

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/26/2023

General Information

Name: Virginia Baker Norton

CONFIDENTIAL

Address: 501 W Adams Street, Jacksonville, FL 32202

PID 226114

County:

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (4Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of April 30, 2023 was \$ 710,101.67.

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 \$ 169,309.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Fidelity Investments	\$ 308,850.07
Other Assets Over \$1,000	\$ 254,158.61
Truist/Suntrust Bank	\$ 16,876.61
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Truist/SunTrust Bank - HELOC	Jacksonville, FL	\$ 19,209.72

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income.

☐ 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
N/A		

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.

Virginia Baker Norton

Digitally signed: 06/26/2023

Filed with COE: 06/26/2023



Looking Forward...
Beyond the Numbers®

March 7, 2023

CONFIDENTIAL

Virginia Norton
[REDACTED]

We have prepared the enclosed returns from information provided by you without verification or audit. We suggest that you examine these returns carefully to fully acquaint yourself with all items contained therein to ensure that there are no omissions or misstatements. Attached are instructions for signing and filing each return. Please follow those instructions carefully.

Also enclosed is any material you furnished for use in preparing the returns. If the returns are examined, requests may be made for supporting documentation. Therefore, we recommend that you retain all pertinent records for at least seven years.

This office is committed to using safeguards that protect your information from data theft. To further protect your identity, you can also take steps to stop thieves. IRS Publication 4524 (www.irs.gov/pub/irs-pdf/p4524.pdf) outlines simple steps that help you keep your computer secure, avoid phishing and malware, and protect your personal information.

In order that we may properly advise you of tax considerations, please keep us informed of any significant changes in your financial affairs or of any correspondence received from taxing authorities.

If you have any questions or if we can be of assistance in any way, please do not hesitate to call.

Thank you for allowing us to serve as your trusted advisor.

Sincerely,

Swindell, Bohn, Durden & Phillips

Swindell, Bohn, Durden & Phillips, P.L.

Swindell, Bohn, Durden & Phillips, P.L.* 3560 South Third Street
Jacksonville Beach FL 32250*904-241-8176

**Filing Instructions
Electronically Filed
Form 1040 US Individual Income Tax Return**

**With
Form 8879 IRS e-file Signature Authorization
Taxable Year Ended December 31, 2022**

Name: Virginia Norton

Date Due: April 18, 2023

Remittance: None is required. The return shows a total overpayment of \$2,470, which is to be refunded in its entirety.

Signature: Form 8879 IRS e-file Signature Authorization authorizes your electronically filed return to be signed with a Personal Identification Number (PIN) and certifies that Part I amounts are from your tax return. Review and sign the Form 8879 IRS e-file Signature Authorization and return it as soon as possible to:

Swindell, Bohn, Durden & Phillips, P.L.
3560 South Third Street
Jacksonville Beach, FL 32250

Fax: 904-247-9918
Email: info@beachcpafirm.com

Important: Your return will not be filed with the IRS until the signed Form 8879 IRS e-file Signature Authorization has been received by this office.

Other: Your return is being filed electronically with the IRS and is not required to be mailed. If you mail a paper copy of Form 1040 to the IRS it will delay processing of your return.

SPECIAL NOTES:

GETTING A REFUND?

You may check the status of your refund using any of the following methods, 24 hours a day, 7 days a week:

Online:	Go to www.irs.gov/refunds
Telephone:	1-800-829-1954
Mobile:	Use the free IRS2Go app. Download from your device's app store.

You will need your social security number, the filing status, and **exact** refund amount from your 2022 return. Allow 1 week after your return has been filed before checking on the status of your refund.

The IRS does not send out unsolicited emails requesting detailed personal information or that you are eligible to receive a tax refund for a given amount. Such authentic-looking emails are called "phishing" (as in "fishing for information" and "hooking" victims) emails and responding may expose you to identity theft. If you receive such an email from the IRS, send a copy of the email to phishing@irs.gov. You may also forward suspicious emails to the Federal Trade Commission by email at spam@uce.gov, or contact them on the web at www.ftc.gov/idtheft or by phone 1-877-IDTHEFT (1-877-438-4338). Please do not respond to the email unless the email request you send to the IRS has been verified as legitimate. You may also contact our office regarding any correspondence, written or electronic, that you receive from the IRS.

A Tax Return History Report is included with your tax return. The report contains details of your past, current, and next year's projected tax returns. The graphical comparisons located on the report easily shows trends related to income, deductions, payments, and most importantly tax. These trends can be used to make informed decisions on deferring income, accelerating deductions, or how to negotiate the ever changing tax law. If, after reviewing the report, you would like to meet to discuss tax planning options available, please call to schedule an appointment.

Your 2022 return was prepared based upon a total individual retirement account (IRA) contribution of \$6,000. The contribution is nondeductible and reported on Form 8606 which is included with your return.

To ensure the accuracy of the enclosed return, please review the following information regarding Virginia's traditional individual retirement account contributions:

\$6,000 Total required IRA contribution for 2022
\$6,000 Contributions made for 2022

Form **8879**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service**IRS e-file Signature Authorization**

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

OMB No. 1545-0074

Submission Identification Number (SID) 

Taxpayer's name

Virginia**Norton**

Social security number

Spouse's social security number

Spouse's name

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	166,358
2	Total tax	2	30,595
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	33,065
4	Amount you want refunded to you	4	2,470
5	Amount you owe	5	

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

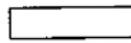
Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax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

Taxpayer's PIN: check one box only

☒ I authorize Swindell, Bohn, Durden & Phillips, to enter or generate my PIN  as my signature on the income tax return (original or amended) I am now authorizing.
ERO firm name 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 **03/07/23****Spouse's PIN: check one box only**

☐ I authorize _____ to enter or generate my PIN  as my signature on the income tax return (original or amended) I am now authorizing.
ERO firm name Enter five digits, but don't enter all zeros

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box only if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature  Date **Practitioner PIN Method Returns Only—continue below****Part III Certification and Authentication — Practitioner PIN Method Only**

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

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 authorizing 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  Date **03/07/23****CLIENT COPY**

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

Check only one box.

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

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.

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 blind **Spouse:** ☐ Was born before January 2, 1958 ☐ Is blind

Dependents (see instructions):

(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
if more than four dependents, see instr. and check here ☐						

Income		1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	167,600
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	167,600	
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.	2a	Tax-exempt interest	2a	185	
	3a	Qualified dividends	3a	393	
	4a	IRA distributions	4a		
	5a	Pensions and annuities	5a		
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.	6a	Soc. sec. ben.	6a		
	c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-1,714	
	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	166,358	
	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	166,358	
	12	Standard deduction or itemized deductions (from Schedule A)	12	12,950	
	13	Qualified business income deduction from Form 8995 or Form 8995-A	13	2	
	14	Add lines 12 and 13	14	12,952	
15	Subtract line 14 from line 11, if zero or less, enter -0-. This is your taxable income	15	153,406		

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

Form **1040** (2022)

CLIENT COPY

Form 1040 (2022) **Virginia Norton**Page **2****Tax and Credits**

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972	16	30,618
3		17	
17	Amount from Schedule 2, line 3	18	30,618
18	Add lines 16 and 17	19	
19	Child tax credit or credit for other dependents from Schedule 8812	20	23
20	Amount from Schedule 3, line 8	21	23
21	Add lines 19 and 20	22	30,595
22	Subtract line 21 from line 18. If zero or less, enter -0-	23	
23	Other taxes, including self-employment tax, from Schedule 2, line 21	24	30,595
24	Add lines 22 and 23. This is your total tax		

Payments

25	Federal income tax withheld from:	25a	33,065	25d	33,065
a	Form(s) W-2	25b			
b	Form(s) 1099	25c			
c	Other forms (see instructions)				
d	Add lines 25a through 25c				
26	2022 estimated tax payments and amount applied from 2021 return	27		26	
27	Earned income credit (EIC)	28			
28	Additional child tax credit from Schedule 8812	29			
29	American opportunity credit from Form 8863, line 8	30			
30	Reserved for future use	31			
31	Amount from Schedule 3, line 15				
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	33,065		

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	2,470
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	2,470
b	Routing number XXXXXXXXXX		
c	Type: ☐ Checking ☐ Savings		
d	Account number *****XXXX		
36	Amount of line 34 you want applied to your 2023 estimated tax	36	

Amount You Owe

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

Third Party Designee

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

Designee's name **Christina A. Cutler, CPA** Phone no. **904-241-8176** 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.)
		Judge	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)

Phone no.	Email address	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
		Christina A. Cutler, CPA			*****	

Paid Preparer Use Only	Firm's name Swindell, Bohn, Durden & Phillips, P.L.	Phone no. 904-241-8176
	Firm's address 3560 South Third Street Jacksonville Beach FL 32250	Firm's EIN 46-1645105

Go to www.irs.gov/Form1040 for instructions and the latest information.Form **1040** (2022)

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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

Virginia Norton

Your social security number

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	23
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 8396	6g	
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h	
i	Qualified electric vehicle credit. Attach Form 8834	6i	
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j	
k	Credit to holders of tax credit bonds. Attach Form 8912	6k	
l	Amount on Form 8978, line 14. See instructions	6l	
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	23

(continued on page 2)

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

Schedule 3 (Form 1040) 2022

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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

Virginia Norton

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	26,631	28,435	1	-1,803
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 -1,803

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				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked	6,257	6,276	0	-19
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
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				13 108
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 89

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

Schedule D (Form 1040) 2022

Virginia Norton

Schedule D (Form 1040) 2022

Page 2

Part III Summary

16 Combine lines 7 and 15 and enter the result	16	-1,714
- 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	(1,714)
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

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

OMB No. 1545-0074

2022Department 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.Attachment
Sequence No. **12A**

Name(s) shown on return

Social security number or taxpayer identification number

Virginia Norton

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (g) 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	
	Fidelity-See Attached	Various	Various	26,631	28,435	W	1	-1,803
2	Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked).			26,631	28,435		1	-1,803

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)

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

Virginia Norton

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	Fidelity-See	Attached	Various	6,257	6,276			-19
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).			6,257	6,276		0	-19

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.

