2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/07/2024

General Information

Name: Mr William Edwin Conerly PE

PID 241265

AGENCY INFORMATION

Organization	Suborganization	Title
Four Seasons at Crystal Springs Community Development District	Board of Supervisors	
Varrea South Community Development District	Board of Supervisors	Assistant Secretary

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House	Representative District 72

Net Worth

My Net Worth as of December 31, 2023 was $ 2,616,549.16.

Filed with COE: 06/07/2024

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 $ 75,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

Description of Asset	Value of Asset
Personal Home - 11718 Winding Woods Way, Lakewood Ranch, FL 34202	$ 601,000.00
T Rowe Price Retirement 401k	$ 737,398.79
Kimley-Horn Company Stock Private Stock (APHC, Inc)	$ 1,052,659.00
BNY Mellon - Pershing - Captrust	$ 67,980.16
Wells Fargo	$ 2,572.08
Fidelity IRA	$ 59,861.11
Vanguard	$ 4,978.92
Suncoas Credit Union - Accounts	$ 22,146.89
KH Debentures - APHC, Inc (for stock purchase) - cash	$ 259,500.00
See Attached	

Filed with COE: 06/07/2024

Liabilities

LIABILITIES IN EXCESS OF $1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Nationstar Mortage LLC d/b/a Mr. Cooper	8950 Cypress Waters Blvd, Coppell, TX 75019	$ 223,747.78
Suncoast Credit Union	P.O. Box 11904 Tampa, FL 33680	$ 42,800.00
See Attached		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Filed with COE: 06/07/2024

Income

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☑ I elect to file a copy of my 2023 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

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

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

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

Interests in Specified Businesses

Business Entity # 1
N/A

Filed with COE: 06/07/2024

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.

William Edwin Conerly PE

Digitally signed: **06/07/2024**

Filed with COE: 06/07/2024

Pershing Advisor Solutions LLC
One Pershing Plaza
Jersey City, NJ 07399
Brokerage Services, member FINRA, SIPC

CAPTRUST
Registered Investment Advisor

Investment
Account Statement

December 1, 2023 - December 31, 2023
Account Number: [redacted]

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

Your Financial Advisor Is:
KYLE TUCKER
(800) 216-0645

Portfolio at a Glance

	This Period	Year-to-Date
BEGINNING ACCOUNT VALUE	$44,181.35	$39,998.78
Deposits (Cash & Securities)	22,020.31	22,020.31
Dividends, Interest and Other Income	258.99	981.28
Fees	0.00	-208.94
Net Change in Portfolio[1]	1,519.51	5,188.73
ENDING ACCOUNT VALUE	$67,980.16	$67,980.16
Accrued Interest	$0.00	
Account Value with Accrued Interest	$67,980.16	
Estimated Annual Income	$891.45	

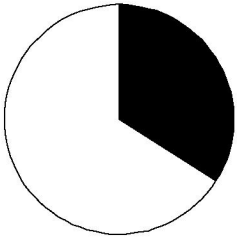
[1] *Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.*

Table of Contents

Section	Page	Section	Page
Asset Summary	2	Activity Summary	7
Additional Information	2	Transactions in Date Sequence	8
Summary of Gains and Losses	2	Income and Expense Summary	10
Client Service Information	2	FDIC Eligible Bank Deposits	11
Your Account Information	2	Schedule of Realized Gains and Losses	11
Portfolio Holdings	3	Messages	13
Portfolio Holdings Disclosures	6	Important Information and Disclosures	15

The Bank Deposits in your account are not eligible for SIPC coverage.
Bank Deposit Sweep Products automatically deposit the available balance in your account into Federal Deposit Insurance Corporation (FDIC) member insured depository institutions (IDIs), where swept balances receive pass through FDIC insurance coverage through those IDIs. Balances in Bank Deposit Sweep Products are not considered securities and are not eligible for coverage by the Securities Investor Protection Corporation (SIPC).

Asset Summary



Percent	Asset Type	Last Period	This Period
34%	Cash, Money Funds, and Bank Deposits	506.37	22,785.67
66%	Exchange-Traded Products	43,674.98	45,194.49
100%	Account Total (Pie Chart)	$44,181.35	$67,980.16

Please review your allocation periodically with your Financial Advisor.

Additional Information

Description	This Period	Year-to-Date
Securities Bought and Sold	$0.00	-$19,014.41

Summary of Gains and Losses

	Realized This Period	Realized Year-to-Date	Unrealized
Short-Term Gain/Loss	0.00	-184.34	2,592.51
Long-Term Gain/Loss	0.00	-37.54	220.17
Net Gain/Loss	0.00	-221.88	2,812.68

This summary excludes transactions where cost basis information is not available.

Client Service Information

Your Financial Advisor Is: JSM

KYLE TUCKER
CAPFINANCIAL PARTNERS, LLC
SUITE 1700
4208 SIX FORKS ROAD
RALEIGH NC 27609-5734

Contact Information

Business: (800) 216-0645

Client Service Information

Client Service Telephone Number: (800) 216-0645

Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds:	Minimize Short Term Gains
Default Method for Stocks in a Dividend Reinvestment Plan:	Minimize Short Term Gains
Default Method for all Other Securities:	Minimize Short Term Gains

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method:	Yes
Accrual market discount method for all other bond types:	Constant Yield Method
Include market discount in income annually:	No

Account Number: [redacted]

Your Account Information *(continued)*

ELECTRONIC DELIVERY

Congratulations! All your documents are enrolled for electronic delivery.
Please log in to your account or contact your Financial Advisor to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):
b##########@kimley-horn.com
**b##########@kimley-horn.com is on file for these documents*
The above e-mail address is partially masked for your security.
Please log in to your account to review the full e-mail address.

Portfolio Holdings

Opening Date	Quantity	Account Number	Activity Ending	Opening Balance	Closing Balance	Accrued Income	Income This Year	30-Day Yield	Current Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 34.00% of Portfolio									
FDIC Eligible Bank Deposits									
DREYFUS INSURED DEPOSITS I									
12/01/23	22,785.6700	N/A	12/29/23	506.37	22,785.67	8.75	26.28	N/A	N/A
Total FDIC Eligible Bank Deposits				$506.37	$22,785.67	$8.75	$26.28		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS				$506.37	$22,785.67	$8.75	$26.28		

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS 66.00% of Portfolio								
CAPITAL GROUP INTL FOCUS EQUITY ETF SHS CREATION UNIT				Security Identifier: CGXU				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 14019W109				
10/06/23	44.0000	21.7250	955.92	23.8700	1,050.28	94.36	10.42	0.99%
ISHARES TR CORE S&P 500 ETF				Security Identifier: IVV				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 464287200				
Multiple[†,Y]	Total Covered 29.0000	427.8490	12,407.63	477.6300	13,851.27	1,443.64	200.06	1.44%
344 day(s) added to your holding period as a result of a wash sale.								
ISHARES TR 7-10 YR TREAS BD ETF				Security Identifier: IEF				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 464287440				
10/06/23	11.0000	90.4280	994.71	96.3900	1,060.29	65.58		
ISHARES TR S&P MIDCAP 400 GROWTH ETF				Security Identifier: IJK				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 464287606				
Multiple[Y]	Total Covered 20.0000	67.2730	1,345.45	79.2200	1,584.40	238.95	17.87	1.12%

Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS *(continued)*								
ISHARES TR SHORT-TERM NATL MUN BD ETF FD				Security Identifier: SUB				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 464288158				
Multiple[Y]	Total Covered 37.0000	105.6910	3,910.55	105.4300	3,900.91	-9.64	67.62	1.73%
ISHARES TR NATL MUN BD ETF FD				Security Identifier: MUB				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 464288414				
Multiple[Y]	Total Covered 30.0000	109.8170	3,294.51	108.4100	3,252.30	-42.21	86.05	2.64%
ISHARES INC CORE MSCI EMERGING MKTS ETF				Security Identifier: IEMG				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 46434G103				
Multiple[‡,Y]	Total Covered 35.0000	55.2070	1,932.25	50.5800	1,770.30	-161.95	51.10	2.88%
59 day(s) added to your holding period as a result of a wash sale.								
ISHARES TR IBONDS DEC 2025 TERM TREASURY ETF				Security Identifier: IBTF				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 46436E866				
Multiple[Y]	Total Covered 13.0000	23.6250	307.13	23.2800	302.64	-4.49		
ISHARES TR IBONDS DEC 2024 TERM TREASURY ETF				Security Identifier: IBTE				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 46436E874				
Multiple[Y]	Total Covered 20.0000	24.1970	483.93	23.8600	477.20	-6.73		
J P MORGAN EXCHANGE-TRADED FD TR ACTIVE GROWTH ETF				Security Identifier: JGRO				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 46654Q609				
10/06/23	17.0000	55.0840	936.42	61.0900	1,038.53	102.11	1.76	0.17%
J P MORGAN EXCHANGE-TRADED FD TR LTD DURATION BD ETF				Security Identifier: JPLD				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 46654Q773				
10/26/23	14.0000	50.1100	701.54	50.6000	708.40	6.86	31.08	4.38%
PIMCO ETF TR SHORT TERM MUN BD ACTIVE ETF				Security Identifier: SMMU				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 72201R874				
Multiple[Y]	Total Covered 20.0000	49.2350	984.70	50.0266	1,000.53	15.83	27.94	2.79%
SPDR SER TR SPDR BLOOMBERG 1-3 MNTH T BILL ETF NEW				Security Identifier: BIL				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 78468R663				
01/06/23	13.0000	91.5050	1,189.57	91.3900	1,188.07	-1.50	58.51	4.92%
SSGA ACTIVE TR SPDR DOUBLELINE SHORT DURATION TOTAL RETURN TACTICAL ETF TACTICAL ETF				Security Identifier: STOT				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 78470P200				
10/26/23	15.0000	46.4400	696.60	46.8400	702.60	6.00	31.86	4.53%

Portfolio Holdings *(continued)*

Date Acquired	Quantity	Unit Cost	Current Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
EXCHANGE-TRADED PRODUCTS *(continued)*								
SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL U S LARGE CO INDEX ETF				Security Identifier: FNDX CUSIP: 808524771				
Dividend Option: Cash; Capital Gains Option: Cash								
10/06/23	23.0000	55.8180	1,283.82	61.9400	1,424.62	140.80	25.97	1.82%
SELECT SECTOR SPDR TR TECHNOLOGY				Security Identifier: XLK				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 81369Y803				
Multiple[Y]	Total Covered 7.0000	144.5800	1,012.06	192.4800	1,347.36	335.30	10.21	0.75%
VANGUARD INTL FD FTSE DEVELOPED MKTS ETF				Security Identifier: VEA				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 921943858				
Multiple[‡,Y]	Total Covered 103.0000	47.2360	4,865.34	47.9000	4,933.70	68.36	155.65	3.15%
			59 day(s) added to your holding period as a result of a wash sale.					
VANGUARD INDEX FDS VANGUARD GROWTH ETF				Security Identifier: VUG				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 922908736				
Multiple[Y]	Total Covered 6.0000	247.1300	1,482.78	310.8800	1,865.28	382.50	10.81	0.57%
VANGUARD INDEX FDS VANGUARD VALUE ETF				Security Identifier: VTV				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 922908744				
Multiple[Y]	Total Covered 15.0000	145.3910	2,180.87	149.5000	2,242.50	61.63	55.05	2.45%
VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF				Security Identifier: VB				
Dividend Option: Cash; Capital Gains Option: Cash				CUSIP: 922908751				
Multiple[Y]	Total Covered 7.0000	202.2900	1,416.03	213.3300	1,493.31	77.28	23.21	1.55%
TOTAL EXCHANGE-TRADED PRODUCTS			$42,381.81		$45,194.49	$2,812.68	$865.17	

	Current Cost Basis	Market Value	Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
Total Portfolio Holdings	$65,167.48	$67,980.16	$2,812.68	$0.00	$891.45

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

Portfolio Holdings *(continued)*

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

[Y] *This line is an aggregation of shares in this position, representing shares acquired at different times and/or dates. This summary is a sum of these shares and does not represent cost basis calculated using the average cost accounting method.*

[‡] *The cost basis and holding period has been adjusted for a portion of this position due to a wash sale event.*

Portfolio Holdings Disclosures

Pricing

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

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Reinvestment

The dollar amount of Mutual Fund distributions, Money Market Fund dividend income, Bank Deposit interest income, or dividends for other securities shown on your statement may have been reinvested. You will not receive confirmation of these reinvestments. Upon written request to your financial institution, information pertaining to these transactions, including the time of execution and the name of the person from whom your security was purchased, may be obtained. In dividend reinvestment transactions, Pershing acts as your agent and receives payment for order flow.

Option Disclosure

Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included in confirmations previously furnished to you. A summary of this information is available to you promptly upon your written request directed to your introducing firm. In order to assist your introducing firm in maintaining current background and financial information concerning your option accounts, please promptly advise them in writing of any material change in your investment objectives or financial situation. Expiring options which are valuable are exercised automatically pursuant to the exercise by exception procedure of the Options Clearing Corporation. Additional information regarding this procedure is available upon written request to your introducing firm.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Portfolio Holdings Disclosures *(continued)*

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.

