

General Information

Name: Stanley Eugene Retz

PID 233724

AGENCY INFORMATION

Organization	Suborganization	Title
North Brevard County Hospital District	Board Of Directors (Public)	Vice Chair/Board Member
Titusville	Gen. Employees Pension Bd. Of Trustees	Vice Chair/Board Member

CANDIDATE FOR

Position	Agency Name	Position sought or held
City, Town or Village (Commission or Council), Governing Board - Form 6	Canaveral Port Authority	Commissioner District 1

Net WorthMy Net Worth as of March 31, 2026 was \$ 6,800,000.00.

Assets

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

The aggregate value of my household goods and personal effect is \$ 400,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Real Estate Detail Schedule Attached	\$ 3,045,000.00
Intangible Assets Detail Schedule Attached	\$ 4,308,809.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Detail Schedule Attached	Detail Schedule Attached	\$ 1,018,333.00
See Attached		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 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
2025 Tax Return Attached	See Attached	\$ 803,454.00
See Attached		

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

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

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

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

Signature of Reporting Official or Candidate

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

Stanley Eugene Retz

Digitally signed: 06/08/2026

Filed with COE: 06/08/2026

Bank Accounts:

		<u>Value</u>	
Seacoast Bank		4,825	
Seacoast Bank		45,636	
Seacoast Bank		50	
Regions		5,344	
Regions		435,341	
American Express Bank		99,447	
American Express Bank		20,714	
Community Credit Union		751	
Community Credit Union		119	
Community Credit Union		<u>2,125</u>	614,352

Summary of Retirement & Investment Accounts:

Cetera brokerage	Detail schedule attached - A	Stan	53,087	
Cetera brokerage - IRA	Detail schedule attached - B	Stan IRA	172,714	
Charles Schwab IRA	Detail schedule attached - C	Stan IRA	263,505	
Charles Schwab	Detail schedule attached - D	Stan & Trish Retz	45,289	
Putnam Mutual Funds	Detail schedule attached - E	Stan IRA	25,607	
MFS Funds	Detail schedule attached - F	Stan IRA	14,787	
American Funds	Detail schedule attached - G	Stan IRA	19,096	
American Funds	Detail schedule attached - G	529 plan	9,227	
Franklin/Templeton Fund	Detail schedule attached - H	Stan IRA	11,218	
INVESCO Funds	Detail schedule attached - I	Stan SIMPLE IRA	441,451	
Victory Funds	Victory Multi-Cap Fund-A	Stan	<u>23,063</u>	1,025,957

Closely held businesses

EAG, PA CPAs	Certified Public Accounting firm		450,000	
Retz Financial, Inc	Financial Advisor		500,000	
Stanley E Retz, PA	Real Estate Broker		25,000	
STR Holdings, LLC	Rental Real Estate (Residential & Comm) & other		1,365,000	
It Fitz Homes, Inc.	50% interest - land investments		13,500	
Starly Holdings, LLC	Rental Real Estate (residential)		250,000	
Citrus Motors, Inc.	Auto Dealer License		<u>5,000</u>	2,608,500

Real Estate:

1415 S Washington Commercial office building	S.E. Retz trust	550,000	
Vacant lot "Natures Trail" Murphy NC	S.E. Retz trust	20,000	
3645 Sparrow Hawk home 1.84ac	Stan & Trish Retz	1,750,000	
3543 Sandhill Crane Cir Mims, FL	Stan & Trish Retz	375,000	
Lot 185 Shores at Tranquility	Stan & Trish Retz	<u>350,000</u>	3,045,000

Other Assets:

Sportsman 247 Master Bay Boat, Yamaha 300 & trailer		45,000	
Yamaha Umax Ralley 2+2		<u>15,000</u>	60,000

Liabilities:

Community Credit Union	1030 US Highway 1 Rockledge FL 32955	Auto Loan	25,120	
Seacoast Bank	340 N Harbor City Blvd Melbourne FL 32935	Commercial Real Estate	21,993	
Regions	2350 US Highway 1 Mims, FL 32754	Residential Real Estate - IRP	743,442	
Regions	2350 US Highway 1 Mims, FL 32754	Residential Real Estate - FL	<u>227,778</u>	1,018,333

Personal effects (cars, household, etc)

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STANLEY RETZ

Messages (continued)

All BNY Pershing operational facilities are equipped for resumption of business and are tested. In circumstances within BNY Pershing's control, it is BNY Pershing's objective to resume business within four (4) hours or less, depending upon the availability of external resources. If your firm experiences a significant business interruption, you may contact BNY Pershing directly to process limited trade-related transactions, cash disbursements and security transfers. Instructions to BNY Pershing must be in writing to general.customer.service@bny.com or by mail to Pershing LLC, P.O. Box 2065, Jersey City, NJ 07303-2065. For additional information about how to request funds and securities when your firm cannot be contacted due to a significant business interruption, please access the information located in the Business Continuity and Other Disclosures link on the BNY Pershing website at www.bny.com/pershing/us/en/disclosures. You may also call (201) 413-3635 for recorded instructions.

PROHIBITION AGAINST UNLAWFUL INTERNET GAMBLING

In accordance with the Unlawful Internet Gambling Enforcement Act (Act), transactions associated with unlawful internet gambling are prohibited. Specifically, the Act "prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling." Accordingly, you must not initiate or receive wire transfers, checks, drafts or other debit/credit transactions that are restricted by the Act. For more information, please refer to <https://www.federalreserve.gov/newsevents/pressreleases/bcreg20081112b.htm>.

IMPORTANT NOTICE FOR CALIFORNIA RESIDENTS

Pursuant to California state law (Part 3, Title 10 Chapter 7), as custodian of your assets, BNY Pershing may be required to transfer your assets to the state of California if no activity occurs within the statutorily defined time period. The state law defines the time period to be 36 months, during which time there is no activity within the account or communication between the account owner and the financial organization.

Updated Fee Schedule – IRA Maintenance and Annual Inactivity Fees

Effective July 1, 2026, a fee adjustment will take place to address rising service and operational costs to the industry. The Annual IRA Maintenance Fee will increase to \$55, and the Annual Inactivity Fee will increase to \$50. For an up-to-date list of fees associated with this account, please refer to the Fee Schedule for Pershing Accounts found at <https://cetera.com/cetera-financial-specialists/disclosures>.

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 1.00% of Portfolio									
FDIC Eligible Bank Deposits									
FLEXINSURED ACCOUNT									
02/28/26	793.9000	N/A	03/31/26	749.72	793.90	0.01	0.03	N/A	N/A
Total FDIC Eligible Bank Deposits				\$749.72	\$793.90	\$0.01	\$0.03		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				\$749.72	\$793.90	\$0.01	\$0.03		

Portfolio Holdings (continued)

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Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES 99.00% of Portfolio								
Common Stocks								
⁵ BGC GROUP INC CL A Dividend Option: Cash Various*	300.0000	N/A	Please Provide Security Identifier: BGC CUSIP: 088929104	9.7800	2,934.00	N/A	24.00	0.81%
⁵ RSTK CENTURY INNOVATIONS Dividend Option: Cash Please Provide*	3.0000	N/A	Please Provide Security Identifier: 156990772	N/A	N/A	N/A		
⁵ DATASENSEN INC COM NEW Dividend Option: Cash Please Provide*	100.0000	N/A	Please Provide Security Identifier: DSEN CUSIP: 238111207	N/A	N/A	N/A		
HOME DEPOT INC COM Dividend Option: Cash 01/11/23	5.0000	324.5500	1,622.75 Security Identifier: HD CUSIP: 437076102	328.8900	1,644.45	21.70	46.60	2.83%
LOCKHEED MARTIN CORP COM Dividend Option: Cash 08/22/25	3.0000	451.7630	1,355.29 Security Identifier: LMT CUSIP: 539830109	604.3900	1,813.17	457.88	41.40	2.28%
⁵ NEWMARK GROUP INC CL A Dividend Option: Cash Various*	139.0000	N/A	Please Provide Security Identifier: NMRK CUSIP: 65158N102	14.9900	2,083.61	N/A	16.68	0.80%
⁵ ORACLE CORP COM Dividend Option: Cash Please Provide*	200.0000	N/A	Please Provide Security Identifier: ORCL CUSIP: 68389X105	147.1100	29,422.00	N/A	400.00	1.35%
⁵ QORVO INC COM Dividend Option: Cash Various*	125.0000	N/A	Please Provide Security Identifier: QORV CUSIP: 74736K101	77.4000	9,675.00	N/A		
⁵ SOUTH TEX OIL CO COM Dividend Option: Cash Please Provide*	10.0000	N/A	Please Provide Security Identifier: 84055V109	N/A	N/A	N/A		
⁵ RSTK SOUTH TX OIL COM Dividend Option: Cash Please Provide*	3.0000	N/A	Please Provide Security Identifier: 84055V992	N/A	N/A	N/A		
TESLA INC COM Dividend Option: Cash 01/11/23	10.0000	123.0000	1,230.00 Security Identifier: TSLA CUSIP: 88160R101	371.7500	3,717.50	2,487.50		
Total Common Stocks			\$4,208.04		\$51,289.73	\$2,967.08	\$528.68	



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STANLEY RETZ

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES (continued)								
Real Estate Investment Trusts								
AGNC INVT CORP COM				Security Identifier: AGNC				
Dividend Option: Cash				CUSIP: 00123Q104				
04/26/22	100.0000	10.9160	1,091.64	10.0300	1,003.00	-88.64	144.00	14.35%
Total Real Estate Investment Trusts			\$1,091.64		\$1,003.00	-\$88.64	\$144.00	
TOTAL EQUITIES			\$5,299.68		\$52,292.73	\$2,878.44	\$672.68	
Total Portfolio Holdings								
			Current Cost Basis		Market Value	Unrealized Gain/Loss	Estimated Annual Income	
			\$6,093.58		\$53,086.63	\$2,878.44	\$672.71	

* Noncovered under the cost basis rules as defined below.

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered" were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.

Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

* Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal

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Messages (continued)

In accordance with the Unlawful Internet Gambling Enforcement Act (Act), transactions associated with unlawful internet gambling are prohibited. Specifically, the Act "prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling." Accordingly, you must not initiate or receive wire transfers, checks, drafts or other debit/credit transactions that are restricted by the Act. For more information, please refer to <https://www.federalreserve.gov/newsevents/pressreleases/bcreg20081112b.htm>.

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Updated Fee Schedule – IRA Maintenance and Annual Inactivity Fees

Effective July 1, 2026, a fee adjustment will take place to address rising service and operational costs to the industry. The Annual IRA Maintenance Fee will increase to \$55, and the Annual Inactivity Fee will increase to \$50. For an up-to-date list of fees associated with this account, please refer to the Fee Schedule for Pershing Accounts found at <https://cetera.com/cetera-financial-specialists/disclosures>.

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 2.00% of Portfolio									
Cash Balance									
				29.74	-1.26				
FDIC Eligible Bank Deposits									
FLEXINSURED ACCOUNT									
02/28/26	3,907.7900	N/A	03/31/26	3,533.46	3,907.79	0.04	0.26	N/A	N/A
Total FDIC Eligible Bank Deposits				\$3,533.46	\$3,907.79	\$0.04	\$0.26		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS									
				\$3,563.20	\$3,906.53	\$0.04	\$0.26		
Equities 67.00% of Portfolio									
Common Stocks									
INVESCO LTD ORD SHS ISIN#BMG491BT1088									
Dividend Option: Cash				Security Identifier: IVZ CUSIP: G491BT108					
08/08/18	100.0000	25.7860	2,578.61	24.2900	2,429.00	-149.61		84.00	3.45%
ON HOLDING AG NAMEN-AKT -A- ISIN#CH134540470									
Dividend Option: Cash				Security Identifier: ONOW CUSIP: H5919C104					
10/24/23	100.0000	26.0200	2,602.00	34.0200	3,402.00	800.00			
ANALOG DEVICES INC COM									
Dividend Option: Cash				Security Identifier: ADI CUSIP: 032654105					
01/19/22	40.0000	165.6690	6,626.76	318.1400	12,725.60	6,098.84		176.00	1.38%

Account Number: [REDACTED]



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DALBAR RATED COMMUNICATIONS

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

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March 1, 2026 - March 31, 2026
IRA FBO STANLEY E RETZ

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES (continued)								
Common Stocks (continued)								
APPLE INC COM								
Dividend Option: Cash								
01/19/22*	40.0000	168.2590	6,730.36	253.7900	10,151.60	3,421.24	41.60	0.40%
Security Identifier: AAPL CUSIP: 037833100								
*PSTK CENTURY INNOVATIONS								
Dividend Option: Cash								
1.00000 of these shares are held in safekeeping, and may require additional paperwork and information for confirmation. Please call your Registered Representative for more information.								
Please Provide**	1.0000	N/A	Please Provide		N/A			
CHEVRON CORP NEW COM								
Dividend Option: Cash								
08/27/24*	10.0000	148.1880	1,481.88	206.9000	2,069.00	587.12	71.20	3.44%
Security Identifier: CVX CUSIP: 166764100								
COSTCO WHSL CORP NEW COM								
Dividend Option: Cash								
01/19/22*	15.0000	496.0340	7,440.51	996.4300	14,946.45	7,505.94	78.00	0.52%
Security Identifier: COST CUSIP: 22160K105								
*DATASCENSION INC COM NEW								
Dividend Option: Cash								
Please Provide**	30.0000	N/A	Please Provide		N/A			
Security Identifier: DSEN CUSIP: 23811207								
INTEL CORP COM								
Dividend Option: Cash								
08/05/24*	100.0000	20.2450	2,024.50	44.1300	4,413.00	2,388.50		
Security Identifier: INTC CUSIP: 458140100								
L3HARRIS TECHNOLOGIES INC COM								
Dividend Option: Cash								
10/24/23*	30.0000	174.0890	5,222.67	345.1500	10,354.50	5,131.83	150.00	1.44%
Security Identifier: LHX CUSIP: 502431109								
LINCOLN NATL CORP IND COM								
Dividend Option: Cash								
06/14/23*	80.0000	24.6750	1,974.00	35.5000	2,840.00	866.00	144.00	5.07%
Security Identifier: LNC CUSIP: 534187109								
LOCKHEED MARTIN CORP COM								
Dividend Option: Cash								
08/22/25*	4.0000	450.5730	1,802.29	604.3900	2,417.56	615.27	55.20	2.28%
Security Identifier: LMT CUSIP: 539830109								



FINANCIAL
SPECIALISTS LLC
Member FINRA/SIPC

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C 445

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IRA FBO STANLEY E RETZ

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EQUITIES (continued)								
Common Stocks (continued)								
VISA INC COM CL A				Security Identifier: V CUSIP: 92826C839				
Dividend Option: Cash								
10/11/21*	25.0000	227.0900	5,677.24	302.2400	7,556.00	1,878.76	67.00	0.88%
01/19/22*	30.0000	216.0420	6,481.27	302.2400	9,067.20	2,585.93	80.40	0.88%
Total Noncovered	55.0000		12,158.51		16,623.20	4,464.69	147.40	
Total	55.0000		\$12,158.51		\$16,623.20	\$4,464.69	\$147.40	
WALGREENS BOOTS ALLIANCE INC CVR								
Dividend Option: Cash				Security Identifier: 931CV0R13				
08/29/25	200.0000	0.5300	106.00	N/A	N/A	N/A		
Total Common Stocks			\$75,005.01		\$115,296.41	\$40,166.60	\$1,451.43	
TOTAL EQUITIES			\$75,005.01		\$115,296.41	\$40,166.60	\$1,451.43	

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
MUTUAL FUNDS 5.00% of Portfolio								
HAMLIN HIGH DIVIDEND EQUITY FUND INVESTOR CLASS								
Open End Fund				Security Identifier: HHDVX CUSIP: 00769G733				
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
07/28/16*	143.1980	20.9500	3,000.00	36.1400	5,175.18	2,175.18	101.20	1.95%
Reinvestments to Date*	66.3730	27.3400	1,814.63	36.1400	2,398.72	584.09	46.90	1.95%
Total Noncovered	209.5710		4,814.63		7,573.90	2,759.27	148.10	
Total	209.5710		\$4,814.63		\$7,573.90	\$2,759.27	\$148.10	
HOLBROOK INCOME FUND CLASS I								
Open End Fund				Security Identifier: HOBIX CUSIP: 90233U230				
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
08/16/23*	154.0040	9.7400	1,500.00	9.7500	1,501.54	1.54	97.25	6.47%
Reinvestments to Date*	29.9700	9.7240	291.43	9.7500	292.21	0.78	18.92	6.47%
Total Noncovered	183.9740		1,791.43		1,793.75	2.32	116.17	
Total	183.9740		\$1,791.43		\$1,793.75	\$2.32	\$116.17	
TOTAL MUTUAL FUNDS			\$6,606.06		\$9,367.65	\$2,761.59	\$264.27	

Account Number: [REDACTED]



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Every Year Since 2007
DALBAR RATED COMMUNICATIONS

Clearing through Pershing LLC, a wholly owned
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Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS 26.00% of Portfolio								
*INVESTCO QQQ TR UNIT SER I								
Dividend Option: Cash; Capital Gains Option: Cash								
Various	60.0000	N/A	Please Provide	577.1800	34,630.80	N/A	168.71	0.48%
INVESTCO EXCHANGE-TRADED FD TR II S&P 500 HIGH DIVID LOW VOLATILITY								
Dividend Option: Cash; Capital Gains Option: Cash								
11/01/16	100.0000	37.3100	3,730.99	49.6100	4,961.00	1,230.01	213.56	4.30%
SPDR SER TR STATE STREET S&P 500 HIGH DIVID ETF								
Dividend Option: Cash; Capital Gains Option: Cash								
09/15/22	100.0000	40.0620	4,006.21	45.5200	4,552.00	545.79	198.81	4.36%
TOTAL EXCHANGE-TRADED PRODUCTS			\$7,737.20		\$44,143.80	\$1,775.80	\$581.08	
Total Portfolio Holdings								
			Current Cost Basis		Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
			\$93,254.80		\$172,714.39	\$44,703.99	\$0.00	\$2,297.04

* Noncovered under the cost basis rules as defined below.

