

General Information

Name: Ms Yvette Drucker

PID 255457

AGENCY INFORMATION

Organization	Suborganization	Title
Boca Raton	City Council	City Council Member
Treasure Coast Reg. Planning Council	Board of Supervisors	Councilmember

Net WorthMy Net Worth as of December 31, 2025 was \$ 5,094,127.00.

Assets

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

The aggregate value of my household goods and personal effect is \$ 85,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Personal Residence - 6466 NW 32 Terrace	\$ 2,300,000.00
Cash	\$ 87,502.00
Marketable Securites	\$ 2,685,015.00
2021 Land Rover Discovery	\$ 25,000.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
American Express	P.O. Box 981535, El Paso TX	\$ 60,731.00
Chase Reserve	P.O. Box 6294, Carol Stream, IL	\$ 7,198.00
Saks Bread Financial	P.O. Box 183003, Columbus, OH	\$ 24,036.00

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 2025 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 2025 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

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☐ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

CPA/Attorney Signature Only

If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, **Richard Fernandes CPA** prepared the CE Form 6 in accordance with Art. II, Sec. 8, Florida Constitution, Section 112.3144, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

Richard Fernandes CPA

Digitally signed: 06/02/2026

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.

Yvette Drucker

Digitally signed: 06/03/2026

Filed with COE: 06/03/2026

Morgan Stanley at Work Self-Directed Account YVETTE DRUCKER

Account Detail

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

Security Description		Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
AUTOMATIC DATA PROCESSING INC (ADP)	Purchases	269.040	\$257.230	\$12,410.67	\$69,205.18	\$56,794.51		
Reinvestments		27.455		6,705.12	7,062.25	357.13		
	Total	296.495		19,115.79	76,267.41	57,151.64	2,016.17	2.64

Rating: Morgan Stanley: 2, Morningstar: 1; Next Dividend Payable 01/01/26; 274.657 shs from Stock Plan; Asset Class: Equities

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	93.95%	\$19,115.79	\$76,267.41	\$57,151.64	\$2,016.17	2.64%

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	\$19,115.79	\$81,178.61	\$57,151.64	\$2,016.66	2.48%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

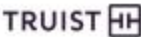
ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$4,911.20	—	—	—	—	—
Stocks	—	\$76,267.41	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$4,911.20	\$76,267.41	—	—	—	—

Holdings Detail As of Dec 31, 2025

Holdings	Units	Cost ¹	Portfolio Value	Accrued	Gain/Loss ²	Gain/Loss %	% of Portfolio
General Dynamics Corp GD	20	\$ 2,373	\$ 6,733	\$ 0	\$ 4,360	183.74 %	0.26 %
Philip Morris International Inc PM	75	8,383	12,030	0	3,647	43.51	0.46
Cummins Inc CME	16	6,314	8,167	0	1,853	29.36	0.31
Parkeo Hannifin Corp PH	21	11,531	18,458	0	6,927	60.07	0.71
Gilead Sciences Inc GILD	29	2,412	3,559	0	1,148	47.59	0.14
American Electric Power Co Inc AEP	32	2,683	3,690	0	1,007	37.52	0.14
Fidelity National Financial Inc FNF	52	2,028	2,839	0	811	39.99	0.11
Arthur J. Gallagher & Co AJG	26	4,895	6,729	0	1,834	37.47	0.26
Abbott Laboratories ABT	34	3,514	4,260	0	746	21.24	0.16
L3Harris Technologies Inc LHX	18	3,899	5,284	0	1,385	35.53	0.20
Southern Co SO	78	5,115	6,802	0	1,686	32.97	0.26
Bank of New York Mellon Corp BK	81	5,378	9,403	0	4,025	74.84	0.36
UnitedHealth Group Inc UNH	12	3,573	3,981	0	388	10.87	0.15
Caterpillar Inc CAT	29	6,810	16,613	0	9,803	143.96	0.63
Citigroup Inc C	44	2,156	5,134	0	2,978	138.11	0.20
Bank of America Corporation BAC	149	4,778	8,195	0	3,417	71.52	0.31
Apple Inc AAPL	269	11,590	73,130	0	61,540	530.96	2.80
Danaher Corp DHR	18	3,798	4,121	0	323	8.50	0.16
W.P. Carey Inc WPC	45	3,005	2,896	0	-109	-3.64	0.11
JPMorgan Chase & Co JPM	83	15,240	26,744	0	11,504	75.49	1.02
Cisco Systems Inc CSCO	201	10,039	15,483	0	5,444	54.23	0.59
BlackRock Inc BLK	11	9,041	11,774	0	2,733	30.23	0.45
Coca-Cola Co KO	100	6,054	6,991	0	937	15.48	0.27
MetLife Inc MET	130	7,411	10,262	0	2,851	38.48	0.39
Automatic Data Processing Inc ADP	16	3,978	4,116	0	138	3.47	0.16
Fifth Third Bancorp FITB	144	4,032	6,741	0	2,709	67.20	0.26
Ferguson Enterprises Inc FERG	33	7,707	7,347	0	-360	-4.68	0.28
Lockheed Martin Corp LMT	9	4,203	4,353	0	150	3.56	0.17
The Home Depot Inc HD	29	9,062	9,979	0	916	10.11	0.38
Lamar Advertising Co LAMR	38	3,639	4,810	0	1,171	32.17	0.18
International Business Machines Corp IBM	23	3,314	6,813	0	3,499	105.57	0.26
Johnson & Johnson JNJ	64	10,403	13,245	0	2,842	27.32	0.51
Prudential Financial Inc PRU	71	6,621	8,014	0	1,393	21.04	0.31
United Parcel Service Inc Class B UPS	14	1,354	1,389	0	35	2.57	0.05
US Bancorp USB	152	5,227	8,111	0	2,883	55.16	0.31
AbbVie Inc ABBV	48	7,330	10,968	0	3,637	49.62	0.42
McDonald's Corp MCD	23	6,154	7,029	0	876	14.23	0.27
Medtronic PLC MDT	55	4,536	5,283	0	747	16.47	0.20
HF Sinclair Corp. COM DINO	40	1,845	1,843	0	-2	-0.08	0.07
Merck & Co Inc MRK	79	7,234	8,316	0	1,082	14.96	0.52
Microsoft Corp MSFT	31	7,524	14,992	0	7,468	99.26	0.57
Broadcom Inc Com AVGO	29	2,597	10,037	0	7,440	286.43	0.38
Broadridge Financial Solutions Inc BR	14	3,002	3,124	0	122	4.07	0.12
CoracoPhillips CDP	47	4,340	4,400	0	60	1.38	0.17
Altria Group Inc MO	92	4,011	5,305	0	1,294	32.27	0.20
Pfizer Inc PFE	208	5,006	5,179	0	173	3.45	0.20
Procter & Gamble Co PG	75	10,534	10,748	0	214	2.03	0.41
QUALCOMM Inc QCOM	46	5,759	7,868	0	2,109	36.63	0.30
CSX Corp CSX	146	4,506	5,292	0	786	17.45	0.20
Citizens Financial Group Inc CFG	78	2,448	4,556	0	2,108	86.10	0.17
Meta Platforms Inc Class A META	88	25,354	58,088	0	32,734	129.10	2.22
Alphabet Inc A GOOGL	37	8,377	11,581	0	3,204	38.25	0.44
Deere & Co DE	13	6,212	6,052	0	-160	-2.57	0.23
AT&T Inc T	204	3,353	5,067	0	1,715	51.15	0.19
Norfolk Southern Corp NSC	23	5,520	6,641	0	1,120	20.30	0.25
Kinder Morgan Inc P KMI	273	4,891	7,505	0	2,614	53.45	0.29
Prologis Inc PLD	68	8,126	8,681	0	555	6.83	0.33
Verizon Communications Inc VZ	193	7,252	7,861	0	609	8.40	0.30
Wells Fargo & Co WFC	98	7,255	9,134	0	1,879	25.90	0.35
Wal-Mart Stores Inc WMT	126	7,796	14,038	0	6,242	80.07	0.54

Yvette Drucker Reports: Rollup of All Accounts



Holdings Detail As of Dec 31, 2025

Truist Advisory Services, Inc.

