1160575.1.0
- ▶ Fidelity is required by the Securities Exchange Act of 1934 to provide certain financial information from the Statement of Financial Condition of National Financial Services LLC (NFS). At December 31, 2024, NFS, an affiliate of Fidelity Brokerage Services LLC, had net capital of \$10,981 million, which was 20.89% of aggregate debit items and exceeded its minimum requirement by \$9,929 million. To acquire the Statement of Financial Condition of National Financial Services LLC (NFS), go to [fidelity.com/customer-service/nfs-statement-financial-condition](https://fidelity.com/customer-service/nfs-statement-financial-condition). If you wish to obtain a copy of this document at no cost, or have any questions regarding its contents, please call Fidelity at 800-343-3548. 457389.44.0
- ▶ Our responsibility and commitment to you: The Fidelity Brokerage Services (FBS) and Strategic Advisers LLC Customer Relationship Summaries (Form CRS) contain important disclosures about the relationships and services our firm offers to retail investors, including fees and costs, conflicts of interest, and standards of conduct. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI) document, may be updated periodically and are available to you for review online at <https://communications.fidelity.com/information/crs/>. In addition, you may contact Fidelity at any time to request a printed copy.

The PSCOI has recently been updated with additional information regarding the investment products and services that FBS recommends to customers including any limitations on the securities or investment strategies included in such recommendations. For example, when FBS recommends a Target Date or Target Allocation Fund, FBS will only recommend a Fidelity proprietary fund. When Fidelity makes a recommendation in a workplace savings plan account (Plan Account) that offers a self-directed brokerage account, FBS will only recommend products and services available through the Plan Account and will not advise on the investments available through the self-directed brokerage account. When FBS recommends a model portfolio of mutual funds or ETFs, the model only identifies a portfolio of "no transaction fee" mutual funds or a portfolio of ETFs. In addition, references to Fidelity Personal and Workplace Advisors LLC (FPWA) have been replaced with references to Strategic Advisers LLC to reflect the merger of those two entities, which was completed on March 31, 2025.

A copy of the updated PSCOI can be found here: [www.fidelity.com/bin-public/060\\_www\\_fidelity\\_com/documents/Reg-BI-Master-Disclosure.pdf](https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/Reg-BI-Master-Disclosure.pdf). 919834.13.0

## Additional Information and Endnotes

[REDACTED]  
VIRGINIA B NORTON - ROLLOVER IRA

- **NOTIFICATION OF YOUR TAX WITHHOLDING OPTIONS IN REGARD TO DISTRIBUTIONS FROM YOUR IRA.** Federal Income Tax Withholding - The default withholding rate is 10%. You can choose a different rate by entering a rate between zero and 100%. Generally, you can't choose less than 10% for payments to be delivered outside of the United States and its possessions. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a non-resident alien. If taking a systematic withdrawal, you may have a different tax withholding election which will remain in effect on checkwriting or systematic withdrawals taken from your IRA until revoked by you.

**State Income Tax Withholding** - If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the lists below. Your state of residence is determined by the legal address of record on your IRA. For residents of AR, IA, KS, MA, ME, OK and VT, if federal income tax withholding is applied to your distribution, state income tax will also apply. For residents of CA, DE, MN, NC or OR, if federal income tax withholding is applied to your distribution, state income tax will also apply unless you elect not to have state income tax withheld. For residents of DC, if you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.

For residents of CT or MI, state income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Please reference the CT or MI W-4P Form for information and to calculate the amount to withhold from your distribution. Tax withholding is not required if you meet certain CT or MI requirements governing pension and retirement benefits. For residents of MS, state income tax withholding will apply regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income tax withheld. For residents of SC, you must provide a valid Social Security number; individual tax identification number; or tax identification number for a nonresident alien, if not SC requires that 7% tax be withheld from the distribution.

For residents of AK, FL, HI, NH, SD, TN, TX, WA or WY, state income tax withholding is not applicable on IRA distributions. For residents of all other states not mentioned above, you are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

Whether or not you elect to have federal and/or state income tax withheld from your distribution(s), you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please contact Fidelity for more information or contact your state taxing authority for assistance. THE INFORMATION PROVIDED ABOVE IS GENERAL IN NATURE AND SHOULD NOT BE CONSIDERED LEGAL OR TAX ADVICE. 532971.16.0

## Additional Information and Endnotes

VIRGINIA B NORTON - ROLLOVER IRA

- For your managed account offered by Strategic Advisers LLC, it is important for us to maintain accurate information concerning your financial situation and investment objectives, including any reasonable investment restrictions (or modifications of existing investment restrictions) you wish to impose on the management of your account. Depending on your managed account program, there are different ways to update this information and impose or modify an investment restriction. For Fidelity Go(R) and Fidelity Managed FidFolios(R) clients, please log in at Fidelity.com and navigate to your profile page. For Fidelity(R) Wealth Services and Fidelity Strategic Disciplines clients, please contact your advisory team at 800-544-3455 (available from 8 a.m. to 7 p.m. Eastern time, Monday through Friday).

Additionally, for Fidelity Wealth Services and Fidelity Strategic Disciplines clients, certain account balances may be aggregated with certain other account balances to potentially reduce your advisory fee. Please note clients are responsible for ensuring that any accounts meeting the eligibility requirements are aggregated. For more information, contact your advisory team. 1106547.1.2

- To increase consistency across our products as well as reduce our environmental footprint, beginning in January 2025 the paper used for statements will be plain white stock without the 3-hole punch. If you'd rather receive your account statements electronically, visit Fidelity.com/preferences or scan the QR code on the back of the envelope. 1171990.1.0

**Estimated Annual Income (EAI) & Estimated Yield (EY)** - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

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**Fractional Share Trading:** With the exception of managed accounts, National Financial Services ("NFS"), an affiliate broker-dealer, will execute the fractional component of a customer order in a principal or riskless principal capacity. FBS will act as agent. This includes fractional shares liquidations as a result of an ACATS transfer of whole shares or a dividend reinvestment that created a residual fractional position in a customer account.



## Additional Information and Endnotes

VIRGINIA B NORTON - ROLLOVER IRA

**Payment for Order Flow:** Fidelity Brokerage Services LLC ("FBS") receives remuneration, compensation, or consideration for directing orders particular broker/dealers or market centers for execution. The source and nature of any compensation received in connection with your particular transaction, the name of the other party, and the time of execution will be disclosed upon written request.

Please go to [Fidelity.com/disclosures](https://www.fidelity.com/disclosures) to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at [Fidelity.com/statements](https://www.fidelity.com/statements).

For more information about your statement, please refer to our **Frequently Asked Questions** document at [Fidelity.com/statements](https://www.fidelity.com/statements).



## Information About Your Fidelity Statement

**Lost or Stolen Cards** For 24-Hour worldwide customer service, call 800-323-5353 for Fidelity® Debit Card.

**Additional Investments with Fidelity** Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.

**Income Summary** Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

**Cost Basis, Gain/Loss, and Holding Period Information** NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

**Cost** Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

**Statement Discrepancies** Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).

**Material Changes** Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

**Mutual Funds and Performance** Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit [Fidelity.com/performance](http://Fidelity.com/performance) for most recent month-end performance.

**Sales Loads & Fees** In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

## Additional Information About Your Brokerage Account, If Applicable

**Free credit balances (FCB)** are funds payable to you on demand. FCB are subject to open commitments such as undereared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Strategic Advisers LLC are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single

market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss.

**Executing Orders on the Floor of the NYSE** The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

**SIPC** Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see [www.sipc.org](http://www.sipc.org) or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

**Fidelity Investments** Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.

**Fidelity Go®, Fidelity® Wealth Services, Fidelity Managed FidFolios®, and Fidelity® Strategic Disciplines are advisory services offered by Strategic Advisers LLC (Strategic Advisers), a registered investment adviser, for a fee.** Personalized Portfolios accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. Strategic Advisers, FBS and NFS are Fidelity Investments companies.

**Miscellaneous** Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

588130.57.0

2024 Form 1040-V

What Is Form 1040-V?

It's a statement you send with your check or money order for any balance due on the "Amount you owe" line of your 2024 Form 1040, 1040-SR, or 1040-NR.

Consider Making Your Tax Payment Electronically — It's Easy

You can make electronic payments online, by phone, or from a mobile device. Paying electronically is safe and secure. When you schedule your payment, you will receive immediate confirmation from the IRS. Go to [www.irs.gov/Payments](http://www.irs.gov/Payments) to see all your electronic payment options.

How To Fill In Form 1040-V

- Line 1.** Enter your social security number (SSN).  
If you are filing a joint return, enter the SSN shown first on your return.
- Line 2.** If you are filing a joint return, enter the SSN shown second on your return.
- Line 3.** Enter the amount you are paying by check or money order. If paying online at [www.irs.gov/Payments](http://www.irs.gov/Payments), don't complete this form.
- Line 4.** Enter your name(s) and address exactly as shown on your return. Please print clearly.

How To Prepare Your Payment

- Make your check or money order payable to "United States Treasury." Don't send cash. If you want to pay in cash, in person, see *Pay by cash*, later.
- Make sure your name and address appear on your check or money order.
- Enter your daytime phone number and your SSN on your check or money order. If you have an Individual Taxpayer Identification Number (ITIN), enter it wherever your SSN is requested. If you are filing a joint return, enter the SSN shown first on your return. Also, enter "2024 Form 1040," "2024 Form 1040-SR," or "2024 Form 1040-NR," whichever is appropriate.
- To help us process your payment, enter the amount on the right side of your check like this: \$ XXX.XX. Don't use dashes or lines (for example, don't enter "\$ XXX-" or "\$XXX<sup>xx/100</sup>").

**Notice to taxpayers presenting checks.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**No checks of \$100 million or more accepted.** The IRS can't accept a single check (including a cashier's check) for amounts of \$100,000,000 (\$100 million) or more. If you are sending \$100 million or more by check, you will need to spread the payments over two or more checks, with each check made out for an amount less than \$100 million.

**Pay by cash.** This is an in-person payment option for individuals provided through retail partners with a maximum of \$1,000 per day per transaction. To make a cash payment, you must first be registered online at [www.acipayonline.com](http://www.acipayonline.com), our Official Payment provider. Click on "Federal IRS payments" to make your payment.

How To Send in Your 2024 Tax Return, Payment, and Form 1040-V

- Don't staple or otherwise attach your payment or Form 1040-V to your return or to each other. Instead, just put them loose in the envelope.
- Mail your 2024 tax return, payment, and Form 1040-V to the address shown on the back that applies to you.

How To Pay Electronically Pay Online

Paying online is convenient, secure, and helps make sure we get your payments on time. You can pay using either of the following electronic payment methods. To pay your taxes online or for more information, go to [www.irs.gov/Payments](http://www.irs.gov/Payments).

IRS Direct Pay

Pay your taxes directly from your checking or savings account at no cost to you. You receive instant confirmation that your payment has been made, and you can schedule your payment up to 30 days in advance.

Debit or Credit Card

The IRS doesn't charge a fee for this service; the card processors do. The authorized card processors and their phone numbers are all online at [www.irs.gov/Payments](http://www.irs.gov/Payments).