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^s Unrealized gains and losses are not reported for securities for which cost basis or market value is not available.

^h This security has been denoted as a hard-to-value asset. Hard-to-value assets for tax reporting purposes are generally defined as assets that are not readily tradable.

Portfolio Holdings Disclosures

Pricing

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Account Number: [REDACTED]

GOPAPERLESS



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Clearing through Pershing LLC, a wholly owned
subsidiary of The Bank of New York Mellon
Corporation (BNYM)

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Rollover IRA of
STANLEY E RETZ
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number: [REDACTED]
Statement Period:
March 1-31, 2026

A Message About Your Account (continued)

The most recent statement of financial condition for Charles Schwab & Co., Inc. (CS&Co) may be obtained at no cost, via the Internet at <http://www.schwab.com/legal/financials> or by contacting CS&Co at 1-800-435-4000. If you are a client of an independent investment advisor, contact Schwab Alliance at 1-800-515-2157. International clients, please call us at +1-415-667-7870 and Charles Schwab Hong Kong clients, please call +852-2101-0500. At December 31, 2025, CS&Co had net capital and a net capital requirement of \$13.2 billion and \$2.6 billion, respectively. A copy of the report may be requested via: Investor Relations, 3000 Schwab Way, Westlake, TX 76262. Independent investment advisors are not owned by, affiliated with, or supervised by CS&Co.

Positions - Summary

Beginning Value as of 03/01	Transfer of Securities(In/Out)	Dividends Reinvested	Cash Activity	Change in Market Value	Ending Value as of 03/31	Cost Basis	Unrealized Gain(Loss)
\$277,157.70	\$0.00	(\$11.51)	\$667.19	(\$14,308.00)	\$263,505.38	\$219,373.39	\$40,739.97

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

Cash and Cash Investments

Type	Symbol	Description	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK	2,736.34	3,392.02	655.68		0.01%	1%
Total Cash and Cash Investments			\$2,736.34	\$3,392.02	\$655.68			1%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain(Loss)(\$)	% of Acct
DFAPX	DFA INVESTMENT GRADE I	4,186.6300	10.12000	42,368.70	45,503.49	(3,134.79)	16%
DFIHX	DFA ONE-YEAR FIXED-INCOM E I	345.1260	10.25000	3,537.54	3,537.16	0.38	1%
DFAIX	DFA SHORT-DURATION REAL RETURN INSTL	777.4070	10.59000	8,232.74	8,206.91	25.83	3%
DFOEX	DFA SHORT-TERM EXTENDED QUALITY I	1,947.3070	10.42000	20,290.94	20,627.81	(336.87)	8%
DFCEX	DFA EMERGING MARKETS COR E EQUITY 2 I	642.7730	29.90000	19,218.91	15,900.32	3,318.59	7%

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Account Number
[REDACTED]
Statement Period
March 1-31, 2026

Positions - Mutual Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Asset
DFGEX	DFA GLOBAL REAL ESTATE S ECURITIES PORT	868.2960	10.56000	9,169.21	10,005.08	(835.87)	3%
DFIEIX	DFA INTERNATIONAL CORE E QUITY 2 I	1,502.0420	20.82000	31,272.51	23,342.09	7,930.42	12%
DISVX	DFA INTERNATIONAL SMALL CAP VALUE I	214.9730	31.87000	6,851.19	4,452.35	2,398.84	3%
DIHRX	DFA INTL HI RELATV PROFIT ABILITY INSTL	750.2410	15.58000	11,688.75	9,712.04	1,976.71	4%
DFQTX	DFA US CORE EQUITY 2 I	1,518.9050	43.51000	66,087.56	46,598.08	19,489.48	25%
DURPX	DFA US HI RELATV PROFITA BILITY INSTL	823.7100	26.50000	21,828.32	16,165.06	5,663.26	8%
DFSTX	DFA US SMALL CAP I	111.2620	53.52000	5,954.74	4,875.50	1,079.24	2%
DIFFVX	DFA US TARGETED VALUE I	350.4700	38.84000	13,612.25	10,447.50	3,164.75	5%
Total Mutual Funds					\$219,373.39	\$40,739.97	99%

Transactions - Summary

Beginning Cash* as of 03/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 03/31
\$2,736.34		\$0.00		\$0.00		(\$11.51)		\$0.00		\$680.62		(\$13.43)		\$3,392.02

Other Activity \$0.00 Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.
*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charged/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
03/16	Interest	Bank Interest XZ		BANK INT				0.02	
03/23	Expense	Service Fee		BANK				(13.43)	
				MONTHLY ABP FEE FOR ACCOUNT					

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Schwab One® Account of
STANLEY EUGENE RETZ &
PATRICIA LYN RETZ JT TEN

Account Number [REDACTED]
Statement Period
March 1-31, 2026

A Message About Your Account

Statement of Financial Condition

The most recent statement of financial condition for Charles Schwab & Co., Inc. (CS&Co) may be obtained at no cost, via the Internet at <http://www.schwab.com/legal/financials> or by contacting CS&Co at 1-800-435-4000. If you are a client of an independent investment advisor, contact Schwab Alliance at 1-800-515-2157. International clients, please call us at +1-415-667-7870 and Charles Schwab Hong Kong clients, please call +852-2101-0500. At December 31, 2025, CS&Co had net capital and a net capital requirement of \$13.2 billion and \$2.6 billion, respectively. A copy of the report may be requested via: Investor Relations, 3000 Schwab Way, Westlake, TX 76262. Independent investment advisors are not owned by, affiliated with, or supervised by CS&Co.

Positions - Summary

Beginning Value as of 03/01	Transfer of Securities (In/Out)	Dividends Reinvested	Cash Activity	Change in Market Value	Ending Value as of 03/31	Cost Basis	Unrealized Gain/(Loss)
\$44,396.13	\$0.00	(\$2.15)	\$3,207.47	(\$2,312.02)	\$45,289.43	\$41,904.91	\$2,782.57

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Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Gain(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		CHARLES SCHWAB BANK ^{1,2}			475.65	601.95	126.30		0.01%	1%
Total Cash and Cash Investments					\$475.65	\$601.95	\$126.30			1%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
DFAPX	DFA INVESTMENT GRADE I	744.9450	10.12000	7,538.84	7,946.88	(408.04)	17%
DFHFX E1	DFA ONE-YEAR FIXED-INCOM ^o	64.3590	10.25000	659.68	659.61	0.07	1%
DFAIX	DFA SHORT-DURATION REAL RETURN INSTL	124.1860	10.59000	1,315.13	1,333.60	(18.47)	3%
DFAQX	DFA SHORT-TERM EXTENDED QUALITY I	399.3780	10.42000	4,161.52	4,248.04	(86.52)	9%

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Positions - Mutual Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
DFCEX	DFA EMERGING MARKETS COR E EQUITY 21	99.7410	29.90000	2,982.26	2,848.17	334.09	7%
DFGEX	DFA GLOBAL REAL ESTATE S EQUITIES PORT	139.2400	10.56000	1,470.37	1,600.22	(129.85)	3%
DFIEF	DFA INTERNATIONAL CORE E EQUITY 21	234.5150	20.82000	4,882.60	3,998.97	883.63	11%
DISVX	DFA INTERNATIONAL SMALL CAP VALUE I	35.1230	31.87000	1,119.37	850.73	268.64	2%
DIHRX	DFA INTL HI RELATV PROFIT TABILITY INSTL	126.9230	15.58000	1,977.46	1,782.07	195.39	4%
DURPX	DFA US HI RELATV PROFITA BILITY INSTL	144.8500	26.50000	3,838.53	3,600.85	237.68	8%
Total Mutual Funds					\$28,669.14	\$1,276.62	66%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Annual Yield	% of Acct
DFAT	DIMENSIONAL U.S.	38.0000	62.45000	2,373.10	2,078.66	294.44	1.33%	5%
DFAC	DIMENSIONAL U.S. CORE	289.0000	38.86000	11,230.54	10,098.22	1,132.32	1.01%	25%
DFAS	DIMENSIONAL U.S. SMALL	16.0000	71.13000	1,138.08	1,058.89	79.19	0.93%	3%
Total Exchange Traded Funds					\$13,235.77	\$155.79		33%

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

PUTNAM FIDUCIARY TRUST CO TTEE FBO
STANLEY E RETZ

2026 YEAR-TO-DATE STATEMENT
01/01/2026 - 03/31/2026

SUMMARY OF YOUR PUTNAM ACCOUNTS

TRADITIONAL IRA

Fund name	Beginning balance (as of 01/01/2026)	Additions	Exchanges In/out	Withdrawals	Change In value	Ending balance (as of 03/31/2026)
PUTNAM LARGE CAP VALUE FUND-A	\$3,852.35	\$0.00	\$0.00	\$25.00	\$28.99	\$3,856.34
PUTNAM SUSTAINABLE LEADERS-A	7,606.45	0.00	0.00	0.00	-709.00	6,897.45
PUTNAM INTERNATIONAL EQUITY-A	3,503.35	0.00	0.00	0.00	40.05	3,543.40
PUTNAM INTL SMALL CAP FUND-A	4,440.73	0.00	0.00	0.00	-205.97	4,234.76
PUTNAM SMALL CAP GROWTH-A	3,675.18	0.00	0.00	0.00	-30.14	3,665.04
PUTNAM EMERGING MKTS EQ FUND-A	3,264.00	0.00	0.00	0.00	146.28	3,410.28
Total year to date	\$26,342.06	\$0.00	\$0.00	\$25.00	-\$709.79	\$25,607.27
Total this quarter	\$26,342.06	\$0.00	\$0.00	\$25.00	-\$709.79	\$25,607.27



MFS Investment Summary

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January 1, 2026 through March 31, 2026

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MFS HERITAGE TRUST CO TRUSTEE
IRA A/C STANLEY E RETZ
3543 SANDHILL CRANE CIR
MIMS FL 32754-3036

For help with your investments, contact

Your Representative: 331724

STANLEY E RETZ

Dealer:

CETERA FINANCIAL SPECIALISTS LLC

1415 S WASHINGTON AVE

TITUSVILLE FL 32780-4252



Online account access, fund information, investor education and mailing address information



24-hour-a-day automated information

Automated voice response service 1-800-MFS-TALK
(1-800-637-8255)



Personal Account Service

Personal Account Services 1-800-225-2606

IRA Account Services 1-800-637-1255

Portfolio at a Glance

	Year beginning 01/01/2026
Beginning value	\$14,931.26
Total reductions	
Exchanges and other reductions	-25.00
Change in value	-119.45
Ending value 03/31/2026	\$14,786.81

Your personal MFS® portfolio performance

Year to date -0.80%

Your year-to-date personal MFS portfolio performance is calculated using a formula that reflects the results of your investment performance as well as your account activity. Other formulas may yield different results. Past performance is no guarantee of future results. For additional details on this calculation, please visit mfs.com/talk.

Please see Important Disclosures at the end of the Account Activity section for information about how the Fund(s) average annual total returns for each share class is calculated.

The total value of your portfolio as of 03/31/2026

\$14,786.81

Shareholder News

The Tax Center on mfs.com has complete tax information for MFS mutual funds, including IRS Withholding Form (W-4R) for Retirement Plan Tax Withholding Elections information as well as cost basis reporting requirements. Simply go to mfs.com and select "Resources" and then "Tax Center".

Account Summary

Year-to-Date Earnings

Dividends \$33.23
Capital gains \$0.00

	Beginning value 01/01/2026	Total additions	Total reductions +/-	Change in value =	Ending value 03/31/2026
Traditional					
MFS International New Discovery Fund-A - [REDACTED]	\$9,060.18	\$0.00	\$12.50	-\$179.02	\$8,868.66
MFS Value Fund-A [REDACTED]	\$5,871.08	\$0.00	\$12.50	\$59.57	\$5,918.15
Total Portfolio	\$14,931.26	\$0.00	\$25.00	-\$119.45	\$14,786.81

Total additions include purchases, transfers and exchanges in, and all other additions to the account.

Total reductions include withdrawals, transfers and exchanges out, and all other reductions from the account.

Change in value includes dividends and capital gains, if any, as well as the appreciation or depreciation of the investment.

Your portfolio at a glance

\$28,322.83

		Initial investment date	Value on 3/31/26	Change in value for the quarter	YTD return since 1/1/26	Annualized return since initial investment
Retirement						
CB&T CUST IRA STANLEY E RETZ Account # [REDACTED]	The Bond Fund of America-A	9/20/11	\$452.90	-\$1.08	-0.24%	2.09%
	Capital Income Builder-A	9/20/11	\$1,372.96	\$22.19	1.64%	7.70%
	Capital World Bond Fund-A	9/20/11	\$481.87	-\$10.23	-2.08%	0.46%
	Capital World Growth and Income Fund-A	9/20/11	\$4,272.80	-\$57.20	-1.32%	10.72%
	The Growth Fund of America-A	9/20/11	\$1,742.07	-\$152.84	-8.07%	15.84%
	Intermediate Bond Fund of America-A	9/20/11	\$917.95	-\$1.04	-0.11%	1.76%
	The Investment Company of America-A	5/20/03	\$1,361.22	-\$69.56	-4.86%	10.47%
	The New Economy Fund-A	9/20/11	\$2,408.43	-\$141.08	-5.53%	16.87%
	New Perspective Fund-A	9/20/11	\$3,459.59	-\$193.49	-5.30%	12.71%
	New World Fund-A	5/20/03	\$1,723.09	-\$27.40	-1.57%	-12.20%
	Short-Term Bond Fund of America-A	9/20/11	\$903.01	\$1.35	0.15%	1.47%
			\$19,095.89	-\$630.38	-3.20%	8.68%
Education savings						
VCSP/COLLEGEAMERICA STANLEY E RETZ OWNER FBO REESE A LEONE Account # [REDACTED]	American Mutual Fund-529A	1/18/19	\$3,758.83	-\$50.50	-1.33%	9.86%
	Capital World Growth and Income-529A	1/16/19	\$2,327.27	-\$31.16	-1.32%	11.40%
	New Perspective Fund-529A	1/19/21	\$481.45	-\$27.00	-5.31%	11.79%
	New World Fund-529A	1/19/21	\$468.59	-\$7.44	-1.56%	10.91%
	SMALLCAP World Fund-529A	1/19/21	\$2,190.80	\$121.30	-1.34%	6.83%
			\$9,226.94	\$5.20	-1.56%	9.92%
Total portfolio			\$28,322.83	-\$625.18	-2.67%	8.16%



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RETIREMENT ACCOUNT SUMMARY

Retirement Plan Type: IRA

Fund Name Account Number	Beginning Value as of 01/01/26	Additions ¹	Reinvested Dividends and Capital Gains	Withdrawals ²	Appreciation/ ³ Depreciation	Ending value as of 03/31/26
Templeton Growth Fund - Class A						
	\$3,202.64	\$0.00	\$0.00	\$0.00	-\$178.05	\$3,024.59
Templeton Global Smaller Companies Fund - Class A						
	\$3,447.73	\$0.00	\$0.00	\$0.00	-\$87.10	\$3,360.63
Franklin Mutual Global Discovery Fund - Class A						
	\$4,957.50	\$0.00	\$0.00	\$0.00	-\$125.06	\$4,832.44
TOTAL	\$11,607.87	\$0.00	\$0.00	\$0.00	-\$390.21	\$11,217.66

Beneficiaries - IRA

Primary	Contingent
• STANLEY E RETZ TR DTD 12/22/99 100%	• Not Provided

To read important information about your designations, including how to add or update a beneficiary, visit franklintempleton.com/beneficiary.

Total Retirement Portfolio Value

\$11,217.66

1 - **Additions:** Exchanges in, transfers in and new purchases

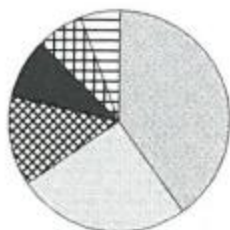
2 - **Withdrawals:** Exchanges out, transfers out, and sales of shares

3 - **Appreciation/Depreciation:** Displays any change in the net asset values per share

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Portfolio Allocation

The Portfolio Allocation chart below is a snapshot of all of your investments at Invesco. For accounts with multiple funds, the pie chart illustrates how your portfolio is divided among asset categories and funds. While asset allocation/diversification does not guarantee a profit or eliminate the risk of loss, we encourage you to meet regularly with your Financial Professional to ensure your portfolio continues to match your long-term investment goals.