Exxon Mobil Corp XOM	137	13,693	16,487	0	2,793	20.40	0.63
PNC Financial Services Group Inc PNC	25	4,104	5,218	0	1,114	27.13	0.20
Pentair PLC PNR	39	4,261	4,061	0	-200	-4.68	0.16
Public Service Enterprise Group Inc PEG	66	3,747	5,300	0	1,553	41.44	0.20
Gaming and Leisure Properties Inc GLPI	45	2,207	2,011	0	-196	-8.87	0.08
F&G Annuities & Life Inc FG	3.12	71	96	0	25	34.70	0.00
PepsiCo Inc PEP	34	4,656	4,880	0	224	4.80	0.19
MPLX LP 4.25 12/01/27 ██████████	5,000	4,963	5,013	0	50	1.01	0.19
Morgan Stanley 5.320 07/19/35 '34 MTN ██████████	5,000	5,071	5,147	0	76	1.50	0.20
NEW YORK ST DORM AUTH ST PERS INCOME TAX REV 1.748 03/15/28 ██████████	10,000	8,470	9,589	0	1,119	13.21	0.37
Sumisho Air Lease Corp. 2.2 01/15/27 ██████████	4,000	3,653	3,918	0	266	7.27	0.15
Ares Capital Corp. 5.8 03/08/32 ██████████	2,000	1,930	2,020	0	89	4.63	0.08
United States Treasury Notes 4.625 06/15/27 ██████████	14,000	14,111	14,224	0	113	0.80	0.54
AbbVie Inc. 3.2 11/21/29 ██████████	6,000	5,660	5,819	0	159	2.80	0.22
United States Treasury Notes 4.0 06/30/28 ██████████	6,000	5,911	6,070	0	159	2.69	0.23
O'Reilly Auto 4.200 04/01/30 '30 ██████████	5,000	4,715	4,986	0	271	5.75	0.19
American Tower Corporation 5.45 02/15/34 ██████████	6,000	6,048	6,232	0	184	3.04	0.24
Broadcom Inc 4.55 02/15/32 ██████████	5,000	4,987	5,014	0	27	0.54	0.19
United States Treasury Notes 3.875 08/15/33 ██████████	1,000	977	982	0	15	1.54	0.04
RBC 2.300 11/03/31 MTN ██████████	7,000	5,791	6,305	0	514	8.87	0.24
Amphenol Corporation 4.4 02/15/33 ██████████	5,000	4,994	4,947	0	-46	-0.93	0.19
FHLMC REMIC SERIES 5502 L CMO ██████████	5,000	4,001	4,040	0	40	0.99	0.15
PNC Finl Svc 6.615 10/20/27 '26 FRN ██████████	4,000	4,000	4,080	0	80	1.99	0.16
United States Treasury Notes 4.0 02/15/34 ██████████	10,000	9,563	9,989	0	406	4.24	0.38
RTX Corp. 4.125 11/16/28 ██████████	4,000	3,841	4,013	0	172	4.49	0.15
Charles Schwab 6.196 11/17/29 '28 FRN ██████████	6,000	6,118	6,346	0	228	3.73	0.24
SANTA CLARA VY CALIF TRANSN AUTH SALES TAX REV 1.572 04/01/29 ██████████	10,000	8,114	9,328	0	1,213	14.95	0.36
United States Treasury Notes 3.625 03/31/30 ██████████	4,000	3,875	3,993	0	118	3.04	0.15
United States Treasury Notes 0.625 08/15/30 ██████████	6,000	4,682	5,221	0	539	11.51	0.20
United States Treasury Notes 2.875 08/15/28 ██████████	8,000	7,535	7,872	0	337	4.47	0.30
Duke Energy Corp 4.5 08/15/32 ██████████	6,000	5,669	5,980	0	311	5.50	0.23
Citigroup Inc. 3.668 07/24/28 ██████████	9,000	8,309	8,943	0	633	7.62	0.34
Wells Fargo & Co. 2.879 10/30/30 ██████████	7,000	6,174	6,659	0	485	7.85	0.25
RED RIVER ED FIN CORP TEX ED REV 2.612 03/15/31 ██████████	15,000	13,946	14,018	0	72	0.52	0.54
United States Treasury Notes 4.625 09/30/30 ██████████	12,000	12,192	12,470	0	277	2.28	0.48
United States Treasury Notes 3.5 02/15/33 ██████████	6,000	5,784	5,831	0	47	0.81	0.22
United States Treasury Notes 1.875 02/15/32 ██████████	12,000	10,217	10,702	0	485	4.74	0.41
United States Treasury Notes 4.125 11/15/32 ██████████	10,000	10,129	10,114	0	-14	-0.14	0.39
United States Treasury Notes 4.375 05/15/34 ██████████	3,000	2,983	3,086	0	72	2.41	0.12
T-Mobile USA 3.750 04/15/27 '27 ██████████	6,000	5,716	5,981	0	265	4.64	0.23
United States Treasury Notes 4.0 07/31/30 ██████████	7,000	6,971	7,089	0	117	1.68	0.27
United States Treasury Notes 2.875 04/30/29 ██████████	6,000	5,626	5,867	0	241	4.29	0.22
CHARLESTON S C PUB PACS CORP INSTALLMENT PUR REV 1.542 09/01/27 ██████████	10,000	8,572	9,667	0	1,095	12.78	0.37
United States Treasury Notes 2.25 02/15/27 ██████████	10,000	9,389	9,862	0	473	5.04	0.38
B.A.T. Capital Corporation 3.557 08/15/27 ██████████	6,000	5,549	5,954	0	405	7.29	0.23
United States Treasury Notes 4.125 08/31/30 ██████████	15,000	14,918	15,264	0	348	2.33	0.58
United States Treasury Notes 4.125 03/31/29 ██████████	4,000	4,063	4,066	0	4	0.09	0.16
United States Treasury Notes 1.375 11/15/31 ██████████	10,000	8,159	8,711	0	552	6.77	0.33
DTE Electric Co. 5.2 04/01/33 ██████████	5,000	5,193	5,196	0	3	0.06	0.20
JPMorgan Chase & Co. 1.764 11/19/31 ██████████	6,000	4,758	5,330	0	572	12.03	0.20
Regions Financial Corporation 5.502 09/06/35 ██████████	6,000	6,092	6,180	0	88	1.45	0.24
United States Treasury Notes 4.625 05/31/31 ██████████	5,000	5,159	5,204	0	45	0.87	0.20
United States Treasury Notes 2.0 11/15/26 ██████████	5,000	4,669	4,934	0	265	5.68	0.19
Meritage Homes Corp 5.125 06/06/27 ██████████	4,000	4,004	4,027	0	23	0.57	0.15
United States Treasury Notes 1.625 05/15/31 ██████████	4,000	3,276	3,584	0	308	9.39	0.14
Mitsubishi UFJ Financial Group Inc. 3.677 02/22/27 ██████████	4,000	3,779	3,992	0	213	5.85	0.15
United States Treasury Notes 1.875 07/15/35 ██████████	5,000	5,105	5,056	0	-49	-0.96	0.19
Steel Dynamics 3.450 04/15/30 '30 ██████████	5,000	4,732	4,830	0	98	2.08	0.18
Corebridge Financial Inc. 3.9 04/05/32 ██████████	3,000	2,845	2,847	0	2	0.08	0.11

Yvette Drucker Reports: Rollup of All Accounts

Holdings Detail As of Dec 31, 2025

TRUIST 

Truist Advisory Services, Inc.

Capital One Financial Corp. 4.493 09/11/31	5,000	5,003	4,993	0	-10	-0.21	0.19
HAWAII ST 1.518 10/01/28	5,000	4,369	4,709	0	340	7.78	0.18
United States Treasury Notes 2.25 11/15/27	9,000	8,290	8,800	0	511	6.16	0.34
S&P Global Inc 2.9 03/01/32	7,000	6,161	6,452	0	291	4.72	0.25
McDonald's Corp. 5.0 05/17/29	6,000	5,984	6,175	0	191	3.19	0.24
Athens Holding Ltd 6.85 02/01/33	4,000	4,292	4,334	0	42	0.97	0.17
Blue Owl Capital Corp. 2.875 06/11/28	3,000	2,660	2,834	0	174	6.55	0.11
United States Treasury Notes 2.875 05/15/32	4,000	3,768	3,772	0	3	0.09	0.14
Huntington Bancshares Incorporated 5.272 01/15/31	5,000	5,091	5,145	0	54	1.06	0.20
JOHN DEERE OWNER TR 2025 A-3 CMO	5,000	5,000	5,037	0	38	0.75	0.19
AT&T Inc 5.375 08/15/35	5,000	4,997	5,124	0	126	2.53	0.20
Waste Connections Inc. 5.25 09/01/35	5,000	4,998	5,175	0	177	3.54	0.20
Prith Third 6.361 10/27/28 '27 FRN	5,000	5,083	5,202	0	119	2.34	0.20
United States Treasury Notes 4.375 12/31/29	7,000	7,160	7,187	0	27	0.38	0.27
General Motors Financial Company Inc 3.85 04/06/30	4,000	3,967	4,202	0	235	5.94	0.16
VMware LLC 3.9 06/21/27	6,000	5,695	6,002	0	307	5.39	0.23
Kinder Morgan, Inc. 5.15 06/01/30	5,000	5,095	5,170	0	75	1.47	0.20
United States Treasury Notes 3.75 04/15/26	6,000	5,930	6,003	0	72	1.22	0.23
OREGON ST DEPT TRANSN HWY USER TAX REV 1.53 11/15/30	10,000	8,218	8,940	0	722	8.78	0.34
UNIVERSITY CALIF REVS 1.316 05/15/27	10,000	8,598	9,678	0	1,080	12.57	0.37
Public Storage 1.95 11/09/28	5,000	4,249	4,735	0	486	11.44	0.18
OKLAHOMA TRANSN AUTH OK F/K/A OKLAHOMA ST TPK AUTH 1.205 01/01/26	10,000	8,881	10,000	0	1,119	12.60	0.38
Federal Realty OF LP 3.5 06/01/30	3,000	2,583	2,901	0	318	12.30	0.11
United States Treasury Notes 1.5 08/15/26	16,000	14,600	15,798	0	1,198	8.21	0.60
United States Treasury Notes 4.625 02/28/26	7,000	7,004	7,009	0	5	0.07	0.27
Fidelity National Financial, Inc. 2.45 03/15/31	3,000	2,298	2,679	0	381	16.57	0.10
United States Treasury Bonds 5.25 02/15/29	5,000	5,194	5,259	0	65	1.25	0.20
The Kroger Co. 1.7 01/15/31	6,000	5,280	5,287	0	7	0.13	0.20
United States Treasury Notes 2.75 08/15/32	5,000	4,653	4,661	0	8	0.17	0.18
NextEra Energy Capital Holdings Inc 5.05 03/15/30	5,000	5,003	5,158	0	155	3.10	0.20
Boeing Co. 2.75 02/01/26	5,000	4,897	4,994	0	97	1.98	0.19
Bank of America Corp. 5.162 01/24/31	6,000	6,026	6,194	0	168	2.79	0.24
Goldman Sachs Group, Inc. 2.6 02/07/30	5,000	4,177	4,698	0	521	12.48	0.18
Oracle Corp. 4.8 09/26/32	5,000	5,007	4,827	0	-180	-3.60	0.18
United States Treasury Notes 4.625 02/15/35	17,000	17,546	17,646	0	100	0.57	0.67
BOSTON MASS WTR & SWR COMMN REV 1.374 11/01/27	5,000	4,355	4,809	0	455	10.44	0.18
GS Finance Corp 0.0 12/03/26	70,000	76,296	79,205	0	2,909	3.81	3.03
BNP Paribas SA 0.0 05/31/29	60,000	65,292	67,188	0	1,896	2.90	2.57
Barclays Bank plc 0.0 06/02/28	70,000	76,143	79,738	0	3,615	4.75	3.05
Federated Hermes Treasury Obl Capital TOCXX	71,432.77	71,433	71,433	0	0	0.00	2.73
DFA International Core Equity 2 DPIX	4,778,294	65,334	96,952	0	31,618	48.39	3.71
Vanguard Small-Cap ETF VBS	329	65,750	84,866	0	19,116	29.07	3.24
BlackRock High Yield K BRHYX	10,441,367	70,857	75,491	0	4,634	6.54	2.89
iShares Russell 1000 Growth ETF IWF	238	54,651	112,645	0	57,995	106.12	4.31
Schwab US Dividend Equity ETF SCHD	3,433	60,534	94,167	0	33,633	55.56	3.60
Amplify CWP Enhanced Dividend Income ETF DIVD	4,164	146,338	185,298	0	38,960	26.62	7.08
iShares U.S. Equity Factor Rotation Active ETF DYNF	550	24,837	33,446	0	8,608	34.66	1.28
iShares Core S&P 500 ETF IVV	46	23,552	31,507	0	7,955	33.77	1.20
iShares Core MSCI Emerging Markets ETF IEMG	393	22,361	26,417	0	4,056	18.14	1.01
iShares MSCI EAFE Value ETF EFV	293	15,774	20,923	0	5,149	32.64	0.80
iShares MSCI USA Quality Factor ETF QUAL	74	11,031	14,698	0	3,667	33.24	0.56
iShares 10-20 Year Treasury Bond ETF TLH	195	19,997	19,826	0	-171	-0.86	0.76
iShares US Aerospace & Defense ETF ITA	20	4,052	4,294	0	241	5.96	0.16
iShares MBS ETF MBS	211	19,758	20,091	0	333	1.69	0.77
iShares Flexible Income Active ETF BNIC	265	13,939	13,984	0	45	0.32	0.53
iShares S&P 500 Value ETF IVE	166	31,230	35,204	0	3,974	12.72	1.35
iShares S&P 500 Growth ETF IVW	235	20,036	28,966	0	8,930	44.57	1.11
iShares Gold Trust IAU	146	8,479	11,851	0	3,372	39.77	0.45