Variable Rate Securities

Interest rate data for certain complex and/or variable rate securities is provided to Pershing by third-party data service providers pursuant to contractual arrangements. Although we seek to use reliable sources of information, the accuracy, reliability, timeliness, and completeness of interest rate data may vary sometimes, particularly for complex and/or variable rate securities and those with limited or no secondary market. As a result, we can offer no assurance as to the accuracy, reliability, timeliness, or completeness of interest rate data for such securities. Pershing may also occasionally make interest rate updates and adjustments based on its reasonable efforts to obtain accurate, reliable, timely, and/or complete interest rate data from other data sources, but we can similarly provide no assurance that those rates or adjustments will be accurate, reliable, timely, or complete.

When updated interest rate data is received from a third-party data service provider or adjusted by Pershing, the updated data will be reflected in various sources where interest rate data is used or viewed, including both paper and electronic communications and data sources. Prior use or communication of interest rate-related data will not be revised. Since variable interest rates may be subject to change at any time and are only as accurate as the data received from third-party data service providers or otherwise obtained by Pershing, interest rate data should not be relied on for making investment, trading, or tax decisions. All interest rate data and other information derived from and/or calculated using interest rates are not warranted as to accuracy, reliability, timeliness, or completeness and are subject to change without notice. Pershing disclaims any responsibility or liability to the fullest extent permitted by applicable law for any loss or damage arising from any reliance on or use of the interest rate data or other information derived from and/or calculated using interest rates in any way. You should request a current valuation for your securities from your financial adviser or broker prior to making a financial decision or placing an order or requesting a transaction in these securities.

Activity Summary *(All amounts shown are in base currency)*

	Credits This Period	Debits This Period	Net This Period	Credits Year-to-Date	Debits Year-to-Date	Net Year-to-Date
Securities						
Securities Bought	0.00	0.00	0.00	0.00	-24,562.77	-24,562.77
Securities Sold	0.00	0.00	0.00	5,548.36	0.00	5,548.36
Total Securities	$0.00	$0.00	$0.00	$5,548.36	-$24,562.77	-$19,014.41
Dividends and Interest	$258.99	$0.00	$258.99	$981.28	$0.00	$981.28
Fees	$0.00	$0.00	$0.00	$0.00	-$208.94	-$208.94
Cash						
Deposits	22,020.31	0.00	22,020.31	22,020.31	0.00	22,020.31
Total Cash	$22,020.31	$0.00	$22,020.31	$22,020.31	$0.00	$22,020.31
FDIC Eligible Bank Deposits	$0.00	-$22,279.30	-$22,279.30	$19,190.88	-$22,969.12	-$3,778.24
Totals	$22,279.30	-$22,279.30	$0.00	$47,740.83	-$47,740.83	$0.00

Transactions in Date Sequence

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/06/23	NON-TAXABLE DISTRIBUTION RECEIVED SMMU	20 SHRS PIMCO ETF TR SHORT TERM MUN BD ACTIVE ETF RD 12/04 PD 12/06/23				2.40	USD
12/07/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-2.40	USD
12/07/23	CASH DIVIDEND RECEIVED IEF	11 SHRS ISHARES TR 7-10 YR TREAS BD ETF RD 12/04 PD 12/07/23				2.74	USD
12/07/23	NON-TAXABLE DISTRIBUTION RECEIVED SUB	37 SHRS ISHARES TR SHORT-TERM NATL MUN BD ETF FD RD 12/04 PD 12/07/23				6.17	USD
12/07/23	NON-TAXABLE DISTRIBUTION RECEIVED MUB	30 SHRS ISHARES TR NATL MUN BD ETF FD RD 12/04 PD 12/07/23				7.53	USD
12/07/23	CASH DIVIDEND RECEIVED IBTF	13 SHRS ISHARES TR IBONDS DEC 2025 TERM TREASURY ETF RD 12/04 PD 12/07/23				1.01	USD
12/07/23	CASH DIVIDEND RECEIVED IBTE	20 SHRS ISHARES TR IBONDS DEC 2024 TERM TREASURY ETF RD 12/04 PD 12/07/23				1.76	USD
12/07/23	CASH DIVIDEND RECEIVED JPLD	14 SHRS J P MORGAN EXCHANGE-TRADED FD TR LTD DURATION BD ETF RD 12/04 PD 12/06/23				2.65	USD
12/07/23	CASH DIVIDEND RECEIVED BIL	13 SHRS SPDR SER TR SPDR BLOOMBERG 1-3 MNTH T BILL ETF NEW RD 12/04 PD 12/07/23				5.45	USD
12/07/23	CASH DIVIDEND RECEIVED STOT	15 SHRS SSGA ACTIVE TR SPDR DOUBLELINE SHORT DURATION TOTAL RETURN TACTICAL ETF TACTICAL ETF RD 12/04 PD 12/07/23				2.83	USD
12/08/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-30.14	USD
12/11/23	CASH DIVIDEND RECEIVED FNDX	23 SHRS SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL U S LARGE CO INDEX ETF RD 12/07 PD 12/11/23				7.33	USD
12/12/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-7.33	USD
12/15/23	FDIC INSURED BANK DEPOSITS INTEREST REINVESTED [redacted]	DREYFUS INSURED INTEREST REINVESTED				-1.12	USD
12/15/23	FDIC INSURED BANK DEPOSITS INTEREST RECEIVED [redacted]	DREYFUS INSURED INTEREST CREDITED				1.12	USD

Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/20/23	CASH DIVIDEND RECEIVED IEF	11 SHRS ISHARES TR 7-10 YR TREAS BD ETF RD 12/15 PD 12/20/23				3.10	USD
12/20/23	NON-TAXABLE DISTRIBUTION RECEIVED SUB	37 SHRS ISHARES TR SHORT-TERM NATL MUN BD ETF FD RD 12/15 PD 12/20/23				6.10	USD
12/20/23	NON-TAXABLE DISTRIBUTION RECEIVED MUB	30 SHRS ISHARES TR NATL MUN BD ETF FD RD 12/15 PD 12/20/23				7.63	USD
12/20/23	CASH DIVIDEND RECEIVED IBTF	13 SHRS ISHARES TR IBONDS DEC 2025 TERM TREASURY ETF RD 12/15 PD 12/20/23				1.09	USD
12/20/23	CASH DIVIDEND RECEIVED IBTE	20 SHRS ISHARES TR IBONDS DEC 2024 TERM TREASURY ETF RD 12/15 PD 12/20/23				1.83	USD
12/21/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-19.75	USD
12/21/23	CASH DIVIDEND RECEIVED XLK	7 SHRS SELECT SECTOR SPDR TR TECHNOLOGY RD 12/19 PD 12/21/23				2.95	USD
12/21/23	CASH DIVIDEND RECEIVED VEA	103 SHRS VANGUARD INTL FD FTSE DEVELOPED MKTS ETF RD 12/19 PD 12/21/23				62.80	USD
12/22/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-65.75	USD
12/22/23	CASH DIVIDEND RECEIVED BIL	13 SHRS SPDR SER TR SPDR BLOOMBERG 1-3 MNTH T BILL ETF NEW RD 12/19 PD 12/22/23				5.48	USD
12/22/23	CASH DIVIDEND RECEIVED STOT	15 SHRS SSGA ACTIVE TR SPDR DOUBLELINE SHORT DURATION TOTAL RETURN TACTICAL ETF TACTICAL ETF RD 12/19 PD 12/22/23				3.46	USD
12/26/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-8.94	USD
12/26/23	CASH DIVIDEND RECEIVED JGRO	17 SHRS J P MORGAN EXCHANGE-TRADED FD TR ACTIVE GROWTH ETF RD 12/20 PD 12/22/23				1.65	USD
12/27/23	CUSTOMER AUTHORIZED TRANSFER USD999997	TRANS FRM ITL-006952				22,020.31	USD

Transactions in Date Sequence *(continued)*

Process/ Settlement Date	Activity Type	Description	Quantity	Price	Accrued Interest	Amount	Currency
12/27/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-1.65	USD
12/27/23	CASH DIVIDEND RECEIVED IVV	29 SHRS ISHARES TR CORE S&P 500 ETF RD 12/21 PD 12/27/23				55.83	USD
12/27/23	CASH DIVIDEND RECEIVED IJK	20 SHRS ISHARES TR S&P MIDCAP 400 GROWTH ETF RD 12/21 PD 12/27/23				5.37	USD
12/27/23	CASH DIVIDEND RECEIVED IEMG	35 SHRS ISHARES INC CORE MSCI EMERGING MKTS ETF RD 12/21 PD 12/27/23				34.20	USD
12/27/23	CASH DIVIDEND RECEIVED VUG	6 SHRS VANGUARD INDEX FDS VANGUARD GROWTH ETF RD 12/22 PD 12/27/23				3.51	USD
12/27/23	CASH DIVIDEND RECEIVED VTV	15 SHRS VANGUARD INDEX FDS VANGUARD VALUE ETF RD 12/22 PD 12/27/23				15.46	USD
12/27/23	CASH DIVIDEND RECEIVED VB	7 SHRS VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF RD 12/22 PD 12/27/23				7.54	USD
12/28/23	FDIC INSURED BANK DEPOSIT USD999997	DREYFUS INSURED DEPOSITS I				-22,142.22	USD
Total Value of Transactions					$0.00	$0.00	USD

The price and quantity displayed may have been rounded.

Income and Expense Summary

	Current Period		Year-to-Date	
	Taxable	Non Taxable	Taxable	Non Taxable
Dividend Income				
Other Dividends	228.04	29.83	781.07	173.93
Interest Income				
FDIC Eligible Bank Deposits	1.12	0.00	26.28	0.00
Total Income	$229.16	$29.83	$807.35	$173.93

FDIC Eligible Bank Deposits

Date	Activity Type	Description	Amount	Balance
Sweep FDIC Eligible Bank Deposits				
DREYFUS INSURED DEPOSITS I				
Activity Ending: 12/29/23				
12/01/23	Opening Balance		506.37	506.37
12/07/23	Deposit	DEPOSIT	2.40	508.77
12/08/23	Deposit	DEPOSIT	30.14	538.91
12/12/23	Deposit	DEPOSIT	7.33	546.24
12/15/23	Deposit	INTEREST CREDITED BNY Mellon Ntl Associ a/o 12/15 $547.36 YIELD 2.67%	1.12	547.36
12/21/23	Deposit	DEPOSIT	19.75	567.11
12/22/23	Deposit	DEPOSIT	65.75	632.86
12/26/23	Deposit	DEPOSIT	8.94	641.80
12/27/23	Deposit	DEPOSIT	1.65	643.45
12/28/23	Deposit	DEPOSIT	22,142.22	22,785.67
12/29/23	Closing Balance			$22,785.67
Total FDIC Eligible Bank Deposits				$22,785.67

The Bank Deposit Sweep Product (Product) itself is NOT FDIC-insured. Rather, through the Product, the available balance in your Account is swept into deposit accounts at various participating banks, which are all FDIC member insured depository institutions (IDIs). Those balances held at the participating IDIs are eligible for pass-through FDIC insurance coverage up to the current maximum deposit insurance amount of $250,000 per eligible depositor at each IDI, for each eligible category of ownership or capacity, pursuant to FDIC regulations. Balances in Bank Deposit Sweep Products are not considered securities and are not eligible for coverage by the Securities Investor Protection Corporation (SIPC). Please review the product disclosure for more detailed information on the application of FDIC insurance coverage on your Product balance.

Schedule of Realized Gains and Losses Year-to-Date

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term								
ISHARES TR 20+ YR TR	10/06/23	01/06/23	Covered	Minimize Short Term Gains / SELL	2.0000	169.02	213.02	-44.00
Security Identifier: 464287432	10/06/23	11/15/22	Covered	Minimize Short Term Gains / SELL	3.0000	253.52	300.45	-46.93
Total					5.0000	422.54	513.47	-90.93

Schedule of Realized Gains and Losses Year-to-Date *(continued)*

Description	Date Disposed	Date Acquired	Designation	Disposition Method / Transaction	Quantity	Proceeds	Cost Basis	Realized Gain/Loss
Short Term *(continued)*								
ISHARES TR MSCI USA LATILITY FACTOR ETF Security Identifier: 46429B697	10/26/23	01/06/23	Covered	Minimize Short Term Gains / SELL	10.0000	712.59	737.24	-24.65
ISHARES TR MSCI USA ACTOR ETF	10/06/23	11/16/22	Covered	Minimize Short Term Gains / SELL	4.0000	562.75	593.92	-31.17
Security Identifier: 46432F396	10/06/23	01/06/23	Covered	Minimize Short Term Gains / SELL	4.0000	562.76	583.51	-20.75
Total					8.0000	1,125.51	1,177.43	-51.92
ISHARES TR IBONDS DE M TREASURY ETF Security Identifier: 46436E866	10/26/23	01/06/23	Covered	Minimize Short Term Gains / SELL	8.0000	181.62	189.63	-8.01
ISHARES TR IBONDS DE M TREASURY ETF	10/06/23	01/06/23	Covered	Minimize Short Term Gains / SELL	9.0000	221.24	225.39	-4.15
Security Identifier: 46436E882	10/06/23	11/15/22	Covered	Minimize Short Term Gains / SELL	11.0000	270.40	274.87	-4.47
Total					20.0000	491.64	500.26	-8.62
SPDR SER TR SPDR BLO MNTH T BILL ETF NEW	10/06/23	12/13/22	Covered	Minimize Short Term Gains / SELL	9.0000	823.78	824.04	-0.26
Security Identifier: 78468R663	10/06/23	01/06/23	Covered	Minimize Short Term Gains / SELL	2.0000	183.06	183.01	0.05
Total					11.0000	1,006.84	1,007.05	-0.21
Total Short Term						3,940.74	4,125.08	-184.34
Long Term								
ISHARES TR MSCI USA LATILITY FACTOR ETF Security Identifier: 46429B697	10/26/23	08/23/22	Covered	Minimize Short Term Gains / SELL	11.0000	783.84	821.57	-37.73
SPDR SER TR SPDR BLO MNTH T BILL ETF NEW Security Identifier: 78468R663	10/06/23	08/23/22	Covered	Minimize Short Term Gains / SELL	9.0000	823.78	823.59	0.19
Total Long Term						1,607.62	1,645.16	-37.54
Total Short and Long Term						5,548.36	5,770.24	-221.88

Generally, securities acquired before 2011, in retirement accounts or held by Non-U.S. entities are not subject to the cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended by the Emergency Economic Stabilization Act of 2008, and are marked as "noncovered". Securities marked as "covered", were identified as securities potentially subject to the cost basis reporting rules and may be reported to the IRS on form 1099-B for the applicable tax year in which the securities are disposed.
Note: In the event where we cannot easily determine the taxability of an account, we may mark the account as noncovered. However, if the account does not receive a 1099B, the cost basis will not be reported to the IRS.