CLIENT COPY

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

Virginia NortonUse 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	OC	C	
i Enter the name of the foreign country or U.S. possession		Other Countries			
1a	Gross income from sources within country shown above and of the type checked above (see instructions):				
	Dividends & Interest		167		167
b	Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
Deductions and losses (Caution: See instructions):					
2	Expenses definitely related to the income on line 1a (attach statement)				
3	Pro rata share of other deductions not definitely related:				
a	Certain itemized deductions or standard deduction (see instructions)		12,950		
b	Other dedts. (attach stmt.)				
c	Add lines 3a and 3b		12,950		
d	Gross foreign source income (see instructions)		275		
e	Gross income from all sources (see instructions)		168,180		
f	Divide line 3d by line 3e (see instructions)		0.0016		
g	Multiply line 3c by line 3f		21		
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		21		21
7	Subtract line 6 from line 1a. Enter the result here and on line 15, page 2				146

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Credit is claimed for taxes (you must check one) (j) ☒ Paid (k) ☐ Accrued	Foreign taxes paid or accrued								(u) Total foreign taxes paid or accrued (add cols. (q) through (t))
		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	
		(l) Date paid or accrued	(m) Dividends	(n) Rents and royalties		(o) Interest	(q) Dividends	(r) Rents and royalties		
A	1099 Tax								23	23
B										
C										
8 Add lines A through C, column (u). Enter the total here and on line 9, page 2										23

For Paperwork Reduction Act Notice, see instructions.

Form **1116** (2022)

Virginia Norton

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	23
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	23
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	23
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	146
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	146
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	153,406
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19	0.0010
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 8978, Partner's Additional Reporting Year Tax, see instructions.	20	30,618
21	Multiply line 20 by line 19 (maximum amount of credit)	21	29
22	Increase in limitation (section 960 (c))	22	
23	Add lines 21 and 22	23	29
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	23

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	23
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	23

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.**2022**Attachment
Sequence No. **48****Attach to 2022 Form 1040, 1040-SR, or 1040-NR.**

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

Your social security number

Virginia**Norton**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	6,000
2	Enter your total basis in traditional IRAs. See instructions	2	17,758
3	Add lines 1 and 2	3	23,758
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	
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	
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	
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	
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
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	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions	13	
14	Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2022 and earlier years	14	23,758
15a	Subtract line 12 from line 7	15a	
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	
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	15c	

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.

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

Form **8606** (2022)

Form **8995**

Qualified Business Income Deduction Simplified Computation

OMB No. 1545-2294

2022Department of the Treasury
Internal Revenue Service

Attach to your tax return.

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

Name(s) shown on return

Virginia Norton

Your taxpayer identification number

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

Use this form if your taxable income, before your qualified business income deduction, is at or below \$170,050 (\$340,100 if married filing jointly), and you aren't a patron of an agricultural or horticultural cooperative.

1	(a) Trade, business, or aggregation name	(b) Taxpayer identification number	(c) Qualified business income or (loss)
i			
ii			
iii			
iv			
v			

2	Total qualified business income or (loss). Combine lines 1i through 1v, column (c)	2	
3	Qualified business net (loss) carryforward from the prior year	3	
4	Total qualified business income. Combine lines 2 and 3. If zero or less, enter -0-	4	0
5	Qualified business income component. Multiply line 4 by 20% (0.20)	5	
6	Qualified REIT dividends and publicly traded partnership (PTP) income or (loss) (see instructions)	6	10
7	Qualified REIT dividends and qualified PTP (loss) carryforward from the prior year	7	
8	Total qualified REIT dividends and PTP income. Combine lines 6 and 7. If zero or less, enter -0-	8	10
9	REIT and PTP component. Multiply line 8 by 20% (0.20)	9	2
10	Qualified business income deduction before the income limitation. Add lines 5 and 9	10	2
11	Taxable income before qualified business income deduction (see instructions)	11	153,408
12	Net capital gain (see instructions)	12	393
13	Subtract line 12 from line 11. If zero or less, enter -0-	13	153,015
14	Income limitation. Multiply line 13 by 20% (0.20)	14	30,603
15	Qualified business income deduction. Enter the smaller of line 10 or line 14. Also enter this amount on the applicable line of your return (see instructions)	15	2
16	Total qualified business (loss) carryforward. Combine lines 2 and 3. If greater than zero, enter -0-	16	0
17	Total qualified REIT dividends and PTP (loss) carryforward. Combine lines 6 and 7. If greater than zero, enter -0-	17	0

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

Form **8995** (2022)**CLIENT COPY**

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

Name

Virginia Norton

Taxpayer Identification Number

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.	153,406	
2. Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 3a*	2.	393	
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.	393	
5. Subtract line 4 from line 1. If zero or less, enter -0-	5.	153,013	
6. Enter:			
\$41,675 if single or married filing separately,			
\$83,350 if married filing jointly or qualifying surviving spouse,	6.	41,675	
\$55,800 if head of household.			
7. Enter the smaller of line 1 or line 6	7.	41,675	
8. Enter the smaller of line 5 or line 7	8.	41,675	
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.	393	
11. Enter the amount from line 9	11.	0	
12. Subtract line 11 from line 10	12.	393	
13. Enter:			
\$459,750 if single,			
\$258,600 if married filing separately,			
\$517,200 if married filing jointly or qualifying surviving spouse,	13.	459,750	
\$488,500 if head of household.			
14. Enter the smaller of line 1 or line 13	14.	153,406	
15. Add lines 5 and 9	15.	153,013	
16. Subtract line 15 from line 14. If zero or less, enter -0-	16.	393	
17. Enter the smaller of line 12 or line 16	17.	393	
18. Multiply line 17 by 15% (0.15)	18.	59	
19. Add lines 9 and 17	19.	393	
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.	30,559	
23. Add lines 18, 21, and 22	23.	30,618	
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.	30,653	
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.	30,618	

*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.

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Form **1116****Foreign Tax Credit Worksheet A****2022**

Name

Taxpayer Identification Number

Virginia Norton**Regular**

Specify ► **Category #1** Passive Inc **Category #2** _____

- | | | |
|---|---------------|---------------|
| 1. Separate category capital gain or (loss) | 1. <u>108</u> | 2. <u>108</u> |
| 2. Foreign source capital gain net income | | 3. <u>0</u> |
| 3. Capital gain net income | | 4. <u>108</u> |
| 4. Total U.S. capital loss adjustment | | 5. _____ |
| 5. Adjusted separate category capital gain | | |
| 6. U.S. capital loss adjustment factor. (For each separate category, divide line 1 by line 2 and round off the result to at least four decimal places.) | 6. _____ | |
| 7. U.S. capital loss adjustment. (For each separate category, multiply line 4 by line 6.) | 7. _____ | |
| 8. Adjusted separate category capital gain. (For each separate category, subtract line 7 from line 1. Enter the result here and include the result on line 1a of the applicable Form 1116.) | 8. _____ | |

Alternative Minimum Tax

Specify ► **Category #1** Passive Inc **Category #2** _____

- | | | |
|---|---------------|---------------|
| 1. Separate category capital gain or (loss) | 1. <u>108</u> | 2. <u>108</u> |
| 2. Foreign source capital gain net income | | 3. <u>0</u> |
| 3. Capital gain net income | | 4. <u>108</u> |
| 4. Total U.S. capital loss adjustment | | 5. _____ |
| 5. Adjusted separate category capital gain | | |
| 6. U.S. capital loss adjustment factor. (For each separate category, divide line 1 by line 2 and round off the result to at least four decimal places.) | 6. _____ | |
| 7. U.S. capital loss adjustment. (For each separate category, multiply line 4 by line 6.) | 7. _____ | |
| 8. Adjusted separate category capital gain. (For each separate category, subtract line 7 from line 1. Enter the result here and include the result on line 1a of the applicable AMT Form 1116.) | 8. _____ | |

Instructions for Foreign Tax Credit Worksheet A

Line 1. For each separate category for which you have foreign source capital gains or losses, combine your foreign source capital gains and losses in that separate category and enter the result on line 1. Show a loss on line 1 of this worksheet as a negative amount and include the loss on line 5 of the Form 1116 you are filing for that separate category.

Line 2. Combine the amounts entered on line 1. If the result is zero or less, do not complete the rest of the worksheet. Instead, for each separate category with a positive amount on line 1 of this worksheet, include that positive amount on line 1a of the Form 1116 you are filing for that separate category.