	% of Current Allocation	% of Future Allocation	Investment Category	
	39.93%		Sector Equity Funds	\$176,286.27
	11.82%	20.00%	Invesco Technology Fund - Class A	\$52,182.38
			<i>The fund seeks long-term capital growth by investing broadly across the technology universe, focusing on areas such as hardware, software, semiconductors, telecommunication equipment and services, medical technology, biotechnology and service-related companies in information technology.</i>	
	8.60%	10.00%	Invesco Health Care Fund -Class A	\$37,964.15
			<i>The fund seeks long-term growth of capital by investing in equity securities of health care companies throughout the world.</i>	
	7.06%	10.00%	Invesco Gold & Special Minerals Fd -CI A	\$31,184.31
			<i>The Fund seeks capital appreciation. The strategy typically invests in stocks of mining companies that provide diversified exposure to gold and other precious metals.</i>	
	6.90%	10.00%	Invesco Energy Fund - Class A	\$30,470.40
			<i>The fund seeks long-term capital growth by investing primarily in energy companies, which include oil companies, oil and gas exploration companies, natural gas pipeline companies, refiners, energy conservation companies, coal companies, alternative energy companies and innovative energy technology companies.</i>	
	5.55%		Invesco Dividend Income Fund - Class A	\$24,485.03
			<i>The fund's investment objective is to achieve income and long-term capital appreciation. The portfolio management team seeks to meet this objective by investing in above-market yielding stocks that can help investors earn income, preserve assets, and build capital.</i>	
	25.53%		Domestic Equity Funds	\$112,711.47
	7.71%		Invesco Diversified Dividend Fd -Class A	\$34,000.97
			<i>The fund seeks long-term growth of capital and, secondarily, current income by employing a total return approach, emphasizing capital appreciation, current income and principal preservation. The fund may act as a foundation for investors' portfolios.</i>	
	5.20%		Invesco Main Street Small Cap Fund - A	\$22,974.24
			<i>The Fund seeks capital appreciation. The strategy typically invests in small-cap U.S. company stocks.</i>	
	3.55%	5.00%	Invesco Small Cap Equity Fund - Class A	\$15,665.81
			<i>The fund's investment objective is long-term growth of capital. Investing primarily in common stocks of small-cap companies that management believes can generate sustainable growth in revenue, earnings and cash flow that is not fully reflected in investor expectations or equity valuations.</i>	

TOTAL

441,450.94

Value on
03/31/26

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Quarterly Statement

January 1, 2026 - March 31, 2026

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Portfolio Allocation (continued)

% of Current Allocation	% of Future Allocation	Investment Category Fund	Value on 03/31/26
2.72%	10.00%	Invesco Equally-Weighted S&P 500 Fd-CI A <i>The fund seeks total return through growth of capital and current income.</i>	\$12,002.05
1.86%	5.00%	Invesco Small Cap Growth Fund - Class A <i>The fund seeks long-term growth of capital by investing primarily in common stocks of small-cap companies that management believes can generate sustainable growth in revenue, earnings and cash flow that is not fully reflected in investor expectations or equity valuations.</i>	\$8,220.75
1.44%		Invesco American Franchise Fund -Class A <i>The fund's investment objective is to seek long-term capital appreciation.</i>	\$6,374.70
1.05%		Invesco Charter Fund - Class A <i>The fund seeks long-term growth of capital by focusing on growth/value anomalies - companies with above-average growth prospects that are trading at below-average valuations. The fund may act as a conservative cornerstone within a diversified portfolio.</i>	\$4,614.29
0.67%		Invesco Value Opportunities Fund-Class A <i>The fund seeks total return through growth of capital and current income by investing primarily in a portfolio of common stocks and other equity securities of value companies across the capitalization spectrum.</i>	\$2,951.35
0.57%		Invesco Discovery Mid Cap Growth Fund -A <i>The Fund seeks capital appreciation. The strategy typically invests in mid-cap U.S. growth stocks.</i>	\$2,523.97
0.39%		Invesco Income Advantage U.S. Fund- CI A <i>The fund seeks to provide income and long-term growth of capital by investing in a diversified portfolio of equity securities and equity-linked notes designed to generate high income while providing some downside protection in the event of broad equity market downturns and also providing equity market upside participation.</i>	\$1,742.89
0.37%		Invesco Main Street Mid Cap Fund - CI A <i>The Fund seeks capital appreciation. The strategy typically invests in a diversified mix of mid-sized U.S. company stocks.</i>	\$1,640.45
	13.08%	International/Global Equity Funds	\$57,723.94
8.86%	10.00%	Invesco International Small CO Fd -A <i>The fund seeks long-term growth of capital by investing in a diversified portfolio of reasonably priced, quality, small-cap foreign companies with strong fundamentals and sustainable earnings growth.</i>	\$39,060.26
1.86%		Invesco Asia Pacific Equity Fd -CI A <i>The fund seeks long-term growth of capital by investing in a diversified portfolio of reasonably priced, quality companies in the Asia Pacific region, excluding Japan, with strong fundamentals and sustainable earnings growth.</i>	\$8,230.18
1.04%		Invesco Emerging Markets ex-China-CIa <i>The fund seeks long-term growth of capital by investing in a diversified portfolio of reasonably priced, quality, emerging-market companies with strong fundamentals and sustainable earnings growth.</i>	\$4,572.07

Portfolio Allocation (continued)

% of Current Allocation	% of Future Allocation	Investment Category Fund	Value on 03/31/26
0.69%		Invesco Global Fund - Class A <i>The Fund seeks capital appreciation. The strategy typically invests in large-cap U.S. and foreign stocks.</i>	\$3,050.82
0.44%		Invesco International Value Fund-CI A <i>The fund seeks long-term growth of capital by investing in a diversified portfolio of reasonably priced, quality companies in the European region, with strong fundamentals and sustainable earnings growth.</i>	\$1,950.77
0.19%		Invesco Global Small Cap Equity Fund - A <i>The fund seeks long-term growth of capital by investing in a diversified portfolio of reasonably priced, quality, small-cap European companies with strong fundamentals and sustainable earnings growth.</i>	\$859.84
 8.81%		Alternative Funds	\$38,881.65
4.21%		Invesco Balanced-Risk Commodity Strgy -A <i>The fund's investment objective is to provide total return. The fund seeks to achieve its investment objective by investing in derivatives and other commodity-linked instruments that provide exposure to the following four sectors of the commodities markets: agriculture, energy, industrial metals and precious metals.</i>	\$18,559.65
2.25%		Invesco Global Real Estate Fund -CI A <i>The fund seeks total return through growth of capital and current income by investing primarily in real estate securities throughout the world.</i>	\$9,921.86
1.85%		Invesco Global Real Estate Income Fd - A <i>The fund seeks current income, with capital appreciation as a secondary objective, by investing in equity and fixed income real estate securities.</i>	\$8,177.56
0.50%		Invesco Real Estate Fund - Class A <i>The fund seeks total return through growth of capital and current income by investing primarily in domestic real estate securities.</i>	\$2,222.58
 6.84%		Allocation Solutions	\$30,214.10
6.84%		Invesco Balanced-Risk Allocation Fd-CI A <i>The fund seeks total return with a low to moderate correlation to traditional financial market indexes.</i>	\$30,214.10
 5.81%		Taxable Fixed-Income Funds	\$25,633.51
5.15%	10.00%	Invesco High Yield Fund - Class A <i>The fund's investment objective is total return through growth of capital and current income.</i>	\$22,735.40
0.46%		Invesco Floating Rate ESG Fund - Class A <i>The fund seeks total return, comprised of current income and capital appreciation by investing at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in senior secured floating rate loans made by banks and other financial institutions and in senior secured floating rate debt instruments while integrating environmental, social and governance ("ESG") criteria.</i>	\$2,022.13

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Quarterly Statement

January 1, 2026 - March 31, 2026

Page 5 of 20

Portfolio Allocation (continued)

% of Current Allocation	% of Future Allocation	Investment Category Fund	Value on 03/31/26
0.20%		Invesco Govt Money Market - Cash Reserve <i>The fund seeks to provide current income consistent with preservation of capital and liquidity.</i>	\$875.98
0.00%		Target Maturity Funds	
0.00%		Tax-Free Fixed-Income Funds	

Important Information From Invesco

Regulations require Invesco to report the fair market value of your IRA as of December 31, 2025, to the Internal Revenue Service (IRS). IRS Form 5498 reporting contributions to your IRA account for the 2025 tax year can be expected to arrive in late May. If there were no contributions or rollover contributions to your IRA for the 2025 tax year, you will not receive a Form 5498.

Account Linking Opportunity for Rights of Accumulation (ROA): ROA is a privilege that allows a purchaser of Invesco Class A fund shares to qualify for reduced sales charges that apply to large purchase amounts by combining a new Class A share purchase with the value of certain other fund shares they already own. Additionally, participants in eligible employer-sponsored retirement plans have the option of combining purchases of new Class A shares in their retirement plan account with the value of fund shares held in accounts of other participants in the same plan who have also elected to link at the plan level for ROA, in order to qualify for lower initial sales charge rates that apply to larger purchases. It is the participant's responsibility to notify Invesco of their intent to qualify for this plan-level linking option by contacting Invesco Client Services at the phone number provided on this statement. Please refer to the prospectus for more information regarding ROA and contact your financial professional regarding your individual situation.

Beneficiary Designations: It is important to keep your beneficiary designations current, especially if you have recently experienced a major life event, such as marriage, divorce, birth or adoption of a child, or death of a beneficiary. To add or modify your beneficiary designations, please access your account online at www.invesco.com/us. Alternatively, you may call Client Services at 800 959 4246 to obtain a copy of the Beneficiary Designation Form or visit us online at www.invesco.com/us and select the Forms option under "Resources & Tools". The Beneficiary Designation Form can be found under the Retirement tab in the Account Maintenance and General Forms section.

If you send Invesco Investment Services, Inc. (IIS) assets for purchase or contribution without investment instructions or without instructions on file and you hold only one Invesco fund in your account, you are instructing IIS to invest such amounts in the Invesco fund and share class already held in the account. If you hold multiple Invesco funds in an existing account and do not provide investment instructions, you are instructing IIS to invest such amounts in accordance with the last purchase allocations on file with IIS. If you send IIS a purchase or contribution for an existing account that specifies an Invesco fund name but no class of shares is specified and you hold only one available share class in your account, you are instructing IIS to buy the current available share class held in your account of the Invesco fund specified. If any investment instructions received are unclear, as determined solely by IIS, IIS may request additional information to clarify the instructions but in the absence of clarifying instructions, shall hold such amounts uninvested or return any such assets. IIS shall not be liable for any loss, including any loss of income or appreciation, interest or any tax liability incurred for any action or inaction described hereunder pending the receipt of instructions or clarification.

Notice Regarding Distributions from IRA Accounts: Most distributions requested from IRA accounts are subject to federal income tax withholding unless you elect not to have withholding apply. If such an election is not received with your distribution request, Invesco is required to withhold federal income tax at the rate of 10%. If you elect not to have withholding apply, or do not have enough tax withheld from your distribution payments, you are still liable for payment of federal income taxes on the taxable amount of your distribution, and you may be responsible for payment of estimated taxes. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. You can go to IRS Form W-4R, found on line at <https://www.irs.gov/pub/irs-pdf/fw4r.pdf> for further instructions and a rate table that helps you choose a rate that is appropriate for your tax situation. If you receive systematic distributions (e.g., monthly, quarterly, or annually), your withholding election for that series of payments remains on file with Invesco. If you wish to change or revoke your withholding election for your systematic payments at this time, please call our Client Services Department at 800 959 4246. Please consult your financial professional or tax advisor with any questions you may have regarding your withholding elections.

Form 1040 U.S. Individual Income Tax Return 2025

OMB No. 1545-0074

IRS Use Only-Do not write or staple in this space.

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 **STANLEY E** Last name **RETZ** Your social security number **[REDACTED]**

If joint return, spouse's first name and middle initial **PATRICIA** Last name **RETZ** Spouse's social security number **[REDACTED]**

Home address (number and street). If you have a P.O. box, see instructions. **3645 SPARROW HAWK TRAIL** Apt. no. **[REDACTED]**
 City, town, or post office. If you have a foreign address, also complete spaces below. State **FL** ZIP code **32754**

MIMS Foreign country name Foreign province/state/county Foreign postal code **32754**

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

Filing Status ☐ Single ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
☒ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS). Enter spouse's SSN above and full name here:
☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . . ☐ Yes ☒ No

Dependents	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled
(7) Credits	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents

☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a 86,657
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.	b Household employee wages not reported on Form(s) W-2	1b
If you did not get a Form W-2, see instructions.	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 86,657
Attach Sch. B if required.	2a Tax-exempt interest	2a
	3a Qualified dividends	3a 952
	c Check if your child's dividends are included in 1 ☐ Line 3a	b Taxable interest
	4a IRA distributions	2 ☐ Line 3b
	c Check if (see instructions) 1 ☐ Rollover	2 ☐ QCD 3 ☐
	5a Pensions and annuities	b Taxable amount
	c Check if (see instructions) 1 ☐ Rollover	2 ☐ PSO 3 ☐
	6a Social security benefits	b Taxable amount
	c If you elect to use the lump-sum election method, check here (see instructions)	6b 17,910
	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 392,658
	b Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)	
	8 Additional income from Schedule 1, line 10	8 285,318
	9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income	9 803,454
	10 Adjustments to income from Schedule 1, line 26	10
	11a Subtract line 10 from line 9. This is your adjusted gross income	11a 803,454

Tax and Credits

11b	Amount from line 11a (adjusted gross income)	11b	803,454
12a	Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent		
b	☐ Spouse itemizes on a separate return	c	☐ You were a dual-status alien
d	You: ☒ Were born before January 2, 1961 ☐ Are blind		
	Spouse: ☐ Was born before January 2, 1961 ☐ Is blind		
e	Standard deduction or itemized deductions (from Schedule A)	12e	60,249
13a	Qualified business income deduction from Form 8995 or Form 8995-A	13a	36,450
b	Additional deductions from Schedule 1-A, line 38	13b	
14	Add lines 12e, 13a, and 13b	14	96,699
15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income	15	706,755
16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	125,226
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	125,226
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	17
21	Add lines 19 and 20	21	17
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	125,209
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	15,755
24	Add lines 22 and 23. This is your total tax	24	140,964

Standard deduction for-

• Single or Married filing separately, \$15,750

• Married filing jointly or Qualifying surviving spouse, \$31,500

• Head of household, \$23,625

• If you checked a box on line 12a, 12b, 12c, or 12d, see inst.

Payments and Refundable Credits

25	Federal income tax withheld from:		
a	Form(s) W-2	25a	8,834
b	Form(s) 1099	25b	
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	8,834
26	2025 estimated tax payments and amount applied from 2024 return	26	38,000
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):		
27a	Earned income credit (EIC)	27a	
b	Clergy filing Schedule SE (see instructions)		☐
c	If you do not want to claim the EIC, check here		☐
28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Refundable adoption credit from Form 8839, line 13	30	
31	Amount from Schedule 3, line 15	31	125,000
32	Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits	32	125,000
33	Add lines 25d, 26, and 32. These are your total payments	33	171,834

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

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	30,870
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here	35a	0
b	Routing number	c	Type: ☐ Checking ☐ Savings
d	Account number		
36	Amount of line 34 you want applied to your 2026 estimated tax	36	29,496

Amount You Owe

37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	0
38	Estimated tax penalty (see instructions)	38	1,374

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions.			☒ Yes. Complete below.	☐ No
Designee's name	Stanley E Retz CPA	Phone no.	386-428-2963	Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
06-02-2026	CPA		
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
06-02-2026	BANKER		
Phone no.	321-543-9644	Email address	STAN@STANRETZ.COM

Paid Preparer Use Only

Preparer's signature	Date	PTIN	Check if:
Stanley E Retz CPA	06-07-2026	P00170141	☐ Self-employed
Preparer's name	Stanley E Retz CPA	Phone no.	386-428-2963
Firm's name	EAG PA CPAs		
Firm's address	1415 S Washington Ave		
	TITUSVILLE, FL 32780	Firm's EIN	59-2864149

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

Your social security number

STANLEY E & PATRICIA RETZ

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	0
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	285,318
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	285,318

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	
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 8l 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

Part II Other Taxes (continued)**17 Other additional taxes:****a** Recapture of other credits. List type, form number, and amount:

2500000000

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****15,755**

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Credits and Payments

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **03**

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

Your social security number

STANLEY E & PATRICIA RETZ

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	17
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	17

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	125,000
11	Excess social security and tier 1 RRTA tax withheld	11	
12	Credit for federal tax on fuels. Attach Form 4136	12	
13	Other payments or refundable credits:		
a	Form 2439	13a	
b	Section 1341 credit for repayment of amounts included in income from earlier years	13b	
c	Net elective payment election amount from Form 3800, Part III, line 6, column (j)	13c	
d	Deferred amount of net 965 tax liability (see instructions)	13d	
z	Other refundable credits (see instructions):		
		13z	
14	Total other payments or refundable credits. Add lines 13a through 13z	14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31	15	125,000

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

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

EEA

**SCHEDULE A
(Form 1040)**Department of the Treasury
Internal Revenue Service**Itemized Deductions**

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleA for instructions and the latest information.**Caution:** If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

OMB No. 1545-0074

2025Attachment
Sequence No. **07**

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

Your social security number

STANLEY E & PATRICIA RETZ**Medical
and
Dental
Expenses****Caution:** Do not include expenses reimbursed or paid by others.