Yvette Drucker Reports: Rollup of All Accounts

Holdings Detail As of Dec 31, 2025

iShares Core Universal USD Bond ETF IUSB	1,262	57,819	58,733	0	914	1.58	2.24
iShares U.S. Thematic Rotation ActiveETF THRD	329	11,244	12,686	0	1,442	12.83	0.48
iShares JP Morgan USD Em Mkts Bd ETF EMB	60	5,387	5,777	0	390	7.24	0.22
iShares A.I. Innovation and Tech Act ETF BAI	410	12,830	13,853	0	823	6.41	0.52
iShares Core International Aggt Bd ETF IAGG	223	11,285	11,152	0	-133	-1.18	0.43
iShares MSCI USA Momentum Factor ETF MTUM	58	13,114	14,518	0	1,404	10.71	0.55
iShares S&P 100 ETF OEF	73	22,462	25,037	0	2,575	11.46	0.96
Cash			82,591				3.16
Total		2,032,186	2,616,323	0	501,546	24.68	

1 Cost basis values are not provided by the custodian in all cases, and should be independently verified from your original purchase records. However cash is not included in the 'Cost Basis' total figures.

2 Capital gain/loss data presented here is a general guide and should not be relied upon in the preparation of your tax returns.

3 Sector information is provided by Morningstar.

4 An indication of the current dividends and interest vs. the current market value of the holdings. The yield represents the current amount of income that is being generated from the portfolio without liquidating the principal or capital gains on the portfolio. However, the yield will fluctuate daily and current or past performance is not a guarantee of future results.

5 Net and Gross expense ratio data is obtained from a third party data provider and is believed to be accurate, but has not been verified by Envestnet.

For Canadian mutual funds and ETFs, management expense ratio (MER) will be used as a net expense ratio equivalent. MER differs from Net Expense Ratio in that MER takes into consideration investment management fees, operating expenses and taxes while Net Expense Ratio reflects the amount paid for investment management fees after accounting for discounts and temporary fee waivers, distribution fees, 12(b)-1 fees and other operating expenses.

These reports are not to be construed as an offer or the solicitation of an offer to buy or sell securities mentioned herein. Information contained in these reports is based on sources and data believed reliable. The information used to construct these reports was received via a variety of sources. These reports are for informational purposes only. These reports do not take the place of any brokerage statements, any fund company statements, or any tax forms. You are urged to compare this report with the statement you receive from your custodian covering the same period. Differences in positions may occur due to reporting dates used and whether certain assets are not maintained by your custodian. There may also be differences in the investment values shown due to the use of differing valuation sources and methods.

Note regarding loan balance: Your group annuity contract loan balance (if applicable) is not itemized in this report although it is reflected in your Contract Value. For more details regarding your loan balance please review your most recent group annuity statement or contact your Advisor who can assist you in obtaining this information.

Past performance does not guarantee future results.

All figures shown are past results unless otherwise indicated, and are not predictive of future performance. Investment return and principal values of investments fluctuate so that, when redeemed, investments may be worth more or less than their original cost. The performance information herein is UNAUDITED. There can be no assurance that any estimated future value will be obtained.

Data in this report is as of the date noted in the upper left-hand corner; any changes after that date are not reflected.

Client fee is based on the value of the account on the corresponding Billable Value, which is the value at the date of inception for new accounts, quarter-end prior to the billing date for full quarterly billing or current account value if prior to current quarter-end. Contribution fees are determined at the time and amount of the contribution. Withdrawal fees are an amended fee for the withdrawal of funds during the period. All fee calculations are on a full or pro-rata quarterly basis per the type of fee transaction.

The Annual Pct Billed noted includes TAS', Envestnet's and any third party Manager fee.

Wrap fee programs are those investment advisory programs in which the Client is charged one fee, based on the assets in a Client's investment advisory account subject to an investment adviser's management services. The total Program Fee includes (i) the investment adviser's compensation for management and the execution and clearing costs associated with the trades the investment adviser recommends or submits on behalf of the Client related to the assets being managed by the investment adviser; and (ii) any additional fees paid to third party investment managers and investment model providers of those assets.

When a third party investment manager submits trades away from TAS' affiliated broker-dealer, additional charges will apply, including commissions.

AMC Program Clients will also incur other fees, expenses and costs associated with their account as described in the Other Fees and Charges section of the current TAS AMC Wrap Managed Program Brochure. In addition, if third-party investment managers trade away from TAS, additional commission charges could apply.

Investment and Insurance Products:

- Are not FDIC or any other Government Agency Insured
- Are not Bank Guaranteed
- May Lose Value

Please contact your Adviser on the cover of this report if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your account or reasonably modify existing restrictions.

Because fees are deducted quarterly, compounding will increase the impact of fees deducted. For example, assuming a maximum annual fee of 3% deducted quarterly, if the gross annualized return over a 5 year period were 10%, deducting a fee of 3% on the average annual account balance over a five year period would produce a total annualized net return of 6.81%, versus a gross return of 10%.

With the exception of mutual funds and ETFs which are shown net of internal fees/expenses, all values and performance figures shown are gross of fees, with no deduction for investment management fees.

Truist Wealth is a marketing name used by Truist Financial Corporation. Services provided by the following affiliates of Truist Financial Corporation (Truist): Banking products and services, including loans and deposit accounts, are provided by Truist Bank, Member FDIC. Trust and investment management services are provided by Truist Bank Securities, brokerage accounts and/or insurance (including annuities) are offered by Truist Investment Services, Inc., which is a SEC registered broker-dealer, member FINRA, SIPC, and a licensed insurance agency. Investment advisory services are offered by Truist Advisory Services, Inc. and GFO Advisory Services, LLC, both SEC registered investment advisers.

Reporting Only ("RO") Accounts are not managed on a discretionary basis, and investment decisions are directed by the client. The benchmarks shown for RO accounts are provided to illustrate general market or asset class performance and are not intended to represent the composition or performance of this specific RO account. Comparisons to benchmarks should be made with the understanding that the account's holdings, risk characteristics, and investment restrictions may differ significantly from those of the benchmarks shown. No representation is made that the RO account will achieve returns similar to the benchmarks.

The inclusion of ratings data in the CSV download is subject to the S&P 500 contractual terms.

CLIENT [REDACTED]

YVETTE DRUCKER

	2025	2024	DIFF
INCOME			
WAGES, SALARIES, TIPS, ETC.....	31,514	30,407	1,107
INTEREST INCOME.....	36,305	24,985	11,320
DIVIDEND INCOME.....	43,130	52,469	-9,339
CAPITAL GAIN OR LOSS.....	31,301	27,960	3,341
RENT, ROYALTY, PARTNERSHIP, SCORP, TRUST	6,460	5,975	485
TOTAL INCOME.....	148,710	141,796	6,914
ADJUSTMENTS TO INCOME			
TOTAL ADJUSTMENTS.....	0	0	0
ADJUSTED GROSS INCOME.....	148,710	141,796	6,914
ITEMIZED DEDUCTIONS			
TAXES.....	1,281	1,261	20
TOTAL ITEMIZED DEDUCTIONS.....	1,281	1,261	20
TAX COMPUTATION			
STANDARD DEDUCTION.....	23,625	21,900	1,725
LARGER OF ITEMIZED OR STANDARD DEDUCTION	23,625	21,900	1,725
QUALIFIED BUSINESS INCOME DEDUCTION.....	1,541	1,401	140
TAXABLE INCOME.....	123,544	118,495	5,049
TAX BEFORE CREDITS.....	16,599	16,022	577
CREDITS			
CHILD TAX CREDIT & OTHER DEPENDENT CR....	1,000	2,500	-1,500
FOREIGN TAX CREDIT.....	202	173	29
TOTAL CREDITS.....	1,202	2,673	-1,471
TAX AFTER CREDITS.....	15,397	13,349	2,048
OTHER TAXES			
TOTAL TAX.....	15,397	13,349	2,048
PAYMENTS & REFUNDABLE CREDITS			
FEDERAL INCOME TAX WITHHELD.....	1,188	1,188	0
ESTIMATED TAX PAYMENTS.....	13,370	11,600	1,770
TOTAL PAYMENTS.....	14,558	12,788	1,770
REFUND OR AMOUNT DUE			
UNDERPAYMENT PENALTY.....	83	0	83
AMOUNT YOU OWE.....	922	561	361
TAX RATES			
ORDINARY INCOME TAX BRACKET.....	22.0%	22.0%	0.0%
EFFECTIVE TAX RATE.....	12.5%	11.3%	1.2%

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , ending , See separate instructions.

☐ Filed pursuant to section 301.9100-2 ☐ Combat zone ☐ Deceased ☐ Spouse

☐ Other

Your first name and middle initial Last name Your social security number
YVETTE DRUCKER *****

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. Apt. no.

6466 NW 32 TERRACE Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☒

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code

BOCA RATON, FL 33496 **Presidential Election Campaign**
 Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

Foreign country name Foreign province/state/county Foreign postal code ☐ You ☐ Spouse

Filing Status ☐ Single ☒ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
 Check only one box. ☐ Married filing jointly (even if only one had income) ☐ If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:
☐ Married filing separately (MFS). Enter spouse's SSN above and full name here: _____
☐ 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 2025, 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

Dependents	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name	SELMA	ELIAS		
(2) Last name	DRUCKER	DRUCKER		
(3) SSN	*****	*****		
(4) Relationship	DAUGHTER	SON		
(5) Check if lived with you more than half of 2025	(a) ☒ Yes (b) ☐ And in the U.S.	(a) ☒ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☐ Full-time student ☐ Permanently & totally disabled	☐ Full-time student ☐ Permanently & totally disabled	☐ Full-time student ☐ Permanently & totally disabled	☐ Full-time student ☐ Permanently & totally disabled
(7) Credits	☐ Child tax credit ☒ Credit for other dependents	☐ Child tax credit ☒ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents
☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.				