Line 3. Enter the amount from line 16 of Schedule D, less the portion of net capital gain included on Form 4952, line 4g. If zero or less enter -0-. (Please refer to the Schedule D AMT Worksheets for amounts to be reported on the AMT Foreign Tax Credit Worksheet A.)

Line 4. Subtract line 3 from line 2. If the result is zero or less, do not complete the rest of the worksheet. Instead, for each separate category with a positive amount on line 1 of this worksheet, include that positive amount on line 1a of the Form 1116 you are filing for that separate category.

Line 5. If both separate categories have a positive amount on line 1, skip line 5 and go to line 6. If only one separate category has a positive amount on line 1, subtract line 4 from that positive amount. Enter the result here and on line 1a of the Form 1116 you are filing for that separate category.

Stop here.

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

Name

Virginia Norton

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	14	171	-157			-157
2022	23	29	-6			-6

* 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	14	133	-119			-119
2022	23	24	-1			-1

* Amounts flow to the Foreign Tax Credit Carryover Report

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Form **1040****Traditional IRA Deduction Worksheet****2022**

Pub 590A

Name

Virginia Norton

Taxpayer Identification Number

Taxpayer IRA

Spouse's IRA

- 1a. Were you covered by a retirement plan? 1a. ☒ Yes ☐ No
- 1b. If married filing jointly, or married filing separately and you lived with your spouse at any time in 2022, was your spouse covered by a retirement plan? 1b. ☐ Yes ☐ No

Next: If you checked "No" on line 1a, and "No" on line 1b for married filing joint or married filing separate when required, skip lines 2-6, enter \$6000 (\$7,000 if 50 or older) on line 7a (and 7b if applicable) and go to line 8. Otherwise, go to line 2.

2. Enter the amount shown below for your filing status.

- Single, head of household, or married filing separately and you lived apart from your spouse for all of 2022, enter \$78000
- Qualifying surviving spouse, enter \$129,000
- Married filing jointly, enter \$129,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$214,000 for the person who was not covered by a plan
- Married filing separately and you lived with your spouse at any time in 2022, enter \$10,000

2a. 78,000 2b. _____

3. Add the amounts on Form 1040 or 1040-SR lines 1, 2b, 3b, and 4b or the taxable IRA distribution from the IRA with IRA worksheet from Pub.590-B if applicable, or Schedule 1, line 10. Do not include any foreign earned income exclusion, foreign housing exclusion, exclusion of qualified bond interest shown on Form 8815, or exclusion of employer-paid adoption expenses shown on Form 8839 3. 166,358

4. Add amounts on Form 1040 or 1040-SR, Schedule 1, lines 11 through 25. 4. _____

5. Subtract line 4 from line 3. Enter the result in both columns. If this amount is equal to or more than the amount on line 2, none of your IRA contributions are deductible. 5a. 166,358 5b. _____

6. Subtract line 5 from line 2 in each column. If the result is \$10,000 or more (\$20,000 if MFJ or QSS and covered by employer plan) enter \$6,000 (\$7,000 if 50 or older) on line 7 and go to line 8 for that column 6a. _____ 6b. _____

7. Multiply line 6a and 6b by the percentage that applies. If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, round \$498.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200.
- MFJ or QSS and covered by emp plan, multiply line 6 by .30 (.35 if 50 or older)
 - All others, multiply line 6 by .60 (.70 if 50 or older)
- 7a. _____ 7b. _____

8. Enter your wages, and your spouse's if filing jointly, and other earned income for Form 1040, minus any deductions on Form 1040, Schedule 1, lines 15 and 16. Do not reduce wages by any loss from self-employment. 8a. 167,600 8b. _____

9. Enter traditional IRA contributions made, or that will be made by 4/18/23, for 2022 to your IRA on line 9a and to your spouse's IRA on line 9b 9a. 6,000 9b. _____

10. On line 10a, enter the **smallest** of line 7a, line 8a, or line 9a. On line 10b, enter the **smallest** of line 7b, line 8b, or line 9b. This is the most you can deduct. Add the amounts on lines 10a and 10b and enter the total on Form 1040, Schedule 1, line 20. If line 9 is more than line 10, go to line 11. (If you are the higher income spouse, use the portion of line 8 that represents your compensation. If you are the lower income spouse, line 8 is reduced by your spouse's traditional and Roth IRA contributions.) 10a. 0 10b. _____

Nondeductible IRA contributions

11. Subtract line 10 from the smaller of line 8 or 9. Enter on line 1 of your Form 8806 the amount from line 11 you choose to make nondeductible 11a. 6,000 11b. _____

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Form **1040****Traditional IRA MAGI Worksheet****2022**

Pub 590A

Name

Virginia Norton

Taxpayer Identification Number

Total Income with adjustments for calculating MAGI

1. Wages	1.	<u>167,600</u>
2. Taxable interest	2.	
3. Ordinary dividends	3.	<u>472</u>
4. State and local tax refunds	4.	
5. Alimony received	5.	
6. Business income/loss	6.	
7. Capital gain/loss	7.	<u>-1,714</u>
8. Other gains/losses	8.	
9. Taxable IRA distributions	9.	
10. Taxable IRA distributions calculated using the IRA with IRA worksheet from Pub. 590-B	10.	
11. Pensions and annuities	11.	
12. Rental real estate, royalties, partnerships, S corporations, trusts, etc.	12.	
13. Farm income/loss	13.	
14. Unemployment compensation	14.	
15. Taxable social security benefits	15.	
16. Other income/loss	16.	
17. Add: Foreign earned income exclusion	17.	
18. Foreign housing exclusion	18.	
19. Exclusion of qualified bond interest shown on Form 8815	19.	
20. Exclusion of employer-paid adoption expenses shown on Form 8839	20.	
21. Total income for MAGI calculation, combine lines 1 through 20 (Traditional IRA Deduction Worksheet line 3)	21.	<u>166,358</u>

Adjustments for calculating MAGI

22. Educator expenses	22.	
23. Certain business expenses from Form 2106	23.	
24. Health savings account deduction	24.	
25. Moving expenses	25.	
26. Deductible part of self-employment tax	26.	
27. Self-employed SEP, SIMPLE, and qualified plans	27.	
28. Self-employed health insurance deduction	28.	
29. Penalty on early withdrawal of savings	29.	
30. Alimony paid	30.	
31. Other deductions	31.	
32. Less: Foreign housing deduction	32.	
33. Total deductions for MAGI calculation, add lines 22 through 31 and subtract line 32 (Trad IRA Deduction Worksheet line 4)	33.	
34. Modified Adjusted Gross Income MAGI, subtract line 33 from line 21	34.	<u>166,358</u>
35. Adjustment to modified adjusted gross income from Screen IRA	35.	
36. Modified Adjusted Gross Income MAGI, combine line 34 and 35 (Traditional IRA Deduction Worksheet line 5)	36.	<u>166,358</u>

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

Pub 590A

Name

Taxpayer Identification Number

Virginia Norton

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 Recharacterizations 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 Recharacterizations 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. | | |
| 2. Enter your Roth IRA contributions for 2022, adjusted for any recharacterizations. | 2. | | |
| 3. Add lines 1 and 2. | 3. | | |
| 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. | 0 | |
| 7. Basis in your Roth IRA conversions as of December 31, 2021. | 7. | 79,538 | |
| 8. Enter the amount(s), if any, from Form 8606 line 16. | 8. | | |
| 9. Add lines 7 and 8. | 9. | 79,538 | |
| 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. | 79,538 | |

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Form **1040****IRA Compensation Worksheet****2022**

Pub 590A

Name

Taxpayer Identification Number

Virginia Norton

	Taxpayer	Spouse
Wages	167,600	
Scholarship, fellowship payments, and grants		
Difficulty of care payments		
Alimony received		
Combat pay		
Child non-Self-employment income		
Household income		
Foreign employee compensation		
Ordinary incentive stock option		
Excess utility allowance		
Excess rent allowance		
Foreign noncash allowance		
2106 excess reimbursement		
Excess moving reimbursement		
Workfare		
Non-qualified plan distribution, Form W-2 box 11		
Allowable foreign exclusion		

Self-Employment income**Farm income**

Schedule F and Farm Partnership income		
Auto expense from farm partnerships		
Section 179 from farm partnerships		
Depletion from farm partnerships		
Other expenses from farm partnerships		
Home office expenses from farm partnerships		
Unreimbursed partnership expenses from farm partnerships		
Farm income	0	

Nonfarm income

Schedule C and Nonfarm Partnership income		
Auto expense from nonfarm partnerships		
Section 179 from nonfarm partnerships		
Depletion from nonfarm partnerships		
Other expenses from nonfarm partnerships		
Home office expenses from nonfarm partnerships		
Unreimbursed partnership expenses from nonfarm partnerships		
Nonfarm income	0	

Self-employment tax deduction		
Self-employed SEP, SIMPLE, and qualified plans deduction		

Adjustment from screen IRA	167,600	
Total compensation		

Additional Calculation of Compensation for the Lower Compensated Spouse for IRA Purposes

Compensation for lower compensated spouse from above		
Add: Compensation for higher compensated spouse from above		
Less: IRA contributed for higher compensated spouse		
Compensation for lower compensated spouse for IRA purposes		

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Form	1040	Salaries & Wages Report		2022
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Name **Virginia Norton** Taxpayer Identification Number XXXXXXXXXX

