

General Information

Name: Rep William E Conerly PE

PID 241265

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House of Representatives	Representative

Net WorthMy Net Worth as of December 31, 2025 was \$ 3,968,069.42.

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 \$ 128,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
11718 Winding Woods Way, Lakewood Ranch FL 34202	\$ 521,500.00
T Rowe Price 401k Retirement	\$ 1,133,593.15
Capfinacial Partners, LLC / BNY Pershing	\$ 126,261.24
Wells Fargo	\$ 2,572.66
Vanguard	\$ 10,250.01
Suncoast Credit Union Accounts	\$ 14,787.16
Fidelity IRA	\$ 81,533.85
APHC Stock	\$ 1,989,487.50
Debentures - APH, Inc	\$ 190,000.00
FRS Investment Plan	\$ 4,906.32
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Rocket Mortgage	8950 Cypress Waters Blvd, Coppell, TX 75019	\$ 157,404.43
Suncoast Credit Union	P.O. Box 11904 Tampa, FL 33680	\$ 42,843.72

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.

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.

William E. Conerly

Digitally signed: 06/05/2026

Filed with COE: 06/05/2026

W-2

Scan QR code to go to TurboTax and import your W-2 information and file your return. Or by typing this into your browser:
<https://turbotax.intuit.com/affiliate/ultipaper>



Form W-2 Wage & Tax Statement 2025
Copy B - To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

Department of the Treasury - Internal Revenue Service

OMB No. 1545-0029

a Employee's social security number [REDACTED]		1 Wages, tips, other compensation 549890.19		2 Federal income tax withheld 161411.68		
c Employer's name, address, and ZIP code Kimley-Horn and Associates, Inc. 421 Fayetteville Street Suite 600 Raleigh, NC 27601 USA		3 Social security wages 176100.00		4 Social security tax withheld 10918.20		
		5 Medicare wages and tips 569311.16		6 Medicare tax withheld 11578.81		
		7 Social security tips 0.00		8 Allocated tips 0.00		
b Employer identification number (EIN) 56-0885615		9		10 Dependent care benefits 0.00		
e Employee's name, address, and ZIP code William E Conerly 11718 Winding Woods Way Bradenton, FL 34202		11 Nonqualified plans 0.00		13 Statutory employee Retirement Third-party sick pay ☐ ☒ ☐		
		12 See instructions for box 12 AA 15329.03 C 1628.55 D 19420.97		14 Other		
15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form W-2 Wage & Tax Statement 2025
Copy C-For EMPLOYEE'S RECORDS.

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Department of the Treasury - Internal Revenue Service

OMB No. 1545-0029

a Employee's social security number [REDACTED]		1 Wages, tips, other compensation 549890.19		2 Federal income tax withheld 161411.68		
c Employer's name, address, and ZIP code Kimley-Horn and Associates, Inc. 421 Fayetteville Street Suite 600 Raleigh, NC 27601 USA		3 Social security wages 176100.00		4 Social security tax withheld 10918.20		
		5 Medicare wages and tips 569311.16		6 Medicare tax withheld 11578.81		
		7 Social security tips 0.00		8 Allocated tips 0.00		
b Employer identification number (EIN) 56-0885615		9		10 Dependent care benefits 0.00		
e Employee's name, address, and ZIP code William E Conerly 11718 Winding Woods Way Bradenton, FL 34202		11 Nonqualified plans 0.00		13 Statutory employee Retirement Third-party sick pay ☐ ☒ ☐		
		12 See instructions for box 12 AA 15329.03 C 1628.55 D 19420.97		14 Other		
15 State	Employer's state ID No.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

a Employee's social security number [REDACTED]		Payroll organization code 11-21-21-90-072		Intradepartment number 0000000014	
b Employer identification number (EIN) 59-6001874		1 Wages, tips, other compensation 28,806.12		2 Federal income tax withheld	
c Employer's name, address, and ZIP code State of Florida Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 29,697.00		4 Social security tax withheld 1,841.21	
		5 Medicare wages and tips 29,697.00		6 Medicare tax withheld 430.61	
		7 Social security tips		10 Dependent care benefits	
d Control number 001091 01/07		11 Nonqualified plans		12a See instructions for box 12 	
e Employee's first name, mi, and last name WILLIAM E CONERLY 11718 WINDING WOODS WAY LAKEWOOD RANCH, FL 34202		13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐		12b	
		14 Other		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number		16 State wages, tips, etc.		17 State income tax	
				18 Local wages, tips, etc.	
				19 Local income tax	
				20 Locality name	

FORM **W-2** **WAGE AND TAX STATEMENT** **2025**

Copy B - To Be Filed With Employee's FEDERAL Tax Return
This information is being furnished to the Internal Revenue Service

OMB No. 1545-0008
Department of the Treasury - Internal Revenue Service

a Employee's social security number [REDACTED]		Payroll organization code 11-21-21-90-072		Intradepartment number 0000000014	
b Employer identification number (EIN) 59-6001874		1 Wages, tips, other compensation 28,806.12		2 Federal income tax withheld	
c Employer's name, address, and ZIP code State of Florida Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 29,697.00		4 Social security tax withheld 1,841.21	
		5 Medicare wages and tips 29,697.00		6 Medicare tax withheld 430.61	
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e Employee's first name, mi, and last name WILLIAM E CONERLY 11718 WINDING WOODS WAY LAKEWOOD RANCH, FL 34202		13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐		12b	
		14 Other		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number		16 State wages, tips, etc.		17 State income tax	
				18 Local wages, tips, etc.	
				19 Local income tax	
				20 Locality name	

FORM **W-2** **WAGE AND TAX STATEMENT** **2025**

Copy C - For EMPLOYEE'S RECORDS
AA527W REV. 06/18/2025

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Department of the Treasury - Internal Revenue Service

OMB No. 1545-0008

2025 TAX and
YEAR-END STATEMENT
02/11/2026

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY
LAKEWOOD RCH FL 34202-2863

Your Financial Advisor:

KYLE TUCKER
CAPFINANCIAL PARTNERS, LLC
SUITE 1700
4208 SIX FORKS ROAD
RALEIGH NC
27609-5734
800-216-0645
ID: JSM

Account Holder Information:

Account Number: [REDACTED]

General Information:

The following information may be included in this tax statement based on the investments and activity in your account.

Reportable Information: IRS Forms 1099-B, 1099-DIV, 1099-INT, 1099-MISC and 1099-OID.

Cost Basis Service: Realized gains and losses may be displayed on your investments.

Non-Reportable Information: Non-Reportable Information may be provided based on the activity within your account. This additional information is provided to assist you with your tax preparation but it is not reported to the IRS.

What's New:

Regulatory Changes: The IRS has not implemented any changes to the 1099 B, DIV, INT, OID nor MISC for tax year 2025.

Supplemental Tax Information: To help you complete your tax returns, please visit the Supplemental Tax Information Tool. The tool provides the percentage of tax-exempt, in-state municipal income and the percentage of income from government agencies and the direct federal and foreign sources for a particular fund. Visit <http://bny.mn/taxresources> to access.

To use this tool, you will need the following information shown on this statement:

1. The last six digits of your account number. The account number is displayed directly above this section of your tax document.
2. The three/four-character ID for Financial Advisor. The ID is located above this section of your tax document where your Financial Advisor information is displayed.
3. The last four of your tax identification number. This information is located on the second page of this document.
4. The tax year. This information is located on the top of this document.

Delivery Dates: You and members of your household may receive tax statements at different times based on the activity and/or holdings within your account. If final tax information is pending from an issuer or pending processing when tax statements are prepared, impacted tax statements will be held until the information is complete. Tax statements will be available online beginning January 28 and will be delivered weekly thereafter.

This Tax Information May Be Revised: You may receive a corrected tax statement. Some issuers provide new information about their securities after we prepare and deliver your tax statement. If your tax information needs to be updated, we may be required by the IRS to send you a corrected 1099. Please plan your tax preparation accordingly.

Visit www.irs.gov for IRS Forms, Publications and other resources or you may call (800) 829-1040 (individuals) or (800) 829-4933 (businesses).

Visit <http://bny.mn/taxresources> for information and a reference guide to this 1099 tax statement.

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***-[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

Client Service Information:

Contact Information
Business: (800) 216-0645

Client Service Information
Client Service Telephone Number: (800) 216-0645

Electronic Delivery:

Our eDelivery solution provides access to your account information electronically - statements, trade confirmations, account notifications, shareholder communications and tax documents. Benefits of eDelivery include:

- Faster access to account information and documents
- Increased security and safety of personal information
- Less mail and paper to manage

eDelivery: Your eDelivery selections for account communications are:

(X) = Not Enrolled

(✓) = Enrolled

- (✓) Statements and Reports
- (✓) Trade Confirmations
- (✓) Tax Documents
- (✓) Notifications
- (✓) Prospectus
- (✓) Proxy/Shareholder Communications

Please log in to your account or contact your Financial Advisor to make any changes to your eDelivery preferences.



Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY
LAKEWOOD RCH FL 34202-2863

Financial Advisor

KYLE TUCKER
CAPFINANCIAL PARTNERS, LLC
SUITE 1700
4208 SIX FORKS ROAD
RALEIGH NC
27609-5734
800-216-0645
ID: JSM

Table of Contents

This tax statement may include the following IRS forms: 1099-B, 1099-INT, 1099-DIV, 1099-MISC and 1099-OID. Only the forms that pertain to the activity in this account are included in this tax statement. Please retain this document for tax preparation purposes.

1099 Form or Tax Statement Section	Page	1099 Form or Tax Statement Section	Page
Summary of Form 1099-B	1	Short-Term Covered Transactions	2
1099-INT Form: Interest Income	1	Long-Term Covered Transactions	3
1099-DIV Form: Dividends and Distributions	1	Interest Income (Details of Form 1099-INT)	6
Summary of Form 1099-OID	1	Dividends and Distributions (Details of Form 1099-DIV)	8
1099-B Forms: Proceeds From Broker and Barter Exchange Transactions	2	Tax-Exempt Dividends (Details of Form 1099-DIV)	14

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***-[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

Payer's Information: PERSHING LLC
ONE PERSHING PLAZA
JERSEY CITY, NJ 07399

Payer's Federal Identification Number: 13-2741729

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Summary of Form 1099-B

Details are reported to the IRS. Refer to the 1099-B section of this statement for those details.

	Amount
Gross Proceeds (Covered and Noncovered Transactions)	\$22,432.10
Cost or Other Basis (Covered Transactions Only)	\$21,018.47
Federal Tax Withheld - Proceeds	\$0.00
State Tax Withheld - Proceeds	\$0.00
<i>Regulated Futures and Foreign Currency Forward Contracts:</i>	
Profit or (Loss) Realized in 2025	\$0.00
Unrealized Profit or (Loss) on Open Contracts - 12/31/2024	\$0.00
Unrealized Profit or (Loss) on Open Contracts - 12/31/2025	\$0.00
Aggregate Profit or (Loss)	\$0.00
Fed. Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts	\$0.00
State Tax Withheld - Reg. Futures and Foreign Curr. Forward Contracts	\$0.00

2025 1099-DIV	Dividends and Distributions	OMB No. 1545-0110
Box		Amount
1a	Total Ordinary Dividends	\$1,369.55
1b	Qualified Dividends (Included in Box 1a)	\$999.48
2a	Total Capital Gain Distributions	\$0.00
2b	Unrecaptured Section 1250 Gain (Included in Box 2a)	\$0.00
2c	Section 1202 Gain (Included in Box 2a)	\$0.00
2d	Collectibles (28%) Gain (Included in Box 2a)	\$0.00
2e	Section 897 Ordinary Dividends (Included in Box 1a)	\$0.00
2f	Section 897 Capital Gain (Included in Box 2a)	\$0.00
3	Nondividend Distributions	\$0.00
4	Federal Income Tax Withheld	\$0.00
5	Section 199A Dividends (Included in Box 1a)	\$30.21
6	Investment Expenses	\$0.00
7	Foreign Tax Paid	\$43.46
9	Cash Liquidation Distributions	\$0.00
10	Noncash Liquidation Distributions	\$0.00
11	FATCA Filing Requirement	
12	Exempt Interest Dividends	\$570.88
13	Specified Private Activity Bond Interest Dividends (Included in Box 12)	\$9.46
14/15/16	State /State ID# /State Tax Withheld	

2025 1099-INT	Interest Income	OMB No. 1545-0112
Box		Amount
1	Interest Income	\$76.16
3	Interest on U.S. Savings Bonds & Treasury Obligations	\$0.00
4	Federal Income Tax Withheld	\$0.00
5	Investment Expenses	\$0.00
6	Foreign Tax Paid	\$0.00
8	Tax-Exempt Interest	\$0.00
9	Specified Private Activity Bond Interest (Included in Box 8)	\$0.00
10	Market Discount (Covered Transactions Only)	\$0.00
11	Bond Premium (Covered Transactions Only)	\$0.00
12	Bond Premium on Treasury Obligations (Covered Transactions Only)	\$0.00
13	Bond Premium on Tax-Exempt Bond (Covered Transactions Only)	\$0.00
14	Tax-Exempt and Tax Credit Bond CUSIP Number	Various
15/16/17	State /State ID# /State Tax Withheld	
	FATCA Filing Requirement	

Summary of Form 1099-OID

Details are reported to the IRS. Refer to the 1099-OID section of this statement for those details.

	Amount
Original Issue Discount (Non-U.S. Treasury Obligations)	\$0.00
Other Periodic Interest	\$0.00
Market Discount (Covered Transactions Only)	\$0.00
Acquisition Premium (Covered Transactions Only)	\$0.00
Original Issue Discount on U.S. Treasury Obligations	\$0.00
Investment Expenses	\$0.00
Bond Premium (Covered Transactions Only)	\$0.00
Tax-Exempt OID (Covered Transactions Only)	\$0.00
Tax-Exempt OID Specified Private Activity Bonds (Covered Transactions Only)	\$0.00
Federal Income Tax Withheld	\$0.00
State Tax Withheld	

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

2025 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Short-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part I, with Box A checked. Covered (Box 12)							
Description (Box 1a): CAPITAL GROUP INTL FOCUS EQUITY ETF SHS CUSIP: 14019W109							
SELL	21.0000	12/30/2024	06/25/2025	561.42	523.33		38.09
Description (Box 1a): ISHARES TR 7-10 YR T REAS BD ETF CUSIP: 464287440							
SELL	6.0000	12/30/2024	08/18/2025	569.99	558.64		11.35
Description (Box 1a): ISHARES TR SHORT-TERM NATL MUN BD ETF FD CUSIP: 464288158							
SELL	5.0000	09/24/2024	06/16/2025	528.65	533.59		(4.94)
SELL	5.0000	12/30/2024	06/16/2025	528.65	528.68		(0.03)
SALE DATE TOTAL	10.0000	VARIOUS	06/16/2025	1,057.30	1,062.27		(4.97)
Description (Box 1a): ISHARES TR NATL MUN BD ETF FD CUSIP: 464288414							
SELL	3.0000	09/10/2024	06/16/2025	311.89	325.38		(13.49)
SELL	12.0000	09/10/2024	08/18/2025	1,248.12	1,301.52		(53.40)
SELL	1.0000	09/24/2024	08/18/2025	104.01	108.42		(4.41)
SELL	14.0000	12/30/2024	08/18/2025	1,456.14	1,491.81		(35.67)
SALE DATE TOTAL	27.0000	VARIOUS	08/18/2025	2,808.27	2,901.75		(93.48)
SECURITY TOTAL				3,120.16	3,227.13		(106.97)
Description (Box 1a): SPDR SER TR SPDR BLO OMBERG 1-3MINTH T BI LL ETF NEW CUSIP: 78468R663							
SELL	11.0000	06/16/2025	08/18/2025	1,007.82	1,007.38		0.44
Description (Box 1a): VANGUARD INDEX FDS V ANGUARD SMALL-CAP VA LUE ETF CUSIP: 922908611							
SELL	9.0000	09/10/2024	06/16/2025	1,720.55	1,707.19		13.36
SELL	2.0000	12/30/2024	06/16/2025	382.34	398.81		(16.47)
SALE DATE TOTAL	11.0000	VARIOUS	06/16/2025	2,102.89	2,106.00		(3.11)
Short-Term Covered Total				\$8,419.58	\$8,484.75		(\$65.17)

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

2025 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12)							
Description (Box 1a): CAPITAL GROUP INTL FOCUS EQUITY ETF SHS				CUSIP: 14019W109			
SELL	44.0000	10/06/2023	06/25/2025	1,176.32	955.92		220.40
SELL	18.0000	01/08/2024	06/25/2025	481.22	427.65		53.57
SALE DATE TOTAL	62.0000	VARIOUS	06/25/2025	1,657.54	1,383.57		273.97
Description (Box 1a): ISHARES TR CORE S&P 500 ETF				CUSIP: 464287200			
SELL	4.0000	01/03/2022	06/16/2025	2,410.20	1,917.47		492.73
Description (Box 1a): ISHARES TR 7-10 YR T REAS BD ETF				CUSIP: 464287440			
SELL	11.0000	10/06/2023	08/18/2025	1,044.99	994.71		50.28
SELL	6.0000	01/08/2024	08/18/2025	569.99	577.48		(7.49)
SELL	1.0000	04/18/2024	08/18/2025	95.00	94.53		0.47
SALE DATE TOTAL	18.0000	VARIOUS	08/18/2025	1,709.98	1,666.72		43.26
Description (Box 1a): ISHARES TR SHORT-TERM NATL MUN BD ETF FD				CUSIP: 464288158			
SELL	7.0000	01/03/2022	08/18/2025	747.19	752.53		(5.34)
SELL	13.0000	02/14/2022	08/18/2025	1,387.63	1,376.53		11.10
SELL	5.0000	01/08/2024	08/18/2025	533.71	527.52		6.19
SELL	2.0000	04/18/2024	08/18/2025	213.48	212.09		1.39
SALE DATE TOTAL	27.0000	VARIOUS	08/18/2025	2,882.01	2,868.67		13.34
Description (Box 1a): ISHARES INC CORE MSC I EMERGING MKTS ETF				CUSIP: 46434G103			
SELL	2.0000	01/03/2022	06/16/2025	117.19	121.21		(4.02)
SELL	4.0000	02/08/2022	06/16/2025	234.37	262.60		(28.23)
SELL	2.0000	02/14/2022	06/16/2025	117.19	128.55		(11.36)
SELL	9.0000	02/14/2022	06/16/2025	527.32	531.79		(4.47)
SELL	2.0000	01/08/2024	06/16/2025	117.19	99.79		17.40
SELL	1.0000	04/18/2024	06/16/2025	58.59	53.20		5.39
SALE DATE TOTAL	20.0000	VARIOUS	06/16/2025	1,171.85	1,197.14		(25.29)