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	1a Total amount from Form(s) W-2, box 1 (see instructions).....	1a	31,514.
	b Household employee wages not reported on Form(s) W-2.....	1b	
	c Tip income not reported on line 1a (see instructions).....	1c	
	d Medicaid waiver payments not reported on Form(s) W-2 (see instructions).....	1d	
	e Taxable dependent care benefits from Form 2441, line 26.....	1e	
	f Employer-provided adoption benefits from Form 8839, line 31.....	1f	
	g Wages from Form 8919, line 6.....	1g	
	h Other earned income (see instructions). Enter type and amount:	1h	
	i Nontaxable combat pay election (see instructions)..... 1i		
	z Add lines 1a through 1h.....	1z	31,514.
Attach Sch. B if required.	2a Tax-exempt interest..... 2a	b Taxable interest.....	2b 36,305.
	3a Qualified dividends. ST 2..... 3a 25,459.	b Ordinary dividends.....	3b 43,130.
	c Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b		
	4a IRA distributions..... 4a	b Taxable amount.....	4b
	c Check if (see instructions). 1 ☐ Rollover 2 ☐ QCD 3 ☐		
	5a Pensions and annuities..... 5a	b Taxable amount.....	5b
	c Check if (see instructions). 1 ☐ Rollover 2 ☐ PSO 3 ☐		
	6a Social security benefits..... 6a	b Taxable amount.....	6b
	c If you elect to use the lump-sum election method, check here (see instructions)..... ☐		
	d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here... ☐		
	7a Capital gain or (loss). Attach Schedule D if required.....	7a	31,301.
	b Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss).....		
	8 Additional income from Schedule 1, line 10.....	8	6,460.
	9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income	9	148,710.
	10 Adjustments to income from Schedule 1, line 26.....	10	
	11a Subtract line 10 from line 9. This is your adjusted gross income	11a	148,710.

Tax and Credits

11b Amount from line 11a (adjusted gross income) 11b 148,710.

12a Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent

b ☐ Spouse itemizes on a separate return **c** ☐ You were a dual-status alien

d You: ☐ Were born before January 2, 1961 ☐ Are blind

Spouse: ☐ Was born before January 2, 1961 ☐ Is blind

e Standard deduction or itemized deductions (from Schedule A)

Standard Deduction for —

- Single or Married filing separately, \$15,750
- Married filing jointly or Qualifying surviving spouse, \$31,500
- Head of household, \$23,625
- If you checked a box on line 12a, 12b, 12c, or 12d, see instructions.

13a Qualified business income deduction from Form 8995 or Form 8995-A 13a 1,541.

b Additional deductions from Schedule 1-A, line 38 13b

14 Add lines 12e, 13a, and 13b 14 25,166.

15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your **taxable income**. 15 123,544.

16 Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 16 16,599.

2 ☐ 4972 3 ☐

17 Amount from Schedule 2, line 3 17

18 Add lines 16 and 17 18 16,599.

19 Child tax credit or credit for other dependents from Schedule 8812 19 1,000.

20 Amount from Schedule 3, line 8 20 202.

21 Add lines 19 and 20 21 1,202.

22 Subtract line 21 from line 18. If zero or less, enter -0- 22 15,397.

23 Other taxes, including self-employment tax, from Schedule 2, line 21 23

24 Add lines 22 and 23. This is your **total tax** 24 15,397.

Payments and Refundable Credits

25 Federal income tax withheld from:

a Form(s) W-2 25a 1,188.

b Form(s) 1099 25b

c Other forms (see instructions). 25c

d Add lines 25a through 25c 25d 1,188.

26 2025 estimated tax payments and amount applied from 2024 return 26 13,370.

If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):

If you have a qualifying child, you may need to attach Sch. EIC.

27a Earned income credit (EIC) 27a

b Clergy filing Schedule SE (see instructions) ☐

c If you do not want to claim the EIC, check here ☐

28 Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here ☐ 28

29 American opportunity credit from Form 8863, line 8 29

30 Refundable adoption credit from Form 8839, line 13 30

31 Amount from Schedule 3, line 15 31

32 Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits 32

33 Add lines 25d, 26, and 32. These are your **total payments** 33 14,558.

Refund

34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid** 34

35a Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐ 35a

b Routing number **c** Type: ☐ Checking ☐ Savings

d Account number

36 Amount of line 34 you want **applied to your 2026 estimated tax** 36

Direct deposit?
See instructions.

Amount You Owe

37 Subtract line 33 from line 24. This is the **amount you owe**. 37 922.

For details on how to pay, go to www.irs.gov/Payments or see instructions.

38 Estimated tax penalty (see instructions) 38 83.

Third Party Designee

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

Designee's name **RICHARD A FERNANDES CPA** Phone no. **954-370-0300** Personal identification number (PIN)

Sign Here

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

Your signature Date Your occupation **COUNCIL WOMAN** If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. Date Spouse's occupation If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. **(561) 319-7990**

Email address

Paid Preparer Use Only

Preparer's name **RICHARD A FERNANDES CPA** Preparer's signature Date **5/27/26** PTIN **P00188871** Check if: ☐ Self-employed

Firm's name **ZAND & FERNANDES P.A.** Phone no. **954-370-0300**

Firm's address **13790 NW 4TH ST, STE 106** Firm's EIN **59-2465141**
SUNRISE, FL 33325

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

YVETTE DRUCKER

Your social security number

-**-*

For 2025, 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/1099k.

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions):		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Check if any from Form(s): ☐ 4797 ☐ 4684	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	6,460.
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation. If you repaid a 2025 overpayment (see instructions), check here ☐ and enter amount repaid:	7	
8	Other income:		
a	Net operating loss	8a	
b	Gambling	8b	
c	Cancellation of debt	8c	
d	Foreign earned income exclusion from Form 2555	8d	
e	Income from Form 8853	8e	
f	Income from Form 8889	8f	
g	Alaska Permanent Fund dividends	8g	
h	Jury duty pay	8h	
i	Prizes and awards	8i	
j	Activity not engaged in for profit income	8j	
k	Stock options	8k	
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n	Section 951(a) inclusion (see instructions)	8n	
o	Section 951A(a) inclusion (see instructions)	8o	
p	Section 461(l) excess business loss adjustment	8p	
q	Taxable distributions from an ABLE account (see instructions)	8q	
r	Scholarship and fellowship grants not reported on Form W-2	8r	
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u	Wages earned while incarcerated	8u	
v	Digital assets received as ordinary income not reported elsewhere. See instructions	8v	
z	Other income. List type and amount:	8z	
9	Total other income. Add lines 8a through 8z	9	
10	Combine lines 1 through 7 and 9. This is your additional income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10	6,460.

Part II Adjustments to Income

11	Educator expenses.....	11	
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106.....	12	
13	Health savings account deduction. Attach Form 8889.....	13	
14	Moving expenses for members of the Armed Forces. Attach Form 3903. If claiming only storage fees (see instructions), check here. ☐	14	
15	Deductible part of self-employment tax. Attach Schedule SE.....	15	
16	Self-employed SEP, SIMPLE, and qualified plans.....	16	
17	Self-employed health insurance deduction.....	17	
18	Penalty on early withdrawal of savings.....	18	
19a	Alimony paid.....	19a	
b	Recipient's SSN.....		
c	Date of original divorce or separation agreement (see instructions):		
20	IRA deduction. If you are married filing separately and lived apart from your spouse for the entire year (see instructions), check here ☐	20	
21	Student loan interest deduction.....	21	
22	Reserved for future use.....	22	
23	Archer MSA deduction.....	23	
24	Other adjustments:		
a	Jury duty pay (see instructions).....	24a	
b	Deductible expenses related to income reported on line 8I from the rental of personal property engaged in for profit.....	24b	
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m.....	24c	
d	Reforestation amortization and expenses.....	24d	
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974.....	24e	
f	Contributions to section 501(c)(18)(D) pension plans.....	24f	
g	Contributions by certain chaplains to section 403(b) plans.....	24g	
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions).....	24h	
i	Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations.....	24i	
j	Housing deduction from Form 2555.....	24j	
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041).....	24k	
z	Other adjustments. List type and amount:	24z	
25	Total other adjustments. Add lines 24a through 24z.....	25	
26	Add lines 11 through 23 and 25. These are your adjustments to income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10.....	26	0.

Schedule 1 (Form 1040) 2025

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Credits and Payments

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

YVETTE DRUCKER

Your social security number

-**-*

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required.	1	202.
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441.	2	
3	Education credits from Form 8863, line 19.	3	
4	Retirement savings contributions credit. Attach Form 8880.	4	
5a	Residential clean energy credit from Form 5695, line 15.	5a	
b	Energy efficient home improvement credit from Form 5695, line 32.	5b	
6	Other nonrefundable credits:		
a	General business credit. Attach Form 3800.	6a	
b	Credit for prior year minimum tax. Attach Form 8801.	6b	
c	Adoption credit. Attach Form 8839.	6c	
d	Credit for the elderly or disabled. Attach Schedule R.	6d	
e	Reserved for future use.	6e	
f	Clean vehicle credit. Attach Form 8936.	6f	
g	Mortgage interest credit. Attach Form 8396.	6g	
h	District of Columbia first-time homebuyer credit. Attach Form 8859.	6h	
i	Qualified electric vehicle credit. Attach Form 8834.	6i	
j	Alternative fuel vehicle refueling property credit. Attach Form 8911.	6j	
k	Credit to holders of tax credit bonds. Attach Form 8912.	6k	
l	Amount on Form 8978, line 14. See instructions.	6l	
m	Credit for previously owned clean vehicles. Attach Form 8936.	6m	
z	Other nonrefundable credits. List type and amount:	6z	
7	Total other nonrefundable credits. Add lines 6a through 6z.	7	
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20.	8	202.

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962.	9	
10	Amount paid with request for extension to file (see instructions).	10	
11	Excess social security and tier 1 RRTA tax withheld.	11	
12	Credit for federal tax on fuels. Attach Form 4136.	12	
13	Other payments or refundable credits:		
a	Form 2439.	13a	
b	Section 1341 credit for repayment of amounts included in income from earlier years.	13b	
c	Net elective payment election amount from Form 3800, Part III, line 6, column (j).	13c	
d	Deferred amount of net 965 tax liability (see instructions).	13d	
z	Other refundable credits (see instructions):	13z	
14	Total other payments or refundable credits. Add lines 13a through 13z.	14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31.	15	0.

