

General Information

Name: Hon Mark Francis Carpanini

CONFIDENTIAL

Address: {REDACTED}

PID 70134

County: {REDACTED}

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (10Th)	Elected Constitutional Officer	Circuit Judge

Net WorthMy Net Worth as of December 31, 2022 was \$ 4,682,458.00.**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, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 60,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
See Schedule I attached	\$ 4,682,458.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

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

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.

☐ I elect to file a copy of my 2022 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 tax return	see attached	\$ 283,748.00
See Attached		

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

Business Entity	Major Sources of Business Income	Address	Principal Business Activity of Source
N/A			

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.

Mark Francis Carpanini

Digitally signed: 06/16/2023

Filed with COE: 06/16/2023

Schedule 1 Asset value as of 12/31/22

<u>Household goods</u>	\$60,000
<u>Cash</u>	
<u>MidFlorida Credit Union</u>	
Mark Checking	680
Mark Savings	10,303
Mark and [REDACTED] Checking	3,903
Mark and [REDACTED] Savings	145,214
Goldman Sachs Marcus CD	13,770
<u>Florida Deferred Compensation</u>	
Nationwide Solutions Deferred Compensation State of Florida	908,407
Charles Schwab deferred Compensation State of Florida (Attachment 1)	818,166
<u>Ameritrade Accounts Now Schwab</u>	
Ameritrade Traditional IRA (Attachment 2)	17,745
Ameritrade Roth IRA Mark (Attachment 3)	25,817
Ameritrade Mark and [REDACTED] Taxable (Attachment 4)	309,734
Ameritrade Mark Taxable (Attachment 5)	517,215
Charles Schwab Taxable (Attachment 6)	510,525
U.S. Savings Bonds	65,300
U.S. I Bonds	40,000
Charles Schwab (former James I Black Street Account, Lakeland Fl.) (Attachment 7)	102,984
_Goldman Sachs cash account associated with former James I Black	2,594
<u>Real Estate</u>	
[REDACTED]	196,400
[REDACTED]	102,766
Fisherman's Boat Basin, Lake Wales, Fl.	1300
Hereditary IRA, Frieda Carpanini, MM&T	19,326
Hereditary IRA, Anthony Carpanini, Artisan Partners	22,622
Florida DROP account	786,839
AIG/Valic retirement account	848
<u>Total</u>	<u>4,682,458</u>

Note: All DROP and Deferred Retirement Accounts including IRA's and Hereditary IRAs are pre income tax values.

Some Savings Bonds have matured. Current value print out from US Treasury not available for oldest bonds so values extrapolated .



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Your Retirement Plan Provider

NATIONWIDE RETIREMENT SOLUTION
10 W NATIONWIDE BLVD
201T
COLUMBUS OH 43215-2751
1 (999) 999-9999

The custodian of your brokerage account is: Charles Schwab & Co., Inc.
For questions about this statement, please contact the Schwab dedicated PCRA Call Center at
1-888-393-PCRA (7272).

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Attachments 1

STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Schwab PCRASM ("Account") at Schwab. Schwab is a registered broker-dealer and provides brokerage and custody services for your Account. Schwab is a wholly owned subsidiary of The Charles Schwab Corporation. Other wholly owned subsidiaries of The Charles Schwab Corporation include the following Schwab "Affiliates": Charles Schwab Investment Management, Inc. ("CSIM"); Charles Schwab Investment Advisory, Inc. ("CSIA"); Schwab Private Client Investment Advisory, Inc. ("SPCIA"); Schwab Retirement Plan Services, Inc.; and Charles Schwab Bank. CSIA, CSIM, and SPCIA provide investment advisory services. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement and other benefit plans. Charles Schwab Bank provides trust and custody services with respect to retirement and other benefit plans.

This Account statement may identify an independent retirement plan service provider or "Advisor." The independent retirement plan service provider or Advisor may provide services with respect to your Account, but is not affiliated with Schwab. The independent retirement plan service provider or Advisor is independently owned and operated and are not Schwab Affiliates. Schwab maintains agreements with certain independent retirement plan service providers and Advisors under which Schwab may provide such companies with services related to your Account. However, Schwab neither endorses nor recommends any particular independent retirement plan service provider or Advisor or investment strategy and has no responsibility to monitor trading by any independent retirement plan service provider or Advisor on your Account.

GENERAL INFORMATION AND KEY TERMS:

If you receive any other communication from any source other than Schwab, or other authorized affiliate of Schwab which purports to represent your holdings at Schwab, you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Interest cycles may differ from statement cycles.

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as Schwab Cash Features for your PCRA account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit Accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance

and its limits, as well as other important disclosures about the Bank Sweep feature, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Credit Interest: If, on any given day, the interest that Schwab calculates for your Account is less than \$.005, you will not earn any interest on that day.

Dividend Reinvestment Customers: Dividend reinvestment transactions are effected by Schwab acting as a principal for its own Account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acts as the buying agent. The time of these transactions, the exchange upon which these transactions occur, and the name of the person from whom the security is purchased will be furnished upon written request.

Estimated Annual Income: Estimated annual income is 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.

Fees and Charges: Includes Margin Interest, Retirement Plan Service Provider fees, and Management Fees that may be charged during the statement period. Contact your Retirement Plan Service Provider and/or your Investment Advisor if you have questions about his or her fees.

Interest: For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Bank Sweep feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005, but interest will not be credited if less than \$.005.

Market Price: The most recent price evaluation available to Schwab on the last business day of the statement period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities,

especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly Account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and REIT securities that have not been priced within 18 months must show as unpriced on customer statements. Note that these securities are generally illiquid, that the value of the securities will be different than the purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple Accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: (1) Commissions and other charges related to the execution of option transactions are included in confirmations of such transactions furnished to you at the time such transactions occur and are made available promptly upon request. (2) You should advise us promptly of any material changes in your investment objectives or financial situation. (3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment. (4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Rate Summary: The yield information for Sweep Funds is the current 7-day yield as of the statement period. Yields vary. Schwab and the Sweep Fund investment advisor may be voluntarily reducing a portion of a Sweep Fund's expenses. Without these reductions, yields would have been lower.

Restricted Securities: See your Account Agreement for information regarding your responsibilities concerning the sale or control of restricted securities.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep

Terms and Conditions (continued)

Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

Short Positions: Securities sold short will be identified with an "S" in Investment Detail. The market value of these securities will be expressed as a debit and will be netted against any long positions in Total Account Value.

Sweep Funds: Includes the primary funds into which free credit balances may be automatically invested pursuant to your Account Agreement.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF QUESTIONS: If you are a participant with a Schwab Personal Choice Retirement Account® (PCRA) and you have questions about this statement, or specific Schwab Account transactions, contact the dedicated Schwab PCRA Call Center at 1-888-393-PCRA (7272). If you are a Plan Trustee or Sponsor, please contact your Retirement Plan Service Provider shown on the cover page of this statement.

IN CASE OF ERRORS OR DISCREPANCIES IN BROKERAGE TRANSACTIONS: If you find an error or discrepancy relating to your brokerage activity (other than an electronic funds transfer), you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, you should notify Schwab immediately. Any oral communications should be confirmed in writing to further protect your rights.

including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to these brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please call the Charles Schwab & Co., Inc. Client Advocacy Hotline at 1-800-468-3774 or write to Attention: Client Advocacy Team, 211 Main St., M/S: PHXPEAK-2K489, San Francisco, CA 94105.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Wire Transfers and Check Transactions: If, upon prompt examination, you find that your records and ours disagree, or if you suspect that a wire transfer is unauthorized, a check or endorsement is altered or forged, or checks are missing or stolen, call us immediately at the Schwab Customer Service number listed on the front of this statement. If you do not so notify us in writing promptly, but in no event later than 10 days after we send or make available your statement to you, you agree that the statement activity and Account balance are correct for all purposes with respect to those transactions. You agree to cooperate with us in the investigation of your claim, including giving us an affidavit containing whatever reasonable information we require concerning your Account, the wire or check transaction, and the circumstances surrounding the loss. You agree that we have a reasonable period of time to investigate the facts and circumstances surrounding any claimed loss, and that we have no obligation to provisionally credit your Account.

Additional Information: We are required by law to report to the Internal Revenue Service certain adjusted cost basis information (if applicable) and plan disbursements issued at the client's direction during the calendar year. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Money Funds. Schwab or an affiliate is compensated by the Schwab Money Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. For accounts managed by CSIA or CSIM you are charged an asset-based fee which is described in the relevant disclosure brochure. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation.

(1017-7MAX)



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number [REDACTED]
Statement Period
December 1-31, 2022

Account Value as of 12/31/2022: \$ 815,452.81

Change in Account Value

	This Period	Year to Date	Account Value [in Thousands]
Starting Value	\$ 829,223.74	\$ 420,495.16	
Credits	2,891.27	413,398.91	
Debits	0.00	(75.91)	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	0.00	0.00	
Change in Value of Investments	(16,662.20)	(18,365.35)	
Ending Value on 12/31/2022	\$ 815,452.81	\$ 815,452.81	
Accrued Income ^d	2,713.58		
Ending Value with Accrued Income^d	\$ 818,166.39		
Total Change in Account Value	\$ (13,770.93)		
Total Change with Accrued Income^d	\$ (11,057.35)	\$ 394,957.65	

Asset Composition

Cash and Bank Sweep ^{A,B}	\$ 4,924.74
Money Market Funds [Non-Sweep]	10,000.00
Fixed Income	398,230.20
Equities	402,297.87
Total Assets Long	\$ 815,452.81
Total Account Value	\$ 815,452.81

Overview





Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number [REDACTED]
Statement Period
December 1-31, 2022

Gain or (Loss) Summary

Gain or (Loss) on Investments Sold	Unrealized Gain or (Loss)
This Period	

All Investments	\$0.00	\$71,679.25
<i>Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) information refer to Terms and Conditions.</i>		

Income Summary

	This Period	Year To Date
Bank Sweep Interest	2.47	39.54
Cash Dividends	2,149.07	12,543.73
Certificate of Deposit Interest	739.73	739.73
Total Income	2,891.27	13,323.00

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 12,033.47	\$ 34,279.46
Deposits and other Cash Credits	0.00	400,000.00
Investments Sold	0.00	26,184.40
Dividends and Interest	2,891.27	13,323.00
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(10,000.00)	(468,862.12)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	(7,108.73)	(29,354.72)
Ending Cash*	\$ 4,924.74	\$ 4,924.74

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
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December 1-31, 2022

Investment Detail - Cash and Bank Sweep

	Starting Balance	Ending Balance	% of Account Assets
Cash			
Cash	0.00	305.72	<1%
Total Cash	0.00	305.72	<1%
Bank Sweep			
CHARLES SCHWAB BANK	12,033.47	4,619.02	<1%
Total Bank Sweep ^{A,B}	12,033.47	4,619.02	<1%
Total Cash and Bank Sweep		4,924.74	<1%

Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB VALUE ADVANTAGE M: SWVXX	10,000.0000	1.0000	10,000.00	1%
Total Money Market Funds [Non-Sweep]	10,000.0000		10,000.00	1%

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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Investment Detail - Fixed Income

CDs & BAs

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
CITY NTNL BANK 4.1% ²³	200,000.0000	99.47420	198,948.40	24%	(1,051.60)	N/A
CD FDIC INS DUE 10/13/23			200,000.00			4.10%
US						
CUSIP: 178180GNG9						
MOODY'S: NR S&P: NR						
INSTITUTION FOR S 4.5% ²⁴	200,000.0000	99.64090	199,281.80	24%	(718.20)	Accrued Interest: 1,797.26
CD FDIC INS DUE 02/02/24			200,000.00			9,000.00
US						4.49%
CUSIP: 45780PBN4						
MOODY'S: NR S&P: NR						
Total CDs & BAs	400,000.0000		398,230.20	49%	(1,769.80)	Accrued Interest: 715.07
		Total Cost Basis:	400,000.00			9,000.00
					Total Accrued Interest for CDs & BAs:	2,512.33
Total Fixed Income	400,000.0000		398,230.20	49%	(1,769.80)	9,000.00
		Total Cost Basis:	400,000.00			

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment. Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. 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.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ALGONQUIN PWR & UTILS F SYMBOL: AQN	500.0000	6.52000	3,260.00 7,029.50	<1%	(3,769.50)	11.09%	361.60
APPLIED MATERIALS SYMBOL: AMAT	80.0000	97.38000	7,790.40 10,617.65	<1%	(2,827.25)	1.06%	83.20
BANK AMERICA CORP SYMBOL: BAC	200.0000	33.12000	6,624.00 6,097.20	<1%	526.80	2.65%	176.00
BOEING CO SYMBOL: BA	25.0000	190.49000	4,762.25 3,374.23	<1%	1,388.02	N/A	N/A
CONSOLIDATED EDISON SYMBOL: ED	500.0000	95.31000	47,655.00 41,214.50	6%	6,440.50	3.31%	1,580.00
DISCOVER FINL S SYMBOL: DFS	100.0000	97.83000	9,783.00 4,092.59	1%	5,690.41	2.45%	240.00
EMERSON ELECTRIC CO SYMBOL: EMR	200.0000	96.06000	19,212.00 10,008.41	2%	9,203.59	2.16%	416.00
GOLDEN OCEAN GROUP F SYMBOL: GOGL	1,138.0000	8.69000	9,889.22 54,645.50	1%	(44,756.28)	16.11%	1,593.20
LOCKHEED MARTIN CORP SYMBOL: LMT	75.0000	486.49000	36,486.75 28,395.35	4%	8,091.40	2.46%	900.00
MC CORMICK & CO INC SYMBOL: MKC	350.0000	82.89000	29,011.50 8,391.21	4%	20,620.29	1.78%	518.00
MCDONALDS CORP SYMBOL: MCD	325.0000	263.53000	85,647.25 44,721.63	11%	40,925.62	2.30%	1,976.00

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
MICROSOF CORP SYMBOL: MSFT	50.0000	239.82000	11,991.00 12,615.00	1%	(624.00)	1.13%	136.00
MORGAN STANLEY SYMBOL: MS	150.0000	85.02000	12,753.00 6,770.50	2%	5,982.50	3.64%	465.00
PARATEK PHARMACEUTICALS SYMBOL: PRTK	2,500.0000	1.87000	4,675.00 5,177.58	<1%	(502.58)	N/A	N/A
PEPSICO INC SYMBOL: PEP	175.0000	180.66000	31,615.50 22,857.12	4%	8,758.38	2.54%	805.00
Accrued Dividend: 201.25							
PFIZER INC SYMBOL: PFE	100.0000	51.24000	5,124.00 2,806.58	<1%	2,317.42	3.12%	160.00
PHILLIPS 66 SYMBOL: PSX	125.0000	104.08000	13,010.00 3,578.40	2%	9,431.60	3.72%	485.00
STARBUCKS CORP SYMBOL: SBUX	100.0000	99.20000	9,920.00 7,698.20	1%	2,221.80	2.13%	212.00
TERRAN ORBITAL CORP SYMBOL: LLAP	1,000.0000	1.58000	1,580.00 2,620.00	<1%	(1,040.00)	N/A	N/A
THE COCA-COLA CO SYMBOL: KO	400.0000	63.61000	25,444.00 14,428.30	3%	11,015.70	2.76%	704.00



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STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Investment Detail - Equities (continued)

Equities (continued)

	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
WALT DISNEY CO	300.0000	86.88000	26,064.00	3%	(5,645.37)	N/A	N/A
SYMBOL: DIS			31,709.37				
Total Equities	8,393.0000		402,297.87	49%	73,449.05		10,811.00
		Total Cost Basis:	328,848.82				

Total Accrued Dividend for Equities: 201.25

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. 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.

Total Investment Detail	815,452.81
Total Account Value	815,452.81
Total Cost Basis	728,848.82



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Transaction Detail - Purchases & Sales

Money Market Fund [Non-Sweep] Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/01/22	11/30/22	Bought	Schwab Value Advantage M	10,000.0000	1.0000	0.00	(10,000.00)
			ONEY INV: SWVXX				

Total Money Market Fund [Non-Sweep] Activity

(10,000.00)

Total Purchases & Sales

(10,000.00)

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/22	12/01/22	Qualified Dividend	PHILLIPS 66: PSX	121.25
12/03/22	12/05/22	CD Interest	INSTITUTION FOR S 4.5%24: 45780PBN4	739.73
12/05/22	12/05/22	Qualified Dividend	GOLDEN OCEAN GROUP F: GOGL	398.30
12/05/22	12/05/22	Qualified Dividend	PFIZER INC: PFE	40.00
12/08/22	12/08/22	Qualified Dividend	DISCOVER FINL S: DFS	60.00
12/08/22	12/08/22	Qualified Dividend	MICROSOFT CORP: MSFT	34.00
12/09/22	12/09/22	Qualified Dividend	EMERSON ELECTRIC CO: EMR	104.00
12/15/22	12/15/22	Qualified Dividend	APPLIED MATERIALS: AMAT	20.80
12/15/22	12/15/22	Qualified Dividend	CONSOLIDATED EDISON: ED	395.00
12/15/22	12/15/22	Qualified Dividend	MCDONALDS CORP: MCD	494.00
12/15/22	12/15/22	Qualified Dividend	THE COCA-COLA CO: KO	176.00
12/15/22	12/16/22	Bank Interest ^{A,B}	BANK INT 111622-121522: SCHWAB BANK	2.47
12/30/22	12/30/22	Qualified Dividend	BANK AMERICA CORP: BAC	44.00
12/30/22	12/30/22	Qualified Dividend	LOCKHEED MARTIN CORP: LMT	225.00

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number
[REDACTED]
Statement Period
December 1-31, 2022

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Process Date	Date	Activity	Description	Credit/(Debit)
12/30/22	12/30/22	Cash Dividend	SCHWAB VALUE ADVANTAGE M: SWVXX	36.72
Total Dividends & Interest				2,891.27
Total Transaction Detail				(7,108.73)

Bank Sweep for Benefit Plans Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{A,B}
Opening Balance ^{A,B}					
12/01/22	Auto Transfer	BANK TRANSFER TO BROKERAGE			12,033.47
12/02/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A	10,000.00	121.25	2,033.47
12/06/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		1,178.03	2,154.72
12/09/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		94.00	3,332.75
12/12/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		104.00	3,426.75
12/15/22	Interest Paid ^{A,B}	BANK INTEREST - CHARLES SCHWAB BANK		2.47	3,530.75
12/15/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	2.47		3,533.22
12/16/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		1,085.80	3,530.75
12/19/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		2.47	4,616.55
Total Activity				10,002.47	2,588.02
Ending Balance ^{A,B}					4,619.02

Bank Sweep for Benefit Plans: Interest Rate as of 12/30/22 was 0.45%. ^B

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab Personal Choice Retirement Account® (PCRA) of
STATE OF FLORIDA TTEE
STATE OF FLORIDA DEF COMP
FBO MARK FRANCIS CARPANINI

Account Number [REDACTED]
Statement Period
December 1-31, 2022

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
PEPSICO INC	Qual Div	175.0000	01/06/23	1.1500		201.25
Total Pending Corporate Actions						201.25

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- d** Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- A** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- B** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Attachment 2

12/31/22

12/31/22

Ameritrade



MARK FRANCIS CAPPANINI IRA TD
AMERITRADE CLEARING, CUSTODIAN



Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.¹

Portfolio Summary: Tracks the current value of your portfolio as of the report date and compares it to the prior month. The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin Equity = Total Account Equity (Total Long Marguable Value + Total Short Value)

Activity Summary: The opening and closing cash balances are recorded here for quick reference.

All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only): This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

Retirement Account Summary (IRAs only): Review the IRS regulated transactions for the current and prior years. IRS Form 5498 (air market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS).

Performance Summary: Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions: View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income² and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

Account Activity: All account activity is listed in date order, and reflected in the closing cash balance.

Trades Pending Settlement: Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

Online Cash Services Transaction Detail: Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

Online Cash Services Summary: Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal adviser or tax accountant when necessary.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-469-3900 within ten (10) days of your receipt of this statement. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Accounts ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity loss and redemption gates in certain circumstances. Dividends are declared daily and paid/invested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

Due to rounding adjustments, the statement details may not equal the statement totals.
² Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account, or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to recalcification which will be reflected on subsequent tax reports.

Cost Basis: Cost Basis, lot and performance reporting and Gainkeeper are offered and controlled by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("N/A"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Further, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non-Standard Assets ("NSA"), are typically investments in direct participation programs (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, uncorrelated management estimates, independent appraisals, the program's net assets, and/or third party broker offers that have been provided by the management, administrator, asset sponsor or other program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or the value upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("N/A"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

A Distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the distribution of distributions as income or return of capital. In whole or in part is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to: (i) the condition, rules, regulations, customs and usages of the exchange or market, and all clearances; (ii) any law which such transactions are executed; (iii) federal and state laws, and the rules and regulations promulgated thereunder; and (iv) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Rule Disclosure Program, please contact FINRA at 800-289-9999 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate for applicable to each day's balance.

MSRB RULE G-10: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are eligible for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c2-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter, (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at www.tdameritrade.com/publications-606-disclosurepage or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the execution, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed order orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price dissemination, breadth of execution, the marketability of the order, size quantities, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Futures/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Product Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/pripa-regulation-page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.tdameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata priority system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-469-3900, or in writing to P.O. Box 2208, Omaha, NE 68103, or by email at customerservice@tdameritrade.com. The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and automatic bill payments. We will first hear from you no later than 60 days after we sent you the FIRST statement with the error and a problem appeared.