T/S	Employer	Federal Wages	Federal Withheld	Soc Sec Wages
A	State of Florida	167,600	33,065	147,000
B				
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
Taxpayer Spouse Totals		167,600	33,065	147,000

T/S	Soc Sec Withheld	Medicare Wages	Medicare Withheld	Soc Sec Tips	Allocated Tips	Dep Care Ben	Other, Box 14
A	9,114	172,814	2,506				970
B							
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
Taxpayer Spouse Totals		9,114	172,814	2,506			970

T/S	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						

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

Name

Virginia Norton

Taxpayer Identification Number

		2021	2022	Differences
		SGL	SGL	
Filing Status				
Dependents		0	0	
1. Salaries and wages	1.	159,572	167,600	8,028
2. Interest income	2.			
3. Tax exempt interest income	3.	216	185	-31
4. Dividend income	4.	480	472	-8
5. Qualified dividend income	5.	369	393	24
6. Taxable state/local refunds	6.			
7. Alimony received	7.			
8. Business income/loss	8.			
9. Capital gain/loss	9.	12,375	-1,714	-14,089
10. Other gains/losses	10.			
11. Taxable IRA distributions	11.			
12. Taxable pensions	12.			
13. Rent and royalty income including farm rental	13.			
14. Partnership/S corp income	14.			
15. Estate or trust income	15.			
16. Farm income/loss	16.			
17. Unemployment compensation	17.			
18. Taxable social security	18.			
19. Other income	19.			
20. Total Income	20.	172,427	166,358	-6,069
21. Moving expenses	21.			
22. Deductible part of self-employment tax	22.			
23. SEP/SIMPLE/Qualified plans deductions	23.			
24. SE health insurance	24.			
25. Penalty on early withdrawal of savings	25.			
26. Alimony paid	26.			
27. IRA deductions	27.			
28. Student loan interest	28.			
29. Other adjustments	29.			
30. Adjusted gross income	30.	172,427	166,358	-6,069
31. Medical	31.			
32. Taxes	32.	1,113	1,284	171
33. Interest	33.	1,759	2,177	418
34. Contributions	34.			
35. Casualty losses	35.			
36. Miscellaneous expenses	36.			
37. Allowable itemized deductions	37.	2,872	3,461	589
38. Standard deduction	38.	12,550	12,950	400
		Standard	Standard	
39. Deduction taken	39.	12,550	12,950	400
40. Taxable income before Qual Bus Inc Ded (QBID)	40.	159,877	153,408	-6,469
41. QBID	41.	3	2	-1
42. Taxable income	42.	159,874	153,406	-6,468

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Form **1040****Two Year Comparison Report - Page 2****2021 & 2022**

Name

Virginia Norton

Taxpayer Identification Number

		2021	2022	Differences
43.	Taxable income from 2YR page 1, line 42	159,874	153,406	-6,468
44.	Tax on taxable income	31,276	30,618	-658
45.	Alternative minimum tax			
46.	Excess advance premium tax credit			
47.	Child care credit			
48.	Education credits			
T 49.	Retirement savings credit			
a 50.	Child & other dependent tax credit			
x 51.	General business credit			
52.	Other credits	14	23	9
C 53.	Total credits	14	23	9
o 54.	Net tax liability	31,262	30,595	-667
m 55.	Self-employment taxes			
p 56.	Other taxes			
u 57.	Total tax	31,262	30,595	-667
t 58.	Income tax withheld	31,370	33,065	1,695
a 59.	Estimated tax payments			
t 60.	Earned income credit			
i 61.	Additional Child tax credit			
o 62.	Other refundable tax credits			
n 63.	Other payments			
64.	Total payments	31,370	33,065	1,695
65.	Tax due/-refund	-108	-2,470	-2,362
66.	Penalties and interest			
67.	Net tax due/-refund	-108	-2,470	-2,362
68.	Refund applied to estimated tax payments			
69.	Refund received	-108	-2,470	-2,362
70.	Effective tax rate	20.0 %	20.0 %	

Two Year Comparison - Tax Reconciliation Marginal Tax Rates

	2021 Taxable Income	2021 Marginal Tax Rate	2022 Taxable Income	2022 Marginal Tax Rate
Ordinary income	147,489	24.0 %	153,013	24.0 %
Capital income	12,385	15.0 %	393	15.0 %
Capital - Sec. 1250		%		%
Capital - Sec. 1202		%		%

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Form 1040

Tax Return History Report - Page 1

2022

Name Virginia Norton

Taxpayer Identification Number

2018

2019

2020

2021

2022

Filing Status

Salaries and wages

Interest income

Dividend income

Business income/loss

Capital gains/losses

Other gains/losses

IRA distributions, pensions, annuities

Rent, royalty, farm rental income

Partnership/S corp income

Estate or trust income

Farm income/loss

Other income/loss

Total income

Total adjustments

Adjusted gross income

Allowable itemized deductions

Standard deduction

Itemized or standard deduction taken

Exemptions

Taxable income before Qual Bus Inc Ded

Qual Bus Inc Ded

Taxable income

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

Total income

\$179,000

\$169,000

\$159,000

\$149,000

2018

2019

2020

2021

2022

Itemized or standard deduction taken

\$13,200

\$12,700

\$12,200

\$11,700

2018

2019

2020

2021

2022

Adjusted gross income

\$179,000

\$169,000

\$159,000

\$149,000

2018

2019

2020

2021

2022

Taxable income

\$166,000

\$156,000

\$146,000

\$136,000

2018

2019

2020

2021

2022

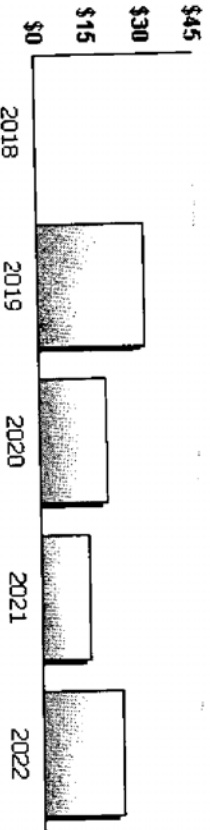
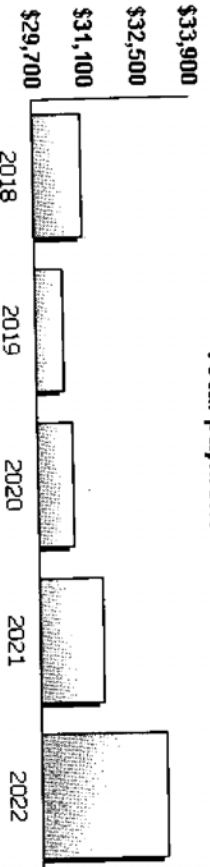
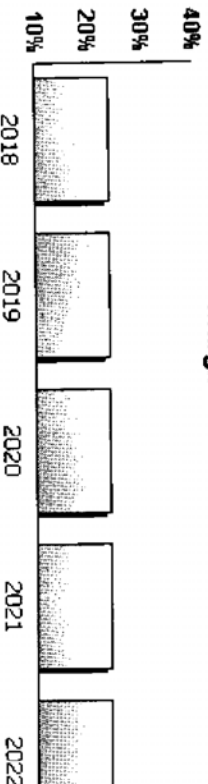
Form **1040**

Tax Return History Report - Page 2

2022Name **Virginia Norton**

Taxpayer Identification Number

	2018	2019	2020	2021	2022
Taxable income	150,328	145,107	141,540	159,874	153,406
Tax on taxable income and Form 8962	29,848	28,791	27,999	31,276	30,618
Alternative minimum tax		30	19	14	23
Total credits	29,848	28,761	27,980	31,262	30,595
Net tax liability					
Self-employment taxes					
Other taxes					
Total tax	29,848	28,761	27,980	31,262	30,595
Income tax withheld	31,004	30,438	30,629	31,370	33,065
Estimated tax payments					
Other payments					
Total payments	31,004	30,438	30,629	31,370	33,065
Total due/refund	-1,156	-1,677	-2,649	-108	-2,470
Penalties and interest					
Net tax due/refund	-1,156	-1,677	-2,649	-108	-2,470
Refund applied to estimated tax payments					
Refund received	-1,156	-1,677	-2,649	-108	-2,470
Marginal tax rate	24.0 %	24.0 %	24.0 %	24.0 %	24.0 %
Effective tax rate	20.0 %	20.0 %	20.0 %	20.0 %	20.0 %

Total credits**Total payments****Total tax****Marginal tax rate**

Form **1040****Reconciliation Worksheet - Taxable Income & Tax****2022**

Name

Virginia Norton

Taxpayer Identification Number

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 **Single** Tax Pct Total Tax (ln 27) divided Total Taxable Income (ln 19) **20.0 %**
 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	153,013	24.0 %	30,559	\$89,075 - \$170,050	17,037
Capital Income	393	15.0 %	59	\$41,775 - \$539,900	539,507
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

1. 10% rate Maximum taxable income per this bracket: \$10,275
2. 12% rate Maximum taxable income per this bracket: \$31,500
3. 22% rate Maximum taxable income per this bracket: \$47,300
4. 24% rate Maximum taxable income per this bracket: \$80,975
5. 32% rate
6. 35% rate
7. 37% rate
8. Total ordinary taxable income and ordinary tax. Add lines 1 through 7

(a) Taxable Income	(b) Tax*
1a. 10,275	1b. 1,028
2a. 31,500	2b. 3,780
3a. 47,300	3b. 10,406
4a. 63,938	4b. 15,345
5a.	5b.
6a.	6b.
7a.	7b.
8a. 153,013	8b. 30,559

Income taxed at capital gains rates

9. 0% capital gains rate
10. 15% capital gains rate Maximum taxable income per this bracket: \$418,075
11. 20% capital gains rate
12. 25% capital gains rate Unrecaptured Section 1250 Gain
13. 28% capital gains rate Small business stock, collectibles
14. Total taxable capital gains and capital gains tax. Add lines 9 through 13

9a.	9b.
10a. 393	10b. 59
11a.	11b.
12a.	12b.
13a.	13b.
14a. 393	14b. 59

Total taxable income

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

15. 153,013
16. 393
17. 153,406
18.
19. 153,406

Total tax

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

20. 30,559
21. 59
22.
23.
24.
25. 30,618
26.
27. 30,618

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Form 1040	Return Carryover Summary	2022
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Name Virginia Norton	Taxpayer Identification Number [REDACTED]
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Activity/Form	Unit	Description	Carryover to 2023
IRA		Traditional IRA Basis - Taxpayer	23,758
IRA		Roth IRA Conversion Basis - Taxpayer	79,538

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Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.