1	Medical and dental expenses (see instructions)	1	2,837	
2	Enter amount from Form 1040 or 1040-SR, line 11b	2	803,454	
3	Multiply line 2 by 7.5% (0.075)	3	60,259	
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4		0

**Taxes You
Paid**

5	State and local taxes (SALT):			
a	State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box ☒	5a	4,512	
b	State and local real estate taxes (see instructions)	5b	10,145	
c	State and local personal property taxes	5c		
d	Add lines 5a through 5c	5d	14,657	
e	Enter the smaller of line 5d or \$40,000 (\$20,000 if married filing separately). If Form 1040 or 1040-SR, line 11b is more than \$500,000 (\$250,000 if married filing separately), or if you completed Form 2555, Form 4563, or excluded income from Puerto Rico, see instructions	5e	10,000	
6	Other taxes. List type and amount: _____ _____	6		
7	Add lines 5e and 6	7		10,000

**Interest
You Paid****Caution:** Your
mortgage interest
deduction may be
limited. See
instructions.

8	Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box ☐			
a	Home mortgage interest and points reported to you on Form 1098. See instructions if limited	8a	18,478	
b	Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address _____ _____	8b		
c	Points not reported to you on Form 1098. See instructions for special rules	8c		
d	Reserved for future use	8d		
e	Add lines 8a through 8c	8e	18,478	
9	Investment interest. Attach Form 4952 if required. See instructions	9	19,959	
10	Add lines 8e and 9	10		38,437

**Gifts to
Charity****Caution:** If you
made a gift and
got a benefit for it,
see instructions.

11	Gifts by cash or check. If you made any gift of \$250 or more, see instructions	11	7,312	
12	Other than by cash or check. If you made any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500	12	4,500	
13	Carryover from prior year	13		
14	Add lines 11 through 13	14		11,812

**Casualty and
Theft Losses**

15	Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions	15		
----	--	----	--	--

**Other
Itemized
Deductions**

16	Other - from list in instructions. List type and amount: _____ _____	16		
----	--	----	--	--

**Total
Itemized
Deductions**

17	Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12e	17	60,249	
18	If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐			

For Paperwork Reduction Act Notice, see the Instructions for Form 1040.

Schedule A (Form 1040) 2025 Created 11/20/25

**SCHEDULE B
(Form 1040)**

Department of the Treasury
Internal Revenue Service

Name(s) shown on return

Interest and Ordinary Dividends

Attach to Form 1040 or 1040-SR.

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **08**

Your social security number

STANLEY E & PATRICIA RETZ

Part I

Interest

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

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

1. List the name of payer. If any interest is from a seller-financed mortgage and the
buyer used the property as a personal residence, see the instructions and list this
interest first. Also, show that buyer's social security number and address:

Statement #1

INTEREST SUBTOTAL

18,859

1

Amount

18,859

2 Add the amounts on line 1

2

18,859

3 Excludable interest on series EE and I U.S. savings bonds issued after 1989.

Attach Form 8815

3

4 Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b . . .

4

18,859

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

Amount

Part II

**Ordinary
Dividends**

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

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

5 List name of payer:

CHARLES SCHWAB & CO (JT)

PERSHING LLC -

VICTORY FUNDS - MUNDER

DIVIDEND SUBTOTAL

2,052

5

689

691

672

6 Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b . . .

6

2,052

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

Part III

**Foreign
Accounts
and Trusts**

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

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

- 7a** At any time during 2025, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions
- If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements
- b** If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) are located:
- 8** During 2025, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions

Yes No

X

X

SCHEDULE C
(Form 1040)

Department of the Treasury
Internal Revenue Service

Profit or Loss From Business

(Sole Proprietorship)

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

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **09**

Name of proprietor STANLEY E RETZ		Social security number (SSN)
A Principal business or profession, including product or service (see instructions) FINANCIAL ADVISOR		B Enter code from instructions 523900
C Business name. If no separate business name, leave blank.		D Employer ID number (EIN) (see instr.)
E Business address (including suite or room no.) 3645 SPARROW HAWK TRAIL City, town or post office, state, and ZIP code MIMS, FL 32754		
F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) _____		
G Did you "materially participate" in the operation of this business during 2025? If "No," see instructions for limit on losses		☒ Yes ☐ No
H If you started or acquired this business during 2025, check here		☐ Yes ☐ No
I Did you make any payments in 2025 that would require you to file Form(s) 1099? See instructions		☐ Yes ☐ No
J If "Yes," did you or will you file required Form(s) 1099?		☐ Yes ☐ No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked ☐	1	171,923
2 Returns and allowances	2	0
3 Subtract line 2 from line 1	3	171,923
4 Cost of goods sold (from line 42)	4	
5 Gross profit. Subtract line 4 from line 3	5	171,923
6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7 Gross income. Add lines 5 and 6	7	171,923

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

8 Advertising	8	18 Office expense (see instructions)	18	
9 Car and truck expenses (see instructions)	9	19 Pension and profit-sharing plans	19	
10 Commissions and fees	10	20 Rent or lease (see instructions):		
11 Contract labor (see instructions)	11	a Vehicles, machinery, and equipment	20a	
12 Depletion	12	b Other business property	20b	
13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13	21 Repairs and maintenance	21	
14 Employee benefit programs (other than on line 19)	14	22 Supplies (not included in Part III)	22	
15 Insurance (other than health)	15	23 Taxes and licenses	23	
16 Interest (see instructions):		24 Travel and meals:		
a Mortgage (paid to banks, etc.)	16a	a Travel	24a	
b Other	16b	b Deductible meals (see instructions)	24b	
17 Legal and professional services	17	25 Utilities	25	
28 Total expenses before expenses for business use of home. Add lines 8 through 27b	28	26 Wages (less employment credits)	26	
29 Tentative profit or (loss). Subtract line 28 from line 7	29	27a Energy efficient commercial bldgs deduction (attach Form 7205)	27a	
30 Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	b Other expenses (from line 48)	27b	171,923
31 Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Schedule 1 (Form 1040), line 3 , and on Schedule SE, line 2 . (If you checked the box on line 1, see instructions.) Estates and trusts, enter on Form 1041, line 3 . • If a loss, you must go to line 32.	31			0
32 If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both Schedule 1 (Form 1040), line 3 , and on Schedule SE, line 2 . (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on Form 1041, line 3 . • If you checked 32b, you must attach Form 6198 . Your loss may be limited.				
		32a ☒ All investment is at risk.		
		32b ☐ Some investment is not at risk.		

For Paperwork Reduction Act Notice, see the separate instructions.

Schedule C (Form 1040) 2025 Created 4/3/25

Name(s)

SSN

STANLEY E RETZ

Part III Cost of Goods Sold (see instructions)

33	Method(s) used to value closing inventory:	a ☐ Cost	b ☐ Lower of cost or market	c ☐ Other (attach explanation)
34	Was there any change in determining quantities, costs, or valuations between opening and closing inventory?	☐ Yes ☐ No		
35	Inventory at beginning of year. If different from last year's closing inventory, attach explanation	35		
36	Purchases less cost of items withdrawn for personal use	36		
37	Cost of labor. Do not include any amounts paid to yourself	37		
38	Materials and supplies	38		
39	Other costs	39		
40	Add lines 35 through 39	40		
41	Inventory at end of year	41		
42	Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4	42		

Part IV Information on Your Vehicle. Complete this part **only** if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43	When did you place your vehicle in service for business purposes? (month/day/year)		
44	Of the total number of miles you drove your vehicle during 2025, enter the number of miles you used your vehicle for:		
a	Business	b Commuting (see instructions)	c Other
45	Was your vehicle available for personal use during off-duty hours?	☐ Yes ☐ No	
46	Do you (or your spouse) have another vehicle available for personal use?	☐ Yes ☐ No	
47a	Do you have evidence to support your deduction?	☐ Yes ☐ No	
b	If "Yes," is the evidence written?	☐ Yes ☐ No	

Part V Other Expenses. List below business expenses not included on lines 8-27a, or line 30.

REPORTED ON RETZ FINANCIAL 1120S FEIN: 59-3468067	171,923
48 Total other expenses. Enter here and on line 27b	48 171,923

SCHEDULE D
(Form 1040)

Capital Gains and Losses

OMB No. 1545-0074

2025

Attachment
Sequence No. **12**

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.

Name(s) shown on return

Your social security number

STANLEY E & PATRICIA RETZ

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				
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

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				
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				12 390,335
13 Capital gain distributions. See the instructions				13 2,323
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				15 392,658

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	392,658
• If line 16 is a gain, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 22.		
17 Are lines 15 and 16 both gains? ☒ Yes. Go to line 18. ☐ No. Skip lines 18 through 21, and go to line 22.		
18 If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet	18	
19 If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet	19	
20 Are lines 18 and 19 both zero or blank and you are not filing Form 4952? ☐ 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.	21 (	)
22 Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a? ☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. ☐ No. Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

SCHEDULE E
(Form 1040)

Department of the Treasury
Internal Revenue Service

Supplemental Income and Loss

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

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

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **13**

Name(s) shown on return

Your social security number

STANLEY E & PATRICIA RETZ

Part I **Income or Loss From Rental Real Estate and Royalties**

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

A Did you make any payments in 2025 that would require you to file Form(s) 1099? See instructions. ☐ Yes ☒ No

B If "Yes," did you or will you file required Form(s) 1099? ☐ Yes ☐ No

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

A 1415 SOUTH WASHINGTON AVENUE, TITUSVILLE, FL 32780

B 218 AVILEZ RESIDENTIAL RENTAL, TITUSVILLE, FL 32780

C 217 OLMSTEAD DRIVE - CONDO, TITUSVILLE, FL 32780

1b Type of Property
(from list below)

A 4

B 1

C 1

2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.

**Fair Rental
Days**

**Personal Use
Days**

QJV

A

365

0

☐

B

365

0

☐

C

365

0

☒

Type of Property:

1 Single Family Residence

3 Vacation/Short-Term Rental

5 Land

7 Self-Rental

2 Multi-Family Residence

4 Commercial

6 Royalties

8 Other (describe)

Income:

3 Rents received

4 Royalties received

Expenses:

5 Advertising

6 Auto and travel (see instructions)

7 Cleaning and maintenance

8 Commissions

9 Insurance

10 Legal and other professional fees

11 Management fees

12 Mortgage interest paid to banks, etc. (see instructions)

13 Other interest

14 Repairs

15 Supplies

16 Taxes

17 Utilities

18 Depreciation expense or depletion

19 Other (list) **Statement #2**

20 Total expenses. Add lines 5 through 19

21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file **Form 6198**

22 Deductible rental real estate loss after limitation, if any, on **Form 8582** (see instructions)

23a Total of all amounts reported on line 3 for all rental properties

b Total of all amounts reported on line 4 for all royalty properties.

c Total of all amounts reported on line 12 for all properties

d Total of all amounts reported on line 18 for all properties

e Total of all amounts reported on line 20 for all properties

24 **Income.** Add positive amounts shown on line 21. **Do not** include any losses

25 **Losses.** Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here

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

Properties:

A

B

C

3

39,393

10,175

500

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23a

23b

23c

23d

23e

79,518

0

1,415

6,618

56,779

45,437

(22,698)

22,739

For Paperwork Reduction Act Notice, see the separate instructions.

Schedule E (Form 1040) 2025 Created 5/6/25

SCHEDULE E
(Form 1040)

Department of the Treasury
Internal Revenue Service

Name(s) shown on return

Supplemental Income and Loss

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

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

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **13**

Your social security number

STANLEY E & PATRICIA RETZ

Part I **Income or Loss From Rental Real Estate and Royalties**

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

- A** Did you make any payments in 2025 that would require you to file Form(s) 1099? See instructions. ☐ Yes ☐ No
B If "Yes," did you or will you file required Form(s) 1099? ☐ Yes ☐ No

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

A 219 OLMSTEAD DRIVE - CONDO, TITUSVILLE, FL 32780
B 221 OLMSTEAD DRIVE - CONDO, TITUSVILLE, FL 32780
C 927 S RIDGEWOOD AVE UNIT A2, EDGEWATER, FL 32132

1b Type of Property (from list below)		2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental Days	Personal Use Days	QJV
A	1		A	0	☒
B	1		B	0	☒
C	4		C	0	☐

Type of Property:

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

Income:

		Properties:		
		A	B	C
3	Rents received	3 7,050	10,100	12,300
4	Royalties received	4		

Expenses:

5	Advertising	5		
6	Auto and travel (see instructions)	6 30	30	
7	Cleaning and maintenance	7		
8	Commissions	8		
9	Insurance	9		
10	Legal and other professional fees	10		
11	Management fees	11 353	480	
12	Mortgage interest paid to banks, etc. (see instructions)	12 53	53	
13	Other interest	13		
14	Repairs	14 15,237	29	200
15	Supplies	15		
16	Taxes	16 1,264	1,237	1,002
17	Utilities	17 559	464	
18	Depreciation expense or depletion	18 1,091	1,091	1,231
19	Other (list Statement #3)	19 4,681	4,542	2,612
20	Total expenses. Add lines 5 through 19	20 23,268	7,926	5,045
21	Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 6198	21 (16,218)	2,174	7,255
22	Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions)	22 (16,218)	()	()

23a	Total of all amounts reported on line 3 for all rental properties	23a	
b	Total of all amounts reported on line 4 for all royalty properties	23b	
c	Total of all amounts reported on line 12 for all properties	23c	
d	Total of all amounts reported on line 18 for all properties	23d	
e	Total of all amounts reported on line 20 for all properties	23e	

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

Name(s) shown on return. Do not enter name and social security number if shown on page 1.

Your social security number

STANLEY E & PATRICIA RETZ

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

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

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

	(a) Name	(b) Enter P for partnership, S for S corporation	(c) Check if foreign partnership	(d) Employer identification number	(e) Check if basis computation is required	(f) Check if any amount is not at risk
A	Statement #4		☐		☐	☐
B			☐		☐	☐
C			☐		☐	☐
D			☐		☐	☐

Passive Income and Loss**Nonpassive Income and Loss**

	(g) Passive loss allowed (attach Form 8582 if required)	(h) Passive income from Schedule K-1	(i) Nonpassive loss allowed (see Schedule K-1)	(j) Section 179 expense deduction from Form 4562	(k) Nonpassive income from Schedule K-1
A					
B					
C					
D					
29a Totals					271,280
b Totals	1,733		6,968		
30	Add columns (h) and (k) of line 29a.				30 271,280
31	Add columns (g), (i), and (j) of line 29b.				31 (8,701)
32	Total partnership and S corporation income or (loss). Combine lines 30 and 31				32 262,579

Part III Income or Loss From Estates and Trusts

	(a) Name	(b) Employer identification number
A		
B		

Passive Income and Loss**Nonpassive Income and Loss**

	(c) Passive deduction or loss allowed (attach Form 8582 if required)	(d) Passive income from Schedule K-1	(e) Deduction or loss from Schedule K-1	(f) Other income from Schedule K-1
A				
B				
34a Totals				
b Totals				
35	Add columns (d) and (f) of line 34a.			35
36	Add columns (c) and (e) of line 34b.			36 ()
37	Total estate and trust income or (loss). Combine lines 35 and 36			37

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

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

Part V Summary

40	Net farm rental income or (loss) from Form 4835. Also, complete line 42 below	40	
41	Total income or (loss). Combine lines 26, 32, 37, 39, and 40. Enter the result here and on Schedule 1 (Form 1040), line 5	41	285,318
42	Reconciliation of farming and fishing income. Enter your gross farming and fishing income reported on Form 4835, line 7; Schedule K-1 (Form 1065), box 14, code B; Schedule K-1 (Form 1120-S), box 17, code AN; and Schedule K-1 (Form 1041), box 14, code F. See instructions	42	
43	Reconciliation for real estate professionals. If you were a real estate professional (see instructions), enter the net income or (loss) you reported anywhere on Form 1040, Form 1040-SR, or Form 1040-NR from all rental real estate activities in which you materially participated under the passive activity loss rules	43	(1,265)

Foreign Tax Credit
(Individual, Estate, or Trust)Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.
Go to www.irs.gov/Form1116 for instructions and the latest information.