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***- [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

2025 Form 1099-B

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS
(Report details on Form 8949 or Schedule D)

OMB No. 1545-0715 (continued)

Disposition Transaction	Quantity (Box 1a)	Date Acquired (Box 1b)	Date Sold or Disposed (Box 1c)	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	D=Market Discount (1f) O=Option Premium W=Wash Sale Loss (1g)	Realized Gain or (Loss)
Long-Term Transactions for Which Basis Is Reported to the IRS - Report on Form 8949, Part II, with Box D checked.							
Covered (Box 12) (continued)							
Description (Box 1a): JPMORGAN EXCHANGE- TRADED FD TR ACTIVE GROWTH ETF				CUSIP: 466540609			
SELL	5.0000	04/18/2024	08/18/2025	445.45	337.10		108.35
Description (Box 1a): SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL U S LARGE CO INDEX ET				CUSIP: 808524771			
SELL	11.0000	04/18/2024	08/18/2025	275.52	234.98		40.54
Description (Box 1a): VANGUARD INTL FD FTS E DEVELOPED MKTS ETF				CUSIP: 921943858			
SELL	24.0000	01/03/2022	06/16/2025	1,355.05	1,234.64		120.41
SELL	3.0000	02/09/2022	06/16/2025	169.38	152.81		16.57
SELL	2.0000	02/09/2022	06/16/2025	112.92	114.42	1.50 W	0.00
SELL	11.0000	02/14/2022	06/16/2025	621.07	536.44		84.63
SALE DATE TOTAL	40.0000	VARIOUS	06/16/2025	2,258.42	2,038.31	1.50 W	221.61
Description (Box 1a): VANGUARD INDEX FDS V ANGUARD GROWTH ETF				CUSIP: 922908736			
SELL	1.0000	02/14/2022	06/16/2025	421.99	279.23		142.76
SELL	1.0000	01/08/2024	06/16/2025	421.98	309.59		112.39
SALE DATE TOTAL	2.0000	VARIOUS	06/16/2025	843.97	588.82		255.15
Description (Box 1a): VANGUARD INDEX FDS V ANGUARD VALUE ETF				CUSIP: 922908744			
SELL	2.0000	01/08/2024	08/18/2025	357.58	300.94		56.64
Long-Term Covered Total				\$14,012.52	\$12,533.72	\$1.50 W	\$1,480.30
Covered Total				\$22,432.10	\$21,018.47	\$1.50 W	\$1,415.13
Total				\$22,432.10	\$21,018.47	\$1.50 W	\$1,415.13

TAX LOT DEFAULT DISPOSITION METHOD:

Default Method for Mutual Funds: Minimize St Gains

Default Method for Stocks in a Dividend Reinvestment: Minimize St Gains

Default Method for all Other Securities: Minimize St Gains

Unless otherwise noted by an *, all dispositions reported on this 1099B were in accordance to the default disposition methods assigned to this account as of 12.31.2025:

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

IRS Form 1099-B—Proceeds from Broker and Barter Exchange Transactions:

The amounts in this section of your Tax Information Statement reflect proceeds from securities transactions such as sales, redemptions, tender offers, return of principal distributions, covered options and bond maturities. Short-term and long-term transactions are segregated in your 1099-B form in a format comparable to IRS Form 8949 for dispositions of covered and noncovered securities. Since your financial organization subscribes to our premium Tax and Year-End Statement, the date of acquisition, cost or other basis, type of gain or loss (short-term or long-term), and market discount for both covered and noncovered securities transactions will be displayed when available. Such detail for noncovered transactions is not reported to the IRS.

Box 2—Type of Gain or Loss. The section headings within the 1099-B indicate the type of gain or loss for the transactions, short-term or long-term. An asterisk will denote when your security may be subject to special rules. For example, gain on a contingent payment debt instrument subject to the non-contingent bond method generally is treated as ordinary interest income rather than as a capital gain. See the Instructions for Form 8949, Pub. 550, or Pub. 1212 for more details on whether there are any special rules or adjustments that might apply to your security.

Box 12—Covered or Box 5—Noncovered Security. The section headings within the 1099-B indicate whether your security transaction is or is not a covered security under the IRS cost basis reporting program. For tax return reporting purposes, you may need to adjust your cost basis information on IRS Form 8949 and Schedule D of IRS Form 1040. You may also need to consider tax reporting rules that a reporting financial organization is not required to use when preparing your Form 1099-B, such as when reporting wash sales. As a result, you must take into account all applicable tax return reporting rules and be able to verify, from your own records, all cost basis information that is reported on your tax return. The IRS requires you to maintain all such records in case you are asked to produce them. For gifted shares where the original cost is greater than the fair market value, if you elect to include these shares in the average calculation, you must instruct your investment professional in writing to move these shares from fair market value to the average calculation.

Box 1a—Description and Quantity. Shows a brief description of the item or service for which the proceeds are being reported, as well as the number of shares included in the sale or exchange for the lot reported. If fractional shares are part of the disposition, those shares will be displayed to four decimal places.

CUSIP. Broker transactions may show the Committee on Uniform Security Identification Procedures (CUSIP®) number of the item reported.

Box 3—Qualified Opportunity Fund (QOF). This indicator will be displayed next to the CUSIP if the proceeds are from the disposition of a QOF.

Box 1b—Date Acquired. This box represents the date you acquired the security or, for short sales, the date you opened the short sale. You may see the word VARIOUS displayed in this column if the disposition transaction includes multiple lots with various acquisition dates.

Box 1c—Date Sold or Disposed. Shows the trade date of the sale or exchange. For short sales, the date shown is the date you closed the short sale.

Box 1d—Proceeds. The proceeds amount from transactions involving stocks, bonds, and other debt obligations are reported in Box 1d. These amounts do not reflect net profits and are net of transaction costs. The proceeds amount may also be increased by an option premium received or decreased by an option premium paid. Report the proceeds from each transaction separately on IRS Form 8949 (Sales and Other Dispositions of Capital Assets) and IRS Form 1040, Schedule D (Capital Gains and Losses). This box does not include proceeds from regulated futures or foreign currency forward contracts.

Box 1e—Cost or Other Basis. This box shows the reportable cost basis which may be adjusted for a corporate action, fixed income adjustment, gifted or inherited cost basis, etc. The IRS provides a detailed description of cost or other basis reporting in the Instructions for Form 1099-B, available at [irs.gov](https://www.irs.gov).

Basis on Bonds. For covered bonds, Pershing reports the adjusted cost basis inclusive of amortization of bond premium, OID, acquisition premium, NQSI and the accretion of market discount depending on taxpayer election. The adjusted cost basis for a noncovered bond is calculated without consideration of your elections and may not be the same method you chose when deciding to amortize or accrete. You or your tax professional should verify the amounts that have been previously calculated to adjust the cost basis of the bond and reported throughout the life of the bond starting with the original purchase price.

Adjustments—The adjustment column may display one or more of codes D, O or W:

Box 1f—D = Accrued Market Discount. An adjustment code (D) will be displayed next to an amount for accrued market discount. A market discount condition exists when the purchase cost of a bond is below the adjusted issue price of an original issue discount bond (OID bond) or below the redemption value of a non-OID bond. For details on market discount, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***- [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

IRS Form 1099-B-Proceeds from Broker and Barter Exchange Transactions (continued):

O = Option Premium (Not Reportable to the IRS). An adjustment code (O) will be displayed next to the amount for an option premium within the Adjustment column. When stock is sold based upon the assignment of either a put or a call option, the proceeds of that sale are adjusted by the price of the option or the option premium.

Box 1g-W = Wash Sale Loss Disallowed. An adjustment code (W) will be displayed next to an amount for a disallowed wash sale loss within the Adjustments column. This loss is reported as disallowed because the sale of the covered security has been adjusted under the broker wash sale rule. This occurs when you re-purchase the identical security, as determined by CUSIP number, in the same account within the 30-day period preceding or following the date of the original loss. The wash sale loss is displayed within Box 1g as a positive amount as required by the IRS. For details on wash sales, see Schedule D (Form 1040) instructions, Instructions for Form 8949 and Pub. 550.

Realized Gain or (Loss). The realized gain or loss for the transaction may be displayed. It is not reported to the IRS.

Sale Date Total. If you sell or dispose of multiple tax lots on the same date, you may see a line item with SALE DATE TOTAL noted. The totals provided in this line item are an aggregate of the lots listed above the total line when the security and sale or disposed dates are the same. For this total, the word VARIOUS will be displayed in the Date of Acquisition column, since the total includes multiple lots with different acquisition dates. These total amounts are included to assist you with the completion of IRS Form(s) 8949.

Income Tax Withholding: If federal or state income taxes were withheld from your proceeds amounts, they will be reported and displayed in this section.

Quantity. This quantity is for reference purposes only and is the total number of shares that may have been split and reported in earlier 1099-B sections.

Proceeds. This amount is for reference purposes only. It represents the total proceeds for a sale or exchange. If a sale or exchange included multiple lots, the proceeds amount is reported at the lot level in the appropriate 1099-B section.

Date Sold or Disposed. This box shows the trade date of the sale or exchange.

Box 4-Federal Income Tax Withheld. Federal income tax withheld is 24% of gross proceeds. See the Additional Information section of these instructions.

Box 14-State. Displays the two-letter postal abbreviation of the state(s) for which state income taxes have been withheld.

Box 15-State ID Number. Displays the payer's state identification number(s).

Box 16-State Tax Withheld. Displays the amount of state income tax(es) withheld.

Foreign Tax Paid. This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions. This amount is not reported to the IRS.

The IRS requires us to remind taxpayers that you are ultimately responsible for the accuracy of your tax return.

INTEREST INCOME (Details of Form 1099-INT)

OMB No. 1545-0112

Lot Quantity	Acquisition Date / Original Cost Basis	Period Begin / End Date	Cost Basis at Beginning / End of Period	Interest Income (Box 1)	Interest on U.S. Savings Bonds and Treasury Obligations (Box 3)	Investment Expenses (Box 5)	Foreign Tax Paid (Box 6)	Market Discount (Box 10)	Bond Premium (Interest Offset) (Box 11)	Bond Premium on Treasury Obligations (Interest Offset) (Box 12)
Description:	DREYFUS INSURED DEPOSITS I FOR TAX YEAR 2025				CUSIP: PER980460 U.S. CORP.					
				76.16						
Total				\$76.16						

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

IRS Form 1099-INT - Interest Income:

The amounts in this section of your Tax Information Statement reflect interest paid to you during 2025.

Payment Date. The payment date for the interest payments are displayed above the details. A payment amount may be prorated across multiple lots. If there are multiple lots for a payment, a payment total is provided after the details. The payment total will match the interest paid on the noted payment date.

Lot Quantity. This column includes the amount of fixed income or debt instruments purchased in one transaction. If you purchased the same security on different dates, each purchase creates a separate lot along with the corresponding number of bonds.

Acquisition Date/Original Cost Basis. The acquisition date represents the date you acquired the security or, for short sales, the date you opened the short sale. In the absence of cost basis amounts, the acquisition date is the transfer date of the security. The Original Cost Basis represents the amount that you originally paid for the bond or units and has not been adjusted for return of principal, amortization or accretion. Please note: Securities received via transfer may reflect the adjusted basis as of the transfer date in this field.

Period Begin/End Date. The beginning and end date of the accrual period.

Cost Basis at Beginning/End of Period. Amount represents the purchase price adjusted for return of principal distributions, amortization, and accretion at the beginning and end of an accrual period.

Box 1-Interest Income. Interest earned from U.S. corporations, U.S. government agencies, foreign sources and credit interest is included in Box 1.

Box 3-Interest on U.S. Savings Bonds and Treasury Obligations. Interest earned from U.S. savings bonds, Treasury bills, Treasury bonds and Treasury notes. This interest income is exempt from state and local income taxes and is reported in Box 3. This income is not included in Box 1.

Box 5-Investment Expenses. The amount reported in this box represents your share of investment expenses of a single-class real estate mortgage investment conduit (REMIC). Your share of a Unit Investment Trust's (UIT) or a Widely Held Fixed Investment Trust's (WHFIT) expenses is also reported in Box 5. These expenses are included in Box 1. Note: This amount is not deductible.

Box 6-Foreign Tax Paid. This box shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your IRS Form 1040. See the Additional Information section of these instructions.

Box 10-Market Discount. If you made an election under Section 1278(b) to include market discount in income as it accrues and you notified your payer of the election, this shows the market discount that accrued on the debt instrument during the year while held by you. Report this amount on your income tax return as directed in the instructions for Form 1040. The market discount will be displayed for both covered and noncovered transactions. Market discount amounts will only be reported to the IRS for covered transactions.

Box 11-Bond Premium (Interest Offset). This box shows the current year amount of premium amortization for covered and noncovered securities (other than a U.S. Treasury obligation), unless you notified the payer in writing, in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B). If an amount is not reported in this box for a security acquired at a premium, the payer has reported a net amount of interest in Boxes 1 or 3, whichever is applicable. If the amount in Box 11 is greater than the amount of interest paid on the covered security, the excess bond premium can be carried forward to the next tax year, see Regulations section 1.171-2(a)(4). Bond premium amounts will be reported to the IRS for covered transactions only.

Box 12-Bond Premium on Treasury Obligations. This shows the current year amount of premium amortization for covered and noncovered U.S. Treasury obligation securities, unless you notified the payer in writing, in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Form 1040 (Schedule B) to determine the net amount of interest includible in income on Form 1040 with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in Box 3. If the amount in this box is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Income Tax Withholding. If federal or state income taxes were withheld from your interest amounts, they will be reported and displayed in this section.

Date. This is the interest payment date.

Interest Income. The amount of interest paid is displayed for reference purposes.

Interest on U.S. Savings Bonds and Treasury Obligations. The amount of interest paid on U.S. savings bonds and Treasury obligations is displayed for reference purposes.

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

IRS Form 1099-INT - Interest Income (continued):

Box 4 - Federal Income Tax Withheld. Federal income tax withheld is 24% of interest income. See the Additional Information section of these instructions.

Box 15 - State. Displays the two-letter postal abbreviation of the state(s) for which state income taxes were withheld.

Box 16 - State ID Number. Displays the payer's state identification number(s).

Box 17 - State Tax Withheld. Displays the amount of state income taxes withheld on interest payments reported on this form.

DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2026, at <http://bny.mn/taxresources>.

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
DREYFUS GOVERNMENT CASH MANAGEMENT SERVICES SHARES FOR TAX YEAR 2025 CUSIP: PER261234		0.21							
ISHARES TR CORE S&P 500 ETF CUSIP: 464287200	03/21/2025	82.93	79.23				3.24		
	06/20/2025	87.75	83.39				3.43		
	09/19/2025	85.77	81.47				3.35		
	12/19/2025	103.78	98.58				4.05		
		<u>360.23</u>	<u>342.67</u>				<u>14.07</u>		
ISHARES TR 7-10 YR TREAS BD ETF CUSIP: 464287440	02/06/2025	7.11							
	03/06/2025	6.61							
	04/04/2025	7.29							
	05/06/2025	7.52							
	06/05/2025	7.44							
	07/07/2025	7.28							
	08/06/2025	7.41							
		<u>50.66</u>							
ISHARES TR 1-3 YR TREAS BD ETF	09/05/2025	3.36							
	10/06/2025	3.33							

Seq.# (LTD 204499)

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Rated Excellent
BNY Pershing's Tax Statement
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY)
Pershing LLC, member FINRA, NYSE, SIPC

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: *** [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
CUSIP: 464287457	11/06/2025	3.42							
	12/04/2025	3.23							
	12/24/2025	3.31							
		16.65							
ISHARES TR	02/06/2025	0.02							
SHORT-TERM NATL MUN	03/06/2025	0.03							
CUSIP: 464288158	04/04/2025	0.03							
	05/06/2025	0.03							
	06/05/2025	0.03							
	07/07/2025	0.03							
	08/06/2025	0.03							
	09/05/2025	0.02							
	10/06/2025	0.02							
	11/06/2025	0.02							
	12/04/2025	0.02							
	12/24/2025	0.02							
		0.30							
ISHARES TR NATL MUN	02/06/2025	0.21							
BD ETF FD	03/06/2025	0.12							
CUSIP: 464288414	04/04/2025	0.12							
	05/06/2025	0.12							
	06/05/2025	0.12							
	07/07/2025	0.11							
	08/06/2025	0.11							
	09/05/2025	0.08							
	10/06/2025	0.08							
	11/06/2025	0.07							
	12/04/2025	0.08							
	12/24/2025	0.08							



Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
		1.30							
ISHARES INC CORE	06/20/2025	58.89	21.00						
MSCI EMERGING MKTS	06/20/2025								5.67
CUSIP: 46434G103 FOREIGN CORP. OTHER	12/19/2025	76.88	26.38						
FOREIGN % 76.99175	12/19/2025								7.40
		135.77	47.38						13.07
J P MORGAN	09/04/2025	0.09							
EXCHANGE-TRADED FD	10/03/2025	0.09							
CUSIP: 46641Q647	10/23/2025	0.07							
	12/03/2025	0.11							
	01/05/2026	0.09							
		0.45							
J P MORGAN	12/18/2025	5.54	5.54						
EXCHANGE-TRADED FD									
CUSIP: 46654Q609									
PIMCO ETF TR SHORT	02/05/2025	0.47							
TERM MUN BD ACTIVE	03/05/2025	0.51							
CUSIP: 72201R874	04/03/2025	0.47							
	05/05/2025	0.47							
	06/04/2025	0.51							
	07/03/2025	0.47							
	08/05/2025	0.51							
	09/04/2025	1.14							
	10/03/2025	1.14							
	11/05/2025	1.33							
	12/03/2025	1.04							
	01/05/2026	1.14							

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
		9.20							
SPDR SER TR	07/07/2025	3.37							
STATE STREET SPDR	08/06/2025	3.51							
BLOOMBERG 1-3MINTH									
T BILL ETF NEW		6.88							
CUSIP: 78468R663									
SCHWAB STRATEGIC TR	06/30/2025	5.95	4.82						
SCHWAB FUNDAMENTAL	06/30/2025								0.40
CUSIP: 808524755 FOREIGN CORP. OTHER	12/16/2025	37.37	30.25						
FOREIGN % 87.10202	12/16/2025								2.52
		43.32	35.07						2.92
SCHWAB STRATEGIC TR	03/31/2025	18.29	18.29						
SCHWAB FUNDAMENTAL U	06/30/2025	18.63	18.63						
CUSIP: 808524771	09/29/2025	17.64	17.64						
	12/15/2025	19.80	19.80						
		74.36	74.36						
SELECT SECTOR SPDR	03/26/2025	2.62	2.62						
TR STATE STREET	06/25/2025	2.78	2.78						
CUSIP: 81369Y803	09/24/2025	2.51	2.51						
	12/24/2025	3.06	3.06						
		10.97	10.97						
VANGUARD INTL FD	03/25/2025	54.67	36.24						
FTSE DEVELOPED MKTS	03/25/2025								3.32
CUSIP: 921943858 FOREIGN CORP. OTHER	06/24/2025	80.69	53.49						
FOREIGN % 79.64880	06/24/2025								4.89
	09/23/2025	68.62	45.49						

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***-[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

DIVIDENDS AND DISTRIBUTIONS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Total Ordinary Dividends (Box 1a)	Qualified Dividends (Box 1b)	Total Capital Gain Distributions (Box 2a)	Section 897 Ordinary Dividends (Box 2e)	Nondividend Distributions (Box 3)	Section 199A Dividends (Box 5)	Investment Expenses (Box 6)	Foreign Tax Paid (Box 7)
	09/23/2025								4.16
	12/23/2025	249.10	165.13						
	12/23/2025								15.10
		453.08	300.35						27.47
VANGUARD INDEX FDS VANGUARD SMALL-CAP CUSIP: 922908611	03/31/2025	13.66	10.45				2.83		
VANGUARD INDEX FDS	03/31/2025	5.50	5.47				0.03		
VANGUARD GROWTH ETF	07/02/2025	4.54	4.52				0.02		
CUSIP: 922908736	10/01/2025	4.56	4.54				0.02		
	12/24/2025	4.49	4.47				0.02		
		19.09	19.00				0.09		
VANGUARD INDEX FDS	03/31/2025	29.38	29.38						
VANGUARD VALUE ETF	07/02/2025	27.94	27.94						
CUSIP: 922908744	10/01/2025	25.47	25.47						
	12/24/2025	26.63	26.63						
		109.42	109.42						
VANGUARD INDEX FDS	03/31/2025	15.62	11.83				3.53		
VANGUARD SMALL-CAP	07/02/2025	13.39	10.14				3.03		
CUSIP: 922908751	10/01/2025	13.69	10.36				3.10		
	12/24/2025	15.76	11.94				3.56		
		58.46	44.27				13.22		
Dividends - U.S. Source Total		\$866.48	\$693.27						
Dividends - Foreign Country or U.S. Possession									
Other		503.07	306.21						43.46
Total :		\$1,369.55	\$999.48	\$0.00	\$0.00	\$0.00	\$30.21	\$0.00	\$43.46

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Rated Excellent
BNY Pershing's Tax Statement
DALBAR RATED COMMUNICATIONS
EXCELLENCE

Clearing through Pershing LLC, a wholly owned subsidiary of The Bank of New York Mellon Corporation (BNY)
Pershing LLC, member FINRA, NYSE, SIPC

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: *** [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

IRS Form 1099-DIV—Dividends and Distributions:

Dividends and other distributions from corporations, mutual funds, Exchange Traded Funds (ETFs) (treated as mutual funds for tax purposes), Unit Investment Trusts (UITs), and Real Estate Investment Trusts (REITs) are reported in this section of your Tax Information Statement. Income derived from money market funds will also be reported in this section. You will receive a separate IRS Form 1099-DIV directly from a money market fund if we did not handle the processing of your funds for the entire year.

Box 1a—Total Ordinary Dividends. Ordinary dividends, which include any net short-term capital gains from a mutual fund, are fully taxable. Ordinary dividends paid by corporations, mutual funds, and certain UITs are included in this section of your Tax Information Statement. Subtotals for U.S. and foreign source ordinary dividends are included at the end of this section. For mutual funds and UITs, foreign income includes any distribution that is comprised in whole or in part of foreign-sourced ordinary dividends. Report total ordinary dividends on IRS Form 1040. Also report them on IRS Form 1040 Schedule B, if required.

Box 1b—Qualified Dividends. This shows the portion of the amount in Box 1a that may be eligible for reduced capital gains rates. See the Form 1040 instructions for how to determine this amount. Report the eligible amount as a dividend on IRS Form 1040.

Box 2a—Total Capital Gain Distributions. This shows total capital gain distributions (long-term) from a regulated investment company (RIC) or REIT. Report the amounts shown in Box 2a on Schedule D (Form 1040). But, if no amount is shown in Boxes 2b, 2c, 2d, and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in Box 2a on IRS Form 1040 rather than Schedule D. See IRS Form 1040 instructions.

Box 2b—Unrecaptured Section 1250 Gain. This shows the portion of the amount in Box 2a that is an Unrecaptured Section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

Box 2c—Section 1202 Gain. This shows the portion of the amount in Box 2a that is a Section 1202 gain from certain small business stock that may be subject to 50% exclusion. See the Schedule D (IRS Form 1040) instructions.

Box 2d—Collectibles (28%) Gain. This shows the 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the instructions for Schedule D (IRS Form 1040).

Box 2e—Section 897 Ordinary Dividends. Shows the portion of the amount in box 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

Box 2f—Section 897 Capital Gain. This shows the portion of the amount in box 2a that is section 897 gain attributable to disposition of USRPI.

Note: Boxes 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to is direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

Box 3—Nondividend Distributions. This shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your investment. But if you have recovered all your cost (or other basis), report future nontaxable distributions as capital gains, even though this form shows them as nontaxable. See IRS Publication 550, Investment Income and Expenses (Including Capital and Losses).

Box 5—Section 199A Dividends. This shows the portion of the amount in Box 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the Instructions for Form 8995 and Form 8995-A.

Box 6—Investment Expenses. Your share of a UIT's or a WHFIT's expenses are reported in Box 6. These expenses are included in Box 1a.

Box 7—Foreign Tax Paid. This shows the foreign tax you may be able to claim as a deduction or a credit on IRS Form 1040. See the IRS Form 1040 instructions and the Foreign Tax Paid section of these instructions.

Box 8—Foreign Country or U.S. Possession. This box will display Other (Mutual Funds), only if a RIC reported the foreign tax shown in Box 7. See Regulations section 1.853-4 for more information.

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

TAX-EXEMPT DIVIDENDS (Details of Form 1099-DIV)

Supplemental information regarding the percentages of tax-exempt income on municipal bond funds by state and the percentage of government agency, direct federal and foreign source income for funds will be available by March 1, 2026, at <http://bny.mn/taxresources>.

Description	Date Paid	Exempt Interest Dividends (Box 12)	Specified Private Activity Bond Interest Dividends (Box 13)	Federal Income Tax Withheld (Box 4)	State (Box 14)	State ID Number (Box 15)	State Tax Withheld (Box 16)
ISHARES TR SHORT-TERM NATL MUN CUSIP: 464288158	02/06/2025	15.88					
	03/06/2025	17.78					
	04/04/2025	17.25					
	05/06/2025	16.43					
	06/05/2025	17.18					
	07/07/2025	15.95					
	08/06/2025	15.72					
	09/05/2025	10.10					
	10/06/2025	10.60					
	11/06/2025	10.27					
	12/04/2025	10.54					
	12/24/2025	10.19					
		167.89					
ISHARES TR NATL MUN BD ETF FD CUSIP: 464288414	02/06/2025	22.26					
	03/06/2025	23.25					
	04/04/2025	22.90					
	05/06/2025	23.52					
	06/05/2025	22.72					
	07/07/2025	22.34					
	08/06/2025	22.09					
	09/05/2025	14.79					
	10/06/2025	15.14					
	11/06/2025	14.51					
	12/04/2025	15.19					
	12/24/2025	15.05					

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

TAX-EXEMPT DIVIDENDS (Details of Form 1099-DIV)

(continued)

Description	Date Paid	Exempt Interest Dividends (Box 12)	Specified Private Activity Bond Interest Dividends (Box 13)	Federal Income Tax Withheld (Box 4)	State (Box 14)	State ID Number (Box 15)	State Tax Withheld (Box 16)
		233.76					
JPMORGAN EXCHANGE-TRADED FD CUSIP: 46641Q647	09/04/2025	1.85	1.85				
	09/04/2025	14.43					
	10/03/2025	1.85	1.85				
	10/03/2025	14.49					
	10/23/2025	1.51	1.51				
	10/23/2025	11.77					
	12/03/2025	2.32	2.32				
	12/03/2025	18.17					
	01/05/2026	1.93	1.93				
	01/05/2026	15.13					
		83.45	9.46				
PIMCO ETF TR SHORT TERM MUN BD ACTIVE CUSIP: 72201R874	02/05/2025	4.37					
	03/05/2025	4.77					
	04/03/2025	4.37					
	05/05/2025	4.37					
	06/04/2025	4.77					
	07/03/2025	4.37					
	08/05/2025	4.77					
	09/04/2025	10.62					
	10/03/2025	10.62					
	11/05/2025	12.39					
	12/03/2025	9.74					
	01/05/2026	10.62					
		85.78					
Total		\$570.88	\$9.46	\$0.00			\$0.00

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: [REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

IRS Form 1099-DIV - Tax-Exempt Interest Dividends:

Box 11 - FATCA Filing Requirement. If the FATCA filing requirement box is checked, Pershing is reporting on Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938. For 2025, this box has been intentionally left blank.

Box 12 - Exempt-Interest Dividends. This shows the exempt-interest dividends from a mutual fund or other regulated investment company (RIC). See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding.

Box 13 - Specified Private Activity Bond Interest Dividends. This box shows exempt-interest dividends paid by a regulated investment company (RIC) on specified private activity bonds subject to the alternative minimum tax. This amount is also included in Box 11. See the instructions for Form 6251.

Box 4 - Federal Income Tax Withheld. Federal income tax withheld is 24% of dividends. See the Additional Information section of these instructions.

Box 14 - State. Displays the two-letter postal abbreviation of the state(s) for which state income taxes are being withheld.

Box 15 - State Identification No. Displays Pershing LLC payer's state identification number.

Box 16 - State Income Tax Withheld. Displays amount of state income tax withheld on interest payments reported on this form.

Tax Information Statement Instructions:

The Tax Information Statement provides a detailed summary of your account transactions during 2025. It includes information related to transactions we are required to report to the IRS, as well as information that we do not report. The instructions are provided to help you prepare your tax returns. For a more detailed explanation of your Tax Information Statement and to view the Tax Guide, please visit bny.mn/taxresources. If your account was transferred to our firm during 2025, your Tax Information Statement only includes your activity during the time you conducted business with our firm. Your former firm should provide you with IRS Form 1099 reporting for prior activity. These instructions have been tailored for use by taxpayers that are U.S. individuals who are investors.

Additional Information:

Recipient's Identification Number. For your protection, this form shows only the last four digits of your Social Security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN) or employer identification number (EIN). However, Pershing LLC will report your complete identification number to the IRS and, where applicable, to state or local governments.

Account Number. A unique number the payer assigned to distinguish your account.

FATCA Filing Requirement. Pershing LLC meets FATCA reporting requirements through IRS Form 1042S Foreign Person's US Source Income.

Electronic Delivery. The IRS allows for the electronic delivery (eDelivery) of 1099 forms, and Pershing offers electronic delivery of this Tax Information Statement. Benefits include faster and more secure access to most tax forms. If you would like to receive eDelivery, and go paper free, please contact your advisor or financial organization for more information.

Nominee Recipients. If your truncated Social Security number or Employer Identification Number is shown on your Tax Information Statement, and the statement includes amounts belonging to another person, you are considered a nominee recipient. Generally, you must file IRS Form 1099 for each of the other owners, showing the income allocable to each. File the applicable IRS Form 1099, along with IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns), with the IRS center in your area. List yourself as the payer on IRS Form 1099 and as the filer on IRS Form 1096. List the other owner(s) as the recipient(s) on IRS Form 1099. You must provide a copy of each IRS Form 1099 you file to the other owner(s). Spouses are not required to file a nominee return to show amounts owned by their spouse.

Payer. The payer for all transactions on your Tax Information Statement is Pershing LLC (Taxpayer Identification Number 13-2741729). This name and Taxpayer Identification Number should be listed wherever the payer's name is requested on an IRS form with respect to amounts reported on your Tax Information Statement.

Corrections. Please review your Tax Information Statement. If it is incorrect, contact your advisor or financial organization. If necessary, we will promptly correct the information provided to the IRS and mail a Revised Tax Information Statement to you. Revised documents will be delivered weekly starting in February. If an income correction is made to your account after issuing your tax statement and the correction is an increase or decrease of less than \$100 of income, we may not send you a revised tax statement. If you would like to receive revisions that are less than \$100, please contact your investment professional.

Recipient's Name and Address:

WILLIAM EDWIN CONERLY
11718 WINDING WOODS WAY

Account Number: [REDACTED]

Recipient's Identification
Number: ***-[REDACTED]

2025 TAX and
YEAR-END STATEMENT
02/11/2026

Tax Information Statement Instructions (continued):

Federal Income Tax Withheld. Federal income tax withheld is 24% of interest, dividends and proceeds from broker and barter exchange transactions, and could be reported in any of these sections of your Tax Information Statement. Backup withholding applies when certain conditions exist. If this Tax Information Statement reflects backup withholding, you may need to provide a new IRS Form W-9 (Request for Taxpayer Identification Number and Certification). See IRS Form W-9 for information on backup withholding and how to furnish your Taxpayer Identification Number.

State and Local Tax Reporting. We are required to provide information to a number of state and local jurisdictions. We report information to California, Connecticut, Massachusetts, Minnesota, New York and Rhode Island concerning municipal bond interest income earned by state residents from bonds not issued by these states. We report certain 1099 information directly to Delaware, District of Columbia, Maine, Massachusetts, Mississippi, Montana, Oregon and Rhode Island. For 2025, we withheld, remitted and reported state income tax for California, Maine and Vermont according to the requirements of those states. We also provided tax information to Puerto Rico as required by the Puerto Rico taxing authority. Check with your tax professional for your specific state and local tax reporting requirements.

Cost Basis Adjustments. There are times when your cost basis reported from a broker will not match your calculations for reporting purposes. IRS Form 8949 allows you and the IRS to reconcile amounts that were reported to you and the IRS on IRS Form 1099-B with the amounts you report on your return.

Important Note Concerning Cost Basis. Your original cost basis for each security affects much of the reporting in this document. You should pay special attention to the basis of any item where we received the basis from you or a third party. If the original basis shown in this tax document is not correct, then the results of our calculations will likewise produce incorrect results. The IRS requires us to remind you that the taxpayer is ultimately responsible for the accuracy of your tax return.

Form 2439. If you held shares in a mutual fund or REIT that paid tax on undistributed long-term capital gains, we will issue IRS Form 2439 (Notice to Shareholder of Undistributed Long-Term Capital Gains) to you. This information is provided after the close of the mutual fund's or the REIT's tax year and will be sent to you shortly after the information becomes available.

Foreign Tax Paid. Your Tax Information Statement may include foreign tax paid (withheld) from foreign source dividends and interest credited to your account during 2025. This information allows you to calculate and claim a foreign tax credit or deduction on your tax return, if you are eligible to do so. A foreign tax credit can be claimed either on IRS Form 1116 (Foreign Tax Credit) or, in some circumstances, by reporting it directly on IRS Form 1040, Schedule A (Itemized Deductions). See instructions for both IRS Form 1116 and IRS Form 1040 for additional information on foreign tax credits and deductions. Foreign tax paid is reported in the Form 1099-INT and Form 1099-DIV sections of your Tax Information Statement. A foreign tax credit may be claimed only if the tax was legally owed and not eligible for a refund.

IRS Publications. IRS publications are available through your local IRS office, by calling the IRS Forms Distribution Center at (800) TAX-FORM or visiting the IRS website at [irs.gov](https://www.irs.gov). For instance, IRS Publication 550 and IRS Publication 1212 provide useful tax information related to reporting securities transactions.

To receive more information regarding your Tax Information Statement and the Tax Guide, including illustrations on how to report your income, visit bny.mn/taxresources.

The instructions contained in this Tax Information Statement are not intended to provide tax advisory services. We suggest that you consult with your tax professional to discuss the appropriate federal, foreign, state and local tax treatment of your transactions. These instructions, as well as your Tax Information Statement, are solely intended to help you accumulate data to prepare your income tax return and should not be interpreted or relied upon as tax advice.

Trademark(s) belong to their respective owners.