This Schedule may not reflect all cost basis adjustments necessary for tax reporting purposes, especially for noncovered securities. Adjustments to cost basis may have been made for prior income received and subsequently reclassified by the issuer as a return of capital. In addition, corporate action events may require adjustments to your original cost basis. Return of capital information and cost basis information, as it relates to corporate actions, has been obtained from sources we believe to be reliable.

Schedule of Realized Gains and Losses Year-to-Date *(continued)*

Adjustments to cost basis can be made after year-end, in particular, for return of capital adjustments, but may also include adjustments for corporate action events. Therefore there may be differences in cost basis reflected on your monthly client brokerage statement at year end versus any subsequent reports, including your 1099-B or online displays you may have available to you.

When you report your cost basis on your tax return, it should be verified using all of your own records. In particular, there may be other adjustments which you need to make, but are not required to be made by Pershing as it relates to H.R. 1424. You should consult with your tax advisor in order to properly report your gain or loss for tax purposes. Pershing shall not be responsible for and makes no representations or warranties with respect to the accuracy of any information that you report to the IRS or other taxing authorities, and, accordingly, disclaims any and all liability that may arise with respect to your use and reliance on the information provided herein for such reporting.

Please refer to the Your Account Information Section in your brokerage account statement for your account's existing tax-lot disposition method. The disposition method is the method which you have selected to use in the disposal of each tax lot of the securities held in your account. If you do not select a method, your account will be defaulted to First In, First Out (FIFO). Your account's selected tax lot method will be used to determine the cost basis for calculating gain and/or loss, unless another method was selected at the time of the security disposal, and this may be reported on the IRS Form 1099-B.

Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at $1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

Please note the following information for Pershing's 2023 IRS Form 1099 (B, DIV, INT, MISC and OID): Your Form 1099 will be delivered in the first months of the year, beginning January 31, 2024. By February 15, you will be mailed either your Form 1099 or a special Pending 1099 Notice. The Pending 1099 Notice will be sent if we have not received and processed final information from issuers and trustees of securities that you hold by the as of date of the February 15 1099 mailing. You will also be sent the notice if your information is still being reviewed and finalized. The notice will inform you of the securities that are pending final reporting and provides the anticipated mail date of your 1099. Your 1099 will be mailed no later than March 15, 2024.

Transition to Trade Date plus One (T1) Settlements

The U.S. will adopt a shortened settlement timeframe beginning with trade date May 28, 2024, for equities, corporate, municipal bonds and unit investment trusts. Moving from a T2 to a T1 settlement cycle will provide faster access to sale proceeds, but it also means that funds will be due on purchase transactions earlier.

THE SWEEP PRODUCT USED IN YOUR ACCOUNT AUTOMATICALLY DEPOSITS ANY AVAILABLE CASH BALANCE INTO FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) MEMBER BANKS. FDIC-INSURED BANK DEPOSITS ARE NOT PROTECTED BY SECURITIES INVESTOR PROTECTION CORPORATION (SIPC). WITH REGARD TO PRODUCTS THAT MAY BE AVAILABLE AS SWEEP OPTIONS, YOU MAY VIEW CURRENT YIELDS ON CERTAIN MONEY MARKET FUNDS AND FDIC-INSURED BANK DEPOSIT SWEEP PRODUCTS AS WELL AS CURRENT BANK LISTS BY VISITING https://www.pershing.com/us/en/rates.html. PLEASE NOTE THAT WE MAY NOT OFFER ALL OF THE SWEEP OPTIONS LISTED ON THE PERSHING WEBSITE AND THE BANKS PARTICIPATING IN THESE PRODUCTS ARE SUBJECT TO CHANGE. YOUR STATEMENT WILL SHOW THE SPECIFIC BANKS TO WHICH YOUR SWEEP BALANCE HAS BEEN ALLOCATED. WHILE WE WILL ATTEMPT TO PROVIDE YOU WITH ADVANCE NOTICE OF CHANGES TO BANKS WHEN PRACTICABLE VIA A MESSAGE ON YOUR STATEMENT, THE WEBSITE WILL ALWAYS CONTAIN THE MOST CURRENT BANK LISTS.

Messages *(continued)*

Paper Subscription Fee and Maximum Schedule of Charges

A monthly paper subscription fee of $2 per month is being introduced effective January 2024. Accounts that elect to receive paper communications for any of the below eDelivery eligible communications will be subject to the paper fee. The fee will accrue monthly and be assessed in the last month of each quarter. (Schedule: $4 will be assessed in March for January and February, $6 in June for March, April and May, etc.)

Communications subject to the paper subscription fee include:

- Statements
- Trade Confirmations
- Notifications and Letters

The existing individual document-based paper statement and confirm surcharge fees will be discontinued effective December 31, 2023. Only accounts fully enrolled in eDelivery for all the above eDelivery eligible communications are exempt from the subscription fee. In addition, 529 plan and cash on delivery (COD) accounts are also exempt.

Separately, a paper tax document fee of $10 per year is being introduced effective March 2024 for the receipt of 2023 tax documents in paper form. The fee will be based on the eDelivery enrollment status of the account as of December 31, 2023.

- Any account that has elected to receive paper tax documents will be subject to the paper tax document fee.
- Accounts already subject to the new $2 paper subscription fee will be exempt from the paper tax document fee.
- The tax document fee will accrue as of December 31, 2023, and be assessed in March of 2024.

In order to avoid the above the mentioned fees, please ensure you have access to the Investor Portal and are enrolled in eDelivery.

If you do not have access to the Investor Portal, please contact your Investment Advisor or go to investor.pershing.com and click "Register" on the home page and complete registration for online access.

If you have access to the Investor Portal, please log in to investor.pershing.com and click on the "Go Paperless" logo on the top right of the screen and follow the instructions to enroll all your eligible accounts.

Additionally, we have updated the Schedule of Maximum Charges posted on our website at www.pershing.com/us/en/disclosures.html. While the fees listed are the maximum that your accounts could be charged, please contact your advisor for the specific fees that may be applied to your accounts.

Pershing Advisor Solutions does not solicit nor act with discretion on any trade executions for your account. The terms solicited/unsolicited and discretionary/non-discretionary on your trade confirmation identify how your investment advisor reported that it acted on this transaction.

Important Information and Disclosures

The Role of Pershing

- Pershing LLC, member FINRA, NYSE, carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330. Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Important Arbitration Agreement *(continued)*

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF, WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.
- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- THE INVESTMENT ADVISOR RETAINED BY YOU, IF ANY, IS RESPONSIBLE FOR DETERMINING THE SUITABILITY OF EACH TRANSACTION IN YOUR ACCOUNT. PERSHING DOES NOT EVALUATE WHETHER YOUR INVESTMENTS COMPORT WITH YOUR FINANCIAL STATUS OR OBJECTIVES. YOU RELEASE PERSHING FROM ANY LIABILITY TO DO SO.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/us/en/disclosures.html
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING EXECUTES CERTAIN TRANSACTIONS IN EQUITY PREFERRED SECURITIES AND FRACTIONAL SHARES AS PRINCIPAL. PERSHING ALSO ROUTES CERTAIN EQUITY ORDERS TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

WRAP ACCOUNT CUSTOMERS WHO ELECTED NOT TO RECEIVE IMMEDIATE CONFIRMATION OF TRANSACTIONS

THE FOLLOWING TERMS AND CONDITIONS ARE APPLICABLE ONLY IF YOUR ACCOUNT IS AN INVESTMENT ADVISORY ACCOUNT AND THE TRANSACTION CONFIRMATIONS ARE NOT SENT TO YOU (SENT ONLY TO YOUR FIDUCIARY) PURSUANT TO YOUR INSTRUCTION:

WRAP ACCOUNT TRANSACTIONS

- THE FOLLOWING INFORMATION WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR FINANCIAL INSTITUTION ("INTRODUCING FIRM") WITH RESPECT TO ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU: THE MARKET UPON WHICH ANY TRANSACTION WAS EXECUTED; THE TIME OF DAY THAT ANY TRANSACTION WAS EXECUTED; THE NAME OF THE PERSON FROM WHOM ANY SECURITY WAS PURCHASED OR TO WHOM SUCH SECURITY WAS SOLD; THE SOURCE AND AMOUNT OF OTHER COMMISSIONS RECEIVED IN CONNECTION WITH ANY TRANSACTION; AND A COPY OF THE TRANSACTION CONFIRMATION.
- YOUR INTRODUCING FIRM EFFECTED EACH TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU AS YOUR AGENT.
- IN CONNECTION WITH EACH EQUITY SECURITY AND CERTAIN OTHER SECURITIES SOLD, YOUR INTRODUCING FIRM CHARGES TO YOU, AND REMITS TO A REGULATORY ORGANIZATION OR NATIONAL SECURITIES EXCHANGE, A "TRANS. FEE." PERSHING CALCULATES THIS FEE BASED ON AMOUNTS PAID BY YOUR INTRODUCING FIRM TO THE APPLICABLE REGULATORY ORGANIZATION OR NATIONAL SECURITIES EXCHANGE. THIS, IN TURN, IS BASED ON THE VALUE OF THE APPLICABLE SECURITIES SOLD. TO DETERMINE THE EXACT AMOUNT OF THIS FEE WITH RESPECT TO ANY TRANSACTION, PLEASE CONTACT YOUR INTRODUCING FIRM.
- IF ANY TRANSACTION INVOLVES AN ASSET-BACKED SECURITY, INCLUDING A MUNICIPAL COLLATERALIZED MORTGAGE OBLIGATION, WHICH REPRESENTS AN INTEREST IN OR IS SECURED BY A POOL OF RECEIVABLES OR OTHER FINANCIAL ASSETS THAT ARE SUBJECT CONTINUOUSLY TO PREPAYMENT, THEN THE ACTUAL YIELD OF SUCH SECURITY MAY VARY ACCORDING TO THE RATE AT WHICH THE UNDERLYING RECEIVABLES OR OTHER FINANCIAL ASSETS ARE PREPAID. INFORMATION CONCERNING THE FACTORS THAT AFFECT YIELD (INCLUDING AT A MINIMUM ESTIMATED YIELD, WEIGHTED AVERAGE LIFE, AND THE PREPAYMENT ASSUMPTIONS OF UNDERLYING YIELD) WILL BE FURNISHED TO YOU UPON REQUEST TO YOUR INTRODUCING FIRM.

WRAP ACCOUNT ORDER FLOW: YOUR INTRODUCING FIRM DOES NOT RECEIVE ANY PAYMENT FOR ORDER FLOW FOR ANY TRANSACTION FOR WHICH A CONFIRMATION WAS NOT SENT TO YOU.

WRAP ACCOUNT CALL FEATURES: CALL FEATURES MAY EXIST FOR SECURITIES. CALL FEATURES FOR FIXED INCOME SECURITIES MAY AFFECT YIELD. COMPLETE INFORMATION WILL BE PROVIDED UPON REQUEST.

WRAP ACCOUNT RATINGS: THE RATINGS THAT APPEAR IN THE DESCRIPTION OF SOME FIXED INCOME SECURITIES HAVE BEEN OBTAINED FROM RATINGS SERVICES WHICH PERSHING BELIEVES TO BE RELIABLE; HOWEVER, PERSHING CANNOT GUARANTEE THEIR ACCURACY. SECURITIES FOR WHICH A RATING IS NOT AVAILABLE ARE MARKED "UNRATED".