Name

STANLEY E & PATRICIA RETZ

Identifying number as shown on page 1 of your tax return

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

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

h Resident of (name of country) **UNITED STATES****Note:** If you paid taxes to only one foreign country or U.S. territory, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. territory, use a separate column and line for each country or territory.**Part I Taxable Income or Loss From Sources Outside the United States** (for category checked above)

		Foreign Country or U.S. Territory			Total (Add cols. A, B, and C.)
		A	B	C	
i	Enter the name of the foreign country or U.S. territory	RIC			
1a	Gross income from sources within country shown above and of the type checked above (see instructions): DIVIDENDS, DIVIDEND	272			1a 272
b	Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
Deductions and losses (Caution: See instructions.):					
2	Expenses definitely related to the income on line 1a (attach statement)				
3	Pro rata share of other deductions not definitely related :				
a	Certain itemized deductions or standard deduction (see instructions)	14,657			
b	Other deductions (attach statement)				
c	Add lines 3a and 3b	14,657			
d	Gross foreign source income (see instructions)	272			
e	Gross income from all sources (see instructions)	1,040,857			
f	Divide line 3d by line 3e (see instructions)	0.00026			
g	Multiply line 3c by line 3f	4			
4	Pro rata share of interest expense (see instructions):				
a	Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)	5			
b	Other interest expense				
5	Losses from foreign sources				
6	Add lines 2, 3g, 4a, 4b, and 5	9			6 9
7	Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				7 263

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Credit is claimed for taxes (you must check one)		Foreign taxes paid or accrued							(u) Total foreign taxes paid or accrued (add cols. (q) through (t))		
			In foreign currency				In U.S. dollars					
	(j) ☐ Paid	(k) ☐ Accrued	Taxes withheld at source on:			(p) Other foreign taxes paid or accrued	Taxes withheld at source on:				(t) Other foreign taxes paid or accrued	
	(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(q) Dividends	(r) Rents and royalties	(s) Interest	(t) Other foreign taxes paid or accrued				
A								17				17
B												
C												
8 Add lines A through C, column (u). Enter the total here and on line 9, page 2										8	17	

For Paperwork Reduction Act Notice, see instructions.

Part III Figuring the Credit

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	17	
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here (see instructions) ☐	10		
11	Add lines 9 and 10	11	17	
12	Reduction in foreign taxes (see instructions)	12	()	
13	Taxes reclassified under high tax kickout (see instructions)	13		
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	14		17
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	263	
16	Adjustments to line 15 (see instructions)	16		
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, skip line 18 and enter -0- on line 19.)	17	263	
18	Individuals: Enter the sum of (i) Form 1040, 1040-SR, or 1040-NR, line 11b, minus Form 1040, 1040-SR, or 1040-NR, line 14, and (ii) Schedule 1-A (Form 1040), line 37. Estates and trusts: Enter your taxable income without the deduction for your exemption	18	487,130	
Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.				
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19		0.00054
20	Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 12. Estates and trusts: See instructions	20		125,226
Caution: If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.				
21	Multiply line 20 by line 19 (maximum amount of credit)	21		68
22	Increase in limitation (section 960(c)) (see instructions)	22		
23	Add lines 21 and 22	23		68
24	Enter the smaller of line 14 or line 23. Enter here and on the appropriate line of Part IV. See instructions	24		17

Part IV Summary of Separate Credits From Parts III (Enter amounts from Part III, line 24, for each applicable category of income. Don't include taxes paid to sanctioned countries.) See instructions.

25	Credit for taxes on section 951A category income	25	0	
26	Credit for taxes on foreign branch category income	26	0	
27	Credit for taxes on passive category income	27	17	
28	Credit for taxes on general category income	28	0	
29	Credit for taxes on section 901(j) income	29	0	
30	Credit for taxes on certain income re-sourced by treaty	30	0	
31	Credit for taxes on lump-sum distributions	31	0	
32	Add lines 25 through 31	32		17
33	Enter the smaller of line 20 or line 32	33		17
34	Reduction of credit for international boycott operations. See instructions for line 12	34		
35	Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a	35		17

FOR ALT MIN TAX PURPOSES ONLY

Form **1116**
Department of the Treasury
Internal Revenue Service

AMT

Foreign Tax Credit

(Individual, Estate, or Trust)

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

OMB No. 1545-0074

2025Attachment
Sequence No. **19**

Identifying number as shown on page 1 of your tax return

Name **STANLEY E & PATRICIA RETZ**

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

- a ☐ Section 951A category income c ☒ Passive category income e ☐ Section 901(j) income g ☐ Lump-sum distributions
b ☐ Foreign branch category income d ☐ General category income f ☐ Certain income re-sourced by treaty
h Resident of (name of country) **UNITED STATES**

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

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

		Foreign Country or U.S. Territory			Total
		A	B	C	(Add cols. A, B, and C.)
i	Enter the name of the foreign country or U.S. territory	RIC			
1a	Gross income from sources within country shown above and of the type checked above (see instructions): DIVIDENDS, DIVIDEND				
		272			1a 272
b	Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
Deductions and losses (Caution: See instructions.):					
2	Expenses definitely related to the income on line 1a (attach statement)				
3	Pro rata share of other deductions not definitely related:				
a	Certain itemized deductions or standard deduction (see instructions)				
b	Other deductions (attach statement)				
c	Add lines 3a and 3b				
d	Gross foreign source income (see instructions)	272			
e	Gross income from all sources (see instructions)	272			
f	Divide line 3d by line 3e (see instructions)	1.00000			
g	Multiply line 3c by line 3f				
4	Pro rata share of interest expense (see instructions):				
a	Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)				
b	Other interest expense				
5	Losses from foreign sources				
6	Add lines 2, 3g, 4a, 4b, and 5				6
7	Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				7 272

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Credit is claimed for taxes (you must check one) (j) ☐ Paid (k) ☐ Accrued	Foreign taxes paid or accrued								
		in foreign currency				in U.S. dollars				
		Taxes withheld at source on:			(p) Other foreign taxes paid or accrued	Taxes withheld at source on:			(t) Other foreign taxes paid or accrued	(u) Total foreign taxes paid or accrued (add cols. (q) through (t))
		(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties		(o) Interest	(q) Dividends	(r) Rents and royalties		
A						17				17
B										
C										
8	Add lines A through C, column (u). Enter the total here and on line 9, page 2									8 17

For Paperwork Reduction Act Notice, see instructions.

Form **1116** (2025) Created 9/16/25

FOR ALT MIN TAX PURPOSES ONLY

Form 1116 (2025)

Page **2**

Part III Figuring the Credit

9 Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	17		
10 Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carryovers to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here (see instructions) ☐ (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10			
11 Add lines 9 and 10	11	17		
12 Reduction in foreign taxes (see instructions)	12	()		
13 Taxes reclassified under high tax kickout (see instructions)	13			
14 Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit			14	17
15 Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	272		
16 Adjustments to line 15 (see instructions)	16			
17 Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, skip line 18 and enter -0- on line 19.)	17	272		
18 Individuals: Enter the sum of (i) Form 1040, 1040-SR, or 1040-NR, line 11b, minus Form 1040, 1040-SR, or 1040-NR, line 14, and (ii) Schedule 1-A (Form 1040), line 37. Estates and trusts: Enter your taxable income without the deduction for your exemption Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.	18	553,059		
19 Divide line 17 by line 18. If line 17 is more than line 18, enter "1"			19	0.00049
20 Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 1z. Estates and trusts: See instructions Caution: If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.			20	112,775
21 Multiply line 20 by line 19 (maximum amount of credit)			21	55
22 Increase in limitation (section 960(c)) (see instructions)			22	
23 Add lines 21 and 22			23	55
24 Enter the smaller of line 14 or line 23. Enter here and on the appropriate line of Part IV. See instructions			24	17

Part IV Summary of Separate Credits From Parts III (Enter amounts from Part III, line 24, for each applicable category of income. Don't include taxes paid to sanctioned countries.) See instructions.

25 Credit for taxes on section 951A category income	25	0		
26 Credit for taxes on foreign branch category income	26	0		
27 Credit for taxes on passive category income	27	17		
28 Credit for taxes on general category income	28	0		
29 Credit for taxes on section 901(j) income	29	0		
30 Credit for taxes on certain income re-sourced by treaty	30	0		
31 Credit for taxes on lump-sum distributions	31	0		
32 Add lines 25 through 31			32	17
33 Enter the smaller of line 20 or line 32			33	17
34 Reduction of credit for international boycott operations. See instructions for line 12			34	
35 Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a			35	17

EEA

Form 1116 (2025)

**SCHEDULE B
(Form 1116)**

Foreign Tax Carryover Reconciliation Schedule

(Rev. December 2022)

Department of the Treasury
Internal Revenue Service

Name

For calendar year 20 25, or other tax year beginning 20, and ending 20

See separate instructions.

Attach to Form 1116.

For **1116 AMT** Go to www.irs.gov/Form1116 for instructions and the latest information.

OMB No. 1545-0121

STANLEY E & PATRICIA RETZ

Identifying number as shown on page 1 of your tax return

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

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

- a** ☐ Reserved for future use **c** ☒ Passive category income **e** ☐ Section 901 (j) income **g** ☐ Lump-sum distributions
- b** ☐ Foreign branch category income **d** ☐ General category income **f** ☐ Certain income re-sourced by treaty
- h** If box e is checked, enter the country code for the sanctioned country. See instructions
- i** If box f is checked, enter the country code for the treaty country. See instructions

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

For Paperwork Reduction Act Notice, see the separate instructions.

EEA

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

EEA

Investment Interest Expense Deduction

Department of the Treasury
Internal Revenue Service

Attach to your tax return.

Go to www.irs.gov/Form4952 for the latest information.

2025

Attachment
Sequence No. 51

Name(s) shown on return

STANLEY & PATRICIA RETZ

Identifying number

Part I Total Investment Interest Expense

1	Investment interest expense paid or accrued in 2025 (see instructions)	1	14,702
2	Disallowed investment interest expense from 2024 Form 4952, line 7	2	17,502
3	Total investment interest expense. Add lines 1 and 2	3	32,204

Part II Net Investment Income

4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment)	4a	20,911		
b	Qualified dividends included on line 4a	4b	952		
c	Subtract line 4b from line 4a			4c	19,959
d	Net gain from the disposition of property held for investment	4d			
e	Enter the smaller of line 4d or your net capital gain from the disposition of property held for investment. See instructions	4e			
f	Subtract line 4e from line 4d			4f	0
g	Enter the amount from lines 4b and 4e that you elect to include in investment income. See instructions			4g	
h	Investment income. Add lines 4c, 4f, and 4g			4h	19,959
5	Investment expenses (see instructions)			5	
6	Net investment income. Subtract line 5 from line 4h. If zero or less, enter -0-			6	19,959

Part III Investment Interest Expense Deduction

7	Disallowed investment interest expense to be carried forward to 2026. Subtract line 6 from line 3. If zero or less, enter -0-	7	12,245
8	Investment interest expense deduction. Enter the smaller of line 3 or line 6. See instructions	8	19,959

For Paperwork Reduction Act Notice, see instructions.

Form 4952 (2025) Created 5/28/25

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

STANLEY E & PATRICIA RETZ

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	18,859
2	Ordinary dividends (see instructions)		2	2,052
3	Annuities (see instructions)		3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	4a 285,318		
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b (264,312)		
c	Combine lines 4a and 4b		4c	21,006
5a	Net gain or loss from disposition of property (see instructions)	5a 392,658		
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	392,658
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	434,575

Part II Investment Expenses Allocable to Investment Income and Modifications

9a	Investment interest expenses (see instructions)	9a 19,959		
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	19,959
10	Additional modifications (see instructions)		10	
11	Total deductions and modifications. Add lines 9d and 10		11	19,959

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	414,616
	Individuals:			
13	Modified adjusted gross income (see instructions)	13 803,454		
14	Threshold based on filing status (see instructions)	14 250,000		
15	Subtract line 14 from line 13. If zero or less, enter -0-	15 553,454		
16	Enter the smaller of line 12 or line 15		16	414,616
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	15,755
	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.

Noncash Charitable Contributions

Attach one or more Forms 8283 to your tax return if you claimed a total deduction of over \$500 for all contributed property.

Go to www.irs.gov/Form8283 for instructions and the latest information.

OMB No. 1545-0074

Attachment
Sequence No. **36**

Name(s) shown on your income tax return

STANLEY E & PATRICIA RETZ

Identifying number

Enter the entity name and identifying number from the tax return where the noncash charitable contribution was originally reported, if different from above.

Name:

Identifying number:

Check this box if a family pass-through entity made the non-cash charitable contribution. See instructions ☐

Note: Figure the amount of your contribution deduction before completing this form. See your tax return instructions.

Section A. Donated Property of \$5,000 or Less and Publicly Traded Securities - List in this section **only** an item (or a group of similar items) for which you claimed a deduction of \$5,000 or less. Also list publicly traded securities and certain other property even if the deduction is more than \$5,000. If you need more space, attach a statement. See instructions.

1	(a) Name and address of the donee organization	(b) If donated property is a vehicle (see instructions), check the box. Also enter the vehicle identification number (unless Form 1098-C is attached).	(c) Description and condition of donated property (For a vehicle, enter the year, make, model, and mileage. For securities and other property, see instructions.)
A	NORTH BREVARD CHARITIES Titusville, FL 32780	☐	FURNITURE ETC FROM MOVE, GOOD (USED)
B		☐	
C		☐	
D		☐	

Note: If the amount you claimed as a deduction for an item is \$500 or less, you do not have to complete columns (e), (f), and (g).

	(d) Date of the contribution	(e) Date acquired by donor (mo., yr.)	(f) How acquired by donor	(g) Donor's cost or adjusted basis	(h) Fair market value (see instructions)	(i) Method used to determine the fair market value
A	11-22-2025	VARIOUS	PURCHASE	15,000	4,500	THRIFT STORE
B						
C						
D						

Section B. Donated Property Over \$5,000 (Except Publicly Traded Securities, Vehicles, Intellectual Property or Inventory Reportable in Section A) - Complete this section for one item (or a group of similar items) for which you claimed a deduction of more than \$5,000 per item or group (except contributions reportable in Section A). Provide a separate form for each item donated unless it is part of a group of similar items. A qualified appraisal is required for items reportable in Section B and in certain cases must be attached. See instructions.

Part I Information on Donated Property

2 Check the box that describes the type of property donated. See instructions for definitions.

- | | | |
|---|--|---|
| a ☐ Art (contribution of \$20,000 or more) | d ☐ Other real estate | i ☐ Vehicles |
| b ☐ Qualified conservation contribution | e ☐ Equipment | j ☐ Clothing and household items |
| b(1) ☐ Certified historic structure
NPS # _____ | f ☐ Securities | k ☐ Digital assets |
| c ☐ Art (contribution of less than \$20,000) | g ☐ Collectibles | l ☐ Other |
| | h ☐ Intellectual property | |

3		(a) Description of donated property (if you need more space, attach a separate statement)	(b) If any tangible personal property or real property was donated, give a brief summary of the overall physical condition of the property at the time of the gift.				(c) Appraised fair market value
A							
B							
C							
	(d) Date acquired by donor (mo., yr.)	(e) How acquired by donor	(f) Donor's cost or adjusted basis	(g) For bargain sales, enter amount received	(h) Qualified conservation contribution relevant basis (see instructions)	(i) Amount claimed as a deduction (see instructions)	
A							
B							
C							

Depreciation and Amortization
(Including Information on Listed Property)Attach to your tax return.
Go to www.irs.gov/Form4562 for instructions and the latest information.

Name(s) shown on return

STANLEY E & PATRICIA RETZ

Business or activity to which this form relates

218 AVILEZ RESIDENTI

Identifying number

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2024 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5. See instructions	11	
12	Section 179 expense deduction. Add lines 9 and 10, but don't enter more than line 11	12	
13	Carryover of disallowed deduction to 2026. Add lines 9 and 10, less line 12	13	

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property. See instructions.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year. See instructions.	14
15	Property subject to section 168(f)(1) election.	15
16	Other depreciation (including ACRS)	16

Part III MACRS Depreciation (Don't include listed property. See instructions.)**Section A**

17	MACRS deductions for assets placed in service in tax years beginning before 2025	17	2,114
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here ☐		

Section B - Assets Placed in Service During 2025 Tax Year Using the General Depreciation System

(a) Classification of property (see instructions)	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h 50-year property			50 yrs.	MM	S/L	
i Residential rental property			27.5 yrs.	MM	S/L	
j Nonresidential real property			39 yrs.	MM	S/L	

Section C - Assets Placed in Service During 2025 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 30-year			30 yrs.	MM	S/L	
d 40-year			40 yrs.	MM	S/L	
e 50-year			50 yrs.	MM	S/L	

For Paperwork Reduction Act Notice, see separate instructions.

Part IV Summary (See instructions.)