Do Not Use For Account Transactions
PO BOX 3009
MONROE, WI 53566-8309

Important Tax Return Document Enclosed

WILLIAM CONERLY &
MELANIE CONERLY
JT TEN WROS
11718 WINDING WOODS WAY
BRADENTON, FL 34202-2863

We are pleased to provide you with the enclosed Tax Information Package to assist in completing your Income Tax Return.

Amounts shown on the 1099 forms enclosed should be reported on the appropriate schedules of your Federal Income Tax Return and, if applicable, State Income Tax Return. IRS Instructions are included for each 1099 form at the end of this package. It is important to note that amounts shown as "Not Reported to the IRS" may still be needed in preparing your tax return.

Document ID: you will find your Document ID located in the header of the first page of your tax form. This ID is unique to this tax form and will simplify the upload of your tax information in a secure manner to various tax reporting applications (Turbo Tax and H&R Block).

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Vanguard® VANGUARD MARKETING CORPORATION VANGUARD BROKERAGE P.O. BOX 982901 EL PASO, TX 79998-2901 Customer Service: 800-662-2739	Tax Information Account [REDACTED]	Statement Date: 02/17/2026 Document ID: [REDACTED]	2025
	WILLIAM CONERLY & MELANIE CONERLY JT TEN WROS 11718 WINDING WOODS WAY BRADENTON, FL 34202-2863		
PAYER'S TIN: [REDACTED]	RECIPIENT'S TIN: [REDACTED]		

11 - [] FATCA filing requirement (see instructions)

Summary Information

13 - [] FATCA filing requirement (see instructions)

DIVIDENDS AND DISTRIBUTIONS		2025 1099-DIV*	OMB No. 1545-0110	MISCELLANEOUS INFORMATION		2025 1099-MISC*	OMB No. 1545-0115
1a- Total ordinary dividends (includes lines 1b, 5, 2e)		172.38		2- Royalties		0.00	
1b- Qualified dividends		120.39		3- Other income		0.00	
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)		0.00		4- Federal income tax withheld		0.00	
2b- Unrecaptured Section 1250 gain		0.00		8- Substitute payments in lieu of dividends or interest		0.00	
2c- Section 1202 gain		0.00					
2d- Collectibles (28%) gain		0.00					
2e- Section 897 ordinary dividends		0.00					
2f- Section 897 capital gain		0.00					
3- Nondividend distributions		0.00					
4- Federal income tax withheld		0.00					
5- Section 199A dividends		0.00					
6- Investment expenses		0.00					
8- Foreign country or US possession:	7- Foreign tax paid:	0.00					
9- Cash liquidation distributions		0.00					
10- Noncash liquidation distributions		0.00					
12- Exempt-interest dividends (includes line 13)		0.00					
13- Specified private activity bond interest dividends (AMT)		0.00					

SECTION 1256 CONTRACTS **2025 1099-B*** OMB No. 1545-0715

8- Profit or (loss) realized in 2025 on closed contracts	0.00
9- Unrealized profit or (loss) on open contracts-12/31/2024	0.00
10- Unrealized profit or (loss) on open contracts-12/31/2025	0.00
11- Aggregate profit or (loss) on contracts	0.00

If applicable, proceeds from sale transactions appear summarized below and are detailed in subsequent sections of this document.

*** This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.**

SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING

Refer to the 1099-B and Proceeds not reported to the IRS pages to ensure that you consider all relevant items and to determine the correct gains and losses. The amounts shown below are for informational purposes.

Term	Form 8949 type	Proceeds	Cost basis	Market discount	Wash sale loss disallowed	Net gain or loss(-)
Short	A (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	B (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Short	C (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Short-term	0.00	0.00	0.00	0.00	0.00
Long	D (basis reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Long	F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Long-term	0.00	0.00	0.00	0.00	0.00
Undetermined	B or E (basis not reported to the IRS)	0.00	0.00	0.00	0.00	0.00
Undetermined	C or F (Form 1099-B not received)	0.00	0.00	0.00	0.00	0.00
	Total Undetermined-term	0.00	0.00	0.00	0.00	0.00
	Grand total	0.00	0.00	0.00	0.00	0.00
Withholding		Amount				
Federal income tax withheld		0.00				

Changes to dividend tax classifications processed after your original tax form is issued for 2025 may require an amended tax form.

VANGUARD MARKETING CORPORATION
VANGUARD BROKERAGE
Summary Information

(continued)

Account

02/17/2026

2025

INTEREST INCOME
2025 1099-INT

OMB No. 1545-0112

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

1- Interest income (not included in line 3)	0.00
2- Early withdrawal penalty	0.00
3- Interest on US Savings Bonds & Treasury obligations	0.00
4- Federal income tax withheld	0.00
5- Investment expenses	0.00
7- Foreign country or U.S. territory: 6- Foreign tax paid:	0.00
8- Tax-exempt interest (includes line 9)	0.00
9- Specified private activity bond interest (AMT)	0.00
10- Market discount (covered lots)	0.00
11- Bond premium (covered lots)	0.00
12- Bond premium on Treasury obligations (covered lots)	0.00
13- Bond premium on tax-exempt bonds (categorized below)	0.00
Tax-exempt obligations (covered lots)	0.00
Tax-exempt private activity obligations (AMT, covered lots)	0.00
14- Tax-exempt and tax credit bond CUSIP number	
FATCA filing requirement []	

The following amounts are not reported to the IRS. They are presented here for your reference when preparing your tax return(s).

Taxable accrued interest paid	0.00
Taxable accrued Treasury interest paid	0.00
Tax-exempt accrued interest paid	0.00
Tax-exempt accrued interest paid (AMT)	0.00
Taxable accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid	0.00
Tax-exempt accrued nonqualified interest paid (AMT)	0.00
Nonqualified interest	0.00
Tax-exempt nonqualified interest	0.00
Tax-exempt nonqualified interest (AMT)	0.00
Interest shortfall on contingent payment debt	0.00
Bond premium- Non Treasury obligations (noncovered lots)	0.00
Bond premium- Treasury obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (noncovered lots)	0.00
Bond premium- Tax-exempt obligations (AMT, noncovered lots)	0.00
Market discount (noncovered lots)	0.00

STATE TAX WITHHELD

Use the details of the State Tax Withholding page(s) to determine the appropriate amounts for your income tax return(s). The amounts shown in this section are for your reference.

1099-DIV total withheld	0.00
1099-INT total withheld	0.00
1099-OID total withheld	0.00
1099-MISC total withheld	0.00
1099-B total withheld	0.00

ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS

Use bond-by-bond details from the Form 1099-OID page(s) to determine amounts of Original Issue Discount income for your income tax return(s). The amounts shown in this section are for your reference when preparing your income tax return(s).

Original issue discount for the year	0.00
Acquisition premium (covered lots)	0.00
Acquisition premium (noncovered lots)	0.00
Original issue discount on Treasury obligations	0.00
Acquisition premium, Treasury obligations (covered lots)	0.00
Acquisition premium, Treasury obligations (noncovered lots)	0.00
Tax-exempt OID	0.00
Tax-exempt OID (lots not reported)	0.00
Acquisition premium (covered)	0.00
Acquisition premium (lots not reported)	0.00
Tax-exempt OID on private activity bonds	0.00
Tax-exempt OID on private activity bonds (lots not reported)	0.00
Acquisition premium (AMT, covered)	0.00
Acquisition premium (AMT, lots not reported)	0.00
Market discount (all lots)	0.00
Early withdrawal penalty	0.00
Investment expenses	0.00

RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES

The amounts in this section are not reported to the IRS. They are presented here for your reference when preparing your income tax return(s).

Other Receipts & Reconciliations- Partnership distributions	0.00
Other Receipts & Reconciliations- Foreign tax paid- partnership	0.00
Other Receipts & Reconciliations- Return of principal	0.00
Other Receipts & Reconciliations- Deferred income payment	0.00
Other Receipts & Reconciliations- Deemed premium	0.00
Other Receipts & Reconciliations- Income accrual- UIT	0.00
Other Receipts & Reconciliations- Basis adjustments	0.00
Other Receipts & Reconciliations- Foreign tax pd beyond treaty	0.00
Fees & Expenses- Margin interest	0.00
Fees & Expenses- Dividends paid on short position	0.00
Fees & Expenses- Interest paid on short position	0.00
Fees & Expenses- Non reportable distribution expense	0.00
Fees & Expenses- Other expenses	0.00
Fees & Expenses- Severance tax	0.00
Fees & Expenses- Organizational expense	0.00
Fees & Expenses- Miscellaneous fees	0.00
Fees & Expenses- Tax-exempt investment expense	0.00
Foreign Exchange Gains & Losses- Foreign currency gain/loss	0.00

VANGUARD MARKETING CORPORATION
VANGUARD BROKERAGE
Detail for Dividends and Distributions

Account

02/17/2026

This section of your tax information statement contains the payment level detail of your taxable dividends, capital gains distributions, Section 199A dividends, Section 897 dividends and capital gains, exempt-interest dividends, nondividend distributions and liquidation distributions. Also shown are the fair market values of any taxable stock dividends or noncash liquidation distributions.

Federal, state and foreign tax withheld and investment expenses are presented as negative amounts but do not net against the reportable income totals. All amounts are grouped by security, with the transactions listed in chronological order. Subtotals for each security are provided. For situations in which the tax character of a distribution (or part thereof) is different than at the time it was paid, endnotes are provided for further explanation.

Note that a payment characterized as a "Qualified dividend" is only issuer-qualified. There is also a holder level criteria for a dividend to be treated as Qualified. If the payment is from a common stock you are required to have held it for more than 60 days during the 121-day period that begins 60 days before the ex-dividend date of the dividend. If the dividend is from preferred shares and covers a period greater than 366 days, you must have held the preferred stock for more than 90 days during the 181-day period that begins 90 days before the ex-dividend date of the dividend.

Amounts presented in Box 2e as Section 897 Ordinary Dividends or Box 2f as Section 897 Capital Gains apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. The IRS has indicated that boxes 2e and 2f are not applicable to recipients that are U.S. individuals. You should consult your tax advisor for further information.

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
VANGUARD FEDL MONEY MKT	9999100 Note: 99		01/31/25	1.97	Nonqualified dividend	
			02/28/25	2.72	Nonqualified dividend	
			03/31/25	4.09	Nonqualified dividend	
			04/30/25	1.83	Nonqualified dividend	
			05/30/25	1.76	Nonqualified dividend	
			06/30/25	2.75	Nonqualified dividend	
			07/31/25	3.93	Nonqualified dividend	
			08/29/25	4.94	Nonqualified dividend	
			09/30/25	5.81	Nonqualified dividend	
			10/31/25	6.90	Nonqualified dividend	
			11/28/25	7.39	Nonqualified dividend	
			12/31/25	7.90	Nonqualified dividend	
				51.99	Total Dividends & distributions	
FIFTH THIRD BANCORP	316773100 FITB		01/15/25	24.35	Qualified dividend	
			04/15/25	24.56	Qualified dividend	
			07/15/25	24.82	Qualified dividend	
			10/15/25	27.06	Qualified dividend	
				100.79	Total Dividends & distributions	
VNGRD S&P 500 GRW ETF	921932505 VOOG		03/27/25	3.29	Qualified dividend	03
			06/30/25	4.92	Qualified dividend	03
			09/26/25	5.55	Qualified dividend	03
			12/24/25	5.84	Qualified dividend	03
				19.60	Total Dividends & distributions	
				172.38	Total Dividends & distributions	

VANGUARD MARKETING CORPORATION
 VANGUARD BROKERAGE
 2025

Mutual Fund and UIT Supplemental Information

Account XXXXXXXXXX
 02/17/2026

The following information may be useful in the preparation of your federal and state income tax return(s). This information represents what was available at the time your tax statement was prepared. Although Vanguard aims to ensure the accuracy of the information contained in this supplement, we cannot guarantee that the information herein is all inclusive, will not be subject to change, or that a tax authority might disagree with the information herein or any tax position taken by a taxpayer in reliance upon the information in this supplement. Please contact your mutual fund or UIT directly if you need to verify or supplement this information. Vanguard cannot provide tax advice, and nothing herein should be considered tax advice. You should consult your own tax advisor regarding your specific situation.

VNGRD S&P 500 GRW ETF / 921932505 / VOOG

PERCENTAGE OF INCOME FROM US GOVERNMENT SECURITIES

Fed Source Total 0.34% (A detailed breakdown is shown below when available)

Agency	%	Agency	%	Agency	%
U.S. Treasury	0.24	Fed Farm Credit	0.00	TN Valley Auth	0.00
Fed Home Loan	0.10	Student Loan	0.00	Other Dir. Fed	0.00

03 The tax character of the distribution has been allocated based on information provided by the security issuer.

99 For the Vanguard settlement fund (9999100), the U.S government obligation percentage is 66.61%. For further information, please search "Tax information for Vanguard funds" on Vanguard.com.

Common Instructions for Recipient

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Payer's Routing Transit Number (RTN). A payer may include the RTN to identify the bank or financial institution where your account is held.

Backup Withholding. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax withheld.

Nominees. If this 1099 form includes amounts belonging to another person, you are considered a nominee recipient. You must file as the "payer" the respective Form 1099 (DIV, INT, or OID) Copy A (with a Form 1096) to the IRS for each of the other owners as recipient(s) to show their allocable share of the income and you must furnish the respective Copy B Form(s) and amounts to each owner. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the General Instructions for Certain Information Returns.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

Keep tax documents for your records.**1099-DIV Instructions**

Line 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR. Also report it on Schedule B (Form 1040), if required.

Line 1b. Shows the portion of the amount in line 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Line 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown in lines 2b, 2c, 2d, and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown on line 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Form 1040.

Line 2b. Shows the portion of the amount in line 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Line 2c. Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule D (Form 1040) instructions.

Line 2d. Shows the portion of the amount on line 2a that is 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040).

Line 2e. Shows the portion of the amount on line 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

Line 2f. Shows the portion of the amount on line 2a that is section 897 gain attributable to disposition of USRPI.

Note: Lines 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

Line 3. Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550.

Line 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Line 5. Shows the portion of the amount in line 1a that may be eligible for the 20% qualified business income deduction under section 199A. See the instructions for Form 8995 and Form 8995-A.

Line 6. Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included in box 1a.

Instructions for Recipient

Line 7. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the Instructions for Form 1040.

Line 8. This box should be left blank if a RIC reported the foreign tax shown in Line 7.

Line 9 and 10. Show cash and noncash liquidation distributions.

Line 11. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Line 12. Shows exempt-interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Forms 1040 for where to report. This amount may be subject to backup withholding. See Line 4 above.

Line 13. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 12. See the Instructions for Form 6251.

Line 14-16. State income tax withheld reporting lines.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the current General Instructions for Certain Information Returns.



Do Not Use For Account Transactions
PO BOX 3009
MONROE, WI 53566-8309

WILLIAM CONERLY &
MELANIE CONERLY
JT TEN WROS
11718 WINDING WOODS WAY
BRADENTON FL 34202-2863

December 31, 2025, year-to-date statement
View your statements online at vanguard.com.

Vanguard Personal Investor

877-662-7447

**We've recently made changes to our statements.
You may notice that some information previously
included no longer appears on your statement.
For the most up-to-date information and status
of your account, visit Vanguard.com or download
our mobile app.**

Assets listed in this statement are held by Vanguard Brokerage Services® (VBS), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. Summary data are provided solely as a service and are for informational purposes only.

Statement overview

\$10,250.01

Total value of all accounts as of December 31, 2025

Accounts	Value on 12/31/2024	Value on 12/31/2025
William Conerly & Melanie Conerly		
Joint brokerage account	\$5,231.45	\$10,250.01

Brokerage assets are held by Vanguard Brokerage (VBS), a division of Vanguard Marketing Corporation (VMC). Any bank sweep balances are held by program banks and are not cash balances held by VBS. Vanguard funds not held through your VBS Account are held by The Vanguard Group, Inc. (VGI). 529 assets are held by Ascensus Broker Dealer Services LLC.

Asset mix



	Value on 12/31/2025
74.8% Stocks	\$7,663.14
0.0% Fixed Income	0.00
3.1% Short-term reserves	325.27
22.1% Other	2,261.60
	\$10,250.01

Your asset mix percentages are based on your holdings as of the prior month-end.

Joint brokerage account—
William Conerly & Melanie Conerly
JT TEN WROS

Vanguard Personal Investor
877-662-7447

Account overview

\$10,250.01

Total account value as of December 31, 2025

Year-to-date income

Taxable income	\$172.38
Nontaxable income	0.00
Total	\$172.38

Balances and holdings for Vanguard Brokerage Account—

To get the latest cost basis information, log in online and navigate to Portfolio > Cost Basis. For advised clients, click 'All Accounts' to navigate to Portfolio > Cost Basis. Alternatively, you can call Vanguard.

Your securities are held in your cash account, unless otherwise noted. This section only shows securities that were held in the account at the end of the time period indicated.