(1) Tell us your name and account number.
(2) Describe the error of the transfer you are unsure about, and explain as clearly as you can why you believe it is an error.
(3) Tell us the dollar amount of the suspected error and any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



Statement Reporting Period:
12/01/22 - 12/31/22

800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account # [REDACTED]
MARK FRANCIS CARPANI (IRA TD AMERITRADE CLEARING, INC.)
[REDACTED]

Portfolio Summary

Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield	Portfolio Allocation
Cash	\$ -	\$ -	\$ -	-	\$ -	-	
Insrd Dep Acct (IDA)	1,080.81	156.44	924.37	590.9%	-	0.30%	IDA 6.1%
Money Market	-	-	-	-	-	-	
Short Balance	-	-	-	-	-	-	
Stocks	16,665.05	18,858.15	(2,193.10)	(11.6)%	199.99	1.2%	Stocks 93.9%
Short Stocks	-	-	-	-	-	-	
Fixed Income	-	-	-	-	-	-	
Options	-	-	-	-	-	-	
Short Options	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	
Other	-	-	-	-	-	-	
Total	\$17,745.86	\$19,014.59	(\$1,268.73)	(6.7)%	\$199.99	1.1%	

Cash Activity Summary

Refirement Account Summary

Performance Summary

	Current	YTD	2022 PTD	2022 YTD	2021 YTD	Cost Basis As Of - 12/31/22 **
Opening Balance	\$ 0.00	\$ -	\$ -	\$ -	\$ -	\$19,339.38
Securities Purchased	(2,930.70)	(8,015.00)	-	-	-	Unrealized Gains 914.37
Securities Sold	3,804.84	7,883.31	-	-	-	Unrealized Losses (3,588.70)
Contributions	-	-	-	-	-	Funds Deposited/(Disbursed) ytd -
Distributions	-	-	-	-	-	Income/(Expense) ytd 551.40
Income	50.00	551.40	-	-	-	Securities Received/(Delivered) ytd 0.00
Expense	-	-	-	-	-	
Other	(924.14)	(419.71)	-	-	-	
Closing Balance	\$ 0.00	\$0.00				

**To view realized gains and losses for your account, login at www.tdameritrade.com and visit My Account > Cost Basis.

Statement for Account
12/01/22 - 12/31/22

Income Summary Detail

Description	Current		Year to Date	
Qualified Dividends		\$ 50.00		\$ 551.40
IDA Interest		0.23		3.79

*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
DUTCH BROS INC COM CL A	BROS	10	\$ 28.19	\$ 281.90	12/30/21	\$ 526.30	\$ 52.63	\$ (244.40)	\$ -	-
KRAFT HEINZ CO COM	KHC	125	40.71	5,088.75	12/08/21	4,174.38	33.40	914.37	199.99	3.9%
WALT DISNEY COMPANY (THE) COM	DIS	130	86.88	11,294.40	12/02/21	14,638.70	112.61	(3,344.30)	-	-
Total Stocks				\$16,665.05		\$19,339.38		\$(2,674.33)	\$199.99	1.2%
Total Cash Account				\$16,665.05		\$19,339.38		\$(2,674.33)	\$199.99	1.2%

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance									
12/01/22	12/05/22	Cash	Sell - Securities Sold	ALCONQUIN POWER & UTILITIES CO COM Regulatory Fee 0.16	AQN	500-	\$ 7.61	\$ 3,804.84	\$ 0.00 3,804.84
12/01/22	12/05/22	Cash	Buy - Securities Purchased	WALT DISNEY COMPANY (THE) COM	DIS	30	97.69	(2,930.70)	874.14
12/05/22	12/05/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT		-	0.00	(874.14)	0.00

Statement for Account
12/01/22 - 12/31/22

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
12/30/22	12/30/22	Cash	Div/Int - Income	KRAFT HEINZ CO COM Payable: 12/30/2022 QUALIFIED DIVIDENDS 50.00	KHC	-	0.00	50.00	50.00
12/30/22	12/30/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(50.00)	0.00

Closing Balance \$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Paid									
Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID			
12/01/22	\$ 156.44	4	0.2996	\$ 0.01	\$ 0.01	\$ -			
12/05/22	1,030.58	25	0.2996	0.21	0.22	-			
12/30/22	1,080.58	2	0.2996	0.01	0.23	0.23			

Total Interest Income \$0.23

Insured Deposit Account Activity									
Date	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance	
Opening Balance	-								
12/05/22	-	12/05/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ 874.14	\$156.44	1,030.58
12/30/22	-	12/30/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	50.00	1,080.58	
12/30/22	-	12/30/22	Received	Interest: Insured Deposit Account Bank NA	-	-	0.23	1,080.81	

Closing Balance \$1,080.81

TD Bank NA \$1,080.81

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

Important Information

BREAKPOINTS

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.firma.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

UPDATE TO THE BANK SWEEP PROGRAM

We wanted to let you know about a change relating to the Bank Sweep Program, as called for by your TD Ameritrade Client Agreement.

The following will be removed from the list of Bank Sweep Program Banks: US Bank N.A.; Citibank, N.A.; Wells Fargo Bank, N.A.; Synchrony Bank; Bank of America N.A. Uninvested cash balances will no longer be deposited with any of these banks after April 1, 2023. No action is required from you for this change to take effect.

A complete list of the Program Banks can be found at: www.tdameritrade.com/tdprogrambanks. Program Banks may receive uninvested cash balances in the Bank Sweep Program.

Current information on the terms of the Sweep Program can be found in the latest version of the Client Agreement. You can review it by logging in to your account and navigating to Client Services > Forms and Agreements. Your continued use of your account constitutes your consent to this material update.

ANNUAL MARGIN DISCLOSURE

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.

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 then TD Ameritrade will report this information to the California Franchise Tax Board each tax year per state statute.

Roth



MARK FRANCIS CAPPANINI ROTH IRA TD
AMERITRADE CLEARING, CUSTODIAN

TD Ameritrade
SECURITIES
CUSTODIAN



Attachment 3

12/31/22

Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.¹

Portfolio Summary: Tracks the current value of your portfolio as of the report date and compares it to the prior month.² The asset allocation indicates your portfolio diversification by investment type.

Margin allocations: Under 5%, will be grouped into the category of "Other" in the pie chart. **Margin Equity = Total Account Equity / (Total Long Weightable Value + Total Short Value)**

Activity Summary: The opening and closing cash balances are recorded here for quick reference.

All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only): This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

Rollment Account Summary (IRAs only): Review the IRS regulated transactions for the current and prior years. IRS Form 5498 (at market value) is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

Performance Summary: Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions: View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income³ and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account equity of your account only. There is no guarantee that you will receive this amount or any dividend.

Account Activity: All account activity is listed in date order, and reflected in the closing cash balance.

Trade Pending Settlement: Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

Online Cash Services Transaction Detail: Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

Online Cash Services Summary: Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-669-3900 within ten (10) days of your receipt of this statement. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC insured Deposit Account (CDA)⁴ deposits are held at one or more banks (Program Bank(s)). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade, IDA. Securities are held at the SSB and are covered by SIPC up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additional: TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by Lloyds Insurance. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payments and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and Lloyds Insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances. Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-covered investments by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

Due to rounding adjustments, the statement details may not equal the statement totals.
Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or reinvested to you.

Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, losses withheld, and sales proceeds). Some payments are subject to recalculation which will be reflected on subsequent tax reports.

Cost Basis: Cost Basis, tax lot and performance reporting and Gain/Losses are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) Priority notices: Ameritrade is willing to pay any and all commissions, fees, and expenses or financial losses as they pertain to your margin and options account agreements. Commission/fee represents basis commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available (N/A).

The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits (CDs) is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI") also called Non-Standard Assets (NSAs), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or first party tender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the official purchase price, actual market value or the realized upon liquidation. It is an estimated value cannot be established through these methods, the valuation may be reflected as Not Available (N/A). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call payments, and redemptions.

A Distribution on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DIP or REIT and the classification of distributions as income or return of capital. In whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may be liquidated and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its constitutions, laws, rules, regulations and customs; (ii) federal and state laws, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9999 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate per applicable to each day's balance.

MSRB RULE G-10: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.idameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c2-2 a 3): Under the effort protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Registered T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter: (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining when to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This reports make available at www.idameritrade.com/disclosure-606-disclosure-page or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both bid and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price dissemination, best/bid of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Future/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://idameritrade.com/prifa-regulation-page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.idameritrade.com

Callable Securities: The allocation of perfill redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

- In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3900, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at clientservice@idameritrade.com. The information contained in your account statement shall be binding upon you, if you are not object within sixty (60) days for any transfer of funds subject to liquidation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
- (1) Tell us your name and account number.
 - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 - (3) Tell us the dollar amount that is suspected error.
 - (4) Tell us the date when the error occurred and the amount you think is in error, so that business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Statement Reporting Period:
12/01/22 - 12/31/22

Statement for Account # [REDACTED]
MARK FRANCIS CARPANNI ROTH IRA TD
AMERITRADE CLEARING, CUSTODIAN

Portfolio Summary

Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield	Portfolio Allocation
Cash	\$ -	\$ -	\$ -	-	\$ -	-	-
Insrd Dep Acct (IDA)	572.16	6,546.51	(5,974.35)	(91.3)%	-	0.30%	-
Money Market	-	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-	-
Stocks	19,223.00	19,627.50	(404.50)	(2.1)%	592.86	3.1%	Mutual Funds 23.3%
Short Stocks	-	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-
Short Options	-	-	-	-	-	-	-
Mutual Funds	6,022.03	-	6,022.03	-	187.71	3.1%	IDA 2.2%
Other	-	-	-	-	-	-	Stocks 74.5%
Total	\$25,817.19	\$26,174.01	(\$356.82)	(1.4)%	\$780.57	3.0%	

Cash Activity Summary

Retirement Account Summary

Performance Summary

	Current	YTD	2022 PTD	2022 YTD	2021 YTD	Cost Basis As Of - 12/31/22 **
Opening Balance	\$ 0.00	\$ -	\$ -	\$ -	\$ -	\$20,018.25
Securities Purchased	(6,022.03)	(6,022.03)	-	-	-	Unrealized Gains 7,968.78
Securities Sold	-	4,266.82	-	-	-	Unrealized Losses (2,742.00)
Contributions	-	-	-	-	-	Funds Deposited/(Disbursed) ytd -
Distributions	-	-	-	-	-	Income/(Expense) ytd 824.72
Income	47.53	824.72	-	-	-	Securities Received/(Delivered) ytd 0.00
Expense	-	-	-	-	-	
Other	5,974.50	930.49	-	-	-	
Closing Balance	\$ 0.00	\$0.00				

**To view realized gains and losses for your account, login at www.tdameritrade.com and visit My Account > Cost Basis.

Statement for Account XXXXXXXXXX 12/01/22 - 12/31/22

Income Summary Detail

Description	Current	Year to Date
Ordinary Dividends	\$ 22.03	\$ 118.64
Qualified Dividends	25.50	706.08
IDA Interest	0.15	3.06

*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Estimated Yield
Stocks - Cash										
ALGONQUIN POWER & UTILITIES CO COM	AQN	300	\$ 6.52	\$ 1,956.00	08/31/21	\$ 4,698.00	\$ 15.66	\$ (2,742.00)	\$ 216.90	11.1%
CONOCOPHILLIPS COM	COP	50	118.00	5,900.00	10/13/14	3,482.49	69.65	2,417.51	102.01	1.7%
PROCTER & GAMBLE CO COM	PG	75	151.56	11,367.00	04/25/13	5,815.73	77.54	5,551.27	273.94	2.4%
Total Stocks				\$19,223.00		\$13,996.22		\$5,226.78	\$592.85	3.1%
Mutual Funds - Cash										
SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	6,022.03	\$ 1.00	\$ 6,022.03	11/30/22	\$ 6,022.03	\$ 1.00	\$ -	\$ 187.71	3.1%
Total Mutual Funds				\$6,022.03		\$6,022.03		\$0.00	\$187.71	3.1%
Total Cash Account				\$25,245.03		\$20,018.25		\$5,226.78	\$780.56	3.1%

Statement for Account
12/01/22 - 12/31/22

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance									\$ 0.00
11/30/22	12/01/22	Cash	Buy - Securities Purchased	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	6.000	\$ 1.00	\$ (6,000.00)	(6,000.00)
12/01/22	12/01/22	Cash	Div/Int - Income	CONOCOPHILLIPS COM	COP	-	0.00	25.50	(5,974.50)
				Payable: 12/01/2022 QUALIFIED DIVIDENDS 25.50					
12/01/22	12/01/22	Cash	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	5,974.50	0.00
12/30/22	12/30/22	Cash	Div/Int - Income	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	-	0.00	22.03	22.03
				Payable: 12/30/2022 Ordinary Dividends 22.03					
12/30/22	12/30/22	Cash	Buy - Securities Purchased	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	22.03	1.00	(22.03)	0.00
				REINVESTED AT 1.00 PER SHARE					

Closing Balance

\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Credited							
Begin Date	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID		
12/01/22	31	0.2996	\$ 0.15	\$ 0.15	\$ 0.15		
Total Interest Income						\$0.15	

Statement for Account **[REDACTED]**
12/01/22 - 12/31/22

Insured Deposit Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance								\$6,546.51
12/01/22	-	12/01/22	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ (5,974.50)	572.01
12/30/22	-	12/30/22	Received	Interest: Insured Deposit Account Bank NA	-	-	0.15	572.16

Closing Balance

TD Bank NA

\$572.16

\$572.16

FDIC Insured Deposit Account (IDAs) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

Important Information

BREAKPOINTS

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.firna.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

UPDATE TO THE BANK SWEEP PROGRAM

We wanted to let you know about a change relating to the Bank Sweep Program, as called for by your TD Ameritrade Client Agreement.

The following will be removed from the list of Bank Sweep Program Banks: US Bank N.A.; Citibank, N.A.; Wells Fargo Bank, N.A.; Synchrony Bank; Bank of America N.A. Uninvested cash balances will no longer be deposited with any of these banks after April 1, 2023. No action is required from you for this change to take effect.

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ANNUAL MARGIN DISCLOSURE

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.

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 then TD Ameritrade will report this information to the California Franchise Tax Board each tax year per state statute.

Attachment 41.

12/31/22



Ameritrade

Member SIPC
FINRA REG. NO. 081737577

MARK FRANCIS CARPANINI &



Terms and Conditions

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Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-669-3900 within ten (10) days of your receipt of this statement.

To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Account ("TDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London Investors. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined coverage of \$162 million from a trustee, SIPC and London Investors. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses.

Certain money market funds may impose liquidity fees and redemption gates in certain circumstances. Dividends are declared daily and paid/invested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

¹Due to rounding adjustments, the statement details may not equal the statement totals.

²Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you. Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, sales withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

Cost Basis: Cash, tax lot and performance reporting and Gain/loss are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of the trades and should be closely monitored to avoid excessive trading. 2) Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non-Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AIs are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or third party lender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be reduced upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

A. Debts on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the deferrer. Issuer or other external party responsible for reporting of the DPP or REIT and the deferrer, accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market and its clearinghouse, if any, on which such transactions are executed, (ii) federal and state law, and the rules and regulations promulgated hereunder, and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-298-9999 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate for applicable to each day's balance.

MSRB RULE G-10: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.idameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c3-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter, (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 806, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at www.idameritrade.com/historical-606-declosures-page or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement, opportunities, differences in price, dissemination, best bid of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Futures/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://idameritrade.com/price-regulation-page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.idameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata orderly system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfer, please contact us at 1-800-669-3900, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at services@idameritrade.com. The time period for your complaint should be sending upon your year-end statement closing. Within sixty (60) days of the transfer of funds subject to withdrawal. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.
(4) We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



Statement Reporting Period:
12/01/22 - 12/31/22

800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account # [REDACTED]

MARK ERANCIS CARPANINI & [REDACTED]

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	\$ -	\$ -	\$ -	-	\$ -	-
Insrd Dep Acct (IDA)	874.69	2,773.80	(1,899.11)	(68.5)%	-	0.30%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	305,950.02	319,854.19	(13,904.17)	(4.3)%	7,937.97	2.6%
Short Stocks	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	2,910.09	-	2,910.09	-	90.71	3.1%
Other	-	-	-	-	-	-
Total	\$309,734.80	\$322,627.99	(\$12,893.19)	(4.0)%	\$8,028.68	2.6%



Cash Activity Summary				Income & Expense Summary				Performance Summary			
	Current	YTD			Reportable	Non Reportable	YTD				
Opening Balance	\$ 0.00	\$ -		Income				Cost Basis As Of - 12/31/22 **			\$188,652.40
Securities Purchased	(2,910.09)	(8,026.39)		Dividends	\$1,010.83	\$ -	\$7,658.55	Unrealized Gains			139,406.96
Securities Sold	-	10.24		Interest	-	-	-	Unrealized Losses			(19,199.25)
Funds Deposited	-	-		Other	-	-	-	Funds Deposited/(Disbursed) YTD			-
Funds Disbursed	-	-		Expense	-	-	-	Income/(Expense) YTD			7,605.83
Income	1,010.83	7,658.55		Interest	-	-	-	Securities Received/(Delivered) YTD			0.00
Expense	-	(52.72)		Fees	-	-	-	**To view realized gains and losses for your account, login at www.tdameritrade.com and visit My Account > Cost Basis.			
Other	1,899.26	410.32		Other	-	-	(52.72)				
Closing Balance	\$ 0.00	\$0.00	Net		\$1,010.83	\$0.00	\$7,605.83				

Statement for Account

12/01/22 - 12/31/22

Income Summary Detail*

Description	Current	Year to Date
Ordinary Dividends	\$ 10.09	\$ 10.09
Foreign Dividend Tax Withheld	0.00	(52.72)
Qualified Dividends	1,000.74	7,648.46
IDA Interest	0.15	1.74

*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
ALGONQUIN POWER & UTILITIES CO COM	AQN	500	\$ 6.52	\$ 3,260.00	03/27/20	\$ 7,378.14	\$ 14.76	\$ (4,118.14)	\$ 361.50	11.1%
AT&T INC COM	T	200	18.41	3,682.00	05/19/10	4,813.06	24.07	(1,131.06)	221.99	6.0%
BANK OF AMERICA CORPORATION COM	BAC	200	33.12	6,624.00	03/25/20	4,230.74	21.15	2,393.26	176.00	2.7%
CISCO SYSTEMS INC COM	CSCO	300	47.64	14,292.00	03/25/20	11,565.50	38.55	2,726.50	456.06	3.2%
COCA-COLA CO COM	KO	500	63.61	31,805.00	05/05/10	17,715.35	35.43	14,089.65	880.04	2.8%
CONSOLIDATED EDISON INC COM	ED	150	95.31	14,296.50	10/18/21	10,898.25	72.66	3,398.25	473.93	3.3%
MCCORMICK & COMPANY INC COM	MKC	250	82.89	20,722.50	03/30/11	8,725.96	34.90	11,996.54	390.00	1.9%
MCDONALD'S CORPORATION COM	MCD	290	263.53	76,423.70	06/04/10	29,714.36	102.46	46,709.34	1,763.09	2.3%
MICROSOFT CORP COM	MSFT	200	239.82	47,964.00	07/19/13	6,264.99	31.32	41,699.01	543.91	1.1%
MORGAN STANLEY COM	MS	150	85.02	12,753.00	03/25/20	4,900.50	32.67	7,852.50	464.97	3.6%

Statement for Account

12/01/22 - 12/31/22

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
NUCOR CORP COM	NUE	50	131.81	6,590.50	04/30/20	2,076.00	41.52	4,514.50	102.02	1.5%
PFIZER INC COM	PFE	100	51.24	5,124.00	03/25/20	2,802.61	28.03	2,321.39	164.02	3.2%
STARBUCKS CORP COM	SBUX	240	99.20	23,808.00	03/27/20	22,101.98	92.09	1,706.02	508.78	2.1%
VAIL RESORTS INC COM	MTN	50	238.35	11,917.50	09/08/21	14,444.00	288.88	(2,526.50)	381.96	3.2%
VERIZON COMMUNICATIONS COM	VZ	400	39.40	15,760.00	01/06/11	19,477.48	48.69	(3,717.48)	1,043.94	6.6%
VIATRIS INC COM	VTRS	12	11.13	133.56	03/25/20	148.83	12.40	(15.27)	5.76	4.3%
WALT DISNEY COMPANY (THE) COM	DIS	119	86.88	10,338.72	11/11/21	17,017.14	143.00	(6,678.42)	-	-
WARNER BROS DISCOVERY INC COM	WBD	48	9.48	455.04	05/19/10	1,467.42	30.57	(1,012.38)	-	-
Total Stocks				\$305,950.02		\$185,742.31		\$120,207.71	\$7,937.97	2.6%
Mutual Funds - Cash										
SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	2,910.09	\$ 1.00	\$ 2,910.09	11/30/22	\$ 2,910.09	\$ 1.00	\$ -	\$ 90.71	3.1%
Total Mutual Funds				\$2,910.09		\$2,910.09		\$0.00	\$90.71	3.1%
Total Cash Account				\$308,860.11		\$188,652.40		\$120,207.71	\$8,028.68	2.6%

Statement for Account

12/01/22 - 12/31/22

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance	11/30/22	12/01/22	Cash	Buy - Securities Purchased	SWVXX	2,500	\$ 1.00	\$ (2,500.00)	\$ 0.00 (2,500.00)
12/01/22	12/01/22	Cash	Journal - Other	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	-	-	0.00	2,500.00	0.00
12/05/22	12/05/22	Cash	Div/Int - Income	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	PFE	-	0.00	40.00	40.00
12/05/22	12/05/22	Cash	Journal - Other	Pfizer Inc Payable: 12/05/2022 QUALIFIED DIVIDENDS 40.00	-	-	0.00	(40.00)	0.00
12/08/22	12/08/22	Cash	Div/Int - Income	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	MSFT	-	0.00	136.00	136.00
12/09/22	12/09/22	Cash	Journal - Other	MICROSOFT CORP Payable: 12/08/2022 QUALIFIED DIVIDENDS 136.00	-	-	0.00	(136.00)	0.00
12/13/22	12/14/22	Cash	Buy - Securities Purchased	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	SWVXX	400	1.00	(400.00)	(400.00)
12/14/22	12/14/22	Cash	Journal - Other	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	-	-	0.00	400.00	0.00
12/15/22	12/15/22	Cash	Div/Int - Income	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	KO	-	0.00	220.00	220.00
12/15/22	12/15/22	Cash	Div/Int - Income	COCA-COLA CO Payable: 12/15/2022 QUALIFIED DIVIDENDS 220.00	ED	-	0.00	118.50	338.50
12/15/22	12/15/22	Cash	Div/Int - Income	CONSOLIDATED EDISON INC Payable: 12/15/2022 QUALIFIED DIVIDENDS 118.50	MCD	-	0.00	440.80	779.30
12/15/22	12/15/22	Cash	Journal - Other	MCDONALD'S CORPORATION Payable: 12/15/2022 QUALIFIED DIVIDENDS 440.80	-	-	0.00	(779.30)	0.00

Statement for Account

12/01/22 - 12/31/22

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
12/16/22	12/16/22	Cash	Div/Int - Income	VIATRIS INC COM Payable: 12/16/2022 QUALIFIED DIVIDENDS 1.44	VTRS	-	0.00	1.44	1.44
12/16/22	12/16/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(1.44)	0.00
12/30/22	12/30/22	Cash	Div/Int - Income	BANK OF AMERICA CORPORATION COM Payable: 12/30/2022 QUALIFIED DIVIDENDS 44.00	BAC	-	0.00	44.00	44.00
12/30/22	12/30/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(44.00)	0.00
12/30/22	12/30/22	Cash	Div/Int - Income	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR Payable: 12/30/2022 Ordinary Dividends 10.09	SWVXX	-	0.00	10.09	10.09
12/30/22	12/30/22	Cash	Buy - Securities Purchased	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR REINVESTED AT 1.00 PER SHARE	SWVXX	10.09	1.00	(10.09)	0.00
Closing Balance									\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Credited

Begin Date	Number of Days	Balance	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
12/01/22	4	\$ 273.80	0.2996	\$ 0.01	\$ 0.01	\$ -
12/05/22	4	313.80	0.2996	0.01	0.02	-
12/09/22	5	449.80	0.2996	0.02	0.04	-
12/14/22	1	49.80	0.2996	-	0.04	-
12/15/22	1	829.10	0.2996	-	0.04	-
12/16/22	14	830.54	0.2996	0.10	0.14	-
12/30/22	2	874.54	0.2996	0.01	0.15	0.15
Total Interest Income						\$0.15

Statement for Account # [REDACTED]
12/01/22 - 12/31/22

Insured Deposit Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance 12/01/22	-	12/01/22	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ (2,500.00)	\$2,773.80 273.80
12/05/22	-	12/05/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	40.00	313.80
12/09/22	-	12/09/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	136.00	449.80
12/14/22	-	12/14/22	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	(400.00)	49.80
12/15/22	-	12/15/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	779.30	829.10
12/16/22	-	12/16/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	1.44	830.54
12/30/22	-	12/30/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	44.00	874.54
12/30/22	-	12/30/22	Received	Interest: Insured Deposit Account Bank NA	-	-	0.15	874.69
Closing Balance TD Bank NA							\$874.69	\$874.69

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

Important Information

BREAKPOINTS

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.fmr.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

Statement for Account

12/01/22 - 12/31/22

Important Information

UPDATE TO THE BANK SWEEP PROGRAM

We wanted to let you know about a change relating to the Bank Sweep Program, as called for by your TD Ameritrade Client Agreement.