Cost Basis, Gains/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds.

Additional Information About Your Brokerage Account, if Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc., and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment Shares** credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may be known as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the

using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.

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Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).

Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.

Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future, in connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.

Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.

SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to \$500,000 (including cash claims limited to \$250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.

Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts, FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR, LLC.

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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Additional Information and Endnotes

Account # [REDACTED]
VIRGINIA B NORTON - ROLLOVER IRA

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For more information about your statement, please refer to our **Frequently Asked Questions** document at [Fidelity.com/statements](https://www.fidelity.com/statements).

Estimated Cash Flow (Rolling as of April 30, 2023)

Account # [REDACTED]
VIRGINIA B NORTON - ROLLOVER IRA

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

Additional Information and Endnotes

► We've made a change to how frequently we deliver statements. You'll now receive a statement every calendar quarter, at a minimum, plus in any month that you have account activity. As a reminder, you can check your account balances and transaction history at any time on Fidelity.com. 981977.1.0

► Please go to fidelity.com/disclosures to review important legal and regulatory disclosures. 1080017.1.0

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - ROLLOVER IRA

Core Fund Activity

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

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
04/10	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	1,627.420	\$1.0000	\$1,627.42	\$4,732.89
04/20	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	500.000	1.0000	500.00	5,232.89
04/28	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	16.390	1.0000	16.39	5,249.28
Total Core Fund Activity						\$2,143.81	

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

Estimated Cash Flow (Rolling as of April 30, 2023)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
May 2023	--	--	--	--	\$176	--	\$176
June	--	--	--	--	456	--	456
July	--	--	--	--	176	--	176
August	--	--	--	--	176	--	176
September	--	--	--	--	176	--	176
October	--	--	--	--	233	--	233
November	--	--	--	--	176	--	176
December	--	--	--	--	1,233	--	1,233
January 2024	--	--	--	--	176	--	176
February	--	--	--	--	176	--	176
March	--	--	--	--	176	--	176
April	--	--	--	--	233	--	233
Total	--	--	--	--	\$3,563	--	\$3,563



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April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - ROLLOVER IRA

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
STRATEGIC ADVISERS INTERNATIONAL FUND	04/10	31635R868	You Sold Transaction Profit: \$4.50 refer to confirm for Lot detail	-23.248	\$10.80000	\$246.58	\$251.08
STRATEGIC ADVISERS SHORT DURATION FUND	04/10	31635R769	You Bought	84.193	\$9.84000	-	-\$828.46
STRATEGIC ADVISERS INCOME OPPORTUNITIES	04/28	31635R769	Dividend Received	-	-	-	4.35
	04/28	31635R769	Reinvestment	0.442	9.84000	-	-4.35
	04/28	31635R876	Dividend Received	-	-	-	\$8.32
STRATEGIC ADVISERS CORE INCOME FUND	04/28	31635R876	Reinvestment	0.996	8.35000	-	-8.32
	04/10	31635R884	You Sold Transaction Loss: \$378.27 refer to confirm for Lot detail	-236.033	\$9.30000	\$2,573.38	\$2,195.11
	04/28	31635R884	Dividend Received	-	-	-	169.18
FIDELITY GOVERNMENT CASH RESERVES	04/28	31635R884	Reinvestment	18.329	9.23000	-	-169.18
	04/28	318067107	Dividend Received	-	-	-	\$16.39

Contributions

Date	Reference	Description	Amount
04/20		Cash Contb Curr Yr E157069457	\$500.00
		Trust Bank *****7782	
Total Contributions			\$500.00

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Holdings

Account # [REDACTED]
VIRGINIA B NORTON - ROLLOVER IRA

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	2.74%	\$3,105.47	5,249.280	\$1.0000	\$5,249.28	not applicable	not applicable	\$123.43 / 2.350%
-- 7-day yield: 4.5%								

Total Short-term Funds 2.74% \$3,105.47 \$5,249.28 \$123.43

Total Holdings 100%† \$191,286.31 \$110,307.88 \$75,728.15 \$3,561.89

All positions held in cash account unless indicated otherwise.

EAI Estimated Annual Income (EAI) & Estimated Yield (EY). EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.

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

† Please note that due to rounding, percentages may not add to 100%.

Activity

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
STRATEGIC ADVISERS EMERGING MARKETS	04/10	31635R801	You Bought	18.783	\$10.04000	-	-\$188.58
STRATEGIC ADVISERS SMALL-MID CAP FD	04/10	31635R843	You Sold	-14.930	\$13.28000	\$200.32	\$198.27
	04/14	31635R843	Transaction Loss: \$2.05 refer to confirm for Lot detail	-	-	-	9.48
	04/14	31635R843	Dividend Received	-	-	-	123.21
	04/14	31635R843	Long-Term Cap Gain	-	-	-	



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INVESTMENT REPORT
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Holdings

Account # XXXXXXXXXX
VIRGINIA B NORTON - ROLLOVER IRA

Stock Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$)/ EY (%)
FIDELITY SAI INFLATION FOCUSSED FD (FIFGX)	0.85%	\$1,641.73	175.025	\$9.2900	\$1,625.98	\$1,638.31	-\$12.33	\$107.03 6.580%
STRATEGIC ADVISERS ALTERNATIVES FUND (FSLTX)	0.80	1,542.96	161.736	9.5700	1,547.81	1,540.72	7.09	-
STRATEGIC ADVISERS LARGE CAP FUND (FALCX)	40.79	76,844.08	7,403.091	10.5400	78,028.58	25,280.30	52,748.28	518.22 0.660
STRATEGIC ADVISERS EMERGING MARKETS (FSAMX)	6.33	11,993.08	1,208.573	10.0200	12,109.90	10,365.98	1,743.92	152.28 1.260
STRATEGIC ADVISERS SMALL-MID CAP FD (FSCFX)	6.06	11,946.86	871.514	13.3200	11,608.57	5,193.30	6,415.27	113.30 0.980
STRATEGIC ADVISERS INTERNATIONAL FUND (FIFEX)	13.85	26,147.03	2,400.017	11.0400	26,496.19	16,005.67	10,490.52	559.20 2.110
Total Stock Funds	68.68%	\$130,115.74			\$131,417.03	\$60,024.28	\$71,392.75	\$1,450.03

Bond Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$)/ EY (%)
STRATEGIC ADVISERS SHORT DURATION FUND (FAUDX)	0.89%	\$876.38	173.879	\$9.8400	\$1,710.97	\$1,682.67	\$28.30	\$44.66 2.610%
STRATEGIC ADVISERS INCOME OPPORTUNITIES (FPIOX)	0.84	1,591.86	192.555	8.3500	1,607.83	228.20	1,379.63	94.89 5.900
STRATEGIC ADVISERS CORE INCOME FUND (FPCIX)	26.81	53,137.33	5,558.093	9.2300	51,301.20	48,372.73	2,928.47	1,848.88 3.600
Total Bond Funds	28.54%	\$55,605.57			\$54,620.00	\$50,283.60	\$4,336.40	\$1,988.43

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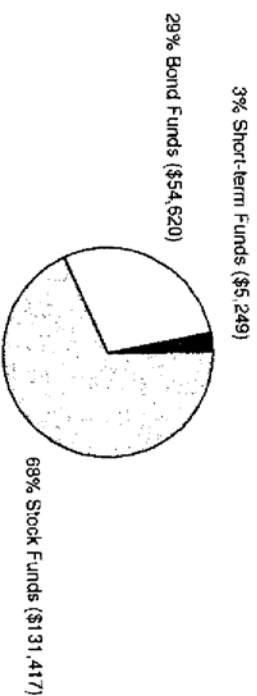


Account Summary

Account # [REDACTED]
VIRGINIA B NORTON - ROLLOVER IRA

Account Value: **\$191,286.31**

Account Holdings



Change in Account Value **\$2,459.53**

	This Period	Year-to-Date
Beginning Account Value	\$188,826.78	\$177,622.80
Additions	500.00	2,000.00
Contributions	500.00	2,000.00
Subtractions	-	-447.40
Fidelity Managed Account Fees	-	-447.40
Change in Investment Value *	1,959.53	12,110.91
Ending Account Value	\$191,286.31	\$191,286.31
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$191,286.31	

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

Top Holdings

Description	Value	Percent of Account
Strategic Advisers Large Cap Fund	\$78,028	41%
Strategic Advisers Core Income Fund	51,301	27
Strategic Advisers International Fund	26,496	14
Total	\$155,825	82%

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-deferred	\$330.93	\$857.92
Total	\$330.93	\$857.92

Contributions and Distributions

	This Period	Year-to-Date
2023 Contributions	\$500.00	\$2,000.00



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Estimated Cash Flow *(Rolling as of April 30, 2023)*

Account # [REDACTED]
VIRGINIA B NORTON - ROTH IRA

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.
This table does not include cash flow from foreign denominated fixed income.
-- not available

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Activity

Account # [REDACTED]
VIRGINIA B NORTON - ROTH IRA

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.