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

Schedule 3 (Form 1040) 2025 Created 11/17/25

SCHEDULE D
(Form 1040)Department of the Treasury
Internal Revenue Service**Capital Gains and Losses**

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

Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.

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

OMB No. 1545-0074

2025Attachment
Sequence No. **12**

Name(s) shown on return

YVETTE DRUCKER

Your social security number

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ Yes ☒ No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

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

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B or Form 1099-DA for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A or Box G checked	88,062.	84,866.	-58.	3,138.
2 Totals for all transactions reported on Form(s) 8949 with Box B or Box H checked	945.	942.		3.
3 Totals for all transactions reported on Form(s) 8949 with Box C or Box I checked				
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back				7 3,141.

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

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B or Form 1099-DA for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with Box D or Box J checked	255,946.	225,229.	-5,533.	25,184.
9 Totals for all transactions reported on Form(s) 8949 with Box E or Box K checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F or Box L checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				12
13 Capital gain distributions. See the DEFERRED				13 2,976.
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions				14 ()
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then, go to Part III on the back				15 28,160.

Part III Summary

16 Combine lines 7 and 15 and enter the result.....	16	31,301.
• If line 16 is a gain, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 22.		
17 Are lines 15 and 16 both gains?		
☒ Yes. Go to line 18.		
☐ No. Skip lines 18 through 21, and go to line 22.		
18 If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet.....	18	0.
19 If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet.....	19	21.
20 Are lines 18 and 19 both zero or blank and you are not filing Form 4952?		
☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. Don't complete lines 21 and 22 below.		
☒ No. Complete the Schedule D Tax Worksheet in the instructions. Don't complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7a, the smaller of:		
• The loss on line 16; or • (\$3,000), or if married filing separately, (\$1,500)	21	()
Note: When figuring which amount is smaller, treat both amounts as positive numbers.		
22 Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a?		
☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16.		
☐ No. Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

Schedule D (Form 1040) 2025

Sales and Other Dispositions of Capital Assets

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.
Go to www.irs.gov/Form8949 for instructions and the latest information.

YVETTE DRUCKER

Social security number or taxpayer identification number

-**-*

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

Part I **Short-Term.** Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.

Note: You may aggregate all short-term transactions reported on Form(s) 1099-B and Form(s) 1099-DA showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the totals directly on Schedule D, line 1a; you aren't required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, C, G, H, or I below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- ☒ (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- ☐ (B) Short-term transactions reported on Form(s) 1099-B showing basis **was not** reported to the IRS
- ☐ (C) Short-term transactions, other than digital asset transactions, not reported to you on Form 1099-B or Form 1099-DA
- ☐ (G) Short-term transactions reported on Form(s) 1099-DA showing basis **was** reported to the IRS (see Note above)
- ☐ (H) Short-term transactions reported on Form(s) 1099-DA showing basis **was not** reported to the IRS
- ☐ (I) Short-term digital asset transactions not reported to you on Form 1099-DA or Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	NATIONAL FINANCIAL # [REDACTED] - ST COVERED							
	VARIOUS		VARIOUS	82,942.	79,726.	D	-66.	3,150.
	UNITED STATES TREAS SER-L							
	3/28/25	4/09/25		5,120.	5,140.	W	8.	-12.
2	Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A or Box G above is checked), line 2 (if Box B or Box H above is checked), or line 3 (if Box C or Box I above is checked)			88,062.	84,866.		-58.	3,138.

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

Name(s) shown on return. Do not enter name and social security number if shown on other side.

Your social security number

YVETTE DRUCKER

-**-*

Caution: The IRS compares amounts reported on your tax return with amounts shown on Schedule(s) K-1.**Part II Income or Loss From Partnerships and S Corporations**

Note: If you report a loss, receive a distribution, dispose of stock, or receive a loan repayment from an S corporation, you must check the box in column (e) on line 28 and attach the required basis computation. If you report a loss from an at-risk activity for which any amount is not at risk, you must check the box in column (f) on line 28 and attach Form 6198. See instructions.

- 27 Are you reporting any loss not allowed in a prior year due to the at-risk or basis limitations, a prior year unallowed loss from a passive activity (if that loss was not reported on Form 8582), or unreimbursed partnership expenses? If you answered "Yes," see instructions before completing this section. ☐ Yes ☒ No

28	(a) Name	(b) Enter P for partnership; S for S corporation	(c) Check if foreign partnership	(d) Employer identification number	(e) Check if basis computation is required	(f) Check if any amount is not at risk
A	TAMPA 492, LLC	P		84-3888519		
B						
C						
D						

Passive Income and Loss			Nonpassive Income and Loss		
(g) Passive loss allowed (attach Form 8582 if required)	(h) Passive income from Schedule K-1	(i) Nonpassive loss allowed (see Schedule K-1)	(j) Section 179 expense deduction from Form 4562	(k) Nonpassive income from Schedule K-1	
A	6,460.				
B					
C					
D					
29 a Totals	6,460.				
b Totals					
30 Add columns (h) and (k) of line 29a			30	6,460.	
31 Add columns (g), (i), and (j) of line 29b	SEE STATEMENT 5	SEE STATEMENT 4	31		
32 Total partnership and S corporation income or (loss). Combine lines 30 and 31			32	6,460.	

Part III Income or Loss From Estates and Trusts

33	(a) Name	(b) Employer ID no.
A		
B		
Passive Income and Loss		Nonpassive Income and Loss
(c) Passive deduction or loss allowed (attach Form 8582 if required)	(d) Passive income from Schedule K-1	(e) Deduction or loss from Schedule K-1
A		
B		
34 a Totals		
b Totals		
35 Add columns (d) and (f) of line 34a		35
36 Add columns (c) and (e) of line 34b		36
37 Total estate and trust income or (loss). Combine lines 35 and 36		37

Part IV Income or Loss From Real Estate Mortgage Investment Conduits (REMICs) – Residual Holder

38	(a) Name	(b) Employer identification number	(c) Excess inclusion from Schedules Q, line 2c (see instructions)	(d) Taxable income (net loss) from Schedules Q, line 1b	(e) Income from Schedules Q, line 3b
39	Combine columns (d) and (e) only. Enter the result here and include in the total on line 41 below.				39

Part V Summary

40	Net farm rental income or (loss) from Form 4835. Also, complete line 42 below.	40	
41	Total income or (loss). Combine lines 26, 32, 37, 39, and 40. Enter the result here and on Schedule 1 (Form 1040), line 5.	41	6,460.
42	Reconciliation of farming and fishing income. Enter your gross farming and fishing income reported on Form 4835, line 7; Schedule K-1 (Form 1065), box 14, code B; Schedule K-1 (Form 1120-S), box 17, code AN; and Schedule K-1 (Form 1041), box 14, code F. See instructions.	42	
43	Reconciliation for real estate professionals. If you were a real estate professional (see instructions), enter the net income or (loss) you reported anywhere on Form 1040, Form 1040-SR, or Form 1040-NR from all rental real estate activities in which you materially participated under the passive activity loss rules.	43	

Foreign Tax Credit

(Individual, Estate, or Trust)

OMB No. 1545-0074

2025

Department of the Treasury
Internal Revenue ServiceAttach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.
Go to www.irs.gov/Form1116 for instructions and the latest information.Attachment
Sequence No. 19

Name

YVETTE DRUCKER

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)

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 (Add cols. A, B, and C.)
	A	B	C	
i Enter the name of the foreign country or U.S. territory.....	RIC			
1 a Gross income from sources within country shown above and of the type checked above (see instructions): <u>SEE STATEMENT 6</u>				
	2,798.			1 a 2,798.
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions. ☐				
Deductions and losses (Caution: See instructions.):				
2 Expenses definitely related to the income on line 1a (attach statement).....				
3 Pro rata share of other deductions not definitely related:				
a Certain itemized deductions or standard deduction (see instructions).....	23,625.			
b Other deductions (attach statement).....				
c Add lines 3a and 3b.....	23,625.			
d Gross foreign source income (see instructions).....	2,798.			
e Gross income from all sources (see instructions).....	148,722.			
f Divide line 3d by line 3e (see instructions).....	0.018814			
g Multiply line 3c by line 3f.....	444.			
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.....	444.			6 444.
7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2.....				7 2,354.

Part II Foreign Taxes Paid or Accrued (see instructions)

C O U N T R Y	Credit is claimed for taxes (you must check one) (j) ☒ Paid (k) ☐ Accrued	Foreign taxes paid or accrued								
		In foreign currency				In U.S. dollars				
		Taxes withheld at source on:				Taxes withheld at source on:				
		(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(p) Other foreign taxes paid or accrued	(q) Dividends	(r) Rents and royalties	(s) Interest	(t) Other foreign taxes paid or accrued
A	1099 TAXES					202.				202.
B										
C										

8 Add lines A through C, column (u). Enter the total here and on line 9, page 2..... **8** 202.

Foreign Tax Credit

(Individual, Estate, or Trust)

Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.

Go to www.irs.gov/Form1116 for instructions and the latest information.

2025

Attachment
Sequence No. 19Department of the Treasury
Internal Revenue Service

Name

YVETTE DRUCKER

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)

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 (Add cols. A, B, and C.)
	A	B	C	
i Enter the name of the foreign country or U.S. territory.....	RIC			
1 a Gross income from sources within country shown above and of the type checked above (see instructions): <u>SEE STATEMENT 7</u>				
	2,798.			1 a 2,798.
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions. ☐				
Deductions and losses (Caution: See instructions.):				
2 Expenses definitely related to the income on line 1a (attach statement).....				
3 Pro rata share of other deductions not definitely related:				
a Certain itemized deductions or standard deduction (see instructions).....				
b Other deductions (attach statement).....				
c Add lines 3a and 3b.....				
d Gross foreign source income (see instructions).....	2,798.			
e Gross income from all sources (see instructions).....	148,722.			
f Divide line 3d by line 3e (see instructions).....	0.018814			
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 2,798.