The following will be removed from the list of Bank Sweep Program Banks: US Bank N.A.; Citibank, N.A.; Wells Fargo Bank, N.A.; Synchrony Bank; Bank of America N.A. Uninvested cash balances will no longer be deposited with any of these banks after April 1, 2023. No action is required from you for this change to take effect.

A complete list of the Program Banks can be found at: www.tdameritrade.com/ldaprogrambanks. Program Banks may receive uninvested cash balances in the Bank Sweep Program.

Current information on the terms of the Sweep Program can be found in the latest version of the Client Agreement. You can review it by logging in to your account and navigating to Client Services > Forms and Agreements. Your continued use of your account constitutes your consent to this material update.

ANNUAL MARGIN DISCLOSURE

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: **You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.**

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 then TD Ameritrade will report this information to the California Franchise Tax Board each tax year per state statute.

Attachment 5

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12/31/22



Ameritrade

PO BOX 2577
OMAHA NE 68103-2577

MARK CARPANINI



Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.¹

Portfolio Summary: Tracks the current value of your portfolio as of the report date and compares it to the prior month. The asset allocation indicates your portfolio diversification by investment type. Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. **Margin Equity**
= Total Account Equity (Total Long Marguable Value + Total Short Value)

Activity Summary: The opening and closing cash balances are reconciled here for quick reference. All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only): This section details the income and expense totals from the Activity Summary and details the tax treatment.

Redemption Account Summary (IRAs only): Review the IRS regulated transactions for the current and prior years. IRS Form 5498 for market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

Performance Summary: Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions: View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income² and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

Account Activity: All account activity is listed in date order, and reflected in the closing cash balance.

Trades Pending Settlement: Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

Online Cash Services Transaction Detail: Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

Online Cash Services Summary: Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-668-3900 within ten (10) days of your receipt of this statement.

To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSF; Charles Schwab Fidelity Bank, SSF; Charles Schwab Trust Bank, each an affiliate of TD Ameritrade, IDA deposits are held in the FDIC (not covered by SIPC) up to \$250,000. Limits are per account, not per individual. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of Brokerage Insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$162 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

¹Due to rounding adjustments, the statement details may not equal the statement totals.

²Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you. Tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales payments). Some payments are subject to recalculation which will be reflected on subsequent tax reports.

Cost Basis: Cost-Basis, tax lot and performance reporting and Gainkeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of each transaction previously furnished to you and will be made available promptly upon request. 2) Prior to exercising an option, you must have sufficient cash or securities in your account to cover the financial obligation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available (N/A).

The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market prices. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnership, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, uncorrelated management estimates, independent appraisals, the program's net assets, and/or third party lender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("N/A"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. All transaction fees are applicable to purchases, capital call processing, and redemptions.

A Distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market and its clearinghouse, if any, on which such transaction are executed (ii) federal and state laws, and the rules and regulations promulgated hereunder, and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9999 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate for applicable to each day's balance.

MSRB RULE G-40: TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.idameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are allocated for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c2-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter: (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payments is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at www.idameritrade.com/filings/606-disclosure-page or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price improvement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Future/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/prisps-regulation-page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy is available at www.idameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-668-3900, or in writing to P.O. Box 2309, Omaha, NE 68103, or by email at customerservice@idameritrade.com. The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which this error or problem appeared.

(1) Tell us your name and account number.

(2) Tell us why the transfer or error occurred, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



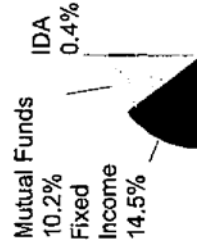
Statement Reporting Period:
12/01/22 - 12/31/22

800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account
MARK CARPANINI

Portfolio Summary

Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield	Portfolio Allocation
Cash	\$ -	\$ -	\$ -	-	\$ -	-	
Insrd Dep Acct (IDA)	2,140.15	2,892.99	(752.84)	(26.0)%	-	0.30%	
Money Market	-	-	-	-	-	-	
Short Balance	-	-	-	-	-	-	
Stocks	387,358.16	408,714.51	(21,356.35)	(5.2)%	11,289.87	2.9%	Mutual Funds 10.2% Fixed Income 14.5%
Short Stocks	-	-	-	-	-	-	
Fixed Income	74,983.45	74,897.28	86.17	0.1%	1,706.25	2.3%	
Options	-	-	-	-	-	-	
Short Options	-	-	-	-	-	-	
Mutual Funds	52,733.68	50,000.00	2,733.68	5.5%	1,643.71	3.1%	
Other	-	-	-	-	-	-	
Total	\$517,215.44	\$536,504.78	(\$19,289.34)	(3.6)%	\$14,639.83	2.8%	Stocks 74.9%



Cash Activity Summary

	Current	YTD	Reportable	Non Reportable	YTD
Opening Balance	\$ 0.00	\$ -			
Securities Purchased	(2,733.68)	(158,966.03)	\$ 1,842.83	\$ -	\$11,357.12
Securities Sold	-	148,673.85	137.67	-	279.93
Funds Deposited	-	-	-	-	-
Funds Disbursed	-	-	-	-	-
Income	1,980.50	11,637.05	-	-	-
Expense	-	(52.72)	-	-	-
Other	753.18	(1,292.15)	-	-	(52.72)
Closing Balance	\$ 0.00	\$0.00	\$1,980.50	\$0.00	\$11,584.33

Performance Summary

Cost Basis As Of - 12/31/22 **	\$439,288.30
Unrealized Gains	111,986.66
Unrealized Losses	(36,199.67)
Funds Deposited/(Disbursed) YTD	-
Income/(Expense) YTD	11,584.33
Securities Received/(Delivered) YTD	0.00

**To view realized gains and losses for your account, login at www.tdameritrade.com and visit My Account > Cost Basis.

Statement for Account
12/01/22 - 12/31/22

Income Summary Detail*

Description	Current	Year to Date
Interest Income - Securities	\$ 137.67	\$ 279.93
Ordinary Dividends	233.68	785.94
Foreign Dividend Tax Withheld	0.00	(52.72)
Qualified Dividends	1,609.15	10,571.18
IDA Interest	0.34	53.53

*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
3M COMPANY COM	MMM	50	\$ 119.92	\$ 5,996.00	09/07/21	\$ 9,332.75	\$ 186.66	\$ (3,336.75)	\$ 298.00	5.0%
ALCONQUIN POWER & UTILITIES CO COM	AQN	500	6.52	3,260.00	03/26/20	6,594.58	13.19	(3,334.58)	361.50	11.1%
BANK OF AMERICA CORPORATION COM	BAC	400	33.12	13,248.00	04/15/20	13,639.55	34.10	(391.55)	352.00	2.7%
CHEVRON CORPORATION COM	CVX	200	179.49	35,898.00	03/27/20	13,970.19	69.85	21,927.81	1,136.17	3.2%
CONSOLIDATED EDISON INC COM	ED	450	95.31	42,889.50	03/23/20	30,641.91	68.09	12,247.59	1,421.79	3.3%
DISCOVER FINANCIAL SERVICES COM	DFS	450	97.83	44,023.50	03/30/20	20,262.45	45.03	23,761.05	1,079.90	2.5%
DUTCH BROS INC COM CL A	BROS	200	28.19	5,638.00	11/22/21	8,824.75	44.12	(3,186.75)	-	-
INTERNATIONAL BUS MACH CORP COM	IBM	20	140.89	2,817.80	07/19/22	2,578.40	128.92	239.40	132.01	4.7%
LOCKHEED MARTIN CORP COM	LMT	100	486.49	48,649.00	03/23/20	30,463.88	304.64	18,185.12	1,200.17	2.5%

Statement for Account

12/01/22 - 12/31/22

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Stocks - Cash										
MCDONALD'S CORPORATION COM	MCD	50	263.53	13,176.50	03/07/22	11,314.75	226.30	1,861.75	303.98	2.3%
MORGAN STANLEY COM	MS	300	85.02	25,506.00	03/18/20	12,510.16	41.70	12,995.84	929.95	3.6%
NUCOR CORP COM	NUE	50	131.81	6,590.50	04/30/20	2,077.75	41.56	4,512.75	102.02	1.5%
RAYTHEON TECH CORP COM	RTX	233	100.92	23,514.36	03/27/20	14,440.69	61.98	9,073.67	512.61	2.2%
STARBUCKS CORP COM	SBUX	300	99.20	29,760.00	05/01/20	25,635.82	85.45	4,124.18	635.97	2.1%
STATE STREET CORPORATION COM	STT	100	77.57	7,757.00	03/26/20	4,917.00	49.17	2,840.00	252.02	3.2%
VAIL RESORTS INC COM	MTN	200	238.35	47,670.00	06/11/21	61,626.95	308.13	(13,956.95)	1,527.82	3.2%
VERIZON COMMUNICATIONS COM	VZ	400	39.40	15,760.00	03/23/20	21,375.25	53.44	(5,615.25)	1,043.94	6.6%
WALT DISNEY COMPANY (THE) COM	DIS	175	86.88	15,204.00	03/27/20	21,565.29	123.23	(6,361.29)	-	-
Total Stocks				\$387,358.16		\$311,772.12		\$75,586.04	\$11,289.85	2.9%
Fixed Income - Cash										
MOUNTAIN COMM BK ERWIN TENN CD MTHLY 3.35% 01/17/2023	62400PKA7	50	\$ 99.9669	\$ 49,983.45	10/04/22	\$ 50,000.00	\$ -	\$ (16.55)	\$ 1,675.00	3.4%

Statement for Account

12/01/22 - 12/31/22

Account Positions

Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
Fixed Income - Cash										
UNITED STATES TREASURY NOTES NOTE .125% 12/31/2022	91282CBD2	25	100.00	25,000.00	09/13/22	24,782.50	-	217.50	31.25	0.1%
Total Fixed Income				\$74,983.45		\$74,782.50		\$200.95	\$1,706.25	2.3%
Yields displayed for fixed income products are the estimated current yield. Income displayed for fixed income products is the estimated yearly income and may not take into account certain features of bonds such as variable rate bonds, maturing bonds or called bonds.										
Mutual Funds - Cash										
SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	52,733.68	\$ 1.00	\$ 52,733.68	11/22/22	\$ 52,733.68	\$ 1.00	\$ -	\$ 1,643.71	3.1%
Total Mutual Funds				\$52,733.68		\$52,733.68		\$0.00	\$1,643.71	3.1%
Total Cash Account				\$515,075.29		\$439,288.30		\$75,786.99	\$14,639.81	2.8%

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
Opening Balance 12/01/22	12/02/22	Cash	Buy - Securities Purchased	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	2,500	\$ 1.00	\$ (2,500.00)	\$ 0.00 (2,500.00)
12/02/22	12/02/22	Cash	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	2,500.00	0.00
12/08/22	12/08/22	Cash	Div/Int - Income	DISCOVER FINANCIAL SERVICES COM Payable: 12/08/2022 QUALIFIED DIVIDENDS 270.00	DFS	-	0.00	270.00	270.00
12/08/22	12/08/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(270.00)	0.00
12/12/22	12/12/22	Cash	Div/Int - Income	INTERNATIONAL BUS MACH CORP COM Payable: 12/10/2022 QUALIFIED DIVIDENDS 33.00	IBM	-	0.00	33.00	33.00

Statement for Account

12/01/22 - 12/31/22

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
12/12/22	12/12/22	Cash	Div/Int - Income	CHEVRON CORPORATION COM Payable: 12/12/2022 QUALIFIED DIVIDENDS 284.00	CVX	-	0.00	284.00	317.00
12/12/22	12/12/22	Cash	Div/Int - Income	3M COMPANY COM Payable: 12/12/2022 QUALIFIED DIVIDENDS 74.50	MMM	-	0.00	74.50	391.50
12/12/22	12/12/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(391.50)	0.00
12/14/22	12/14/22	Cash	Div/Int - Income	MOUNTAIN COMM BK ERWIN TENN CD MTHLY 3.35% 01/17/2023 Payable: 12/14/2022 Taxable Int Credited 137.67	62400PKA7	-	0.00	137.67	137.67
12/14/22	12/14/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(137.67)	0.00
12/15/22	12/15/22	Cash	Div/Int - Income	CONSOLIDATED EDISON INC COM Payable: 12/15/2022 QUALIFIED DIVIDENDS 355.50	ED	-	0.00	355.50	355.50
12/15/22	12/15/22	Cash	Div/Int - Income	MCDONALD'S CORPORATION COM Payable: 12/15/2022 QUALIFIED DIVIDENDS 76.00	MCD	-	0.00	76.00	431.50
12/15/22	12/15/22	Cash	Div/Int - Income	RAYTHEON TECH CORP COM Payable: 12/15/2022 QUALIFIED DIVIDENDS 128.15	RTX	-	0.00	128.15	559.65
12/15/22	12/15/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(559.65)	0.00
12/30/22	12/30/22	Cash	Div/Int - Income	LOCKHEED MARTIN CORP COM Payable: 12/30/2022 QUALIFIED DIVIDENDS 300.00	LMT	-	0.00	300.00	300.00

Statement for Account

12/01/22 - 12/31/22

Account Activity

Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
12/30/22	12/30/22	Cash	Div/Int - Income	BANK OF AMERICA CORPORATION COM	BAC	-	0.00	88.00	388.00
				Payable: 12/30/2022 QUALIFIED DIVIDENDS 88.00					
12/30/22	12/30/22	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(388.00)	0.00
12/30/22	12/30/22	Cash	Div/Int - Income	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR	SWVXX	-	0.00	233.68	233.68
				Payable: 12/30/2022 Ordinary Dividends 233.68					
12/30/22	12/30/22	Cash	Buy - Securities Purchased	SCHWAB FUNDS VALUE ADVANTAGE MONEY INVESTOR REINVESTED AT 1.00 PER SHARE	SWVXX	233.68	1.00	(233.68)	0.00

Closing Balance

\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Credited

Begin Date	Number of Days	Balance	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
12/01/22	1	\$ 2,892.99	0.2996	\$ 0.02	\$ 0.02	\$ -
12/02/22	6	392.99	0.2996	0.02	0.04	-
12/08/22	4	662.99	0.2996	0.02	0.06	-
12/12/22	2	1,054.49	0.2996	0.02	0.08	-
12/14/22	1	1,192.16	0.2996	0.01	0.09	-
12/15/22	15	1,751.81	0.2996	0.22	0.31	-
12/30/22	2	2,139.81	0.2996	0.03	0.34	0.34
Total Interest Income						\$0.34

Statement for Account

12/01/22 - 12/31/22

Insured Deposit Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
Opening Balance 12/02/22	-	12/02/22	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ (2,500.00)	\$2,892.99 392.99
12/08/22	-	12/08/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	270.00	662.99
12/12/22	-	12/12/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	391.50	1,054.49
12/14/22	-	12/14/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	137.67	1,192.16
12/15/22	-	12/15/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	559.65	1,751.81
12/30/22	-	12/30/22	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	388.00	2,139.81
12/30/22	-	12/30/22	Received	Interest: Insured Deposit Account Schwab Bank	-	-	0.34	2,140.15
Closing Balance							\$2,140.15	\$2,140.15

Charles Schwab Bank SSB

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

Important Information

BREAKPOINTS

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.finra.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.

Statement for Account

12/01/22 - 12/31/22

Important Information

UPDATE TO THE BANK SWEEP PROGRAM

We wanted to let you know about a change relating to the Bank Sweep Program, as called for by your TD Ameritrade Client Agreement.

The following will be removed from the list of Bank Sweep Program Banks: US Bank N.A; Citibank, N.A.; Wells Fargo Bank, N.A.; Synchrony Bank; Bank of America N.A. Uninvested cash balances will no longer be deposited with any of these banks after April 1, 2023. No action is required from you for this change to take effect.

A complete list of the Program Banks can be found at: www.tdameritrade.com/tdaprogrambanks. Program Banks may receive uninvested cash balances in the Bank Sweep Program.

Current information on the terms of the Sweep Program can be found in the latest version of the Client Agreement. You can review it by logging in to your account and navigating to Client Services > Forms and Agreements. Your continued use of your account constitutes your consent to this material update.

ANNUAL MARGIN DISCLOSURE

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required equity in the account.

It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.

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 then TD Ameritrade will report this information to the California Franchise Tax Board each tax year per state statute.



Schwab One® Account of
MARK FRANCIS CARPANINI &

12/31/22

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Account Number
[REDACTED]

Statement Period

December 1-31, 2022

Your Consultant

Lydia Boyd
Independent Branch Leader
tel: 1 863-450-3272
email: lydia.boyd@schwab.com

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

schwab.com/login Statements are archived up to 10 years online

Attachment 6

MARK FRANCIS CARPANINI &

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements.

Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

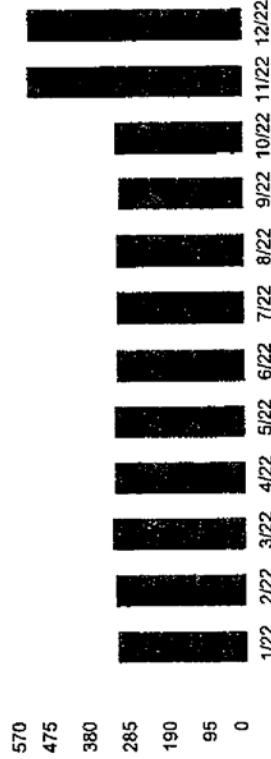
We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation. © 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)

Account Value as of 12/31/2022: \$ 509,111.92

Change in Account Value

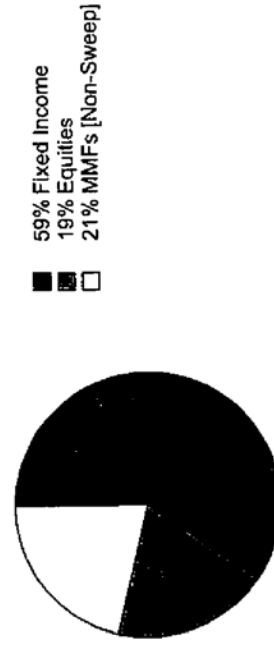
	This Period	Year to Date
Starting Value	\$ 511,488.00	\$ 305,184.26
Credits	1,159.23	204,662.66
Debits	0.00	(31.64)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(3,535.31)	(703.36)
Ending Value on 12/31/2022	\$ 509,111.92	\$ 509,111.92
Accrued Income ^d	1,413.78	
Ending Value with Accrued Income ^d	\$ 510,525.70	
Total Change in Account Value	\$ (2,376.08)	\$ 203,927.66
	>(1)%	66.82%
Total Change with Accrued Income ^d	\$ (962.30)	

Account Value [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash and Bank Sweep ^{x,z}	\$ 3,794.14	<1%
Money Market Funds [Non-Sweep]	106,901.00	21%
Fixed Income	299,836.53	59%
Equities	98,580.25	19%
Total Assets Long	\$ 509,111.92	
Total Account Value	\$ 509,111.92	100%





Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Gain or (Loss) Summary

Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
Short Term	Long Term	
\$0.00	\$0.00	\$3,991.26

All Investments

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.