Mail To: Internal Revenue Service  
P.O. Box 1214  
Charlotte, NC 28201-1214

Separate here and mail with your payment and return.  
CUT HERE

Form 1040-V (2024)

|                      |                                                                                            |                               |                                                                                                                                                                                                                        |  |                                                                                                                     |                     |                                  |  |
|----------------------|--------------------------------------------------------------------------------------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------|---------------------|----------------------------------|--|
| Print or type        | Form <b>1040-V</b><br>Department of the Treasury<br>Internal Revenue Service               |                               | <b>Payment Voucher for Individuals</b><br>Do not staple or attach this voucher to your payment or return.<br>Go to <a href="http://www.irs.gov/Payments">www.irs.gov/Payments</a> for payment options and information. |  |                                                                                                                     |                     | OMB No. 1545-0074<br><b>2024</b> |  |
|                      | 1 Your social security number (SSN)<br>(if a joint return, SSN shown first on your return) |                               | 2 If a joint return, SSN shown second on your return                                                                                                                                                                   |  | 3 Amount you are paying by check or money order. Make your check or money order payable to "United States Treasury" |                     | 7,678                            |  |
|                      | 4 Your first name and middle initial<br><b>Virginia</b>                                    |                               |                                                                                                                                                                                                                        |  | Last name<br><b>Norton</b>                                                                                          |                     |                                  |  |
|                      | If a joint return, spouse's first name and middle initial                                  |                               |                                                                                                                                                                                                                        |  | Last name                                                                                                           |                     |                                  |  |
|                      | Home address (number and street)                                                           |                               | Apt. no.                                                                                                                                                                                                               |  | City, town, or post office. If you have a foreign address, also complete spaces below                               |                     | State ZIP code                   |  |
|                      |                                                                                            |                               |                                                                                                                                                                                                                        |  |                                                                                                                     |                     |                                  |  |
| Foreign country name |                                                                                            | Foreign province/state/county |                                                                                                                                                                                                                        |  |                                                                                                                     | Foreign postal code |                                  |  |

Form **8879**

(Rev. January 2021)

Department of the Treasury  
Internal Revenue Service

## IRS e-file Signature Authorization

OMB No. 1545-0074

▶ ERO must obtain and retain completed Form 8879.

▶ Go to [www.irs.gov/Form8879](http://www.irs.gov/Form8879) for the latest information.

Submission Identification Number (SID) ▶

Taxpayer's name

Virginia

Norton

Social security number

Spouse's name

Spouse's social security number

**Part I Tax Return Information — Tax Year Ending December 31, 2024** (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

**Note:** Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

|   |                                                               |   |         |
|---|---------------------------------------------------------------|---|---------|
| 1 | Adjusted gross income                                         | 1 | 208,240 |
| 2 | Total tax                                                     | 2 | 44,135  |
| 3 | Federal income tax withheld from Form(s) W-2 and Form(s) 1099 | 3 | 36,546  |
| 4 | Amount you want refunded to you                               | 4 |         |
| 5 | Amount you owe                                                | 5 | 7,678   |

**Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize Swindell, Bohn, Durden & Phillips, to enter or generate my PIN            as my  
ERO firm name  
signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only**  
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ \_\_\_\_\_ Date ▶ 04/01/25

Spouse's PIN: check one box only

☐ I authorize \_\_\_\_\_ to enter or generate my PIN            as my  
ERO firm name  
signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only**  
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ \_\_\_\_\_

Date ▶ \_\_\_\_\_

**Practitioner PIN Method Returns Only—continue below****Part III Certification and Authentication — Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN.

Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and Pub. 1345, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶ \_\_\_\_\_ Date ▶ 04/01/25

**ERO Must Retain This Form — See Instructions**  
**Don't Submit This Form to the IRS Unless Requested To Do So**

For Paperwork Reduction Act Notice, see your tax return instructions.

Form **8879** (Rev. 01-2021)

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

|                                                         |                            |                                           |
|---------------------------------------------------------|----------------------------|-------------------------------------------|
| Your first name and middle initial<br><b>Virginia</b>   | Last name<br><b>Norton</b> | Your social security number<br>[REDACTED] |
| If joint return, spouse's first name and middle initial | Last name                  | Spouse's social security number           |

|                                                                                                      |  |                                   |                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------|--|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Home address (number and street). If you have a P.O. box, see instructions.<br>[REDACTED]            |  | Apt. no.<br>[REDACTED]            | Presidential Election Campaign<br>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.<br><input type="checkbox"/> You <input type="checkbox"/> Spouse |
| City, town, or post office. If you have a foreign address, also complete spaces below.<br>[REDACTED] |  | State<br>[REDACTED]               |                                                                                                                                                                                                                                              |
| Foreign country name<br>[REDACTED]                                                                   |  | ZIP code<br>[REDACTED]            |                                                                                                                                                                                                                                              |
| Foreign province/state/county<br>[REDACTED]                                                          |  | Foreign postal code<br>[REDACTED] |                                                                                                                                                                                                                                              |

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

Check only one box.

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):                                                   |           | (2) Social security number | (3) Relationship to you | (4) Check the box if qualifies for (see instructions): |                             |
|----------------------------------------------------------------------------------|-----------|----------------------------|-------------------------|--------------------------------------------------------|-----------------------------|
| (1) First name                                                                   | Last name |                            |                         | Child tax credit                                       | Credit for other dependents |
| If more than four dependents, see instr. and check here <input type="checkbox"/> |           |                            |                         |                                                        |                             |
|                                                                                  |           |                            |                         |                                                        |                             |
|                                                                                  |           |                            |                         |                                                        |                             |
|                                                                                  |           |                            |                         |                                                        |                             |

|                                                                                                                                                                                                                                                           |                                                                                             |                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------|
| <b>Income</b>                                                                                                                                                                                                                                             | <b>1a</b> Total amount from Form(s) W-2, box 1 (see instructions)                           | <b>1a</b> 187,265             |
| Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.<br>If you did not get a Form W-2, see instructions.                                                                                                                       | <b>b</b> Household employee wages not reported on Form(s) W-2                               | <b>1b</b>                     |
|                                                                                                                                                                                                                                                           | <b>c</b> Tip income not reported on line 1a (see instructions)                              | <b>1c</b>                     |
|                                                                                                                                                                                                                                                           | <b>d</b> Medicaid waiver payments not reported on Form(s) W-2 (see instructions)            | <b>1d</b>                     |
|                                                                                                                                                                                                                                                           | <b>e</b> Taxable dependent care benefits from Form 2441, line 26                            | <b>1e</b>                     |
|                                                                                                                                                                                                                                                           | <b>f</b> Employer-provided adoption benefits from Form 8839, line 29                        | <b>1f</b>                     |
|                                                                                                                                                                                                                                                           | <b>g</b> Wages from Form 8919, line 6                                                       | <b>1g</b>                     |
|                                                                                                                                                                                                                                                           | <b>h</b> Other earned income (see instructions)                                             | <b>1h</b>                     |
|                                                                                                                                                                                                                                                           | <b>i</b> Nontaxable combat pay election (see instructions)                                  | <b>1i</b>                     |
|                                                                                                                                                                                                                                                           | <b>z</b> Add lines 1a through 1h                                                            | <b>1z</b> 187,265             |
|                                                                                                                                                                                                                                                           | Attach Sch. B if required.                                                                  | <b>2a</b> Tax-exempt interest |
| <b>3a</b> Qualified dividends                                                                                                                                                                                                                             |                                                                                             | <b>3a</b>                     |
| <b>4a</b> IRA distributions                                                                                                                                                                                                                               |                                                                                             | <b>4a</b> 49,362              |
| <b>5a</b> Pensions and annuities                                                                                                                                                                                                                          |                                                                                             | <b>5a</b>                     |
| <b>6a</b> Soc. sec. ben.                                                                                                                                                                                                                                  |                                                                                             | <b>6a</b>                     |
| <b>b</b> Taxable interest                                                                                                                                                                                                                                 |                                                                                             | <b>2b</b>                     |
| Standard Deduction for –<br>• Single or Married filing separately, \$14,800<br>• Married filing jointly or Qualifying surviving spouse, \$29,200<br>• Head of household, \$21,900<br>• If you checked any box under Standard Deduction, see instructions. | <b>b</b> Ordinary dividends                                                                 | <b>3b</b> 694                 |
|                                                                                                                                                                                                                                                           | <b>b</b> Taxable amount                                                                     | <b>4b</b> 44,584              |
|                                                                                                                                                                                                                                                           | <b>b</b> Taxable amount                                                                     | <b>5b</b>                     |
|                                                                                                                                                                                                                                                           | <b>b</b> Taxable amount                                                                     | <b>6b</b>                     |
|                                                                                                                                                                                                                                                           | <b>c</b> If you elect to use the lump-sum election method, check here (see instructions)    |                               |
|                                                                                                                                                                                                                                                           | <b>7</b> Capital gain or (loss). Attach Schedule D if required. If not required, check here | <b>7</b>                      |
|                                                                                                                                                                                                                                                           | <b>8</b> Additional income from Schedule 1, line 10                                         | <b>8</b> -24,303              |
|                                                                                                                                                                                                                                                           | <b>9</b> Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your <b>total income</b>       | <b>9</b> 208,240              |
|                                                                                                                                                                                                                                                           | <b>10</b> Adjustments to income from Schedule 1, line 26                                    | <b>10</b> 0                   |
|                                                                                                                                                                                                                                                           | <b>11</b> Subtract line 10 from line 9. This is your <b>adjusted gross income</b>           | <b>11</b> 208,240             |
| <b>12</b> Standard deduction or itemized deductions (from Schedule A)                                                                                                                                                                                     | <b>12</b> 14,600                                                                            |                               |
| <b>13</b> Qualified business income deduction from Form 8995 or Form 8995-A                                                                                                                                                                               | <b>13</b>                                                                                   |                               |
| <b>14</b> Add lines 12 and 13                                                                                                                                                                                                                             | <b>14</b> 14,600                                                                            |                               |
| <b>15</b> Subtract line 14 from line 11. If zero or less, enter -0-. This is your <b>taxable income</b>                                                                                                                                                   | <b>15</b> 193,640                                                                           |                               |

|                        |    |                                                                                                                    |    |        |
|------------------------|----|--------------------------------------------------------------------------------------------------------------------|----|--------|
| <b>Tax and Credits</b> | 16 | Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 | 16 | 39,651 |
|                        | 3  | <input type="checkbox"/>                                                                                           | 17 |        |
|                        | 17 | Amount from Schedule 2, line 3                                                                                     | 18 | 39,651 |
|                        | 18 | Add lines 16 and 17                                                                                                | 19 |        |
|                        | 19 | Child tax credit or credit for other dependents from Schedule 8812                                                 | 20 |        |
|                        | 20 | Amount from Schedule 3, line 8                                                                                     | 21 |        |
|                        | 21 | Add lines 19 and 20                                                                                                | 22 | 39,651 |
|                        | 22 | Subtract line 21 from line 18. If zero or less, enter -0-                                                          | 23 | 4,484  |
|                        | 23 | Other taxes, including self-employment tax, from Schedule 2, line 21                                               | 24 | 44,135 |
|                        | 24 | Add lines 22 and 23. This is your <b>total tax</b>                                                                 |    |        |

|                 |                                                                                                 |                                                                 |     |        |        |        |
|-----------------|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----|--------|--------|--------|
| <b>Payments</b> | 25                                                                                              | Federal income tax withheld from:                               | 25a | 36,546 | 25d    | 36,546 |
|                 | a                                                                                               | Form(s) W-2                                                     | 25b |        |        |        |
|                 | b                                                                                               | Form(s) 1099                                                    | 25c |        |        |        |
|                 | c                                                                                               | Other forms (see instructions)                                  |     |        |        |        |
|                 | d                                                                                               | Add lines 25a through 25c                                       |     |        |        |        |
|                 | 26                                                                                              | 2024 estimated tax payments and amount applied from 2023 return | 26  |        |        |        |
|                 | 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 <b>total other payments and refundable credits</b> | 32                                                              |     |        |        |        |
| 33              | Add lines 25d, 26, and 32. These are your <b>total payments</b>                                 | 33                                                              |     |        | 36,546 |        |