Sweep program

Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
VANGUARD FEDERAL MONEY MARKET FUND 7-day SEC Yield: 3.70%	325.2700	\$1.00	\$252.06	\$325.27
Total Sweep Balance			\$252.06	\$325.27

Joint brokerage account—
William Conerly & Melanie Conerly
JT TEN WROS

Vanguard Personal Investor

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Balances and holdings for Vanguard Brokerage Account — continued

ETFs

Symbol	Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
VOOG	VANGUARD S&P 500 GROWTH ETF	10.0480	\$444.5900	\$2,196.36	\$4,467.24
GLTR	ABRDN PHYSICAL PRECIOUS METALS BASKET ETF	11.0000	205.6000	-	2,261.60
				\$2,196.36	\$6,728.84

Stocks

Symbol	Name	Quantity	Price on 12/31/2025	Balance on 12/31/2024	Balance on 12/31/2025
FITB	FIFTH THIRD BANCORP	68.2740	\$46.8100	\$2,783.03	\$3,195.90
				\$2,783.03	\$3,195.90

Account activity for Vanguard Brokerage Account —

This section shows transactions that have settled by December 31, 2025.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	\$13.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year-to-date	172.38	0.00	0.00	0.00	0.00	0.00

Joint brokerage account—
William Conerly & Melanie Conerly
JT TEN WROS

Vanguard Personal Investor

877-662-7447

Account activity for Vanguard Brokerage Account— continued

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/02	12/02	-	ACH DIRECT WITHDRAWAL SUNCOAST CREDIT UNION *****	Funds Received	-	-	-	-	\$300.00
12/02	12/02	-	VANGUARD FEDERAL MONEY MARKET FUND	Sweep in	-	-	-	-	-300.00
12/24	12/24	VOOG	VANGUARD S&P 500 GROWTH ETF	Dividend	-	-	-	-	5.84
12/24	12/24	VOOG	VANGUARD S&P 500 GROWTH ETF	Reinvestment	Cash	0.0130	\$449.5410	-	-5.84
12/30	12/29	GLTR	ABRDN PHYSICAL PRECIOUS METALS BASKET ETF	Buy	Cash	11.0000	210.7000	\$0.00	-2,317.70
12/30	12/30	-	VANGUARD FEDERAL MONEY MARKET FUND	Sweep out	-	-	-	-	2,317.70
12/31	12/31	-	VANGUARD FEDERAL MONEY MARKET FUND	Dividend	-	-	-	-	7.90
12/31	12/31	-	VANGUARD FEDERAL MONEY MARKET FUND	Reinvestment	-	-	-	-	-7.90

If you had an adjustment to a dividend or interest payment from a previous month, the monthly amount shown under the Income Summary section of your brokerage statement may be overstated.

Joint brokerage account—
William Conerly & Melanie Conerly
JT TEN WROS

Vanguard Personal Investor
877-662-7447

Account activity for Vanguard Brokerage Account — Pending electronic bank transfers continued

Pending electronic bank transfers

Posted date	Placed date	Name	Transaction type	Anticipated amount
01/02	12/31	SUNCOAST CREDIT UNION *****	Bank transfer	\$300.00
				\$300.00

Disclosures

For our brokerage clients

Brokerage assets are held by Vanguard Brokerage Services (VBS), a division of Vanguard Marketing Corporation, member FINRA and SIPC. Any bank sweep balances are held by program banks and are not cash balances held by VBS. Vanguard funds not held through your VBS account are held by The Vanguard Group, Inc. and are not protected by SIPC.

I. General information and key terms

Advice. Vanguard Brokerage Services provides point-in-time recommendations for certain brokerage products, accounts and services, and relating to account transfers and rollovers. However, unless Vanguard Brokerage Services affirmatively states that it is making a recommendation, it is not providing a recommendation. Vanguard Brokerage Services doesn't provide tax or legal advisory services and no one associated with Vanguard Brokerage Services is authorized to render such advice.

Direct Participation Program (DPP) and Real Estate Investment Trust (REIT). DPP and REIT securities are generally illiquid. The value of the security will be different than its purchase price. Any estimated value on your statement may not be realized when you seek to liquidate the security.

Financial statement. A Vanguard Brokerage financial statement is available for your inspection at any time upon request to Vanguard Brokerage Services.

Free credit balance. Any free credit balance carried for your account represents funds payable on demand, which, although properly accounted for on Vanguard Brokerage's books of record, aren't segregated and may be used in the conduct of its business to the extent permitted by law. Your settlement fund may be liquidated upon your request and the proceeds remitted to you.

Dividend reinvestment. When reinvesting dividends of eligible stocks, ETFs, and closed-end funds, Vanguard Brokerage Services combines cash distributions from the accounts of all clients who have requested reinvestment in the same security, and then uses that combined total to purchase additional shares of the security in the open market. The new shares are divided proportionately among the clients' accounts, in whole and fractional shares rounded to three decimal places. If the total purchase can't be completed in one trade, clients will receive shares purchased at the weighted average price paid by Vanguard Brokerage Services. Participants in our free dividend reinvestment program should refer to the "Completed transactions" area of the "Account activity for Vanguard Brokerage Account" section of their Vanguard statements for details of transaction history and dates.

For dividend reinvestment of mutual funds held in your brokerage account, the instructions are provided to the fund and the "settlement date" and "trade date" on your statement will generally represent the day the transaction is entered in your account record. Call Vanguard Brokerage Services with any questions.

Reporting brokerage account discrepancies. Promptly report in writing any inaccuracies or discrepancies in your Vanguard Brokerage account (including unauthorized trading) to Vanguard Brokerage Services. Any oral communication must be confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.

Margin accounts. If you maintain a margin account, this is a combined statement of your general account and a special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection upon request to Vanguard Brokerage Services. All securities must be held in your margin account. Note that purchases of open-end mutual funds and Vanguard ETFs® will settle in your cash account and after 30 days be moved into your margin account.

Money market fund transactions. Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed pursuant to a periodic plan or an investment company plan, or executed in shares of any open-end registered money market mutual fund.

Orphaned fractional share transactions. Vanguard Brokerage Services may elect to send a monthly statement, in lieu of an immediate confirmation, for transactions executed to liquidate orphaned fractional share positions. Orphaned fractional share positions are fractional share positions held without a corresponding whole share position. Liquidations of these positions are executed by Vanguard Brokerage Services on a principal basis at the previous day's closing price, and the proceeds are credited to your account. No transaction fee is charged.

Open orders. A good-till-canceled (GTC) order will remain in effect for 60 calendar days after the business day on which the order was placed. If the 60th day falls during a weekend or on a holiday, the order will be canceled on the next business day before the markets open. GTC orders are automatically entered on a "do not reduce" (DNR) basis. The limit price won't be adjusted when a stock goes "ex-dividend." Orders for securities undergoing corporate actions such as, but not limited to, stock splits, stock dividends, special cash dividends, and spin-offs may be canceled before the market opening on the ex-dividend date of the corporate action. You must maintain records of all open orders. Be sure to review your open GTC orders periodically.

Option accounts. Information regarding commissions and charges related to the execution of an options transaction is provided in the transaction confirmation sent to you at the time of the transaction. These are also available upon request. You should advise us promptly of any changes in your investment objectives or financial situation.

Tax information. After year-end, Vanguard Brokerage Services is required to provide tax information to the IRS and other governmental authorities. At that time, you'll receive necessary information on the annual tax information statement; use that statement to prepare your tax filings. Note that certain types of assets typically need corrected tax forms.

Trade execution. Vanguard Brokerage Services may have acted as principal, agent, or both in the placement of trades for your account. Details are provided upon request to Vanguard Brokerage Services.

Average pricing. If average price transaction is indicated on this statement, details regarding the actual execution prices are available upon request to Vanguard Brokerage Services.

When issued. A short form of "when, as, and if issued." The term indicates a conditional transaction in a security authorized for issuance but not as yet actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.

II. Portfolio holdings

The net market value of the securities in your account, including short positions, is reflected in this statement on a trade-date basis at the close of the statement period. The market prices have been obtained from quotation services that we believe to be reliable; however, we can't guarantee their accuracy. Securities for which a price isn't available are marked "—" and are omitted from the total. Prices listed reflect quotations on the statement date. Current prices are listed to help you track your account and aren't suitable for tax purposes. Account balances provided on the statement are displayed in short-form using only two decimal places.

Please log on to your account at Vanguard.com to review your account balances. Accrued interest represents interest earned but not yet received. Fund data on Vanguard.com is generally updated mid-month. Depending on when you log on, there may be a difference between the asset mix shown on your statement and the data shown online. There also may be a difference between your fund's actual asset allocation and its target allocation. For more information about your fund's target allocation, go to Vanguard.com.

Estimated values on statements. Vanguard Brokerage Services relies on external vendors to provide estimated, periodic valuation and market-price information for securities listed in your account statement. From time to time, this information isn't available or isn't received in time for posting to your account statement. In this case, the valuation or market price on your statement is marked "-" and the security hasn't been valued for purposes of calculating account totals. For owners of auction-rate securities: If an estimated valuation is provided on your account statement for auction-rate securities, please note that due to market illiquidity, you may not be able to sell the security at or near the estimated valuation listed on your account statement.

Asset mix for some funds recalculated by Vanguard. If the "Asset mix" section of your "Statement overview" page has a footnote that reads "Recalculated values are included," the asset allocation breakdown of particular funds within your portfolio among stocks, bonds, and short-term reserves has been calculated using long positions, margin credit or debit balances; short positions have been excluded. Certain funds employ trading strategies, such as risk hedging, short selling, and use of leverage and derivatives, that could result in significant short positions that can't be displayed using a standard asset allocation pie chart. Exclusion of these short positions may have a significant impact on the "Asset mix" pie chart. For more information about the strategies or holdings of a particular fund, see the fund's prospectus.

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KIMLEY-HORN AND ASSOCIATES, INC.
RETIREMENT SAVINGS & PENSION PLN
c/o T. Rowe Price, PO Box 17349
Baltimore MD 21297-1349

WILLIAM E CONERLY
11718 WINDING WOODS WAY
BRADENTON FL 34202

William E Conerly Retirement Account Summary

October 1, 2025 to December 31, 2025

Contact Us: rps.troweprice.com
1-800-472-5275 (business days 7 a.m. - 10 p.m. ET)

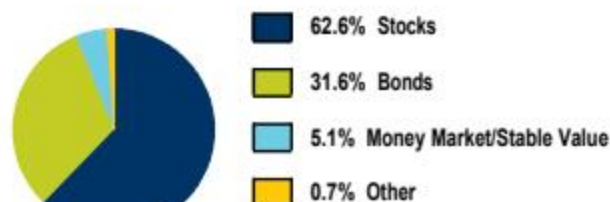
To change your name or address, please contact your Plan Administrator.

Ending Balance	\$1,133,592.15
Change in Balance	\$27,862.19
Your Account Return Since 08/31/2013	9.06%*

ACCOUNT AT A GLANCE

Beginning Balance	\$1,105,729.96
- Fees	- \$11.00
+ Gain/Loss	\$27,873.19
Ending Balance	\$1,133,592.15
Vested Balance	\$1,133,592.15

ASSET ALLOCATION



Percentages are rounded

Asset Allocation shows how the money you've previously invested is allocated among different investment categories based on the total percent of underlying holdings in each asset class. The asset allocations shown are based on information as of the date the statement is generated.

Future Allocation (shown in subsequent modules) shows how any new contributions will be invested.

Data provided by Morningstar Investment Management, LLC ©. All Rights Reserved.

MORNINGSTAR RISK ANALYSIS



The return risk level is calculated by Morningstar Investment Management LLC and is based on the percent of underlying stocks within your investments. Generally stock investments carry a higher risk, but also have a higher potential return. This is just one way to evaluate a portfolio. Based on an analysis by Morningstar, your return risk level has a high potential for gains and losses.

Powered by Morningstar Investment Management LLC. © 2025 All Rights Reserved. Provided for informational purposes only. Underlying stock percentage is calculated by T. Rowe Price.

ESTIMATED INCOME AT RETIREMENT

Below is an estimate of the monthly income this account could provide in your first year of retirement based on an initial withdrawal rate of 4%. Withdrawal rate, amount saved, and proper asset allocation are all factors that can impact how long your savings will last in retirement. Visit rps.troweprice.com for a more comprehensive analysis or to adjust your strategy.

Estimated monthly income at retirement	\$6,083
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This figure is calculated using your current account balance of \$1,133,592, your contributions of \$80,750 made by you and your employer over the last 12 months. The retirement income projections are estimates of your current and future retirement savings in this plan, displayed as a monthly withdrawal amount. See Assumptions and Methodology towards the end of this statement.

ABOUT YOUR RETIREMENT PLAN**CAPTRUST ADVICE AVAILABLE**

Did you know Kimley-Horn provides you with access to professional, unbiased retirement and investment advice as part of your retirement benefits package? Schedule an appointment with CAPTRUST today at www.captrustadvice.com or call 800-967-9948 to speak directly with a Retirement Counselor. CAPTRUST can help you determine how much to save and how to invest, they will work with you to create a Retirement Blueprint, a comprehensive plan tailored to your individual goals and objectives.

Disclosure: CAPTRUST's Retirement Blueprint (Blueprint) is intended to document guidelines based on an individual participant's risk tolerance, time horizon, needs and objectives, and is provided only when CAPTRUST is engaged by the plan sponsor to provide Participant Advisory Services (also referred to as "PAS"). Nothing contained in a Blueprint should be construed as a solicitation or recommendation to invest in any particular securities, but rather as an individual financial plan designed for the participant's use only. CAPTRUST does not render legal, accounting or tax advice.

CAPTRUST is a third-party service provider and is not affiliated with, nor is it an employee, of T. Rowe Price. Your employer is making CAPTRUST services available to you.

IRS Announces 2026 Limits

For 2026, the before-tax and Roth elective deferral **contribution limit** will increase to **\$24,500**.

Catch-up contributions:

- **Turning age 50+:** Catch-up contribution limit will increase to **\$8,000**.
- **Turning age 60-63:** Catch-up contribution remains at **\$11,250**, if your plan allows.
Check your plan rules.

TIP: Depending on your plan rules, catch-up contributions may require a separate election.

If you want to take advantage of the new annual limits, you may want to consider boosting your contributions. Consult your specific plan rules for any plan limits that may apply.

CONTRIBUTIONS**Deferral Rates per Pay Period**

Pre-Tax Deferral 10% Roth Deferral 8%

Your Employee Contributions include your catch-up contributions. Your Pre-tax catch-up contribution is \$0.00 for this period and \$7,842.98 year-to-date. Your Roth Catch-up contribution is \$0.00 for this period and \$3,407.02 year-to-date.

BENEFICIARY INFORMATION

Name	Relationship	Percentage
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INVESTMENT ACTIVITY

Investment	Beginning Balance	Money In/ Money Out	Gain/Loss	Ending Balance	Future Allocation
Retirement Funds					
T. Rowe Price Retire Hyb 2030	\$1,105,729.96	- \$11.00	\$27,873.19	\$1,133,592.15	100%
Ending Balance	\$1,105,729.96	- \$11.00	\$27,873.19	\$1,133,592.15	100%

INVESTMENT ACTIVITY (CONTINUED)

Investment	Beginning Balance	Money In/ Money Out	Gain/Loss	Ending Balance	Future Allocation
------------	-------------------	------------------------	-----------	----------------	-------------------

Money In/ Money Out is the net total of all contributions, payments, other credits, withdrawals, other debits, and transfers made to and from your investment(s). Future Allocation percentages show how new money will be allocated to your account as of January 15, 2026.

RETIREMENT PLAN FEES AND EXPENSES

Plan Administrative Expenses*	- \$11.00	This section shows a detailed breakdown of fees deducted directly from your account during the period and may not include all investment-related fees and expenses.
Total Fees and Expenses	- \$11.00	

*Plan Administrative Expenses include your share of plan-wide expenses that accrued during this period and include day-to-day costs (for example, legal, accounting, trustee and recordkeeping costs and compliance and communication service fees) associated with administering the plan.

Some of the plan's administrative expenses for the preceding quarter were paid directly from the total annual operating expenses of one or more of the investment options offered under your plan (for example, through revenue sharing arrangements, Rule 12b-1 fees, sub-transfer agent fees). These expenses are in addition to any plan administrative expenses (i.e., plan-wide fees and expenses for general plan administrative services, such as legal, accounting, recordkeeping) that may have been charged to your account during the period and identified as "Plan Administrative Expenses" in this statement.

T. Rowe Price Retirement Plan Services, Inc. ("TRP") provides fee credits to your plan in recognition of revenue sharing, Rule 12b-1 and sub-transfer agent fees it earns for services to the investment options. Your plan sponsor has elected to have these credits allocated to accounts in participants meeting the plan's allocation criteria. If you receive an allocation, the fee credit is reflected with your other credits in the Account at a Glance and Transaction Detail sections of your statement. The amount allocated to your account is determined using your balance in plan investment options for which TRP earns service fees and the credit rates available on <https://rps.troweprice.com> in the Legal Documents section under Investment Crediting Rates. Fee credits are generally allocated after the end of the quarter during which the fee credits were earned.

Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on individual investing and diversification, visit the Department of Labor website: <http://www.dol.gov/ebsa/investing.html>.

Vesting

Your vested account balance may contain multiple contribution sources with different vesting schedules. Vested balance refers to the amount of your account balance that you are entitled to receive when you terminate employment. You are always 100% vested in the portion of your account from any contributions you make (for example: contributions out of your paycheck or rollovers from previous plans), plus or minus any associated earnings or losses. You become vested in all company matching or other employer contributions and any associated earnings or losses based on years of service. Please refer to your summary plan description for more information about your vesting schedule and details on how to calculate your vested

*Your Account Return represents an estimate of your portfolio return based on available account data using a time-weighted daily value calculation. The return reflects the results of your investment selections as well as account activity since your account was established at T. Rowe Price. Please note the calculation will include any returns starting with the first financial transaction, however, the start date listed for Your Account Return will show as month-end following that transaction (or 1/31/2000, whichever is later). All returns over one year are annualized. Other return formulas may yield different results. Past performance is no guarantee of future results.

Assumptions and Methodology

Retirement income projections are based on four assumptions: retirement at age 65; investment returns of 7% net of fees; contributions (employee and employer) continuing at the rate of the last 12 months and increased year-over-year at 3%; and a withdrawal rate in the first year of retirement at 4% (a rate we believe is consistent with a 30-year withdrawal horizon). The monthly retirement income estimate is displayed in today's dollars. The 7% return assumption is based on a blend of historic rates of return for equities, fixed income, and short-term fixed income, in combination with our long-term view of the capital market structure; the 3% inflation assumption is based on long-term historic rates. We use the same methodology to estimate monthly retirement income with contributions increased by \$100/month.