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	27.72	0.00	148.06
Cash Dividends	0.00	1,131.51	0.00	4,484.01
Total Income	0.00	1,159.23	0.00	4,632.07

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 77,634.91	\$ 240,180.51
Deposits and other Cash Credits	0.00	199,998.95
Investments Sold	0.00	300,099.00
Dividends and Interest	1,159.23	4,632.07
Withdrawals and other Debits	0.00	0.00
Investments Purchased	(75,000.00)	(741,116.39)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	(73,840.77)	(236,386.37)
Ending Cash*	\$ 3,794.14	\$ 3,794.14

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number

Statement Period
December 1-31, 2022

Investment Detail - Cash and Bank Sweep

	Starting Balance	Ending Balance	% of Account Assets
Cash			
Cash	0.00	848.76	<1%
Total Cash	0.00	848.76	<1%
Bank Sweep			
CHARLES SCHWAB BANK	77,634.91	2,945.38	<1%
Total Bank Sweep xz	77,634.91	2,945.38	<1%
Total Cash and Bank Sweep		3,794.14	<1%

Investment Detail - Money Market Funds [Non-Sweep]

Fund Name	Quantity	Market Price	Market Value	% of Account Assets
SCHWAB VALUE ADVANTAGE M: SWVXX	106,901.0000	1.0000	106,901.00	21%
Total Money Market Funds [Non-Sweep]	106,901.0000		106,901.00	21%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income

	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
CDs & BAs			<i>Cost Basis</i>				
BEAL BANK USA	25,000.0000	99.99180	24,997.95	25,000.00	5%	(2.05)	N/A
3.35%23							
CD FDIC INS DUE 01/04/23			25,000.00				3.35%
US							
CUSIP: 07371DHQ3							
MOODY'S: NR S&P: NR							
FIRST FINL BANK	100,000.0000	99.93990	99,939.90	100,000.00	20%	(60.10)	N/A
4.6%23			100,000.00				4.60%
CD FDIC INS DUE 08/28/23							
US							
CUSIP: 32021SJQ0							
MOODY'S: NR S&P: NR							
MERRICK BANK	50,000.0000	99.99590	49,997.95	50,000.00	10%	(2.05)	
4.65%23			50,000.00				4.65%
CD FDIC INS DUE 09/01/23							
US							
CUSIP: 59013KVW5							
MOODY'S: NR S&P: NR							
BANKPROV	25,000.0000	100.01770	25,004.43	25,000.00	5%	4.43	
4.7%23			25,000.00				4.69%
CD FDIC INS DUE 09/14/23							
US							
CUSIP: 06648AAN2							
MOODY'S: NR S&P: NR							
Accrued Interest: 201.92							
Accrued Interest: 428.49							
Accrued Interest: 197.47							
Accrued Interest: 57.95							

Investment Detail - Fixed Income (continued)

CDs & BAs (continued)	Par	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
CHARLES SCHWAB BA 4.7%23	100,000.0000	99.89630	99,896.30	100,000.00	20%	(103.70)	N/A
CD FDIC INS DUE 11/21/23 US			100,000.00				4.70%
CUSIP: 15987UAC2 MOODY'S: NR S&P: NR							
Total CDs & BAs	300,000.0000		299,836.53	300,000.00	59%	(163.47)	3,500.00
		Total Cost Basis:	300,000.00				
Total Fixed Income	300,000.0000		299,836.53	300,000.00	59%	(163.47)	3,500.00
		Total Cost Basis:	300,000.00				

Accrued Interest: 527.95

Total Accrued Interest for CDs & BAs: 1,413.78

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Yield to Maturity is the actual average annual return on a note if held to maturity.

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ALGONQUIN PWR & UTILS F SYMBOL: AQN	300.0000	6.52000	1,956.00 4,044.00		<1%	(2,088.00)	11.09%	216.96
AMER ELECTRIC PWR CO SYMBOL: AEP	175.0000	94.95000	16,616.25 14,804.25		3%	1,812.00	3.49%	581.00

Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)							
KRAFT HEINZ CO SYMBOL: KHC	200.0000	40.71000	8,142.00 6,660.00	2%	1,482.00	3.93%	320.00
LOCKHEED MARTIN CORP SYMBOL: LMT	50.0000	486.49000	24,324.50 16,721.50	5%	7,603.00	2.46%	600.00
MORGAN STANLEY SYMBOL: MS	200.0000	85.02000	17,004.00 17,354.03	3%	(350.03)	3.64%	620.00
NEWMONT CORP SYMBOL: NEM	250.0000	47.20000	11,800.00 14,652.84	2%	(2,852.84)	4.66%	550.00
SAYONA MINING LTD ORDF SYMBOL: SYAXF	1,000.0000	0.12950	129.50 240.00	<1%	(110.50)	N/A	N/A
STARBUCKS CORP SYMBOL: SBUX	100.0000	99.20000	9,920.00 8,091.00	2%	1,829.00	2.13%	212.00
WALT DISNEY CO SYMBOL: DIS	100.0000	86.88000	8,688.00 11,857.90	2%	(3,169.90)	N/A	N/A
Total Equities	2,375.0000		98,580.25 94,425.52	19%	4,154.73		3,099.96
		Total Cost Basis:					

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.

Total Investment Detail 509,111.92
Total Account Value 509,111.92
Total Cost Basis 394,425.52

Transaction Detail - Purchases & Sales

Fixed Income Activity

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Charges and Interest	Total Amount
12/01/22	11/22/22	Bought	MERRICK BANK 4.65%23	50,000.0000	100.0000	0.00	(50,000.00)
			CD FDIC INS DUE 09/01/23: 59013KVV5				
			With accrued interest of \$0.00				
12/14/22	11/30/22	Bought	BANKPROV 4.7%23	25,000.0000	100.0000	0.00	(25,000.00)
			CD FDIC INS DUE 09/14/23: 06648AAN2				
			With accrued interest of \$0.00				

Total Fixed Income Activity

(75,000.00)

Total Purchases & Sales

(75,000.00)

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/09/22	12/09/22	Qualified Dividend	AMER ELECTRIC PWR CO: AEP	145.25
12/15/22	12/16/22	Bank Interest ^{x,z}	BANK INT 111622-121522: SCHWAB BANK	27.72
12/29/22	12/29/22	Qualified Dividend	NEWMONT CORP: NEM	137.50
12/30/22	12/30/22	Qualified Dividend	KRAFT HEINZ CO: KHC	80.00



Schwab One® Account of
MARK FRANCIS CARPANINI &

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December 1-31, 2022

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Process Date	Activity Date	Description	Credit/(Debit)
12/30/22	12/30/22	Qualified Dividend	150.00
12/30/22	12/30/22	Short Term Cap Gn	0.01
12/30/22	12/30/22	Cash Dividend	618.75
Total Dividends & Interest			1,159.23
Total Transaction Detail			(73,840.77)

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					
12/01/22	Auto Transfer	BANK TRANSFER TO BROKERAGE			27,634.91
12/12/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		145.25	27,780.16
12/14/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	25,000.00		2,780.16
12/15/22	Interest Paid ^{x,z}	BANK INTEREST - CHARLES SCHWAB BANK		27.72	2,807.88
12/15/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	27.72		2,780.16
12/19/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		27.72	2,807.88
12/30/22	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		137.50	2,945.38
Total Activity			75,027.72	338.19	
Ending Balance ^{x,z}					2,945.38

Bank Sweep: Interest Rate as of 12/30/22 was 0.45%. ^z



Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number

Statement Period
December 1-31, 2022

Endnotes For Your Account

Symbol Endnote Legend

- | | |
|----------|---|
| d | Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account. |
| X | Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc. |
| Z | For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. |

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.



Schwab One® Account of
MARK FRANCIS CARPANINI &

For more James I Black

Attachment 7

12/31/22

Account Number

Statement Period
December 1-31, 2022

Your Consultant

Lydia Boyd
Independent Branch Leader
tel: 1 863-450-3272
email: lydia.boyd@schwab.com

Manage Your Account

Questions about this statement
1 (800) 435-4000 - 24/7 Customer service
For the most current records on your account visit us at
schwab.com/login Statements are archived up to 10 years online

Attachment 7

MARK FRANCIS CARPANINI &

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$0.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$0.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.

- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificates that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and account balance are correct for all purposes with respect to these brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation. © 2016 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (0221-117W)



Schwab One® Account of
MARK FRANCIS CARPANINI &

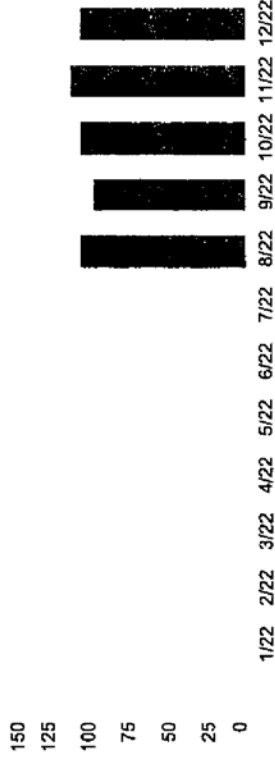
Account Number [REDACTED]
Statement Period
December 1-31, 2022

Account Value as of 12/31/2022: \$ 102,831.40

Change in Account Value

	This Period	Year to Date
Starting Value	\$ 109,306.84	\$ 0.00
Credits	431.33	14,596.91
Debits	(0.50)	(12.01)
Transfer of Securities (In/Out)	0.00	92,766.92
Income Reinvested	0.00	0.00
Change in Value of Investments	(6,906.27)	(4,520.42)
Ending Value on 12/31/2022	\$ 102,831.40	\$ 102,831.40
Accrued Income ^d	152.86	
Ending Value with Accrued Income ^d	\$ 102,984.26	
Total Change in Account Value	\$ (6,475.44)	\$ 102,831.40
Total Change with Accrued Income ^d	\$ (6,322.58)	

Account Value [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash and Bank Sweep ^{x,z}	\$ 2,013.44	2%
Equities	100,817.96	98%
Total Assets Long	\$ 102,831.40	
Total Account Value	\$ 102,831.40	100%



2% Cash, Bank Sweep [X,Z]
98% Equities



Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number

Statement Period
December 1-31, 2022

Gain or (Loss) Summary

	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)	
	Short Term	Long Term		
All Investments	\$0.00	\$0.00		\$9,797.18

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.

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.54	0.00	3.51
Cash Dividends	0.00	430.79	0.00	1,117.71
Total Income	0.00	431.33	0.00	1,121.22

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 1,582.61	\$ 0.00
Deposits and other Cash Credits	0.00	13,464.18
Investments Sold	0.00	13,339.32
Dividends and Interest	431.33	1,121.22
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	(25,910.78)
Fees and Charges	(0.50)	(0.50)
Total Cash Transaction Detail	430.83	2,013.44
Ending Cash*	\$ 2,013.44	\$ 2,013.44

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Investment Detail - Cash and Bank Sweep

	Starting Balance	Ending Balance	% of Account Assets
Cash			
Cash	0.00	47.84	<1%
Total Cash	0.00	47.84	<1%
Bank Sweep			
CHARLES SCHWAB BANK	1,582.61	1,965.60	2%
Total Bank Sweep x.z	1,582.61	1,965.60	2%
Total Cash and Bank Sweep		2,013.44	2%

Investment Detail - Equities

	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities							
AMAZON.COM INC SYMBOL: AMZN	50.0000	84.00000	4,200.00 6,422.50	4%	(2,222.50)	0.23%	10.00
BP PLC F SPONSORED ADR 1 ADR REPS 6 ORD SHS SYMBOL: BP	100.0000	34.93000	3,493.00 4,067.00	3%	(574.00)	4.12%	144.14
BRISTOL-MYERS SQUIBB SYMBOL: BMY	200.0000	71.95000	14,390.00 12,446.00	14%	1,944.00	3.00%	432.00
Accrued Dividend: 10.00							

Investment Detail - Equities (continued)

	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Equities (continued)							
CONOCOPHILLIPS SYMBOL: COP	100.0000	118.00000	11,800.00 5,248.00	11%	6,552.00	1.72%	204.00
CORNING INC SYMBOL: GLW	243.0000	31.94000	7,761.42 7,673.94	8%	87.48	3.38%	262.44
CORTEVA INC SYMBOL: CTVA	72.0000	58.78000	4,232.16 2,191.46	4%	2,040.70	1.02%	43.20
EXXON MOBIL CORP SYMBOL: XOM	50.0000	110.30000	5,515.00 4,176.50	5%	1,338.50	3.30%	182.00
FRONTLINE LTD F NAME CHANGE EFF 01/03/23 SYMBOL: FRO	20.0000	12.14000	242.80 128.00	<1%	114.80	4.94%	12.00
INTEL CORP SYMBOL: INTC	100.0000	26.43000	2,643.00 4,710.00	3%	(2,067.00)	5.52%	146.00
KINDER MORGAN INC SYMBOL: KMI	41.0000	18.08000	741.28 626.80	<1%	114.48	6.13%	45.51
MICROSOFT CORP SYMBOL: MSFT	50.0000	239.82000	11,991.00 12,819.00	12%	(828.00)	1.13%	136.00
NEWMONT CORP SYMBOL: NEM	100.0000	47.20000	4,720.00 4,168.60	5%	551.40	4.66%	220.00
PHILLIPS 66 SYMBOL: PSX	50.0000	104.08000	5,204.00 4,673.00	5%	531.00	3.72%	194.00

Accrued Dividend: 70.00

Investment Detail - Equities (continued)

Equities (continued)		Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
REGIONS FINL CO SYMBOL: RF		80.0000	21.56000	1,724.80 1,256.80	2%	468.00	3.71%	64.00
SFL CORP LTD F SYMBOL: SFL		208.0000	9.22000	1,917.76 3,109.60	2%	(1,191.84)	9.97%	191.36
STARBUCKS CORP SYMBOL: SBUX		30.0000	99.20000	2,976.00 2,500.68	3%	475.32	2.13%	63.60
TAIWAN SEMICONDUCTR F SPONSORED ADR 1 ADR REPS 5 ORD SHS SYMBOL: TSM		126.0000	74.49000	9,385.74 5,310.90	9%	4,074.84	2.33%	219.19
VERIZON COMMUNICATN SYMBOL: VZ		200.0000	39.40000	7,880.00 9,492.00	8%	(1,612.00)	6.62%	522.00
Total Equities		1,820.0000		100,817.96	98%	9,797.18		3,091.44
				Total Cost Basis:				
				91,020.78				
								Accrued Dividend: 16.00
								Accrued Dividend: 56.86
								Total Accrued Dividend for Equities: 152.86

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.



Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number
Statement Period
December 1-31, 2022

Total Investment Detail	102,831.40
Total Account Value	102,831.40
Total Cost Basis	91,020.78

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/22	12/01/22	Qualified Dividend	CONOCOPHILLIPS: COP	51.00
12/01/22	12/01/22	Qualified Dividend	INTEL CORP: INTC	36.50
12/01/22	12/01/22	Qualified Dividend	PHILLIPS 66: PSX	48.50
12/08/22	12/08/22	Qualified Dividend	MICROSOFT CORP: MSFT	34.00
12/09/22	12/09/22	Qualified Dividend	EXXON MOBIL CORP: XOM	45.50
12/15/22	12/15/22	Qualified Dividend	CORTEVA INC: CTVA	10.80
12/15/22	12/16/22	Bank Interest ^{x,z}	BANK INT 11622-121522: SCHWAB BANK	0.54
12/16/22	12/16/22	Qualified Dividend	BP PLC F: BP	36.04
12/16/22	12/16/22	Qualified Dividend	CORNING INC: GLW	65.61
12/29/22	12/29/22	Qualified Dividend	NEWMONT CORP: NEM	55.00
12/30/22	12/30/22	Qualified Dividend	SFL CORP LTD F: SFL	47.84
Total Dividends & Interest				431.33

Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/16/22	12/16/22	ADR Pass Thru Fee	BP PLC F	(0.50)
Total Fees & Charges				(0.50)

Margin interest charged to your Account during the statement period is included in this section of the statement.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Total Transaction Detail 430.83

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance x,z
Opening Balance x,z					
12/02/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		136.00	1,718.61
12/09/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		34.00	1,752.61
12/12/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		45.50	1,798.11
12/15/22	Interest Paid x,z	BANK INTEREST - CHARLES SCHWAB BANK		0.54	1,798.65
12/15/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	0.54		1,798.11
12/16/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		10.80	1,808.91
12/19/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		101.69	1,910.60
12/30/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		55.00	1,965.60
Total Activity				383.53	
Ending Balance x,z					1,965.60

Bank Sweep: Interest Rate as of 12/30/22 was 0.45%. z

Pending Corporate Actions

Transaction		Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
REGIONS FINL CO	Qual Div	80.0000	01/03/23	0.2000		16.00
AMAZON.COM INC	Qual Div	50.0000	01/09/23	0.2000		10.00
TAIWAN SEMICONDUCTR F	Qual Div	126.0000	01/12/23	0.4512		56.86

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
MARK FRANCIS CARPANINI &

Account Number

Statement Period
December 1-31, 2022

Pending Corporate Actions (continued)

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
CONOCOPHILLIPS	Spec Qual Div	100.0000	01/13/23	0.7000		70.00
Total Pending Corporate Actions						152.86

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- d** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.

1040

Federal Return Summary

2022

Name

Taxpayer Identification Number

MARK F & CARPANINI

Tax Form 1040

Filing Status MFJ

Dependents

Tax Method Used QUAL DIV CAP GAIN WRK

Income

Salaries & wages	152,918
Taxable interest income	2,781
Tax exempt interest	
Dividend income	26,821
Qualified dividends	24,287
Taxable state/local refunds	
Alimony received	
Business income/-loss	
Capital gain/-loss	-3,000
Other gain/-loss (Form 4797)	
Taxable IRA distributions	2,053
Taxable pension distributions	46,700
Rental, royalty, partnership, etc. income/-loss	
Farm income/-loss	
Unemployment compensation	
Taxable social security benefits	55,475
Other income	
Total income	283,748

Adjustments

Moving expenses	
Deductible part of self-employment tax	
SEP, SIMPLE, and qualified plan deduction	
Self-employed health insurance deduction	
Alimony paid	
IRA deduction	
Student loan interest deduction	
Other adjustments	
Total adjustments	
Adjusted gross income	283,748

Deductions

Medical and Dental expenses	
Taxes paid	
Interest paid	
Charitable contributions	
Other itemized deductions	
Total itemized deductions	
or, Standard deduction	28,700
Taxable income before Qual Bus Inc Ded (QBID)	255,048
QBID	
Taxable income	255,048

Tax Computation

Regular tax	46,697
Alternative minimum tax	
Excess advance premium tax credit	
Total tax before credits	46,697
Child and dependent care credit	
Education credits	
Other credits	188
Total credits	188
Tax after credits	46,509
Self-employment tax	
Additional tax on IRAs, etc.	
Other taxes	1,011
Total tax	47,520

Payments

Federal income tax withheld	45,643
Estimated payments	
Other payments/credits	
Total payments	45,643

Refund/Amount Due

Amount overpaid	
Overpayment applied	
Form 2210 penalty	
Amount due/-refund	1,877
Failure to file penalty	
Failure to pay penalty	
Late filing interest	
Net amount due/-refund	1,877

2023 Estimates

1st quarter	
2nd quarter	
3rd quarter	
4th quarter	
Total Estimates	

Tax Rates

Marginal tax rate - Ordinary income*	24.0 %
Marginal tax rate - Capital income*	15.0 %
Effective tax rate	19.0 %

* Marginal Tax Rate displayed may not reflect the true tax rate for Schedule J or Form M15.

Form **1040****Return Carryover Summary****2022**

Name

MARK F & [REDACTED] CARPANINI

Taxpayer Identification Number

Activity/Form	Unit	Description	Carryover to 2023
E	1	VACATION RENTAL	
		PASSIVE - OPERATING	33,544
		OPERATING AMT	33,540
1116	1	PASSIVE INCOME	
		FOREIGN TAX CREDIT AMT	25
D		LONG-TERM CAPITAL LOSS	10,255
D		LONG-TERM CAPITAL LOSS AMT	10,255
IRA		TRADITIONAL IRA BASIS - TAXPAYER	14,642
IRA		ROTH IRA CONTRIBUTION BASIS - TAXPAYER	6,000
IRA		SPOUSE	6,000

Form **8879**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service

S e-file Signature Authorization

▶ ERO must obtain and retain completed Form 8879.

▶ Go to www.irs.gov/Form8879 for the latest information.

OMB No. 1545-0074

Submission Identification Number (SID) ▶

Taxpayer's name

MARK F**CARPANINI**

Social security number

Spouse's name

CARPANINI

Spouse's social security number

Part I Tax Return Information — Tax Year Ending December 31, 2022 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

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

1	Adjusted gross income	1	283,748
2	Total tax	2	47,520
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	45,643
4	Amount you want refunded to you	4	
5	Amount you owe	5	1,877

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

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

Taxpayer's PIN: check one box only

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

Your signature ▶

Date ▶ **03/25/23**

Spouse's PIN: check one box only

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

Spouse's signature ▶

Date ▶ **03/25/23****Practitioner PIN Method Returns Only—continue below****Part III Certification and Authentication — Practitioner PIN Method Only**ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. **[REDACTED]**

Don't enter all zeros

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

ERO's signature ▶ **JAMES C ARMSTRONG, CPA**Date ▶ **03/25/23**

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

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

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

Form **1040**Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return**2022**

OMB No. 1545-0074

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

Filing Status

Check only one box.

☐ Single☒ Married filing jointly☐ Married filing separately (MFS)☐ Head of household (HOH)☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.

Your first name and middle initial MARK F		Last name CARPANINI		Your social security number [REDACTED]	
If joint return, spouse's first name and middle initial [REDACTED]		Last name CARPANINI		Spouse's social security number [REDACTED]	
Home address (number and street). If you have a P.O. box, see instructions. [REDACTED]				Apt. no. [REDACTED]	
City, town or post office. If you have a foreign address, also complete spaces below. [REDACTED]				State [REDACTED]	
Foreign country name [REDACTED]				Foreign postal code [REDACTED]	
Foreign province/state/county [REDACTED]				Foreign postal code [REDACTED]	

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

☐ You ☐ Spouse**Digital Assets**At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No**Standard Deduction**Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien**Age/Blindness**You: ☒ Were born before January 2, 1958☐ Are blindSpouse: ☒ Was born before January 2, 1958☐ Is blind**Dependents (see instructions):**

If more than four dependents, see Instr. and check here ☐	(1) First name		Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):			
						Child tax credit		Credit for other dependents	

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see Instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	152,918
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 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions)	1i	
z	Add lines 1a through 1h	1z	152,918
2a	Tax-exempt interest	2a	
3a	Qualified dividends	3a	24,287
4a	IRA distributions	4a	3,152
5a	Pensions and annuities	5a	
6a	Soc. sec. ben.	6a	65,265
c	If you elect to use the lump-sum election method, check here (see instructions)	c	
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here	7	-3,000
8	Other income from Schedule 1, line 10	8	0
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9	283,748
10	Adjustments to income from Schedule 1, line 26	10	0
11	Subtract line 10 from line 9. This is your adjusted gross income	11	283,748
12	Standard deduction or itemized deductions (from Schedule A)	12	28,700
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	28,700
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	255,048

Attach Sch. B2a if required.