|               |                                                                      |                                                                                                                   |     |                                                                          |
|---------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----|--------------------------------------------------------------------------|
| <b>Refund</b> | 34                                                                   | If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you <b>overpaid</b>            | 34  |                                                                          |
|               | 35a                                                                  | Amount of line 34 you want <b>refunded to you</b> . If Form 8888 is attached, check here <input type="checkbox"/> | 35a |                                                                          |
|               | b                                                                    | Routing number                                                                                                    | c   | Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings |
|               | d                                                                    | Account number                                                                                                    |     |                                                                          |
| 36            | Amount of line 34 you want <b>applied to your 2025 estimated tax</b> | 36                                                                                                                |     |                                                                          |

|                       |    |                                                                                                                                                                                           |    |       |
|-----------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|-------|
| <b>Amount You Owe</b> | 37 | Subtract line 33 from line 24. This is the <b>amount you owe</b> .<br>For details on how to pay, go to <a href="http://www.irs.gov/Payments">www.irs.gov/Payments</a> or see instructions | 37 | 7,678 |
|                       | 38 | Estimated tax penalty (see instructions)                                                                                                                                                  | 38 | 89    |

|                             |                                                                                                                                                                                              |                          |                                      |              |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------|--------------|
| <b>Third Party Designee</b> | Do you want to allow another person to discuss this return with the IRS? See instructions <input checked="" type="checkbox"/> <b>Yes. Complete below.</b> <input type="checkbox"/> <b>No</b> |                          |                                      |              |
|                             | Designee's name                                                                                                                                                                              | Christina A. Cutler, CPA | Phone no.                            | 904-241-8176 |
|                             |                                                                                                                                                                                              |                          | Personal identification number (PIN) | 71311        |
|                             |                                                                                                                                                                                              |                          |                                      |              |

|                  |                                                                                                                                                                                                                                                                                                                    |      |                     |                                                                                    |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|---------------------|------------------------------------------------------------------------------------|
| <b>Sign Here</b> | 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. |      |                     |                                                                                    |
|                  | 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, <b>both</b> must sign.                                                                                                                                                                                                                                                      | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.) |

|           |               |                          |                      |      |           |                                                  |
|-----------|---------------|--------------------------|----------------------|------|-----------|--------------------------------------------------|
| Phone no. | Email address | Preparer's name          | Preparer's signature | Date | PTIN      | Check if: <input type="checkbox"/> Self-employed |
|           |               | Christina A. Cutler, CPA |                      |      | P00371311 |                                                  |

|                               |                |                                         |            |              |
|-------------------------------|----------------|-----------------------------------------|------------|--------------|
| <b>Paid Preparer Use Only</b> | Firm's name    | Swindell, Bohn, Durden & Phillips, P.L. | Phone no.  | 904-241-8176 |
|                               |                | 3560 South Third Street                 |            |              |
|                               | Firm's address | Jacksonville Beach FL 32250             | Firm's EIN | 46-1645105   |

Go to [www.irs.gov/Form1040](http://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](http://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

**Virginia Norton**

Your social security number

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](http://www.irs.gov/1099).

**Part I Additional Income**

|           |                                                                                                                                           |           |                |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------|
| <b>1</b>  | Taxable refunds, credits, or offsets of state and local income taxes                                                                      | <b>1</b>  |                |
| <b>2a</b> | Alimony received                                                                                                                          | <b>2a</b> |                |
| <b>b</b>  | Date of original divorce or separation agreement (see instructions):                                                                      |           |                |
| <b>3</b>  | Business income or (loss). Attach Schedule C                                                                                              | <b>3</b>  | <b>-24,303</b> |
| <b>4</b>  | Other gains or (losses). Attach Form 4797                                                                                                 | <b>4</b>  |                |
| <b>5</b>  | Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E                                               | <b>5</b>  |                |
| <b>6</b>  | Farm income or (loss). Attach Schedule F                                                                                                  | <b>6</b>  |                |
| <b>7</b>  | Unemployment compensation                                                                                                                 | <b>7</b>  |                |
| <b>8</b>  | Other income:                                                                                                                             |           |                |
| <b>a</b>  | Net operating loss                                                                                                                        | <b>8a</b> |                |
| <b>b</b>  | Gambling                                                                                                                                  | <b>8b</b> |                |
| <b>c</b>  | Cancellation of debt                                                                                                                      | <b>8c</b> |                |
| <b>d</b>  | Foreign earned income exclusion from Form 2555                                                                                            | <b>8d</b> |                |
| <b>e</b>  | Income from Form 8853                                                                                                                     | <b>8e</b> |                |
| <b>f</b>  | Income from Form 8889                                                                                                                     | <b>8f</b> |                |
| <b>g</b>  | Alaska Permanent Fund dividends                                                                                                           | <b>8g</b> |                |
| <b>h</b>  | Jury duty pay                                                                                                                             | <b>8h</b> |                |
| <b>i</b>  | Prizes and awards                                                                                                                         | <b>8i</b> |                |
| <b>j</b>  | Activity not engaged in for profit income                                                                                                 | <b>8j</b> |                |
| <b>k</b>  | Stock options                                                                                                                             | <b>8k</b> |                |
| <b>l</b>  | 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 | <b>8l</b> |                |
| <b>m</b>  | Olympic and Paralympic medals and USOC prize money (see instructions)                                                                     | <b>8m</b> |                |
| <b>n</b>  | Section 951(a) inclusion (see instructions)                                                                                               | <b>8n</b> |                |
| <b>o</b>  | Section 951A(a) inclusion (see instructions)                                                                                              | <b>8o</b> |                |
| <b>p</b>  | Section 461(l) excess business loss adjustment                                                                                            | <b>8p</b> |                |
| <b>q</b>  | Taxable distributions from an ABLE account (see instructions)                                                                             | <b>8q</b> |                |
| <b>r</b>  | Scholarship and fellowship grants not reported on Form W-2                                                                                | <b>8r</b> |                |
| <b>s</b>  | Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d                                                        | <b>8s</b> |                |
| <b>t</b>  | Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan                                   | <b>8t</b> |                |
| <b>u</b>  | Wages earned while incarcerated                                                                                                           | <b>8u</b> |                |
| <b>v</b>  | Digital assets received as ordinary income not reported elsewhere. See instructions                                                       | <b>8v</b> |                |
| <b>z</b>  | Other income. List type and amount:                                                                                                       | <b>8z</b> |                |
| <b>9</b>  | Total other income. Add lines 8a through 8z                                                                                               | <b>9</b>  |                |
| <b>10</b> | Combine lines 1 through 7 and 9. This is your <b>additional income</b> . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8         | <b>10</b> | <b>-24,303</b> |

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2024

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](http://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

Virginia Norton

Your social security number

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 (i)                                                                                                                                                                                                                                      | 1d |  |
| e | Excessive payments (EP) from Form 4255. Check applicable box and enter amount<br>(i) <input type="checkbox"/> Line 1a, column (n) (ii) <input type="checkbox"/> Line 1c, column (n)<br>(iii) <input type="checkbox"/> Line 1d, column (n) (iv) <input type="checkbox"/> Line 2a, column (n)   | 1e |  |
| f | 20% EP from Form 4255. Check applicable box and enter amount. See instructions.<br>(i) <input type="checkbox"/> Line 1a, column (o) (ii) <input type="checkbox"/> Line 1c, column (o)<br>(iii) <input type="checkbox"/> Line 1d, column (o) (iv) <input type="checkbox"/> 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.<br>If not required, check here <input checked="" type="checkbox"/> | 8  | 4,458 |
| 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 | 26    |
| 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)

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 2 (Form 1040) 2024

**Part II Other Taxes (continued)**

|                                                                                                                                                                          |            |           |              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|--------------|
| <b>17</b> Other additional taxes:                                                                                                                                        |            |           |              |
| <b>a</b> Recapture of other credits. List type, form number, and amount:                                                                                                 | <b>17a</b> |           |              |
| <b>b</b> Recapture of federal mortgage subsidy, if you sold your home see instructions                                                                                   | <b>17b</b> |           |              |
| <b>c</b> Additional tax on HSA distributions. Attach Form 8889                                                                                                           | <b>17c</b> |           |              |
| <b>d</b> Additional tax on an HSA because you didn't remain an eligible individual.<br>Attach Form 8889                                                                  | <b>17d</b> |           |              |
| <b>e</b> Additional tax on Archer MSA distributions. Attach Form 8853                                                                                                    | <b>17e</b> |           |              |
| <b>f</b> Additional tax on Medicare Advantage MSA distributions. Attach Form 8853                                                                                        | <b>17f</b> |           |              |
| <b>g</b> Recapture of a charitable contribution deduction related to a fractional interest<br>in tangible personal property                                              | <b>17g</b> |           |              |
| <b>h</b> Income you received from a nonqualified deferred compensation plan that fails<br>to meet the requirements of section 409A                                       | <b>17h</b> |           |              |
| <b>i</b> Compensation you received from a nonqualified deferred compensation plan<br>described in section 457A                                                           | <b>17i</b> |           |              |
| <b>j</b> Section 72(m)(5) excess benefits tax                                                                                                                            | <b>17j</b> |           |              |
| <b>k</b> Golden parachute payments                                                                                                                                       | <b>17k</b> |           |              |
| <b>l</b> Tax on accumulation distribution of trusts                                                                                                                      | <b>17l</b> |           |              |
| <b>m</b> Excise tax on insider stock compensation from an expatriated corporation                                                                                        | <b>17m</b> |           |              |
| <b>n</b> Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866                                                                                        | <b>17n</b> |           |              |
| <b>o</b> Tax on non-effectively connected income for any part of the year you were a<br>nonresident alien from Form 1040-NR                                              | <b>17o</b> |           |              |
| <b>p</b> Any interest from Form 8621, line 16f, relating to distributions from, and<br>dispositions of, stock of a section 1291 fund                                     | <b>17p</b> |           |              |
| <b>q</b> Any interest from Form 8621, line 24                                                                                                                            | <b>17q</b> |           |              |
| <b>z</b> Any other taxes. List type and amount:                                                                                                                          | <b>17z</b> |           |              |
| <b>18</b> Total additional taxes. Add lines 17a through 17z                                                                                                              |            | <b>18</b> |              |
| <b>19</b> Recapture of net EPE from Form 4255, line 1d, column (I)                                                                                                       |            | <b>19</b> |              |
| <b>20</b> Section 965 net tax liability installment from Form 965-A                                                                                                      | <b>20</b>  |           |              |
| <b>21</b> Add lines 4, 7 through 16, 18, and 19. These are your <b>total other taxes</b> . Enter here and on Form 1040<br>or 1040-SR, line 23, or Form 1040-NR, line 23b |            | <b>21</b> | <b>4,484</b> |

## SCHEDULE C

(Form 1040)

## Profit or Loss From Business

(Sole Proprietorship)

OMB No. 1545-0074

2024

Attachment  
Sequence No. 09Department of the Treasury  
Internal Revenue Service

Attach to Form 1040, 1040-SR, 1040-SS, 1040-NR, or 1041; partnerships must generally file Form 1065.

Go to [www.irs.gov/ScheduleC](http://www.irs.gov/ScheduleC) for instructions and the latest information.

Name of proprietor

Virginia Norton

Social security number (SSN)

A Principal business or profession, including product or service (see instructions)

B Enter code from instructions

Social media influencer/book

999000

C Business name. If no separate business name, leave blank.

D Employer ID number (EIN) (see instr.)