Estimated Cash Flow (Rolling as of April 30, 2023)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
May 2023	--	--	--	--	\$90	--	\$90
June	--	--	--	--	233	--	233
July	--	--	--	--	90	--	90
August	--	--	--	--	90	--	90
September	--	--	--	--	90	--	90
October	--	--	--	--	119	--	119
November	--	--	--	--	90	--	90
December	--	--	--	--	632	--	632
January 2024	--	--	--	--	90	--	90
February	--	--	--	--	90	--	90
March	--	--	--	--	90	--	90
April	--	--	--	--	119	--	119
Total	--	--	--	--	\$1,823	--	\$1,823

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - ROTH IRA

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
STRATEGIC ADVISERS INTERNATIONAL FUND	04/10	31635R868	You Sold Transaction Profit: \$4.49 refer to confirm for Lot detail	-8.978	\$10.80000	\$92.47	\$96.96
STRATEGIC ADVISERS SHORT DURATION FUND	04/10	31635R769	You Bought	45.186	\$9.84000	-	-\$444.63
STRATEGIC ADVISERS INCOME OPPORTUNITIES	04/28	31635R769	Dividend Received	-	-	-	2.30
	04/28	31635R769	Reinvestment	0.234	9.84000	-	-2.30
STRATEGIC ADVISERS CORE INCOME FUND	04/28	31635R876	Dividend Received	-	-	-	\$4.24
	04/28	31635R876	Reinvestment	0.508	8.35000	-	-4.24
FIDELITY GOVERNMENT CASH RESERVES	04/10	31635R884	You Sold Transaction Loss: \$146.94 refer to confirm for Lot detail	-117.005	\$9.30000	\$1,235.09	\$1,088.15
	04/28	31635R884	Dividend Received	-	-	-	86.84
FIDELITY GOVERNMENT CASH RESERVES	04/28	31635R884	Reinvestment	9.408	9.23000	-	-86.84
	04/28	316067107	Dividend Received	-	-	-	\$8.23
Core Fund Activity							
For more information about the operation of your core account, please refer to your Customer Agreement.							
Settlement Account	Type	Transaction	Description	Quantity	Price	Amount	Balance
04/10	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	723.040	\$1.0000	\$723.04	\$2,439.33
04/28	CASH	Reinvestment	FIDELITY GOVERNMENT CASH RESERVES REINVEST @ \$1.000	8.230	1.0000	8.23	2,447.56
Total Core Fund Activity							\$731.27

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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Holdings

Account # [REDACTED]
VIRGINIA B NORTON - ROTH IRA

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	2.49%	\$1,716.29	2,447.560	\$1.0000	\$2,447.56	not applicable	not applicable	\$57.55 / 2.350%
- 7-day yield: 4.5%								

Total Short-term Funds 2.49% \$1,716.29 \$2,447.56 \$57.55

Total Holdings 100%† \$97,922.56 \$47,244.40 \$48,230.60 \$1,822.73

All positions held in cash account unless indicated otherwise.

EAI Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.

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

† Please note that due to rounding, percentages may not add to 100%.

Activity

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Cost	Amount
STRATEGIC ADVISERS LARGE CAP FUND	04/10	31635SR330	You Bought	11.025	\$10.36000	-	-\$114.22
STRATEGIC ADVISERS SMALL-MID CAP FD	04/10	31635SR43	You Sold Transaction Profit: \$6.70 refer to confirm for Lot detail	-7.288	\$13.28000	\$90.08	\$96.78
	04/14	31635SR43	Dividend Received	-	-	-	4.85
	04/14	31635SR43	Long-Term Cap Gain	-	-	-	63.09



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Holdings

Account # [REDACTED]
VIRGINIA B NORTON - ROTH IRA

Stock Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EA (\$)/ EY (%)
FIDELITY SAI INFLATION FOCUSSED FD(FIFGX)	0.85%	\$849.49	90.564	\$9.2900	\$841.34	\$785.21	\$56.13	\$55.38 6.580%
STRATEGIC ADVISERS ALTERNATIVES FUND (FSLTX)	0.78	770.56	80.771	9.5700	772.98	757.19	15.79	-
STRATEGIC ADVISERS LARGE CAP FUND(FALCX)	40.97	39,402.17	3,806.995	10.5400	40,125.73	8,259.21	31,866.52	266.49 0.660
STRATEGIC ADVISERS EMERGING MARKETS (FSAMX)	6.27	6,181.36	613.230	10.0200	6,144.56	4,787.87	1,356.69	77.27 1.260
STRATEGIC ADVISERS SMALL-MID CAP FD(FSCFX)	6.07	6,112.32	446.243	13.3200	5,943.96	1,644.47	4,299.49	58.01 0.980
STRATEGIC ADVISERS INTERNATIONAL FUND (ILFX)	13.85	13,360.43	1,229.245	11.0400	13,570.86	6,796.55	6,774.31	286.41 2.110
Total Stock Funds	68.79%	\$66,676.33			\$67,399.43	\$23,030.50	\$44,368.93	\$743.56

Bond Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Cost	Unrealized Gain/Loss Apr 30, 2023	EA (\$)/ EY (%)
STRATEGIC ADVISERS SHORT DURATION FUND (FAUDX)	0.92%	\$461.08	92.373	\$9.8400	\$908.95	\$891.78	\$17.17	\$23.72 2.610%
STRATEGIC ADVISERS INCOME OPPORTUNITIES (FPIOX)	0.83	811.34	98.142	8.3500	819.49	-		48.36 5.900
STRATEGIC ADVISERS CORE INCOME FUND(FPCIX)	26.90	27,251.38	2,854.510	9.2300	26,347.13	23,322.12	3,025.01	949.54 3.600
Total Bond Funds	28.65%	\$28,523.80			\$28,075.57	\$24,213.90	\$3,861.67	\$1,021.62

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FIDELITY PRIVATE
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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Account Summary

Account # [REDACTED]
VIRGINIA B NORTON - ROTH IRA

Account Value: **\$97,922.56**

Account Holdings



Change in Account Value **A \$1,006.14**

	This Period	Year-to-Date
Beginning Account Value	\$96,916.42	\$116,331.76
Subtractions	-	-25,294.43
Distributions	-	-25,000.00
Fidelity Managed Account Fees	-	-294.43
Change in Investment Value *	1,006.14	6,885.23
Ending Account Value	\$97,922.56	\$97,922.56
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$97,922.56	

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

Top Holdings

Description	Value	Percent of Account
Strategic Advisers Large Cap Fund	\$40,125	41%
Strategic Advisers Core Income Fund	26,347	27
Strategic Advisers International Fund	13,570	14
Total	\$80,043	82%

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Tax-free	\$169.55	\$506.27
Total	\$169.55	\$506.27

Contributions and Distributions

	This Period	Year-to-Date
Reportable dist.	-	\$25,000.00

Estimated Cash Flow (Rolling as of April 30, 2023)

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
May 2023	--	--	--	\$1	\$5	--	\$6
June	--	--	--	64	9	--	73
July	--	--	--	1	5	--	6
August	--	--	--	1	5	--	6
September	--	--	--	35	7	--	42
October	--	--	--	1	5	--	6
November	--	--	--	1	5	--	6
December	--	--	--	64	48	--	112
January 2024	--	--	--	1	5	--	6
February	--	--	--	1	5	--	6
March	--	--	--	35	7	--	42
April	--	--	--	1	5	--	6
Total	--	--	--	\$206	\$111	--	\$317

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



FIDELITY PRIVATE
CLIENT GROUP®

INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Core Fund Activity (continued)

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

Settlement Account		Description	Quantity	Price	Amount	Balance
Date	Type Transaction					
04/25	CASH You Bought	FIDELITY GOVERNMENT CASH RESERVES @ 1	1.410	1.0000	1.41	678.63
04/26	CASH You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	2,193.780	1.0000	2,193.78	2,872.41
04/27	CASH You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-2,053.600	1.0000	-2,053.60	818.81
04/28	CASH You Bought	FIDELITY GOVERNMENT CASH RESERVES @ 1	12.310	1.0000	12.31	831.12
Total Core Fund Activity						\$1.28

Cost basis and gain/loss information is provided as a service to our customers and is based on standards for filing US Federal Tax Returns as determined by Fidelity. This information is not intended to address tax law or reporting requirements applicable in your country of tax residence.