Retirement income estimates have been designed with reasonable assumptions and methods, but these projections provide hypothetical values only, do not represent the performance of any specific asset allocation or investment option, are not guarantees of future results, and have certain limitations:

- Retirement at age 65 may not match your circumstances.
- Failure of the model to accurately project actual market conditions or inflation may result in over- or understatement of projected retirement income.
- The contribution growth rate assumption may not match your circumstances, does not account for plan or IRS limits, and may result in over- or understatement of projected retirement income.
- 4% withdrawal in the first year of retirement may not match your situation.
- The retirement income estimate does not account for taxes, but future spending capacity from retirement savings will be impacted by taxes.

Results may vary over time, depending on changes to your situation or periodic updates to the underlying assumptions. Please be sure to take other assets, income and investments into consideration when reviewing these hypothetical projections of your retirement plan account balance and the estimated income stream in retirement from this source of savings. Other T. Rowe Price educational tools or advice services use different assumptions and methods and may yield different outcomes.

Limitations or Restrictions on Right to Direct Investments

Your right to direct certain investments may be limited based on plan rules. Please reference your summary plan description or the 404a-5 participant disclosure for more information.

When you are applying particular asset allocations to your individual situation or assessing the adequacy of an estimated retirement income stream, consider your other assets, income and investments (e.g., equity in your home, IRA investments, savings accounts, and interests in any other employer plans) in addition to your interest in this plan.

Diversification cannot assure a profit or protect against loss in a declining market.

All investments involve risk, including possible loss of principal.

Please review your statement and report any errors to T. Rowe Price within 60 days.

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LIFETIME INCOME DISCLOSURE

This disclosure is being provided on behalf of your Plan Administrator. Please note that your Retirement Account Summary may include an additional estimate of income that is based upon different assumptions. Notably, the estimates below do not make any assumptions regarding future contributions or investment returns that have the potential to increase your account balance and assume you will use your current account balance to purchase an annuity. For more robust and personalized estimates that are based on your inputs, please visit rps.troweprice.com/retirementincome.

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for retirement.

Your account balance is \$1,133,592.15 as of 12/31/2025. Below are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms.

Account Balance as of 12/31/2025	Monthly Payment at 67 (single life annuity)	Monthly payment at 67 (qualified joint and 100% survivor annuity)
\$1,133,592.15	\$7,317/month for life of participant.	\$6,220/month for life of participant and \$6,220/month for life of participant's surviving spouse.
	A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.	A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

- The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.
- The estimated monthly payments in this statement assume that payments begin 12/31/2025 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.
- The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.
- The estimated monthly payments in this statement are based on an interest rate of 4.09%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/01/2025, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.
- The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender-neutral mortality assumptions established by the Internal Revenue Service.
- The estimated monthly payments in this statement are the same regardless of gender. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may be different based on gender due to differences in life expectancies.
- The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.
- Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

If you have questions regarding this notice or other aspects of your Retirement Account Statement, contact T. Rowe Price at 800-472-5275.

Activity

Retirement Plan Detail

Retirement Plan Summary

[Help](#)

Plan Type	TRADITIONAL IRA
Current balance	\$2,572.74
Beginning balance as of 01/01/26	\$2,572.66
Total Contributions: Tax year 2026	\$0.00

Retirement Plan Accounts

WAY2SAVE(SM) RETIREMENT ACCOUNT. XXXXXXXXXX	\$2,572.74
Subtotal	\$2,572.74

FRS 2030 Retirement Fund (2030)



- Overview
- Performance
- Fees
- Risk
- Portfolio
- Management
- View All

Data as of 04-30-2026 unless otherwise noted

Lipper Classification

Mixed-Asset Target 2030 Funds

Funds that seek to maximize assets for retirement with an expected retirement date on or about 2030.

Fund Objective

The Fund seeks to provide capital appreciation along with some current income and a small amount of potential protection against future inflation.

[Review Investment Policy](#)

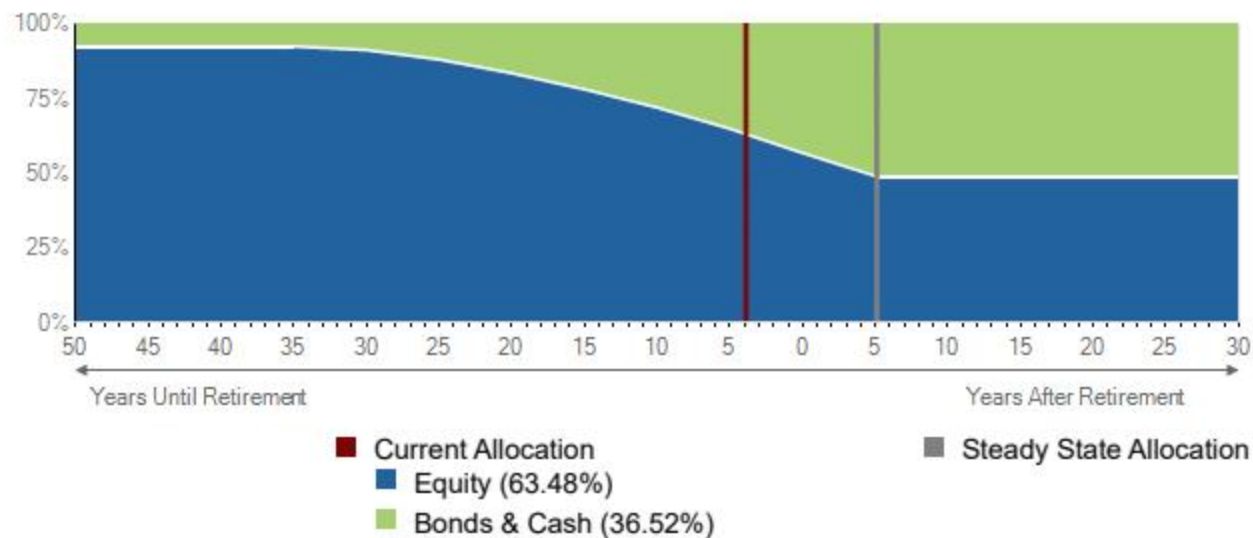
Historical Performance

- FRS 2030 Retirement Fund (2030)
- FRS Retirement 2030 Index

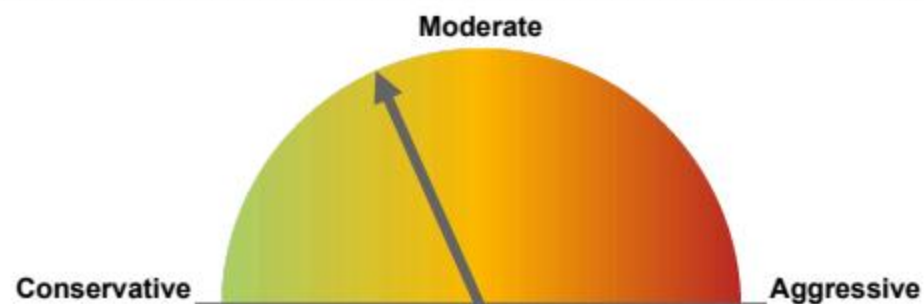


*Annualized Data

Glide Path



Relative Risk



Investing in more aggressive higher return funds does not guarantee higher returns; nor does investing in conservative funds with lower stated returns protect your investment from loss.

Portfolio Structure

as of 03-31-2026

Annual Fees

Underlying Fund Holdings

Fund Name	% of Fund
FRS U.S. Stock Market Index Fund (120)	30.60
FRS Foreign Stock Index Fund (200)	17.90
Prudential Retirement Real Estate Fund II	12.90
FRS U.S.Bond Enhanced Index Fund (80)	10.40
Principal Diversified Real Asset Fund	6.50
Prudential High Quality High Yield	6.40
FIAM Intermediate Duration Pool	5.80
Allspring Core Bond Fund;Adm	4.20
Prudential Core Plus Bond Fund	2.80
Ariel Investments SMID Value	1.00
Stephens Mid Cap Growth	1.00
T Rowe Price Institutional Small-Cap Stock Fund	0.50

Net Expense Ratio

0.19%

The Net Expense Ratio is the annual cost associated with managing and operating a fund, which includes Operating Expenses. It may also include Administrative Expenses. It is reduced by any expense waivers and expense reimbursements that the Fund Manager may apply.

Asset Allocation

as of 03-31-2026

Asset Allocation may equal less than or greater than 100% due to hedged funds or leveraged cash positions by the fund.

■ Equity	68.44
■ Fixed Income	29.06
■ Other	1.78
■ Cash	0.72



Important Fund Information

In general, a 1-year, 5-year, and 10-year performance is shown. If a full 10-year history is not available, a return since inception is provided instead. For the purposes of new FRS Investment Funds, the 5-year history, if available, is considered to be the since inception history. Fees reflect revised allocations effective 1-2-2018.

FRS Investment Plan—Your Account Information

WILLIAM E. CONERLY
11718 WINDING WOODS WAY
LAKEWOOD RANCH FL 34202

Total Account Balance: \$4,906.32

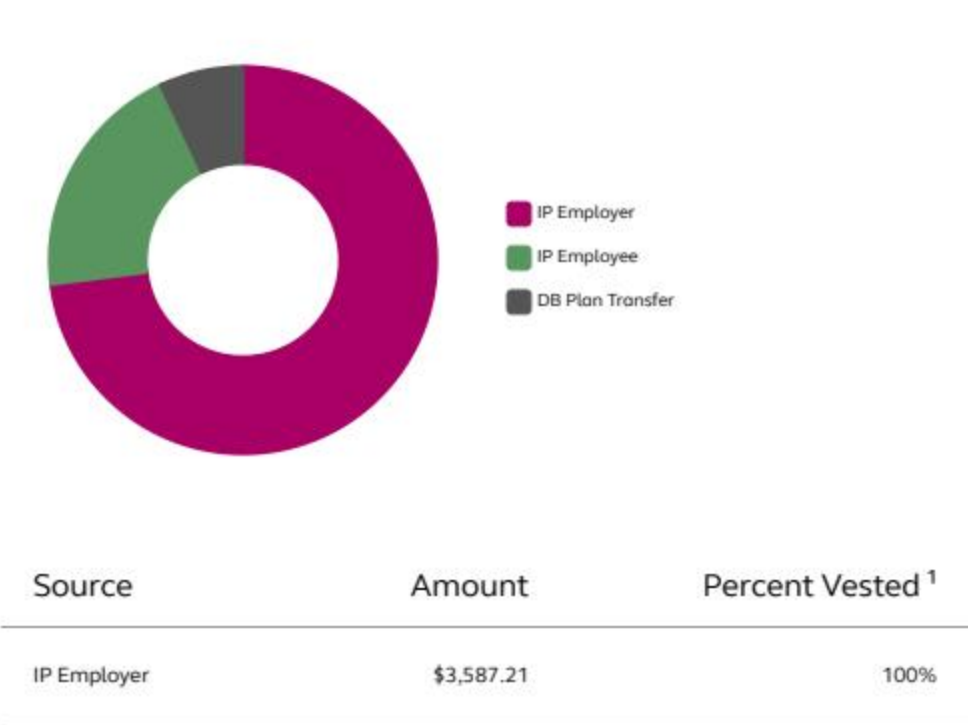
Account summary

Breakdown of all your account details from 08-12-2025 to 12-31-2025.

Opening balance	\$0.00
Deposits	
Other deposits	\$314.93
IP Employee Contributions	\$952.75
IP Employer Contributions	\$3,449.25
Gains/Losses	\$189.39
Vested balance	\$4,578.56

Total account balance by source

Review where each portion of your total account balance comes from.



Closing balance	\$4,906.32
Your rate of return for the period	4.8%

IP Employee	\$991.35	100%
DB Plan Transfer	\$327.76	0%
Total	\$4,906.32	

1. You earn ownership, or vesting, in the company's contributions when you satisfy the plan's requirements. You're always 100% vested in your own contributions.

Year-to-date contributions

IP Employee Contributions	\$952.75
IP Employer Contributions	\$3,449.25

Account activity by fund

Breakdown of account activity by fund from 08-12-2025 to 12-31-2025.

Fund	FRS 2030 Retirement Date Fund (2030)	Total
Opening Balance	\$0.00	\$0.00
Balance In/Out	\$314.93	\$314.93
Contribution	\$4,402.00	\$4,402.00
Earnings, Including Market Value Adjustments	\$189.39	\$189.39

Closing Balance	\$4,906.32	\$4,906.32
Closing Units	223.954	
Price (NAV) Per Unit	\$21.907701	

2025 YEAR-END INVESTMENT REPORT
January 1, 2025 - December 31, 2025

Envelope #

MELANIE & WILLIAM CONERLY
11718 WINDING WOODS WAY
LAKEWOOD RCH FL 34202-2863

Your Advisor/Agent

RANCH CAPITAL ADVISORS, INC
4910 LAKEWOOD RANCH BLVD
SUITE 130
SARASOTA FL 34240

Phone: (941) 462-2666



See Next Page for Breakout

Your Portfolio Value:

Change Since January 1:

Beginning Portfolio Value as of Jan 1, 2025 ^Z

Subtractions

Change in Investment Value *

Ending Portfolio Value as of Dec 31, 2025 **

FOR YOUR INFORMATION

This statement is not a replacement for your tax forms and may not reflect all adjustments necessary for your tax reporting purposes. Refer to your IRS tax forms including your Form(s) 1099 and Form(s) 5498, which will be mailed to you under separate cover.

- * Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
- ** Excludes unpriced securities.
- Z If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by **Fidelity Brokerage Services LLC (FBS)**, Member NYSE, SIPC (800) 544-6666. Brokerage accounts carried with National Financial Services LLC (NFS), Member NYSE, SIPC.



Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value ^Z	Net Additions & Subtractions ^T	Change in Investment Value *	Ending Value
	PERSONAL RETIREMENT					
4	BROKERAGE MELANIE CONERLY - TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	██████████	██████████	██████████	██████████	██████████
10	BROKERAGE WILLIAM E CONERLY - TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN	██████████	70,886.29	-1,104.46	11,752.02	81,533.85
	Ending Portfolio Value					██████████

- * Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
- T Includes transfers between Fidelity accounts.
- Z If you added or removed an account to your statement-reporting household during this period, the Beginning Portfolio Value and Change from Last Period are based off the accounts that were in the statement household as of the end of the last period and thus may not accurately reflect the updated statement household.

Portfolio Summary (continued)

Income Summary

	Year-to-Date
Tax-deferred	\$8,168.71
Total	\$8,168.71

Account Summary

Account Value: **\$81,533.85**

Change Since January 1 **▲ \$10,647.56**

Beginning Account Value as of Jan 1, 2025	\$70,886.29
Subtractions	-1,104.46
Transaction Costs, Fees & Charges	-1,104.46
Change in Investment Value *	11,752.02
Ending Account Value as of Dec 31, 2025	\$81,533.85

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

Income Summary

	Dec 31, 2025
Tax-deferred	\$1,128.25
Total	\$1,128.25

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by **Fidelity Brokerage Services LLC (FBS)**, Member NYSE, SIPC (800) 544-6666. Brokerage accounts carried with National Financial Services LLC (NFS), Member NYSE, SIPC.

Account Summary

Beneficiary Summary

If no beneficiary designation has been accepted on your account your beneficiaries will be determined pursuant to the terms of your Custodial Agreement, Disclosure Statement or Trust Agreement, as applicable.

You have the following as designated beneficiary(s) for the above-named account (as of the last business day of the month):

Name	Allocation	Relationship	Primary or Contingent	Per Stirpes
MELANIE CONERLY	100.00%	Spouse	Primary	
JAMIE MORIARTY	33.34%	Non-Spouse	Contingent	
EMMA CONERLY	33.33%	Non-Spouse	Contingent	
SEAN CONERLY	33.33%	Non-Spouse	Contingent	

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	1,780.650	\$1.0000	\$1,780.65	not applicable	not applicable
-- 7-day yield: 3.5%					
Total Core Account (2% of account holdings)			\$1,780.65		

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss
Equity ETPs					
AMPLIFY TR CYBERSECURITY ETF (HACK)	42.130	\$80.3700	\$3,385.98	\$2,053.34 ^t	\$1,332.64
ISHARES MSCI SOUTH KOREA ETF(EWY)	28.629	97.2200	2,783.31	1,897.66	885.65
ISHARES CHINA LARGE-CAP ETF(FXI)	61.920	38.2900	2,370.91	1,544.03	826.88
ISHARES INC MSCI JPN ETF NEW(EWJ)	25.954	80.7400	2,095.52	1,919.54	175.98
PACER FDS TR US CASH COWS 100(COWZ)	58.511	60.1700	3,520.60	2,848.73 ^t	671.87

Holdings

Exchange Traded Products (continued)

Description	Quantity	Price Per Unit	Total Market Value	Cost	Unrealized Gain/Loss
Equity ETPs (continued)					
SPDR S&P500 ETF TRUST UNIT DEPOSITARY RECEIPT (SPY)	30.854	681.9200	21,039.95	10,950.39 ^t	10,089.56
SELECT SECTOR SPDR TRUST STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF (XLY)	34.724	119.4100	4,146.39	2,584.74 ^t	1,561.65
SELECT SECTOR SPDR TRUST STATE STREET FINANCIAL SELECT SECTOR SPDR ETF (XLF)	45.494	54.7700	2,491.70	1,682.68 ^t	809.02
SELECT SECTOR SPDR TRUST STATE STREET TECHNOLOGY SELECT SECTOR SPDR ETF (XLK)	34.644	143.9700	4,987.69	2,462.21 ^t	2,525.48
SELECT SECTOR SPDR TRUST STATE STREET UTILITIES SELECT SECTOR SPDR ETF (XLU)	82.290	42.6900	3,512.96	3,282.86	230.10
VANECK ETF TRUST SEMICONDUCTR ETF (SMH)	14.187	360.1300	5,109.16	1,499.68 ^t	3,609.48
VANGUARD SPECIALIZED FUNDS DIV APP ETF (VIG)	79.688	219.7800	17,513.82	8,662.80 ^t	8,851.02
VANGUARD SMALL-CAP INDEX FUND(VB)	18.644	257.9500	4,809.21	2,766.77 ^t	2,042.44
Total Equity ETPs(95% of account holdings)			77,767.20	44,155.43	33,611.77
Other ETPs					
ISHARES BITCOIN TRUST ETF (IBIT)	40.000	\$49.6500	\$1,986.00	\$1,650.39	\$335.61
Total Other ETPs(2% of account holdings)			1,986.00	1,650.39	335.61
Total Exchange Traded Products (98% of account holdings)			\$79,753.20	\$45,805.82	\$33,947.38
Total Holdings			\$81,533.85	\$45,805.82	\$33,947.38

Holdings

Fair Market Value - The December 31st value of this account reflected on this statement, including Certain Specified Assets, if held, will be reported to the IRS as part of year-end tax reporting. You will receive an IRS Form 5498 in May of the following year if you made contributions this year, or made a rollover, recharacterizations or conversions during this year.