Lady in Pink

E Business address (including suite or room no.)

City, town or post office, state, and ZIP code

F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify)

G Did you "materially participate" in the operation of this business during 2024? If "No," see instructions for limit on losses

☒ Yes ☐ No

H If you started or acquired this business during 2024, check here

☒ Yes ☐ No

I Did you make any payments in 2024 that would require you to file Form(s) 1099? See instructions

☐ Yes ☒ No

J If "Yes," did you or will you file required Form(s) 1099?

☐ Yes ☐ No

## Part I Income

|   |                                                                                                                                                                                 |                          |   |   |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---|---|
| 1 | Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked | <input type="checkbox"/> | 1 |   |
| 2 | Returns and allowances                                                                                                                                                          |                          | 2 |   |
| 3 | Subtract line 2 from line 1                                                                                                                                                     |                          | 3 |   |
| 4 | Cost of goods sold (from line 42)                                                                                                                                               |                          | 4 |   |
| 5 | Gross profit. Subtract line 4 from line 3                                                                                                                                       |                          | 5 | 0 |
| 6 | Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)                                                                              |                          | 6 |   |
| 7 | Gross income. Add lines 5 and 6                                                                                                                                                 |                          | 7 | 0 |

## Part II Expenses. Enter expenses for business use of your home only on line 30.

|    |                                                                                                                                                                                                                                                                                                                                                                                                                  |     |        |     |                                                                |     |       |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|--------|-----|----------------------------------------------------------------|-----|-------|
| 8  | Advertising                                                                                                                                                                                                                                                                                                                                                                                                      | 8   | 16,445 | 18  | Office expense (see instructions)                              | 18  |       |
| 9  | Car and truck expenses (see instructions)                                                                                                                                                                                                                                                                                                                                                                        | 9   |        | 19  | Pension and profit-sharing plans                               | 19  |       |
| 10 | Commissions and fees                                                                                                                                                                                                                                                                                                                                                                                             | 10  |        | 20  | Rent or lease (see instructions):                              |     |       |
| 11 | Contract labor (see instructions)                                                                                                                                                                                                                                                                                                                                                                                | 11  |        | a   | Vehicles, machinery, and equipment                             | 20a |       |
| 12 | Depletion                                                                                                                                                                                                                                                                                                                                                                                                        | 12  |        | b   | Other business property                                        | 20b |       |
| 13 | Depreciation and section 179 expense deduction (not included in Part III) (see instructions)                                                                                                                                                                                                                                                                                                                     | 13  |        | 21  | Repairs and maintenance                                        | 21  |       |
| 14 | Employee benefit programs (other than on line 19)                                                                                                                                                                                                                                                                                                                                                                | 14  |        | 22  | Supplies (not included in Part III)                            | 22  | 1,338 |
| 15 | Insurance (other than health)                                                                                                                                                                                                                                                                                                                                                                                    | 15  |        | 23  | Taxes and licenses                                             | 23  | 125   |
| 16 | Interest (see instructions):                                                                                                                                                                                                                                                                                                                                                                                     |     |        | 24  | Travel and meals:                                              |     |       |
| a  | Mortgage (paid to banks, etc.)                                                                                                                                                                                                                                                                                                                                                                                   | 16a |        | a   | Travel                                                         | 24a |       |
| b  | Other                                                                                                                                                                                                                                                                                                                                                                                                            | 16b |        | b   | Deductible meals (see instructions)                            | 24b |       |
| 17 | Legal and professional services                                                                                                                                                                                                                                                                                                                                                                                  | 17  | 228    | 25  | Utilities                                                      | 25  |       |
| 28 | Total expenses before expenses for business use of home. Add lines 8 through 27b                                                                                                                                                                                                                                                                                                                                 | 28  |        | 26  | Wages (less employment credits)                                | 26  |       |
| 29 | Tentative profit or (loss). Subtract line 28 from line 7                                                                                                                                                                                                                                                                                                                                                         | 29  |        | 27a | Other expenses (from line 48)                                  | 27a | 6,167 |
| 30 | Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions.<br>Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30         | 30  |        | b   | Energy efficient commercial bldgs deduction (attach Form 7205) | 27b |       |
| 31 | Net profit or (loss). Subtract line 30 from line 29.<br>• If a profit, enter on both Schedule 1 (Form 1040), line 3, and on Schedule SE, line 2. (If you checked the box on line 1, see instructions.) Estates and trusts, enter on Form 1041, line 3.<br>• If a loss, you must go to line 32.                                                                                                                   | 31  |        | 32a | <input checked="" type="checkbox"/> All investment is at risk. |     |       |
| 32 | If you have a loss, check the box that describes your investment in this activity. See instructions.<br>• If you checked 32a, enter the loss on both Schedule 1 (Form 1040), line 3, and on Schedule SE, line 2. (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on Form 1041, line 3.<br>• If you checked 32b, you must attach Form 6198. Your loss may be limited. | 32b |        |     | <input type="checkbox"/> Some investment is not at risk.       |     |       |

-24,303



## 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](http://www.irs.gov/Form1116) for instructions and the latest information.

2024

Attachment  
Sequence No. 19

Name

Virginia

Norton

Identifying number as shown on page 1 of your tax return

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

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 |    |   | Total<br>(Add cols. A, B, and C.) |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|----|---|-----------------------------------|
|                                                                                                                                                                                                                                              | A                                 | OC | C |                                   |
| i Enter the name of the foreign country or U.S. territory                                                                                                                                                                                    | Other Countries                   |    |   |                                   |
| 1a Gross income from sources within country shown above and of the type checked above (see instructions):                                                                                                                                    |                                   |    |   | 1a                                |
| <b>Dividends &amp; Interest</b>                                                                                                                                                                                                              |                                   |    |   |                                   |
| 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 <input type="checkbox"/> |                                   |    |   |                                   |
| <b>Deductions and losses (Caution: See instructions):</b>                                                                                                                                                                                    |                                   |    |   |                                   |
| 2 Expenses <b>definitely related</b> to the income on line 1a (attach statement)                                                                                                                                                             |                                   |    |   |                                   |
| 3 Pro rata share of other deductions <b>not definitely related</b> :                                                                                                                                                                         |                                   |    |   |                                   |
| a Certain itemized deductions or standard deduction (see instructions)                                                                                                                                                                       | 14,600                            |    |   |                                   |
| b Other ded. (attach stmt.)                                                                                                                                                                                                                  |                                   |    |   |                                   |
| c Add lines 3a and 3b                                                                                                                                                                                                                        | 14,600                            |    |   |                                   |
| d Gross foreign source income (see instructions)                                                                                                                                                                                             |                                   |    |   |                                   |
| e Gross income from all sources (see instructions)                                                                                                                                                                                           | 232,543                           |    |   |                                   |
| f Divide line 3d by line 3e (see instructions)                                                                                                                                                                                               |                                   |    |   |                                   |
| g Multiply line 3c by line 3f                                                                                                                                                                                                                |                                   |    |   |                                   |
| 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                                                                                                                                                                                                             |                                   |    |   | 6                                 |
| 7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2                                                                                                                                                                 |                                   |    |   | 7                                 |

**Part II Foreign Taxes Paid or Accrued** (see instructions)

| Country    | Foreign taxes paid or accrued |               |                         |                                         |                              |                         |              |                                                                     |
|------------|-------------------------------|---------------|-------------------------|-----------------------------------------|------------------------------|-------------------------|--------------|---------------------------------------------------------------------|
|            | In foreign currency           |               |                         |                                         | In U.S. dollars              |                         |              |                                                                     |
|            | Taxes withheld at source on:  |               |                         | (p) Other foreign taxes paid or accrued | Taxes withheld at source on: |                         |              | (u) Total foreign taxes paid or accrued (add cols. (q) through (t)) |
|            | (l) Date paid or accrued      | (m) Dividends | (n) Rents and royalties | (o) Interest                            | (q) Dividends                | (r) Rents and royalties | (s) Interest |                                                                     |
| A 1099 Tax |                               |               |                         |                                         |                              |                         |              |                                                                     |
| B          |                               |               |                         |                                         |                              |                         |              |                                                                     |
| C          |                               |               |                         |                                         |                              |                         |              |                                                                     |

8 Add lines A through C, column (u). Enter the total here and on line 9, page 2

8

For Paperwork Reduction Act Notice, see instructions.

**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  |  |  |
| 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) <input type="checkbox"/> (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 |  |  |
| 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 |  |  |
| 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 |  |  |
| 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 |  |  |
| 18 | <b>Individuals:</b> Enter the amount from line 15 of your Form 1040, 1040-SR, or 1040-NR. <b>Estates and trusts:</b> Enter your taxable income without the deduction for your exemption<br><b>Caution:</b> If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.                                                 | 18 |  |  |
| 19 | Divide line 17 by line 18. If line 17 is more than line 18, enter "1"                                                                                                                                                                                                                                                                                               | 19 |  |  |
| 20 | <b>Individuals:</b> Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 12. <b>Estates and trusts:</b> See instructions<br><b>Caution:</b> 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.           | 20 |  |  |
| 21 | Multiply line 20 by line 19 (maximum amount of credit)                                                                                                                                                                                                                                                                                                              | 21 |  |  |
| 22 | Increase in limitation (section 960 (c)) (see instructions)                                                                                                                                                                                                                                                                                                         | 22 |  |  |
| 23 | Add lines 21 and 22                                                                                                                                                                                                                                                                                                                                                 | 23 |  |  |
| 24 | Enter the <b>smaller</b> 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                                                                                                                                       | 24 |  |  |

**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 <b>smaller</b> of line 20 or line 32                                                                                                                                             | 33 |  |   |
| 34 | Reduction of credit for international boycott operations. See instructions for line 12                                                                                                     | 34 |  |   |
| 35 | Subtract line 34 from line 33. This is your <b>foreign tax credit</b> . 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 |  | 0 |

Department of the Treasury  
Internal Revenue ServiceAttach to 2024 Form 1040, 1040-SR, or 1040-NR.  
Go to [www.irs.gov/Form8606](http://www.irs.gov/Form8606) for instructions and the latest information.

2024

Attachment  
Sequence No. 48

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

Your social security number

Virginia

Norton

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   | 23,758   |
| 3                                                                                                                                                                                                                                                                                                    | Add lines 1 and 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 3   | 23,758   |
| <div>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?</div> <div>No ——— Enter the amount from line 3 on line 14.<br/>Do not complete the rest of Part I.<br/>Yes ——— Go to line 4.</div> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |          |
| 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   | 23,758   |
| 6                                                                                                                                                                                                                                                                                                    | Enter the value of <b>all</b> 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   | 196,120  |
| 7                                                                                                                                                                                                                                                                                                    | Enter your distributions from traditional, traditional SEP, and traditional SIMPLE IRAs in 2024. <b>Do not</b> include rollovers (but do include certain 2024 retirement plan distribution repayments treated as rollovers (see instructions)). Also, <b>do not</b> 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   | 49,362   |
| 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   | 245,482  |
| 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 0.0968 |
| 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  | 4,778    |
| 13                                                                                                                                                                                                                                                                                                   | Add lines 11 and 12. This is the nontaxable portion of all your distributions                                                                                                                                                                                                                                                                                                                                                                                                                                           | 13  | 4,778    |
| 14                                                                                                                                                                                                                                                                                                   | Subtract line 13 from line 3. This is <b>your total basis in traditional IRAs for 2024 and earlier years</b>                                                                                                                                                                                                                                                                                                                                                                                                            | 14  | 18,980   |
| 15a                                                                                                                                                                                                                                                                                                  | Subtract line 12 from line 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 15a | 44,584   |
| 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                                                                                                                                                                                                                                                                                                    | <b>Taxable amount.</b> 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<br><b>Note:</b> 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 | 44,584   |

Net Investment Income Tax—  
Individuals, Estates, and Trusts

Attach to your tax return.