Standard Deduction for—

- Single or Married filing separately, \$12,950
- Married filing jointly or Qualifying surviving spouse, \$25,900
- Head of household, \$19,400
- If you checked any box under Standard Deduction, see instructions.

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

Form **1040** (2022)

Form 1040 (2022) **MARK F & CARPANINI**

Page 2

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972	16	46,697
3	☐	17	
17	Amount from Schedule 2, line 3	18	46,697
18	Add lines 16 and 17	19	
19	Child tax credit or credit for other dependents from Schedule 8812	20	188
20	Amount from Schedule 3, line 8	21	188
21	Add lines 19 and 20	22	46,509
22	Subtract line 21 from line 18. If zero or less, enter -0-	23	1,011
23	Other taxes, including self-employment tax, from Schedule 2, line 21	24	47,520
24	Add lines 22 and 23. This is your total tax		

Payments

25	Federal income tax withheld from:		
a	Form(s) W-2	25a	27,254
b	Form(s) 1099	25b	18,389
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	45,643
26	2022 estimated tax payments and amount applied from 2021 return	26	
27	Earned income credit (EIC)	27	
28	Additional child tax credit from Schedule 8812	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Reserved for future use	30	
31	Amount from Schedule 3, line 15	31	
32	Add lines 27, 28, 29 and 31. These are your total other payments and refundable credits	32	
33	Add lines 25d, 26, and 32. These are your total payments	33	45,643

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here ☐	35a	
b	Routing number	c	Type: ☐ Checking ☐ Savings
d	Account number		
36	Amount of line 34 you want applied to your 2023 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	1,877
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 **JAMES C ARMSTRONG, CPA** Phone no. **863-968-1010** Personal identification number (PIN) **[REDACTED]**

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 instr.)
[REDACTED]		JUDGE	[REDACTED]
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 instr.)
[REDACTED]		[REDACTED]	[REDACTED]

Phone no. Email address

Preparer's name	Preparer's signature	Date	PTIN	Check if:
JAMES C ARMSTRONG, CPA	JAMES C ARMSTRONG, CPA	03/30/23	[REDACTED]	☐ Self-employed

Paid**Preparer Use Only**

Firm's name	113 PONTOTOC PLAZA	Phone no.	863-968-1010
Firm's address	AUBURNDALE FL 33823-3439	Firm's EIN	[REDACTED]

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

Form 1040 (2022)

SCHEDULE 1
(Form 1040)Department of the Treasury
Internal Revenue Service**Additional Income and Adjustments to Income**

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

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

OMB No. 1545-0074

2022Attachment
Sequence No. 01

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

MARK F & [REDACTED] CARPANINI

Your social security number

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions):		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	0
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income:		
a	Net operating loss	8a	
b	Gambling	8b	
c	Cancellation of debt	8c	
d	Foreign earned income exclusion from Form 2555	8d	
e	Income from Form 8853	8e	
f	Income from Form 8889	8f	
g	Alaska Permanent Fund dividends	8g	
h	Jury duty pay	8h	
i	Prizes and awards	8i	
j	Activity not engaged in for profit income	8j	
k	Stock options	8k	
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n	Section 951(a) inclusion (see instructions)	8n	
o	Section 951A(a) inclusion (see instructions)	8o	
p	Section 461(l) excess business loss adjustment	8p	
q	Taxable distributions from an ABLE account (see instructions)	8q	
r	Scholarship and fellowship grants not reported on Form W-2	8r	
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u	Wages earned while incarcerated	8u	
z	Other income. List type and amount:	8z	
9	Total other income. Add lines 8a through 8z	9	
10	Combine lines 1 through 7 and 9. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10	0

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

Schedule 1 (Form 1040) 2022

SCHEDULE 2
(Form 1040)**Additional Taxes**

OMB No. 1545-0074

2022Attachment
Sequence No. **02**Department of the Treasury
Internal Revenue Service

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

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

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

MARK F & [REDACTED] CARPANINIYour social security number
[REDACTED]**Part I Tax**

1 Alternative minimum tax. Attach Form 6251	1	
2 Excess advance premium tax credit repayment. Attach Form 8962	2	
3 Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3	

Part II Other Taxes

4 Self-employment tax. Attach Schedule SE	4	
5 Social security and Medicare tax on unreported tip income. Attach Form 4137	5	
6 Uncollected social security and Medicare tax on wages. Attach Form 8919	6	
7 Total additional social security and Medicare tax. Add lines 5 and 6	7	
8 Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐	8	
9 Household employment taxes. Attach Schedule H	9	
10 Repayment of first-time homebuyer credit. Attach Form 5405 if required	10	
11 Additional Medicare Tax. Attach Form 8959	11	
12 Net investment income tax. Attach Form 8960	12	1,011
13 Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13	
14 Interest on tax due on installment income from the sale of certain residential lots and timeshares	14	
15 Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000	15	
16 Recapture of low-income housing credit. Attach Form 8611	16	

(continued on page 2)

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

Schedule 2 (Form 1040) 2022

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 Reserved for future use		19	
20 Section 965 net tax liability installment from Form 965-A	20		
21 Add lines 4, 7 through 16, and 18. These are your total other taxes . Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b		21	1,011

Schedule 2 (Form 1040) 2022

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

2022Attachment
Sequence No. **03**

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

MARK F & CARPANINI

Your social security number

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	188
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	
5	Residential energy credits. Attach Form 5695	5	
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	Alternative motor vehicle credit. Attach Form 8910	6e	
f	Qualified plug-in motor vehicle credit. Attach Form 8936	6f	
g	Mortgage interest credit. Attach Form 8395	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	
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 5 and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20	8	188

(continued on page 2)

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

Schedule 3 (Form 1040) 2022

SCHEDULE B
(Form 1040)**Interest and Ordinary Dividends**

OMB No. 1545-0074

2022Attachment
Sequence No. **08**Department of the Treasury
Internal Revenue ServiceGo to www.irs.gov/ScheduleB for instructions and the latest information.

Attach to Form 1040 or 1040-SR.

Name(s) shown on return

MARK F E CARPANINI

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	Amount
	GOLDMAN SACHS BANK USA	1,822
	GOLDMAN SACHS BANK USA	122
	MIDFLORIDA CREDIT UNION	349
	TD AMERITRADE	2
	TD AMERITRADE	333
	CHARLES SCHWAB	4
	CHARLES SCHWAB	148
	INTERACTIVE BROKERS	7
	** SUBTOTAL **	2,787
	ACCRUED INTEREST	-6
2	Add the amounts on line 1	2,781
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	2,781

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

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:	Amount
	INTERACTIVE BROKERS	2,171
	TD AMERITRADE	11,357
	TD AMERITRADE	7,659
	CHARLES SCHWAB	1,118
	CHARLES SCHWAB	4,516
6	Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b	26,821

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

Part III Foreign Accounts and Trusts 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 2022, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions
- If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements
- b** If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) are located:
- 8** During 2022 did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions

Yes	No
	X
	X

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

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

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

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

OMB No. 1545-0074

2022Attachment
Sequence No. 12

Name(s) shown on return

MARK F & CARPANINI

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 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 checked	25,000	24,783	-217	0
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C 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	0

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 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	162,013	175,269		-13,256
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked	10	9	0	1
10 Totals for all transactions reported on Form(s) 8949 with Box F checked				
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824			11	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			12	
13 Capital gain distributions. See the instructions			13	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions			14	
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then go to Part III on the back			15	-13,255

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

Schedule D (Form 1040) 2022

MARK F & CARPANI

Schedule D (Form 1040) 2022

Page 2

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	-13,255
• If line 16 is a gain, enter the amount from line 16 on Form 1040, 1040-SR, or 1040-NR, line 7. 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 7. Then go to line 22.		
17 Are lines 15 and 16 both gains? ☐ Yes. Go to line 18. ☐ No. Skip lines 18 through 21, and go to line 22.		
18 If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet	18	
19 If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet	19	
20 Are lines 18 and 19 both zero or blank and are you 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 7, the smaller of: • The loss on line 16; or • (\$3,000), or if married filing separately, (\$1,500)	21	(3,000)
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 Form 1040-NR, line 3a? ☒ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. ☐ No. Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

Schedule D (Form 1040) 2022

12

Form **8949****Sales and Other Dispositions of Capital Assets**

OMB No. 1545-0074

2022Attachment
Sequence No. **12A**Department of the Treasury
Internal Revenue ServiceGo to www.irs.gov/Form8949 for instructions and the latest information.
File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Name(s) shown on return

MARK F & CARPANINI

Social security number or taxpayer identification number

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either 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 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, or C 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 wasn't reported to the IRS
☐ (C) Short-term transactions not reported to you on Form 1099-B

(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 (a) 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	
25,000.000 SH US TREASURY NOTES	09/13/22	12/31/22	25,000	24,783 _D		-217	0
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 1a (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked)			25,000	24,783		-217	0

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

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

Form **8949** (2022)

Form 8949 (2022)

Attachment Sequence No. 12A Page 2

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

MARK F &

CARPANINI

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either 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 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, or F 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 wasn't reported to the IRS

☐ (F) Long-term transactions not reported to you on Form 1099-B

(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	
0.383 SH WARNER BROS DISCOVERY INC SER	05/19/10	04/13/22	10	9			1
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 above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked)			10	9		0	1

Note: If you checked Box D 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.

Form 8949 (2022)

SCHEDULE E

(Form 1040)

Department of the Treasury
Internal Revenue Service

Name(s) shown on return

Supplemental Income and Loss

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

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

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

OMB No. 1545-0074

2022Attachment
Sequence No. **13**

Your social security number

MARK F & CARPANINI**Part I Income or Loss From Rental Real Estate and Royalties**

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

A Did you make any payments in 2022 that would require you to file Form(s) 1099? See instructions	Yes	☒	No
B If "Yes," did you or will you file required Form(s) 1099?	Yes	☐	No

1a Physical address of each property (street, city, state, ZIP code)
A 7400 RIDGEWOOD AVE #511, CAPE CANAVERAL, FL 32920
B
C

1b Type of Property (from list below)	2 For each rental real estate property listed above, report the number of fair rental and personal use days. Check the QJV box if you meet the requirements to file as a qualified joint venture. See instructions.	Fair Rental Days	Personal Use Days	QJV
A 3		A 220	B 20	
B		B		
C		C		

Type of Property:

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

Income:	Properties:		
	A	B	C
3 Rents received	3 29,334		
4 Royalties received	4		
Expenses:			
5 Advertising	5		
6 Auto and travel (see instructions)	6		
7 Cleaning and maintenance	7 229		
8 Commissions	8		
9 Insurance	9 2,071		
10 Legal and other professional fees	10 183		
11 Management fees	11 6,746		
12 Mortgage interest paid to banks, etc. (see instructions)	12		
13 Other interest	13		
14 Repairs	14 1,621		
15 Supplies	15		
16 Taxes	16 1,451		
17 Utilities	17 744		
18 Depreciation expense or depletion	18 5,321		
19 Other (list) SEE STATEMENT 1	19 6,194		
20 Total expenses. Add lines 5 through 19	20 24,560		
21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 6198	21 4,774		
22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions)	22 4,774		
23a Total of all amounts reported on line 3 for all rental properties	23a 29,334		
b Total of all amounts reported on line 4 for all royalty properties	23b		
c Total of all amounts reported on line 12 for all properties	23c		
d Total of all amounts reported on line 18 for all properties	23d 5,321		
e Total of all amounts reported on line 20 for all properties	23e 24,560		
24 Income. Add positive amounts shown on line 21. Do not include any losses	24		4,774
25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here	25		4,774
26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Schedule 1 (Form 1040), line 5. Otherwise, include this amount in the total on line 41 on page 2	26		0

For Paperwork Reduction Act Notice, see the separate instructions.

DAA

Schedule E (Form 1040) 2022

Form **1116****Foreign Tax Credit**

(Individual, Estate, or Trust)

OMB No. 1545-0121

2022Attachment
Sequence No. **19**Department of the Treasury
Internal Revenue Service

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

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

Name

Identifying number as shown on page 1 of your tax return

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

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

h Resident of (name of country) **US UNITED STATES**

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

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

		Foreign Country or U.S. Possession			Total (Add cols. A, B, and C.)
		A	B	C	
i Enter the name of the foreign country or U.S. possession		RIC			
1a	Gross income from sources within country shown above and of the type checked above (see instructions):				
	DIVIDENDS & INTEREST				
b	Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
		1,220			1a 1,220
Deductions and losses (Caution: See instructions.):					
2	Expenses definitely related to the income on line 1a (attach statement)				
3	Pro rata share of other deductions not definitely related:				
a	Certain itemized deductions or standard deduction (see instructions)	28,700			
b	Other dedts. (attach stmt.)				
c	Add lines 3a and 3b	28,700			
d	Gross foreign source income (see instructions)	1,220			
e	Gross income from all sources (see instructions)	316,083			
f	Divide line 3d by line 3e (see instructions)	0.0039			
g	Multiply line 3c by line 3f	111			
4	Pro rata share of interest expense (see instructions):				
a	Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)				
b	Other interest expense				
5	Losses from foreign sources				
6	Add lines 2, 3g, 4a, 4b, and 5	111			6 111
7	Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				7 1,109

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Credit is claimed for taxes (you must check one)		Foreign taxes paid or accrued										
	(i) Paid (X) ☒	(j) Accrued ☐	In foreign currency				In U.S. dollars						
			Taxes withheld at source on:			(p) Other foreign taxes paid or accrued	Taxes withheld at source on:			(t) Other foreign taxes paid or accrued	(u) Total foreign taxes paid or accrued (add cols. (q) through (t))		
			(k) Date paid or accrued	(m) Dividends	(n) Rents and royalties		(o) Interest	(q) Dividends	(r) Rents and royalties			(s) Interest	
A								188					188
B													
C													
8 Add lines A through C, column (u). Enter the total here and on line 8, page 2											8	188	

For Paperwork Reduction Act Notice, see instructions.

Form 1116 (2022)

MARK F CARPANINI

Form 1116 (2022)

Page **2****Part III Figuring the Credit**

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	188	
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10		
11	Add lines 9 and 10	11	188	
12	Reduction in foreign taxes (see instructions)	12		
13	Taxes reclassified under high tax kickout (see instructions)	13		
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	14	188	
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	1,109	
16	Adjustments to line 15 (see instructions)	16		
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, you have no foreign tax credit for the category of income you checked above Part I. Skip lines 18 through 24. However, if you are filing more than one Form 1116, you must complete line 20.)	17	1,109	
18	Individuals: Enter the amount from line 15 of your Form 1040, 1040-SR, or 1040-NR. Estates and trusts: Enter your taxable income without the deduction for your exemption Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.	18	255,048	
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19	0.0043	
20	Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 2. Estates and trusts: Enter the amount from Form 1041, Schedule G, line 1a; or the total of Form 990-T, Part II, lines 2, 3, 4, and 6. Foreign estates and trusts should enter the amount from Form 1040-NR, line 16. See instructions. Caution: If you are completing line 20 for separate category g (lump-sum distributions), or, if you file Form 9978, Partner's Additional Reporting Year Tax, see instructions.	20	46,697	
21	Multiply line 20 by line 19 (maximum amount of credit)	21	203	
22	Increase in limitation (section 960 (c))	22		
23	Add lines 21 and 22	23	203	
24	Enter the smaller of line 14 or line 23. If this is the only Form 1116 you are filing, skip lines 25 through 32 and enter this amount on line 33. Otherwise, complete the appropriate line in Part IV See instructions	24	188	

Part IV Summary of Credits From Separate Parts III (see instructions)

25	Credit for taxes on section 951A category income	25		
26	Credit for taxes on foreign branch category income	26		
27	Credit for taxes on passive category income	27		
28	Credit for taxes on general category income	28		
29	Credit for taxes on section 901(j) income	29		
30	Credit for taxes on certain income re-sourced by treaty	30		
31	Credit for taxes on lump-sum distributions	31		
32	Add lines 25 through 31	32		
33	Enter the smaller of line 20 or line 32	33	188	
34	Reduction of credit for international boycott operations. See instructions for line 12	34		
35	Subtract line 34 from line 33. This is your foreign tax credit. Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a	35	188	

Form **8606****Nondeductible IRAs**

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service (99)Go to www.irs.gov/Form8606 for instructions and the latest information.

Attach to 2022 Form 1040, 1040-SR, or 1040-NR.

2022
Attachment
Sequence No. **48**

Name. If married, file a separate form for each spouse required to file 2022 Form 8606. See instructions.

Your social security number

MARK F**CARPANINI**Fill in Your Address
Only if You Are
Filing This Form by
Itself and Not With
Your Tax Return

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below (see instructions).

Foreign country name

Foreign province/state/county

Foreign postal code

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2022.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2022 and you made nondeductible contributions to a traditional IRA in 2022 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution, if any, from 2022 Form(s) 8915-F (see instructions), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2022 and you made nondeductible contributions to a traditional IRA in 2022 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2022, including those made for 2022 from January 1, 2023, through April 18, 2023. See instructions	1	
2	Enter your total basis in traditional IRAs. See instructions	2	15,741
3	Add lines 1 and 2	3	15,741
In 2022, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion? No ——— Enter the amount from line 3 on line 14. Do not complete the rest of Part I. Yes ——— Go to line 4.			
4	Enter those contributions included on line 1 that were made from January 1, 2023, through April 18, 2023	4	
5	Subtract line 4 from line 3	5	15,741
6	Enter the value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2022, plus any outstanding rollovers. Subtract certain repayments of qualified disaster distributions, if any, from 2022 Form(s) 8915-F (see instructions)	6	41,988
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2022. Do not include rollovers (other than repayments of qualified disaster distributions, if any, from 2022 Form(s) 8915-F (see instructions)), qualified charitable distributions, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions)	7	3,152
8	Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2022. Also, enter this amount on line 16	8	
9	Add lines 6, 7, and 8	9	45,140
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter "1.000"	10	x 0.3487
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also, enter this amount on line 17	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA	12	1,099
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions	13	1,099
14	Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2022 and earlier years	14	14,642
15a	Subtract line 12 from line 7	15a	2,053
b	Enter the amount on line 15a attributable to qualified disaster distributions, if any, from 2022 Form(s) 8915-F (see instructions). Also, enter this amount on 2022 Form(s) 8915-F, line 18, as applicable (see instructions)	15b	0
c	Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on 2022 Form 1040, 1040-SR, or 1040-NR, line 4b Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59½ at the time of the distribution. See instructions.	15c	2,053

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

Form **8606** (2022)

Form **8960****Net Investment Income Tax—
Individuals, Estates, and Trusts**

Attach to your tax return.

OMB No. 1545-2227

2022Attachment
Sequence No. **72**Department of the Treasury
Internal Revenue ServiceGo to www.irs.gov/Form8960 for instructions and the latest information.

Name(s) shown on your tax return

MARK F & CARPANINI

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	2,781
2	Ordinary dividends (see instructions)	2	26,821
3	Annuities (see instructions)	3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, etc. (see instructions)	4a	
4b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b	
4c	Combine lines 4a and 4b	4c	
5a	Net gain or loss from disposition of property (see instructions)	5a	-3,000
5b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b	
5c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c	
5d	Combine lines 5a through 5c	5d	-3,000
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	26,602

Part II Investment Expenses Allocable to Investment Income and Modifications

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

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13-17. Estates and trusts, complete lines 18a-21. If zero or less, enter -0-	12	26,602
13	Modified adjusted gross income (see instructions)	13	283,748
14	Threshold based on filing status (see instructions)	14	250,000
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	33,748
16	Enter the smaller of line 12 or line 15	16	26,602
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	1,011
18a	Net investment income (line 12 above)	18a	
18b	Deductions for distributions of net investment income and deductions under section 642(c) (see instructions)	18b	
18c	Undistributed net investment income. Subtract line 18b from line 18a (see instructions). If zero or less, enter -0-	18c	
19a	Adjusted gross income (see instructions)	19a	
19b	Highest tax bracket for estates and trusts for the year (see instructions)	19b	
19c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c	
20	Enter the smaller of line 18c or line 19c	20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (0.038). Enter here and include on your tax return (see instructions)	21	

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

Form **8960** (2022)

Form **8582**Department of the Treasury
Internal Revenue Service

Name(s) shown on return

Passive Activity Loss Limitations

See separate instructions.

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

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

OMB No. 1545-1008

2022Attachment Sequence No. **858**

Identifying number

MARK F & CARPANINI**Part I 2022 Passive Activity Loss**

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

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

1a Activities with net income (enter the amount from Part IV, column (a))	1a	4,774	
b Activities with net loss (enter the amount from Part IV, column (b))	1b		
c Prior years' unallowed losses (enter the amount from Part IV, column (c))	1c	38,318	
d Combine lines 1a, 1b, and 1c	1d		-33,544

All Other Passive Activities

2a Activities with net income (enter the amount from Part V, column (a))	2a		
b Activities with net loss (enter the amount from Part V, column (b))	2b		
c Prior years' unallowed losses (enter the amount from Part V, column (c))	2c		
d Combine lines 2a, 2b, and 2c	2d		

3 Combine lines 1d and 2d. If this line is zero or more, stop here and include this form with your return; all losses are allowed, including any prior year unallowed losses entered on line 1c or 2c. Report the losses on the forms and schedules normally used

3 -33,544

- If line 3 is a loss and:
- Line 1d is a loss, go to Part II.
 - Line 2d is a loss (and line 1d is zero or more), skip Part II and go to line 10.

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

Part II Special Allowance for Rental Real Estate Activities With Active Participation

Note: Enter all numbers in Part II as positive amounts. See instructions for an example.