All positions held in cash account unless indicated otherwise.

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

t Third-party provided

Activity

Securities Bought & Sold

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
02/25	UTILITIES SELECT SECTOR SPDR FUND	81369Y886	You Bought	41.000	\$79.71730		-	-\$3,268.41
05/16	HEALTH CARE SELECT SECTOR SPDR FUND	81369Y209	You Sold Transaction Loss: \$94.05	-12.000	127.70510	1,626.51	-	1,532.46
05/16	ISHARES CHINA LARGE-CAP ETF	464287184	You Sold Transaction Profit: \$215.65	-19.000	35.65500	461.80	-	677.45
05/19	HEALTH CARE SELECT SECTOR SPDR FUND	81369Y209	You Sold Transaction Loss: \$4.18	-0.281	131.55500	41.15	-	36.97
05/23	ISHARES BITCOIN TRUST ETF AVERAGE PRICE TRADE DETAILS ON REQUEST	46438F101	You Sold Transaction Profit: \$432.27	-19.000	63.14970	767.57	-	1,199.84
06/06	ISHARES MSCI SOUTH KOREA ETF AVERAGE PRICE TRADE DETAILS ON REQUEST	464286772	You Bought	21.000	65.37530		-	-1,372.88
t 06/16	AMPLIFY TR CYBERSECURITY ETF	032108664	You Sold Transaction Profit: \$35.07	-1.000	83.76000	48.69	-	83.76
t 06/16	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND	81369Y407	You Sold Transaction Profit: \$62.93	-1.000	213.10000	150.17	-	213.10
06/16	ISHARES BITCOIN TRUST ETF	46438F101	You Bought	1.000	60.02000		-	-60.02
06/16	ISHARES CHINA LARGE-CAP ETF	464287184	You Bought	1.000	36.75000		-	-36.75
06/16	ISHARES MSCI SOUTH KOREA ETF	464286772	You Bought	7.000	66.82000		-	-467.74
t 06/16	PACER FDS TR US CASH COWS 100	69374H881	You Sold Transaction Profit: \$13.60	-2.000	55.22000	96.84	-	110.44
06/16	SELECT SECTOR SPDR TR FINANCIAL	81369Y605	You Bought	1.000	50.38000		-	-50.38

Activity

Securities Bought & Sold (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Cost	Transaction Cost	Amount
06/16	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS	81369Y803	You Sold <i>Transaction Profit: \$201.48</i>	-2.000	241.35000	281.22	-	482.70
06/16	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	You Bought	1.000	601.65460		-	-601.65
06/16	UTILITIES SELECT SECTOR SPDR FUND	81369Y886	You Sold <i>Transaction Profit: \$2.03</i>	-1.000	81.75000	79.72	-	81.75
06/16	VANGUARD SMALL-CAP INDEX FUND	922908751	You Bought	1.000	232.11000		-	-232.11
06/16	VANGUARD SPECIALIZED FUNDS DIV APP ETF	921908844	You Sold <i>Transaction Profit: \$581.52</i>	-5.000	201.96000	428.28	-	1,009.80
06/27	ISHARES INC MSCI JPN ETF NEW	46434G822	You Bought	25.000	73.71990		-	-1,843.00
Total Securities Bought						-	-	-\$7,932.94
Total Securities Sold						\$3,981.95	-	\$5,428.27
Net Securities Bought & Sold							-	-\$2,504.67

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/31	AMPLIFY TR CYBERSECURITY ETF TRADE DATE 12-31-24	032108664	Reinvestment	0.031	\$74.58680	-\$2.33
12/31	AMPLIFY TR CYBERSECURITY ETF	032108664	Dividend Received	-	-	2.33
01/02	PACER FDS TR US CASH COWS 100 TRADE DATE 12-31-24	69374H881	Reinvestment	0.250	56.50570	-14.14
01/02	PACER FDS TR US CASH COWS 100	69374H881	Dividend Received	-	-	14.14
01/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	17.57
01/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT TRADE DATE 01-30-25	78462F103	Reinvestment	0.096	604.02240	-57.98
01/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	Dividend Received	-	-	57.98
02/28	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	14.19

Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
03/12	PACER FDS TR US CASH COWS 100 TRADE DATE 03-11-25	69374H881	Reinvestment	0.249	54.93010	-13.67
03/12	PACER FDS TR US CASH COWS 100	69374H881	Dividend Received	-	-	13.67
03/26	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND TRADE DATE 03-25-25	81369Y407	Reinvestment	0.048	204.76900	-9.87
03/26	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND	81369Y407	Dividend Received	-	-	9.87
03/26	HEALTH CARE SELECT SECTOR SPDR FUND TRADE DATE 03-25-25	81369Y209	Reinvestment	0.047	146.15880	-6.91
03/26	HEALTH CARE SELECT SECTOR SPDR FUND	81369Y209	Dividend Received	-	-	6.91
03/26	SELECT SECTOR SPDR TR FINANCIAL TRADE DATE 03-25-25	81369Y605	Reinvestment	0.156	50.32190	-7.85
03/26	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS TRADE DATE 03-25-25	81369Y803	Reinvestment	0.033	218.13130	-7.20
03/26	SELECT SECTOR SPDR TR FINANCIAL	81369Y605	Dividend Received	-	-	7.85
03/26	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS	81369Y803	Dividend Received	-	-	7.20
03/26	UTILITIES SELECT SECTOR SPDR FUND TRADE DATE 03-25-25	81369Y886	Reinvestment	0.296	76.95420	-22.76
03/26	UTILITIES SELECT SECTOR SPDR FUND	81369Y886	Dividend Received	-	-	22.76
03/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	6.13
03/31	VANGUARD SMALL-CAP INDEX FUND TRADE DATE 03-28-25	922908751	Reinvestment	0.072	222.04230	-15.97
03/31	VANGUARD SMALL-CAP INDEX FUND	922908751	Dividend Received	-	-	15.97
03/31	VANGUARD SPECIALIZED FUNDS DIV APP ETF TRADE DATE 03-28-25	921908844	Reinvestment	0.406	192.60760	-78.12
03/31	VANGUARD SPECIALIZED FUNDS DIV APP ETF	921908844	Dividend Received	-	-	78.12

Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
04/30	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	5.26
04/30	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT TRADE DATE 04-29-25	78462F103	Reinvestment	0.091	552.56040	-50.18
04/30	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	Dividend Received	-	-	50.18
05/30	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	10.37
06/11	PACER FDS TR US CASH COWS 100 TRADE DATE 06-10-25	69374H881	Reinvestment	0.178	55.26230	-9.86
06/11	PACER FDS TR US CASH COWS 100	69374H881	Dividend Received	-	-	9.86
06/20	ISHARES CHINA LARGE-CAP ETF TRADE DATE 06-18-25	464287184	Reinvestment	0.857	35.86310	-30.73
06/20	ISHARES CHINA LARGE-CAP ETF	464287184	Dividend Received	-	-	30.73
06/25	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND TRADE DATE 06-24-25	81369Y407	Reinvestment	0.036	215.92690	-7.72
06/25	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND	81369Y407	Dividend Received	-	-	7.72
06/25	SELECT SECTOR SPDR TR FINANCIAL TRADE DATE 06-24-25	81369Y605	Reinvestment	0.150	51.51170	-7.75
06/25	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS TRADE DATE 06-24-25	81369Y803	Reinvestment	0.028	246.71770	-6.86
06/25	SELECT SECTOR SPDR TR FINANCIAL	81369Y605	Dividend Received	-	-	7.75
06/25	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS	81369Y803	Dividend Received	-	-	6.86
06/25	UTILITIES SELECT SECTOR SPDR FUND TRADE DATE 06-24-25	81369Y886	Reinvestment	0.275	81.62900	-22.46
06/25	UTILITIES SELECT SECTOR SPDR FUND	81369Y886	Dividend Received	-	-	22.46
06/30	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	12.73
07/02	VANGUARD SMALL-CAP INDEX FUND TRADE DATE 07-01-25	922908751	Reinvestment	0.061	239.45830	-14.54

Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
07/02	VANGUARD SMALL-CAP INDEX FUND	922908751	Dividend Received	-	-	14.54
07/02	VANGUARD SPECIALIZED FUNDS DIV APP ETF TRADE DATE 07-01-25	921908844	Reinvestment	0.333	205.81740	-68.58
07/02	VANGUARD SPECIALIZED FUNDS DIV APP ETF	921908844	Dividend Received	-	-	68.58
07/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	7.25
07/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT TRADE DATE 07-30-25	78462F103	Reinvestment	0.085	635.60730	-54.04
07/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	Dividend Received	-	-	54.04
08/29	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	7.03
09/10	PACER FDS TR US CASH COWS 100 TRADE DATE 09-09-25	69374H881	Reinvestment	0.313	57.50010	-18.02
09/10	PACER FDS TR US CASH COWS 100	69374H881	Dividend Received	-	-	18.02
09/24	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND TRADE DATE 09-23-25	81369Y407	Reinvestment	0.031	238.91490	-7.36
09/24	CONSUMER DISCRETIONARY SELECT SECTOR SPDR FUND	81369Y407	Dividend Received	-	-	7.36
09/24	SELECT SECTOR SPDR TR FINANCIAL TRADE DATE 09-23-25	81369Y605	Reinvestment	0.149	54.05570	-8.04
09/24	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS TRADE DATE 09-23-25	81369Y803	Reinvestment	0.022	281.07820	-6.18
09/24	SELECT SECTOR SPDR TR FINANCIAL	81369Y605	Dividend Received	-	-	8.04
09/24	SELECT SECTOR SPDR TRUST TECHNOLOGY SELECT SECTOR USD DIS	81369Y803	Dividend Received	-	-	6.18
09/24	UTILITIES SELECT SECTOR SPDR FUND TRADE DATE 09-23-25	81369Y886	Reinvestment	0.270	85.29530	-23.04
09/24	UTILITIES SELECT SECTOR SPDR FUND	81369Y886	Dividend Received	-	-	23.04

Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
09/30	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	6.69
10/01	VANGUARD SMALL-CAP INDEX FUND TRADE DATE 09-30-25	922908751	Reinvestment	0.059	252.80860	-14.91
10/01	VANGUARD SMALL-CAP INDEX FUND	922908751	Dividend Received	-	-	14.91
10/01	VANGUARD SPECIALIZED FUNDS DIV APP ETF TRADE DATE 09-30-25	921908844	Reinvestment	0.318	214.89040	-68.36
10/01	VANGUARD SPECIALIZED FUNDS DIV APP ETF	921908844	Dividend Received	-	-	68.36
10/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	5.98
10/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT TRADE DATE 10-30-25	78462F103	Reinvestment	0.082	683.73180	-56.35
10/31	SPDR S&P500 ETF TRUST TRUST UNIT DEPOSITARY RECEIPT	78462F103	Dividend Received	-	-	56.35
11/28	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	5.35
12/05	SELECT SECTOR SPDR TRUST STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF	81369Y407	Distribution	17.328	-	-
12/05	SELECT SECTOR SPDR TRUST STATE STREET TECHNOLOGY SELECT SECTOR SPDR ETF	81369Y803	Distribution	17.296	-	-
12/05	SELECT SECTOR SPDR TRUST STATE STREET UTILITIES SELECT SECTOR SPDR ETF	81369Y886	Distribution	40.841	-	-
12/19	ISHARES CHINA LARGE-CAP ETF TRADE DATE 12-18-25	464287184	Reinvestment	0.664	38.35890	-25.48
12/19	ISHARES CHINA LARGE-CAP ETF	464287184	Dividend Received	-	-	25.48
12/19	ISHARES INC MSCI JPN ETF NEW TRADE DATE 12-18-25	46434G822	Reinvestment	0.049	80.19500	-3.93
12/19	ISHARES INC MSCI JPN ETF NEW TRADE DATE 12-18-25	46434G822	Reinvestment	0.905	80.19500	-72.61

Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/19	ISHARES INC MSCI JPN ETF NEW	46434G822	Dividend Received	-	-	72.61
12/19	ISHARES INC MSCI JPN ETF NEW	46434G822	Dividend Received	-	-	3.93
12/19	ISHARES MSCI SOUTH KOREA ETF TRADE DATE 12-18-25	464286772	Reinvestment	0.629	90.65820	-57.04
12/19	ISHARES MSCI SOUTH KOREA ETF	464286772	Dividend Received	-	-	57.04
12/24	SELECT SECTOR SPDR TRUST STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF TRADE DATE 12-23-25	81369Y407	Reinvestment	0.068	122.12680	-8.35
12/24	SELECT SECTOR SPDR TRUST STATE STREET FINANCIAL SELECT SECTOR SPDR ETF TRADE DATE 12-23-25	81369Y605	Reinvestment	0.156	55.45400	-8.65
12/24	SELECT SECTOR SPDR TRUST STATE STREET TECHNOLOGY SELECT SECTOR SPDR ETF TRADE DATE 12-23-25	81369Y803	Reinvestment	0.052	145.37960	-7.57
12/24	SELECT SECTOR SPDR TRUST STATE STREET UTILITIES SELECT SECTOR SPDR ETF TRADE DATE 12-23-25	81369Y886	Reinvestment	0.608	42.61290	-25.91
12/24	SELECT SECTOR SPDR TRUST STATE STREET CONSUMER DISCRETIONARY SELECT SECTOR SPDR ETF	81369Y407	Dividend Received	-	-	8.35
12/24	SELECT SECTOR SPDR TRUST STATE STREET FINANCIAL SELECT SECTOR SPDR ETF	81369Y605	Dividend Received	-	-	8.65
12/24	SELECT SECTOR SPDR TRUST STATE STREET TECHNOLOGY SELECT SECTOR SPDR ETF	81369Y803	Dividend Received	-	-	7.57
12/24	SELECT SECTOR SPDR TRUST STATE STREET UTILITIES SELECT SECTOR SPDR ETF	81369Y886	Dividend Received	-	-	25.91
12/24	VANGUARD SMALL-CAP INDEX FUND TRADE DATE 12-23-25	922908751	Reinvestment	0.066	262.84630	-17.22

Activity

Dividends, Interest & Other Income (continued)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/24	VANGUARD SMALL-CAP INDEX FUND	922908751	Dividend Received	-	-	17.22
12/24	VANGUARD SPECIALIZED FUNDS DIV APP ETF TRADE DATE 12-23-25	921908844	Reinvestment	0.317	221.15270	-70.20
12/24	VANGUARD SPECIALIZED FUNDS DIV APP ETF	921908844	Dividend Received	-	-	70.20
12/26	VANECK ETF TRUST SEMICONDUCTR ETF TRADE DATE 12-24-25	92189F676	Reinvestment	0.043	363.51260	-15.62
12/26	VANECK ETF TRUST SEMICONDUCTR ETF	92189F676	Dividend Received	-	-	15.62
12/31	FIDELITY GOVERNMENT CASH RESERVES	316067107	Dividend Received	-	-	5.34
Total Dividends, Interest & Other Income						\$103.89

Fees and Charges

Date	Description	Amount
01/06	Advisor Fee	-\$262.19
04/04	Advisor Fee	-254.98
07/08	Advisor Fee	-283.42
10/07	Advisor Fee	-303.87
Total Fees and Charge		-\$1,104.46

Core Fund Activity

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

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
01/07	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1 AS OF 01-06-25	-262.190	\$1.0000	-\$262.19	\$5,023.70
01/31	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	17.570	1.0000	17.57	5,041.27

Activity

Core Fund Activity (continued)

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

Settlement Account							
Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
02/25	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-3,268.410	1.0000	-3,268.41	1,772.86
02/28	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	14.190	1.0000	14.19	1,787.05
03/31	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	6.130	1.0000	6.13	1,793.18
04/04	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-254.980	1.0000	-254.98	1,538.20
04/30	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	5.260	1.0000	5.26	1,543.46
05/16	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	2,209.910	1.0000	2,209.91	3,753.37
05/19	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	36.970	1.0000	36.97	3,790.34
05/23	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	1,199.840	1.0000	1,199.84	4,990.18
05/30	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	10.370	1.0000	10.37	5,000.55
06/06	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-1,372.880	1.0000	-1,372.88	3,627.67
06/16	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	532.900	1.0000	532.90	4,160.57
06/27	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-1,843.000	1.0000	-1,843.00	2,317.57
06/30	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	12.730	1.0000	12.73	2,330.30
07/09	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1 AS OF 07-08-25	-283.420	1.0000	-283.42	2,046.88
07/31	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	7.250	1.0000	7.25	2,054.13
08/29	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	7.030	1.0000	7.03	2,061.16
09/30	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	6.690	1.0000	6.69	2,067.85

Activity

Core Fund Activity (continued)

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

Settlement Account

Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
10/07	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-303.870	1.0000	-303.87	1,763.98
10/31	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	5.980	1.0000	5.98	1,769.96
11/28	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	5.350	1.0000	5.35	1,775.31
12/31	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	5.340	1.0000	5.34	1,780.65
Total Core Fund Activity						-\$3,505.24	

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b Activity that occurred in 2024.

t Third-party provided

Additional Information and Endnotes

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RANCH CAPITAL ADVISORS, INC
4910 LAKEWOOD RANCH BLVD
SUITE 130
SARASOTA FL 34240

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Account Protection - Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation (SIPC) up to \$500,000 (including cash claims limited to \$250,000). For more information, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal. Bank deposits are not securities and are not covered by SIPC. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance.

