

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/24/2026

General Information

Name: Hon Patricia Joan Kelly

CONFIDENTIAL

PID 60563

AGENCY INFORMATION

Organization	Suborganization	Title
2nd District Court Of Appeal	Elected Constitutional Officer	

Net Worth

My Net Worth as of December 31, 2025 was \$ 1,996,202.00.

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 \$ 150,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
primary residence {REDACTED}{address is confidential} (2024 assessed value)	\$ 600,503.00
JP Morgan Checking Account	\$ 14,663.00
FNBO Savings Account	\$ 12,522.00
personal automobile	\$ 21,530.00
DROP Account	\$ 529,781.00
JP Morgan Chase investments (see attachments for itemized holdings)	\$ 976,050.00
E Trade investments (see attachments for itemized holdings)	\$ 68,563.00
Schwab investments (see attachments for itemized holdings)	\$ 8,564.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
JP Morgan Chase home mortgage	PO Box 182631 OH4-7399 Columbus OH 43218	\$ 368,579.00
BMW auto loan	P.O. Box 3608 Dublin, OH 43016-0306	\$ 17,395.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☒ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
See Attached		

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

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

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

N/A

Training

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.

Patricia Joan Kelly

Digitally signed: 06/24/2026

Filed with COE: 06/24/2026

a Employee's social security number		Payroll organization code 22-12-00-00-110		Intradepartment number 0000000000	
b Employer identification number (EIN) 59-6001874		1 Wages, tips, other compensation 219,901.08		2 Federal income tax withheld 42,631.35	
c Employer's name, address, and ZIP code State of Florida Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 176,100.00		4 Social security tax withheld 10,918.20	
		5 Medicare wages and tips 219,901.08		6 Medicare tax withheld 3,367.67	
		7 Social security tips		10 Dependent care benefits	
d Control number 013856 01/07		11 Nonqualified plans		12a See instructions for box 12 DD 10,818.37	
e Employee's first name, mi, and last name PATRICIA J KELLY		13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐		12b	
		14 Other 125 1,227.48		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

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

OMB No. 1545-0048

Department of the Treasury - Internal Revenue Service

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

a Employee's social security number		Payroll organization code 22-12-00-00-110		Intradepartment number 0000000000	
b Employer identification number (EIN) 59-6001874		1 Wages, tips, other compensation 219,901.08		2 Federal income tax withheld 42,631.35	
c Employer's name, address, and ZIP code State of Florida Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 176,100.00		4 Social security tax withheld 10,918.20	
		5 Medicare wages and tips 219,901.08		6 Medicare tax withheld 3,367.67	
		7 Social security tips		10 Dependent care benefits	
d Control number 013856 01/07		11 Nonqualified plans		12a See instructions for box 12 DD 10,818.37	
e Employee's first name, mi, and last name PATRICIA J KELLY		13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐		12b	
		14 Other 125 1,227.48		12c	
				12d	
				12e	
f Employee's address and ZIP code					
15 State Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

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

OMB No. 1545-0048

Department of the Treasury - Internal Revenue Service

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

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

FORM SSA-1099 -- SOCIAL SECURITY BENEFIT STATEMENT**2025**

- PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
- SEE FACTS ABOUT YOUR 2025 SOCIAL SECURITY BENEFIT STATEMENT AND NOTICE 703 FOR MORE INFORMATION.

Box 1. Name

PATRICIA J KELLY

Box 2. Beneficiary's Social Security Number

Box 3. Benefits paid in 2025

\$44,099.00

Box 4. Benefits Repaid to SSA in 2025

NONE

Box 5. Net Benefits for 2025 (Box 3 minus Box 4)

\$44,099.00

DESCRIPTION OF AMOUNT IN BOX 3

Paid by check or Direct deposit	\$34,397.10
Voluntary Federal Income Tax Withheld	\$9,701.90
Total Additions	\$44,099.00
Benefits for 2025	\$44,099.00

DESCRIPTION OF AMOUNT IN BOX 4

NONE

Box 6. Voluntary Federal Income Tax Withheld

\$9,701.90

Box 7. Address

PATRICIA J KELLY

Box 8. Claim Number

(Use this number if you need to contact SSA.)

DO NOT RETURN THIS FORM TO SSA OR IRS

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

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

☐ Other

Your first name and middle initial Last name Your social security number
Patricia Kelly

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

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☒

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

Tampa

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

☒ Single ☐ Head of household (HOH)

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

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

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

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

Dependents	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 219,901.
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	b Household employee wages not reported on Form(s) W-2	1b
	c Tip income not reported on line 1a (see instructions)	1c
	d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
	e Taxable dependent care benefits from Form 2441, line 26	1e
	f Employer-provided adoption benefits from Form 8839, line 31	1f
	g Wages from Form 8919, line 6	1g
	h Other earned income (see instructions). Enter type and amount:	1h 0.
	i Nontaxable combat pay election (see instructions)	1i
	z Add lines 1a through 1h	1z 219,901.

Attach Sch. B if required.	2a Tax-exempt interest	2a 4,440.	b Taxable interest	2b 4,922.
	3a Qualified dividends	3a 4,617.	b Ordinary dividends	3b 5,591.
c Check if your child's dividends are included in: 1 ☐ Line 3a 2 ☐ Line 3b				
	4a IRA distributions	4a	b Taxable amount	4b
c Check if (see instructions): 1 ☐ Rollover 2 ☐ QCD 3 ☐ _____				
	5a Pensions and annuities	5a	b Taxable amount	5b
c Check if (see instructions): 1 ☐ Rollover 2 ☐ PSO 3 ☐ _____				
	6a Social security benefits	6a 44,099.	b Taxable amount	6b 37,484.
c If you elect to use the lump-sum election method, check here (see instructions) ☐				
d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here ☐				
	7a Capital gain or (loss). Attach Schedule D if required			7a 10,973.
b Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss) _____				
	8 Additional income from Schedule 1, line 10			8
	9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income			9 278,871.
	10 Adjustments to income from Schedule 1, line 26			10
	11a Subtract line 10 from line 9. This is your adjusted gross income			11a 278,871.
Tax and Credits	b Amount from line 11a (adjusted gross income)			11b 278,871.
	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			
Standard Deduction See <i>Standard Deduction Chart</i> on the last page of this form.	e Standard deduction or itemized deductions (from Schedule A)			12e 34,050.
	13a Qualified business income deduction from Form 8995 or Form 8995-A			13a 36.
	b Additional deductions from Schedule 1-A, line 38			13b
	14 Add lines 12e, 13a, and 13b			14 34,086.
	15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income			15 244,785.
	16 Tax (see instructions). Check if any from: 1 ☐ Form(s) 8814 2 ☐ Form(s) 4972 3 ☐ _____			16 52,744.
	17 Amount from Schedule 2, line 3			17
	18 Add lines 16 and 17			18 52,744.
	19 Child tax credit or credit for other dependents from Schedule 8812			19
	20 Amount from Schedule 3, line 8			20 66.
	21 Add lines 19 and 20			21 66.
	22 Subtract line 21 from line 18. If zero or less, enter -0-			22 52,678.
	23 Other taxes, including self-employment tax, from Schedule 2, line 21			23 995.
	24 Add lines 22 and 23. This is your total tax			24 53,673.

Payments and Refundable Credits

25	Federal income tax withheld from:		
a	Form(s) W-2	25a	42,631.
b	Form(s) 1099	25b	9,702.
c	Other forms (see instructions)	25c	179.
d	Add lines 25a through 25c	25d	52,512.
26	2025 estimated tax payments and amount applied from 2024 return	26	7,000.
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	
32	Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits	32	
33	Add lines 25d, 26, and 32. These are your total payments	33	59,512.

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	5,839.
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here	35a	5,839.
b	Routing number _____	c	Type: ☒ Checking ☐ Savings
d	Account number _____		
36	Amount of line 34 you want applied to your 2026 estimated tax	36	

Direct deposit? See instructions.

Amount You Owe

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

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	Phone no.	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.)
		judge	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name	Self-Prepared		Phone no.	
Firm's address			Firm's EIN	

Standard Deduction Chart*

Add the number of boxes checked on line 12d on page 2

IF your filing status is...	AND the number of boxes checked is...	THEN your standard deduction is...
Single	1	\$17,750
	2	19,750
Married filing jointly	1	\$33,100
	2	34,700
	3	36,300
	4	37,900
Qualifying surviving spouse	1	\$33,100
	2	34,700
Head of household	1	\$25,625
	2	27,625
Married filing separately**	1	\$17,350
	2	18,950
	3	20,550
	4	22,150

* Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent, your spouse itemizes on a separate return, or you were a dual-status alien. Instead, see instructions.

** You can check the boxes for your spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Go to www.irs.gov/Form1040SR for instructions and the latest information.

BAA REV 03/12/26 TTO

Form **1040-SR** (2025)

SCHEDULE 2
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Taxes

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

OMB No. 1545-0074

2025

Attachment
Sequence No. **02**

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

Your social security number

Patricia Kelly

Part I Tax

1 Additions to tax:

a Excess advance premium tax credit repayment. Attach Form 8962

1a

b Repayment of new clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part II. Attach Form 8936 and Schedule A (Form 8936)

1b

c Repayment of previously owned clean vehicle credit(s) transferred to a registered dealer from Schedule A (Form 8936), Part IV. Attach Form 8936 and Schedule A (Form 8936)

1c

d Recapture of net EPE from Form 4255, line 2a, column (l)

1d

e Excessive payments (EPs) on gross EPE from Form 4255. Check applicable box and enter amount. See instructions.

(i) ☐ Line 1a

(ii) ☐ Line 1c

(iii) ☐ Line 1d

(iv) ☐ Line 2a

1e

f 20% EP from Form 4255. Check applicable box and enter amount. See instructions.