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Total Cost Basis	Amount
ALLSPRING MUNICIPAL BOND FUND ADMIN	03/31	949917793	Dividend Received	-	-	-	\$0.26

04/26	949917793	You Sold	Short-term gain: \$3.73 refer to confirm for Lot detail	-10.987	9.75000	103.39	107.12
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Deposits

Date	Reference	Description	Amount
04/03		Eft Funds Received ERS4575153 Trust Bank [REDACTED]	\$1,750.00

Total Deposits \$1,750.00

Core Fund Activity

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

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
04/03	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES @ 1	0.260	\$1.0000	\$0.26	\$830.10
04/03	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	1.750.000	1.0000	1,750.00	2,580.10
04/04	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-86.200	1.0000	-86.20	2,493.90
04/05	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-103.490	1.0000	-103.49	2,390.41
04/05	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-915.130	1.0000	-915.13	1,475.28
04/06	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	-798.540	1.0000	-798.54	676.74
04/10	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES @ 1 AS OF 04-07-23	0.480	1.0000	0.48	677.22
04/10	CASH	You Sold	FIDELITY GOVERNMENT CASH RESERVES @ 1	-0.480	1.0000	-0.48	676.74
04/10	CASH	You Bought	FIDELITY GOVERNMENT CASH RESERVES MORNING TRADE @ 1	0.480	1.0000	0.48	677.22



FIDELITY PRIVATE
CLIENT GROUP®

INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Total Cost Basis	Amount
ISHARES CORE S&P 500 ETF	04/27	464287200	You Bought	1.000	\$410.26000	-	-\$410.26
ISHARES MSCI EAFE ETF	04/27	464287465	You Bought	6.000	\$73.06500	-	-\$438.39
ISHARES RUSSELL 2000 ETF	04/06	464287655	You Bought	1.000	\$175.06000	-	-\$175.06
ISHARES NATIONAL MUNI BOND ETF EXEC ON MULT EXCHG DETAILS ON REQUEST AVERAGE PRICE TRADE DETAILS ON REQUEST	04/05	464288414	You Bought	1.000	\$107.61380	-	-\$107.61
ISHARES TR US TREAS BD ETF	04/06	464288414	You Bought	4.000	107.88990	-	-431.56
	04/07	46429B267	Dividend Received	-	-	-	\$0.48
	04/27	46429B267	You Sold Transaction cost: \$-0.01 Short-term gain: \$3.43 refer to confirm for Lot detail	-4.000	23.47000	90.44	93.87
ISHARES TR MSCI EAFE MIN VL	04/06	46429B689	You Bought	1.000	\$68.33670	-	-\$68.34
ISHARES TR MSCI USA QLT FCT	04/06	46432F339	You Bought	1.000	\$123.58110	-	-\$123.58
	04/27	46432F339	You Bought	9.000	123.73010	-	-1,113.57
JANUS HENDERSON ENTERPRISE T	04/26	471023804	You Bought	1.811	\$123.81000	-	-\$224.17
PARNASUS CORE EQUITY INVESTOR	04/05	701769101	You Bought	4.778	\$50.22000	-	-\$239.94
	04/26	701769101	You Bought	2.833	50.13000	-	-142.01
TRANSAMERICA INTL EQUITY CL I CONF:036462445	04/26	893509224	You Bought	2.975	\$19.67000	-	-\$58.51
VANGUARD DIVIDEND GROWTH INVESTOR CL	04/05	921908604	You Bought	6.944	\$35.33000	-	-\$245.34
	04/26	921908604	You Bought	0.274	35.55000	-	-9.75
VANGUARD SMALL-CAP INDEX FUND	04/27	922908751	You Bought	1.000	\$185.25000	-	-\$185.25



FIDELITY PRIVATE
CLIENT GROUP®

INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Activity

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Security Name	Settlement Date	Symbol/ CUSIP	Transaction Description	Quantity	Price Per Unit	Total Cost Basis	Amount
FIDELITY INTL SMALL CAP OPP FUND	04/04	315910562	You Sold Long-term gain: \$0.03 refer to confirm for Lot detail	-0.005	\$19.11000	\$0.07	\$0.10
FIDELITY ADVISOR FOCUSED EMERG MKTS Z	04/26	315920165	You Bought	11.487	\$26.84000	-	-\$308.30
SAI MUNICIPAL BOND FUND	04/26	31635R322	You Sold Short-term gain: \$15.81 Short-term loss: \$1.71 refer to confirm for Lot detail	-224.729	\$8.81000	\$1,965.76	\$1,979.86
STRATEGIC ADV TAX SENSITIVE SHORT DURA	04/04	31635R371	You Bought	7.060	\$9.95000	-	-\$70.25
	04/28	31635R322	Dividend Received	-	-	-	8.18
	04/05	31636R371	You Bought	8.072	9.95000	-	-80.32
	04/25	31635R371	Dividend Received	-	-	-	1.41
	04/26	31635R371	You Sold Short-term gain: \$1.68 Short-term loss: \$0.02 Long-term loss: \$3.68 refer to confirm for Lot detail	-85.553	9.93000	851.56	849.54
FIDELITY SAI US TREASURY BOND INDEX	04/04	31635V786	You Bought	1.799	\$8.92000	-	-\$16.05
	04/05	31635V786	You Bought	5.589	8.96000	-	-50.08
	04/28	31635V786	Dividend Received	-	-	-	0.68
FIDELITY GOVERNMENT CASH RESERVES	04/28	316067107	Dividend Received	-	-	-	\$3.45
GOLDMAN SACHS EMERG MKTS EQ INSTL CL CONF:035978336	04/05	38142B369	You Bought	9.024	\$21.26000	-	-\$191.84
WCM FOCUSED INTL GROWTH FUND INVESTOR CONF:230941BFIW 0	04/05	461418386	You Bought	4.838	\$21.39000	-	-\$103.49

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FIDELITY PRIVATE
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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Holdings

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Exchange Traded Products (continued)

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$)/ EY (%)
Equity ETPs (continued)								
ISHARES TRUST CORE MSCI EAFE ETF (IEFA)	4.55	869.05	13.000	68.7700	894.01	567.04	326.97	21.66
ISHARES INC CORE MSCI EMERGING MKTS ETF (IEMG)	3.71	731.85	15.000	48.5800	728.70	641.28	87.42	2.420
ISHARES TRUST CORE DIVD Gwth (DGRO)	0.51	99.98	2.000	50.8900	101.78	65.24	36.54	18.95
VANGUARD SMALL-CAP INDEX FUND (VB)	0.95	unavailable	1.000	187.3100	187.31	185.25	2.06	2.600
								2.41
								2.370
								3.01
								1.610
Total Equity ETPs	57.84%	\$8,734.07			11,372.23	7,999.86	3,372.37	193.95
Fixed Income ETPs								
ISHARES NATIONAL MUNI BOND ETF (MUB)	2.73%	unavailable	5.000	\$107.2900	\$536.45	\$539.17	-\$2.72	\$12.43
ISHARES TR US TREAS BD ETF (GOVT)	0.83	257.18	7.000	23.4400	164.08	158.27	5.81	2.320%
								3.20
								1.950
Total Fixed Income ETPs	3.56%	\$257.18			700.53	697.44	3.09	15.63
Total Exchange Traded Products	61.40%	\$8,991.25			\$12,072.76	\$8,697.30	\$3,375.46	\$209.58
Total Holdings	100% [†]				\$19,641.20	\$13,792.34	\$5,017.74	\$323.40

All positions held in cash account unless indicated otherwise.

EAI Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.

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

[†] Please note that due to rounding, percentages may not add to 100%.



FIDELITY PRIVATE
CLIENT GROUP®

INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Holdings

Account # **XXXXXXXXXX**
VIRGINIA B NORTON - INDIVIDUAL - TOD

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	4.23%	\$829.84	831.120	\$1.000	\$831.12	not applicable	not applicable	\$19.54 2.350%
-- 7-day yield: 4.5%								
Total Short-term Funds	4.23%	\$829.84			\$831.12			\$19.54

Exchange Traded Products

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

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$) / EY (%)
Equity ETFs								
INVESTCO EXCH TRADED FD TR II FTSE RAFI EMING (PXH)	1.22%	\$238.68	13.000	\$18.5000	\$240.50	\$188.19	\$52.31	\$19.24 5.510%
ISHARES CORE S&P 500 ETF (IVV)	2.12	unavailable	1.000	417.6600	417.66	410.26	7.40	6.56 1.570
ISHARES MSCI EAFE ETF (EFA)	3.37	214.56	9.000	73.6200	662.58	605.79	56.79	15.89 2.400
ISHARES TR RUS 1000 GRW ETF (IWR)	10.05	1,954.64	8.000	246.8300	1,974.64	1,089.86	884.78	16.51 0.840
ISHARES RUSSELL 1000 INDEX FUND (IWB)	18.57	3,603.68	16.000	227.9900	3,647.84	2,240.51	1,407.33	53.54 1.470
ISHARES RUSSELL 2000 ETF (IWM)	0.89	unavailable	1.000	175.2000	175.20	175.06	0.14	2.82 1.610
ISHARES TRUST S & P MID CAPITAL* (IJJ)	4.66	924.93	9.000	101.7500	915.75	464.16	451.59	18.27 2.000
ISHARES CORE S&P SMALL-CAP E (IJR)	0.47	96.70	1.000	94.0000	94.00	61.73	32.27	1.50 1.600
ISHARES TR MSCI EAFE MIN VL (EFAV)	0.35	unavailable	1.000	70.3600	70.36	68.34	2.02	1.61 2.290
ISHARES TR MSCI USA QLT FCT (QUAL)	6.42	unavailable	10.000	126.1900	1,261.90	1,237.15	24.75	17.98 1.420