21 Listed property. Enter amount from line 28	21	
22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations - see instructions . .	22	2,114
23a For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to interest costs capitalized under section 263A(f)	23a	
23b For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to costs capitalized under section 263A other than interest costs capitalized under section 263A(f)	23b	

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete **only** 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A - Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed?	☐ Yes	☐ No
b If "Yes," is the evidence written?	☐ Yes	☐ No
c Do you own, lease, or charter an aircraft? Check all that apply. See instructions	☐ Own	☐ Lease ☐ Charter

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/ investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/ Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use. See instructions.						25		
26 Property used more than 50% in a qualified business use:		%						
		%						
		%						
27 Property used 50% or less in a qualified business use:		%				S/L-		
		%				S/L-		
		%				S/L-		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21						28		
29 Add amounts in column (i), line 26. Enter here and on line 7							29	

Section B - Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1	(b) Vehicle 2	(c) Vehicle 3	(d) Vehicle 4	(e) Vehicle 5	(f) Vehicle 6
30 Total business/investment miles driven during the year (don't include commuting miles)						
31 Total commuting miles driven during the year						
32 Total other personal (noncommuting) miles driven						
33 Total miles driven during the year. Add lines 30 through 32						
34 Was the vehicle available for personal use during off-duty hours?	Yes No	Yes No	Yes No	Yes No	Yes No	Yes No
35 Was the vehicle used primarily by a more than 5% owner or related person?						
36 Is another vehicle available for personal use?						

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.) (continued)

Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who **aren't** more than 5% owners or related persons. See instructions.

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners . . .		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? See instructions		

Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," don't complete Section B for the covered vehicles.

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2025 tax year (see instructions):					
43 Amortization of costs that began before your 2025 tax year				43	
44 Total. Add amounts in column (f). See the instructions for where to report				44	

Depreciation and Amortization
(Including Information on Listed Property)

Attach to your tax return.

Go to www.irs.gov/Form4562 for instructions and the latest information.

Name(s) shown on return

STANLEY E & PATRICIA RETZ

Business or activity to which this form relates

217 OLMSTEAD - CONDO

Identifying number

Part I Election To Expense Certain Property Under Section 179**Note:** If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1
2	Total cost of section 179 property placed in service (see instructions)	2
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5
6	(a) Description of property	(b) Cost (business use only)
		(c) Elected cost
7	Listed property. Enter the amount from line 29	7
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8
9	Tentative deduction. Enter the smaller of line 5 or line 8	9
10	Carryover of disallowed deduction from line 13 of your 2024 Form 4562	10
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5. See instructions	11
12	Section 179 expense deduction. Add lines 9 and 10, but don't enter more than line 11	12
13	Carryover of disallowed deduction to 2026. Add lines 9 and 10, less line 12	13

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.**Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property. See instructions.)**

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year. See instructions.	14
15	Property subject to section 168(f)(1) election.	15
16	Other depreciation (including ACRS)	16

Part III MACRS Depreciation (Don't include listed property. See instructions.)**Section A**

17	MACRS deductions for assets placed in service in tax years beginning before 2025	17	1,091
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here		

Section B - Assets Placed in Service During 2025 Tax Year Using the General Depreciation System

(a) Classification of property (see instructions)	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h 50-year property			50 yrs.	MM	S/L	
i Residential rental property			27.5 yrs.	MM	S/L	
j Nonresidential real property			39 yrs.	MM	S/L	
				MM	S/L	

Section C - Assets Placed in Service During 2025 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 30-year			30 yrs.	MM	S/L	
d 40-year			40 yrs.	MM	S/L	
e 50-year			50 yrs.	MM	S/L	

For Paperwork Reduction Act Notice, see separate instructions.

Form 4562 (2025) Created 10/9/25

Part IV Summary (See instructions.)

21 Listed property. Enter amount from line 28	21	
22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations - see instructions . .	22	1,091
23a For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to interest costs capitalized under section 263A(f)	23a	
23b For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to costs capitalized under section 263A other than interest costs capitalized under section 263A(f) .	23b	

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete **only** 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A - Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed?	☐ Yes ☐ No
b If "Yes," is the evidence written?	☐ Yes ☐ No
c Do you own, lease, or charter an aircraft? Check all that apply. See instructions	☐ Own ☐ Lease ☐ Charter

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use. See instructions.						25		
26 Property used more than 50% in a qualified business use:		%						
		%						
		%						
27 Property used 50% or less in a qualified business use:		%				S/L-		
		%				S/L-		
		%				S/L-		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21						28		
29 Add amounts in column (i), line 26. Enter here and on line 7							29	

Section B - Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1	(b) Vehicle 2	(c) Vehicle 3	(d) Vehicle 4	(e) Vehicle 5	(f) Vehicle 6
30 Total business/investment miles driven during the year (don't include commuting miles) . . .						
31 Total commuting miles driven during the year .						
32 Total other personal (noncommuting) miles driven						
33 Total miles driven during the year. Add lines 30 through 32						
34 Was the vehicle available for personal use during off-duty hours?	Yes No	Yes No	Yes No	Yes No	Yes No	Yes No
35 Was the vehicle used primarily by a more than 5% owner or related person? . . .						
36 Is another vehicle available for personal use?						

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.) (continued)

Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who aren't more than 5% owners or related persons. See instructions.

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners . . .		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? See instructions		

Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," don't complete Section B for the covered vehicles.

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2025 tax year (see instructions):					
43 Amortization of costs that began before your 2025 tax year.				43	42
44 Total. Add amounts in column (f). See the instructions for where to report				44	42

Form 4562	Depreciation and Amortization (Including Information on Listed Property) Attach to your tax return. Go to www.irs.gov/Form4562 for instructions and the latest information.	OMB No. 1545-0172 2025 Attachment Sequence No. 179
Department of the Treasury Internal Revenue Service	Name(s) shown on return STANLEY E & PATRICIA RETZ	Business or activity to which this form relates 219 OLMSTEAD - CONDO
	Identifying number	

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2024 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5. See instructions	11	
12	Section 179 expense deduction. Add lines 9 and 10, but don't enter more than line 11	12	
13	Carryover of disallowed deduction to 2026. Add lines 9 and 10, less line 12	13	

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property. See instructions.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year. See instructions.	14	
15	Property subject to section 168(f)(1) election.	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Don't include listed property. See instructions.)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2025	17	1,091
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here		

Section B - Assets Placed in Service During 2025 Tax Year Using the General Depreciation System

(a) Classification of property (see instructions)	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h 50-year property			50 yrs.	MM	S/L	
i Residential rental property			27.5 yrs.	MM	S/L	
j Nonresidential real property			27.5 yrs.	MM	S/L	
			39 yrs.	MM	S/L	
				MM	S/L	

Section C - Assets Placed in Service During 2025 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 30-year			30 yrs.	MM	S/L	
d 40-year			40 yrs.	MM	S/L	
e 50-year			50 yrs.	MM	S/L	

For Paperwork Reduction Act Notice, see separate instructions.

Form **4562** (2025) Created 10/9/25

Part IV Summary (See instructions.)

21 Listed property. Enter amount from line 28	21	
22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations - see instructions . .	22	1,091
23a For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to interest costs capitalized under section 263A(f)	23a	
23b For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to costs capitalized under section 263A other than interest costs capitalized under section 263A(f) .	23b	

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete **only** 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A - Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed?	☐ Yes	☐ No
b If "Yes," is the evidence written?	☐ Yes	☐ No
c Do you own, lease, or charter an aircraft? Check all that apply. See instructions	☐ Own	☐ Lease ☐ Charter

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/ investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/ Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use. See instructions.						25		
26 Property used more than 50% in a qualified business use:		%						
		%						
		%						
27 Property used 50% or less in a qualified business use:		%				S/L-		
		%				S/L-		
		%				S/L-		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21						28		
29 Add amounts in column (i), line 26. Enter here and on line 7							29	

Section B - Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1	(b) Vehicle 2	(c) Vehicle 3	(d) Vehicle 4	(e) Vehicle 5	(f) Vehicle 6
30 Total business/investment miles driven during the year (don't include commuting miles)						
31 Total commuting miles driven during the year						
32 Total other personal (noncommuting) miles driven						
33 Total miles driven during the year. Add lines 30 through 32						
34 Was the vehicle available for personal use during off-duty hours?	Yes No	Yes No	Yes No	Yes No	Yes No	Yes No
35 Was the vehicle used primarily by a more than 5% owner or related person?						
36 Is another vehicle available for personal use?						

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.) (continued)

Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who aren't more than 5% owners or related persons. See instructions.

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners . . .		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? See instructions		
Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," don't complete Section B for the covered vehicles.		

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2025 tax year (see instructions):					
43 Amortization of costs that began before your 2025 tax year.				43	42
44 Total. Add amounts in column (f). See the instructions for where to report				44	42

Depreciation and Amortization
(Including Information on Listed Property)

OMB No. 1545-0172

2025

Attachment
Sequence No. 179Department of the Treasury
Internal Revenue ServiceAttach to your tax return.
Go to www.irs.gov/Form4562 for instructions and the latest information.

Name(s) shown on return

STANLEY E & PATRICIA RETZ

Business or activity to which this form relates

221 OLMSTEAD - CONDO

Identifying number

Part I Election To Expense Certain Property Under Section 179**Note:** If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2024 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5. See instructions	11	
12	Section 179 expense deduction. Add lines 9 and 10, but don't enter more than line 11	12	
13	Carryover of disallowed deduction to 2026. Add lines 9 and 10, less line 12	13	

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.**Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property. See instructions.)**

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year. See instructions.	14	
15	Property subject to section 168(f)(1) election.	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Don't include listed property. See instructions.)**Section A**

17	MACRS deductions for assets placed in service in tax years beginning before 2025	17	1,091
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here ☐		

Section B - Assets Placed in Service During 2025 Tax Year Using the General Depreciation System

(a) Classification of property (see instructions)	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h 50-year property			50 yrs.	MM	S/L	
i Residential rental property			27.5 yrs.	MM	S/L	
j Nonresidential real property			39 yrs.	MM	S/L	

Section C - Assets Placed in Service During 2025 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 30-year			30 yrs.	MM	S/L	
d 40-year			40 yrs.	MM	S/L	
e 50-year			50 yrs.	MM	S/L	

For Paperwork Reduction Act Notice, see separate instructions.

Form 4562 (2025) Created 10/9/25

Part IV Summary (See instructions.)

21 Listed property. Enter amount from line 28	21	
22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter the result on the appropriate lines of your return. Partnerships and S corporations - see instructions . .	22	1,091
23a For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to interest costs capitalized under section 263A(f)	23a	
23b For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to costs capitalized under section 263A other than interest costs capitalized under section 263A(f) .	23b	

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete **only** 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A - Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed?	☐ Yes	☐ No
b If "Yes," is the evidence written?	☐ Yes	☐ No
c Do you own, lease, or charter an aircraft? Check all that apply. See instructions	☐ Own	☐ Lease ☐ Charter

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use. See instructions.						25		
26 Property used more than 50% in a qualified business use:		%						
		%						
		%						
27 Property used 50% or less in a qualified business use:		%				S/L-		
		%				S/L-		
		%				S/L-		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21						28		
29 Add amounts in column (i), line 26. Enter here and on line 7							29	

Section B - Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1	(b) Vehicle 2	(c) Vehicle 3	(d) Vehicle 4	(e) Vehicle 5	(f) Vehicle 6
30 Total business/investment miles driven during the year (don't include commuting miles)						
31 Total commuting miles driven during the year						
32 Total other personal (noncommuting) miles driven						
33 Total miles driven during the year. Add lines 30 through 32						
34 Was the vehicle available for personal use during off-duty hours?	Yes No	Yes No	Yes No	Yes No	Yes No	Yes No
35 Was the vehicle used primarily by a more than 5% owner or related person?						
36 Is another vehicle available for personal use?						

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.) (continued)**Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees**

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who aren't more than 5% owners or related persons. See instructions.

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? See instructions		

Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," don't complete Section B for the covered vehicles.

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2025 tax year (see instructions):					
43 Amortization of costs that began before your 2025 tax year.				43	42
44 Total. Add amounts in column (f). See the instructions for where to report				44	42

Depreciation and Amortization
(Including Information on Listed Property)

OMB No. 1545-0172

2025Department of the Treasury
Internal Revenue ServiceAttach to your tax return.
Go to www.irs.gov/Form4562 for instructions and the latest information.Attachment
Sequence No. **179**

Name(s) shown on return

STANLEY E & PATRICIA RETZ

Business or activity to which this form relates

OFFICE CONDO

Identifying number

Part I Election To Expense Certain Property Under Section 179**Note:** If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2024 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5. See instructions	11	
12	Section 179 expense deduction. Add lines 9 and 10, but don't enter more than line 11	12	
13	Carryover of disallowed deduction to 2026. Add lines 9 and 10, less line 12	13	

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.**Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property. See instructions.)**

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year. See instructions.	14	
15	Property subject to section 168(f)(1) election.	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Don't include listed property. See instructions.)**Section A**

17	MACRS deductions for assets placed in service in tax years beginning before 2025	17	1,231
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here ☐		

Section B - Assets Placed in Service During 2025 Tax Year Using the General Depreciation System

(a) Classification of property (see instructions)	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h 50-year property			50 yrs.	MM	S/L	
i Residential rental property			27.5 yrs.	MM	S/L	
j Nonresidential real property			39 yrs.	MM	S/L	

Section C - Assets Placed in Service During 2025 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 30-year			30 yrs.	MM	S/L	
d 40-year			40 yrs.	MM	S/L	
e 50-year			50 yrs.	MM	S/L	

For Paperwork Reduction Act Notice, see separate instructions.

Form **4562** (2025) Created 10/9/25

Part IV Summary (See instructions.)

21 Listed property. Enter amount from line 28	21	
22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations - see instructions . .	22	1,231
23a For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to interest costs capitalized under section 263A(f)	23a	
23b For assets shown in Part III that are placed in service during the current tax year, and have costs capitalized under section 263A, enter the amount of the basis attributable to costs capitalized under section 263A other than interest costs capitalized under section 263A(f) .	23b	

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete **only** 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A - Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed?	☐ Yes ☐ No
b If "Yes," is the evidence written?	☐ Yes ☐ No
c Do you own, lease, or charter an aircraft? Check all that apply. See instructions	☐ Own ☐ Lease ☐ Charter

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use. See instructions.						25		
26 Property used more than 50% in a qualified business use:		%						
		%						
		%						
27 Property used 50% or less in a qualified business use:		%				S/L-		
		%				S/L-		
		%				S/L-		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21						28		
29 Add amounts in column (i), line 26. Enter here and on line 7							29	

Section B - Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
30 Total business/investment miles driven during the year (don't include commuting miles)												
31 Total commuting miles driven during the year												
32 Total other personal (noncommuting) miles driven												
33 Total miles driven during the year. Add lines 30 through 32												
34 Was the vehicle available for personal use during off-duty hours?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
35 Was the vehicle used primarily by a more than 5% owner or related person?												
36 Is another vehicle available for personal use?												

Part V Listed Property (Include automobiles, certain other vehicles, certain aircraft, and property used for entertainment, recreation, or amusement.) (continued)**Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees**

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who aren't more than 5% owners or related persons. See instructions.

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners . . .		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? See instructions		

Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," don't complete Section B for the covered vehicles.

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2025 tax year (see instructions):					
43 Amortization of costs that began before your 2025 tax year.					43
44 Total. Add amounts in column (f). See the instructions for where to report					44

Federal Supporting Statements

2025 PG01

Name(s) as shown on return

Tax ID Number

STANLEY E & PATRICIA RETZ

SCHEDULE B - INTEREST

Statement #1

PAYER

AMOUNT

AMERICAN EXPRESS NATIONAL BANK	1,394
AMERICAN EXPRESS NATIONAL BANK	2,008
CCU - JT SR & TR	20
CCU TRISH	3,465
CHARLES SCHWAB & CO	1
REGIONS BANK	1
REGIONS BANK	10,361
SEACOAST BANK -	1
SEACOAST BANK -	1,608

TOTAL

18,859

SCHEDULE E - LINE 19 - OTHER EXPENSES

PG01
Statement #2

OTHER EXPENSES

PROPERTY A

PROPERTY B

PROPERTY C

SALES TAX	842		
CONDO ASSOC DUES			4,500
AMORTIZATION			42

TOTAL

842

4,542

SCHEDULE E - LINE 19 - OTHER EXPENSES

PG01
Statement #3

OTHER EXPENSES

PROPERTY A

PROPERTY B

PROPERTY C

CONDO ASSOC DUES	4,500	4,500	
UBR	139		
AMORTIZATION	42	42	
OFFICE CONDO DUES			2,612

TOTAL

4,681

4,542

2,612

Federal Supporting Statements

2025 PG01

Tax ID Number

Name(s) as shown on return

STANLEY E & PATRICIA RETZ

SCHEDULE E - LINE 28 - PARTNERSHIPS AND S CORPORATIONS

Statement 4

A- NAME OF ENTITY	B- PARTNERSHIP OR S CORP	C- X IF FOREIGN	D- EIN	E- BASIS REQ.	F- NOT AT RISK	G- P LOSS	H- P INCOME	I- LOSS	J- SEC 179	K- INCOME
RETZ BAKER REAL ESTATE HOLDINGS LLC - EDPA	P		46-0943517			0	0	0	0	0
ALSOOME PROPERTIES LLC	P		81-5416901			2	0	0	0	0
ALSOOME PROPERTIES LLC	P		81-5416901			1	0	0	0	0
8850 GRISSOM LLC	P		39-2524423			1,730	0	0	0	0
EAG PA	S		59-2864149	X		0	0	0	0	154,401
RETZ FINANCIAL INC	S		59-3468067	X		0	0	0	0	116,879
IT FITZ HOMES INC	S		59-3714743	X		0	0	2,536	0	0
STANLEY E RETZ PA	S		20-4839890	X		0	0	1,265	0	0
CITRUS MOTORS INC	S		20-5971995	X		0	0	3,167	0	0
EAG SALE COLLECTION INC	S		88-1218638			0	0	0	0	0
TOTAL						1,733	0	6,968	0	271,280

S Corporation Shareholder Stock and Debt Basis Limitations

OMB No. 1545-2302

Attachment
Sequence No. **203**

Attach to your tax return.
Go to www.irs.gov/Form7203 for instructions and the latest information.