OMB No. 1545-2227

2024

Attachment  
Sequence No. 72Department of the Treasury  
Internal Revenue ServiceGo to [www.irs.gov/Form8960](http://www.irs.gov/Form8960) for instructions and the latest information.

Name(s) shown on your tax return

Your social security number or EIN

Virginia Norton

## 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  |         |
| 2  | Ordinary dividends (see instructions)                                                                                       | 2  | 694     |
| 3  | Annuities (see instructions)                                                                                                | 3  |         |
| 4a | Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)          | 4a | -24,303 |
| 4b | Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions) | 4b | 24,303  |
| 4c | Combine lines 4a and 4b                                                                                                     | 4c |         |
| 5a | Net gain or loss from disposition of property (see instructions)                                                            | 5a |         |
| 5b | Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)           | 5b |         |
| 5c | Adjustment from disposition of partnership interest or S corporation stock (see instructions)                               | 5c |         |
| 5d | Combine lines 5a through 5c                                                                                                 | 5d |         |
| 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  | 694     |

## Part II Investment Expenses Allocable to Investment Income and Modifications

|    |                                                         |    |  |
|----|---------------------------------------------------------|----|--|
| 9a | Investment interest expenses (see instructions)         | 9a |  |
| 9b | State, local, and foreign income tax (see instructions) | 9b |  |
| 9c | Miscellaneous investment expenses (see instructions)    | 9c |  |
| 9d | 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  | 694     |
| 13  | Modified adjusted gross income (see instructions)                                                                                                                               | 13  | 208,240 |
| 14  | Threshold based on filing status (see instructions)                                                                                                                             | 14  | 200,000 |
| 15  | Subtract line 14 from line 13. If zero or less, enter -0-                                                                                                                       | 15  | 8,240   |
| 16  | Enter the smaller of line 12 or line 15                                                                                                                                         | 16  | 694     |
| 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  | 26      |
| 18a | Net investment income (line 12 above)                                                                                                                                           | 18a |         |
| 18b | Deductions for distributions of net investment income and charitable deductions (see instructions)                                                                              | 18b |         |
| 18c | 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 |         |
| 19b | Highest tax bracket for estates and trusts for the year (see instructions)                                                                                                      | 19b |         |
| 19c | 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  |         |

For Paperwork Reduction Act Notice, see your tax return instructions.

Form 8960 (2024)

**SCHEDULE C**  
**(Form 8995-A)**  
(Rev. December 2022)

Department of the Treasury  
Internal Revenue Service

**Loss Netting and Carryforward**

Attach to Form 8995-A.

Go to [www.irs.gov/Form8995A](http://www.irs.gov/Form8995A) for instructions and the latest information.

OMB No. 1545-2294

Attachment  
Sequence No. **55D**

Name(s) shown on return

**Virginia Norton**

Your taxpayer identification number

If you have more than three trades, businesses, or aggregations, complete and attach as many Schedules C as needed. See instructions.

| 1 | Trade, business, or aggregation name                                                                                                                                                                                                                             | (a) Qualified business income/(loss) | (b) Reduction for loss netting (see instructions) | (c) Adjusted qualified business income (Combine (a) and (b). If zero or less, enter -0-.) |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------------|-------------------------------------------------------------------------------------------|
|   | <b>Lady in Pink</b>                                                                                                                                                                                                                                              | <b>-24,303</b>                       |                                                   |                                                                                           |
|   |                                                                                                                                                                                                                                                                  |                                      |                                                   |                                                                                           |
|   |                                                                                                                                                                                                                                                                  |                                      |                                                   |                                                                                           |
| 2 | Qualified business net (loss) carryforward from prior years. See instructions                                                                                                                                                                                    |                                      |                                                   | 2                                                                                         |
| 3 | Total of the trades, businesses, or aggregations losses. Combine the negative amounts on lines 1, column (a), and 2 for all trades, businesses, or aggregations                                                                                                  |                                      |                                                   | 3 <b>24,303</b>                                                                           |
| 4 | Total of the trades, businesses, or aggregations income. Add the positive amounts on line 1, column (a), for all trades, businesses, or aggregations                                                                                                             |                                      |                                                   | 4                                                                                         |
| 5 | Losses netted with income of other trades, businesses, or aggregations. Enter in the parentheses on line 5 the smaller of the absolute value of line 3 or line 4. Allocate this amount to each of the trades, businesses, or aggregations on line 1, column (b). |                                      |                                                   | 5                                                                                         |
| 6 | Qualified business net (loss) carryforward. Subtract line 5 from line 3. If zero or more, enter -0-                                                                                                                                                              |                                      |                                                   | 6 <b>24,303</b>                                                                           |

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Schedule C (Form 8995-A) (Rev. 12-2022)

## Federal Statements

Social media influencer/book

Statement 1 - Schedule C, Cost of Goods Sold, Line 39 - Other Costs

| Description                 | Amount   |
|-----------------------------|----------|
| book proposal/illistrations | \$ 2,750 |
| Total                       | \$ 2,750 |

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

Name

**Virginia Norton**

Taxpayer Identification Number

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 | <b>5</b>                | <b>9</b>                 | <b>-4</b>                |                           |                            | <b>-4</b>                     |
| 2024 |                         |                          |                          |                           |                            |                               |

\* 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 | <b>5</b>                | <b>7</b>                 | <b>-2</b>                |                           |                            | <b>-2</b>                     |
| 2024 |                         |                          |                          |                           |                            |                               |

\* Amounts flow to the Foreign Tax Credit Carryover Report

Name

Virginia Norton

Taxpayer Identification Number

Taxpayer IRA

Spouse IRA

Modified adjusted gross income for Roth IRA contributions

## Roth IRA Contribution Worksheet

|                                                                                                                                                                                                                                   |     |   |   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|---|---|
| 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, <b>stop here</b> ; you may not contribute to a Roth IRA for 2024. See <b>Recharacterizations</b> 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. <b>Maximum 2024 Roth IRA contribution.</b> Enter the <b>smaller</b> of line 4 or line 11. See <b>Recharacterizations</b> 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

|                                                                                      |     |        |  |
|--------------------------------------------------------------------------------------|-----|--------|--|
| 1. Basis in your Roth IRA contributions as of December 31, 2023.                     | 1.  |        |  |
| 2. Enter your Roth IRA contributions for 2024, adjusted for any recharacterizations. | 2.  |        |  |
| 3. Add lines 1 and 2.                                                                | 3.  |        |  |
| 4. Enter the amount, if any, from Form 8606, line 19.                                | 4.  |        |  |
| 5. Contribution basis loss.                                                          | 5.  |        |  |
| <b>Basis in your Roth IRA contributions as of December 31, 2024.</b>                 |     |        |  |
| 6. Subtract lines 4 and 5 from line 3. If zero or less, enter -0-                    | 6.  | 0      |  |
| 7. Basis in your Roth IRA conversions as of December 31, 2023.                       | 7.  | 79,538 |  |
| 8. Enter the amount(s), if any, from Form 8606 line 16.                              | 8.  |        |  |
| 9. Add lines 7 and 8.                                                                | 9.  | 79,538 |  |
| 10. Enter the amount, if any, from Form 8606, line 23.                               | 10. |        |  |
| 11. Conversion basis loss.                                                           | 11. |        |  |
| <b>Basis in your Roth IRA conversions as of December 31, 2024.</b>                   |     |        |  |
| 12. Subtract lines 10 and 11 from line 9. If zero or less, enter -0-                 | 12. | 79,538 |  |

NameVirginia Norton

Taxpayer Identification Number

Form 8960, Line 4b, Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business

| Activity                                      | Profit or loss on Sch C /<br>Net Rental Income(Loss)<br>on Sch E | Net Royalty Income(Loss)<br>on Sch E | Net K-1 Nonpassive<br>Income(Loss) on Sch E | Net K-1 Passive<br>Income(Loss) on Sch E | Non-section 1411<br>Adjustment |
|-----------------------------------------------|------------------------------------------------------------------|--------------------------------------|---------------------------------------------|------------------------------------------|--------------------------------|
| Social media influencer/book                  | -24,303                                                          |                                      |                                             |                                          | 24,303                         |
|                                               |                                                                  |                                      |                                             |                                          |                                |
|                                               |                                                                  |                                      |                                             |                                          |                                |
|                                               |                                                                  |                                      |                                             |                                          |                                |
|                                               |                                                                  |                                      |                                             |                                          |                                |
|                                               |                                                                  |                                      |                                             |                                          |                                |
|                                               |                                                                  |                                      |                                             |                                          |                                |
| Totals                                        | -24,303                                                          |                                      |                                             |                                          |                                |
| Additional adjustment                         |                                                                  |                                      |                                             |                                          | 24,303                         |
| Total adjustment. Enter on Form 8960, line 4b |                                                                  |                                      |                                             |                                          | 24,303                         |

Form 8960, Line 5b, Net gain or loss from disposition of property not subject to net investment income tax

| Description                                                                                                             | Schedule D<br>Short Term Gain(Loss) | Schedule D<br>Long Term Gain(Loss) | Form 4797<br>Short Term Gain(Loss) | Form 4797<br>Long Term Gains (Losses) | Non-section 1411<br>Adjustment |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|------------------------------------|------------------------------------|---------------------------------------|--------------------------------|
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
|                                                                                                                         |                                     |                                    |                                    |                                       |                                |
| Totals                                                                                                                  |                                     |                                    |                                    |                                       |                                |
| Adjustment for capital loss<br>carryforward from 2023                                                                   |                                     |                                    |                                    |                                       |                                |
| Total capital gain/(loss)                                                                                               |                                     |                                    | Total ordinary gain/(loss)         |                                       |                                |
| Additional adjustment                                                                                                   |                                     |                                    |                                    |                                       |                                |
| Total net gain or loss from disposition of property not subject to net investment income tax                            |                                     |                                    |                                    |                                       |                                |
| Adjustment for capital loss carryover to 2025. Lesser of line 3 or 4 from worksheet below, entered as a negative number |                                     |                                    |                                    |                                       | 0                              |
| Total adjustment. Enter on Form 8960, line 5b                                                                           |                                     |                                    |                                    |                                       |                                |

Adjustment for capital loss carryover to 2025

Complete this worksheet if there is a capital loss carryover to next year

1. Enter the Total capital gain/(loss) excluded. If a gain, enter as a negative. If a loss, enter as a positive.

1.

2. Enter the Total adjustment from disposition of partnership interest or S corporation stock from Net Investment Income Worksheet 3

2.

3. Combine lines 1 and 2. If zero or less, enter -0-

3.

4. Enter the amount of capital loss carried over to the following year, as a positive number

4.