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

Account Number: [redacted]

Client Services: 800-662-2739

Vanguard®

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

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

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

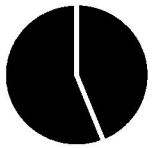
Statement overview

$4,978.92

Total value of all accounts as of December 31, 2023

Accounts	Value on 12/31/2022	Value on 12/31/2023
William Conerly & Melanie Conerly		
Joint brokerage account	**$645.27**	**$4,978.92**

Asset mix



		Value on 12/31/2023
43.9%	Stocks	$2,186.94
0.0%	Fixed Income	0.00
56.1%	Short-term reserves	2,791.98
0.0%	Other	0.00
		$4,978.92

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

Joint brokerage account—[redacted]

Client Services: 800-662-2739

William Conerly & Melanie Conerly
JT TEN WROS

Account overview

$4,978.92
Total account value as of December 31, 2023

Year-to-date income

Taxable income	$134.10
Nontaxable income	0.00
Total	**$134.10**

Balances and holdings for Vanguard Brokerage Account—[redacted]

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

Sweep program

Name	Quantity	Price on 12/31/2023	Balance on 12/31/2022	Balance on 12/31/2023
VANGUARD FEDERAL MONEY MARKET FUND 7-day SEC Yield: 5.31%	2,791.9800	$1.00	$645.27	$2,791.98
Total Sweep Balance			**$645.27**	**$2,791.98**

Joint brokerage account—[redacted]

Client Services: 800-662-2739

William Conerly & Melanie Conerly
JT TEN WROS

Balances and holdings for Vanguard Brokerage Account—[redacted] continued

Stocks

Symbol	Name	Total cost	Quantity	Price on 12/31/2023	Balance on 12/31/2022	Balance on 12/31/2023
FITB	FIFTH THIRD BANCORP Est. annual income: $88.77; Est. yield: 4.06%	$1,587.39	63.4080	$34.4900	-	$2,186.94
	Total Est. annual income: $88.77; Est. yield: 4.06%				**$0.00**	**$2,186.94**

Account activity for Vanguard Brokerage Account—[redacted]

This section shows transactions that have settled by December 29, 2023.

Income summary

	Dividends	Interest	Tax-exempt interest	Short-term capital gains	Long-term capital gains	Other income
December	$12.38	$0.00	$0.00	$0.00	$0.00	$0.00
Year-to-date	134.10	0.00	0.00	0.00	0.00	0.00

Completed transactions

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/04	12/04	-	ACH DIRECT WITHDRAWAL SUNCOAST CREDIT UNION ******[redacted]	Funds Received	-	-	-	-	$300.00
12/04	12/04	-	VANGUARD FEDERAL MONEY MARKET FUND	Sweep in	-	-	-	-	-300.00
12/29	12/29	-	VANGUARD FEDERAL MONEY MARKET FUND	Dividend	-	-	-	-	12.38

Joint brokerage account—[redacted]

Client Services: 800-662-2739

William Conerly & Melanie Conerly
JT TEN WROS

Account activity for Vanguard Brokerage Account—[redacted] continued

Completed transactions continued

Settlement date	Trade date	Symbol	Name	Transaction type	Account type	Quantity	Price	Commissions & fees	Amount
12/29	12/29	-	VANGUARD FEDERAL MONEY MARKET FUND	Reinvestment	-	-	-	-	-12.38

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

Pending distributions

Cash dividends, interest, and distributions

Record date	Payable date	Symbol	Name	Transaction type	Quantity	Price	Amount
12/29	01/16	FITB	FIFTH THIRD BANCORP	Dividend	63.4080	$0.3500	$22.19
							$22.19

The information in "Pending distributions" has been obtained from sources we believe to be reliable. All items are subject to receipt. We make no representation as to accuracy or completeness.

Pending electronic bank transfers

Posted date	Placed date	Name	Transaction type	Anticipated amount
01/02	12/29	SUNCOAST CREDIT UNION ******[redacted]	Bank transfer	$300.00
				$300.00

Disclosures

Cost basis information

Vanguard is required to report cost basis information to the IRS for sales of covered securities in taxable (nonretirement) accounts. Covered securities are generally stock or mutual funds acquired on or after January 1, 2011 and 2012, respectively. Unless you select another method, we'll use the "first in, first out" (FIFO) accounting method for sales of stocks and exchange-traded funds (ETFs) and the "average cost" method for sales of mutual funds. For more cost basis information go to investor.vanguard.com/taxes/cost-basis

Gain or loss. The gain or loss realized by the sale or redemption, calculated by subtracting the cost from the proceeds. Gains and losses are generally short-term if the security was held a year or less, and long-term if held more than a year.

For our brokerage clients

Your brokerage cash and/or securities are held in custody by Vanguard Brokerage Services, a division of Vanguard Marketing Corporation, member FINRA and SIPC. Vanguard funds not held through your Vanguard Brokerage Services (VBS) account are held by The Vanguard Group, Inc., and are not protected by SIPC.

I. General information and key terms

Advice. Vanguard Brokerage Services doesn't provide tax, investment, or legal advisory services, and no one associated with Vanguard Brokerage Services is authorized to render such advice.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

II. Portfolio holdings

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

Fund data on vanguard.com is generally updated mid-month. Depending on when you log on, there may be a difference between the asset mix shown on your statement and the data shown online.

There also may be a difference between your fund's actual asset allocation and its target allocation. For more information about your fund's target allocation, go to vanguard.com.

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

The estimated annual income (EAI) and estimated yield (EY) figures are estimates and are for informational purposes only. EAI represents estimated income to be distributed by a specific position. EAI may be negative on short positions. EY represents the estimated yield of a specific position based on its EAI and current price. EY reflects only the income generated by an investment. It does not reflect changes in the investment's price, which may fluctuate. EAI and EY for certain types of securities includes return of principal or capital gains, in which case the EAI and EY is not limited to realizable income. Actual income and yield may be higher or lower than the estimated amounts. These figures should not be considered a forecast or guarantee of future results. They are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. The money market settlement fund 7 day SEC yield is calculated by annualizing its daily income distributions for the previous 7 days, which is not the same methodology for calculating EY for other positions held in your account (s). Calculation methodologies differ by security type. Certain security types estimate the annual yield based on historical actual income paid while others estimate future yield based on existing conditions. Please contact Vanguard Brokerage Services for current information regarding your investments and the current estimated valuations of your holdings.

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

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WELLS FARGO

[redacted]

WILLIAM E CONERLY
TRADITIONAL IRA
11718 WINDING WOODS WAY
LAKEWOOD RANCH FL 34202-2863

Wells Fargo Retirement Savings Statement

WELLS FARGO

WILLIAM E CONERLY
TRADITIONAL IRA
11718 WINDING WOODS WAY
LAKEWOOD RANCH FL 34202-2863

Questions?

If you have any questions about this statement or your accounts, please call

We accept all relay calls, including 711

1-800-BEST-IRA (1-800-237-8472)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (367)
PO Box 71064
Charlotte, NC 28272-1064

Summary of accounts

Account	*Account number*	*Ending balance last statement*	*Ending balance this statement*
Way2Save(SM) Retirement Account	[redacted]	2,570.14	2,572.08
		$2,570.14	**$2,572.08**

Retirement plan summary

Contributions and changes to your Wells Fargo retirement savings account during calendar year 2023 are listed below:

Beginning Balance on January 01	$	$2,568.23
Regular Contributions for Prior Tax Year	+	$0.00
Regular Contributions for Current Tax Year	+	$0.00
Interest Paid	+	$3.85
Distributions	-	$0.00
New Balance as of December 31	=	$2,572.08

Retirement savings certificates and terms

Account number	*Interest rate*	*Term*	*Maturity date*	*Interest and Bonuses Paid this Year*	*Ending balance*
[redacted]				$3.85	$2,572.08

Your December 31, 2023 plan balance represents the fair market value of your IRA and will be reported to the Internal Revenue Service (IRS).

Your retirement savings can grow faster with convenient automatic contributions to your existing IRA savings account.

WELLS FARGO

Thank you for banking with Wells Fargo. We appreciate your business and look forward to assisting you with all your financial needs.

WELLS FARGO

Way2Save(SM) Retirement Account

This is your primary account

Account number: [redacted]

WILLIAM E CONERLY
TRADITIONAL IRA

Statement period activity summary

Balance on 6/30	$2,570.14
Deposits/Credits	1.94
Withdrawals/Debits	0.00
Balance on 12/31	**$2,572.08**

Interest summary

Interest paid this statement	$1.94
Interest and bonuses paid this year	$3.85

Transaction history

Date	*Description*	*Deposits/ Credit*	*Withdrawals/ Debits*	*Ending Daily Balance*
Beginning balance on June 30				**$2,570.14**
7/31	Interest Payment	0.33		
8/31	Interest Payment	0.32		
9/29	Interest Payment	0.32		
10/31	Interest Payment	0.33		
11/30	Interest Payment	0.32		
12/29	Interest Payment	0.32		
Ending balance on December 31				**$2,572.08**

WELLS FARGO

Notice of Withholding on Retirement Distributions

As a general rule, distributions you receive from your Wells Fargo IRA are subject to federal income tax withholding; however, in most cases you may elect not to have federal income tax withheld. If you are currently receiving distributions from your IRA, you may change any withholding election you have previously made. This means that if federal income taxes are currently being withheld from your IRA distributions, and you now prefer to elect out of federal withholding, you may do so. Also, if federal income taxes are currently not being withheld from your distribution, you may change your election so that taxes will be withheld from future distributions. **No action is required on your part if you want your existing withholding election to remain unchanged.**

To make a change to your federal withholding election, contact your Wells Fargo Banker or 1-800-BESTIRA (1-800-237-8472) for an election form. The new election must be made in writing and will be effective no later than 30 days after Wells Fargo Bank receives the new election form.

In making a federal income tax withholding election, you should note that if you elect not to have tax withheld from your distributions, or if the tax that is withheld does not cover your actual tax liability, you may need to make estimated tax payments to avoid certain underpayment of tax penalties. You should consult your own tax advisor for specific information regarding these rules.

Note to Iowa residents: If you are an Iowa resident receiving a distribution, Iowa Laws may require Wells Fargo to withhold 5% of your distribution. Contact your Wells Fargo Banker or 1-800-BESTIRA (1-800-237-8472) for details.

Note to Montana residents: You must pay Montana state income tax on the taxable portion of your IRA distribution. You may elect to have Wells Fargo withhold Montana state tax from your distribution.

WELLS FARGO

[redacted]

WILLIAM E CONERLY
TRADITIONAL IRA
11718 WINDING WOODS WAY
LAKEWOOD RANCH FL 34202-2863

Wells Fargo Retirement Savings Statement

WELLS FARGO

WILLIAM E CONERLY
TRADITIONAL IRA
11718 WINDING WOODS WAY
LAKEWOOD RANCH FL 34202-2863

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PO Box 71064
Charlotte, NC 28272-1064

Summary of accounts

Account	*Account number*	*Ending balance last statement*	*Ending balance this statement*
Way2Save(SM) Retirement Account	[redacted]	2,570.14	2,572.08
		$2,570.14	**$2,572.08**

Retirement plan summary

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Beginning Balance on January 01	$	$2,568.23
Regular Contributions for Prior Tax Year	+	$0.00
Regular Contributions for Current Tax Year	+	$0.00
Interest Paid	+	$3.85
Distributions	-	$0.00
New Balance as of December 31	=	$2,572.08

Retirement savings certificates and terms

Account number	*Interest rate*	*Term*	*Maturity date*	*Interest and Bonuses Paid this Year*	*Ending balance*
[redacted]				$3.85	$2,572.08

Your December 31, 2023 plan balance represents the fair market value of your IRA and will be reported to the Internal Revenue Service (IRS).

Your retirement savings can grow faster with convenient automatic contributions to your existing IRA savings account.

WELLS FARGO

Thank you for banking with Wells Fargo. We appreciate your business and look forward to assisting you with all your financial needs.

WELLS FARGO

Way2Save(SM) Retirement Account

This is your primary account

Account number: [redacted]

WILLIAM E CONERLY
TRADITIONAL IRA

Statement period activity summary

Balance on 6/30	$2,570.14
Deposits/Credits	1.94
Withdrawals/Debits	0.00
Balance on 12/31	**$2,572.08**

Interest summary

Interest paid this statement	$1.94
Interest and bonuses paid this year	$3.85

Transaction history

Date	*Description*	*Deposits/ Credit*	*Withdrawals/ Debits*	*Ending Daily Balance*
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9/29	Interest Payment	0.32		
10/31	Interest Payment	0.33		
11/30	Interest Payment	0.32		
12/29	Interest Payment	0.32		
Ending balance on December 31				**$2,572.08**

WELLS FARGO

Notice of Withholding on Retirement Distributions

As a general rule, distributions you receive from your Wells Fargo IRA are subject to federal income tax withholding; however, in most cases you may elect not to have federal income tax withheld. If you are currently receiving distributions from your IRA, you may change any withholding election you have previously made. This means that if federal income taxes are currently being withheld from your IRA distributions, and you now prefer to elect out of federal withholding, you may do so. Also, if federal income taxes are currently not being withheld from your distribution, you may change your election so that taxes will be withheld from future distributions. **No action is required on your part if you want your existing withholding election to remain unchanged.**

To make a change to your federal withholding election, contact your Wells Fargo Banker or 1-800-BESTIRA (1-800-237-8472) for an election form. The new election must be made in writing and will be effective no later than 30 days after Wells Fargo Bank receives the new election form.

In making a federal income tax withholding election, you should note that if you elect not to have tax withheld from your distributions, or if the tax that is withheld does not cover your actual tax liability, you may need to make estimated tax payments to avoid certain underpayment of tax penalties. You should consult your own tax advisor for specific information regarding these rules.