(i) ☐ Line 1a

(ii) ☐ Line 1c

(iii) ☐ Line 1d

(iv) ☐ Line 2a

1f

y Other additions to tax (see instructions): _____

1y

z Add lines 1a through 1y

1z

2 Alternative minimum tax. Attach Form 6251

2

3 Add lines 1z and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17

3

Part II Other Taxes

4 Self-employment tax. Attach Schedule SE. Check if any exemption from (see instructions):

1 ☐ 4361

2 ☐ 4029

3 ☐ _____

4

5 Social security and Medicare tax on unreported tip income. Attach Form 4137

5

6 Uncollected social security and Medicare tax on wages. Attach Form 8919

6

7 Total additional social security and Medicare tax. Add lines 5 and 6

7

8 Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required.

If not required, check here ☐

8

9 Household employment taxes. Attach Schedule H

9

10 Reserved for future use

10

11 Additional Medicare Tax. Attach Form 8959

11

179.

12 Net investment income tax. Attach Form 8960

12

816.

13 Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12

13

14 Interest on tax due on installment income from the sale of certain residential lots and timeshares

14

15 Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000

15

16 Recapture of low-income housing credit. Attach Form 8611

16

(continued on page 2)

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

995.

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

Patricia Kelly

Your social security number

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	66 .
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	66 .

Part II Other Payments and Refundable Credits

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

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

BAA REV 03/12/26 TTO

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

**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

Patricia Kelly

Your social security number

Medical and Dental Expenses	Caution: Do not include expenses reimbursed or paid by others.		
1	Medical and dental expenses (see instructions)	1	0.
2	Enter amount from Form 1040 or 1040-SR, line 11b	2	278,871.
3	Multiply line 2 by 7.5% (0.075)	3	20,915.
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	1,654.
b	State and local real estate taxes (see instructions)	5b	6,137.
c	State and local personal property taxes	5c	
d	Add lines 5a through 5c	5d	7,791.
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	7,791.
6	Other taxes. List type and amount:	6	
7	Add lines 5e and 6	7	7,791.
Interest You Paid	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	25,149.
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	25,149.
9	Investment interest. Attach Form 4952 if required. See instructions	9	
10	Add lines 8e and 9	10	25,149.
Gifts to Charity	11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions	11	1,110.
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	
13	Carryover from prior year	13	
14	Add lines 11 through 13	14	1,110.
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	34,050.
18	If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐		

**SCHEDULE B
(Form 1040)**Department of the Treasury
Internal Revenue Service**Interest and Ordinary Dividends**

Attach to Form 1040 or 1040-SR.

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

OMB No. 1545-0074

2025Attachment
Sequence No. **08**

Name(s) shown on return

Patricia Kelly

Your social security number

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 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:

Morgan Stanley Capital Management, LLC

J.P. MORGAN BROKER-DEALER HOLDIN

First National Bank of Omaha

Amount

0.32

1,782.15

3,139.47

1

- 2**
- Add the amounts on line 1
-
- 3**
- Excludable interest on series EE and I U.S. savings bonds issued after 1989.
-
- Attach Form 8815
-
- 4**
- Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b

2

4,921.94

3**4**

4,921.94

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: Morgan Stanley Capital Management, LLC
-
- CHARLES SCHWAB & CO., INC.
-
- J.P. MORGAN BROKER-DEALER HOLDIN

5

399.55

116.09

5,075.24

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

6

5,590.88

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

Yes**No**

X

If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements

- b**
- If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) is (are) located:

- 8**
- During 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

X

SCHEDULE D
(Form 1040)Department of the Treasury
Internal Revenue Service**Capital Gains and Losses**Attach to Form 1040, 1040-SR, or 1040-NR.
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.
Go to www.irs.gov/ScheduleD for instructions and the latest information.

OMB No. 1545-0074

2025Attachment
Sequence No. **12**

Name(s) shown on return

Patricia Kelly

Your social security number

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ Yes ☐ No
If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.**Part I Short-Term Capital Gains and Losses—Generally Assets Held One Year or Less** (see instructions)

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B or Form 1099-DA for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A or Box G checked	7,800.	8,783.		-983.
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 the back			7	-983.

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	74,246.	66,496.		7,750.
9 Totals for all transactions reported on Form(s) 8949 with Box E or Box K checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F or Box L checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824			11	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			12	
13 Capital gain distributions. See the instructions			13	4,206.
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions			14	()
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then, go to Part III on the back			15	11,956.

Part III Summary

16 Combine lines 7 and 15 and enter the result • If line 16 is a gain, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then, go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Form 1040, 1040-SR, or 1040-NR, line 7a. Then, go to line 22. 17 Are lines 15 and 16 both gains? ☒ Yes. Go to line 18. ☐ No. Skip lines 18 through 21, and go to line 22. 18 If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet 19 If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet 20 Are lines 18 and 19 both zero or blank and you are not filing Form 4952? ☒ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. Don't complete lines 21 and 22 below. ☐ No. Complete the Schedule D Tax Worksheet in the instructions. Don't complete lines 21 and 22 below. 21 If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7a, the smaller of: • The loss on line 16; or • (\$3,000), or if married filing separately, (\$1,500) Note: When figuring which amount is smaller, treat both amounts as positive numbers. 22 Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a? ☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. ☐ No. Complete the rest of Form 1040, 1040-SR, or 1040-NR.	16 18 19 21 (	10,973.)
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Sales and Other Dispositions of Capital Assets

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Go to www.irs.gov/Form8949 for instructions and the latest information.

Name(s) shown on return

Patricia Kelly

Social security number or taxpayer identification number

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

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

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

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

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	9 SH. COSTCO WHOLESALE CORP-NEW	08/07/25	12/17/25	7,800.	8,783.			-983.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A or Box G above is checked), line 2 (if Box B or Box H above is checked), or line 3 (if Box C or Box I above is checked)				7,800.	8,783.			-983.

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

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

Patricia Kelly

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

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

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

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

- ☒ **(D)** Long-term transactions reported on **Form(s) 1099-B** showing basis **was** reported to the IRS (see **Note** above)
☐ **(E)** Long-term transactions reported on **Form(s) 1099-B** showing basis **was not** reported to the IRS
☐ **(F)** Long-term transactions, other than digital asset transactions, not reported to you on **Form 1099-B** or **Form 1099-DA**
☐ **(J)** Long-term transactions reported on **Form(s) 1099-DA** showing basis **was** reported to the IRS (see **Note** above)
☐ **(K)** Long-term transactions reported on **Form(s) 1099-DA** showing basis **was not** reported to the IRS
☐ **(L)** Long-term digital asset transactions not reported to you on **Form 1099-DA** or **Form 1099-B**

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	25000 SH. GOLDMAN SACHS GROUP INC	07/21/22	05/22/25	25,000.	25,000.			0.
	25000 SH. UNIVERSITY CINCINNATI OHIO GEN REP BOS	08/15/24	11/18/25	26,429.	27,511.			-1,082.
	43 SH. SPDR SERIES TRUST STATE STREET SPDR S&P	01/11/22	04/15/25	4,599.	4,536.			63.
	7 SH. SPDR SERIES TRUST STATE STREET SPDR S&P	10/12/21	04/15/25	749.	739.			10.
	183 SH. SCHWAB STRATEGIC TR US LARGE-CAP ETF	09/20/19	03/06/25	4,140.	2,199.			1,941.
	3 SH. SCHWAB STRATEGIC TR US LARGE-CAP ETF	09/22/22	03/06/25	68.	44.			24.
	5 SH. SCHWAB STRATEGIC TR US LARGE-CAP ETF	07/14/22	03/06/25	136.	89.			47.
	30 SH. SCHWAB STRATEGIC TR US LARGE-CAP ETF	03/23/20	03/06/25	679.	271.			408.
	22 SH. SCHWAB STRATEGIC TR US LARGE-CAP ETF	03/15/23	03/06/25	271.	182.			89.
	22 SH. ISHARES CORE MSCI EMERGING MARKETS ETF	09/22/22	05/01/25	1,193.	1,001.			192.
	40 SH. HONEYWELL INTL INC	04/09/15	01/08/25	8,818.	3,974.			4,844.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D or Box J above is checked), line 9 (if Box E or Box K above is checked), or line 10 (if Box F or Box L above is checked)				72,082.	65,546.			6,536.

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

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

Patricia Kelly

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

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

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

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

- ☒ **(D)** Long-term transactions reported on **Form(s) 1099-B** showing basis **was** reported to the IRS (see **Note** above)
- ☐ **(E)** Long-term transactions reported on **Form(s) 1099-B** showing basis **was not** reported to the IRS
- ☐ **(F)** Long-term transactions, other than digital asset transactions, not reported to you on **Form 1099-B** or **Form 1099-DA**
- ☐ **(J)** Long-term transactions reported on **Form(s) 1099-DA** showing basis **was** reported to the IRS (see **Note** above)
- ☐ **(K)** Long-term transactions reported on **Form(s) 1099-DA** showing basis **was not** reported to the IRS
- ☐ **(L)** Long-term digital asset transactions not reported to you on **Form 1099-DA** or **Form 1099-B**

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	18 SH. ADVANCED MICRO DEVICES INC COM	07/08/20	01/08/25	2,164.	950.			1,214.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D or Box J above is checked), line 9 (if Box E or Box K above is checked), or line 10 (if Box F or Box L above is checked)				2,164.	950.			1,214.

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

Qualified Business Income Deduction

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service

Attach to your tax return.

Go to www.irs.gov/Form8995A for instructions and the latest information.**2025**Attachment
Sequence No. **55A**

Name(s) shown on return

Patricia Kelly

Your taxpayer identification number

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

Use this form if your taxable income, before your qualified business income deduction, is above \$197,300 (\$394,600 if married filing jointly), or you're a patron of an agricultural or horticultural cooperative.