Name  
**Virginia Norton**

Taxpayer Identification Number  
[REDACTED]

Principle business or profession  
**Social media influencer/book**

Form/Schedule  
**C**

Unit  
**1**

|                                            |                                                                               |     |         |
|--------------------------------------------|-------------------------------------------------------------------------------|-----|---------|
| 1.                                         | Schedule C, Line 31, Net profit or (loss)                                     | 1.  | -24,303 |
| Additions for qualified business income:   |                                                                               |     |         |
| 2.                                         | Form 4797, Ordinary income                                                    | 2.  |         |
|                                            | Prior suspended losses utilized this year                                     |     |         |
| 3.                                         | Passive suspended losses                                                      | 3.  |         |
| 4.                                         | At-Risk suspended losses                                                      | 4.  |         |
| 5.                                         | Section 179 carryover                                                         | 5.  |         |
| 6.                                         | Total additions to net profit or (loss). Add lines 2 through 5.               | 6.  |         |
| Subtractions for qualified business income |                                                                               |     |         |
| 7.                                         | Form 4797, Ordinary loss (includes share of Net section 1231 losses)          | 7.  |         |
| 8.                                         | Deductible portion of self-employment taxes                                   | 8.  |         |
| 9.                                         | Self-employed SEP, SIMPLE, and qualified plans                                | 9.  |         |
| 10.                                        | Self-employed health insurance deduction                                      | 10. |         |
| 11.                                        | Reserved                                                                      | 11. |         |
| 12.                                        | Reserved                                                                      | 12. |         |
| 13.                                        | Total subtraction to net profit or (loss). Add lines 7 through 12.            | 13. |         |
| 14.                                        | Qualified business income for this activity. Line 1 plus line 6 less line 13. | 14. | -24,303 |

| Carryovers:        | Beginning of Year |                |                  | End of Year   |                |  | QBI Portion of Allowed Losses |
|--------------------|-------------------|----------------|------------------|---------------|----------------|--|-------------------------------|
|                    | Pre -2018 (A)     | After 2017 (B) | Allowed loss (C) | Pre -2018 (D) | After 2017 (E) |  |                               |
| Passive activity:  |                   |                |                  |               |                |  |                               |
| Operating          |                   |                |                  |               |                |  |                               |
| Form 4797, Part II |                   |                |                  |               |                |  |                               |
| Section 1231 loss  |                   |                |                  |               |                |  |                               |
| At-Risk:           |                   |                |                  |               |                |  |                               |
| Operating          |                   |                |                  |               |                |  |                               |
| Form 4797, Part II |                   |                |                  |               |                |  |                               |
| Section 1231 loss  |                   |                |                  |               |                |  |                               |
| Section 179        |                   |                |                  |               |                |  |                               |
| Section 179 - COGS |                   |                |                  |               |                |  |                               |
| Other:             |                   |                |                  |               |                |  |                               |
| Section 179        |                   |                |                  |               |                |  |                               |
| Section 179 - COGS |                   |                |                  |               |                |  |                               |

Amount to Form 8995, line 3 or Schedule C (Form 8995-A), line 2 qualified business loss carryforward

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

Name

**Virginia Norton**

Taxpayer Identification Number

**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                |  |                  |               |               |
| Long-term capital loss - AMT          |  |                  |               |               |
| Residential energy efficient property |  |                  |               |               |
| D.C. first-time homebuyer credit      |  |                  |               |               |
| Tax credit bonds                      |  |                  |               |               |
| Qualified business income loss        |  | <b>Generated</b> | <b>24,303</b> | <b>24,303</b> |
| 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 |  |  |

Name

Taxpayer Identification Number:

Virginia Norton

| T/S | Payer                | Box 7 Gross Distribution<br>Code | 1099-R Box 1 | Taxable Amount<br>1099-R Box 2a<br><small>[less rollover amount]</small> | Qualified<br>Charitable<br>Distribution |
|-----|----------------------|----------------------------------|--------------|--------------------------------------------------------------------------|-----------------------------------------|
| A   | Fidelity Investments | 1                                | 49,362       | 49,362                                                                   |                                         |
| B   |                      |                                  |              |                                                                          |                                         |
| C   |                      |                                  |              |                                                                          |                                         |
| D   |                      |                                  |              |                                                                          |                                         |
| E   |                      |                                  |              |                                                                          |                                         |
| F   |                      |                                  |              |                                                                          |                                         |
| G   |                      |                                  |              |                                                                          |                                         |
| H   |                      |                                  |              |                                                                          |                                         |
| I   |                      |                                  |              |                                                                          |                                         |
| J   |                      |                                  |              |                                                                          |                                         |
| K   |                      |                                  |              |                                                                          |                                         |
| L   |                      |                                  |              |                                                                          |                                         |
| M   |                      |                                  |              |                                                                          |                                         |
| N   |                      |                                  |              |                                                                          |                                         |
| O   |                      |                                  |              |                                                                          |                                         |
|     |                      |                                  | 49,362       | 49,362                                                                   |                                         |
|     | Taxpayer             |                                  |              |                                                                          |                                         |
|     | Spouse               |                                  |              |                                                                          |                                         |
|     | Total                |                                  | 49,362       | 49,362                                                                   |                                         |

Txbl amount from Tp's Form 8606 reported on Form 1040

44,584

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

Name  
**Virginia Norton**

Taxpayer Identification Number  
[REDACTED]

| T/S                    | Employer         | Federal Wages | Federal Withheld | Soc Sec Wages |
|------------------------|------------------|---------------|------------------|---------------|
| A                      | State of Florida | 187,265       | 36,546           | 168,600       |
| B                      |                  |               |                  |               |
| C                      |                  |               |                  |               |
| D                      |                  |               |                  |               |
| E                      |                  |               |                  |               |
| F                      |                  |               |                  |               |
| G                      |                  |               |                  |               |
| H                      |                  |               |                  |               |
| I                      |                  |               |                  |               |
| J                      |                  |               |                  |               |
| K                      |                  |               |                  |               |
| L                      |                  |               |                  |               |
| M                      |                  |               |                  |               |
| Taxpayer Spouse Totals |                  | 187,265       | 36,546           | 168,600       |

|                        | Soc Sec Withheld | Medicare Wages | Medicare Withheld | Soc Sec Tips | Allocated Tips | Dep Care Ben | Other, Box 14 |
|------------------------|------------------|----------------|-------------------|--------------|----------------|--------------|---------------|
| A                      | 10,453           | 193,086        | 2,800             |              |                |              | 945           |
| B                      |                  |                |                   |              |                |              |               |
| C                      |                  |                |                   |              |                |              |               |
| D                      |                  |                |                   |              |                |              |               |
| E                      |                  |                |                   |              |                |              |               |
| F                      |                  |                |                   |              |                |              |               |
| G                      |                  |                |                   |              |                |              |               |
| H                      |                  |                |                   |              |                |              |               |
| I                      |                  |                |                   |              |                |              |               |
| J                      |                  |                |                   |              |                |              |               |
| K                      |                  |                |                   |              |                |              |               |
| L                      |                  |                |                   |              |                |              |               |
| M                      |                  |                |                   |              |                |              |               |
| Taxpayer Spouse Totals |                  |                |                   |              |                |              |               |
|                        | 10,453           | 193,086        | 2,800             |              |                |              | 945           |

|                        | 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 |       |             |                |                  |             |                |
|                        |       |             |                |                  |             |                |

Name

Taxpayer Identification Number

Virginia Norton

|               |                                               | 2023            | 2024            | Differences   |
|---------------|-----------------------------------------------|-----------------|-----------------|---------------|
| Filing Status |                                               | SGL             | SGL             |               |
| Dependents    |                                               | 0               | 0               |               |
| 1.            | Salaries and wages                            | 180,055         | 187,265         | 7,210         |
| 2.            | Interest income                               |                 |                 |               |
| 3.            | Tax exempt interest income                    | 99              |                 | -99           |
| 4.            | Dividend income                               | 208             | 694             | 486           |
| 5.            | Qualified dividend income                     | 94              |                 | -94           |
| 6.            | Taxable state/local refunds                   |                 |                 |               |
| 7.            | Alimony received                              |                 |                 |               |
| 8.            | Business income/loss                          |                 | -24,303         | -24,303       |
| 9.            | Capital gain/loss                             | 9,074           |                 | -9,074        |
| 10.           | Other gains/losses                            |                 |                 |               |
| 11.           | Taxable IRA distributions                     |                 | 44,584          | 44,584        |
| 12.           | Taxable pensions                              |                 |                 |               |
| 13.           | Rent and royalty income including farm rental |                 |                 |               |
| 14.           | Partnership/S corp income                     |                 |                 |               |
| 15.           | Estate or trust income                        |                 |                 |               |
| 16.           | Farm income/loss                              |                 |                 |               |
| 17.           | Unemployment compensation                     |                 |                 |               |
| 18.           | Taxable social security                       |                 |                 |               |
| 19.           | Other income                                  |                 |                 |               |
| 20.           | <b>Total income</b>                           | <b>189,337</b>  | <b>208,240</b>  | <b>18,903</b> |
| 21.           | Moving expenses                               |                 |                 |               |
| 22.           | Deductible part of self-employment tax        |                 |                 |               |
| 23.           | SEP/SIMPLE/Qualified plans deductions         |                 |                 |               |
| 24.           | SE health insurance                           |                 |                 |               |
| 25.           | Penalty on early withdrawal of savings        |                 |                 |               |
| 26.           | Alimony paid                                  |                 |                 |               |
| 27.           | IRA deductions                                |                 |                 |               |
| 28.           | Student loan interest                         |                 |                 |               |
| 29.           | Other adjustments                             |                 |                 |               |
| 30.           | <b>Adjusted gross income</b>                  | <b>189,337</b>  | <b>208,240</b>  | <b>18,903</b> |
| 31.           | Medical                                       |                 |                 |               |
| 32.           | Taxes                                         | 1,615           | 1,355           | -260          |
| 33.           | Interest                                      | 2,477           | 2,921           | 444           |
| 34.           | Contributions                                 |                 |                 |               |
| 35.           | Casualty losses                               |                 |                 |               |
| 36.           | Miscellaneous expenses                        |                 |                 |               |
| 37.           | <b>Allowable itemized deductions</b>          | <b>4,092</b>    | <b>4,276</b>    | <b>184</b>    |
| 38.           | Standard deduction                            | 13,850          | 14,600          | 750           |
| 39.           | Deduction taken                               | Standard 13,850 | Standard 14,600 | 750           |
| 40.           | Taxable income before Qual Bus Inc Ded (QBID) | 175,487         | 193,640         | 18,153        |
| 41.           | QBID                                          | 0               | 0               |               |
| 42.           | <b>Taxable income</b>                         | <b>175,487</b>  | <b>193,640</b>  | <b>18,153</b> |

Name

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Taxpayer Identification Number

|     |                                                               | 2023    | 2024    | Differences |
|-----|---------------------------------------------------------------|---------|---------|-------------|
| 43. | Taxable income from 2YR page 1, line 42                       | 175,487 | 193,640 | 18,153      |
| 44. | Tax on taxable income                                         | 34,818  | 39,651  | 4,833       |
| 45. | Alternative minimum tax                                       |         |         |             |
| 46. | Excess advance premium tax credit & other advanced repayments |         |         |             |
| 47. | Child care credit                                             |         |         |             |
| 48. | Education credits                                             |         |         |             |
| 49. | Retirement savings credit                                     |         |         |             |
| 50. | Child & other dependent tax credit                            |         |         |             |
| 51. | General business credit                                       |         |         |             |
| 52. | Other credits                                                 | 5       |         | -5          |
| 53. | Total credits                                                 | 5       |         | -5          |
| 54. | Net tax liability                                             | 34,813  | 39,651  | 4,838       |
| 55. | Self-employment taxes                                         |         |         |             |
| 56. | Other taxes                                                   |         | 4,484   | 4,484       |
| 57. | Total tax                                                     | 34,813  | 44,135  | 9,322       |
| 58. | Income tax withheld                                           | 35,353  | 36,546  | 1,193       |
| 59. | Estimated tax payments                                        |         |         |             |
| 60. | Earned income credit                                          |         |         |             |
| 61. | Additional Child tax credit                                   |         |         |             |
| 62. | Other refundable tax credits                                  |         |         |             |
| 63. | Other payments                                                |         |         |             |
| 64. | Total payments                                                | 35,353  | 36,546  | 1,193       |
| 65. | Tax due/-refund                                               | -540    | 7,589   | 8,129       |
| 66. | Penalties and interest                                        |         | 89      | 89          |
| 67. | Net tax due/-refund                                           | -540    | 7,678   | 8,218       |
| 68. | Refund applied to estimated tax payments                      |         |         |             |
| 69. | Refund received                                               | -540    |         | 540         |
| 70. | Effective tax rate                                            | 20.0 %  | 23.0 %  |             |