Note to Iowa residents: If you are an Iowa resident receiving a distribution, Iowa Laws may require Wells Fargo to withhold 5% of your distribution. Contact your Wells Fargo Banker or 1-800-BESTIRA (1-800-237-8472) for details.

Note to Montana residents: You must pay Montana state income tax on the taxable portion of your IRA distribution. You may elect to have Wells Fargo withhold Montana state tax from your distribution.

Vanguard®

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

Important Tax Return Document Enclosed

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

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

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

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

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Vanguard®

Tax Information
Account [ ]

Statement Date: 01/20/2024
Document ID: [redacted]

2023

VANGUARD MARKETING CORPORATION
VANGUARD BROKERAGE
P.O. BOX 982901
EL PASO, TX 79998-2901
Customer Service: 800-662-2739

PAYER'S TIN: [ ]

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

RECIPIENT'S TIN: [redacted]

11 - [ ] FATCA filing requirement (see instructions)

Summary Information

13 - [ ] FATCA filing requirement (see instructions)

DIVIDENDS AND DISTRIBUTIONS 2023 1099-DIV* OMB No. 1545-0110

1a- Total ordinary dividends (includes lines 1b, 5, 2e)	134.10
1b- Qualified dividends	62.39
2a- Total capital gain distributions (includes lines 2b, 2c, 2d, 2f)	0.00
2b- Unrecaptured Section 1250 gain	0.00
2c- Section 1202 gain	0.00
2d- Collectibles (28%) gain	0.00
2e- Section 897 ordinary dividends	0.00
2f- Section 897 capital gain	0.00
3- Nondividend distributions	0.00
4- Federal income tax withheld	**0.00**
5- Section 199A dividends	0.00
6- Investment expenses	0.00
8- Foreign country or US possession: 7- Foreign tax paid:	0.00
9- Cash liquidation distributions	0.00
10- Noncash liquidation distributions	0.00
12- Exempt-interest dividends (includes line 13)	0.00
13- Specified private activity bond interest dividends (AMT)	0.00

MISCELLANEOUS INFORMATION 2023 1099-MISC* OMB No. 1545-0115

2- Royalties	0.00
3- Other income	0.00
4- Federal income tax withheld	**0.00**
8- Substitute payments in lieu of dividends or interest	0.00

SECTION 1256 CONTRACTS 2023 1099-B* OMB No. 1545-0715

8- Profit or (loss) realized in 2023 on closed contracts	0.00
9- Unrealized profit or (loss) on open contracts-12/31/2022	0.00
10- Unrealized profit or (loss) on open contracts-12/31/2023	0.00
11- Aggregate profit or (loss) on contracts	0.00

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

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

SUMMARY OF PROCEEDS, GAINS & LOSSES, ADJUSTMENTS AND WITHHOLDING

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

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

Withholding	Amount
Federal income tax withheld	0.00

Changes to dividend tax classifications processed after your original tax form is issued for 2023 may require an amended tax form.

VANGUARD MARKETING CORPORATION
VANGUARD BROKERAGE

Account

Summary Information

2023 **(continued)** 01/20/2024

INTEREST INCOME 2023 1099-INT

OMB No. 1545-0112

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

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

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

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

STATE TAX WITHHELD

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

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

ORIGINAL ISSUE DISCOUNT AND ADJUSTMENTS

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

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

RECONCILIATIONS, FEES, EXPENSES AND EXPENDITURES

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

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

VANGUARD MARKETING CORPORATION
VANGUARD BROKERAGE

Account

Detail for Dividends and Distributions

2023

01/20/2024

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

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

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

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

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Notes
VANGUARD FEDL MONEY MKT	9999100		01/31/23	3.35	Nonqualified dividend	
			02/28/23	4.27	Nonqualified dividend	
			03/31/23	3.66	Nonqualified dividend	
			04/28/23	1.22	Nonqualified dividend	
			05/31/23	2.65	Nonqualified dividend	
			06/30/23	3.83	Nonqualified dividend	
			07/31/23	5.27	Nonqualified dividend	
			08/31/23	6.86	Nonqualified dividend	
			09/29/23	7.86	Nonqualified dividend	
			10/31/23	9.65	Nonqualified dividend	
			11/30/23	10.71	Nonqualified dividend	
			12/29/23	12.38	Nonqualified dividend	
				71.71	**Total Dividends & distributions**	
FIFTH THIRD BANCORP	316773100 FITB		04/17/23	20.13	Qualified dividend	
			07/17/23	20.38	Qualified dividend	
			10/16/23	21.88	Qualified dividend	
				62.39	**Total Dividends & distributions**	
				134.10	**Total Dividends & distributions**	

Common Instructions for Recipient

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

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

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

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

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

Keep tax documents for your records.

1099-DIV Instructions for Recipient

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Instructions for Recipient$

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

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

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

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

Lines 14-16. State income tax withheld reporting Lines.

Future developments. For the latest information about developments related to Form 1099-DIV and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099DIV.

Free File. Go to *www.irs.gov/FreeFile* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

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NATIONAL FINANCIAL SERVICES LLC
Agent for Fidelity Management Trust Company
P.O. Box 28019
Albuquerque, NM 87125-8019

2023 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
	[redacted]	1 of 4

TRUSTEE'S or ISSUER'S TIN: [redacted]

Envelope 6065 096469 04

[redacted]

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

Customer Service: 941-462-2666

CORRECTED: 02/15/2024

Form 5498 **2023 IRA Contribution Information** **OMB No.1545-0747**

This information is being furnished to the Internal Revenue Service.

Account Number

5. Fair market value of account	$59,861.11
7. IRA Type	IRA
11. Required Minimum Distribution for 2024	☐

For a complete list of account positions see your year-end investment report on Fidelity.com

If you make any IRA or Roth IRA contributions for 2023 between January 1 - April 15, 2024, you will be mailed an updated Form 5498 by May 31, 2024.

Fidelity Brokerage Services LLC, Member NYSE, SIPC

Continued on next page

2023 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
[redacted]	[redacted]	2 of 4

TRUSTEE'S or ISSUER'S TIN: [redacted]

Envelope [redacted]

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P.O. Box 28019
Albuquerque, NM 87125-8019

Customer Service: 941-462-2666

CORRECTED: 02/15/2024

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2023 Form 5498 Instructions

Form 5498: Individual Retirement Arrangement Information

These are IRS instructions that we are required to provide to you.

INSTRUCTIONS FOR PARTICIPANT

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590-A, 590-B, and 560.

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

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

Line 1. Shows traditional IRA contributions for 2023 you made in 2023 and through April 15, 2024. These contributions may be deductible on your Form 1040. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This line does not include amounts on lines 2–4, 8–10, 13a, and 14a.

Line 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity or SGLI payment) to a Roth IRA you made in 2023. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown on line 3. It does not show any late rollover contributions. They are shown on line 13a. See the Form 1040 instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, also see Pub. 590-A.

Line 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2023. Use Form 8606 to figure the taxable amount.

Line 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

Line 5. Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Line 7. May show the kind of IRA reported on this Form 5498.

Lines 8 and 9. Shows SEP (line 8) and SIMPLE (line 9) contributions made in 2023, including contributions made in 2023 for 2022, but not including contributions made in 2024 for 2023. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Line 10. Shows Roth IRA contributions you made in 2023 and through April 15, 2024. Do not deduct on your income tax return.

Line 11. If the box is checked, you must take an RMD for 2024. An RMD may be required even if the box is not checked. If you do not take the RMD for 2024, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590-B for details.

Line 12a. Shows the date by which the RMD amount on line 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2024.

Line 12b. Shows the amount of the RMD for 2024. If line 11 is checked and there is no amount on this line, the trustee or issuer must provide you the amount or offer to calculate the amount in a separate statement by January 31, 2024.

Line 13a. Shows the amount of a late rollover contribution (more than 60 days after distribution) made in 2023 and certified by the participant, or a postponed contribution made in 2023 for a prior year. This amount is not reported on line 1 or 2.

Line 13b. Shows the year to which the postponed contribution on line 13a was credited. If a late rollover contribution is shown on line 13a, this box will be blank.

Line 13c. For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD.

For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, shows the appropriate code. The codes are: EO13239 for Afghanistan and associated direct support areas, EO12744 for the Arabian Peninsula areas, PL115-97 for the Sinai Peninsula of Egypt, and EO13119 (or PL106-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones, qualified hazardous duty areas, and direct support areas, see Pub. 3. For updates to the list of locations, go to *www.irs.gov/Newsroom/Combat-zones*.

For a participant who makes a rollover of a qualified plan loan offset, shows the code PO.

For a participant who has used the self-certification procedure for a late rollover contribution, shows the code SC.

Line 14a. Shows the amount of any repayment of a qualified reservist distribution, a qualified disaster distribution, or a qualified birth or adoption distribution. See Pub. 590-A for reporting repayments.

Line 14b. Shows the code QR for the repayment of a qualified reservist distribution, code DD for repayment of a qualified disaster distribution, or code BA for repayment of a qualified birth or adoption distribution.

Line 15a. Shows the FMV of the investments in the IRA that are specified in the categories identified on line 15b.

Line 15b. The following codes show the type(s) of investments held in your account for which the FMV is required to be reported on line 15a.

A—Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.

B—Short or long-term debt obligation that is not traded on an established securities market.

C—Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).

D—Real estate.

E—Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).

F—Option contract or similar product that is not offered for trade on an established option exchange.

G—Other asset that does not have a readily available FMV.

H—More than two types of assets (listed in A through G) are held in this IRA.

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Agent for Fidelity Management Trust Company
P.O. Box 28019
Albuquerque, NM 87125-8019

2023 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
	[redacted]	1 of 4

TRUSTEE'S or ISSUER'S TIN: [redacted]

Envelope 6065 096469 04

[redacted]

WILLIAM EDWIN CONERLY
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Customer Service: 941-462-2666

CORRECTED: 02/15/2024

Form 5498 **2023 IRA Contribution Information** **OMB No.1545-0747**

This information is being furnished to the Internal Revenue Service.

Account Number

5. Fair market value of account	$59,861.11
7. IRA Type	IRA
11. Required Minimum Distribution for 2024	☐

For a complete list of account positions see your year-end investment report on Fidelity.com

If you make any IRA or Roth IRA contributions for 2023 between January 1 - April 15, 2024, you will be mailed an updated Form 5498 by May 31, 2024.

Fidelity Brokerage Services LLC, Member NYSE, SIPC

Continued on next page

2023 Form 5498 IRA Contribution Information		
Account No.	Participant TIN	Page
[redacted]	[redacted]	2 of 4

TRUSTEE'S or ISSUER'S TIN: [redacted]

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2023 Form 5498 Instructions

Form 5498: Individual Retirement Arrangement Information

These are IRS instructions that we are required to provide to you.

INSTRUCTIONS FOR PARTICIPANT

The information on Form 5498 is submitted to the Internal Revenue Service by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590-A, 590-B, and 560.

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

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

Line 1. Shows traditional IRA contributions for 2023 you made in 2023 and through April 15, 2024. These contributions may be deductible on your Form 1040. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This line does not include amounts on lines 2–4, 8–10, 13a, and 14a.

Line 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity or SGLI payment) to a Roth IRA you made in 2023. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown on line 3. It does not show any late rollover contributions. They are shown on line 13a. See the Form 1040 instructions for information on how to report rollovers. If you have ever made any nondeductible contributions to your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, also see Pub. 590-A.

Line 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2023. Use Form 8606 to figure the taxable amount.

Line 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

Line 5. Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent, the executor or administrator of the estate may request a date-of-death value from the financial institution.

Line 7. May show the kind of IRA reported on this Form 5498.

Lines 8 and 9. Shows SEP (line 8) and SIMPLE (line 9) contributions made in 2023, including contributions made in 2023 for 2022, but not including contributions made in 2024 for 2023. If made by your employer, do not deduct on your income tax return. If you made the contributions as a self-employed person (or partner), they may be deductible. See Pub. 560.

Line 10. Shows Roth IRA contributions you made in 2023 and through April 15, 2024. Do not deduct on your income tax return.

Line 11. If the box is checked, you must take an RMD for 2024. An RMD may be required even if the box is not checked. If you do not take the RMD for 2024, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590-B for details.

Line 12a. Shows the date by which the RMD amount on line 12b must be distributed to avoid the 50% excise tax on the undistributed amount for 2024.

Line 12b. Shows the amount of the RMD for 2024. If line 11 is checked and there is no amount on this line, the trustee or issuer must provide you the amount or offer to calculate the amount in a separate statement by January 31, 2024.

Line 13a. Shows the amount of a late rollover contribution (more than 60 days after distribution) made in 2023 and certified by the participant, or a postponed contribution made in 2023 for a prior year. This amount is not reported on line 1 or 2.

Line 13b. Shows the year to which the postponed contribution on line 13a was credited. If a late rollover contribution is shown on line 13a, this box will be blank.

Line 13c. For participants who made a postponed contribution due to an extension of the contribution due date because of a federally designated disaster, shows the code FD.