Part I Trade, Business, or Aggregation Information

Complete Schedules A, B, and/or C (Form 8995-A), as applicable, before starting Part I. Attach additional worksheets when needed. See instructions.

1	(a) Trade, business, or aggregation name	(b) Check if specified service	(c) Check if aggregation	(d) Taxpayer identification number	(e) Check if patron
A		☐	☐		☐
B		☐	☐		☐
C		☐	☐		☐

Part II Determine Your Adjusted Qualified Business Income

	A	B	C
2 Qualified business income from the trade, business, or aggregation. See instructions	2		
3 Multiply line 2 by 20% (0.20). If your taxable income is \$197,300 or less (\$394,600 if married filing jointly), skip lines 4 through 12 and enter the amount from line 3 on line 13	3		
4 Allocable share of W-2 wages from the trade, business, or aggregation	4		
5 Multiply line 4 by 50% (0.50)	5		
6 Multiply line 4 by 25% (0.25)	6		
7 Allocable share of the unadjusted basis immediately after acquisition (UBIA) of all qualified property	7		
8 Multiply line 7 by 2.5% (0.025)	8		
9 Add lines 6 and 8	9		
10 Enter the greater of line 5 or line 9	10		
11 W-2 wage and UBIA of qualified property limitation. Enter the smaller of line 3 or line 10	11		
12 Phased-in reduction. Enter the amount from line 26, if any	12		
13 Qualified business income deduction before patron reduction. Enter the greater of line 11 or line 12	13		
14 Patron reduction. Enter the amount from Schedule D (Form 8995-A), line 6, if any. See instructions	14		
15 Qualified business income component. Subtract line 14 from line 13	15		
16 Total qualified business income component. Add all amounts reported on line 15	16		

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

BAA

REV 03/12/26 TTD

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

Part III Phased-in Reduction

Complete Part III only if your taxable income is more than \$197,300 but not \$247,300 (\$394,600 and \$494,600 if married filing jointly) and line 10 is less than line 3. Otherwise, skip Part III.

		A	B	C
17	Enter the amounts from line 3	17		
18	Enter the amounts from line 10	18		
19	Subtract line 18 from line 17	19		
20	Taxable income before qualified business income deduction	20		
21	Threshold. Enter \$197,300 (\$394,600 if married filing jointly)	21		
22	Subtract line 21 from line 20	22		
23	Phase-in range. Enter \$50,000 (\$100,000 if married filing jointly)	23		
24	Phase-in percentage. Divide line 22 by line 23	24	%	
25	Total phase-in reduction. Multiply line 19 by line 24	25		
26	Qualified business income after phase-in reduction. Subtract line 25 from line 17. Enter this amount here and on line 12, for the corresponding trade or business	26		

Part IV Determine Your Qualified Business Income Deduction

27	Total qualified business income component from all qualified trades, businesses, or aggregations. Enter the amount from line 16	27		
28	Qualified REIT dividends and publicly traded partnership (PTP) income or (loss). See instructions	28	181.	
29	Qualified REIT dividends and PTP (loss) carryforward from prior years	29	()	
30	Total qualified REIT dividends and PTP income. Combine lines 28 and 29. If less than zero, enter -0-	30	181.	
31	REIT and PTP component. Multiply line 30 by 20% (0.20)	31	36.	
32	Qualified business income deduction before the income limitation. Add lines 27 and 31	32		36.
33	Taxable income before qualified business income deduction	33	244,821.	
34	Enter your net capital gain, if any, increased by any qualified dividends (see instructions)	34	15,590.	
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		229,231.
36	Income limitation. Multiply line 35 by 20% (0.20)	36		45,846.
37	Qualified business income deduction before the domestic production activities deduction (DPAD) under section 199A(g). Enter the smaller of line 32 or line 36	37		36.
38	DPAD under section 199A(g) allocated from an agricultural or horticultural cooperative. Don't enter more than line 33 minus line 37	38		
39	Total qualified business income deduction. Add lines 37 and 38	39		36.
40	Total qualified REIT dividends and PTP (loss) carryforward. Combine lines 28 and 29. If zero or greater, enter -0-	40	(0.)	

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

OMB No. 1545-0074

2025
Attachment
Sequence No. **71**

Name(s) shown on return

Your social security number

Patricia Kelly

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5	1	219,901.	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	219,901.	
5	Enter the following amount for your filing status: Married filing jointly \$250,000 Married filing separately \$125,000 Single, Head of household, or Qualifying surviving spouse \$200,000	5	200,000.	
6	Subtract line 5 from line 4. If zero or less, enter -0-	6		19,901.
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II	7		179.

Part II Additional Medicare Tax on Self-Employment Income

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

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

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

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Schedule 2 (Form 1040), line 11 (Form 1040-SS filers, see instructions), and go to Part V	18		179.
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Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	3,368.	
20	Enter the amount from line 1	20	219,901.	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages	21	3,189.	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages	22		179.
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)	23		
24	Total Additional Medicare Tax withholding. Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, 1040-SR, or 1040-NR, line 25c (Form 1040-SS filers, see instructions)	24		179.

**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.

Name(s) shown on your tax return

Patricia Kelly

Your social security number or EIN

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	4,922.
2	Ordinary dividends (see instructions)		2	5,591.
3	Annuities (see instructions)		3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	4a		
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b		
c	Combine lines 4a and 4b		4c	
5a	Net gain or loss from disposition of property (see instructions)	5a	10,973.	
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	10,973.
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	21,486.

Part II Investment Expenses Allocable to Investment Income and Modifications

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

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13–17. Estates and trusts, complete lines 18a–21. If zero or less, enter -0-		12	21,486.
Individuals:				
13	Modified adjusted gross income (see instructions)	13	278,871.	
14	Threshold based on filing status (see instructions)	14	200,000.	
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	78,871.	
16	Enter the smaller of line 12 or line 15		16	21,486.
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	816.
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	

Qualified Business Income Deduction Summary

2025

► Keep for your records

Name(s) Shown on Return

Social Security Number

Patricia Kelly

QuickZoom to QBI Component Worksheet ►

QuickZoom to Form 8995. ►

QuickZoom to Form 8995-A ►

1 Trade or business name

Net QBI

2 Net qualified business income (QBI) from qualified trades or businesses

3 Loss from previous year

4 Sum of activities with gains (only positive amounts from table on line 1)

5 Sum of activities with losses (only negative amounts from table on line 1)

6 Check if using Simplified Computation (Form 8995) ☐

7 QBI component from Form 8995 line 5 or Form 8995A line 16

8 QBI loss carryover from Form 8895 line 16 or Form 8995A Schedule C line 6

9 Total REIT dividends

181.

10 PTP Income from non-SSTBs

11 PTP Income from SSTBs

12 Allowed PTP Income from SSTBs

13 Total Allowed PTP income (sum of line 10 and line 12)

14 Carryover REIT/PTP losses from prior year

15 Total REIT/PTP income

181.

16 20% of total REIT/PTP income

36.

17 Disallowed REIT/PTP loss

0.

18 Combined QBI Amount (QBI component plus 20% of REIT/PTP income).

36.

19 Taxable income before qualified business income deduction.

244,821.

20 Net capital gains

15,590.

21 Taxable income minus net capital gains. If zero or less, enter -0-

229,231.

22 20% of taxable income minus net capital gains

45,846.

23 QBI deduction before DPAD.

36.

Lesser of Combined QBI Amount or 20% of taxable income minus cap gains

24 a Section 199A(g) deduction for domestic production activities

Enter DPAD reported on 1099-PATR not connected with

business activity on this return

24a

b DPAD from business activities on this return.

24b

Section 199A(g) deduction for domestic production activities

25 Total 199A (QBI) deduction (sum of lines 23 and 24)

36.

Qualified Business Income Deduction Summary

2025

► Keep for your records

Name(s) Shown on Return

Patricia Kelly

Social Security Number

QuickZoom to QBI Component Worksheet

QuickZoom to Form 8995.

QuickZoom to Form 8995-A

1 Trade or business name

Net QBI

2 Net qualified business income (QBI) from qualified trades or businesses

3 Loss from previous year

4 Sum of activities with gains (only positive amounts from table on line 1)

5 Sum of activities with losses (only negative amounts from table on line 1)

6 Check if using Simplified Computation (Form 8995) ☐

7 QBI component from Form 8995 line 5 or Form 8995A line 16.

8 QBI loss carryover from Form 8895 line 16 or Form 8995A Schedule C line 6

9 Total REIT dividends.

181.

10 PTP Income from non-SSTBs

11 PTP Income from SSTBs

12 Allowed PTP Income from SSTBs

13 Total Allowed PTP income (sum of line 10 and line 12).

14 Carryover REIT/PTP losses from prior year

15 Total REIT/PTP income

181.

16 20% of total REIT/PTP income

36.

17 Disallowed REIT/PTP loss

0.

18 Combined QBI Amount (QBI component plus 20% of REIT/PTP income).

36.

19 Taxable income before qualified business income deduction.

244,821.

20 Net capital gains

15,590.

21 Taxable income minus net capital gains. If zero or less, enter -0-

229,231.

22 20% of taxable income minus net capital gains

45,846.

23 QBI deduction before DPAD.

36.

Lesser of Combined QBI Amount or 20% of taxable income minus cap gains

24 a Section 199A(g) deduction for domestic production activities

Enter DPAD reported on 1099-PATR not connected with
business activity on this return 24a

b DPAD from business activities on this return. 24b

Section 199A(g) deduction for domestic production activities

25 Total 199A (QBI) deduction (sum of lines 23 and 24)

36.