## Two Year Comparison - Tax Reconciliation Marginal Tax Rates

|                     | 2023           | 2023 Marginal | 2024           | 2024 Marginal |
|---------------------|----------------|---------------|----------------|---------------|
|                     | Taxable Income | Tax Rate      | Taxable Income | Tax Rate      |
| Ordinary income     | 167,731        | 24.0 %        | 193,640        | 32.0 %        |
| Capital income      | 7,756          | 15.0 %        |                | %             |
| Capital - Sec. 1250 |                | %             |                | %             |
| Capital - Sec. 1202 |                | %             |                | %             |

Form **1040****Federal Tax Projection Worksheet 1 - Tax Computation****2024 & 2025**

Projection date: April 01, 2025

Name

**Virginia Norton**

Taxpayer Identification Number

|                                                     |                                                                                     | 2024               | 2025            | Differences    |
|-----------------------------------------------------|-------------------------------------------------------------------------------------|--------------------|-----------------|----------------|
|                                                     |                                                                                     | SGL                | SGL             |                |
| I<br>n<br>c<br>o<br>m<br>e                          | <b>Filing Status</b>                                                                |                    |                 |                |
|                                                     | <b>Dependents</b>                                                                   |                    |                 |                |
|                                                     | 1. Salaries and wages                                                               | 1. 187,265         | 187,265         |                |
|                                                     | 2. Interest income                                                                  | 2.                 |                 |                |
|                                                     | 3. Dividend income                                                                  | 3. 694             | 694             |                |
|                                                     | 4. Taxable state/local refunds                                                      | 4.                 |                 |                |
|                                                     | 5. Alimony received                                                                 | 5.                 |                 |                |
|                                                     | 6. Business income/loss                                                             | 6. -24,303         | -24,303         |                |
|                                                     | 7. Capital gain/loss                                                                | 7.                 |                 |                |
|                                                     | 8. Other gains/losses                                                               | 8.                 |                 |                |
|                                                     | 9. Taxable IRA distributions                                                        | 9. 44,584          |                 | -44,584        |
|                                                     | 10. Taxable pensions and annuities                                                  | 10.                |                 |                |
|                                                     | 11. Schedule E income/loss                                                          | 11.                |                 |                |
|                                                     | 12. Farm income/loss                                                                | 12.                |                 |                |
|                                                     | 13. Unemployment benefits                                                           | 13.                |                 |                |
|                                                     | 14. Taxable social security benefits                                                | 14.                |                 |                |
|                                                     | 15. Other income                                                                    | 15.                |                 |                |
|                                                     | <b>16. Total income</b>                                                             | <b>16. 208,240</b> | <b>163,656</b>  | <b>-44,584</b> |
| A<br>d<br>j<br>u<br>s<br>t<br>m<br>e<br>n<br>t<br>s | 17. Moving expenses                                                                 | 17.                |                 |                |
|                                                     | 18. Deductible part of self-employment tax                                          | 18.                |                 |                |
|                                                     | 19. SEP/SIMPLE/Qualified plans deductions                                           | 19.                |                 |                |
|                                                     | 20. Self-employed health insurance deduction                                        | 20.                |                 |                |
|                                                     | 21. Penalty on early withdrawal of savings                                          | 21.                |                 |                |
|                                                     | 22. Alimony paid                                                                    | 22.                |                 |                |
|                                                     | 23. IRA deductions                                                                  | 23.                |                 |                |
|                                                     | 24. Student loan interest deduction                                                 | 24.                |                 |                |
|                                                     | 25. Other adjustments                                                               | 25.                |                 |                |
|                                                     | <b>26. Adjusted gross income</b>                                                    | <b>26. 208,240</b> | <b>163,656</b>  | <b>-44,584</b> |
| D<br>e<br>d<br>u<br>c<br>t<br>i<br>o<br>n<br>s      | 27. Medical                                                                         | 27.                |                 |                |
|                                                     | 28. State/local income or sales taxes                                               | 28. 1,355          | 1,355           |                |
|                                                     | 29. Real estate taxes                                                               | 29.                |                 |                |
|                                                     | 30. Personal property taxes                                                         | 30.                |                 |                |
|                                                     | <b>31. Total State/Local taxes.</b> Add lines 28 - 30                               | <b>31. 1,355</b>   | <b>1,355</b>    |                |
|                                                     | <b>32. State/Local taxes allowed.</b> Lower of line 31 or \$10,000 (\$5,000 if MFS) | <b>32. 1,355</b>   | <b>1,355</b>    |                |
|                                                     | 33. Other taxes                                                                     | 33.                |                 |                |
|                                                     | 34. Interest                                                                        | 34. 2,921          | 2,921           |                |
|                                                     | 35. Contributions                                                                   | 35.                |                 |                |
|                                                     | 36. Casualty losses from a federally declared disaster                              | 36.                |                 |                |
|                                                     | 37. Miscellaneous expenses (including qualified disaster loss)                      | 37.                |                 |                |
|                                                     | <b>38. Allowable itemized deductions</b>                                            | <b>38. 4,276</b>   | <b>4,276</b>    |                |
|                                                     | <b>39a. Standard deduction</b>                                                      | <b>39a. 14,600</b> | <b>15,000</b>   | <b>400</b>     |
|                                                     | <b>39b. Reserved for future use</b>                                                 | <b>39b.</b>        |                 |                |
|                                                     |                                                                                     | <b>Standard</b>    | <b>Standard</b> |                |
|                                                     | 40. Deduction taken                                                                 | 40. 14,600         | 15,000          | 400            |
|                                                     | 41. Subtract line 40 from line 26                                                   | 41. 193,640        | 148,656         | -44,984        |
|                                                     | 42. Qualified business income deduction                                             | 42.                | 0               |                |
|                                                     | <b>43. Taxable income</b>                                                           | <b>43. 193,640</b> | <b>148,656</b>  | <b>-44,984</b> |

Projection date: April 01, 2025

Name

Virginia Norton

Taxpayer Identification Number

|                                                                        |                                                        | 2024    | 2025    | Differences |
|------------------------------------------------------------------------|--------------------------------------------------------|---------|---------|-------------|
| Filing Status                                                          |                                                        | SGL     | SGL     |             |
| T<br>a<br>x<br><br>C<br>o<br>m<br>p<br>u<br>t<br>a<br>t<br>i<br>o<br>n | 44. Taxable income from TPW page 1, line 43            | 193,640 | 148,656 | -44,984     |
|                                                                        | 45. Tax on taxable income                              | 39,651  | 28,524  | -11,127     |
|                                                                        | 46. Taxes from Forms 4972, 8814, and add'l taxes       |         |         |             |
|                                                                        | 47. Alternative minimum tax                            |         |         |             |
|                                                                        | 48. Add lines 45, 46, and 47                           | 39,651  | 28,524  | -11,127     |
|                                                                        | 49. Foreign tax credit                                 |         |         |             |
|                                                                        | 50. Child and dependent care credit                    |         |         |             |
|                                                                        | 51. Education credits                                  |         |         |             |
|                                                                        | 52. Retirement savings credit                          |         |         |             |
|                                                                        | 53. Credit for the elderly                             |         |         |             |
|                                                                        | 54. Child tax credit/credit for other dependents       |         |         |             |
|                                                                        | 55. Energy Efficient Home Improvement Credit           |         |         |             |
|                                                                        | 56. Previously owned clean vehicles credit (Form 8936) |         |         |             |
|                                                                        | 57. New clean vehicles credit (Form 8936)              |         |         |             |
|                                                                        | 58. Mortgage interest credit                           |         |         |             |
|                                                                        | 59. D.C. first-time homebuyer credit                   |         |         |             |
|                                                                        | 60. Residential Clean Energy Credit                    |         |         |             |
|                                                                        | 61. Adoption credit                                    |         |         |             |
|                                                                        | 62. General business credit                            |         |         |             |
|                                                                        | 63. Prior year minimum tax credit                      |         |         |             |
|                                                                        | 64. Other credits                                      |         |         |             |
|                                                                        | 65. Total credits                                      |         |         |             |
|                                                                        | 66. Net tax liability                                  | 39,651  | 28,524  | -11,127     |
|                                                                        | 67. Self-employment tax                                |         |         |             |
|                                                                        | 68. Tax on unreported tips                             |         |         |             |
|                                                                        | 69. Tax on IRA or qualified plans                      | 4,458   | 4,458   |             |
|                                                                        | 70. Household employment taxes                         |         |         |             |
|                                                                        | 71. First-time homebuyer credit repayment              |         |         |             |
|                                                                        | 72. Reserved                                           |         |         |             |
|                                                                        | 73. Additional Medicare Tax                            |         |         |             |
|                                                                        | 74. Net Investment Income Tax                          | 26      |         | -26         |
|                                                                        | 75. Other taxes                                        |         |         |             |
|                                                                        | 76. Total tax                                          | 44,135  | 32,982  | -11,153     |
|                                                                        | 77. Income tax withheld                                | 36,546  | 36,546  |             |
|                                                                        | 78. Estimated tax payments                             |         |         |             |
|                                                                        | 79. Earned income credit                               |         |         |             |
|                                                                        | 80. Additional child tax credit                        |         |         |             |
|                                                                        | 81. Reserved                                           |         |         |             |
|                                                                        | 82. Reserved                                           |         |         |             |
|                                                                        | 83. Other payments                                     |         |         |             |
|                                                                        | 84. Total payments                                     | 36,546  | 36,546  |             |
|                                                                        | 85. Net tax due/-refund                                | 7,589   | -3,564  | -11,153     |
|                                                                        | 86. Marginal Tax Rate - Ordinary Income                | 32.0%   | 24.0%   |             |
|                                                                        | 87. Marginal Tax Rate - Capital Income                 | %       | %       |             |
|                                                                        | 88. Effective Tax Rate                                 | 23.0%   | 22.0%   |             |