4 Enter the smaller of the loss on line 1d or the loss on line 3	4	33,544
5 Enter \$150,000. If married filing separately, see instructions	5	150,000
6 Enter modified adjusted gross income, but not less than zero. See instructions	6	228,273
Note: If line 6 is greater than or equal to line 5, skip lines 7 and 8, enter -0- on line 9. Otherwise, go to line 7.		
7 Subtract line 6 from line 5	7	
8 Multiply line 7 by 50% (0.50). Do not enter more than \$25,000. If married filing separately, see instructions	8	
9 Enter the smaller of line 4 or line 8	9	0

Part III Total Losses Allowed

10 Add the income, if any, on lines 1a and 2a and enter the total	10	4,774
11 Total losses allowed from all passive activities for 2022. Add lines 9 and 10. See instructions to find out how to report the losses on your tax return	11	4,774

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

Name of activity	Current year		Prior years	Overall gain or loss	
	(a) Net income (line 1a)	(b) Net loss (line 1b)	(c) Unallowed loss (line 1c)	(d) Gain	(e) Loss
VACATION RENTAL	4,774		38,318		33,544
Total. Enter on Part I, lines 1a, 1b, and 1c	4,774		38,318		

For Paperwork Reduction Act Notice, see instructions.

Form **8582** (2022)

MARK F & [REDACTED] CARPININI

Form 8582 (2022)

Page 2

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

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

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

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

Part VII Allocation of Unallowed Losses. See instructions

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Ratio	(c) Unallowed loss
VACATION RENTAL	SCH E1	33,544	1.0000	33,544
Total		33,544	1.00	33,544

Part VIII Allowed Losses. See instructions.

Name of activity	Form or schedule and line number to be reported on (see instructions)	(a) Loss	(b) Unallowed loss	(c) Allowed loss
VACATION RENTAL	SCH E1	38,318	33,544	4,774
Total		38,318	33,544	4,774

Form 8582 (2022)

Form **1040**

Tax Return Reconciliation Worksheet

2022Filing Status: ☐ 1 Single ☒ 2 Married filing jointly ☐ 3 Married filing separately ☐ 4 Head of household* ☐ 5 Qualifying widow(er)*

MFS spouse name:

*Qualifying person that is a child but not a dependent

Taxpayer first name and initial

MARK F

Last name

CARPANINI

Taxpayer social security number

If a joint return, spouse's first name and initial

Last name

CARPANINI

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

Presidential Election Campaign

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

Taxpayer ☐ Spouse ☐

Foreign country name

Foreign province/state/country

Foreign postal code

At anytime during 2022, did you receive, sell, send, exchange, or otherwise acquire financial interest in any digital assets?

Yes ☐ No ☒6a ☒ Taxpayer. If someone can claim you as a dependent, do not check box 6ab ☒ Spouse

Boxes checked on 6a and 6b

2

Children on 6c who lived with you

Children on 6c who did not live with you

Dependents on 6c not entered above

Total. Add lines above

2

6c Dependents:

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) ☒ If qualifies for		If more than four dependents, ☐ here
				Child tax credit	Other dependents	

Income
(Schedule 1)

7 Wages, salaries, tips, etc. Attach Form(s) W-2

7 **152,918**

8a Taxable interest. Attach Schedule B if required

8a **2,781**

b Tax-exempt interest. Do not include on line 8a

8b

9a Ordinary dividends. Attach Schedule B if required

9a **26,821**

b Qualified dividends

9b

24,287

10 Taxable refunds, credits, or offsets of state and local income taxes

10

11 Alimony received

11

12 Business income or (loss). Attach Schedule C or C-EZ

12

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐13 **-3,000**

14 Other gains or (losses). Attach Form 4797

14

15a IRA distributions

15a **3,152**

b Taxable amount

15b **2,053**

16a Pensions and annuities

16a

b Taxable amount

16b **46,700**

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

17 **0**

18 Farm income or (loss). Attach Schedule F

18

19 Unemployment compensation

19

20a Social security benefits

20a **65,265**

b Taxable amount

20b **55,475**

21 Other income. List type and amount

21

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income

22 **283,748**Adjusted
GrossIncome
(Schedule 1)

23 Educator expenses

23

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ

24

25 Health savings account deduction. Attach Form 8889

25

26 Moving expenses. Attach Form 3903

26

27 Deductible part of self-employment tax. Attach Schedule SE

27

28 Self-employed SEP, SIMPLE, and qualified plans

28

29 Self-employed health insurance deduction

29

30 Penalty on early withdrawal of savings

30

31a Alimony paid b Recipient's SSN

31a

32 IRA deduction

32

33 Student loan interest deduction

33

34 Reserved for future use

34

35 Reserved for future use

35

36 Add lines 23 through 35

36

37 Subtract line 36 from line 22. This is your adjusted gross income

37

283,748

Form **1040**

Tax Return Reconciliation Worksheet, age 2

2022

Name **MARK F & CARPANINI**

Tax TIN

Tax and Credits
(Schedules 2, 3)38 Amount from line 37 (adjusted gross income) 38 **283,748**39a Check ☒ You were born before January 2, 1958, ☐ Blind. ☒ Spouse was born before January 2, 1958, ☐ Blind. Total boxes checked 39a **2**b If your spouse itemizes on a separate return or you were a dual-status alien, check here 39b ☐

Standard Deduction for—

• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:

Single or Married filing separately, \$12,950

Married filing jointly or Qualifying widow(er), \$25,900

Head of household, \$19,400

40 Itemized deductions (from Schedule A) or your standard deduction (see left margin) 40 **28,700**40b 40b **255,048**41 Subtract line 40 and 40b from line 38 41 **255,048**42 Qualified business income deduction (see instructions) 42 **255,048**43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43 **46,697**44 Tax (see instr.). Check if any from: a ☐ Form 9814 b ☐ Form 4972 c ☐ 44 **46,697**45 Alternative minimum tax (see instructions). Attach Form 6251 45 **46,697**46 Excess advance premium tax credit repayment. Attach Form 8962 46 **46,697**47 Add lines 44, 45, and 46 47 **188**48 Foreign tax credit. Attach Form 1116 if required 48 **188**49 Credit for child and dependent care expenses. Attach Form 2441 49 **188**50 Education credits from Form 8863, line 19 50 **188**51 Retirement savings contributions credit. Attach Form 8880 51 **188**52 Child tax credit/credit for other dependents 52 **188**53 Residential energy credits. Attach Form 5695 53 **188**54 Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐ 54 **188**55 Add lines 48 through 54. These are your total credits 55 **188**56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- 56 **46,509**Other Taxes
(Schedule 2)57 Self-employment tax. Attach Schedule SE 57 **46,509**58 Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919 58 **46,509**59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required 59 **46,509**60a Household employment taxes from Schedule H 60a **46,509**b First-time homebuyer credit repayment. Attach Form 5405 if required 60b **46,509**61 Taxes from: a ☐ Form 9959 b ☒ Form 9960 c ☐ Instructions; enter code(s) **FORM 9960** 61 **1,011**62 Section 965 net tax liability installment from Form 965-A 62 **1,011**63 Add lines 56 through 61. This is your total tax 63 **47,520**Payments
(Schedule 3)64 Federal income tax withheld from: 64 **47,520**a Form(s) W-2 64a **27,254**b Form(s) 1099 64b **18,389**c Other forms 64c **18,389**65 2022 estimated tax payments and amount applied from 2021 return 65 **18,389**66 Earned income credit (EIC) 66 **18,389**67 Additional child tax credit. Attach Schedule 8812 67 **18,389**68 American opportunity credit from Form 8863, line 8 68 **18,389**69 Recovery rebate credit 69 **18,389**70 Net premium tax credit. Attach Form 8962 70 **18,389**71 Amount paid with request for extension to file 71 **18,389**72 Excess social security and tier 1 RRTA tax withheld 72 **18,389**73 Credit for federal tax on fuels. Attach Form 4136 73 **18,389**74 Other payments and refundable credits 74 **18,389**75 Total pymts. Add lines 64 - 74. 75 **45,643**

Refund

76 If line 75 is more than line 63, subtract line 63 from line 75. This is the amount you overpaid 76 **45,643**77a Amount of line 76 you want refunded to you. If Form 8888 is attached, check here 77a **45,643**b Routing number 77b **45,643**c Type: ☐ Checking ☐ Savings 77c **45,643**d Account number 77d **45,643**78 Amount of line 76 you want applied to your 2023 estimated tax 78 **45,643**

Amount You Owe

79 Amount you owe. Subtract line 75 from line 63. For details on how to pay, see instructions 79 **1,877**80 Estimated tax penalty (see instructions) 80 **1,877**

Int/Pen

Data filed Int Fail to file Fail to pay Total

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete below. ☐ No Personal identification no. (PIN) **863-968-1010**Designee's Name **JAMES C ARMSTRONG, CPA** Phone no. **863-968-1010**

Other Info

Taxpayer Daytime phone number Taxpayer Occupation **JUDGE** IRS Identity Protection PINSpouse Occupation **JUDGE** IRS Identity Protection PIN

Taxpayer Spouse Email address

Federal Statements

VACATION RENTAL

Statement 1 - Schedule E, Line 19 - Other Expenses

<u>Description</u>	<u>Gross Amount</u>	<u>Business Use Percentage</u>	<u>Net Amount</u>
BUSINESS LICENSE	\$ 28		\$ 28
CONDO HOA FEES	6,420		6,420
CAPE CANAVERAL REGISTRATION	309		309
BUSINESS USE ADJUSTMENT	-563		-563
TOTAL	\$ 6,194		\$ 6,194

MARK F. [REDACTED] CARPANINI

Taxpayer Identification Number

PASSIVE INCOME

1a Gross income:									Total
Foreign qualified dividends									
Foreign capital gains									
Other foreign income									
Total gross income			1,220						1,220
2 Expenses definitely related									
Expenses not definitely related:									
3a Certain itemized deductions									
3b Other deductions									
3c Add lines 3a and 3b									
3d Gross foreign source income			1,220						28,700
3e Gross income from all sources									1,220
3f Divide line 3d by line 3e									316,083
3g Multiply line 3c by line 3f									0.0039
4a Home mortgage interest									111
4b Other interest expense									
5 Losses from foreign sources									
6 Total deductions and losses (Add lines 2, 3g, 4a, 4b, and 5)									111
8 Foreign taxes paid or accrued			188						188

25

Year Ending: December 31, 2022

MARK F & [REDACTED] CARPANINI
[REDACTED]

Section 1.263(a)-1(f) De Minimis Safe Harbor Election

Under IRC Regulation 1.263(a)-1(f), the taxpayer hereby elects to apply the de minimis safe harbor election to all qualifying property placed in service during the tax year.

Form **1040****Capital Loss Carryover Worksheets****2022**

Name

MARK F & [REDACTED] CARPANINI

Taxpayer Identification Number

[REDACTED]**2022 to 2023 Capital Loss Carryover Worksheet**

Use this worksheet to figure your capital loss carryovers from 2022 to 2023 if Schedule D, Line 21, is a loss and (a) that loss is a smaller loss than the loss on Schedule D, line 16, or (b) Form 1040, line 15, is less than zero. Otherwise, you do not have any carryovers.

1. Enter the amount from Form 1040, line 15. If a loss, enclose the amount in parentheses	1.	<u>255,048</u>
2. Enter the loss from Schedule D, line 21, as a positive amount	2.	<u>3,000</u>
3. Combine lines 1 and 2. If zero or less, enter -0-	3.	<u>258,048</u>
4. Enter the smaller of line 2 or line 3	4.	<u>3,000</u>
If line 7 of Schedule D is a loss, go to line 5; otherwise, enter -0- on line 5 and go to line 9.		
5. Enter the loss from Schedule D, line 7, as a positive amount	5.	<u>0</u>
6. Enter any gain from Schedule D, line 15. If a loss, enter -0-	6.	<u> </u>
7. Add lines 4 and 6	7.	<u> </u>
8. Short-term capital loss carryover to 2023. Subtract line 7 from line 5. If zero or less, enter -0-	8.	<u> </u>
If line 15 of Schedule D is a loss, go to line 9; otherwise, skip lines 9 through 13.		
9. Enter the loss from Schedule D, line 15, as a positive amount	9.	<u>13,255</u>
10. Enter any gain from Schedule D, line 7	10.	<u> </u>
11. Subtract line 5 from line 4. If zero or less, enter -0-	11.	<u>3,000</u>
12. Add lines 10 and 11	12.	<u>3,000</u>
13. Long-term capital loss carryover to 2023. Subtract line 12 from line 9. If zero or less, enter -0-	13.	<u>10,255</u>

2022 to 2023 Capital Loss Carryover Worksheet, AMT

Use this worksheet to figure AMT capital loss carryovers from 2022 to 2023 if AMT Schedule D, Line 21, is a loss and (a) that loss is a smaller loss than the loss on AMT Schedule D, line 16 or (b) Form 6251, line 4 is a loss. Otherwise, you do not have any carryovers.

1. Enter the amount from Form 6251, line 4. If a loss, enclose the amount in parentheses	1.	<u>283,748</u>
2. Enter the loss from AMT Schedule D, line 21 as a positive amount	2.	<u>3,000</u>
3. Combine lines 1 and 2. If zero or less, enter -0-	3.	<u>286,748</u>
4. Enter the smaller of line 2 or line 3	4.	<u>3,000</u>
If line 7 of AMT Schedule D is a loss, go to line 5; otherwise, enter -0- on line 5 and go to line 9.		
5. Enter the loss from AMT Schedule D, line 7 as a positive amount	5.	<u> </u>
6. Enter the gain, if any, from AMT Schedule D, line 15	6.	<u> </u>
7. Add lines 4 and 6	7.	<u> </u>
8. AMT Short-term capital loss carryover to 2023. Subtract line 7 from line 5. If zero or less, enter -0-	8.	<u> </u>
If line 15 of AMT Schedule D is a loss, go to line 9; otherwise, skip lines 9 through 13.		
9. Enter the loss from AMT Schedule D, line 15, as a positive amount	9.	<u>13,255</u>
10. Enter the gain, if any, from AMT Schedule D, line 7	10.	<u> </u>
11. Subtract line 5 from line 4. If zero or less, enter -0-	11.	<u>3,000</u>
12. Add lines 10 and 11	12.	<u>3,000</u>
13. AMT Long-term capital loss carryover to 2023. Subtract line 12 from line 9. If zero or less, enter -0-	13.	<u>10,255</u>

Form 982 Reduction of Capital Loss Carryovers to 2023

	Regular	AMT
1. Subtract 2022 to 2023 Capital Loss Carryover Worksheet, line 7 from line 5	1.	<u> </u>
2. Form 982 line 9 reduction of tax attributes applied to short-term capital loss carryover	2.	<u> </u>
3. Adjusted Short-term capital loss carryover to 2023. Subtract line 2 from line 1. Enter this amount on line 8 in the 2022 to 2023 Capital Loss Carryover Worksheet	3.	<u> </u>
4. Subtract 2022 to 2023 Capital Loss Carryover Worksheet, line 12 from line 9	4.	<u> </u>
5. Form 982 line 9 reduction of tax attributes applied to long-term capital loss carryover	5.	<u> </u>
6. Adjusted Long-term capital loss carryover to 2023. Subtract line 5 from line 4. Enter this amount on line 13 in the 2022 to 2023 Capital Loss Carryover Worksheet	6.	<u> </u>

Form **1040****Qualified Dividends and Capital Gain Tax Worksheet****2022**

Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

1. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 15. However, if you are filing Form 2555 (relating to foreign earned income), enter the amount from line 3 of the Foreign Earned Income Tax Worksheet	1.	255,048	
2. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 3a*	2.	24,287	
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 a loss, enter -0-			
☐ No. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 7	3.		
4. Add lines 2 and 3	4.	24,287	
5. Subtract line 4 from line 1. If zero or less, enter -0-	5.	230,761	
6. Enter:			
\$41,675 if single or married filing separately,			
\$83,350 if married filing jointly or qualifying surviving spouse,	6.	83,350	
\$55,800 if head of household.			
7. Enter the smaller of line 1 or line 6	7.	83,350	
8. Enter the smaller of line 5 or line 7	8.	83,350	
9. Subtract line 8 from line 7. This amount is taxed at 0%	9.	0	
10. Enter the smaller of line 1 or line 4	10.	24,287	
11. Enter the amount from line 9	11.	0	
12. Subtract line 11 from line 10	12.	24,287	
13. Enter:			
\$459,750 if single,			
\$258,600 if married filing separately,	13.	517,200	
\$517,200 if married filing jointly or qualifying surviving spouse,			
\$488,500 if head of household.			
14. Enter the smaller of line 1 or line 13	14.	255,048	
15. Add lines 5 and 9	15.	230,761	
16. Subtract line 15 from line 14. If zero or less, enter -0-	16.	24,287	
17. Enter the smaller of line 12 or line 16	17.	24,287	
18. Multiply line 17 by 15% (0.15)	18.	3,643	
19. Add lines 9 and 17	19.	24,287	
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.	43,054	
23. Add lines 18, 21, and 22	23.	46,697	
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 the tax. If the amount on line 1 is \$100,000 or more, use the Tax Computation Worksheet	24.	48,883	
25. Tax on all taxable income. Enter the smaller of line 23 or line 24. Also include this amount on the entry space on Form 1040, 1040-SR, or 1040-NR, line 16. If you are filing Form 2555, do not enter this amount on the entry space on 1040, 1040-SR, or 1040-NR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25.	46,697	

*If you are filing Form 2555, these lines may be reduced (but not below zero) by your capital gain excess. Please refer to Foreign Earned Income Tax Worksheets - Excess Capital Gain for detail if the lines have been reduced.

Form 1040	Standard Deduction & Dependent MAGI Worksheets	2022
Name MARK F & [REDACTED] CARPANINI		Taxpayer Identification Number [REDACTED]

Standard Deduction Worksheet

1. Enter the amount shown below for your filing status.
 - Single or Married filing separately - \$12,950
 - Married filing jointly or qualifying widow(er) - \$25,900
 - Head of household - \$19,400

1. 25,900

2. Can you (or your spouse if married, filing jointly) be claimed as a dependent?

☒ **No.** Skip line 3; enter the amount from line 1 on line 4.
☐ **Yes.** Go to line 3.

3. Is your **earned income** more than \$750?

☐ **Yes.** Add \$400 to your earned income. Enter the total.
☐ **No.** Enter \$1,150

3. _____

4. Enter the **smaller** of line 1 or line 3. If under 65 and not blind, continue to line 6. Otherwise, go to line 5. 4. 25,900

5. Check if: ☒ **You were 65 or older,** ☐ **Blind;** ☒ **Spouse was 65 or older,** ☐ **Blind.** Total boxes checked ☒ **2** 5. 2,800
 If 65 or older or blind, multiply \$1,400 (\$1,750 if single or head of household) by the number in the box above

6. Add lines 4 and 5. Enter the total here and on Form 1040 or 1040-SR, line 12 6. 28,700

Dependent Modified Adjusted Gross Income Worksheet

1. Are you required to file a tax return?

☐ **No.** Do not include Dependent's modified adjusted gross income in Claiming Taxpayer's household income.
☐ **Yes.** Include Modified Adjusted Gross Income in claiming taxpayer's household income.

2. **Adjusted Gross Income.** Enter the amount from Form 1040, Line 11 2. _____
3. Enter tax-exempt interest from Form 1040, line 2a 3. _____
4. Enter any amounts from your Form 2555, lines 45 and 50 4. _____
5. **Subtotal.** Combine lines 2 through 4 5. _____
6. Enter the total Social Security benefits from Form 1040, line 6a 6. _____
7. Enter the taxable Social Security benefits from Form 1040, line 6b 7. _____
8. Nontaxable Social Security benefits. Subtract line 7 from line 6 8. _____
9. **Dependent Modified Adjusted Gross Income for Claiming Taxpayer's Form 8962.** 9. _____
 Add lines 5 and 8

Form 1040	Foreign Tax Credit Carryover Report	2022
Name MARK F & [REDACTED] CARPANINI		Taxpayer Identification Number [REDACTED]
Foreign Income Category <u>PASSIVE INCOME</u>		

Year	Regular	AMT
2013		
2014		
2015		
2016		
2017		
2018		
2019		
2020		
2021		11
2022		14
Carryover to 2023		25

SEE FOREIGN TAX CREDIT CARRYOVER WORKSHEET

Form **1040****Foreign Tax Credit Carryover Worksheet****2022**

Name

MARK F & [REDACTED] CARPANINI

Taxpayer Identification Number

Foreign Income Category

PASSIVE INCOME**Regular**

	Foreign Taxes Available	Maximum Credit Allowable	Unused (+) or Excess (-)	Carryback Applied from CY	Carryforward Applied to CY	* CY Unused (+) or Excess (-)
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021	115	125	-10			-10
2022	188	203	-15			-15

* Amounts flow to the Foreign Tax Credit Carryover Report

Alternative Minimum Tax

	Foreign Taxes Available	Maximum Credit Allowable	Unused (+) or Excess (-)	Carryback Applied from CY	Carryforward Applied to CY	* CY Unused (+) or Excess (-)
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021	115	104	11			11
2022	188	174	14			14

* Amounts flow to the Foreign Tax Credit Carryover Report

Form **1040****Roth IRA Worksheets****2022**

Pub 590A

Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

Taxpayer IRA

Spouse IRA

Modified adjusted gross income for Roth IRA contributions

Roth IRA Contribution Worksheet

1. Enter your taxable compensation	1.		
2. Enter the smaller of line 1 or \$6000 (\$ 7000 if 50 or older)	2.		
3. Enter your total contributions to traditional IRAs for 2022	3.		
4. Subtract line 3 from line 2	4.		
5. Enter: \$214,000 if married filing jointly or qualifying surviving spouse; \$10,000 if married filing separately and you lived with your spouse at any time during the year. All other filers, enter \$144,000	5.		
6. Enter your modified AGI for purposes of Roth IRAs	6.		
7. Subtract line 6 from line 5. If zero or less, stop here; you may not contribute to a Roth IRA for 2022. See Recaracterizations on page 3 of Form 8606 instructions if you made Roth IRA contributions for 2022	7.	0	0
8. If line 5 above is \$144,000, enter \$15,000; otherwise, enter \$10,000. If line 7 is greater than or equal to line 8, skip lines 9 and 10, and enter the amount from line 4 on line 12	8.		
9. Divide line 7 by line 8 and enter the result as a decimal (rounded to at least 3 places). Do not enter more than "1.000"	9.		
10. Multiply line 2 by line 9. If the result is not a multiple of \$10, round it up to the next multiple of \$10 (e.g., round \$611.40 to \$620)	10.		
11. Enter the greater of \$200 or the amount on line 10	11.		
12. Maximum 2022 Roth IRA contribution. Enter the smaller of line 4 or line 11. See Recaracterizations on page 3 of Form 8606 instructions if you contributed more than this amount to Roth IRAs for 2022	12.		