Name(s) Shown on Return

Social Security Number

Patricia Kelly

1	Enter the amount from Form 1040 or 1040-SR, line 15.	1	244,785.
2	Enter the amount from Form 1040 or 1040-SR, line 3a	2	4,617.
3	Are you filing Schedule D?		
	☒ Yes. Enter the smaller of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or loss, enter -0-	3	10,973.
	☐ No. Enter the amount from Form 1040 or 1040-SR, line 7a.		
4	Add lines 2 and 3	4	15,590.
5	Subtract line 4 from line 1. If zero or less, enter -0-	5	229,195.
6	Enter:		
	\$48,350 if single or married filing separately,		
	\$96,700 if m/j or qualifying surviving spouse,		
	\$64,750 if head of household.	6	48,350.
7	Enter the smaller of line 1 or line 6	7	48,350.
8	Enter the smaller of line 5 or line 7	8	48,350.
9	Subtract line 8 from line 7 (this amount taxed at 0%)	9	0.
10	Enter the smaller of line 1 or line 4	10	15,590.
11	Enter the amount from line 9	11	0.
12	Subtract line 11 from line 10.	12	15,590.
13	Enter:		
	\$533,400 if single,		
	\$300,000 if married filing separately,		
	\$600,050 if m/j or qualifying surviving spouse,		
	\$566,700 if head of household.	13	533,400.
14	Enter the smaller of line 1 or line 13	14	244,785.
15	Add lines 5 and 9	15	229,195.
16	Subtract line 15 from line 14. If zero or less, enter -0-	16	15,590.
17	Enter the smaller of line 12 or line 16	17	15,590.
18	Multiply line 17 by 15% (0.15)	18	2,339.
19	Add lines 9 and 17.	19	15,590.
20	Subtract line 19 from line 10	20	0.
21	Multiply line 20 by 20% (0.20)	21	0.
22	Figure the tax on the amount on line 5. If the amount on line 5 is less than \$100,000, use the Tax Table to figure the tax. If the amount on line 5 is \$100,000 or more, use the Tax Computation Worksheet.	22	50,405.
23	Add lines 18, 21, and 22	23	52,744.
24	Figure the tax on the amount on line 1. If the amount on line 1 is less than \$100,000, use the Tax Table to figure this tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet.	24	55,394.
25	Tax on all taxable income. Enter the smaller of line 23 or line 24 here and on Form 1040 or 1040-SR, line 16.	25	52,744.

Name(s) Shown on Return
Patricia Kelly

Serial Security No.

Form 8949 and Schedule D Totals

Totals gains/losses as they will appear on Form 8949 and Schedule D.

Note that these totals may differ from your statement to comply with IRS rounding instructions. (See help)

Location on tax return	Proceeds	Cost Basis	Adjustment Amt	Code(s)	Adj Gain/(Loss)
Sch D, Line 1a					
Form 8949, Box A	7,800.00	8,783.00			-983.00
Form 8949, Box B					
Form 8949, Box C					
Form 8949, Box G					
Form 8949, Box H					
Form 8949, Box I					
Sch D, Line 8a					
Form 8949, Box D	74,246.00	66,496.00			7,750.00
Form 8949, Box E					
Form 8949, Box F					
Form 8949, Box J					
Form 8949, Box K					
Form 8949, Box L					

Total Federal Backup Withholding 0.00

State ID

State Backup Withholding

Total State Backup Withholding

Total Collectible Gain

Qualified Small Business (QSB) gain (Sec 1202)

Maximum 50% exclusion gain
Maximum 60% exclusion gain
Maximum 75% exclusion gain
Maximum 100% exclusion gain

Total Gain	Excluded Gain	Net Gain

PDF Attachment

Taxpayer must mail in a statement with more details? ☐ Yes ☒ No

If yes, you'll need to submit a copy of your 1099-B/1099-DA to the IRS to provide documentation for some of the transactions on your sales summary.



Name(s) Shown on Return
Patricia Kelly

Social Security: 8.1

Name of reporting financial institution ▶ T P MORGAN BROKER-DEALER HOLDIN

Acct Number Reporter's Tax ID

Owner of account ▶

Non-digital asset transactions (Form 1099-B) ☒ X

Digital asset transactions (Form 1099-DA) ▶

Not reported to IRS or mixed reporting methods ▶

Quick Entry Table

If you have additional sale info to enter for a sale, double-click on any field in the table to QuickZoom to the associated **Capital Gain (Loss) Adjustments Worksheet**. (*See field help for more details.)

Sale #	8949 Box	Sales Price (Proceeds)	Cost or Other Basis	Basis Reported to IRS?	Reported on Form 1099?	Holding Period
Asset is Digital? Date Sold Date Acquired Units Sold (if digital) Name of Digital Asset Property Description						
Disallowed Wash Sale		Adjustment Amount*	Adjustment Code(s)*	Check if Summarizing Multiple Sales		
1	D	25,000.00	25,000.00	Y X	N Y X	N L
Y	X N	05/22/25	07/21/22	0	N/A	25010 SH. GOLDMAN SACHS GROUP INC.
175.00 0.00 STOCKX FIRM						
2	A	7,800.39	8,782.90	Y X	N Y X	N S
Y	X N	12/17/25	08/07/25	0	N/A	9 SH. COSTCO WHOLESALE CORP-NA
		0.00				
0.00 0.00 STOCKX FIRM						
3	D	26,428.75	27,510.85	Y X	N Y X	N L
Y	X N	11/18/25	08/15/24	0	N/A	25NDQ SH. UNIVERSITY MICROFILMS INTL CO
0.00 STOCKX FIRM						
Y	N				N Y	N See TQUICK

Sale Results

[illegible]

Social Security No. _____

Gains and losses by "8949 Box" (i.e. the Box to be checked on Form 8949) to assist in reconciling the transactions in the Quick Entry Table with a brokerage statement.

8949 Box	Proceeds	Cost Basis	Gain/(Loss)	Adjustment Amt	Adj Gain/(Loss)	Code(s)
Box A	7,800.39	8,782.90	-982.51	0.00	-982.51	
Short term sales with cost basis reported to the IRS						
Box D	74,245.61	66,495.61	7,750.00		7,750.00	
Long term sales with cost basis reported to the IRS						
Totals	82,046.00	75,278.51	6,767.49	0.00	6,767.49	

Note that these totals may differ from your statement to comply with IRS rounding instructions. (See help)

Location on tax return	Proceeds	Cost Basis	Adjustment Amt	Code(s)	Adj Gain/(Loss)
Sch D, Line 1a					
Form 8949, Box A	7,800.00	8,783.00			-983.00
Form 8949, Box B					
Form 8949, Box C					
Form 8949, Box G					
Form 8949, Box H					
Form 8949, Box I					
Sch D, Line 8a					
Form 8949, Box D	74,246.00	66,496.00			7,750.00
Form 8949, Box E					
Form 8949, Box F					
Form 8949, Box J					
Form 8949, Box K					
Form 8949, Box L					

Taxpayer must mail in a statement with more details? ☐ Yes ☒ No

Name(s) Shown on Return
Patricia Kelly

Social Security Number

Social Security/Railroad Retirement benefits received in 2024 ☒Check this box if taxpayer and/or spouse is a U.S. citizen and is a resident of Canada, Egypt, Germany, Ireland, Israel, Italy (also is a citizen of Italy), Romania, or United Kingdom and therefore the benefits are exempt from U.S. tax ☐

- A** Total net benefits from **Box 5** of all **SSA-1099** forms
- B** Total Medicare B premiums withheld from all **SSA-1099** forms
- C** Total Medicare C premiums withheld from all **SSA-1099** forms
- D** Total Medicare D premiums withheld from all **SSA-1099** forms
- Note:** If self-employed, Medicare premiums are deductible as Self-Employed Health Insurance. If self-employed, enter premiums on the business activity form (Schedule C, F, etc), not on Lines C, D and E above.
- E** Total federal tax withheld from **Box 6** of all **SSA-1099** forms
- F** Total net benefits from **Box 5** of all **RRB-1099** forms
- G** Total federal tax withheld from **box 10** of all **RRB-1099** forms
- H** Total Medicare premiums from **Box 11** of all **RRB-1099** forms

Taxpayer

44,099.

Spouse

9,702.

- 1a** Add amounts from line **A** and line **F** above. Also enter this amount on Form 1040, line 6a

1a

44,099.

- 1b** Benefits exemption from U.S. tax due to living abroad in country with tax treaty

1b

- 1c** Subtract line **1b** from line **1a**
- 2** Enter one-half of line **1**

1c

44,099.

2

22,050.

- 3** Add the amounts on Form 1040, lines **1z** (before adoption benefits exclusion), **2a**, **2b**, **3b**, **4b**, **5b**, **7**, and **8**. Also include certain income of bona fide residents of American Samoa or Puerto Rico.

3

245,827.

- 4** Enter (as a positive number) the total of any exclusions/adjustments for:

- Foreign earned income or housing exclusion

4

- 5** Add lines **2**, **3**, and **4**

5

267,877.

- 6** Amount from Schedule 1, lines **11** through **20**, and **23** and **25** (other than foreign housing deduction)

6

- 7** Subtract line **6** from line **5**
- 8** Enter \$25,000 (\$32,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time in 2025)

7

267,877.

8

25,000.

- 9** Subtract line **8** from line **7**. If zero or less, enter -0-

9

242,877.

If line **9** is zero or less, stop here; none of your social security benefits are taxable. Enter -0- on Form 1040, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2025, enter 'D' to the right of the word 'benefits' on line 6a. If line **9** is more than zero, go to line 10.

- 10** Enter \$9,000 (\$12,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time in 2025)

10

9,000.

- 11** Subtract line **10** from line **9**. If zero or less, enter -0-

11

233,877.

- 12** Enter the **smaller** of line **9** or line **10**

12

9,000.