For participants who served in designated combat zones, qualified hazardous duty areas, or in direct support areas, shows the appropriate code. The codes are: EO13239 for Afghanistan and associated direct support areas, EO12744 for the Arabian Peninsula areas, PL115-97 for the Sinai Peninsula of Egypt, and EO13119 (or PL106-21) for the Yugoslavia operations areas. For additional information, including a list of locations within the designated combat zones, qualified hazardous duty areas, and direct support areas, see Pub. 3. For updates to the list of locations, go to *www.irs.gov/Newsroom/Combat-zones*.

For a participant who makes a rollover of a qualified plan loan offset, shows the code PO.

For a participant who has used the self-certification procedure for a late rollover contribution, shows the code SC.

Line 14a. Shows the amount of any repayment of a qualified reservist distribution, a qualified disaster distribution, or a qualified birth or adoption distribution. See Pub. 590-A for reporting repayments.

Line 14b. Shows the code QR for the repayment of a qualified reservist distribution, code DD for repayment of a qualified disaster distribution, or code BA for repayment of a qualified birth or adoption distribution.

Line 15a. Shows the FMV of the investments in the IRA that are specified in the categories identified on line 15b.

Line 15b. The following codes show the type(s) of investments held in your account for which the FMV is required to be reported on line 15a.

A—Stock or other ownership interest in a corporation that is not readily tradable on an established securities market.

B—Short or long-term debt obligation that is not traded on an established securities market.

C—Ownership interest in a limited liability company or similar entity (unless the interest is traded on an established securities market).

D—Real estate.

E—Ownership interest in a partnership, trust, or similar entity (unless the interest is traded on an established securities market).

F—Option contract or similar product that is not offered for trade on an established option exchange.

G—Other asset that does not have a readily available FMV.

H—More than two types of assets (listed in A through G) are held in this IRA.

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Form 1040 U.S. Individual Income Tax Return 2023

Department of the Treasury-Internal Revenue Service | OMB No. 1545-0074 | IRS Use Only-Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____ — See separate instructions.

Your first name and middle initial	Last name	Your social security number
William E	Conerly	XXX-XX-XXXX
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Melanie S	Conerly	XXX-XX-XXXX

Home address (number and street). If you have a P.O. box, see instructions. — Apt. no.
11718 Winding Woods Way

City, town, or post office. If you have a foreign address, also complete spaces below. — State — ZIP code
Bradenton | FL | 34202

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

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

Filing Status Check only one box.
☐ Single ☐ Head of household (HOH)
☒ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS) ☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . ☐ Yes ☒ No

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, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instructions and check here . . ☐

(1) First name	Last name	(2) Social security number	(3) Relationship	(4) Check if qualifies for (see instructions): Child tax credit	Credit for other dependents
Emma	Conerly	XXX-XX-XXXX	Daughter	☐	☒
Sean	Conerly	XXX-XX-XXXX	Son	☐	☒
				☐	☐
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.
Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)				1a	852,575
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	852,575
2a	Tax-exempt interest	2a	171	b Taxable interest	2b	8,429
3a	Qualified dividends	3a	557	b Ordinary dividends	3b	950
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	
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	(221)
8	Additional income from Schedule 1, line 10				8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**				9	861,733
10	Adjustments to income from Schedule 1, line 26				10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**				11	861,733
12	**Standard deduction or itemized deductions** (from Schedule A)				12	27,700
13	Qualified business income deduction from Form 8995 or Form 8995-A				13	1
14	Add lines 12 and 13				14	27,701
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**				15	834,032

Standard Deduction for-
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

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Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	238,411
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	238,411
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	24
	21	Add lines 19 and 20		21	24
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	238,387
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	6,011
	24	Add lines 22 and 23. This is your **total tax**		24	244,398
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 241,517		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c 5,192		
	d	Add lines 25a through 25c		25d	246,709
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 return		26	
	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	0
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	246,709
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid		34	2,311
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐		35a	2,311
Direct deposit? See instructions.	b	Routing number X X X X X X X X X	☐ Checking ☐ Savings		
	d	Account number X X X X X X X X X X X X X X X X			
	36	Amount of line 34 you want **applied to your 2024 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	0
	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 Kevin Miska CPA Phone no. 941-404-6578 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 [redacted]	Date 04-12-2024	Your occupation Engineer	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, both must sign. [redacted]	Date 04-12-2024	Spouse's occupation CAD Technician	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

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

Paid Preparer Use Only

Preparer's signature Kevin Miska CPA	Date 04-12-2024	PTIN XXXXXXXXX	Check if: ☐ Self-employed
Preparer's name Kevin Miska CPA	Phone no. 941-404-6578		
Firm's name Miska & Associates, LLC			
Firm's address 100 Wallace Avenue STE 255 Sarasota, FL 34237		Firm's EIN 81-1696361	

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SCHEDULE 1 (Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

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

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

OMB No. 1545-0074

2023

Attachment Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR: **William E & Melanie S Conerly**

Your social security number: XXX-XX-XXXX

Part I Additional Income

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

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Part II Adjustments to Income

11	Educator expenses		11	
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106		12	
13	Health savings account deduction. Attach Form 8889		13	0
14	Moving expenses for members of the Armed Forces. Attach Form 3903		14	
15	Deductible part of self-employment tax. Attach Schedule SE		15	
16	Self-employed SEP, SIMPLE, and qualified plans		16	
17	Self-employed health insurance deduction		17	
18	Penalty on early withdrawal of savings		18	
19a	Alimony paid		19a	
b	Recipient's SSN			
c	Date of original divorce or separation agreement (see instructions):			
20	IRA deduction		20	
21	Student loan interest deduction		21	
22	Reserved for future use		22	
23	Archer MSA deduction		23	
24	Other adjustments:			
a	Jury duty pay (see instructions)	24a		
b	Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit	24b		
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c		
d	Reforestation amortization and expenses	24d		
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e		
f	Contributions to section 501(c)(18)(D) pension plans	24f		
g	Contributions by certain chaplains to section 403(b) plans	24g		
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h		
i	Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations	24i		
j	Housing deduction from Form 2555	24j		
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k		
z	Other adjustments. List type and amount	24z		
25	Total other adjustments. Add lines 24a through 24z		25	
26	Add lines 11 through 23 and 25. These are your **adjustments to income.** Enter here and on Form 1040, 1040-SR, or 1040-NR line 10		26	0

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SCHEDULE 2 (Form 1040)
Department of the Treasury
Internal Revenue Service

Additional Taxes

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

OMB No. 1545-0074
2023
Attachment Sequence No. **02**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR: **William E & Melanie S Conerly**

Your social security number: XXX-XX-XXXX

Part I Tax

1	Alternative minimum tax. Attach Form 6251	1	
2	Excess advance premium tax credit repayment. Attach Form 8962	2	
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3	0

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE	4	
5	Social security and Medicare tax on unreported tip income. Attach Form 4137 — 5		
6	Uncollected social security and Medicare tax on wages. Attach Form 8919 — 6		
7	Total additional social security and Medicare tax. Add lines 5 and 6	7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐	8	
9	Household employment taxes. Attach Schedule H	9	
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required	10	
11	Additional Medicare Tax. Attach Form 8959	11	5,663
12	Net investment income tax. Attach Form 8960	12	348
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13	
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares	14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over $150,000	15	
16	Recapture of low-income housing credit. Attach Form 8611	16	

(continued on page 2)

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Part II Other Taxes *(continued)*

17	Other additional taxes:			
a	Recapture of other credits. List type, form number, and amount: _____	17a		
b	Recapture of federal mortgage subsidy, if you sold your home see instructions	17b		
c	Additional tax on HSA distributions. Attach Form 8889	17c		
d	Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889	17d		
e	Additional tax on Archer MSA distributions. Attach Form 8853	17e		
f	Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	17f		
g	Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property	17g		
h	Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A	17h		
i	Compensation you received from a nonqualified deferred compensation plan described in section 457A	17i		
j	Section 72(m)(5) excess benefits tax			
k	Golden parachute payments	17k		
l	Tax on accumulation distribution of trusts	17l		
m	Excise tax on insider stock compensation from an expatriated corporation	17m		
n	Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866	17n		
o	Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR	17o		
p	Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of stock of, a section 1291 fund	17p		
q	Any interest from Form 8621, line 24	17q		
z	Any other taxes. List type and amount: _____	17z		
18	Total additional taxes. Add lines 17a through 17z		18	
19	Reserved for future use		19	
20	Section 965 net tax liability installment from Form 965-A	20		
21	Add lines 4, 7 through 16, and 18. These are your **total other taxes.** Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b		21	6,011

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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
2023
Attachment Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR
William E & Melanie S Conerly

Your social security number
XXX-XX-XXXX

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	24
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441	2	
3	Education credits from Form 8863, line 19	3	
4	Retirement savings contributions credit. Attach Form 8880	4	
5a	Residential clean energy credit from Form 5695, line 15	5a	
b	Energy efficient home improvement credit from Form 5695, line 32	5b	
6	Other nonrefundable credits:		
a	General business credit. Attach Form 3800	6a	
b	Credit for prior year minimum tax. Attach Form 8801	6b	
c	Adoption credit. Attach Form 8839	6c	
d	Credit for the elderly or disabled. Attach Schedule R	6d	
e	Reserved for future use		
f	Clean vehicle credit. Attach Form 8936	6f	
g	Mortgage interest credit. Attach Form 8396	6g	
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h	
i	Qualified electric vehicle credit. Attach Form 8834	6i	
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j	
k	Credit to holders of tax credit bonds. Attach Form 8912	6k	
l	Amount on Form 8978, line 14. See instructions	6l	
m	Credit for previously owned clean vehicles. Attach Form 8936	6m	
z	Other nonrefundable credits. List type and amount: _____	6z	
7	Total other nonrefundable credits. Add lines 6a through 6z	7	
8	Add lines 1 through 4, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20	8	24

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(continued on page 2)

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962			9	
10	Amount paid with request for extension to file (see instructions)			10	
11	Excess social security and tier 1 RRTA tax withheld			11	
12	Credit for federal tax on fuels. Attach Form 4136			12	
13	Other payments or refundable credits:				
a	Form 2439	13a			
b	Credit for repayment of amounts included in income from earlier years	13b			
c	Elective payment election amount from Form 3800, Part III, line 6, column (i)	13c			
d	Deferred amount of net 965 tax liability (see instructions)	13d			
z	Other payments or refundable credits. List type and amount:				
14	Total other payments or refundable credits. Add lines 13a through [illegible]			14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-[illegible] or 10[illegible]-NR, line 31			15	0

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SCHEDULE B (Form 1040)

Department of the Treasury
Internal Revenue Service

Interest and Ordinary Dividends

Attach to Form 1040 or 1040-SR.

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

OMB No. 1545-0074

2023

Attachment Sequence No. **08**

Name(s) shown on return: **William E & Melanie S Conerly**

Your social security number: XXX-XX-XXXX

Part I Interest

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

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

			Amount
1	List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address:		
	APHC Inc		8,287
	Pershing		26
	Suncoast Credit Union		116
	INTEREST SUBTOTAL 8,429	1	
2	Add the amounts on line 1	2	8,429
3	Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	3	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b	4	8,429

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

Part II Ordinary Dividends

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

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

			Amount
5	List name of payer:		
	Pershing LLC		816
	Vanguard 2910		134
	DIVIDEND SUBTOTAL 950	5	
6	Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b	6	950

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

Part III Foreign Accounts and Trusts

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

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

		Yes	No
7a	At any time during 2023, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country? See instructions		X
	If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements		
b	If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) are located:		
8	During 2023, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions		X

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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.
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.
Go to *www.irs.gov/ScheduleD* for instructions and the latest information.

OMB No. 1545-0074

2023

Attachment Sequence No. **12**

Name(s) shown on return

William E & Melanie S Conerly

Your social security number

XXX-XX-XXXX

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ **Yes** ☒ **No**
If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

Part I Short-Term Capital Gains and Losses - Generally Assets Held One Year or Less (see instructions)

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B 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	3,941	4,125		(184)
1b Totals for all transactions reported on Form(s) 8949 with **Box A** checked				
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 page 2	7	(184)

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	1,608	1,645		(37)
8b Totals for all transactions reported on Form(s) 8949 with **Box D** checked				
9 Totals for all transactions reported on Form(s) 8949 with **Box E** checked				
10 Totals for all transactions reported on Form(s) 8949 with **Box F** checked				

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824	11	
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1	12	
13 Capital gain distributions. See the instructions	13	
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your **Capital Loss Carryover Worksheet** in the instructions	14	( )
15 **Net long-term capital gain or (loss).** Combine lines 8a through 14 in column (h). Then, go to Part III on page 2	15	(37)

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Part III Summary

16	Combine lines 7 and 15 and enter the result	**16**	(221)
	• 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 you are not filing Form 4952? ☐ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 16. **Don't** complete lines 21 and 22 below. ☐ **No.** Complete the **Schedule D Tax Worksheet** in the instructions. **Don't** complete lines 21 and 22 below.		
21	If line 16 is a loss, enter here and on Form 1040, 1040-SR, or 1040-NR, line 7, the **smaller** of: • The loss on line 16; or • ($3,000), or if married filing separately, ($1,500) **Note:** When figuring which amount is smaller, treat both amounts as positive numbers.	**21**	(221)
22	Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a? ☒ **Yes.** Complete the **Qualified Dividends and Capital Gain Tax Worksheet** in the instructions for Form 1040, line 16. ☐ **No.** Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

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SCHEDULE 8812 (Form 1040)

Department of the Treasury
Internal Revenue Service

Credits for Qualifying Children and Other Dependents

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

Go to *www.irs.gov/Schedule8812* for instructions and the latest information.