Taxpayer IRA

Spouse IRA

Modified adjusted gross income for Roth IRA conversions (does not include minimum required distributions)

Worksheet for Determining Roth IRA Basis Amounts

1. Basis in your Roth IRA contributions as of December 31, 2021.	1.	6,000	6,000
2. Enter your Roth IRA contributions for 2022, adjusted for any recharacterizations.	2.		
3. Add lines 1 and 2.	3.	6,000	6,000
4. Enter the amount, if any, from Form 8606, line 19.	4.		
5. Contribution basis loss.	5.		
Basis in your Roth IRA contributions as of December 31, 2022.			
6. Subtract lines 4 and 5 from line 3. If zero or less, enter -0-	6.	6,000	6,000
7. Basis in your Roth IRA conversions as of December 31, 2021.	7.		
8. Enter the amount(s), if any, from Form 8606 line 16.	8.		
9. Add lines 7 and 8.	9.		
10. Enter the amount, if any, from Form 8606, line 23.	10.		
11. Conversion basis loss.	11.		
Basis in your Roth IRA conversions as of December 31, 2022.			
12. Subtract lines 10 and 11 from line 9. If zero or less, enter -0-	12.	0	0

Form 1040	Passive Activity Deduction Worksheet	2022
------------------	---	-------------

Name CARPANINI	Taxpayer Identification Number
Activity VACATION RENTAL	Form SCH E Unit 1
Type RENTAL REAL ESTATE W/ACTIVE PARTICIPATION	Entire Disposition of Activity

Regular Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Generated	Current Year Utilized	Suspended Losses To Next Year
Operating	38,318		4,774	33,544
Short-term capital loss				
Long-term capital loss				
28% rate capital loss				
Section 1231 loss				
Ordinary business loss				
Other Losses - 1040 Schedule 1				

Alternative Minimum Tax Loss Calculations

	Prior Year Suspended Losses	Current Year Generated	Current Year Utilized	Suspended Losses To Next Year
Operating	38,314		4,774	33,540
Short-term capital loss				
Long-term capital loss				
28% rate capital loss				
Section 1231 loss				
Ordinary business loss				
Other Losses - 1040 Schedule 1				

Form **1040****Passive Activity MAGI Calculation****2022**

Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

1	Adjusted gross income		1	283,748
2	Subtractions:			
	2(a) Passive activity income	2(a)	4,774	
	2(b) Taxable social security income	2(b)	55,475	
	2(c) Other	2(c)		
	2(d) Total subtractions		2(d)	60,249
3	Additions:			
	3(a) Allowed passive activity losses	3(a)	4,774	
	3(b) Rental real estate loss allowed to real estate professionals	3(b)		
	3(c) Overall loss from a PTP	3(c)		
	3(d) Taxpayer's IRA deduction	3(d)		
	3(e) Spouse's IRA deduction	3(e)		
	3(f) One-half self-employment tax	3(f)		
	3(g) Series EE & I Bond Interest	3(g)		
	3(h) Employer's adoption assistance program exclusion amount	3(h)		
	3(i) Student loan interest deduction	3(i)		
	3(j) Reserved	3(j)		
	3(k) Other	3(k)		
	Total additions		3(m)	4,774
4	Modified adjusted gross income		4	228,273

Form **1040****Social Security Worksheet****2022**

Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

[REDACTED]

If you are married filing separately and you lived apart from your spouse for all of 2022:

- Form 1040/1040-SR: Enter "D" to the right of the word "benefits" on line 6a.

1. Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099 (if applicable). Also, enter this amount on Form 1040 or 1040-SR, line 6a. Tp: 37,881 Sp: 27,384	1. <u>65,265</u>
2. Multiply line 1 by 50% (0.50).	2. <u>32,633</u>
3. Add the amounts on Form 1040 or 1040-SR, lines 1, 2a, 2b, 3b, 4b, 5b, 7, and Schedule 1, line 10. Also, enter the total of any exclusion/adjustments for Qualified U.S. savings bond interest (Form 8815, line 14), adoption benefits (Form 8839, line 29), foreign earned income or housing (Form 2555, lines 45 and 50), certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	3. <u>228,273</u>
4. Add lines 2 and 3	4. <u>260,906</u>
5. Enter the total of the amounts from Form 1040 or 1040-SR, Schedule 1, lines 11 through 20, 23, and 25.	5. <u>260,906</u>
6. Subtract line 5 from line 4	6. <u>260,906</u>
7. Enter \$25,000 (\$32,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time during 2022)	7. <u>32,000</u>
8. Subtract line 7 from line 6. If zero or less, enter -0-	8. <u>228,906</u>
- If line 8 is zero, stop here. None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2022, enter -0- on Form 1040 or 1040-SR, line 6b. - If line 8 is more than zero, go to line 9.	
9. Enter \$9,000 (\$12,000 if married filing jointly; \$0 if married filing separately and you lived with your spouse at any time during 2022)	9. <u>12,000</u>
10. Subtract line 9 from line 8. If zero or less, enter -0-	10. <u>216,906</u>
11. Enter the smaller of line 8 or line 9	11. <u>12,000</u>
12. Enter one half of line 11	12. <u>6,000</u>
13. Enter the smaller of line 2 or line 12	13. <u>6,000</u>
14. Multiply line 10 by 85% (0.85). If line 10 is zero, enter -0-	14. <u>184,370</u>
15. Add lines 13 and 14	15. <u>190,370</u>
16. Multiply line 1 by 85% (0.85)	16. <u>55,475</u>
17. Taxable benefits. Enter the smaller of line 15 or line 16. Also, enter this amount on Form 1040 or 1040-SR, line 6b.	17. <u>55,475</u>
Percentage of total benefits received included as taxable income.	<u>85.0%</u>

Note: If part of your benefits are taxable for 2022 and they include benefits paid in 2022 that were for an earlier year, you may be able to reduce the taxable amount shown on the worksheet. See Pub. 915 for details.

Federal Statements

Form 1040, Dividend Income

<u>Payer</u>	<u>Ordinary Dividends</u>	<u>Qualified Dividends</u>	<u>Section 199A Dividends</u>
INTERACTIVE BROKERS			
TD AMERITRADE [REDACTED]	\$ 2,171	\$ 2,171	\$
TD AMERITRADE [REDACTED]	11,357	10,571	
CHARLES SCHWAB [REDACTED]	7,659	7,648	
CHARLES SCHWAB [REDACTED]	1,118	1,118	
	<u>4,516</u>	<u>2,779</u>	
TOTAL	\$ <u>26,821</u>	\$ <u>24,287</u>	\$ <u></u>

VACATION RENTAL

Schedule E, Line 9 - Insurance

Description	Gross Amount	Business Use Percentage	Net Amount
INSURANCE (RENT, 1)	\$ 2,259		\$ 2,259
TOTAL	\$ 2,259		\$ 2,259

VACATION RENTAL

Schedule E, Line 10 - Legal and Other Professional Fees

Description	Gross Amount	Business Use Percentage	Net Amount
LEGAL & PROFESSIONAL (RENT, 1)	\$ 200		\$ 200
BUSINESS USE ADJUSTMENT	-17		-17
TOTAL	\$ 183		\$ 183

VACATION RENTAL

Schedule E, Line 11 - Management Fees

Description	Gross Amount	Business Use Percentage	Net Amount
MANAGEMENT FEES	\$ 6,746		\$ 6,746
TOTAL	\$ 6,746		\$ 6,746

VACATION RENTAL

Schedule E, Line 16 - Taxes

Description	Gross Amount	Business Use Percentage	Net Amount
REAL ESTATE TAXES	\$ 2,407		\$ 2,407
BUSINESS USE ADJUSTMENT	-956		-956
TOTAL	\$ 1,451		\$ 1,451

Federal Statements

COPY 1

Form 1116 line 1a - Gross Income From Sources Within Country

Description	A	B	C
FOREIGN QUALIFIED DIVIDENDS	\$	\$	\$
FRGN QUALIFIED DIVS - NO ADJUSTMENT	1,220		
OTHER FOREIGN GROSS INCOME			
1116 FOREIGN GROSS INCOME	1,220		
- 1116 FOREIGN QUALIFIED DIVIDENDS	1,220		
	0		
TOTAL	1,220		

COPY 1

Form 1116 line 3e - Gross Income from All Sources

Description	Amount
1040 LN 1/2B-5B SCH 1 LN 1/2A/7/8	\$ 286,748
GROSS SCH D CAPITAL GAINS	1
GROSS SCH E RENTAL INCOME	29,334
TOTAL	\$ 316,083

Federal Statements

Form 8582, Passive Activity Income and Allowed Losses

Activity
Name

Screen	Unit #	Current Year Net Income	Current Year Net Loss	Prior Year Unallowed Loss	Unallowed Loss	Allowed Loss	Form Location
VACATION RENTAL	E 1	\$ 4,774	\$	\$ 38,318	\$ 33,544	\$ 4,774	SCH E PART I
TOTAL		\$ 4,774	\$ 0	\$ 38,318	\$ 33,544	\$ 4,774	

Form 8606, Line 6 - Taxpayer and Spouse traditional IRA Value as of 12/31/22

<u>Trustee</u>	<u>Taxpayer</u>	<u>Spouse</u>
ARTISAN PARTNERS	\$ 22,662	\$
MANUFACTURES AND TRADERS TRUST	19,326	
TOTAL	<u>\$ 41,988</u>	<u>\$ 0</u>

STATE OF FLORIDA CHIEF FINANCIAL OF
Form W-2, Box 12

Description	Amount
SECTION 457(B) CONTRIBUTIONS	\$ 25,000
COST OF EMPLOYER-SPONSORED HEALTH COVERAGE	21,973
TOTAL	<u>\$ 46,973</u>

Federal Asset Report

FYE: 12/31/2022

VACATION RENTAL

Asset	Description	Date In Service	Cost	Bus %	Sec 179 Bonus	Basis for Depr	PerConv Meth	Prior	Current
Prior MACRS:									
1	7400 RIDGEWOOD AVE #511	9/10/10	155,000	92.35		143,143	27 MMS/L	58,757	5,205
2	HVAC UNIT	6/01/15	3,453	92.35		3,189	27 MMS/L	757	116
			<u>158,453</u>			<u>146,332</u>		<u>59,514</u>	<u>5,321</u>
Grand Totals			158,453			146,332		59,514	5,321
Less: Dispositions and Transfers			0			0		0	0
Less: Start-up/Org Expense			0			0		0	0
Net Grand Totals			<u>158,453</u>			<u>146,332</u>		<u>59,514</u>	<u>5,321</u>

AMT Asset Report

VACATION RENTAL

FYE: 12/31/2022

Asset	Description	Date In Service	Cost	Bus %	Sec 179 Bonus	Basis for Depr	Per Conv Meth	Prior	Current
Prior MACRS:									
1	7400 RIDGEWOOD AVE #511	9/10/10	155,000	92.35		143,143	27 MMS/L	58,757	5,205
2	HVAC UNIT	6/01/15	3,453	92.35		3,189	27 MMS/L	757	116
			<u>158,453</u>			<u>146,332</u>		<u>59,514</u>	<u>5,321</u>
Grand Totals			158,453			146,332		59,514	5,321
Less: Dispositions and Transfers			0			0		0	0
Net Grand Totals			<u>158,453</u>			<u>146,332</u>		<u>59,514</u>	<u>5,321</u>

Depreciation Adjustment Report

FYE: 12/31/2022

All Business Activities

<u>Form</u>	<u>Unit</u>	<u>Asset</u>	<u>Description</u>	<u>Tax</u>	<u>AMT</u>	<u>AMT Adjustments/ Preferences</u>
<u>MACRS Adjustments:</u>						
E	1	1	7400 RIDGEWOOD AVE #511	5,205	5,205	0
E	1	2	HVAC UNIT	116	116	0
				<u>5,321</u>	<u>5,321</u>	<u>0</u>

Future Depreciation Report **FYE: 12/31/23**

FYE: 12/31/2022

VACATION RENTAL

<u>Asset</u>	<u>Description</u>	<u>Date In Service</u>	<u>Cost</u>	<u>Tax</u>	<u>AMT</u>
Prior MACRS:					
1	7400 RIDGEWOOD AVE #511	9/10/10	155,000	5,206	5,206
2	HVAC UNIT	6/01/15	3,453	116	116
			<u>158,453</u>	<u>5,322</u>	<u>5,322</u>
Grand Totals			<u>158,453</u>	<u>5,322</u>	<u>5,322</u>

Form **1040****Carryover Report****2022**

Name

MARK F & [REDACTED] CARPANINI

Taxpayer Identification Number

[REDACTED]

Carryover Item	Available to 2022	2022 Amounts		Carryover to 2023
Minimum tax credit				
Investment interest				
Investment interest - AMT				
Short-term capital loss				
Short-term capital loss - AMT				
Long-term capital loss		GENERATED	10,255	10,255
Long-term capital loss - AMT		GENERATED	10,255	10,255
Residential energy efficient property				
D.C. first-time homebuyer credit				
Tax credit bonds				
Qualified business income loss				
Qualified REIT income and PTP loss				
Excess business loss portion of NOL				

Nonrecaptured Section 1231 Losses - Line 8, Form 4797

2017 Amounts	GENERATED	6,126
2018 Amounts		
2019 Amounts		
2020 Amounts		
2021 Amounts		
Available to 2022		6,126
2022 Amounts		
Carryover to 2023		

AMT Nonrecaptured Section 1231 Losses - Line 8, Form 4797

2017 Amounts	GENERATED	6,126
2018 Amounts		
2019 Amounts		
2020 Amounts		
2021 Amounts		
Available to 2022		6,126
2022 Amounts		
Carryover to 2023		

Form **1040****IRA Distribution Report****2022**

Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

T/S	Payer	Box 7 Gross Distribution Code 1099-R Box 1	Taxable Amount 1099-R Box 2a (less rollover amount)	Qualified Charitable Distribution
A T	MANUFACTURERS & TRADERS TRUST CO AS 4	1,164	1,164	
B T	ARTISAN PARTNERS UMB BANK NA 4	1,988	1,988	
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
N				
O				
	Taxpayer	3,152	3,152	
	Spouse			
	Total	3,152	3,152	

TXBL AMOUNT FROM TP'S FORM 8606 REPORTED ON FORM 1040

2,053

	Amount Of Rollover	Federal Withholding	State Withholding	Local Withholding	Traditional IRA Converted to Roth IRA	Original Conversion or Recharacterization	Qualified Roth IRA Distribution
A							
B		398					
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
N							
O							
Tp		398					
Sp							
Total		398					

Form 1040	Pension/Annuity Report	2022
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Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

T/S	Payer	Box 7 Code	Gross Distribution	Rollover Taxable Amount
A S	FLORIDA RETIREMENT SYSTEM DIVISION	7	46,700	46,700
B				
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
N				
O				
			Taxpayer	
			Spouse	46,700
			Total	46,700

T/S	NIIT	Capital Gain Distribution	Public Safety Officer Exclusion	Federal Withholding	State Withholding	Local Withholding
A				3,633		
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
N						
O						
				Taxpayer		
				Spouse	3,633	
				Total	3,633	

Form **1040****Salaries & Wages Report****2022**

Name

MARK F & [REDACTED] CARPANINI

Taxpayer Identification Number

[REDACTED]

T/S	Employer	Federal Wages	Federal Withheld	Soc Sec Wages
A	T STATE OF FLORIDA CHIEF FINANCIAL OF	142,838	27,073	147,000
B	S [REDACTED]	10,080	181	10,080
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
	Taxpayer	142,838	27,073	147,000
	Spouse	10,080	181	10,080
	Totals	152,918	27,254	157,080

	Soc Sec Withheld	Medicare Wages	Medicare Withheld	Soc Sec Tips	Allocated Tips	Dep Care Ben	Other, Box 14
A	9,114	167,838	2,434				
B	625	10,080	146				
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
Taxpayer	9,114	167,838	2,434				
Spouse	625	10,080	146				
Totals	9,739	177,918	2,580				

	State	State Wages	State Withheld	Name of Locality	Local Wages	Local Withheld
A						
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
Taxpayer						
Spouse						
Totals						

Form **1040****Two Year Comparison Report - Page 1****2021 & 2022**

Name

Taxpayer Identification Number

MARK F & [REDACTED] CARPANINI

		2021	2022	Differences
Filing Status		MFJ	MFJ	
Dependents		0	0	
I n c o m e	1. Salaries and wages	138,921	152,918	13,997
	2. Interest income	1,888	2,781	893
	3. Tax exempt interest income			
	4. Dividend income	16,107	26,821	10,714
	5. Qualified dividend income	15,464	24,287	8,823
	6. Taxable state/local refunds			
	7. Alimony received			
	8. Business income/loss			
	9. Capital gain/loss	1,936	-3,000	-4,936
	10. Other gains/losses			
	11. Taxable IRA distributions	1,875	2,053	178
	12. Taxable pensions	43,447	46,700	3,253
	13. Rent and royalty income including farm rental			
	14. Partnership/S corp income			
	15. Estate or trust income			
	16. Farm income/loss			
	17. Unemployment compensation			
	18. Taxable social security	52,234	55,475	3,241
	19. Other income			
	20. Total income	256,408	283,748	27,340
A d j u s t m e n t s	21. Moving expenses			
	22. Deductible part of self-employment tax			
	23. SEP/SIMPLE/Qualified plans deductions			
	24. SE health insurance			
	25. Penalty on early withdrawal of savings			
	26. Alimony paid			
	27. IRA deductions			
	28. Student loan interest			
	29. Other adjustments			
	30. Adjusted gross income	256,408	283,748	27,340
D e d u c t i o n s	31. Medical			
	32. Taxes	1,517	2,515	998
	33. Interest			
	34. Contributions	5,025		-5,025
	35. Casualty losses			
	36. Miscellaneous expenses			
	37. Allowable itemized deductions	6,542	2,515	-4,027
	38. Standard deduction	28,400	28,700	300
	39. Deduction taken	STANDARD 28,400	STANDARD 28,700	300
	40. Taxable income before Qual Bus Inc Ded (QBID)	228,008	255,048	27,040
	41. QBID	0	0	
	42. Taxable income	228,008	255,048	27,040

Form 1040	Two Year Comparison Report - Page 2	2021 & 2022
Name MARK F & [REDACTED] CARPANINI		Taxpayer Identification Number [REDACTED]

		2021	2022	Differences
43. Taxable income from 2YR page 1, line 42	43.	228,008	255,048	27,040
44. Tax on taxable income	44.	41,198	46,697	5,499
45. Alternative minimum tax	45.			
46. Excess advance premium tax credit	46.			
47. Child care credit	47.			
48. Education credits	48.			
49. Retirement savings credit	49.			
50. Child & other dependent tax credit	50.			
51. General business credit	51.			
52. Other credits	52.	115	188	73
53. Total credits	53.	115	188	73
54. Net tax liability	54.	41,083	46,509	5,426
55. Self-employment taxes	55.			
56. Other taxes	56.	244	1,011	767
57. Total tax	57.	41,327	47,520	6,193
58. Income tax withheld	58.	41,003	45,643	4,640
59. Estimated tax payments	59.	10,089		-10,089
60. Earned income credit	60.			
61. Additional Child tax credit	61.			
62. Other refundable tax credits	62.			
63. Other payments	63.			
64. Total payments	64.	51,092	45,643	-5,449
65. Tax due/-refund	65.	-9,765	1,877	11,642
66. Penalties and interest	66.			
67. Net tax due/-refund	67.	-9,765	1,877	11,642
68. Refund applied to estimated tax payments	68.			
69. Refund received	69.	-9,765		9,765
70. Effective tax rate	70.	18.0 %	19.0 %	

Two Year Comparison - Tax Reconciliation Marginal Tax Rates

	2021	2021 Marginal	2022	2022 Marginal
	Taxable Income	Tax Rate	Taxable Income	Tax Rate
Ordinary income	210,608	24.0 %	230,761	24.0 %
Capital income	17,400	15.0 %	24,287	15.0 %
Capital - Sec. 1250		%		%
Capital - Sec. 1202		%		%

Form 1040	Two Year Comparison Report - Schedule E Page 1	2021 & 2022
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Name CARPANINI	Taxpayer identification number [REDACTED]
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Property description VACATION RENTAL	Unit 1
--	------------------

		2021	2022	Differences
Income				
1. Total rents and royalties received	1.	20,755	29,334	8,579
Expenses				
2. Advertising	2.			
3. Auto and travel	3.			
4. Cleaning and maintenance	4.	894	229	-665
5. Commissions	5.			
6. Insurance	6.	1,844	2,071	227
7. Legal and other professional fees	7.	183	183	
8. Management fees	8.	4,774	6,746	1,972
9. Mortgage interest paid to banks, etc.	9.			
10. Other interest	10.			
11. Repairs	11.	138	1,621	1,483
12. Supplies	12.	970		-970
13. Taxes	13.	2,086	1,451	-635
14. Utilities	14.	510	744	234
15. Depreciation expense or depletion	15.	5,321	5,321	
16. Other expenses	16.	5,537	6,194	657
17. Total expenses	17.	22,257	24,560	2,303
Profit/(loss)				
18. Income or (loss) from rental real estate or royalty properties	18.	-1,502	4,774	6,276
19. Deductible rental real estate loss	19.		-4,774	-4,774
Carryover				
20. Vacation home operating expenses carryover to next year	20.			
21. Vacation home excess casualty & depreciation carryover to next yr	21.			