- 13** Enter one-half of line **12**

13

4,500.

- 14** Enter the **smaller** of line **2** or line **13**

14

4,500.

- 15** Multiply line **11** by 85% (0.85). If line **11** is zero, enter -0-

15

198,795.

- 16** Add lines **14** and **15**

16

203,295.

- 17** Multiply line **1** by 85% (0.85)

17

37,484.

- 18** Taxable social security benefits. Enter the **smaller** of line **16** or line **17**
If prior year lump-sum benefits were received, go to line 19, otherwise, skip line 19 and enter the amount from line 18 on line 20.

18

37,484.

- 19** Taxable benefits **with** lump sum election. Enter the amount from line 20 of the Lump-Sum Social Security Worksheet.

19

- 20** Taxable Social Security benefits. Enter the **smaller** of line **18** or line **19**

20

37,484.

Also enter this amount on Form 1040, line 6b.

- Keep for your records

Social Security Number

Prior Year Taxes Paid In 2025 (If multiple states or localities, see Tax Help)		State	ID	Local	ID
21	Tax paid with 2024 extensions				
22	2024 estimated tax paid after 12/31/2024				
23	Balance due paid with 2024 return				
24	Other (amended returns, installment payments, etc) . .				

Charitable Contributions Summary

► Keep for your records

2025

Name(s) Shown on Return

Patricia Kelly

Social Security Number

Part I Cash Contributions Summary

Name of Charitable Organization	(a) Total	(b) 60% Limit	(c) 30% Limit	(d) 100% Limit
Tampa Preparatory School	1,000.	1,000.		
NPR	110.	110.		
Totals:	1,110.	1,110.		

Part II Non-Cash Contributions Summary

Name of Charitable Organization	Total	Other Property		Capital Gain Property	
	(a) Total	(b) 50% Limit	(c) 30% Limit	(d) 30% Limit	(e) 20% Limit
Totals:					

Part III Contribution Carryovers to 2026

	Total	Cash and Other Non-Capital Gain Property			Capital Gain Property	
	(a) Total	(b) 60% Limit	(c) 50% Limit	(d) 30% Limit	(e) 30% Limit	(f) 20% Limit
1 2025 contributions . .	1,110.	1,110.				
2 2025 contributions allowed	1,110.	1,110.				
3 Carryovers from:						
a 2024 tax year						
b 2023 tax year						
c 2022 tax year						
d 2021 tax year						
e 2020 tax year						
4 Carryovers allowed in 2025						
5 Carryovers disallowed in 2025						
6 Carryovers to 2026:						
a From 2025.	0.	0.				
b From 2024.						
c From 2023.						
d From 2022.						
e From 2021.						
f From 2020.						

Part IV Special Situations in Your Return for Current Year Donations

- Was the **entire interest** given for all property donated to all charities? ☒ Yes ☐ No
- Were **restrictions** attached to any charities's right to use or dispose of any property donated to any charity? ☐ Yes ☒ No
- Did you give to anyone other than the charity the right to income from any of the donated property or to possession of any of the donated property? ☐ Yes ☒ No
- Was any charity other than a 60%/50% charity? ☐ Yes ☒ No

Federal Carryover Worksheet

2025

► Keep for your records

Name(s) Shown on Return

Patricia Kelly

Social Security Number

2024 State and Local Income Tax Information

(a) State or Local ID	(b) Paid With Extension	(c) Estimates Pd After 12/31	(d) Total With- held/Pmts	(e) Paid With Return	(f) Total Over- payment	(g) Applied Amount
Totals . .						

2024 State Extension Information

(a) State	(b) Paid With Extension

2024 Locality Extension Information

(a) Locality	(b) Paid With Extension

2024 State Estimates Information

State Estimates paid after 12/31/2024 are correct . . ☐

(a) State	(c) Estimates Paid After 12/31

2024 Locality Estimates Information

(a) Locality	(c) Estimates Paid After 12/31

2024 State Taxes Due Information

(a) State	(e) Paid With Return

2024 Locality Taxes Due Information

(a) Locality	(e) Paid With Return

2024 State Refund Applied Information

(a) State	(g) Applied Amount

2024 Locality Refund Applied Information

(a) Locality	(g) Applied Amount

Note: State and local tax refund information is entered on the State and Local Tax Refund Worksheet, and calculates here.

QuickZoom to the worksheet

2024 State Tax Refund Information

(a) State	(d) Total Withheld/Pmts	(f) Total Overpayment

2024 Locality Tax Refund Information

(a) Locality	(d) Total Withheld/Pmts	(f) Total Overpayment

Patricia Kelly

Other Tax and Income Information			2024	2025
1	Filing status	1	1 Single	1 Single
2	Number of exemptions for blind or over 65 (0 - 4)	2	1	1
3	Itemized deductions	3	30,644.	34,050.
4	Check box if required to itemize deductions	4	☐	☐
5	Adjusted gross income	5	279,860.	278,871.
6	Tax liability for Form 2210 or Form 2210-F	6	55,498.	53,673.
7	Alternative minimum tax	7		
8	Federal overpayment applied to next year estimated tax	8		

QuickZoom to the IRA Information Worksheet for IRA information ▶

Excess Contributions			2024	2025
9 a	Taxpayer's excess Archer MSA contributions as of 12/31	9 a		
b	Spouse's excess Archer MSA contributions as of 12/31	b		
10 a	Taxpayer's excess Coverdell ESA contributions as of 12/31	10 a		
b	Spouse's excess Coverdell ESA contributions as of 12/31	b		
11 a	Taxpayer's excess HSA contributions as of 12/31	11 a		
b	Spouse's excess HSA contributions as of 12/31	b		

Loss and Expense Carryovers			2024	2025
Note: Enter all entries as a positive amount				
12 a	Short-term capital loss	12 a		
b	AMT Short-term capital loss	b		
13 a	Long-term capital loss	13 a		
b	AMT Long-term capital loss	b		
14 a	Net operating loss available to carry forward	14 a		
b	AMT Net operating loss available to carry forward	b		
15 a	Investment interest expense disallowed	15 a		
b	AMT Investment interest expense disallowed	b		
16	Nonrecaptured net Section 1231 losses from:			
	a 2025	16 a		
	b 2024	b		
	c 2023	c		
	d 2022	d		
	e 2021	e		
	f 2020	f		
17	AMT Nonrecap'd net Sec 1231 losses from:			
	a 2025	17 a		
	b 2024	b		
	c 2023	c		
	d 2022	d		
	e 2021	e		
	f 2020	f		

Credit Carryovers			2024	2025
18	General business credit	18		
19	Adoption credit from:	19 a		
	a 2025	b		
	b 2024	c		
	c 2023	d		
	d 2022	e		
	e 2021	f		
	f 2020			
20	Mortgage interest credit from:	20 a		
	a 2025	b		
	b 2024	c		
	c 2023	d		
	d 2022			
21	Credit for prior year minimum tax	21		
22	District of Columbia first-time homebuyer credit	22		
23	Residential Clean Energy Credit (Previously the Residential energy efficient property credit	23		

Charitable Contribution Carryovers

28	Amount overpaid less earned income credit	0.
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2024 State Capital Loss Carryovers (For users not transferring from the prior year)

State ID	Short-term Capital Loss for State	AMT Short-term Capital Loss for State	Long-term Capital Loss for State	AMT Long-term Capital Loss for State	Capital Loss (combined) for State	AMT Capital Loss (combined) for State

Person on the Return

2025

► Keep for your records

First Name	MI	Last Name	Suffix	Type	TP/SP Link	Dep Link
Patricia		Kelly		Taxpayer	Patricia	
Date Of Birth	ST	Former Place of Residence	Date Res	SSN		
	FL					

Person Full Name
Patricia Kelly

Has education expenses? ☐

Did this person pass away in 2025 (deceased)? ☐ Yes ☐ No Date of death

Is designated beneficiary?

Part I – Student Status

- Was this person a student during 2025? ☐ Yes ☐ No
- What kind of school did the student attend during 2025? (Check all that apply.)

a ☐ Elementary	d ☐ Vocational school	g ☐ Credential Program (QTP only)
b ☐ High school (secondary)	e ☐ Military academy	h ☐ Not applicable
c ☐ College (postsecondary)	f ☐ Apprenticeship (Qualified Tuition Program only)	
- Did the student receive scholarships or other education assistance? ☐ Yes ☐ No
- Qualified Tuition Program only:
 - Did the student make any education loan payments to treat as expenses? ☐ Yes ☐ No

If Yes, or line 2f is checked, complete the Apprenticeship and Education Loan Smart Worksheet in Part VIII, Qualified Tuition Program (Section 529 Plan) below.

Part II – College Student Information

- Did the student complete the first 4 years of postsecondary education as of 1/1/2025? ☐ Yes ☐ No ☐ NA
- Was this student enrolled at an eligible education institution during 2025? ☐ Yes ☐ No ☐ NA
- Was this student enrolled in a program that leads to a degree, certificate, or credential? ☐ Yes ☐ No ☐ NA
- Was this student taking courses as part of a postsecondary degree program or to acquire or improve job skills? ☐ Yes ☐ No ☐ NA
- Did this student take at least one-half the normal full-time workload for one academic period? ☐ Yes ☐ No ☐ NA
- Has this student been convicted of a felony for possessing or distributing a controlled substance? ☐ Yes ☐ No ☐ NA
- Is this student an eligible dependent of the taxpayer? ☐ Yes ☐ No ☐ NA
- In how many prior years has an American Opportunity Credit been claimed for this student?
- In how many prior years has a Hope Credit been claimed for this student?