Information About Mutual Funds and Their Performance - Before investing consider the fund's or insurance product's investment objectives, risks, charges and expenses. Contact Fidelity or visit Fidelity.com for a prospectus containing this information. Read it carefully before investing. Performance data shown represents past performance, and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a loss or a gain when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance. Each fund reserves the right to terminate or modify its exchange

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

Customer Free Credit Balance - Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law.

Assets Separate From Your Brokerage Account - Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, that may be reported on your statement, maintained with Fidelity Investments Life Insurance Company and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Strategic Advisers LLC are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements.

Short Account Balances - Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes and increase or decrease from the short sale price is transferred weekly to your margin account. Your short account balance is shown as of the last weekly mark-to-market, not statement end date.

Information About Your Option Transactions - Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information about these, please call Fidelity at 800-544-6666.

Equity Dividend Reinvestment - Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC).

Price Information/Total Market Value - The Total Market Value has been calculated to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single broker quote. The prices provided are not firm bids or offers. Certain securities may reflect as "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. In executing orders on the Floor, the Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the brokers best execution obligations.

Fidelity Investments - Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. Brokerage services are provided by FBS, which clears all transactions through its affiliate NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC. Upon written request, Fidelity will mail a NFS financial statement, which is also available at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC. Insurance products are distributed by FBS, Fidelity Insurance Agency, Inc., and Fidelity Investments Insurance Agency of Texas, Inc. **Fidelity Go®, Fidelity® Wealth Services, Fidelity Managed Fidelity®, and Fidelity® Strategic Disciplines** are advisory services offered by Strategic Advisers LLC (Strategic Advisers), a registered investment adviser, for a fee. Personalized Portfolios accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. Strategic Advisers, FBS and NFS are Fidelity Investments companies.

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For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , 2025, ending , 20 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

William E **Conerly** **XXX-XX-XXXX**

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Melanie S **Conerly** **XXX-XX-XXXX**

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

11718 Winding Woods Way

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

Bradenton **FL** **34202**

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

☐ You ☐ Spouse

Filing Status ☐ Single ☐ Head of household (HOH)

Check only one box. ☒ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)

☐ Married filing separately (MFS). Enter spouse's SSN above and full name here: If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.

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

Digital Assets At any time during 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 (see instructions)

(1) First name **Emma** **Sean**

(2) Last name **Conerly** **Conerly**

(3) SSN **XXX-XX-XXXX** **XXX-XX-XXXX**

(4) Relationship **Daughter** **Son**

(5) Check if lived with you more than half of 2025 (a) ☒ Yes (b) ☒ And in the U.S.

(6) Check if (a) ☐ Full-time student (b) ☐ Permanently and totally disabled (c) ☒ Full-time student (d) ☐ Permanently and totally disabled (e) ☐ Full-time student (f) ☐ Permanently and totally disabled (g) ☐ Full-time student (h) ☐ Permanently and totally disabled

(7) Credits (a) ☐ Child tax credit (b) ☒ Credit for other dependents (c) ☐ Child tax credit (d) ☒ Credit for other dependents (e) ☐ Child tax credit (f) ☐ Credit for other dependents (g) ☐ Child tax credit (h) ☐ 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 1a Total amount from Form(s) W-2, box 1 (see instructions) 1a 660,968

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 660,968

2a Tax-exempt interest 2a 571

3a Qualified dividends 3a 1,414

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 1,416

b Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)

8 Additional income from Schedule 1, line 10 8

9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your **total income** 9 675,883

10 Adjustments to income from Schedule 1, line 26 10

11a Subtract line 10 from line 9. This is your **adjusted gross income** 11a 675,883

[illegible]

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

William E & Melanie S Conerly

Your social security number

XXX-XX-XXXX

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	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	0

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

Schedule 1 (Form 1040) 2025 Created 7/25/25

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	0
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 2
(Form 1040)Department of the Treasury
Internal Revenue Service**Additional Taxes**

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

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2025Attachment
Sequence No. **02**

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

William E & Melanie S Conerly

Your social security number

XXX-XX-XXXX

Part I Tax

1	Additions to tax:		
a	Excess advance premium tax credit repayment. Attach Form 8962	1a	
b	Repayment of new clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part II. Attach Form 8936 and Schedule A (Form 8936)	1b	
c	Repayment of previously owned clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part IV. Attach Form 8936 and Schedule A (Form 8936)	1c	
d	Recapture of net EPE from Form 4255, line 2a, column (I)	1d	
e	Excessive payments (EPs) on gross EPE from Form 4255. Check applicable box and enter amount. See instructions. (i) ☐ Line 1a (ii) ☐ Line 1c (iii) ☐ Line 1d (iv) ☐ Line 2a	1e	
f	20% EP from Form 4255. Check applicable box and enter amount. See instructions. (i) ☐ Line 1a (ii) ☐ Line 1c (iii) ☐ Line 1d (iv) ☐ Line 2a	1f	
y	Other additions to tax (see instructions):	1y	
z	Add lines 1a through 1y	1z	
2	Alternative minimum tax. Attach Form 6251	2	
3	Add lines 1z and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3	0

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE 1 ☐ 4361 2 ☐ 4029 3 ☐	4	
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5	
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6	
7	Total additional social security and Medicare tax. Add lines 5 and 6	7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐	8	
9	Household employment taxes. Attach Schedule H	9	
10	Reserved for future use	10	
11	Additional Medicare Tax. Attach Form 8959	11	3,882
12	Net investment income tax. Attach Form 8960	12	567
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13	
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares	14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000	15	
16	Recapture of low-income housing credit. Attach Form 8611	16	

(continued on page 2)

Part II Other Taxes (continued)**17** Other additional taxes:**a** Recapture of other credits. List type, form number, and amount:**17a****b** Recapture of federal mortgage subsidy, if you sold your home see instructions**17b****c** Additional tax on HSA distributions. Attach Form 8889**17c****d** Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889**17d****e** Additional tax on Archer MSA distributions. Attach Form 8853**17e****f** Additional tax on Medicare Advantage MSA distributions. Attach Form 8853**17f****g** Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property**17g****h** Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A**17h****i** Compensation you received from a nonqualified deferred compensation plan described in section 457A**17i****j** Section 72(m)(5) excess benefits tax**17j****k** Golden parachute payments**17k****l** Tax on accumulation distribution of trusts**17l****m** Excise tax on insider stock compensation from an expatriated corporation**17m****n** Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866**17n****o** Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR**17o****p** Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund**17p****q** Any interest from Form 8621, line 24**17q****z** Any other taxes. List type and amount:**17z****18** Total additional taxes. Add lines 17a through 17z**18****19** Recapture of net EPE from Form 4255, line 1d, column (I)**19****20** Section 965 net tax liability installment from Form 965-A**20****21** Add lines 4, 7 through 16, 18, and 19. These are your **total other taxes**. Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b**21****4,449**

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

2025Attachment
Sequence No. **03**

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

William E & Melanie S Conerly

Your social security number

XXX-XX-XXXX

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	87
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	87

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	1,841
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):		
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	1,841

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

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

EEA

Name(s) shown on return

Attach to Form 1040 or 1040-SR.

OMB No. 1545-0074

Attachment
Sequence No. **08**

Your social security number

XXX-XX-XXXX

Amount

1,837

Yes	No
	X
	X

SCHEDULE D
(Form 1040)

Capital Gains and Losses

OMB No. 1545-0074

2025

Department of the Treasury
Internal Revenue Service

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.

Attachment
Sequence No. **12**

Name(s) shown on return

Your social security number

William E & Melanie S Conerly

XXX-XX-XXXX

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	8,420	8,485		(65)
2 Totals for all transactions reported on Form(s) 8949 with Box B or Box H checked				
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 page 2				7 (65)

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	14,013	12,534	2	1,481
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 instructions				13
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions				14 ()
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then, go to Part III on page 2				15 1,481

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

Schedule D (Form 1040) 2025 Created 10/6/25

Part III Summary

16 Combine lines 7 and 15 and enter the result • 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 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 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) } 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.	16 18 19 21	1,416
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Sales and Other Dispositions of Capital Assets

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service**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.**2025**Attachment
Sequence No. **12A**

Name(s) shown on return

Social security number or taxpayer identification number

William E & Melanie S Conerly**XXX-XX-XXXX**

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	
	Pershing LLC ST REPT	01-01-2025	12-31-2025	8,420	8,485			(65)
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)			8,420	8,485			(65)

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.

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

Form **8949** (2025) Created 5/5/25

SCHEDULE 8812
(Form 1040)

Department of the Treasury
Internal Revenue Service

**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**

Name(s) shown on return

William E & Melanie S Conerly

Your social security number

XXX-XX-XXXX

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	675,883
2a	Enter income from Puerto Rico that you excluded	2a	
b	Enter the amounts from lines 45 and 50 of your Form 2555	2b	
c	Enter the amount from line 15 of your Form 4563	2c	
d	Add lines 2a through 2c	2d	
3	Add lines 1 and 2d	3	675,883
4	Number of qualifying children under age 17 with the required social security number	4	
5	Multiply line 4 by \$2,000	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	400,000
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	276,000
11	Multiply line 10 by 5% (0.05)	11	13,800
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	0
13	Enter the amount from Credit Limit Worksheet A	13	
14	Enter the smaller of line 12 or line 13. This is your child tax credit and credit for other dependents	14	0

Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.

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.

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

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

EEA

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	
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 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.	20	

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 Next, enter the smaller of line 17 or line 26 on line 27.	26	

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	0
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Health Savings Accounts (HSAs)

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form8889 for instructions and the latest information.

OMB No. 1545-0074

2025

Attachment
Sequence No. **52**

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

Social security number of HSA beneficiary.
If both spouses have HSAs, see instructions.

William E & Melanie S Conerly

XXX-XX-XXXX

Before you begin: Complete Form 8889, Archer MSAs and Long-Term Care Insurance Contracts, if required.

Part I HSA Contributions and Deduction. See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse.

1	Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2025. See instructions	☐ Self-only	☒ Family
2	HSA contributions you made for 2025 (or those made on your behalf), including those made by the unextended due date of your tax return that were for 2025. Do not include employer contributions, contributions through a cafeteria plan, or rollovers. See instructions	2	
3	If you were under age 55 at the end of 2025 and, on the first day of every month during 2025, you were, or were considered, an eligible individual with the same coverage, enter \$4,300 (\$8,550 for family coverage). All others , see the instructions for the amount to enter	3	8,550
4	Enter the amount you and your employer contributed to your Archer MSAs for 2025 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2025, also include any amount contributed to your spouse's Archer MSAs	4	
5	Subtract line 4 from line 3. If zero or less, enter -0-	5	8,550
6	Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2025, see the instructions for the amount to enter	6	8,550
7	If you were age 55 or older at the end of 2025, married, and you or your spouse had family coverage under an HDHP at any time during 2025, enter your additional contribution amount. See instructions	7	
8	Add lines 6 and 7	8	8,550
9	Employer contributions made to your HSAs for 2025	9	3,900
10	Qualified HSA funding distributions	10	
11	Add lines 9 and 10	11	3,900
12	Subtract line 11 from line 8. If zero or less, enter -0-	12	4,650
13	HSA deduction (see instructions)	13	

Part II HSA Distributions. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part II for each spouse.

14a	Total distributions you received in 2025 from all HSAs (see instructions)	14a	3,151
b	Distributions included on line 14a that you rolled over to another HSA. Also include any excess contributions (and the earnings on those excess contributions) included on line 14a that were withdrawn by the due date of your return. See instructions	14b	
c	Subtract line 14b from line 14a	14c	3,151
15	Qualified medical expenses paid using HSA distributions (see instructions)	15	3,151
16	Taxable HSA distributions. Subtract line 15 from line 14c. If zero or less, enter -0-. Also, include this amount in the total on Schedule 1 (Form 1040), Part I, line 8f	16	0
17a	If any of the distributions included on line 16 meet any of the Exceptions to the Additional 20% Tax (see instructions), check here ☐		
b	Additional 20% tax (see instructions). Enter 20% (0.20) of the distributions included on line 16 that are subject to the additional 20% tax. Also, include this amount in the total on Schedule 2 (Form 1040), Part II, line 17c	17b	

Part III Income and Additional Tax for Failure To Maintain HDHP Coverage. See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part III for each spouse.

18	Last-month rule	18	
19	Qualified HSA funding distribution	19	
20	Total income. Add lines 18 and 19. Include this amount on Schedule 1 (Form 1040), Part I, line 8f	20	
21	Additional tax. Multiply line 20 by 10% (0.10). Include this amount in the total on Schedule 2 (Form 1040), Part II, line 17d	21	

Additional Medicare Tax
If any line does not apply to you, leave it blank. See separate instructions.
Attach to Form 1040, 1040-SR, 1040-NR, or 1040-SS.
Go to www.irs.gov/Form8959 for instructions and the latest information.

OMB No. 1545-0074

2025

Attachment
Sequence No. **71**

Your social security number

XXX-XX-XXXX

William E & Melanie S Conerly

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	681,280	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	681,280	
5	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying surviving spouse \$200,000	5	250,000	
6	Subtract line 5 from line 4. If zero or less, enter -0-	6		431,280
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II	7		3,882

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Part I, line 6. If you had a loss, enter -0-	8		
9	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying surviving spouse \$200,000	9		
10	Enter the amount from line 4	10		
11	Subtract line 10 from line 9. If zero or less, enter -0-	11		
12	Subtract line 11 from line 8. If zero or less, enter -0-	12		
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (0.009). Enter here and go to Part III	13		

Part III Additional Medicare Tax on Railroad Retirement Tax Act (RRTA) Compensation

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying surviving spouse \$200,000	15		
16	Subtract line 15 from line 14. If zero or less, enter -0-	16		
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (0.009). Enter here and go to Part IV	17		

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Schedule 2 (Form 1040), line 11 (Form 1040-SS filers, see instructions), and go to Part V	18		3,882
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Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	13,203	
20	Enter the amount from line 1	20	681,280	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages	21	9,879	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages	22		3,324
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)	23		
24	Total Additional Medicare Tax withholding. Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, 1040-SR, or 1040-NR, line 25c (Form 1040-SS filers, see instructions)	24		3,324

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

Form 8959 (2025) Created 4/30/25

**Net Investment Income Tax-
Individuals, Estates, and Trusts**

Attach to your tax return.

Go to www.irs.gov/Form8960 for instructions and the latest information.**2025**Attachment
Sequence No. **72**

Name(s) shown on your tax return

Your social security number or EIN

William E & Melanie S Conerly**XXX-XX-XXXX****Part I Investment Income**

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

1	Taxable interest (see instructions)		1	11,662
2	Ordinary dividends (see instructions)		2	1,837
3	Annuities (see instructions)		3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	4a		
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b		
c	Combine lines 4a and 4b		4c	0
5a	Net gain or loss from disposition of property (see instructions)	5a	1,416	
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b		
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c		
d	Combine lines 5a through 5c		5d	1,416
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)		6	
7	Other modifications to investment income (see instructions)		7	
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7		8	14,915

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a		
b	State, local, and foreign income tax (see instructions)	9b		
c	Miscellaneous investment expenses (see instructions)	9c		
d	Add lines 9a, 9b, and 9c		9d	0
10	Additional modifications (see instructions)		10	
11	Total deductions and modifications. Add lines 9d and 10		11	0

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13-17. Estates and trusts, complete lines 18a-21. If zero or less, enter -0-		12	14,915
Individuals:				
13	Modified adjusted gross income (see instructions)	13	675,883	
14	Threshold based on filing status (see instructions)	14	250,000	
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	425,883	
16	Enter the smaller of line 12 or line 15		16	14,915
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (0.038). Enter here and include on your tax return (see instructions)		17	567
Estates and Trusts:				
18a	Net investment income (line 12 above)	18a		
b	Deductions for distributions of net investment income and charitable deductions (see instructions)	18b		
c	Undistributed net investment income. Subtract line 18b from line 18a (see instructions). If zero or less, enter -0-	18c		
19a	Adjusted gross income (see instructions)	19a		
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b		
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c		
20	Enter the smaller of line 18c or line 19c		20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (0.038). Enter here and include on your tax return (see instructions)		21	

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

Form **8960** (2025) Created 8/19/25

IRS e-file Signature Authorization

- ERO must obtain and retain completed Form 8879.
► Go to www.irs.gov/Form8879 for the latest information.

OMB No. 1545-0074

2025Submission Identification Number (SID) 

Taxpayer's name

William E Conerly

Spouse's name

Melanie S Conerly

Social security number

XXX-XX-XXXX

Spouse's social security number

XXX-XX-XXXX**Part I Tax Return Information - Tax Year Ending December 31, 2025** (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

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

1	Adjusted gross income	1	675,883
2	Total tax	2	168,564
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	172,080
4	Amount you want refunded to you	4	5,357
5	Amount you owe	5	

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

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

Taxpayer's PIN: check one box only

- ☒ I authorize Miska & Associates, LLC to enter or generate my PIN as my
ERO firm name signature on the income tax return (original or amended) I am now authorizing.
Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ► _____ Date ► _____

Spouse's PIN: check one box only

- ☒ I authorize Miska & Associates, LLC to enter or generate my PIN as my
ERO firm name signature on the income tax return (original or amended) I am now authorizing.
Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ► _____ Date ► _____

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

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

XXXXXX-
Don't enter all zeros

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

ERO's signature ► **Kevin Miska CPA** Date ► **05-20-2026**

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

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

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