Form 1040

## Tax Return History Report - Page 1

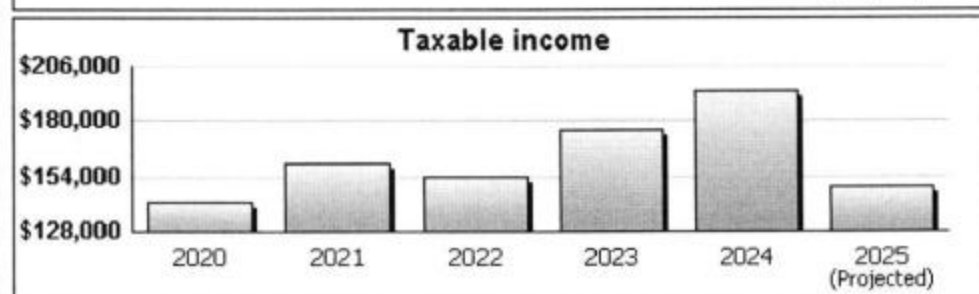
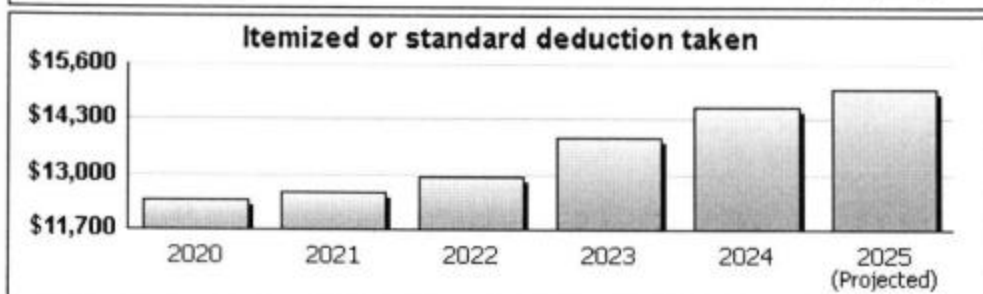
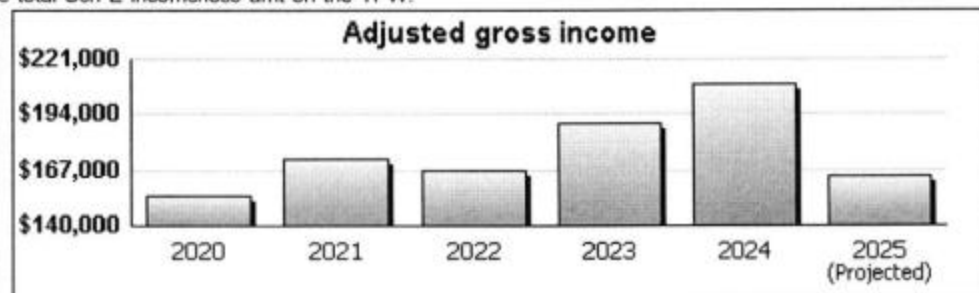
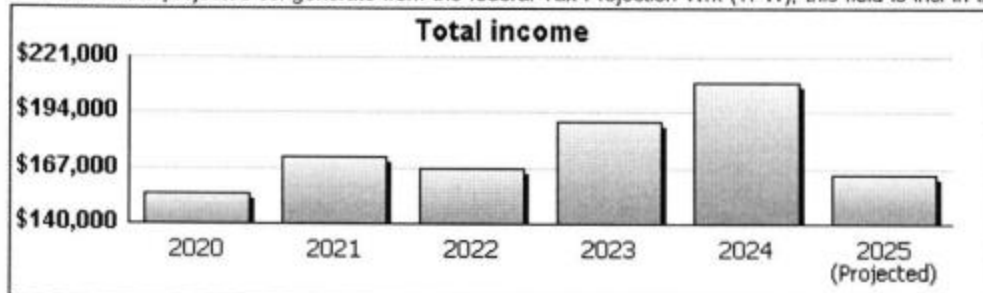
2024

Name Virginia Norton

Taxpayer Identification Number

|                                             | 2020           | 2021           | 2022           | 2023           | 2024           | 2025 Projected |
|---------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Filing Status                               | SGL            | SGL            | SGL            | SGL            | SGL            | SGL            |
| Salaries and wages                          | 156,089        | 159,572        | 167,600        | 180,055        | 187,265        | 187,265        |
| Interest income                             |                |                |                |                |                |                |
| Dividend income                             | 640            | 480            | 472            | 208            | 694            | 694            |
| Business income/loss                        |                |                |                |                | -24,303        | -24,303        |
| Capital gains/losses                        | -2,786         | 12,375         | -1,714         | 9,074          |                |                |
| Other gains/losses                          |                |                |                |                |                |                |
| IRA distributions, pensions, annuities      |                |                |                |                | 44,584         |                |
| Rent, royalty, farm rental income           |                |                |                |                |                |                |
| Partnership/S corp income                   |                |                |                |                |                | *              |
| Estate or trust income                      |                |                |                |                |                | *              |
| Farm income/loss                            |                |                |                |                |                |                |
| Other income/loss                           |                |                |                |                |                |                |
| <b>Total income</b>                         | <b>153,943</b> | <b>172,427</b> | <b>166,358</b> | <b>189,337</b> | <b>208,240</b> | <b>163,656</b> |
| Total adjustments                           |                |                |                |                |                |                |
| <b>Adjusted gross income</b>                | <b>153,943</b> | <b>172,427</b> | <b>166,358</b> | <b>189,337</b> | <b>208,240</b> | <b>163,656</b> |
| Allowable itemized deductions               | 2,097          | 2,872          | 3,461          | 4,092          | 4,276          | 4,276          |
| Standard deduction                          | 12,400         | 12,550         | 12,950         | 13,850         | 14,600         | 15,000         |
| <b>Itemized or standard deduction taken</b> | <b>12,400</b>  | <b>12,550</b>  | <b>12,950</b>  | <b>13,850</b>  | <b>14,600</b>  | <b>15,000</b>  |
| Exemptions                                  |                |                |                |                |                |                |
| Taxable income before Qual Bus Inc Ded      | 141,540        | 159,877        | 153,408        | 175,487        | 193,640        | 148,656        |
| Qual Bus Inc Ded                            |                | 3              | 2              |                |                |                |
| <b>Taxable income</b>                       | <b>141,540</b> | <b>159,874</b> | <b>153,406</b> | <b>175,487</b> | <b>193,640</b> | <b>148,656</b> |

\* 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

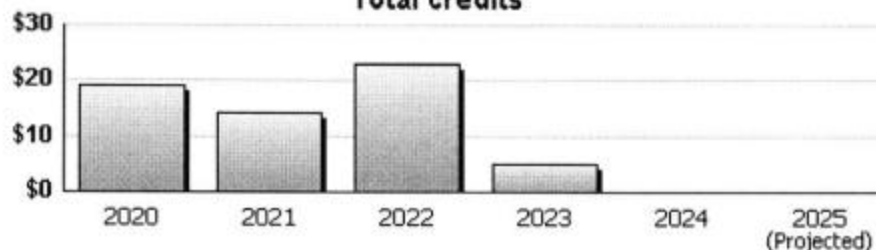
2024

Name Virginia Norton

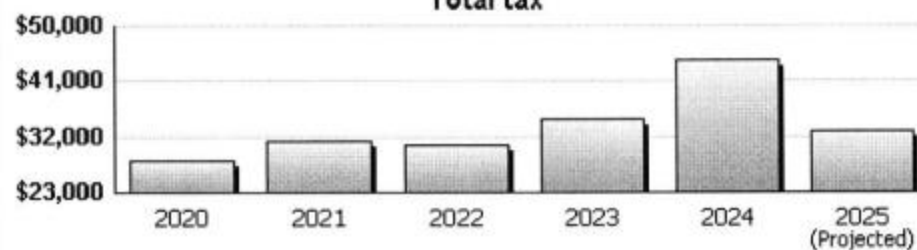
Taxpayer Identification Number

|                                          | 2020    | 2021    | 2022    | 2023    | 2024    | 2025 Projected |
|------------------------------------------|---------|---------|---------|---------|---------|----------------|
| Taxable income                           | 141,540 | 159,874 | 153,406 | 175,487 | 193,640 | 148,656        |
| Tax on taxable income and Form 8962      | 27,999  | 31,276  | 30,618  | 34,818  | 39,651  | 28,524         |
| Alternative minimum tax                  |         |         |         |         |         |                |
| Total credits                            | 19      | 14      | 23      | 5       |         |                |
| Net tax liability                        | 27,980  | 31,262  | 30,595  | 34,813  | 39,651  | 28,524         |
| Self-employment taxes                    |         |         |         |         |         |                |
| Other taxes                              |         |         |         |         | 4,484   | 4,458          |
| Total tax                                | 27,980  | 31,262  | 30,595  | 34,813  | 44,135  | 32,982         |
| Income tax withheld                      | 30,629  | 31,370  | 33,065  | 35,353  | 36,546  | 36,546         |
| Estimated tax payments                   |         |         |         |         |         |                |
| Other payments                           |         |         |         |         |         |                |
| Total payments                           | 30,629  | 31,370  | 33,065  | 35,353  | 36,546  | 36,546         |
| Total due/-refund                        | -2,649  | -108    | -2,470  | -540    | 7,589   | -3,564         |
| Penalties and interest                   |         |         |         |         | 89      |                |
| Net tax due/-refund                      | -2,649  | -108    | -2,470  | -540    | 7,678   | -3,564         |
| Refund applied to estimated tax payments |         |         |         |         |         |                |
| Refund received                          | -2,649  | -108    | -2,470  | -540    |         |                |
| Marginal tax rate                        | 24.0 %  | 24.0 %  | 24.0 %  | 24.0 %  | 32.0 %  | 24.0 %         |
| Effective tax rate                       | 20.0 %  | 20.0 %  | 20.0 %  | 20.0 %  | 23.0 %  | 22.0 %         |

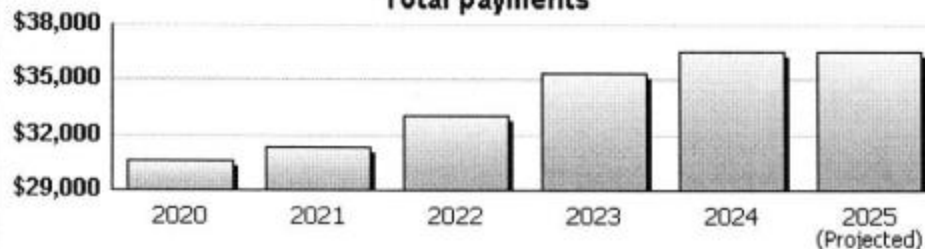
Total credits



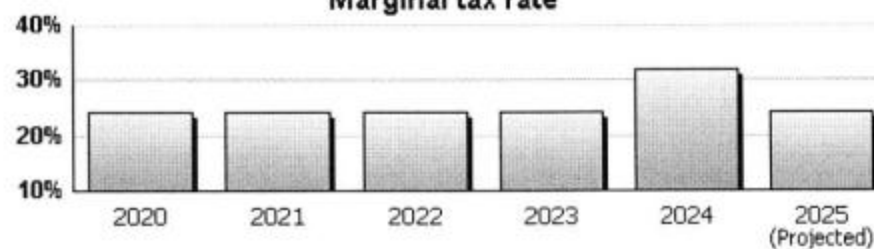
Total tax



Total payments



Marginal tax rate



Form **1040**

**Return Carryover Summary**

**2024**

Name

**Virginia Norton**

Taxpayer Identification Number

| Activity/Form | Unit | Description                                      | Carryover to 2025 |
|---------------|------|--------------------------------------------------|-------------------|
| IRA           |      | Traditional IRA Basis - Taxpayer                 | 18,980            |
| IRA           |      | Roth IRA Conversion Basis - Taxpayer             | 79,538            |
| 1040          |      | Qualified Business Income Deduction Carryforward | 24,303            |

**VIRGINIA BAKER NORTON**  
**PART B – OTHER ASSETS OVER \$1000**

**JUNE 2025**

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**DEPOSIT ACCOUNTS**

|                   |              |
|-------------------|--------------|
| Truist – Checking | \$ 13,384.64 |
|-------------------|--------------|

|                                                                                                             |              |
|-------------------------------------------------------------------------------------------------------------|--------------|
| <b><u>RESIDENCE</u></b> –  | \$235,000.00 |
|-------------------------------------------------------------------------------------------------------------|--------------|

|                                                      |            |
|------------------------------------------------------|------------|
| <b><u>AUTOMOBILE</u></b> – 2013 Toyota Avalon XLE 4D | \$7,137.00 |
|------------------------------------------------------|------------|

Kelley Blue Book

**TOTAL: \$255,971.64**