Part II Foreign Taxes Paid or Accrued (see instructions)

C O U N T R Y	Credit is claimed for taxes (you must check one) (j) ☒ Paid (k) ☐ Accrued	Foreign taxes paid or accrued								
		In foreign currency				In U.S. dollars				
		Taxes withheld at source on:				Taxes withheld at source on:				
		(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(p) Other foreign taxes paid or accrued	(q) Dividends	(r) Rents and royalties	(s) Interest	(t) Other foreign taxes paid or accrued
A	1099 TAXES					202.				202.
B										
C										

8 Add lines A through C, column (u). Enter the total here and on line 9, page 2..... **8** 202.

ALTERNATIVE MINIMUM TAX

Form 1116 (2025) YVETTE DRUCKER

-**-*

Page 2

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	202.	
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). SEE STMT 8 ☐ (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10	74.	
11	Add lines 9 and 10.	11	276.	
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		276.
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	2,798.	
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, skip line 18 and enter -0- on line 19.)	17	2,798.	
18	Individuals: Enter the sum of (i) Form 1040, 1040-SR, or 1040-NR, line 11b, minus Form 1040, 1040-SR, or 1040-NR, line 14, and (ii) Schedule 1-A (Form 1040), line 37. Estates and trusts: Enter your taxable income without the deduction for your exemption. Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.	18	147,169.	
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1".	19		0.019012156
20	Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 12. Estates and trusts: See instructions. Caution: If you are completing line 20 for separate category of (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.	20		9,462.
21	Multiply line 20 by line 19 (maximum amount of credit).	21		180.
22	Increase in limitation (section 960(c)) (see instructions).	22		
23	Add lines 21 and 22.	23		180.
24	Enter the smaller of line 14 or line 23. Enter here and on the appropriate line of Part IV. See instructions.	24		180.

Part IV Summary of Separate Credits From Parts III (Enter amounts from Part III, line 24, for each applicable category of income. Don't include taxes paid to sanctioned countries.) 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	180.	
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		180.
33	Enter the smaller of line 20 or line 32.	33		180.
34	Reduction of credit for international boycott operations. See instructions for line 12.	34		
35	Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a.	35		180.

10/09/25

Form 1116 (2025)

**SCHEDULE B
(Form 1116)**

(Rev. December 2022)

Department of the Treasury
Internal Revenue Service**Foreign Tax Carryover Reconciliation Schedule**For calendar year 2025, or other tax year beginning _____, and ending _____.**See separate instructions.****Attach to Form 1116.****Go to www.irs.gov/Form1116 for instructions and the latest information.**

OMB No. 1545-0121

Name

ALTERNATIVE MINIMUM TAXIdentifying number as shown
on page 1 of your tax return

-**-*

YVETTE DRUCKER

Use a separate Schedule B (Form 1116) for each applicable category of income listed below. See instructions. Check only one box on each schedule.

Check the box for the same separate category code as that shown on the Form 1116 to which this Schedule B is attached.

- a** ☐ Reserved for future use **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** If box e is checked, enter the country code for the sanctioned country. See instructions. _____
i If box f is checked, enter the country code for the treaty country. See instructions. _____

Foreign Tax Carryover Reconciliation	(i) 10th Preceding Tax Year	(ii) 9th Preceding Tax Year	(iii) 8th Preceding Tax Year	(iv) 7th Preceding Tax Year	(v) 6th Preceding Tax Year	(vi) 5th Preceding Tax Year	(vii) Subtotal (add columns (i) through (vi))
1 Foreign tax carryover from the prior tax year (enter amounts from the appropriate columns of line 8 of the prior year Schedule B (see instructions))							
2 Adjustments to line 1 (enter description—see instructions):							
a Carryback adjustment (see instr.)							
b Adjustments for section 905(c) redeterminations (see instructions)							
c							
d							
e							
f							
g							
3 Adjusted foreign tax carryover from prior tax year (combine lines 1 and 2)							
4 Foreign tax carryover used in current tax year (enter as a negative number)							
5 Foreign tax carryover expired unused in current tax year (enter as a negative number)							
6 Foreign tax carryover generated in current tax year							
7 Actual or estimated amount of line 6 to be carried back to prior tax year (enter as a negative number)							
8 Foreign tax carryover to the following tax year. Combine lines 3 through 7.	-0-						

ALTERNATIVE MINIMUM TAX

Foreign Tax Carryover Reconciliation (<i>continued</i>)	(viii) Subtotal from page 1 (enter the amounts from column (vii) on page 1)	(ix) 4th Preceding Tax Year	(x) 3rd Preceding Tax Year	(xi) 2nd Preceding Tax Year	(xii) 1st Preceding Tax Year	(xiii) Current Tax Year	(xiv) Totals (add columns (viii) through (xiii))
1 Foreign tax carryover from the prior tax year (enter amounts from the appropriate columns of line 8 of the prior year Schedule B (see instructions))			64.		10.		74.
2 Adjustments to line 1 (enter description—see instructions):							
a Carryback adjustment (see instr.)							
b Adjustments for section 905(c) redeterminations (see instructions)							
c							
d							
e							
f							
g							
3 Adjusted foreign tax carryover from prior tax year (combine lines 1 and 2). Include the column (xiv) total on the current year Form 1116, Part III, line 10.			64.		10.		74.
4 Foreign tax carryover used in current tax year (enter as a negative number)							
5 Foreign tax carryover expired unused in current tax year (enter as a negative number)							
6 Foreign tax carryover generated in current tax year						22.	22.
7 Actual or estimated amount of line 6 to be carried back to prior tax year (enter as a negative number)							
8 Foreign tax carryover to the following tax year. Combine lines 3 through 7.			64.		10.	22.	96.

BAA

Schedule B (Form 1116) (Rev. 12-2022)

SCHEDULE 8812
(Form 1040)

Department of the Treasury
Internal Revenue Service

Name(s) shown on return

**Credits for Qualifying Children
and Other Dependents**

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

Go to www.irs.gov/Schedule8812 for instructions and the latest information.

OMB No. 1545-0074

2025

Attachment
Sequence No. **47**

YVETTE DRUCKER

Your social security number

-**-*

Part I Child Tax Credit and Credit for Other Dependents

1	Enter the amount from line 11a of your Form 1040, 1040-SR, or 1040-NR	1	148,710.
2a	Enter income from Puerto Rico that you excluded	2a	
2b	Enter the amounts from lines 45 and 50 of your Form 2555	2b	
2c	Enter the amount from line 15 of your Form 4563	2c	
2d	Add lines 2a through 2c	2d	
3	Add lines 1 and 2d	3	148,710.
4	Number of qualifying children under age 17 with the required social security number	4	
5	Multiply line 4 by \$2,200	5	0.
6	Number of other dependents, including any qualifying children who are not under age 17 or who do not have the required social security number	6	2
Caution: Do not include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, do not include anyone you included on line 4.			
7	Multiply line 6 by \$500	7	1,000.
8	Add lines 5 and 7	8	1,000.
9	Enter the amount shown below for your filing status. • Married filing jointly—\$400,000 • All other filing statuses—\$200,000	9	200,000.
10	Subtract line 9 from line 3. • If zero or less, enter -0-. • If more than zero and not a multiple of \$1,000, enter the next multiple of \$1,000. For example, if the result is \$425, enter \$1,000; if the result is \$1,025, enter \$2,000, etc.	10	0.
11	Multiply line 10 by 5% (0.05)	11	
12	Is the amount on line 8 more than the amount on line 11? ☐ No. Stop here. You cannot take the child tax credit, credit for other dependents, or additional child tax credit. ☒ Yes. Subtract line 11 from line 8. Enter the result.	12	1,000.
13	Enter the amount from Credit Limit Worksheet A	13	16,397.
14	Enter the smaller of line 12 or line 13. This is your child tax credit and credit for other dependents Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.	14	1,000.

If the amount on line 12 is more than the amount on line 14, you may be able to take the additional child tax credit on Form 1040, 1040-SR, or 1040-NR, line 28. Complete your Form 1040 or Form 1040-SR through line 27a (or Form 1040-NR through line 26) (also complete Schedule 3 (Form 1040), line 11) before completing Part II-A.

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

Schedule 8812 (Form 1040) 2025 Created 7/30/25

Part II-A Additional Child Tax Credit for All Filers**Caution:** If you file Form 2555, you cannot claim the additional child tax credit.

15 Reserved for future use	15	
16a Subtract line 14 from line 12. If zero, stop here ; you cannot take the additional child tax credit.....	16a	0.
b Number of qualifying children under age 17 with the required social security number: _____ X \$1,700. Enter the result. If zero, stop here ; you cannot claim the additional child tax credit.....	16b	
TIP: The number of children you use for this line is the same as the number of children you used for line 4.		
17 Enter the smaller of line 16a or line 16b	17	
18a Earned income (see instructions)	18a	
b Nontaxable combat pay (see instructions)	18b	
19 Is the amount on line 18a more than \$2,500? ☐ No. Leave line 19 blank and enter -0- on line 20. ☐ Yes. Subtract \$2,500 from the amount on line 18a. Enter the result	19	
20 Multiply the amount on line 19 by 15% (0.15) and enter the result	20	
Next. On line 16b, is the amount \$5,100 or more? ☐ No. If you are a bona fide resident of Puerto Rico, go to line 21. Otherwise, skip Part II-B and enter the smaller of line 17 or line 20 on line 27. ☐ Yes. If line 20 is equal to or more than line 17, skip Part II-B and enter the amount from line 17 on line 27. Otherwise, go to line 21.		

Part II-B Certain Filers Who Have Three or More Qualifying Children and Bona Fide Residents of Puerto Rico

21 Withheld social security, Medicare, and Additional Medicare taxes from Form(s) W-2, boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If your employer withheld or you paid Additional Medicare Tax or tier 1 RRTA taxes, or if you are a bona fide resident of Puerto Rico, see instructions	21	
22 Enter the total of the amounts from Schedule 1 (Form 1040), line 15; Schedule 2 (Form 1040), line 5; Schedule 2 (Form 1040), line 6; and Schedule 2 (Form 1040), line 13	22	
23 Add lines 21 and 22	23	
24 1040 and 1040-SR filers: Enter the total of the amounts from Form 1040 or 1040-SR, line 27a, and Schedule 3 (Form 1040), line 11. 1040-NR filers: Enter the amount from Schedule 3 (Form 1040), line 11.	24	
25 Subtract line 24 from line 23. If zero or less, enter -0-	25	
26 Enter the larger of line 20 or line 25	26	
Next, enter the smaller of line 17 or line 26 on line 27.		

Part II-C Additional Child Tax Credit

27 This is your additional child tax credit. Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 28.	27	
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Schedule 8812 (Form 1040) 2025

**Qualified Business Income Deduction
Simplified Computation**

OMB No. 1545-0074

2025Department of the Treasury
Internal Revenue Service

Attach to your tax return.

Go to www.irs.gov/Form8995 for instructions and the latest information.Attachment
Sequence No. **55**

Name(s) shown on return

YVETTE DRUCKER

Your taxpayer identification number

-**-*

Note: You can claim the qualified business income deduction **only** if you have qualified business income from a qualified trade or business, real estate investment trust dividends, publicly traded partnership income, or a domestic production activities deduction passed through from an agricultural or horticultural cooperative. See instructions.