Name of shareholder STANLEY E RETZ	Identifying number [REDACTED]
A Name of S corporation EAG PA	B Employer identification number 69-2864149

C Stock block (see instructions):

D Check applicable box(es) to indicate how stock was acquired:
(1) ☐ Original shareholder (2) ☐ Purchased (3) ☐ Inherited (4) ☐ Gift (5) ☐ Other:

E Check if you have a Regulations section 1.1367-1(g) election in effect during the tax year for this S corporation ☐

Part I Shareholder Stock Basis		
1	Stock basis at the beginning of the corporation's tax year	1 222,344
2	Basis from any capital contributions made or additional stock acquired during the tax year	2
3a	Ordinary business income (enter losses in Part III)	3a 154,401
b	Net rental real estate income (enter losses in Part III)	3b
c	Other net rental income (enter losses in Part III)	3c
d	Interest income	3d
e	Ordinary dividends	3e
f	Royalties	3f
g	Net capital gains (enter losses in Part III)	3g
h	Net section 1231 gain (enter losses in Part III)	3h
i	Other income (enter losses in Part III)	3i
j	Excess depletion adjustment	3j
k	Tax-exempt income	3k
l	Recapture of business credits	3l
m	Other items that increase stock basis	3m
4	Add lines 3a through 3m	4 154,401
5	Stock basis before distributions. Add lines 1, 2, and 4	5 376,745
6	Distributions (excluding dividend distributions) Note: If line 6 is larger than line 5, subtract line 5 from line 6 and report the result as a capital gain on Form 8949 and Schedule D. See instructions.	6 125,940
7	Stock basis after distributions. Subtract line 6 from line 5. If the result is zero or less, enter -0-, skip lines 8 through 14, and enter -0- on line 15	7 250,805
8a	Nondeductible expenses	8a
b	Depletion for oil and gas	8b
c	Business credits (sections 50(c)(1) and (5))	8c
9	Add lines 8a through 8c	9
10	Stock basis before loss and deduction items. Subtract line 9 from line 7. If the result is zero or less, enter -0-, skip lines 11 through 14, and enter -0- on line 15	10 250,805
11	Allowable loss and deduction items. Enter the amount from line 47, column (c)	11 300
12	Debt basis restoration (see net increase in instructions for line 23)	12
13	Other items that decrease stock basis	13
14	Add lines 11, 12, and 13	14 300
15	Stock basis at the end of the corporation's tax year. Subtract line 14 from line 10. If the result is zero or less, enter -0-	15 250,505

Part II Shareholder Debt Basis				
Section A—Amount of Debt (If more than three debts, see instructions.)				
Description	(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
	☐ Formal note ☐ Open account	☐ Formal note ☐ Open account	☐ Formal note ☐ Open account	
16 Loan balance at the beginning of the corporation's tax year				
17 Additional loans (see instructions)				
18 Loan balance before repayment. Combine lines 16 and 17				
19 Principal portion of debt repayment (this line doesn't include interest)				
20 Loan balance at the end of the corporation's tax year. Subtract line 19 from line 18				

Part II Shareholder Debt Basis (continued)**Section B - Adjustments to Debt Basis**

	Description	(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
21	Debt basis at beginning of the corporation's tax year				
22	Enter the amount, if any, from line 17				
23	Debt basis restoration (see instructions)				
24	Debt basis before repayment. Add lines 21, 22, and 23				
25	Divide line 24 by line 18				
26	Nontaxable debt repayment. Multiply line 25 by line 19				
27	Debt basis before nondeductible expenses and losses. Subtract line 26 from line 24				
28	Nondeductible expenses and oil and gas depletion deductions in excess of stock basis				
29	Debt basis before losses and deductions. Subtract line 28 from line 27. If the result is zero or less, enter -0-				
30	Allowable losses in excess of stock basis. Enter the amount from line 47, column (d)				
31	Debt basis at the end of the corporation's tax year. Subtract line 30 from line 29. If the result is zero or less, enter -0-				

Section C - Gain on Loan Repayment

32	Repayment. Enter the amount from line 19				
33	Nontaxable repayments. Enter the amount from line 26				
34	Reportable gain. Subtract line 33 from line 32				

Part III Shareholder Allowable Loss and Deduction Items

	Description	(a) Current year losses and deductions	(b) Carryover amounts (column (e)) from the previous year	(c) Allowable loss from stock basis	(d) Allowable loss from debt basis	(e) Carryover amounts
35	Ordinary business loss					
36	Net rental real estate loss					
37	Other net rental loss					
38	Net capital loss					
39	Net section 1231 loss					
40	Other loss					
41	Section 179 deductions					
42	Charitable contributions	300		300		
43	Investment interest expense					
44	Section 59(e)(2) expenditures					
45	Other deductions					
46	Foreign taxes paid or accrued					
47	Total loss. Add lines 35 through 46 for each column. Enter the total loss in column (c) on line 11 and enter the total loss in column (d) on line 30	300		300		0

S Corporation Shareholder Stock and Debt Basis Limitations

OMB No. 1545-2302

Attachment
Sequence No. **203**

Attach to your tax return.
Go to www.irs.gov/Form7203 for instructions and the latest information.

Name of shareholder STANLEY E RETZ	Identifying number [REDACTED]
A Name of S corporation RETZ FINANCIAL INC	B Employer identification number 59-3468067

C Stock block (see instructions): _____

D Check applicable box(es) to indicate how stock was acquired:
 (1) ☐ Original shareholder (2) ☐ Purchased (3) ☐ Inherited (4) ☐ Gift (5) ☐ Other: _____

E Check if you have a Regulations section 1.1367-1(g) election in effect during the tax year for this S corporation ☐

Part I Shareholder Stock Basis

1 Stock basis at the beginning of the corporation's tax year	1	50,149
2 Basis from any capital contributions made or additional stock acquired during the tax year	2	
3a Ordinary business income (enter losses in Part III)	3a	116,879
b Net rental real estate income (enter losses in Part III)	3b	
c Other net rental income (enter losses in Part III)	3c	
d Interest income	3d	
e Ordinary dividends	3e	
f Royalties	3f	
g Net capital gains (enter losses in Part III)	3g	
h Net section 1231 gain (enter losses in Part III)	3h	
i Other income (enter losses in Part III)	3i	
j Excess depletion adjustment	3j	
k Tax-exempt income	3k	
l Recapture of business credits	3l	
m Other items that increase stock basis	3m	
4 Add lines 3a through 3m	4	116,879
5 Stock basis before distributions. Add lines 1, 2, and 4	5	167,028
6 Distributions (excluding dividend distributions) Note: If line 6 is larger than line 5, subtract line 5 from line 6 and report the result as a capital gain on Form 8949 and Schedule D. See instructions.	6	111,026
7 Stock basis after distributions. Subtract line 6 from line 5. If the result is zero or less, enter -0-, skip lines 8 through 14, and enter -0- on line 15	7	56,002
8a Nondeductible expenses	8a	
b Depletion for oil and gas	8b	
c Business credits (sections 50(c)(1) and (5))	8c	
9 Add lines 8a through 8c	9	
10 Stock basis before loss and deduction items. Subtract line 9 from line 7. If the result is zero or less, enter -0-, skip lines 11 through 14, and enter -0- on line 15	10	56,002
11 Allowable loss and deduction items. Enter the amount from line 47, column (c)	11	
12 Debt basis restoration (see net increase in instructions for line 23)	12	
13 Other items that decrease stock basis	13	
14 Add lines 11, 12, and 13	14	
15 Stock basis at the end of the corporation's tax year. Subtract line 14 from line 10. If the result is zero or less, enter -0-	15	56,002

Part II Shareholder Debt Basis

Section A—Amount of Debt (If more than three debts, see instructions.)

Description	(a) Debt 1 ☐ Formal note ☐ Open account	(b) Debt 2 ☐ Formal note ☐ Open account	(c) Debt 3 ☐ Formal note ☐ Open account	(d) Total
16 Loan balance at the beginning of the corporation's tax year				
17 Additional loans (see instructions)				
18 Loan balance before repayment. Combine lines 16 and 17				
19 Principal portion of debt repayment (this line doesn't include interest)				
20 Loan balance at the end of the corporation's tax year. Subtract line 19 from line 18				

For Paperwork Reduction Act Notice, see separate instructions.

S Corporation Shareholder Stock and Debt Basis Limitations

OMB No. 1545-2302

Attachment
Sequence No. **203**

Attach to your tax return.
Go to www.irs.gov/Form7203 for instructions and the latest information.

Name of shareholder

STANLEY E RETZ

Identifying number

A Name of S corporation

IT FITZ HOMES INC

B Employer identification number

59-3714743

C Stock block (see instructions):

D Check applicable box(es) to indicate how stock was acquired:

(1) ☐ Original shareholder (2) ☐ Purchased (3) ☐ Inherited (4) ☐ Gift (5) ☐ Other:

E Check if you have a Regulations section 1.1367-1(g) election in effect during the tax year for this S corporation ☐

Part I Shareholder Stock Basis

1	Stock basis at the beginning of the corporation's tax year	1	0
2	Basis from any capital contributions made or additional stock acquired during the tax year	2	
3a	Ordinary business income (enter losses in Part III)	3a	
b	Net rental real estate income (enter losses in Part III)	3b	
c	Other net rental income (enter losses in Part III)	3c	
d	Interest income	3d	
e	Ordinary dividends	3e	
f	Royalties	3f	
g	Net capital gains (enter losses in Part III)	3g	335,534
h	Net section 1231 gain (enter losses in Part III)	3h	
i	Other income (enter losses in Part III)	3i	
j	Excess depletion adjustment	3j	
k	Tax-exempt income	3k	
l	Recapture of business credits	3l	
m	Other items that increase stock basis	3m	
4	Add lines 3a through 3m	4	335,534
5	Stock basis before distributions. Add lines 1, 2, and 4	5	335,534
6	Distributions (excluding dividend distributions) Note: If line 6 is larger than line 5, subtract line 5 from line 6 and report the result as a capital gain on Form 8949 and Schedule D. See instructions.	6	255,606
7	Stock basis after distributions. Subtract line 6 from line 5. If the result is zero or less, enter -0-, skip lines 8 through 14, and enter -0- on line 15	7	79,928
8a	Nondeductible expenses	8a	
b	Depletion for oil and gas	8b	
c	Business credits (sections 50(c)(1) and (5))	8c	
9	Add lines 8a through 8c	9	
10	Stock basis before loss and deduction items. Subtract line 9 from line 7. If the result is zero or less, enter -0-, skip lines 11 through 14, and enter -0- on line 15	10	79,928
11	Allowable loss and deduction items. Enter the amount from line 47, column (c)	11	9,907
12	Debt basis restoration (see net increase in instructions for line 23)	12	
13	Other items that decrease stock basis	13	
14	Add lines 11, 12, and 13	14	9,907
15	Stock basis at the end of the corporation's tax year. Subtract line 14 from line 10. If the result is zero or less, enter -0-	15	70,021

Part II Shareholder Debt Basis

Section A—Amount of Debt (If more than three debts, see instructions.)

Description	(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
	☒ Formal note ☐ Open account	☐ Formal note ☐ Open account	☐ Formal note ☐ Open account	
16 Loan balance at the beginning of the corporation's tax year	75,098			75,098
17 Additional loans (see instructions)				
18 Loan balance before repayment. Combine lines 16 and 17	75,098			75,098
19 Principal portion of debt repayment (this line doesn't include interest)				
20 Loan balance at the end of the corporation's tax year. Subtract line 19 from line 18	75,098			75,098

For Paperwork Reduction Act Notice, see separate instructions.

Part II Shareholder Debt Basis (continued)**Section B - Adjustments to Debt Basis**

Description	(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
21 Debt basis at beginning of the corporation's tax year	74,419			74,419
22 Enter the amount, if any, from line 17				
23 Debt basis restoration (see instructions)				
24 Debt basis before repayment. Add lines 21, 22, and 23 . .	74,419			74,419
25 Divide line 24 by line 18	0.99096			
26 Nontaxable debt repayment. Multiply line 25 by line 19 . . .				
27 Debt basis before nondeductible expenses and losses. Subtract line 26 from line 24	74,419			74,419
28 Nondeductible expenses and oil and gas depletion deductions in excess of stock basis				
29 Debt basis before losses and deductions. Subtract line 28 from line 27. If the result is zero or less, enter -0-	74,419			74,419
30 Allowable losses in excess of stock basis. Enter the amount from line 47, column (d)				
31 Debt basis at the end of the corporation's tax year. Subtract line 30 from line 29. If the result is zero or less, enter -0-	74,419			74,419

Section C - Gain on Loan Repayment

32 Repayment. Enter the amount from line 19				
33 Nontaxable repayments. Enter the amount from line 26 . . .				
34 Reportable gain. Subtract line 33 from line 32				

Part III Shareholder Allowable Loss and Deduction Items

Description	(a) Current year losses and deductions	(b) Carryover amounts (column (e)) from the previous year	(c) Allowable loss from stock basis	(d) Allowable loss from debt basis	(e) Carryover amounts
35 Ordinary business loss	2,536		2,536		
36 Net rental real estate loss					
37 Other net rental loss					
38 Net capital loss					
39 Net section 1231 loss					
40 Other loss					
41 Section 179 deductions					
42 Charitable contributions					
43 Investment interest expense	7,371		7,371		
44 Section 59(e)(2) expenditures					
45 Other deductions					
46 Foreign taxes paid or accrued					
47 Total loss. Add lines 35 through 46 for each column. Enter the total loss in column (c) on line 11 and enter the total loss in column (d) on line 30	9,907		9,907		0

S Corporation Shareholder Stock and Debt Basis Limitations

OMB No. 1545-2302

Attach to your tax return.
Go to www.irs.gov/Form7203 for instructions and the latest information.

Attachment
Sequence No. **203**

Name of shareholder

Identifying number

STANLEY E RETZ

A Name of S corporation

B Employer identification number

STANLEY E RETZ PA

20-4839890

C Stock block (see instructions):

D Check applicable box(es) to indicate how stock was acquired:

(1) ☐ Original shareholder (2) ☐ Purchased (3) ☐ Inherited (4) ☐ Gift (5) ☐ Other:

E Check if you have a Regulations section 1.1367-1(g) election in effect during the tax year for this S corporation ☐

Part I Shareholder Stock Basis

1	Stock basis at the beginning of the corporation's tax year	1	90,368
2	Basis from any capital contributions made or additional stock acquired during the tax year	2	
3a	Ordinary business income (enter losses in Part III)	3a	
b	Net rental real estate income (enter losses in Part III)	3b	
c	Other net rental income (enter losses in Part III)	3c	
d	Interest income	3d	
e	Ordinary dividends	3e	
f	Royalties	3f	
g	Net capital gains (enter losses in Part III)	3g	
h	Net section 1231 gain (enter losses in Part III)	3h	
i	Other income (enter losses in Part III)	3i	
j	Excess depletion adjustment	3j	
k	Tax-exempt income	3k	
l	Recapture of business credits	3l	
m	Other items that increase stock basis	3m	
4	Add lines 3a through 3m	4	
5	Stock basis before distributions. Add lines 1, 2, and 4	5	90,368
6	Distributions (excluding dividend distributions) Note: If line 6 is larger than line 5, subtract line 5 from line 6 and report the result as a capital gain on Form 8949 and Schedule D. See instructions.	6	3,393
7	Stock basis after distributions. Subtract line 6 from line 5. If the result is zero or less, enter -0-, skip lines 8 through 14, and enter -0- on line 15	7	86,975
8a	Nondeductible expenses	8a	
b	Depletion for oil and gas	8b	
c	Business credits (sections 50(c)(1) and (5))	8c	
9	Add lines 8a through 8c	9	
10	Stock basis before loss and deduction items. Subtract line 9 from line 7. If the result is zero or less, enter -0-, skip lines 11 through 14, and enter -0- on line 15	10	86,975
11	Allowable loss and deduction items. Enter the amount from line 47, column (c)	11	1,265
12	Debt basis restoration (see net increase in instructions for line 23)	12	
13	Other items that decrease stock basis	13	
14	Add lines 11, 12, and 13	14	1,265
15	Stock basis at the end of the corporation's tax year. Subtract line 14 from line 10. If the result is zero or less, enter -0-	15	85,710

Part II Shareholder Debt Basis

Section A—Amount of Debt (If more than three debts, see instructions.)