	Total	Taxable	Tax-free
1 Educational assistance that is always tax-free:			
a Veteran or employer assistance from Form 1098-T Worksheets . . .	_____		
b Other veteran assistance or certain Indian tribal payments	_____		
c Other tax-free employer-provided assistance	_____		
d Total	_____		_____
2 Scholarships, fellowships, and grants not reported on Form W-2:			
a Scholarships and grants from Part IV above	_____		
b Other scholarships, fellowships and grants	_____		
c Total	_____		
3 Scholarship reported in 2025 not allocable to 2025 expense	_____		
4 Amount required to be used for other than qualified education expenses	_____	_____	
5 Subtract line 3 and 4 from line 2c.	_____		
6 Total qualified education expenses from Part VI below.	_____		
7 If student is a candidate for a degree, enter the amount used for qualified education expenses, otherwise, enter -0-.	_____		_____
8 Subtract line 7 from line 5.		_____	
9 Taxable part. Add lines 4 and 8.		_____	
10 Tax-free educational assistance. Add lines 1d and 7			_____

Part IV – Education Expenses

Description	Total	Amount eligible for						
		American Opportunity Credit	Lifetime Learning Credit	Reserved	Qualified Higher Education Expense for 529 Plan	Qualified Higher Education Expense for ESA	Qualified Higher Education Expense for US Bonds	Qualified Elementary and Secondary Expense for ESA and QTP
Expenses:								
1 Tuition paid from Part IV and qualified elementary and secondary tuition.	_____							
Paid to institution as a condition of enrollment:								
2 Fees	_____							
3 Books, supplies, equipment Paid to other than institution or not a condition of enrollment:	_____							
4 Books, supplies, equipment	_____							
5 Other course-related . . .	_____							
6 Room and board	_____							
7 Special needs expenses . .	_____							
8 Computer expenses	_____							
9 QTP or ESA contribution . .	_____							
10 Academic tutoring	_____							
11 Uniforms	_____							
12 Transportation	_____							
13 Other K12 QTP expenses . .	_____							
14 Total qualified expenses . .	_____							
Adjustments:								
15 Refunds	_____							
16 Tax-free assistance	_____							
17 Deducted on Sched A	_____							
18 Used for credit	_____							
19 Used for exclusion	_____							
20 Total adjustments.	_____							
21 Adjusted qualified expenses	_____							

ELECTRONIC POSTMARK - CERTIFICATION OF ELECTRONIC FILING

Taxpayer: Patricia Kelly

Primary SS: _____

Federal Return Submitted: 2026-03-19T18:04:48.000-07:00

Federal Return Acceptance Date: _____

Your return was electronically transmitted on 03/19/2026

The Intuit Electronic Postmark shows the date and time Intuit received your federal tax return. The Intuit Electronic Postmark documents the filing date of your income tax return, and the electronic postmark information should be kept on file with your tax return and other tax-related documentation.

There are two important aspects of the Intuit Electronic Postmark:

1. THE INTUIT ELECTRONIC POSTMARK.

The electronic postmark shows the date and time Intuit received the federal return, and is deemed the filing date if the date of the electronic postmark is on or before the date prescribed for filing of the federal individual income tax return.

TIMELY FILING:

For your federal return to be considered filed on time, your return must be postmarked on or before midnight April 15, 2026. Intuit's electronic postmark is issued in the Pacific Time (PT) zone. If you are not filing in the PT zone, you will need to add or subtract hours from the Intuit Electronic Postmark time to determine your local postmark time. For example, if you are filing in the Eastern Time (ET) zone, and you electronically file your return at 9 AM on April 15, 2026, your Intuit electronic postmark will indicate April 15, 2026, 6 AM. If your federal tax return is rejected, the IRS still considers it filed on time if the electronic postmark is on or before April 15, 2026, and a corrected return is submitted and accepted before April 20, 2026. If your return is submitted after April 20, 2026, a new time stamp is issued to reflect that your return was submitted after the IRS deadline, and consequently, is no longer considered to have been filed on time.

If you request an automatic six-month extension, your return must be electronically postmarked by midnight October 15, 2026. If your federal tax return is rejected, the IRS will still consider it filed on time if the electronic postmark is on or before October 15, 2026, and the corrected return is submitted and accepted by October 20, 2026.

2. THE ACCEPTANCE DATE.

Once the IRS accepts the electronically filed return, the acceptance date will be provided by the Intuit Electronic Filing Center. This date is proof that the IRS accepted the electronically filed return.

Account Detail

Self-Directed Brokerage Account

SUBJECT TO SIA RULES

STOCKS

COMMON STOCKS

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

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ABBOTT LABORATORIES (ABT)							
Rating: Morningstar: 2; Next Dividend Payable 02/2026; Asset Class: Equities	25,000	\$125.290	\$2,766.25	\$3,132.25	\$366.00	\$63.00	2.01
APPLE INC (APPL)							
Rating: Morgan Stanley: 1; Morningstar: 3; Next Dividend Payable 02/2026; Asset Class: Equities	176,000	271.860	10,986.70	47,847.36	36,860.66	183.04	0.38
FISERV INC (FISV)							
Rating: Morgan Stanley: 2; Morningstar: 1; Asset Class: Equities	25,000	67.170	2,431.05	1,679.25	(751.80)	—	—
JPMORGAN CHASE & CO (JPM)							
Rating: Morgan Stanley: 2; Morningstar: 3; Next Dividend Payable 01/2026; Asset Class: Equities	25,000	322.220	2,346.21	8,055.50	5,709.29	150.00	1.86
MEIA PLATFORMS INC CL A (META)							
Rating: Morgan Stanley: 1; Morningstar: 1; Next Dividend Payable 03/2026; Asset Class: Equities	5,000	660.090	1,364.35	3,300.45	1,936.10	10.50	0.32
WALT DISNEY CO HLDG CO (DIS)							
Rating: Morgan Stanley: 1; Morningstar: 2; Next Dividend Payable 01/15/26; Asset Class: Equities	10,000	113.770	1,033.94	1,137.70	103.76	15.00	1.32
STOCKS							
Percentage of Holdings	95.03%		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
			\$20,928.50	\$65,152.51	\$44,224.01	\$421.54	0.65%
TOTAL VALUE							
Percentage of Holdings	100.00%		Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
			\$20,928.50	\$68,562.93	\$47,634.43	\$421.88	0.62%

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



Statement Period

December 1-31, 2025

A Message About Your Account

CALIFORNIA RESIDENTS

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

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities (In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31
\$8,541.84		\$0.00		\$0.00		\$0.00		\$21.76		\$8,563.60

Cost Basis	Unrealized Gain/(Loss)
\$3,425.16	\$5,076.06

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

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash					62.38	62.38	0.00	1.53		<1%
Total Cash and Cash Investments					\$62.38	\$62.38	\$0.00			<1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABT	ABBOTT LABS *	15.3796	125.29000	1,926.91	1,424.48	502.43	1.88%	36.30	23%
AAPL	APPLE INC *	8.2678	271.86000	2,247.68	540.68	1,707.00	0.38%	8.60	26%
DIS	DISNEY WALT CO *	2.0343	113.77000	231.44	210.60	20.84	0.87%	2.03	3%
JPM	JPMORGAN CHASE & CO *	12.7093	322.22000	4,095.19	1,249.40	2,845.79	1.86%	76.26	48%
Total Equities				\$8,501.22	\$3,425.16	\$5,076.06		\$123.19	99%

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.

Holdings

The total cost basis for each security position and the unrealized gain/loss are provided solely for your convenience and may not be used for tax purposes or otherwise relied upon. If you have questions related to the tax treatment of your investments, please consult your tax advisor. Unrealized gain/loss total reflects only those positions for which a cost basis is available or has been provided. J.P. Morgan has not, and cannot, validate the cost basis of positions reported by you or your agent, and are displayed solely for your convenience. Information on this statement related to cost and gain/loss calculations does not include adjustments for wash sales that may have occurred on transactions pending settlement. These wash sale adjustments, if any, will be reflected on your next statement.

CASH & MONEY MARKETS

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
JPMORGAN DEPOSIT ACCT B BROKERAGE NON RET JPMC BK NA EST. 30 DAY AVG YIELD 0.01% AMT DEPOSITED FDIC INSURED SUBJECT TO APPLICABLE LIMITS NOT COVERED BY SIPC ACCOUNT SWEEP FUND CAREID: 300NA4004		15,000.03	1	15,000.03				--
FEDFUND PREMIER CHOICE FUND EST YIELD: 3.77% Dividend RECDXX	N	115,500.09	1	115,500.09				4,349.73
TOTAL CASH & SWEEP FUNDS				\$15,000.03				--
TOTAL OTHER MONEY MARKETS				\$115,500.09				\$4,349.73
TOTAL CASH & MONEY MARKETS				\$130,500.12				\$4,349.73
Total Account Value : \$130,500.12								

See additional footnotes on the last page of the Holdings section.

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

EQUITY

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
ALGER FOCUS EQUITY FUND CLASS Y Symbol: ALGYX	01 Aug 2025 N	124.688	107.84	13,446.35	100.25	12,500.00	946.35 ST	-
Market Value vs. Purchases				13,446.35		12,500.00		-
Cumulative Cash Distributions				1,008.11				
Investment Gain/Loss				1,954.46				
APPLE INC EST YIELD: 0.38% Symbol: AAPL	25 Jun 2014 N	125	271.86	33,982.50	22.9	2,862.95	31,119.55 LT	- 130.00
BERKSHIRE HATHAWAY INC DEL CL B Symbol: BRKB	09 Apr 2019 N	25	502.65	12,566.25	204.25	5,106.31	7,459.94 LT	-
BROWN ADVISORY SUSTAINABLE GROWTH FUND INST CLASS Symbol: BAFWX	30 May 2024 N	210.849	46.04	9,707.49	52.17	11,000.00	(1,292.51) LT	-
Market Value vs. Purchases				9,707.49		11,000.00		
Cumulative Cash Distributions				2,920.75				
Investment Gain/Loss				1,628.24				
CAPITOL SER TR FULLERTHALER BHVRL SML CP EQI EST YIELD: 0.65% Symbol: FTHFX	11 Jan 2022 N	265.816	50.61	13,452.95	37.62	10,000.00	3,452.95 LT	- 87.99
Market Value vs. Purchases				13,452.95		10,000.00		
Cumulative Cash Distributions				1,397.58				
Investment Gain/Loss				4,850.53				

See additional footnotes on the last page of the Holdings section.