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FIDELITY PRIVATE
CLIENT GROUP®

INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Holdings

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Stock Funds (continued)

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$)/ EY (%)
OAKMARK FUND INVESTOR CLASS (OAKMX)	6.28	1,213.72	10.974	112.4900	1,234.46	540.26	694.20	10.29
OAKMARK INTL INVESTOR CL (OAKIX)	2.52	496.27	18.553	26.6800	494.99	267.02	227.97	0.830
WCM FOCUSED INTL GROWTH FUND INVESTOR (WCMRX)	0.53	unavailable	4.838	21.5900	104.45	103.49	0.96	2.560
JANUS HENDERSON ENTERPRISE T (JAENX)	1.16	unavailable	1.811	126.1100	228.38	224.17	4.21	-
MFS RESEARCH INTL CLASS A (MFSAX)	3.74	714.19	33.562	21.9300	736.01	471.88	264.13	9.12
PARNASSUS CORE EQUITY INVESTOR (PRBLX)	1.98	unavailable	7.611	51.1700	389.45	381.95	7.50	1.240
TRANSAMERICA INTL EQUITY CL (TSWIX)	0.30	unavailable	2.975	19.8700	59.11	58.51	0.60	2.04
VANGUARD DIVIDEND GROWTH INVESTOR CL (VDIGX)	1.32	unavailable	7.218	35.9700	259.63	255.09	4.54	0.520
Total Stock Funds	26.12%	\$3,519.17			\$5,142.03	\$3,546.48	\$1,595.55	2.85

Bond Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$)/ EY (%)
SAI MUNICIPAL BOND FUND (FSMUX)	5.95%	\$3,150.46	132.872	\$8.8000	\$1,169.27	\$1,134.42	\$34.85	3.120%
FIDELITY SAI US TREASURY BOND INDEX(FUTBX)	2.16	358.91	47.760	8.9200	426.02	414.14	11.88	7.17
-- 30-day yield: 3.83%								1.680
Total Bond Funds	8.11%	\$3,509.37			\$1,595.29	\$1,548.56	\$46.73	

Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Realized Gains and Losses from Sales
(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	22.92	812.01
Short-term Gain	24.65	986.10
Short-term Loss	-1.73	-184.74
Short-term Disallowed Loss	-	10.65
Net Long-term Gain/Loss	-3.65	2,277.29
Long-term Gain	0.03	2,288.82
Long-term Loss	-3.68	-14.50
Long-term Disallowed Loss	-	2.97
Net Gain/Loss	\$19.27	\$3,089.30

Holdings

Stock Funds

Description	Percent of Holdings	Beginning Market Value Apr 1, 2023	Quantity Apr 30, 2023	Price Per Unit Apr 30, 2023	Ending Market Value Apr 30, 2023	Total Cost Basis	Unrealized Gain/Loss Apr 30, 2023	EAI (\$)/ EY (%)
FIDELITY INTL SMALL CAP OPP FUND(FSCOX)	2.23%	\$434.49	22.743	\$19.3400	\$439.85	\$327.72	\$112.13	\$0.07 0.020%
FIDELITY ADVISOR FOCUSED EMERG MKTS Z (FZAEX)	1.61	unavailable	11.487	27.5400	316.35	308.30	8.05	1.88 0.590
FIDELITY BLUE CHIP VALUE (FBCVX)	2.68	512.53	22.035	23.9500	527.74	287.56	240.18	5.66 1.070
DFA EMERGING MKTS CORE EQU PORTF (DFCEX)	0.14	29.01	1.366	21.2400	29.01	25.00	4.01	1.04 3.580
GOLDMAN SACHS EMERG MKTS EQ INSTL CL (GEMIX)	0.96	unavailable	9.024	20.9900	189.41	191.84	-2.43	0.41 0.220
HARBOR INTL INST(HAINX)	0.67	128.96	3.048	43.7000	133.19	103.69	29.50	3.99 3.000

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Account Summary

Account Value: **\$19,641.20**

Account Holdings

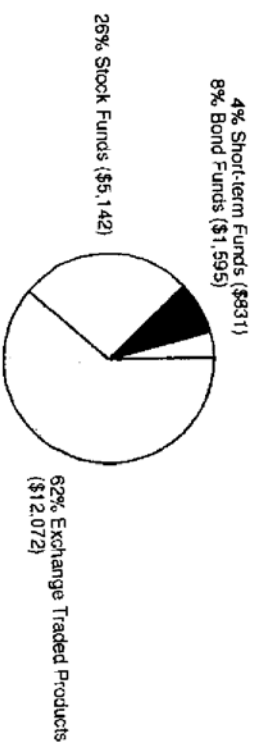
Account # [REDACTED]
VIRGINIA B NORTON - INDIVIDUAL - TOD

Current Market Value

A 51,983.95

	This Period	Year-to-Date
Beginning Account Value	\$17,657.55	\$38,188.05
Additions	1,750.00	4,750.00
Deposits	1,750.00	4,750.00
Subtractions	-0.01	-25,098.23
Withdrawals	-	-25,000.00
Transaction Costs, Fees & Charges	-0.01	-0.20
Fidelity Managed Account Fees	-	-98.03
Change in Investment Value *	233.66	1,801.38
Ending Account Value	\$19,641.20	\$19,641.20
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$19,641.20	

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



Top Holdings

Description	Value	Percent of Account
Ishares Russell 1000 Index Fund	\$3,647	19%
Ishares Tr Rus 1000 Grw ETF	1,974	10
Ishares Tr Msci USA Clt Fct	1,261	6
Total	\$6,884	35%

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	\$4.87	\$61.24
Dividends	4.87	61.24
Tax-exempt	9.59	80.85
Dividends	9.59	80.85
Total	\$14.46	\$142.09

Portfolio Summary

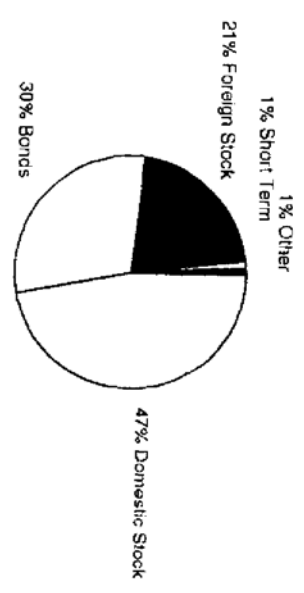
Income Summary

	This Period	Year-to-Date
Taxable	\$4.87	\$61.24
Dividends	4.87	61.24
Tax-exempt	9.59	80.85
Dividends	9.59	80.85
Tax-deferred	330.93	857.92
Tax-free	169.55	506.27
Total	\$514.94	\$1,506.28

Top Holdings

Description	Value	Percent of Portfolio
Strategic Advisers Large Cap Fund	\$118,154	38%
Strategic Advisers Core Income Fund	77,648	25
Strategic Advisers International Fund	40,067	13
Strategic Advisers Emerging Markets	18,254	6
Strategic Advisers Small-Mid Cap FD	17,552	6
Total	\$271,676	88%

Asset Allocation



Asset Class	Percent of Portfolio
Domestic Stock	47%
Bonds	30
Foreign Stock	21
Short Term	1
Other	1

IMPORTANT: If you have any unsettled trades pending, the asset allocation presented above may be materially impacted and, depending on the size and scope of such unsettled trades, rendered unreliable. Asset allocation includes Other Holdings and Assets Held Away when applicable. Please note that, due to rounding, percentages may not add to 100%. For further details, please see "Frequently Asked Questions" at [Fidelity.com/statements](https://www.fidelity.com/statements).



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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

Portfolio Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
GENERAL INVESTMENTS				
4	FIDELITY PORTFOLIO ADVISORY SERVICES VIRGINIA B NORTON - INDIVIDUAL TOD		\$17,657.55	\$19,641.20
PERSONAL RETIREMENT				
14	FIDELITY PORTFOLIO ADVISORY SERVICES VIRGINIA B NORTON - ROTH INDIVIDUAL RETIREMENT ACCOUNT - FMTC CUSTODIAN		96,916.42	97,922.56
20	FIDELITY PORTFOLIO ADVISORY SERVICES VIRGINIA B NORTON - ROLLOVER IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN		188,826.78	191,286.31
Ending Portfolio Value			\$303,400.75	\$308,850.07



FIDELITY PRIVATE
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INVESTMENT REPORT
April 1, 2023 - April 30, 2023

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VIRGINIA B NORTON

Your Portfolio Value: **\$308,850.07**
Portfolio Change from Last Period: **\$5,409.32**

	This Period	Year-to-Date
Beginning Portfolio Value	\$303,400.75	\$332,142.61
Additions	2,250.00	6,750.00
Subtractions	-0.01	-50,840.06
Transaction Costs, Fees & Charges	-0.01	-0.20
Fidelity Managed Account Fees	-	-839.86
Change in Investment Value *	3,199.33	20,797.52
Ending Portfolio Value **	\$308,850.07	\$308,850.07
Accrued Interest (AI)	-	-
Ending Portfolio Value incl. AI	\$308,850.07	

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

Your Financial Consultant

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