Description	(a) Debt 1 ☒ Formal note ☐ Open account	(b) Debt 2 ☐ Formal note ☐ Open account	(c) Debt 3 ☐ Formal note ☐ Open account	(d) Total
16 Loan balance at the beginning of the corporation's tax year	37,646			37,646
17 Additional loans (see instructions)				
18 Loan balance before repayment. Combine lines 16 and 17	37,646			37,646
19 Principal portion of debt repayment (this line doesn't include interest)				
20 Loan balance at the end of the corporation's tax year. Subtract line 19 from line 18	37,646			37,646

For Paperwork Reduction Act Notice, see separate instructions.

Part II Shareholder Debt Basis (continued)**Section B - Adjustments to Debt Basis**

Description	(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
21 Debt basis at the beginning of the corporation's tax year	37,646			37,646
22 Enter the amount, if any, from line 17				
23 Debt basis restoration (see instructions)				
24 Debt basis before repayment. Add lines 21, 22, and 23 . .	37,646			37,646
25 Divide line 24 by line 18	1.00000			
26 Nontaxable debt repayment. Multiply line 25 by line 19 . . .				
27 Debt basis before nondeductible expenses and losses. Subtract line 26 from line 24	37,646			37,646
28 Nondeductible expenses and oil and gas depletion deductions in excess of stock basis				
29 Debt basis before losses and deductions. Subtract line 28 from line 27. If the result is zero or less, enter -0-	37,646			37,646
30 Allowable losses in excess of stock basis. Enter the amount from line 47, column (d)				
31 Debt basis at the end of the corporation's tax year. Subtract line 30 from line 29. If the result is zero or less, enter -0-	37,646			37,646

Section C - Gain on Loan Repayment

32 Repayment. Enter the amount from line 19				
33 Nontaxable repayments. Enter the amount from line 26 . . .				
34 Reportable gain. Subtract line 33 from line 32				

Part III Shareholder Allowable Loss and Deduction Items

Description	(a) Current year losses and deductions	(b) Carryover amounts (column (e)) from the previous year	(c) Allowable loss from stock basis	(d) Allowable loss from debt basis	(e) Carryover amounts
35 Ordinary business loss	1,265		1,265		
36 Net rental real estate loss					
37 Other net rental loss					
38 Net capital loss					
39 Net section 1231 loss					
40 Other loss					
41 Section 179 deductions					
42 Charitable contributions					
43 Investment interest expense					
44 Section 59(e)(2) expenditures					
45 Other deductions					
46 Foreign taxes paid or accrued					
47 Total loss. Add lines 35 through 46 for each column. Enter the total loss in column (c) on line 11 and enter the total loss in column (d) on line 30	1,265		1,265		0

S Corporation Shareholder Stock and Debt Basis Limitations

OMB No. 1545-2302

Attachment
Sequence No. **203**

Attach to your tax return.
Go to www.irs.gov/Form7203 for instructions and the latest information.

Name of shareholder

STANLEY E RETZ

Identifying number

A Name of S corporation

CITRUS MOTORS INC

B Employer identification number

20-5971995

C Stock block (see instructions):

D Check applicable box(es) to indicate how stock was acquired:

(1) ☐ Original shareholder (2) ☐ Purchased (3) ☐ Inherited (4) ☐ Gift (5) ☐ Other:

E Check if you have a Regulations section 1.1367-1(g) election in effect during the tax year for this S corporation ☐

Part I Shareholder Stock Basis

1	Stock basis at the beginning of the corporation's tax year	1	6,714
2	Basis from any capital contributions made or additional stock acquired during the tax year	2	
3a	Ordinary business income (enter losses in Part III)	3a	
b	Net rental real estate income (enter losses in Part III)	3b	
c	Other net rental income (enter losses in Part III)	3c	
d	Interest income	3d	
e	Ordinary dividends	3e	
f	Royalties	3f	
g	Net capital gains (enter losses in Part III)	3g	
h	Net section 1231 gain (enter losses in Part III)	3h	
i	Other income (enter losses in Part III)	3i	
j	Excess depletion adjustment	3j	
k	Tax-exempt income	3k	
l	Recapture of business credits	3l	
m	Other items that increase stock basis	3m	
4	Add lines 3a through 3m	4	
5	Stock basis before distributions. Add lines 1, 2, and 4	5	6,714
6	Distributions (excluding dividend distributions) Note: If line 6 is larger than line 5, subtract line 5 from line 6 and report the result as a capital gain on Form 8949 and Schedule D. See instructions.	6	
7	Stock basis after distributions. Subtract line 6 from line 5. If the result is zero or less, enter -0-, skip lines 8 through 14, and enter -0- on line 15	7	6,714
8a	Non deductible expenses	8a	
b	Depletion for oil and gas	8b	
c	Business credits (sections 50(c)(1) and (5))	8c	
9	Add lines 8a through 8c	9	
10	Stock basis before loss and deduction items. Subtract line 9 from line 7. If the result is zero or less, enter -0-, skip lines 11 through 14, and enter -0- on line 15	10	6,714
11	Allowable loss and deduction items. Enter the amount from line 47, column (c)	11	3,167
12	Debt basis restoration (see net increase in instructions for line 23)	12	
13	Other items that decrease stock basis	13	
14	Add lines 11, 12, and 13	14	3,167
15	Stock basis at the end of the corporation's tax year. Subtract line 14 from line 10. If the result is zero or less, enter -0-	15	3,547

Part II Shareholder Debt Basis

Section A—Amount of Debt (If more than three debts, see instructions.)

Description	(a) Debt 1 ☐ Formal note ☒ Open account	(b) Debt 2 ☐ Formal note ☐ Open account	(c) Debt 3 ☐ Formal note ☐ Open account	(d) Total
16 Loan balance at the beginning of the corporation's tax year	8,700			8,700
17 Additional loans (see instructions)				
18 Loan balance before repayment. Combine lines 16 and 17	8,700			8,700
19 Principal portion of debt repayment (this line doesn't include interest)				
20 Loan balance at the end of the corporation's tax year. Subtract line 19 from line 18	8,700			8,700

For Paperwork Reduction Act Notice, see separate instructions.

Part II Shareholder Debt Basis (continued)**Section B - Adjustments to Debt Basis**

Description		(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
21	Debt basis at the beginning of the corporation's tax year	8,700			8,700
22	Enter the amount, if any, from line 17				
23	Debt basis restoration (see instructions)				
24	Debt basis before repayment. Add lines 21, 22, and 23 . .	8,700			8,700
25	Divide line 24 by line 18	1.00000			
26	Nontaxable debt repayment. Multiply line 25 by line 19 . . .				
27	Debt basis before nondeductible expenses and losses. Subtract line 26 from line 24	8,700			8,700
28	Nondeductible expenses and oil and gas depletion deductions in excess of stock basis				
29	Debt basis before losses and deductions. Subtract line 28 from line 27. If the result is zero or less, enter -0-	8,700			8,700
30	Allowable losses in excess of stock basis. Enter the amount from line 47, column (d)				
31	Debt basis at the end of the corporation's tax year. Subtract line 30 from line 29. If the result is zero or less, enter -0-	8,700			8,700

Section C - Gain on Loan Repayment

32	Repayment. Enter the amount from line 19				
33	Nontaxable repayments. Enter the amount from line 26 . . .				
34	Reportable gain. Subtract line 33 from line 32				

Part III Shareholder Allowable Loss and Deduction Items

Description		(a) Current year losses and deductions	(b) Carryover amounts (column (e)) from the previous year	(c) Allowable loss from stock basis	(d) Allowable loss from debt basis	(e) Carryover amounts
35	Ordinary business loss	3,167		3,167		
36	Net rental real estate loss					
37	Other net rental loss					
38	Net capital loss					
39	Net section 1231 loss					
40	Other loss					
41	Section 179 deductions					
42	Charitable contributions					
43	Investment interest expense					
44	Section 59(e)(2) expenditures					
45	Other deductions					
46	Foreign taxes paid or accrued					
47	Total loss. Add lines 35 through 46 for each column. Enter the total loss in column (c) on line 11 and enter the total loss in column (d) on line 30	3,167		3,167		0

**S Corporation Shareholder Stock and
Debt Basis Limitations**

OMB No. 1545-2302

Attachment
Sequence No. **203**

Attach to your tax return.
Go to www.irs.gov/Form7203 for instructions and the latest information.

Name of shareholder

STANLEY E RETZ

Identifying number

A Name of S corporation

EAG SALE COLLECTION INC

B Employer identification number

88-1218638

C Stock block (see instructions):

D Check applicable box(es) to indicate how stock was acquired:

(1) ☐ Original shareholder (2) ☐ Purchased (3) ☐ Inherited (4) ☐ Gift (5) ☐ Other:

E Check if you have a Regulations section 1.1367-1(g) election in effect during the tax year for this S corporation ☐

Part I Shareholder Stock Basis

1	Stock basis at the beginning of the corporation's tax year	1	53,201
2	Basis from any capital contributions made or additional stock acquired during the tax year	2	
3a	Ordinary business income (enter losses in Part III)	3a	
b	Net rental real estate income (enter losses in Part III)	3b	
c	Other net rental income (enter losses in Part III)	3c	
d	Interest income	3d	
e	Ordinary dividends	3e	
f	Royalties	3f	
g	Net capital gains (enter losses in Part III)	3g	54,801
h	Net section 1231 gain (enter losses in Part III)	3h	
i	Other income (enter losses in Part III)	3i	
j	Excess depletion adjustment	3j	
k	Tax-exempt income	3k	
l	Recapture of business credits	3l	
m	Other items that increase stock basis	3m	
4	Add lines 3a through 3m	4	54,801
5	Stock basis before distributions. Add lines 1, 2, and 4	5	108,002
6	Distributions (excluding dividend distributions) Note: If line 6 is larger than line 5, subtract line 5 from line 6 and report the result as a capital gain on Form 8949 and Schedule D. See instructions.	6	
7	Stock basis after distributions. Subtract line 6 from line 5. If the result is zero or less, enter -0-, skip lines 8 through 14, and enter -0- on line 15	7	108,002
8a	Nondeductible expenses	8a	
b	Depletion for oil and gas	8b	
c	Business credits (sections 50(c)(1) and (5))	8c	
9	Add lines 8a through 8c	9	
10	Stock basis before loss and deduction items. Subtract line 9 from line 7. If the result is zero or less, enter -0-, skip lines 11 through 14, and enter -0- on line 15	10	108,002
11	Allowable loss and deduction items. Enter the amount from line 47, column (c)	11	
12	Debt basis restoration (see net increase in instructions for line 23)	12	
13	Other items that decrease stock basis	13	
14	Add lines 11, 12, and 13	14	
15	Stock basis at the end of the corporation's tax year. Subtract line 14 from line 10. If the result is zero or less, enter -0-	15	108,002

Part II Shareholder Debt Basis

Section A—Amount of Debt (If more than three debts, see instructions.)

Description	(a) Debt 1	(b) Debt 2	(c) Debt 3	(d) Total
	☐ Formal note ☐ Open account	☐ Formal note ☐ Open account	☐ Formal note ☐ Open account	
16 Loan balance at the beginning of the corporation's tax year				
17 Additional loans (see instructions)				
18 Loan balance before repayment. Combine lines 16 and 17				
19 Principal portion of debt repayment (this line doesn't include interest)				
20 Loan balance at the end of the corporation's tax year. Subtract line 19 from line 18				

For Paperwork Reduction Act Notice, see separate instructions.

FOR ALT MIN TAX PURPOSES ONLY
Worksheet for AMT Form 1116, line 18
(Worldwide Qualified Dividends and Capital Gains)

(This page is not filed with the return. It is for your records only.)

2025

Name(s) as shown on return

Tax ID Number

STANLEY E & PATRICIA RETZ

Caution: See the instructions for line 18 before starting this worksheet.

Percentages on lines 5, 7, and 9, are found in the instructions for Form 6251.

1. **Individuals:** Enter the amount from Form 6251, line 4.
Estates and trusts: Enter taxable income without the deduction for your exemption 1. 716,755
2. Reserved. 2. _____
3. Reserved. 3. _____
4. Enter the amount from Form 6251, line 36 (25% gains) 4. _____
5. Multiply line 4 by 0.1071 5. _____
6. Enter the amount from Form 6251, line 33 (20% gains and qualified dividends) 6. 106,705
7. Multiply line 6 by 0.2857 7. 30,486
8. Enter the amount from Form 6251, line 30 (15% gains and qualified dividends) 8. 286,905
9. Multiply line 8 by 0.4643 9. 133,210
10. Enter the amount from Form 6251, line 23 (0% gains and qualified dividends) 10. _____
11. Add lines 3, 5, 7, 9, and 10 11. 163,696
12. Subtract line 11 from line 1. Enter the result here and on your AMT Form 1116, line 18
(if the result is zero or less, enter -0-) 12. 553,059

Passive Activity Loss Limitations

OMB No. 1545-1008

Department of the Treasury
Internal Revenue Service

See separate instructions.

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

Go to www.irs.gov/Form8582 for instructions and the latest information.

2025

Attachment
Sequence No. 858

Name(s) shown on return

STANLEY E & PATRICIA RETZ

Identifying number

Part I 2025 Passive Activity Loss

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

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

1a	Activities with net income (enter the amount from Part IV, column (a)).	1a	45,437	
b	Activities with net loss (enter the amount from Part IV, column (b)).	1b	(24,431)	
c	Prior years' unallowed losses (enter the amount from Part IV, column (c)). . .	1c	()	
d	Combine lines 1a, 1b, and 1c	1d		21,006

All Other Passive Activities

2a	Activities with net income (enter the amount from Part V, column (a))	2a		
b	Activities with net loss (enter the amount from Part V, column (b))	2b	()	
c	Prior years' unallowed losses (enter the amount from Part V, column (c)) . . .	2c	()	
d	Combine lines 2a, 2b, and 2c	2d		
3	Combine lines 1d and 2d and subtract any prior year unallowed CRD. See instructions. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c or 2c. Report the losses on the forms and schedules normally used	3		21,006

If line 3 is a loss and: • Line 1d is a loss, go to Part II.

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

Caution: If your filing status is married filing separately and you lived with your spouse at any time during the year, **do not** complete Part II. Instead, go to line 10.**Part II** Special Allowance for Rental Real Estate Activities With Active Participation**Note:** Enter all numbers in Part II as positive amounts. See instructions for an example.

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

Part III Total Losses Allowed

10	Add the income, if any, on lines 1a and 2a and enter the total	10	
11	Total losses allowed from all passive activities for 2025. Add lines 9 and 10. See instructions to find out how to report the losses on your tax return	11	0

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

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
ALSOME PROPERTIES LLC	0	2	0	0	2
ALSOME PROPERTIES LLC	0	1	0	0	1
8850 GRISSOM LLC	0	1,730	0	0	1,730
COMMERCIAL BUILDING	35,793	0	0	35,793	0
218 AVILEZ RESIDENTI	215	0	0	215	0
Wks 8582 Part IV	9,429	22,698	0		
Total. Enter on Part I, lines 1a, 1b, and 1c	45,437	24,431	0		

For Paperwork Reduction Act Notice, see instructions.

Form 8582 (2025) Created 5/8/25

FOR ALT MIN TAX PURPOSES ONLY
Investment Interest Expense Deduction

Attach to your tax return.
Go to www.irs.gov/Form4952 for the latest information.

OMB No. 1545-0191

2025

Attachment
Sequence No. **51**

Name(s) shown on return

STANLEY E & PATRICIA RETZ

Identifying number

Part I **Total Investment Interest Expense**

1	Investment interest expense paid or accrued in 2025 (see instructions)	1	14,702
2	Disallowed investment interest expense from 2024 Form 4952, line 7	2	14,476
3	Total investment interest expense. Add lines 1 and 2	3	29,178

Part II **Net Investment Income**

4a	Gross income from property held for investment (excluding any net gain from the disposition of property held for investment)	4a	20,911	
b	Qualified dividends included on line 4a	4b	952	
c	Subtract line 4b from line 4a			4c 19,959
d	Net gain from the disposition of property held for investment	4d		
e	Enter the smaller of line 4d or your net capital gain from the disposition of property held for investment. See instructions	4e		
f	Subtract line 4e from line 4d			4f 0
g	Enter the amount from lines 4b and 4e that you elect to include in investment income. See instructions			4g
h	Investment income. Add lines 4c, 4f, and 4g			4h 19,959
5	Investment expenses (see instructions)			5
6	Net investment income. Subtract line 5 from line 4h. If zero or less, enter -0-			6 19,959

Part III **Investment Interest Expense Deduction**

7	Disallowed investment interest expense to be carried forward to 2026. Subtract line 6 from line 3. If zero or less, enter -0-	7	9,219
8	Investment interest expense deduction. Enter the smaller of line 3 or line 6. See instructions	8	19,959

For Paperwork Reduction Act Notice, see instructions.

Form **4952** (2025) Created 5/28/25