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

Statement Period: November 29 - December 31, 2025

Portfolio Advisor (PA) Program

EQUITY (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
INVESTMENT EXCHANGE TRADED								
FUND TRUST INVECO S&P 500	16 Nov 2016	75	191.56	14,367.00	106.05	7,953.73	6,413.27	235.20
EQUAL WEIGHT ETF EST	26 Jul 2023	52		9,961.12	84.47	4,392.43	5,568.69	LT
YIELD: 1.64%		23		4,405.88	154.84	3,561.30	844.58	LT
Symbol: RSP								
ISHARES TRUST								
ISHARES MSCI EAFE VALUE ETF	01 Aug 2025	80	71.41	5,712.80	63.23	5,058.71	654.09	ST
EST YIELD: 4.16%								237.76
Symbol: EFV								
VANGUARD INDEX FUNDS								
VANGUARD MID-CAP ETF EST	16 Nov 2016	40	290.22	11,808.80	129.42	5,176.79	6,432.01	LT
YIELD: 1.52%								176.84
Symbol: VO								
WCM FOCUSED INTERNATIONAL								
GROWTH CL INSTITUTIONAL EST	16 Nov 2016	462.018	24.88	11,495.01	12.11	5,596.04	5,899.97	LT
YIELD: 0.86%								98.41
Symbol: WCMIX								
Market Value vs. Purchases								
Cumulative Cash Distributions				11,495.01		5,596.04		
Investment Gain/Loss				4,135.72				
				10,035.69				
WISDOMTREE TRUST								
U S QUALITY DIVIDEND GROWTH	28 Nov 2023	240	89.43	21,463.20	66.91	16,058.40	5,404.80	LT
FUND EST YIELD: 1.21%								260.16
Symbol: DGRW								
TOTAL EQUITY				\$147,802.35		\$81,311.93	\$66,490.42	\$1,226.35

See additional footnotes on the last page of the Holdings section.

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Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
GUGGENHEIM FDS TR		617.455	24.13	14,899.19	23.7	14,635.61	263.58	--
TOTAL RETURN BD FD CL R6								753.30
EST YIELD: 5.06%	22 Feb 2023	239.304		5,774.41	23.55	5,635.61	138.80	LT
Symbol: GIBRX	31 Jul 2025	378.151		9,124.78	23.8	9,000.00	124.78	ST
Market Value vs. Purchases				14,899.19		14,635.61		
Cumulative Cash Distributions				1,342.70				
Investment Gain/Loss				1,606.28				
LORD ABBETT INVT TR		3,810.327	3.9	14,860.28	3.86	14,694.62	165.66	--
SHORT DURATION INCOME FD CL								784.93
F3 EST YIELD: 5.28%	25 Jul 2023	1,490.739		5,813.83	3.82	5,694.62	119.26	LT
Symbol: LOLDX	31 Jul 2025	2,319.588		9,046.39	3.88	9,000.00	46.39	ST
Market Value vs. Purchases				14,860.28		14,694.62		
Cumulative Cash Distributions				1,095.69				
Investment Gain/Loss				1,261.35				
TOTAL FIXED INCOME				\$29,769.47		\$29,330.23	\$429.24	\$1,538.22

ALTERNATIVE ASSETS

Please note: Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information. This security is classified as indicated based on best efforts by J.P. Morgan for convenience and informational purposes only and J.P. Morgan does not warrant the accuracy of these classifications. Please refer to investment documentation for a more accurate classification.

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
JPMORGAN TR I		564.463	35.44	20,004.57	30.56	17,250.00	2,754.57	LT
HEDGED EQUITY FD CL R6 EST	06 Aug 2024							--
								173.29

See additional footnotes on the last page of the Holdings section.

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

ALTERNATIVE ASSETS (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc.
JPMORGAN TR I								Est. Annual Inc.
YIELD: 0.87%								
Symbol: JHQRX								
Market Value vs. Purchases				20,004.57		17,250.00		
Cumulative Cash Distributions				279.21				
Investment Gain/Loss				3,033.78				
TOTAL ALTERNATIVE ASSETS				\$20,004.57		\$17,250.00	\$2,754.57	\$173.29

Total Account Value : \$204,810.46³

Unless otherwise noted, all positions are held in your cash account. F - TEFRA Account G - Good Faith Account I - Income Account L - Non Purpose Loan Account M - Margin Account R - DVP/RVP Account S - Short Account

All Pricing Method: a - Net Investment b - Appraised Value c - The firm did not receive price information compliant with applicable reporting requirements.

A - Average Cost B - Adjusted for Amortization or Accretion D - Acquisition Date = Date of Death E - Adjusted for Option Exercise or Assignment K - Gifted Security LT - Long Term MT - Mixed Term N - Noncovered Provide - Please provide this information ST - Short Term T - Cost Basis provided by Third Party W - Adjusted for Wash Sale

³ Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information.

EQUITY

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. - Est. Annual Inc.
ABBVIE INC EST YIELD: 3.03% Symbol: ABBV	11 Jan 2022	75	228.49	17,136.75	136.3	10,222.40	6,914.35 LT	- 519.00
ALPHABET INC CLASS A COMMON STOCK EST YIELD: 0.27% Symbol: GOOGL	25 Jul 2017	100	313	31,300.00	48.59	4,858.90	26,441.10 LT	- 84.00
AMAZON.COM INC Symbol: AMZN	07 Dec 2016	150	230.82	34,623.00	37.99	5,698.50	28,924.50 LT	- -
BERKSHIRE HATHAWAY INC DEL CL B Symbol: BRKB	18 Sep 2017	30	502.65	15,079.50	181.27	5,438.10	9,641.40 LT	- -
BROWN ADVISORY SUSTAINABLE GROWTH FUND INST CLASS DIV & CAP GAIN REINVEST Symbol: BAPWX Market Value vs. Purchases Investment Gain/Loss	20 Dec 2022 LT REINVEST ST REINVEST	*290.277 222.703 11.306 56.268	46.04 *	13,364.35 10,253.25 520.53 2,590.58 13,364.35 5,703.35	37.45 34.4 56.85 45.63	10,871.24 7,861.00 642.72 2,557.52 7,661.00	2,493.11 2,592.25 (122.19) 23.06	- - LT LT ST
CAPITOL SER TR FULLERTHALER BH-VRL SML CP EQI EST YIELD: 0.65% DIV & CAP GAIN REINVEST Symbol: FTHFX Market Value vs. Purchases Investment Gain/Loss	11 Jan 2022 LT REINVEST ST REINVEST	*445.679 398.724 44.118 2.837	50.61	22,555.81 20,179.42 2,232.81 143.58 22,555.81 7,555.81	38.54 37.62 45.99 51.64	17,175.62 15,000.00 2,029.13 146.49 15,000.00	5,380.19 5,179.42 203.68 (2.91)	- 147.52 LT LT ST
CHEVRON CORPORATION EST YIELD: 4.49% Symbol: CVX	11 Jan 2022	19	152.41	2,895.79	126.35	2,400.58	495.21 LT	- 129.96

* A large number of tax lots exist for the securities denoted with an asterisk. Individual tax lots are available by calling the appropriate number on the front of this statement.

See additional footnotes on the last page of the Holdings section.

Please read the important disclosures at the end of the statement. For questions, please contact us using the information provided on the front of this statement.

Statement Period: November 29 - December 31, 2025

Portfolio Manager (PM) Program

EQUITY (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
CROWDSTRIKE HOLDINGS INC								
CLASS A COMMON STOCK		30	468.76	14,062.80	217.26	6,517.87	7,544.93	-
Symbol: CRWD	28 Feb 2022	20		9,375.20	192.91	3,858.27	5,516.93	LT
	03 Sep 2024	10		4,687.60	265.96	2,659.60	2,028.00	LT
CYBERARK SOFTWARE LTD								
ORDINARY SHARES	05 Jan 2024	35	446.06	15,612.10	211.46	7,400.98	8,211.12	LT
Symbol: CYBR								-
ELI LILLY & CO								
EST YIELD: 0.64%		15	1,074.68	16,120.20	788.76	11,831.46	4,288.74	-
Symbol: LLY	26 Nov 2024	12		12,896.16	796.73	9,560.76	3,335.40	LT
	12 May 2025	3		3,224.04	758.9	2,270.70	953.34	ST
EXXON MOBIL CORP								
EST YIELD: 3.42%	20 Apr 2022	66	120.34	7,942.44	87.8	5,795.07	2,147.37	LT
Symbol: XOM								271.92
GENERAC HOLDINGS INC								
Symbol: GNRC	16 Nov 2023	63	136.37	8,591.31	114.03	7,183.85	1,407.46	LT
GLOBAL X FDS								
US INFRASTRUCTURE DEV ETF	28 Jul 2023	173	47.79	8,267.67	32.06	5,546.36	2,721.31	LT
EST YIELD: 0.64%								53.28
Symbol: PAVE								-
ISHARES CORE MSCI								
EMERGING MARKETS ETF EST	22 Sep 2022	40	67.22	2,688.80	45.49	1,819.41	869.39	LT
YIELD: 2.75%								73.96
Symbol: IEMG								-
ISHARES TRUST								
ISHARES MSCI EAFE VALUE ETF	30 Apr 2025	225	71.41	16,067.25	61.02	13,729.50	2,337.75	ST
EST YIELD: 4.16%								668.70
Symbol: EFV								-
ISHARES TRUST								
ISHARES U S AEROSPACE &	28 Apr 2023	47	214.69	10,090.43	113.76	5,347.66	4,742.77	LT
								55.23