Use this form if your taxable income, before your qualified business income deduction, is at or below \$197,300 (\$394,600 if married filing jointly), and you aren't a patron of an agricultural or horticultural cooperative.

1	(a) Trade, business, or aggregation name	(b) Taxpayer identification number	(c) Qualified business income or (loss)
i	TAMPA 492	84-3888519	6,460.
ii			
iii			
iv			
v			

2	Total qualified business income or (loss). Combine lines 1i through 1v, column (c).	2	6,460.	
3	Qualified business net (loss) carryforward from the prior year.	3	(0.)	
4	Total qualified business income. Combine lines 2 and 3. If zero or less, enter -0-	4	6,460.	
5	Qualified business income component. Multiply line 4 by 20% (0.20).	5		1,292.
6	Qualified REIT dividends and publicly traded partnership (PTP) income or (loss) (see instructions).	6	1,243.	
7	Qualified REIT dividends and qualified PTP (loss) carryforward from the prior year.	7	(0.)	
8	Total qualified REIT dividends and PTP income. Combine lines 6 and 7. If zero or less, enter -0-	8	1,243.	
9	REIT and PTP component. Multiply line 8 by 20% (0.20).	9		249.
10	Qualified business income deduction before the income limitation. Add lines 5 and 9.	10		1,541.
11	Taxable income before qualified business income deduction (see instructions)	11	125,085.	
12	Enter your net capital gain, if any, increased by any qualified dividends (see instructions).	12	53,619.	
13	Subtract line 12 from line 11. If zero or less, enter -0-	13	71,466.	
14	Income limitation. Multiply line 13 by 20% (0.20).	14		14,293.
15	Qualified business income deduction. Enter the smaller of line 10 or line 14. Also enter this amount on the applicable line of your return (see instructions).	15		1,541.
16	Total qualified business (loss) carryforward. Combine lines 2 and 3. If greater than zero, enter -0-	16	(0.)	
17	Total qualified REIT dividends and PTP (loss) carryforward. Combine lines 6 and 7. If greater than zero, enter -0-	17	(0.)	

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

Form **8995** (2025) Created 9/12/25

Form **8867**

(Rev. November 2024)

Department of the Treasury
Internal Revenue Service**Paid Preparer's Due Diligence Checklist**

*Earned Income Credit (EIC), American Opportunity Tax Credit (AOTC),
Child Tax Credit (CTC) (including the Additional Child Tax Credit (ACTC)) and
Credit for Other Dependents (ODC)), and Head of Household (HOH) Filing Status*
To be completed by preparer and filed with Form 1040, 1040-SR, 1040-NR, or 1040-SS.
Go to www.irs.gov/Form8867 for instructions and the latest information.

OMB No. 1545-0074

For tax year

20 25Attachment
Sequence No. **70**

Taxpayer name(s) shown on return

YVETTE DRUCKER

Taxpayer identification number

Preparer's name

RICHARD A FERNANDES CPA

Preparer tax identification number

P00188871

Part I Due Diligence Requirements

Please check the appropriate box for the credit(s) and/or HOH filing status claimed on the return and complete the related Parts I–V for the benefit(s) claimed (check all that apply).

☐ EIC☒ CTC/ACTC/ODC☐ AOTC☒ HOH

- 1 Did you complete the return based on information for the applicable tax year provided by the taxpayer or reasonably obtained by you?

Yes	No	N/A
☒	☐	

- 2 If credits are claimed on the return, did you complete the applicable EIC and/or CTC/ACTC/ODC worksheets found in the Form 1040, 1040-SR, 1040-NR, 1040-SS, or Schedule 8812 (Form 1040) instructions, and/or the AOTC worksheet found in the Form 8863 instructions, or your own worksheet(s) that provides the same information, and all related forms and schedules for each credit claimed?

☒	☐	☐
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- 3 Did you satisfy the knowledge requirement? To meet the knowledge requirement, you must do both of the following:

- Interview the taxpayer, ask questions, and contemporaneously document the taxpayer's responses to determine that the taxpayer is eligible to claim the credit(s) and/or HOH filing status.
- Review information to determine that the taxpayer is eligible to claim the credit(s) and/or HOH filing status and to figure the amount(s) of any credit(s).

☒	☐	
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- 4 Did any information provided by the taxpayer or a third party for use in preparing the return, or information reasonably known to you, appear to be incorrect, incomplete, or inconsistent? (If "Yes," answer questions 4a and 4b. If "No," go to question 5.)

☐	☒	
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- a Did you make reasonable inquiries to determine the correct, complete, and consistent information?

☐	☐	
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- b Did you contemporaneously document your inquiries? (Documentation should include the questions you asked, whom you asked, when you asked, the information that was provided, and the impact the information had on your preparation of the return.)

☐	☐	
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- 5 Did you satisfy the record retention requirement? To meet the record retention requirement, you must keep a copy of your documentation referenced in question 4b, a copy of this Form 8867, a copy of any applicable worksheet(s), a record of how, when, and from whom the information used to prepare Form 8867 and any applicable worksheet(s) was obtained, and a copy of any document(s) provided by the taxpayer that you relied on to determine eligibility for the credit(s) and/or HOH filing status or to figure the amount(s) of the credit(s).

☒	☐	
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List those documents provided by the taxpayer, if any, that you relied on:

- 6 Did you ask the taxpayer whether he/she could provide documentation to substantiate eligibility for the credit(s) and/or HOH filing status and the amount(s) of any credit(s) claimed on the return if his/her return is selected for audit?

☒	☐	
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- 7 Did you ask the taxpayer if any of these credits were disallowed or reduced in a previous year?

☒	☐	☐
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(If credits were disallowed or reduced, go to question 7a; if not, go to question 8.)

- a Did you complete the required recertification Form 8862?

☐	☐	☐
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- 8 If the taxpayer is reporting self-employment income, did you ask questions to prepare a complete and correct Schedule C (Form 1040)?

☐	☐	☒
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BAA For Paperwork Reduction Act Notice, see separate instructions.Form **8867** (Rev. 11-2024)

Part II Due Diligence Questions for Returns Claiming EIC (If the return does not claim EIC, go to Part III.)

	Yes	No	N/A
9a Have you determined that the taxpayer is eligible to claim the EIC for the number of qualifying children claimed, or is eligible to claim the EIC without a qualifying child? (If the taxpayer is claiming the EIC and does not have a qualifying child, go to question 10.)	☐	☐	
b Did you ask the taxpayer if the child lived with the taxpayer for over half of the year, even if the taxpayer has supported the child the entire year?	☐	☐	
c Did you explain to the taxpayer the rules about claiming the EIC when a child is the qualifying child of more than one person (tiebreaker rules)?	☐	☐	☐

Part III Due Diligence Questions for Returns Claiming CTC/ACTC/ODC (If the return does not claim CTC, ACTC, or ODC, go to Part IV.)

	Yes	No	N/A
10 Have you determined that each qualifying person for the CTC/ACTC/ODC is the taxpayer's dependent who is a citizen, national, or resident of the United States?	☒	☐	
11 Did you explain to the taxpayer that he/she may not claim the CTC/ACTC if the child has not lived with the taxpayer for over half of the year, even if the taxpayer has supported the child, unless the child's custodial parent has released a claim to exemption for the child?	☒	☐	☐
12 Did you explain to the taxpayer the rules about claiming the CTC/ACTC/ODC for a child of divorced or separated parents (or parents who live apart), including any requirement to attach a Form 8332 or similar statement to the return?	☒	☐	☐

Part IV Due Diligence Questions for Returns Claiming AOTC (If the return does not claim AOTC, go to Part V.)

	Yes	No
13 Did the taxpayer provide substantiation for the credit, such as a Form 1098-T and/or receipts for the qualified tuition and related expenses for the claimed AOTC?	☐	☐

Part V Due Diligence Questions for Claiming HOH (If the return does not claim HOH filing status, go to Part VI.)

	Yes	No
14 Have you determined that the taxpayer was unmarried or considered unmarried on the last day of the tax year and provided more than half of the cost of keeping up a home for the year for a qualifying person?	☒	☐

Part VI Eligibility Certification

You will have complied with all due diligence requirements for claiming the applicable credit(s) and/or HOH filing status on the return of the taxpayer identified above if you:

- Interview the taxpayer, ask adequate questions, contemporaneously document the taxpayer's responses on the return or in your notes, review adequate information to determine if the taxpayer is eligible to claim the credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s);
- Complete this Form 8867 truthfully and accurately and complete the actions described in this checklist for any applicable credit(s) claimed and HOH filing status, if claimed;
- Submit Form 8867 in the manner required; **and**
- Keep all five of the following records for 3 years from the latest of the dates specified in the Form 8867 instructions under *Document Retention*.
 - A copy of this Form 8867.
 - The applicable worksheet(s) or your own worksheet(s) for any credit(s) claimed.
 - Copies of any documents provided by the taxpayer on which you relied to determine the taxpayer's eligibility for the credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s).
 - A record of how, when, and from whom the information used to prepare this form and the applicable worksheet(s) was obtained.
 - A record of any additional information you relied upon, including questions you asked and the taxpayer's responses, to determine the taxpayer's eligibility for the credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s).

If you have not complied with all due diligence requirements, you may have to pay a penalty for each failure to comply related to a claim of an applicable credit or HOH filing status (see instructions for more information).

	Yes	No
15 Do you certify that all of the answers on this Form 8867 are, to the best of your knowledge, true, correct, and complete?	☒	☐

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

Name(s) shown on return

YVETTE DRUCKER

Identifying number

Part I	2025 Passive Activity Loss
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Caution: Complete Parts IV and V before completing Part I.

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

1a	Activities with net income (enter the amount from Part IV, column (a))		
1b	Activities with net loss (enter the amount from Part IV, column (b))		
1c	Prior years' unallowed losses (enter the amount from Part IV, column (c))		
1d	Combine lines 1a, 1b, and 1c		
All Other Passive Activities			
2a	Activities with net income (enter the amount from Part V, column (a))	6,460.	
2b	Activities with net loss (enter the amount from Part V, column (b))		
2c	Prior years' unallowed losses (enter the amount from Part V, column (c))		
2d	Combine lines 2a, 2b, and 2c		6,460.
3	Combine lines 1d and 2d and subtract any prior year unallowed CRD. See instructions. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c or 2c. Report the losses on the forms and schedules normally used		6,460.