Form 1040

Tax Return History Report - Page 1

2022

Name **MARK F & CARPANINI**

Taxpayer Identification Number

Filing Status

2020 MFJ

2021 MFJ

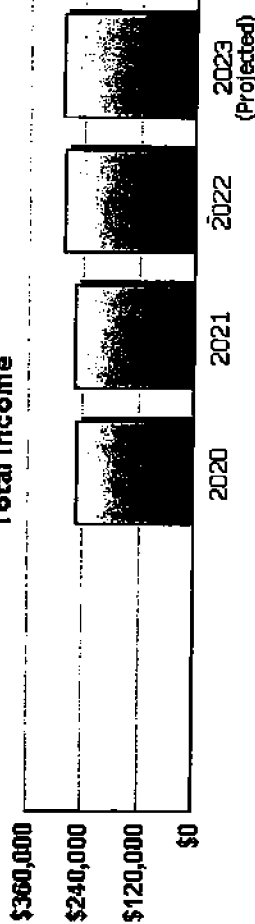
2022 MFJ

2023 PROJECTED MFJ

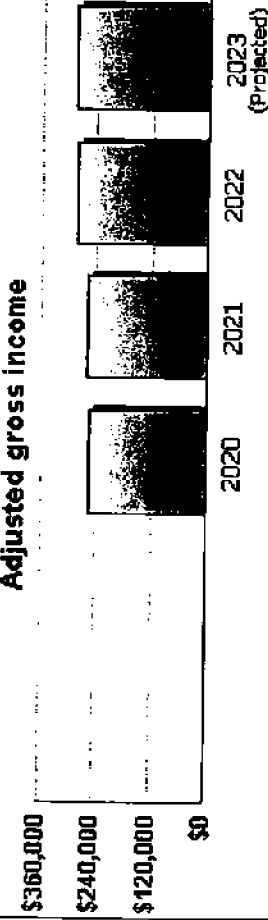
Salaries and wages	135,204	138,921	152,918	152,918
Interest income	4,822	1,888	2,781	2,781
Dividend income	14,320	16,107	26,821	26,821
Business income/loss				
Capital gains/losses	-2,925	1,936	-3,000	-3,000
Other gains/losses				
IRA distributions, pensions, annuities				
Rent, royalty, farm rental income	42,182	45,322	48,753	48,753
Partnership/S corp income				
Estate or trust income				
Farm income/loss				
Other income/loss				
Total income	62,253	52,234	55,475	60,302
Total adjustments	255,856	256,408	283,748	288,575
Adjusted gross income	255,556	256,408	283,748	288,575
Allowable itemized deductions	1,940	6,542	2,515	2,515
Standard deduction		28,400	28,700	30,700
Itemized or standard deduction taken	1,940	28,400	28,700	30,700
Exemptions				
Taxable income before Qual Bus Inc Ded	228,156	228,008	255,048	257,875
Qual Bus Inc Ded				
Taxable income	228,156	228,008	255,048	257,875

* Amts in the projected col generate from the federal Tax Projection Wrk (TPW); this field is incl in the total Sch E income/loss amt on the TPW.

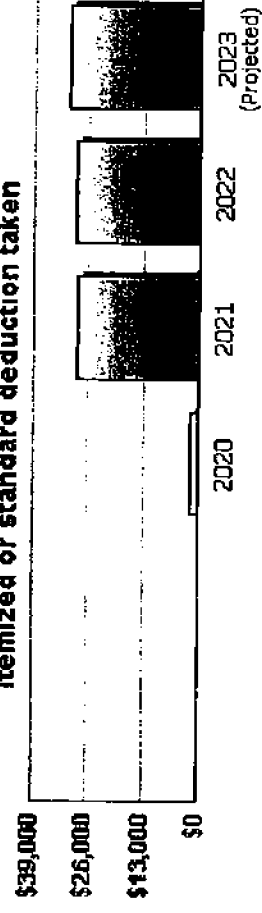
Total income



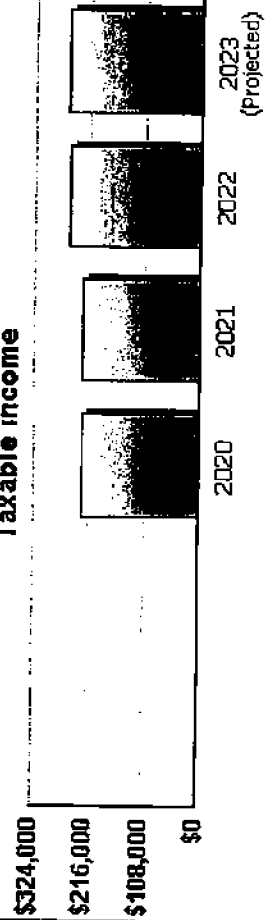
Adjusted gross income



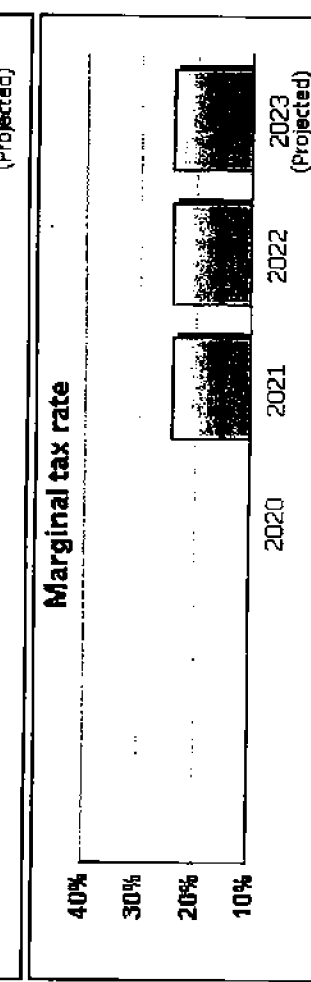
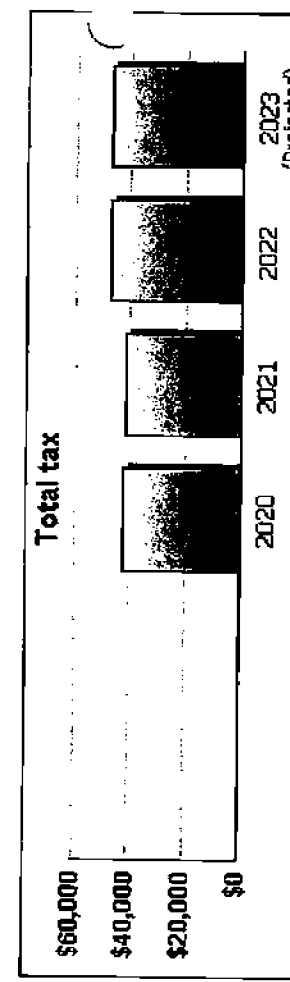
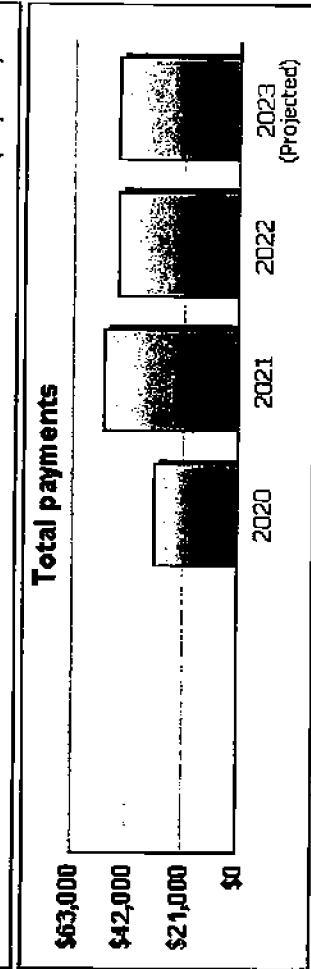
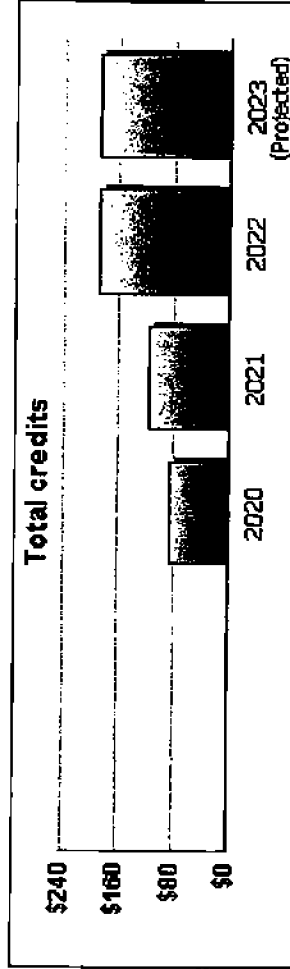
Itemized or standard deduction taken



Taxable income



Form 1040		Tax Return History Report - Page 2		2022	
Name	MARK F & CARPANINI	Taxpayer Identification Number		2022	2023 (Projected)
Taxable income	228,156	228,008	255,048	257,875	
Tax on taxable income and Form 8862	41,913	41,198	46,697	46,504	
Alternative minimum tax					
Total credits	84	115	188	188	
Net tax liability	41,829	41,083	46,509	46,316	
Self-employment taxes					
Other taxes	211	244	1,011	1,125	
Total tax	42,040	41,327	47,520	47,441	
Income tax withheld	32,043	41,003	45,643	45,643	
Estimated tax payments		10,089			
Other payments					
Total payments	32,043	51,092	45,643	45,643	
Total dual-refund	9,997	-9,765	1,877	1,798	
Penalties and interest	101				
Net tax dual-refund	10,098	-9,765	1,877	1,798	
Refund applied to estimated tax payments					
Refund received		-9,765			
Marginal tax rate	%	24.0%	24.0%	24.0%	
Effective tax rate	%	18.0%	19.0%	18.0%	



Form 1040	Reconciliation Worksheet - Taxable Income & Tax	2022
Name MARK F & [REDACTED] CARPANINI		Taxpayer Identification Number [REDACTED]

Tax brackets are rates applied to specific levels of taxable income. Various rates apply to different portions of the total taxable income. Type of income, further determines the rate applied. Marginal Tax Rate is the tax paid on the highest level of taxable income. This worksheet details how tax is calculated on ordinary income and capital gain income, the percentage of taxable income, marginal tax rate and the tax method used.

Filing Status **MARRIED FILING JOINTLY** Tax Pct Total Tax (ln 27) divided Total Taxable Income (ln 19) **18.0%**
 Tax Method **QUALIFIED DIVIDENDS & CAPITAL GAIN TAX WORKSHEET**

Tax using ordinary and capital gains rates exceeds tax using only ordinary rates. Taxable income is taxed only using ordinary rates:

Tax using capital gains rates

Tax using Ordinary rates

Tax savings

	Taxable Amount	Marginal Tax Rate	Tax on Taxable Income	Marginal Tax Rate - Income Range	Amount of Income to Next Tax Bracket
Ordinary Income	230,761	24.0%	43,054	\$178,150 - \$340,100	109,339
Capital Income	24,287	15.0%	3,643	\$83,550 - \$647,850	623,563
Capital Income - 1250		%			
Capital Income - 1202		%			

*Tax on taxable ordinary income under \$100,000 is determined using IRS Tax Tables that impose the same amount of tax on taxable income within \$50 intervals. Therefore, the column (b) Tax may not be calculated as column (a) times the applicable line tax rate.

Income taxed at ordinary rates

	(a) Taxable Income	(b) Tax*
1. 10% rate	1a. 20,550	1b. 2,058
2. 12% rate	2a. 63,000	2b. 7,563
3. 22% rate	3a. 94,600	3b. 20,806
4. 24% rate	4a. 52,611	4b. 12,627
5. 32% rate	5a.	5b.
6. 35% rate	6a.	6b.
7. 37% rate	7a.	7b.
8. Total ordinary taxable income and ordinary tax. Add lines 1 through 7	8a. 230,761	8b. 43,054

Income taxed at capital gains rates

9. 0% capital gains rate	9a.	9b.
10. 15% capital gains rate	10a. 24,287	10b. 3,643
11. 20% capital gains rate	11a.	11b.
12. 25% capital gains rate	12a.	12b.
13. 28% capital gains rate	13a.	13b.
14. Total taxable capital gains and capital gains tax. Add lines 9 through 13	14a. 24,287	14b. 3,643

Total taxable income

15. Total ordinary taxable income. Enter the amount from line 8a.	15. 230,761
16. Total capital gains taxable income. Enter the amount from line 14a.	16. 24,287
17. Add lines 15 and 16.	17. 255,048
18. Enter the net foreign exclusion amount from the Foreign Earned Income Tax Worksheet, line 2c.	18.
19. Taxable income reported on 1040/1040SR, line 15, (1040NR, line 15). Subtract line 18 from line 17.	19. 255,048

Total tax

20. Total ordinary tax. Enter the amount from line 8b.	20. 43,054
21. Total capital gains tax. Enter the amount from line 14b.	21. 3,643
22. Tax on child's interest and dividend.	22.
23. Tax on lump-sum distribution.	23.
24. Other taxes.	24.
25. Add lines 20 through 24.	25. 46,697
26. Enter the tax allocated to the net exclusion amount from the Foreign Earned Income Tax Worksheet, line 5.	26.
27. Total tax reported on 1040/1040SR, line 18, (1040NR, line 16). Subtract line 26 from line 25.	27. 46,697

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code, and telephone no. 844-377-1888			1 Gross distribution \$ 46,700.40		OMB No. 1545-0119 2022 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Copy B	
			2a Taxable amount \$ 46,700.40				
PAYER'S TIN [REDACTED]			RECIPIENT'S TIN [REDACTED]		2b Taxable amount not determined ☐ Total distribution ☐		
RECIPIENT'S name [REDACTED]			3 Capital gain (included in box 2a) \$		4 Federal income tax withheld \$ 3,633.24		
			5 Employee Contributions Designated Roth contributions or insurance premiums \$ 0.00		6 Net unrealized appreciation in employer's securities \$		
			7 Distribution code(s) 7		IRA/SEP/SIMPLE ☐	8 Other \$ %	
			9a Your percentage of total distribution %		9b Total employee contributions \$ 0.00		
10 Amount allocable to IRR within 5 years		11 1st year of desig. Roth contrib.	12 FATCA filing requirement ☐	14 State tax withheld \$		15 State/Payer's state no.	16 State distribution \$
Account number (see instructions) [REDACTED]			13 Date of Payment	17 Local tax withheld \$		18 Name of locality	19 Local distribution \$

Form 1099-R www.irs.gov/form1099R Department of the Treasury - Internal Revenue Service

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code, and telephone no. 844-377-1888			1 Gross distribution \$ 46,700.40		OMB No. 1545-0119 2022 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. Copy C	
			2a Taxable amount \$ 46,700.40				
PAYER'S TIN [REDACTED]			RECIPIENT'S TIN [REDACTED]		2b Taxable amount not determined ☐ Total distribution ☐		
RECIPIENT'S name [REDACTED]			3 Capital gain (including in box 2a) \$		4 Federal income tax withheld \$ 3,633.24		
			5 Employee Contributions Designated Roth contributions or insurance premiums \$ 0.00		6 Net unrealized appreciation in employer's securities \$		
			7 Distribution code(s) 7		IRA/SEP/SIMPLE ☐	8 Other \$ %	
			9a Your percentage of total distribution %		9b Total employee contributions \$ 0.00		
10 Amount allocable to IRR within 5 years		11 1st year of desig. Roth contrib.	12 FATCA filing requirement ☐	14 State tax withheld \$		15 State/Payer's state no.	16 State distribution \$
Account number (see instructions) [REDACTED]			13 Date of Payment	17 Local tax withheld \$		18 Name of locality	19 Local distribution \$

Form 1099-R (keep for your records) www.irs.gov/form1099R Department of the Treasury - Internal Revenue Service

a Employee's social security number [REDACTED]		Payroll organization code 22-20-10-00-110		Intradepartment number 0000000000	
b Employer identification number 59 - 6001874		1 Wages, tips, other compensation 142,838.30		2 Federal income tax withheld 27,072.66	
c Employer's name, address, and ZIP code State of Florida Jimmy Patronis, Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 147,000.00		4 Social security tax withheld 9,114.00	
		5 Medicare wages and tips 167,838.26		6 Medicare tax withheld 2,433.65	
		7 Social security tips		10 Dependent care benefits	
d Control number 15607 01/06		11 Nonqualified plans		12a See instructions for box 12 G 24,999.96	
e Employee's first name, mi, and last name MARK F CARPANINI [REDACTED]		13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐		12b DD 21,972.96	
		14 Other 125 5,946.28		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

OMB No. 1545-0008

Department of the Treasury - Internal Revenue Service

Form **W-2** WAGE AND TAX STATEMENT **2022**

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 [REDACTED]		Payroll organization code 22-20-10-00-110		Intradepartment number 0000000000	
b Employer identification number 59 - 6001874		1 Wages, tips, other compensation 142,838.30		2 Federal income tax withheld 27,072.66	
c Employer's name, address, and ZIP code State of Florida Jimmy Patronis, Chief Financial Officer 200 E Gaines Street Tallahassee, Florida 32399-0356		3 Social security wages 147,000.00		4 Social security tax withheld 9,114.00	
		5 Medicare wages and tips 167,838.26		6 Medicare tax withheld 2,433.65	
		7 Social security tips		10 Dependent care benefits	
d Control number 15607 01/06		11 Nonqualified plans		12a See instructions for box 12 G 24,999.96	
e Employee's first name, mi, and last name MARK F CARPANINI [REDACTED]		13 Statutory employee ☐ Retirement plan ☐ Third-party sick pay ☐		12b DD 21,972.96	
		14 Other 125 5,946.28		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

OMB No. 1545-0008

Department of the Treasury - Internal Revenue Service

Form **W-2** WAGE AND TAX STATEMENT **2022**

Copy C - For EMPLOYEE'S RECORDS (See Notice to Employee on back of Copy B)

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.

Control number			Employer identification number	Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return			
Employer's name, address, and ZIP code				1 Wages, tips, other compensation	2 Federal income tax withheld		
				10,080.00	181.00		
			7 Social security tips	3 Social security wages	4 Social security tax withheld		
				10,080.00	624.96		
Employee's first name and initial			8 Allocated tips	5 Medicare wages and tips	6 Medicare tax withheld		
Last Name				10,080.00	148.16		
Suffix			9	10 Dependent care benefits	11 Nonqualified plans		
Employee's address and ZIP code			12a	13 Statutory Employee	14 Other		
			12b	Retirement Plan			
			12c	Third-party sick pay			
			12d				
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	

This information is being furnished to the Internal Revenue Service.

Control number			Employer identification number	Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return			
Employer's name, address, and ZIP code				1 Wages, tips, other compensation	2 Federal income tax withheld		
				10,080.00	181.00		
			7 Social security tips	3 Social security wages	4 Social security tax withheld		
				10,080.00	624.96		
Employee's first name and initial			8 Allocated tips	5 Medicare wages and tips	6 Medicare tax withheld		
Last Name				10,080.00	148.16		
Suffix			9	10 Dependent care benefits	11 Nonqualified plans		
Employee's address and ZIP code			12a	13 Statutory Employee	14 Other		
			12b	Retirement Plan			
			12c	Third-party sick pay			
			12d				
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	

This information is being furnished to the Internal Revenue Service.

Control number			Employer identification number	COPY B To Be Filed With Employee's FEDERAL Tax Return			
Employer's name, address, and ZIP code				1 Wages, tips, other compensation	2 Federal income tax withheld		
				10,080.00	181.00		
			7 Social security tips	3 Social security wages	4 Social security tax withheld		
				10,080.00	624.96		
Employee's first name and initial			8 Allocated tips	5 Medicare wages and tips	6 Medicare tax withheld		
Last Name				10,080.00	148.16		
Suffix			9	10 Dependent care benefits	11 Nonqualified plans		
Employee's address and ZIP code			12a	13 Statutory Employee	14 Other		
			12b	Retirement Plan			
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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	

This information is being furnished to the Internal Revenue Service.

Control number			Employer identification number	COPY C For Employee's Records (See Notice to Employee on back of Copy B)			
Employer's name, address, and ZIP code				1 Wages, tips, other compensation	2 Federal income tax withheld		
				10,080.00	181.00		
			7 Social security tips	3 Social security wages	4 Social security tax withheld		
				10,080.00	624.96		
Employee's first name and initial			8 Allocated tips	5 Medicare wages and tips	6 Medicare tax withheld		
Last Name				10,080.00	148.16		
Suffix			9	10 Dependent care benefits	11 Nonqualified plans		
Employee's address and ZIP code			12a	13 Statutory Employee	14 Other		
			12b	Retirement Plan			
			12c	Third-party sick pay			
			12d				
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	

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

2022

• PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
• SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name

Box 2. Beneficiary's Social Security Number

Box 3. Benefits Paid in 2022

Box 4. Benefits Repaid to SSA in 2022

Box 5. Net Benefits for 2022

\$27,384.00

NONE

\$27,384.00

DESCRIPTION OF AMOUNT IN BOX 3

DESCRIPTION OF AMOUNT IN BOX 4

Paid by check or Direct deposit	\$21,360.00
Voluntary Federal Income Tax Withheld	\$6,024.00
Total Additions	\$27,384.00
Benefits for 2022	\$27,384.00

NONE

Box 6. Voluntary Federal Income Tax Withheld

\$6,024.00

Box 7. Address

Box 8. Claim Number (Use this number if you need to contact SSA.)

FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT

2022

• PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME.
• SEE THE REVERSE FOR MORE INFORMATION.

Box 1. Name MARK F CARPANINI		Box 2. Beneficiary's Social Security Number 
Box 3. Benefits Paid in 2022 \$37,881.00	Box 4. Benefits Repaid to SSA in 2022 NONE	Box 5. Net Benefits for 2022 
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4
Paid by check or Direct deposit \$29,546.70		NONE
Voluntary Federal Income Tax Withheld \$8,334.30		
Total Additions \$37,881.00		
Benefits for 2022 \$37,881.00		
		Box 6. Voluntary Federal Income Tax Withheld \$8,334.30
		Box 7. Address MARK F CARPANINI 
		Box 8. Claim Number (Use this number if you need to contact SSA.) 