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EQUITY (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
ISHARES TRUST								
DEFENSE ETF EST YIELD:								
0.55%								
Symbol: ITA								
J P MORGAN EXCHANGE								
TRADED FD TR JPMORGAN U S	05 Feb 2025	105	90.0727	9,457.63	82.8	8,694.00	763.63 ST	-
TECH LEADERS ETF								-
Symbol: JTEK								
MERCK & CO INC								
EST YIELD: 3.23%	22 Jan 2014	150	105.26	15,789.00	48.9	7,335.09	8,453.91 LT	-
Symbol: MRK								510.00
META PLATFORMS INC								
CLASS A COMMON STOCK EST	18 Nov 2025	11	660.09	7,260.99	601.7	6,618.68	642.31 ST	-
YIELD: 0.32%								23.10
Symbol: META								
MICROSOFT CORP								
EST YIELD: 0.75%	14 Apr 2021	23	483.62	11,123.26	255.97	5,887.36	5,235.88 LT	-
Symbol: MSFT								83.72
NVIDIA CORP								
EST YIELD: 0.02%	29 Sep 2023	160	186.5	29,840.00	43.87	7,018.86	22,821.14 LT	-
Symbol: NVDA								6.40
PROLOGIS INC								
EST YIELD: 3.16%	06 Dec 2023	50	127.66	6,383.00	119.61	5,960.50	402.50 LT	-
Symbol: PLD								202.00
RTX CORPORATION								
COMMON STOCK EST YIELD:	01 Nov 2019	50	183.4	9,170.00	80.59	4,029.36	5,140.62 LT	-
1.48%								136.00
Symbol: RTX								
SCHWAB STRATEGIC TR								
SCHWAB FUNDAMENTAL U S		315	27.21	8,571.15	12.72	4,007.23	4,563.92	-
								140.18

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Portfolio Manager (PM) Program

EQUITY (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
SCHWAB STRATEGIC TR								
LARGE COMPANY ETF EST	20 Sep 2019	201		5,469.21	13.38	2,688.83	2,780.38 LT	
YIELD: 1.64%	27 Feb 2020	24		653.04	13.11	314.72	338.32 LT	
Symbol: FNDX	12 Mar 2020	57		1,550.97	10.55	601.16	949.81 LT	
	23 Mar 2020	21		571.41	9.22	193.66	377.85 LT	
	15 Mar 2023	12		326.52	17.41	208.97	117.55 LT	
SELECT SECTOR SPDR TRUST	11 Nov 2020	335	54.77	18,347.95	27.03	9,056.16	9,291.79 LT	-
STATE STREET FINANCIAL								241.20
SELECT SECTOR SPDR ETF EST								
YIELD: 1.31%								
Symbol: XLF								
SELECT SECTOR SPDR TRUST	11 Jan 2022	50	155.12	7,766.00	104.85	5,242.25	2,513.75 LT	-
STATE STREET INDUSTRIAL								99.90
SELECT SECTOR SPDR ETF EST								
YIELD: 1.29%								
Symbol: XLI								
UBER TECHNOLOGIES INC								
COMMON STOCK		100	81.71	8,171.00	40.75	4,074.93	4,096.07	-
Symbol: UBER	30 Jun 2020	25		2,042.75	31.15	778.72	1,264.03 LT	-
	11 Jan 2022	75		6,128.25	43.95	3,296.21	2,832.04 LT	
VERIZON COMMUNICATIONS	08 Dec 2023	150	40.73	6,109.50	38.4	5,759.28	350.22 LT	-
EST YIELD: 6.78%								414.00
Symbol: VZ								
VIRTUS EQUITY TR								
R6 SMALL MID CAP CORE CL	16 Jun 2022	*1,366,335	19.46	26,588.88	14.66	20,023.71	6,565.17	-
R6 DIV & CAP GAIN REINVEST	17 Jan 2024	1,080,115		21,213.88	13.76	15,000.00	6,213.88 LT	-
Symbol: VKSRX	LT REINVEST	2,655.82		5,172.86	18.11	4,814.00	358.86 LT	
	ST REINVEST	5,805		112.97	20.59	119.52	(6.55) LT	
		4,594		89.40	19.63	90.19	(0.79) ST	
Market Value vs. Purchases Investment Gain/Loss				26,588.88		19,814.00		
				6,774.88				

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Portfolio Manager (PM) Program

EQUITY (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
WCM FOCUSED INTERNATIONAL GROWTH CL INSTITUTIONAL EST		*1,288,995	24.88	32,070.20	23.89	30,793.50	1,276.70	-
YIELD: 0.86% DIV & CAP	19 Apr 2024	1,069.74		27,112.73	23.88	26,023.00	1,089.73	LT 274.56
GAIN REINVEST	LT REINVEST	129,279		3,216.46	23.45	3,031.60	184.86	LT
Symbol: WCMIX	ST REINVEST	69,976		1,741.00	24.85	1,738.90	2.10	ST
Market Value vs. Purchases Investment Gain/Loss				32,070.20		26,023.00		
				6,047.20				
WINDOMTREE TR INFLA EARNINGG FD ETF	05 Jan 2024	118	46.29	5,462.22	41.43	4,888.74	573.48	LT -
Symbol: FPI								-
WISDOMTREE TRUST WISDOMTREE U S LARGE CAP DIVIDEND FUND EST YIELD: 1.90%	05 Dec 2023	186	88.08	16,382.88	64.08	11,918.84	4,464.04	LT - 311.55
Symbol: DLN								
TOTAL EQUITY				\$454,881.86		\$263,166.03	\$191,715.83	\$4,549.97

FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
CHARLESTON S C WTRWKS & SWR RE CAP IMPT BDS DATED DATE 07/25/2019 BOOK ENTRY ONLY PAR CALL 01/01/2030 NONE - BOND IS NOT INSURED DUE 01/01/2044 5.000000% JJ 01 EST YIELD: 4.82%	11 Jan 2023	20,000	103.817	20,763.45	106.32	21,263.67	(500.22)	LT 500.00 1,000.00

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FIXED INCOME (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc.
CHARLESTON S C WTRWKS & RATING: MOODY AAA S&P AAA CUSIP: 160429XU5								Est. Annual Inc.
DISTRICT COLUMBIA WTR & SWR AU SUB LIEN BDS 2022B DATED DATE 03/23/2022 BOOK ENTRY ONLY PAR CALL 04/01/2032 NONE - BOND IS NOT INSURED DUE 10/01/2043 5.00000% AO 01 EST YIELD: 4.74%	15 Aug 2024	25,000	105.423	26,355.84	109.13	27,283.44	(927.60)	312.50 1,250.00
B								LT
RATING: MOODY AA2 S&P AA+ CUSIP: 254845SB7								
RADNOR TWP PA SCH DIST GEN OBLIG BDS 2025 GO BK QLFD DATED DATE 12/11/2025 FIRST COUPON 02/15/2026 BOOK ENTRY ONLY PAR CALL 02/15/2031 NONE - BOND IS NOT INSURED DUE 08/15/2048 5.00000% FA 15 EST YIELD: 4.86%	18 Nov 2025	25,000	102.949	25,737.14	103.7	25,923.63	(186.50)	69.44 1,250.00
B								ST
RATING: MOODY AAA S&P N/A CUSIP: 750599UJ9								
TAMPA BAY WTR FLA A REGL WTR S BDS 2022 DATED DATE 10/27/2022 BOOK ENTRY ONLY PAR CALL 10/01/2032 NONE - BOND IS NOT INSURED DUE 10/01/2043 5.00000% AO 01 EST YIELD: 4.66%	15 Aug 2024	25,000	107.324	26,831.05	109	27,249.31	(418.26)	312.50 1,250.00
B								LT
RATING: MOODY AA1 S&P AA+ CUSIP: 875124HJ1								

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FIXED INCOME (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
WASHINGTON ST MTR VEH	10 Jan 2023	25,000	104.231	26,057.75	104.57	26,143.34	(85.60)	LT 104.17
FUEL TAX GO BDS 2019 D								1,250.00

DATED DATE 02/20/2019 BOOK
ENTRY ONLY PAR CALL
12/01/2028 NONE - BOND IS
NOT INSURED DUE 06/01/2040
5.00000% JD 01 EST YIELD:
4.80%
RATING: MOODY AAA S&P AA+
CUSIP: 93974D7W2

TOTAL FIXED INCOME

				\$125,745.23		\$127,863.39	(\$2,118.18)	\$1,298.61
								\$6,000.00

ALTERNATIVE ASSETS

Please note: Important information regarding Alternative Assets including pricing and source of valuations is provided in the "Messages" section of Important Information. This security is classified as indicated based on best efforts by J.P. Morgan for convenience and informational purposes only and J.P. Morgan does not warrant the accuracy of these classifications. Please refer to investment documentation for a more accurate classification.

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
ISHARES GOLD TRUST		201	81.17	16,315.17	51.47	10,345.55	5,969.62	--
SHARES OF THE ISHARES GOLD TRUST	20 Sep 2019	28		2,272.76	28.75	806.12	1,467.54	LT --
Symbol: IAU	05 Mar 2025	173		14,042.41	55.15	9,540.43	4,501.98	ST
J P MORGAN EXCHANGE	14 Jul 2023	123	57.24	7,040.52	55.34	6,806.21	234.31	LT --
TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF								580.56
EST YIELD: 8.25%								
Symbol: JEPI								

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