If line 3 is a loss and:

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

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

Part II	Special Allowance for Rental Real Estate Activities With Active Participation
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Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

4	Enter the smaller of the loss on line 1d or the loss on line 3.	4	
5	Enter \$150,000. If married filing separately, see instructions.	5	
6	Enter modified adjusted gross income, but not less than zero. See instructions.	6	142,250.
Note: If line 6 is greater than or equal to line 5, skip lines 7 and 8 and enter -0- on line 9. Otherwise, go to line 7.			
7	Subtract line 6 from line 5.	7	
8	Multiply line 7 by 50% (0.50). Do not enter more than \$25,000. If married filing separately, see instructions.	8	
9	Enter the smaller of line 4 or line 8. If line 3 includes any CRD, see instructions.	9	0.

Part III	Total Losses Allowed
-----------------	-----------------------------

10	Add the income, if any, on lines 1a and 2a and enter the total.....	10	
11	Total losses allowed from all passive activities for 2025. Add lines 9 and 10. See instructions to find out how to report the losses on your tax return.....	11	

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

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

BAA For Paperwork Reduction Act Notice, see instructions.

Form 8582 (2025) Created 5/8/25

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

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 2a)	(b) Net loss (line 2b)	(c) Unallowed loss (line 2c)	(d) Gain	(e) Loss
TAMPA 492, LLC	6,460.			6,460.	
Total. Enter on Part I, lines 2a, 2b, and 2c. . . .	6,460.				

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

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

Part VII Allocation of Unallowed Losses. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
Total.			1.00	

Part VIII Allowed Losses. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
Total.				0.

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

	(a)	(b)	(c) Ratio	(d) Unallowed loss	(e) Allowed loss
Name of activity:					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Total		0.	1.00	0.	0.

Name of activity:

Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Form or schedule and line number to be reported on (see instructions):					
1a Net loss plus prior year unallowed loss from form or schedule					
b Net income from form or schedule					
c Subtract line 1b from line 1a. If zero or less, enter -0-					
Total		0.	1.00	0.	0.

Form 8582 (2025)

2025

FEDERAL STATEMENTS

PAGE 1

CLIENT [REDACTED]

YVETTE DRUCKER

STATEMENT 1
FORM 1040
WAGE SCHEDULE

TAXPAYER - EMPLOYER	WAGES	FEDERAL W/H	FICA	MEDI- CARE	STATE W/H	LOCAL W/H
CITY OF BOCA RATON	31,514.	1,188.	2,006.	469.		
GRAND TOTAL	<u>31,514.</u>	<u>1,188.</u>	<u>2,006.</u>	<u>469.</u>	<u>0.</u>	<u>0.</u>

STATEMENT 2
FORM 1040, LINE 3A
QUALIFIED DIVIDENDS

MORGAN STANLEY # [REDACTED]	\$	1,803.
NFS # [REDACTED]		23,656.
TOTAL	\$	<u>25,459.</u>

STATEMENT 3
SCHEDULE D, LINE 13
CAPITAL GAIN DISTRIBUTIONS

NFS # [REDACTED]	\$	2,976.
TOTAL	\$	<u>2,976.</u>

DO NOT MAIL

CLIENT [REDACTED]

YVETTE DRUCKER

STATEMENT 4
SCHEDULE E, LINE 31
BASIS LIMITATION
ACTIVITY NAME: TAMPA 492, LLC

ADJUSTED BASIS AT BEGINNING OF YEAR	61,561.
ADDITIONAL AMOUNTS INVESTED IN CURRENT YEAR	
CURRENT YEAR DISTRIBUTIONS OF MONEY	-4,908.
CURRENT YEAR DISTRIBUTION OF PROPERTY	
CHANGE IN PARTNER'S SHARE OF LIABILITIES	-21.
OTHER TAX-EXEMPT INCOME	
CURRENT YEAR INCOME FROM PARTNERSHIP	6,557.
ADJUSTED BASIS USED FOR BASIS LIMITATION	63,189.
LOSS ALLOWED BY BASIS LIMITATION	0.
ADJUSTED BASIS AT END OF YEAR	63,189.

	CURRENT YEAR LOSS OR DEDUCTION	PRIOR YEAR UNALLOWED BASIS LOSS	REGULAR TAX AMOUNT ALLOWED BY BASIS	REGULAR TAX BASIS CARRYOVER
<u>LOSSES/DEDUCTIONS/EXPENSES</u>				
TOTALS	0.	0.	0.	0.

ALTERNATIVE MINIMUM TAX

AMT BEGINNING BASIS	61,561.
AMT INCOME	6,557.
CURRENT YEAR ADJUSTMENTS TO AMT BASIS	-4,929.
AMT BASIS USED FOR LIMITATION	63,189.
LOSS ALLOWED BY AMT BASIS	
AMT FINAL BASIS	63,189.

	AMT AMOUNT ALLOWED BY BASIS	AMT BASIS CARRYOVER
<u>AMT LOSSES/DEDUCTIONS/EXPENSES</u>		
TOTALS	0.	0.

DO NOT MAIL

2025

FEDERAL STATEMENTS

PAGE 3

CLIENT [REDACTED]

YVETTE DRUCKER

STATEMENT 5
SCHEDULE E, LINE 31
SCHEDULE OF LOSS LIMITATIONS
ACTIVITY NAME: TAMPA 492, LLC

	(A) CURRENT YEAR AMOUNT	(B) PRIOR YEAR UNALLOWED BASIS LOSS	(C) DISALLOWED DUE TO BASIS LIMITATION	(D) PRIOR YEAR UNALLOWED AT-RISK LOSS	(E) DISALLOWED DUE TO AT-RISK LIMITATION	(F) PRIOR YEAR UNALLOWED PASSIVE LOSS	(G) DISALLOWED DUE TO PASSIVE LOSS LIMITATIONS	(H) TAX RETURN
RENTAL REAL ESTATE INCOME (LOSS)	<u>6,460.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>			<u>6,460.</u>
NET INCOME (LOSS)	<u>6,460.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>			<u>6,460.</u>
TOTAL SCHEDULE E PAGE 2	<u>6,460.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>	<u>6,460.</u>

DO NOT MAIL

2025

FEDERAL STATEMENTS

PAGE 4

CLIENT [REDACTED]

YVETTE DRUCKER

STATEMENT 6
FORM 1116, LINE 1A - PASSIVE CATEGORY INCOME
GROSS INCOME FROM SOURCES OUTSIDE U.S.

FOREIGN COUNTRY OR U.S. POSSESSION: RIC

DIVIDENDS.....	\$	459.
FOREIGN SOURCE QUALIFIED DIVIDENDS.....		2,339.
TOTAL	\$	2,798.

STATEMENT 7
FORM 1116, LINE 1A - PASSIVE CATEGORY INCOME (AMT)
GROSS INCOME FROM SOURCES OUTSIDE U.S.

FOREIGN COUNTRY OR U.S. POSSESSION: RIC

DIVIDENDS.....	\$	459.
FOREIGN SOURCE QUALIFIED DIVIDENDS.....		2,339.
TOTAL	\$	2,798.

STATEMENT 8
FORM 1116, LINE 10
FOREIGN TAX CREDIT CARRYOVERS

PASSIVE INCOME - AMT

	FOREIGN TAXES PAID	FOREIGN TAXES DISALLOWED	FOREIGN TAXES CLAIMED	FOREIGN TAX CREDIT CARRYOVER
2024 FOREIGN TAX CREDIT	173.	0.	163.	10.
2023 FOREIGN TAX CREDIT	166.	0.	166.	0.
2022 FOREIGN TAX CREDIT	185.	0.	121.	64.
2021 FOREIGN TAX CREDIT	0.	0.	0.	0.
2020 FOREIGN TAX CREDIT	0.	0.	0.	0.
2019 FOREIGN TAX CREDIT	0.	0.	0.	0.
2018 FOREIGN TAX CREDIT	0.	0.	0.	0.
2017 FOREIGN TAX CREDIT	0.	0.	0.	0.
2016 FOREIGN TAX CREDIT	0.	0.	0.	0.
2015 FOREIGN TAX CREDIT	0.	0.	0.	0.

TOTAL FOREIGN TAX CREDIT CARRYOVER - FORM 1116, LINE 10	\$	74.
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CLIENT [REDACTED]

YVETTE DRUCKER

TAMPA 492, LLC
84-3888519PARTNERSHIP
PASSIVE

	K-1 Input	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Unallowed Passive Loss	Disallowed Passive Loss	Tax Return
SCHEDULE E (page 2)						
Ordinary income (loss)						
Rental real estate income (loss)	6,460.					
Other rental income (loss)						
Section 59(e)(2) expenses						
Passive interest expense						
Guaranteed payments (nonpassive)						
Section 179 expense and carryover						
Disallowed section 179 expense						
Net income (loss)	6,460.					6,460.
First passive other						
Second passive other						
Cost depletion						
Percentage depletion						
Depletion carryover						
Disallowed due to 65% limitation						
Unreimbursed expenses (nonpassive)						
Nonpassive other						
Total Schedule E (page 2)						6,460.
FORM 4797						
Section 1231 gain (loss)						
4797 ordinary income						
SCHEDULE D						
Short-term capital gain (loss)						
Long-term capital gain (loss)						
FORM 4952						
Investment interest expense						
Other net investment income						
SCHEDULE A						
Charitable contributions						
Deductions related to portfolio income						
SCHEDULE B						
Interest income (banks, S&L, C/U, etc.)	97.					97.
Interest income (U.S. bonds, T-bills, etc.)						
Ordinary dividends						
Tax-exempt interest (total muni-bonds)						
Tax-exempt interest (in-state bonds)						
FORM 6251						
Depreciation adjustment after 12/31/86						
Adjusted gain or loss						
Depreciation (pre-1987)						
Beneficiary's AMT adjustment						
Depletion						
Excess intangible drilling costs						
MISCELLANEOUS						
Net earnings from self employment (SE)						
Gross farming income (Sch. E, page 2)						
Royalties (Sch. E, page 1)						
Taxes on undistributed capital gains (1040)						
Credit for income tax withheld						
Estimated taxes credited from trust						
Credits						

* Carries to AMT at-risk/passive worksheets to compute Form 6251.

07/16/24

Yvette Drucker

Personal Financial Statement

12/31/2025

		Source of Value
Cash - Truist Securities	82,591	Statement
Cash - E-Trade	4,911	Statement
Auto - 2021 Range Rover Discovery	25,000	KBB
Securities - Truist	2,616,323	Statement
Securities - E-Trade	72,267	Statement
Personal Residence	2,300,000	Zillow
Personal Property & Jewelry	85,000	Estimated
Total Assets	5,186,092	
Credit Cards	91,965	Statements
Total Liabilities	91,965	
Net Worth	5,094,127	
Total Liabilities & Net Worth	5,186,092	