OMB No. 1545-0074

2023

Attachment Sequence No. **47**

Name(s) shown on return: **William E & Melanie S Conerly**

Your social security number: XXX-XX-XXXX

Part I Child Tax Credit and Credit for Other Dependents

1	Enter the amount from line 11 of your Form 1040, 1040-SR, or 1040-NR			1	861,733
2a	Enter income from Puerto Rico that you excluded	2a			
b	Enter the amounts from lines 45 and 50 of your Form 2555	2b			
c	Enter the amount from line 15 of your Form 4563	2c			
d	Add lines 2a through 2c			2d	
3	Add lines 1 and 2d			3	861,733
4	Number of qualifying children under age 17 with the required social security number	4			
5	Multiply line 4 by $2,000			5	0
6	Number of other dependents, including any qualifying children who are not under age 17 or who do not have the required social security number	6	2		
	Caution: Do not include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, do not include anyone you included on line 4.				
7	Multiply line 6 by $500			7	1,000
8	Add lines 5 and 7			8	1,000
9	Enter the amount shown below for your filing status. • Married filing jointly-$400,000 • All other filing statuses-$200,000			9	400,000
10	Subtract line 9 from line 3. • If zero or less, enter -0-. • If more than zero and not a multiple of $1,000, enter the next multiple of $1,000. For example, if the result is $425, enter $1,000; if the result is $1,025, enter $2,000, etc.			10	462,000
11	Multiply line 10 by 5% (0.05)			11	23,100
12	Is the amount on line 8 more than the amount on line 1[illegible] ☒ **No. STOP.** You cannot take the child tax credit, credit for other dependents, or additional child tax credit. Skip Parts II-A and II-B. Enter -0- on lines 14 and 27. ☐ **Yes.** Subtract line 11 from line 8. Enter the result.			12	0
13	Enter the amount from the **Credit Limit Worksheet A**			13	
14	Enter the smaller of line 12 or 13. **This is your child tax credit and credit for other dependents.** **Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.**			14	0

If the amount on line 12 is more than the amount on line 14, you may be able to take the **additional child tax credit** on Form 1040, 1040-SR, or 1040-NR, line 28. Complete your Form 1040, 1040-SR, or 1040-NR through line 27 (also complete Schedule 3, line 11) before completing Part II-A.

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Part II-A Additional Child Tax Credit for All Filers

Caution: If you file Form 2555, you cannot claim the additional child tax credit.

15	Check this box if you **do not** want to claim the additional child tax credit. Skip Parts II-A and II-B. Enter -0- on line 27.		☐
16a	Subtract line 14 from line 12. If zero, **stop here;** you cannot take the additional child tax credit. Skip Parts II-A and II-B. Enter -0- on line 27	16a	
b	Number of qualifying children under 17 with the required social security number: _____ x $1,600. Enter the result. If zero, **stop here**; you cannot claim the additional child tax credit. Skip Parts II-A and II-B. Enter -0- on line 27	16b	
	TIP: The number of children you use for this line is the same as the number of children you used for line 4.		
17	Enter the **smaller** of line 16a or line 16b	17	
18a	Earned income (see instructions) 18a		
b	Nontaxable combat pay (see instructions) 18b		
19	Is the amount on line 18a more than $2,500? ☐ **No.** Leave line 19 blank and enter -0- on line 20. ☐ **Yes.** Subtract $2,500 from the amount on line 18a. Enter the result 19		
20	Multiply the amount on line 19 by 15% (0.15) and enter the result	20	
	Next. On line 16b, is the amount $4,800 or more? ☐ **No.** If you are a bona fide resident of Puerto Rico, go to line 21. Otherwise, skip Part II-B and enter the **smaller** of line 17 or line 20 on line 27. ☐ **Yes.** If line 20 is equal to or more than line 17, skip Part II-B and enter the amount from line 17 on line 27. Otherwise, go to line 21.		

Part II-B Certain Filers Who Have Three or More Qualifying Children and Bona Fide Residents of Puerto Rico

21	Withheld social security, Medicare, and Additional Medicare taxes from Form(s) W-2 boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours if your employer withheld or you paid Additional Medicare Tax or RRTA taxes, or if you are a bona fide resident of Puerto Rico, see instructions 21		
22	Enter the total of the amounts from Schedule 1 (Form 1040), line 5; Schedule 2 (Form 1040), line 5; Schedule 2 (Form 1040), line 6; and Schedule 2 (Form 1040), line 13 22		
23	Add lines 21 and 22 23		
24	**1040 and 1040-SR filers:** Enter the total of the amounts from Form 1040 or 1040-SR, line 27, and Schedule 3 (Form 1040), line 11. **1040-NR filers:** Enter the amount from Schedule 3 (Form 1040), line 11. 24		
25	Subtract line 24 from line 23. If zero or less, enter -0-	25	
26	Enter the **larger** of line 20 or line 25	26	
	Next, enter the **smaller** of line 17 or line 26 on line 27.		

Part II-C Additional Child Tax Credit

27	**This is your additional child tax credit. Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 28**	27	0

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Form **8889**

Department of the Treasury
Internal Revenue Service

Health Savings Accounts (HSAs)

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

OMB No. 1545-0074

2023

Attachment Sequence No. **52**

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

William E & Melanie S Conerly

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

XXX-XX-XXXX

Before you begin: Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.

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

1	Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2023. See instructions		☐ Self-only	☒ Family
2	HSA contributions you made for 2023 (or those made on your behalf), including those made by the unextended due date of your tax return that were for 2023. **Do not** include employer contributions, contributions through a cafeteria plan, or rollovers. See instructions	2		
3	If you were under age 55 at the end of 2023 and, on the first day of **every** month during 2023, you were, or were considered, an eligible individual with the **same** coverage, enter $3,850 ($7,750 for family coverage). **All others,** see the instructions for the amount to enter	3		7,750
4	Enter the amount you and your employer contributed to your Archer MSAs for 2023 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2023, also include any amount contributed to your spouse's Archer MSAs	4		
5	Subtract line 4 from line 3. If zero or less, enter -0-	5		7,750
6	Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2023, see the instructions for the	6		7,750
7	If you were age 55 or older at the end of 2023, married, and your spouse had family coverage under an HDHP at any time during 2023, enter your additional contribution amount. See instructions	7		1,000
8	Add lines 6 and 7	8		8,750
9	Employer contributions made to your HSAs for 2023	9	5,250	
10	Qualified HSA funding distributions	10		
11	Add lines 9 and 10	11		5,250
12	Subtract line 11 from line 8. If zero or less, enter -0-	12		3,500
13	**HSA deduction.** Enter the **smaller** of line 2 or line 12 here and on Schedule 1 (Form 1040), Part II, line 13 **Caution:** If line 2 is more than line 13, you may have to pay an additional tax. See instructions.	13		

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

14a	Total distributions you received in 2023 from all HSAs (see instructions)	14a	4,861
b	Distributions included on line 14a that you rolled over to another HSA. Also include any excess contributions (and earnings on those excess contributions) included on line 14a that were withdrawn by the due date of your return. See instructions	14b	
c	Subtract line 14b from line 14a	14c	4,861
15	Qualified medical expenses paid using HSA distributions (see instructions)	15	4,861
16	**Taxable HSA distributions.** Subtract line 15 from line 14c. If zero or less, enter -0-. Also, include this amount in the total on Schedule 1 (Form 1040), Part I, line 8f	16	0
17a	If any of the distributions included on line 16 meet any of the **Exceptions to the Additional 20% Tax** (see instructions), check here ☐		
b	**Additional 20% tax** (see instructions). Enter 20% (0.20) of the distributions included on line 16 that are subject to the additional 20% tax. Also, include this amount in the total on Schedule 2 (Form 1040), Part II, line 17c	17b	

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

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

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Form **8959**

Department of the Treasury
Internal Revenue Service

Additional Medicare Tax

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

OMB No. 1545-0074

2023

Attachment Sequence No. **71**

Name(s) shown on return

William E & Melanie S Conerly

Your social security number

XXX-XX-XXXX

Part I Additional Medicare Tax on Medicare Wages

1	Medicare wages and tips from Form W-2, box 5. If you have more than one Form W-2, enter the total of the amounts from box 5		1	879,250	
2	Unreported tips from Form 4137, line 6		2		
3	Wages from Form 8919, line 6		3		
4	Add lines 1 through 3		4	879,250	
5	Enter the following amount for your filing status:				
	Married filing jointly	$250,000			
	Married filing separately	$125,000			
	Single, Head of household, or Qualifying surviving spouse	$200,000	5	250,000	
6	Subtract line 5 from line 4. If zero or less, enter -0-				6 629,250
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II				7 5,663

Part II Additional Medicare Tax on Self-Employment Income

8	Self-employment income from Schedule SE (Form 1040), Part I, line 6. If you had a loss, enter -0-				
9	Enter the following amount for your filing status:				
	Married filing jointly	$25[illegible]			
	Married filing separately	$125,[illegible]			
	Single, Head of household, or Qualifying surviving spouse	[illegible]000	9		
10	Enter the amount from line 4				
11	Subtract line 10 from line 9. If zero or less, enter -0-		11		
12	Subtract line 11 from line 8. If zero or less, enter -0-				12
13	Additional Medicare Tax on self-employment income. Multiply line 12 by 0.9% (0.009). Enter here and go to Part III				13

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

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

Part IV Total Additional Medicare Tax

18	Add lines 7, 13, and 17. Also include this amount on Schedule 2 (Form 1040), line 11 (Form 1040-SS filers, see instructions), and go to Part V	18	5,663

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6		19	17,941	
20	Enter the amount from line 1		20	879,250	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages		21	12,749	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages				22 5,192
23	Additional Medicare Tax withholding on railroad retirement (RRTA) compensation from Form W-2, box 14 (see instructions)				23
24	**Total Additional Medicare Tax withholding.** Add lines 22 and 23. Also include this amount with federal income tax withholding on Form 1040, 1040-SR, or 1040-NR, line 25c (Form 1040-SS filers, see instructions)				24 5,192

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Form **8960**

Department of the Treasury
Internal Revenue Service

Net Investment Income Tax-Individuals, Estates, and Trusts

Attach to your tax return.

Go to *www.irs.gov/Form8960* for instructions and the latest information.

OMB No. 1545-2227

2023

Attachment Sequence No. **72**

Name(s) shown on your tax return: **William E & Melanie S Conerly**

Your social security number or EIN: XXX-XX-XXXX

Part I Investment Income

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

1	Taxable interest (see instructions)			1	8,429
2	Ordinary dividends (see instructions)			2	950
3	Annuities (see instructions)			3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	4a			
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b			
c	Combine lines 4a and 4b			4c	0
5a	Net gain or loss from disposition of property (see instructions)	5a	(221)		
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b			
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)				
d	Combine lines 5a through 5c			5d	(221)
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)			6	
7	Other modifications to investment income (see instructions)			7	
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7			8	9,158

Part II Investment Expenses Allocable to Investment Income and Modifications

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

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11 from Part I, line 8. If individuals, complete lines 13-17. Estates and trusts complete lines 18a-21. If zero or less, enter -0-			12	9,158
	Individuals:				
13	Modified adjusted gross income (see instructions)	13	861,733		
14	Threshold based on filing status (see instructions)	14	250,000		
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	611,733		
16	Enter the smaller of line 12 or line 15			16	9,158
17	Net investment income tax for individuals. Multiply line 16 by 3.8% (0.038). **Enter here and include on your tax return** (see instructions)			17	348
	Estates and Trusts:				
18a	Net investment income (line 12 above)	18a			
b	Deductions for distributions of net investment income and charitable deductions (see instructions)	18b			
c	Undistributed net investment income. Subtract line 18b from line 18a (see instructions). If zero or less, enter -0-	18c			
19a	Adjusted gross income (see instructions)	19a			
b	Highest tax bracket for estates and trusts for the year (see instructions)	19b			
c	Subtract line 19b from line 19a. If zero or less, enter -0-	19c			
20	Enter the smaller of line 18c or line 19c			20	
21	Net investment income tax for estates and trusts. Multiply line 20 by 3.8% (0.038). **Enter here and include on your tax return** (see instructions)			21	

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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
2023

Submission Identification Number (SID) ▶

Taxpayer's name	Social security number
William E Conerly	XXX-XX-XXXX
Spouse's name	**Spouse's social security number**
Melanie S Conerly	XXX-XX-XXXX

Part I Tax Return Information - Tax Year Ending December 31, 2023 (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	861,733
2	Total tax	2	244,398
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	246,709
4	Amount you want refunded to you	4	2,311
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 for 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 this authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize Miska & Associates, LLC to enter or generate my PIN [redacted] as my
ERO firm name — Enter five digits, but don't enter all zeros
signature on the income tax return (original or amended) I am now authorizing.

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

Your signature ▶ _____ Date ▶ _____

Spouse's PIN: check one box only

☒ I authorize Miska & Associates, LLC to enter or generate my PIN [redacted] as my
ERO firm name — Enter five digits, but don't enter all zeros
signature on the income tax return (original or amended) I am now authorizing.

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

Spouse's signature ▶ _____ Date ▶ _____

Practitioner PIN Method Returns Only - continue below

Part III Certification and Authentication - Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. XXXXXX-[redacted]
Don't enter all zeros

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

ERO's signature ▶ Kevin Miska CPA Date ▶ 04-12-2024

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

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1040	Overflow Statement (This page is not filed with the return. It is for your records only.)	2023 Page 1
Name(s) as shown on return		Tax Identification Number
William E & Melanie S Conerly		XXX-XX-XXXX

Overflow Statement

Description	Amount
Pershing [redacted]	$ 3,941
Total:	**$ 3,941**

Overflow Statement

Description	Amount
Pershing [redacted]	$ 4,125
Total:	**$ 4,125**

Overflow Statement

Description	Amount
Pershing [redacted]	$ 1,608
Total:	**$ 1,608**

Overflow Statement

Description	Amount
Pershing [redacted]	$ 1,645
Total:	**$ 1,645**

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Tax-exempt Interest

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

2023

Name(s) as shown on return

William E & Melanie S Conerly

Tax ID Number

XXX-XX-XXXX

Screen	Payer Name	Amount received	Total
DIV	Pershing LLC	171	
	Total tax-exempt interest to flow to Form 1040, line 2a.		171

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Federal Income Tax Withheld

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

2023 PG01

Name(s) as shown on return: William E & Melanie S Conerly

Tax ID Number: XXX-XX-XXXX

Description	Amount
W2 - Kimley Horn and Associates	234,547
W2 - Stantec Consulting Services	6,970
W-2 Subtotal	241,517
Form 8959	5,192
Other Withholding Subtotal	5,192
Total Withholdings	246,709

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W-2 Detail Listing

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

2023

Name(s) as shown on return

William E & Melanie S Conerly

Tax ID Number

XXX-XX-XXXX

		FEDERAL			STATE	
T/S	Employer Name	Gross	W/H	State Code	Gross	W/H
T	Kimley Horn and Associates	776,899	234,547			
S	Stantec Consulting Services	75,675	6,970			
T	Kimley Horn and Associates	1				
	Taxpayer Totals	776,900	234,547			
	Spouse Totals	75,675	6,970			
	Totals	852,575	241,517			

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Computation of Regular Tax

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

2023

Name(s) as shown on return

William E & Melanie S Conerly

Tax ID Number

XXX-XX-XXXX

Statement for line 16 of Form 1040

Tax Rate Schedule for Married Filing Joint Filing Status

If taxable income is over	**but not over**	**pay**	**plus**	**% on excess**	**of the amount over**
0	22,000	0.00		10%	0
22,000	89,450	2,200.00		12%	22,000
89,450	190,750	10,294.00		22%	89,450
190,750	364,200	32,580.00		24%	190,750
364,200	462,500	74,208.00		32%	364,200
462,500	693,750	105,664.00		35%	462,500
693,750	. . . . .	**186,601.50**		**37%**	**693,750**

$186,601.50 + (($834,032.00 - $693,750.00) x 37.0%) = $238,506

Tax from Tax Rate Schedule 238,506
Tax from Qualified Dividends/Capital Gain Worksheet 238,411

$ 238,411 Tax computed using the most advantageous method allowed

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Qualified Dividends and Capital Gain Tax Worksheet - Line 16 (Form 1040)

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

2023

Name(s) as shown on return: **William E & Melanie S Conerly**

Tax ID Number: **XXX-XX-XXXX**

Before you begin:

- See the earlier instructions for line 16 to see if you can use this worksheet to figure your tax.
- Before completing this worksheet, complete Form 1040 or 1040-SR through line 15.
- If you don't have to file Schedule D and you received capital gain distributions, be sure you checked the box on Form 1040 or 1040-SR, line 7.

1.	Enter the amount from Form 1040 or 1040-SR, 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.	834,032
2.	Enter the amount from Form 1040 or 1040-SR, line 3a*	2.	557
3.	Are you filing Schedule D?* [X] **Yes.** Enter the **smaller** of line 15 or 16 of Schedule D. If either line 15 or 16 is blank or a loss, enter -0-. [ ] **No.** Enter the amount from Form 1040 or 1040-SR, line 7.	3.	
4.	Add lines 2 and 3	4.	557
5.	Subtract line 4 from line 1. If zero or less, enter -0-	5.	833,475
6.	Enter: $44,625 if single or married filing separately, $89,250 if married filing jointly or qualifying surviving spouse, $59,750 if head of household.	6.	89,250
7.	Enter the smaller of line 1 or line 6	7.	89,250
8.	Enter the smaller of line 5 or line 7	8.	89,250
9.	Subtract line 8 from line 7. This amount is taxed at 0%	9.	
10.	Enter the smaller of line 1 or line 4	10.	557
11.	Enter the amount from line 9	11.	
12.	Subtract line 11 from line 10	12.	557
13.	Enter: $492,300 if single, $276,900 if married filing separately, $553,850 if married filing jointly or qualifying surviving spouse, $523,050 if head of household	13.	553,850
14.	Enter the smaller of line 1 or line 13	14.	553,850
15.	Add lines 5 and 9	15.	833,475
16.	Subtract line 15 from line 14. If zero or less, enter -0-	16.	
17.	Enter the smaller of line 9 or line 16	17.	
18.	Multiply line 17 by 15% (0.15)	18.	
19.	Add lines 9 and 17	19.	
20.	Subtract line 19 from line 10	20.	557
21.	Multiply line 20 by 20% (0.20)	21.	111
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.	238,300
23.	Add lines 18, 21, and 22	23.	238,411
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.	238,506
25.	**Tax on all taxable income.** Enter the **smaller** of line 23 or 24. Also include this amount on the entry space on Form 1040 or 1040-SR, line 16. If you are filing Form 2555, don't enter this amount on the entry space on Form 1040 or 1040-SR, line 16. Instead, enter it on line 4 of the Foreign Earned Income Tax Worksheet	25.	238,411

** If you are filing Form 2555, see the footnote in the Foreign Earned Income Tax Worksheet before completing this line.*

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Form 1040 or 1040-SR	Investment Income for the Earned Income Credit (This page is not filed with the return. It is for your records only.)	2023
Name(s) as shown on return		Tax ID Number
William E & Melanie S Conerly		XXX-XX-XXXX

Interest and Dividends

1.	Enter any amount from Form 1040 or 1040-SR, line 2b	1.	8,429
2.	Enter any amount from Form 1040 or 1040-SR, line 2a, plus any amount on Form 8814, line 1b	2.	171
3.	Enter any amount from Form 1040 or 1040-SR, line 3b	3.	950
4.	Enter the amount from Schedule 1 (Form 1040), line 8z, that is from Form 8814 if you are filing that form to report your child's interest and dividend income on your return. (If your child received an Alaska Permanent Fund dividend, use Worksheet 2, on the next page, to figure the amount to enter on this line.)	4.	

Capital Gain Net Income

5.	Enter the amount from Form 1040 or 1040-SR, line 7. If the amount on that line is a loss, enter -0-	5.	
6.	Enter any gain from Form 4797, Sales of Business Property, line 7. If the amount on that line is a loss, enter -0-. (But, if you completed lines 8 and 9 of Form 4797, enter the amount from line 9 instead.)	6.	
7.	Subtract line 6 of this worksheet from line 5 of this worksheet. (If the result is less than zero, enter -0-.)	7.	

Royalties and Rental Income From Personal Property

8.	Enter any royalty income from Schedule E, line 23b, plus any income from the rental of personal property shown on Schedule 1 (Form 1040), line 8l. Subtract expenses from Schedule E, line 20, related to royalty income, plus expenses from the rental of personal property deducted on Schedule 1 (Form 1040), line 2[illegible]. (If the result is less than zero, enter -0-)	8.	

Passive Activities

9.	Enter the total of any net income from passive activities shown as income included on Schedule E, line 26, 29a (col. (h)), 34a (col. (f)), or 40) and the total of any losses from passive activities (include[illegible]hedule E, line 26, 29b (col. (g)), 34b (col. (c)), or 40). (See instructions below for line 9.) (if zero or less, enter -0-.)	9.	0
10.	Adjustment from EIC screen	10.	
11.	Add the amounts on lines 2, 3, 7, 8[illegible]0. Enter the total. **This is your investment income**	11.	9,550

12. Is the amount on line 11 more than $11,000?

☐ **Yes.** You ca[illegible]e cre[illegible]

☒ **No.** Go to S[illegible]3 of the Form [illegible]0 instructions for line 27 to find out if you can take the credit (unless you are using this publication to find out if you can take the credit; in that case, go to *Rule 7*, next).

Instructions for line 9. In figuring the amount to enter on line 9, don't take into account any royalty income (or loss) included on line 26 of Schedule E[illegible]mount included in your earned income. To find out if the income on line 26 or line 40 of Schedule E is from a passive activity, see the Schedule E instructions. If any of the rental real estate income (or loss) included on Schedule E, line 26, isn't from a passive activity, enter "NPA" and the amount of that income (or loss) on the dotted line next to line 26.

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Suncoast Account Statement

Member Number: [redacted] | 12/21/2023 - 01/20/2024 |

Suncoast Credit Union

MELANIE SUZANNE CONERLY
11718 WINDING WOODS WAY
LAKEWOOD RANCH FL 34202-2863

Access Your Account:

SunNet Online Banking
SunMobile App
SunTel Phone Banking

For Direct Deposit and Automatic Payments use **Routing Number (RTN):** [redacted]

IRS FORM

IRS Form 1099INT will be mailed by January 31, 2024 reflecting dividend (interest) earned in excess of $10.00 on each social security number for tax year 2023. If duplicate copies of tax forms are requested, a $1 fee will be assessed.

Prior Year to Date Summary

Dividends Paid Prior YTD	$115.92

REGULAR SAVINGS Suffix 0000 — Joint Owner - WILLIAM E CONERLY

Transaction History

Post Date	Eff Date	Transaction Description	Amount	New Balance
12/21/2023		Balance Forward		481.27
12/31/2023	12/31/2023	Deposit Dividend	0.10	481.37
		Annual Percentage Yield Earned 0.240% from 12/01/2023 through 12/31/2023		
01/05/2024	01/05/2024	Withdrawal ACH [redacted] ADD	-18.00	463.37
		TYPE: [redacted] CO: [redacted] ADD		
		Dividends Paid Prior Year to Date	1.80	

	Total for this Statement Period	Total Year to Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

SMART CHECKING Suffix 0050 — Joint Owner - WILLIAM E CONERLY

Activity Summary

Previous Balance 12/21/2023	$855.33
Deposits	$500.01
Withdrawals	$-548.70
Ending Balance 01/20/2024	**$806.64**

Transaction History

Post Date	Eff Date	Transaction Description	Amount	New Balance
12/31/2023	12/31/2023	Deposit Dividend	0.01	855.34
		Annual Percentage Yield Earned 0.010% from 12/01/2023 through 12/31/2023		
01/10/2024	01/10/2024	Withdrawal ACH BLUEGREEN VACATI	-268.70	586.64

Continued on next page

SMART CHECKING Suffix [redacted]

Transaction History (continued)

Post Date	Eff Date	Transaction Description	Amount	New Balance
		TYPE: MTG PMT CO: BLUEGREEN VACATI		
01/14/2024	01/14/2024	Withdrawal at ATM # [redacted]	-200.00	386.64
		SUNCOAST CREDIT UNION 8700 E STATE ROAD 70		
		BRADENTON FL		
01/15/2024	01/15/2024	Withdrawal Debit Card	-80.00	306.64
		VENMO* Visa Direct NY		
01/15/2024	01/15/2024	Deposit Transfer From Share [redacted]	500.00	806.64
		Dividends Paid Prior Year to Date	0.11	

	Total for this Statement Period	Total Year to Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

SMART CHECKING Suffix [redacted] Joint Owner - WILLIAM E CONERLY

Activity Summary

Previous Balance 12/21/2023	$36,785.27
Deposits	$15,524.50
Withdrawals	$-30,969.52
Ending Balance 01/20/2024	**$21,340.25**

Transaction History

Post Date	Eff Date	Transaction Description	Amount	New Balance
12/21/2023	12/21/2023	Deposit ACH Kimley-Horn	413.96	37,199.23
		TYPE: EDI PYMNTS CO: Kimley-Horn		
12/21/2023	12/21/2023	Withdrawal ACH PAYPAL	-18.99	37,180.24
		TYPE: INST XFER CO: PAYPAL		
		NAME: MELANIE CONERLY		
12/22/2023	12/22/2023	Withdrawal ACH CHASE CREDIT CRD	-1,416.31	35,763.93
		TYPE: AUTOPAY CO: CHASE CREDIT CRD		
12/22/2023	12/22/2023	Withdrawal	-200.00	35,563.93
12/25/2023	12/25/2023	Withdrawal Transfer	-150.00	35,413.93
		To CONERLY,EMMA G XXXXXXXXXX Share [redacted]		
12/25/2023	12/25/2023	Withdrawal Transfer	-150.00	35,263.93
		To CONERLY,SEAN D XXXXXXXXXX Share [redacted]		
12/26/2023	12/26/2023	Withdrawal Transfer To Loan [redacted]	-373.65	34,890.28
12/26/2023	12/26/2023	Withdrawal ACH BK OF AMER MC	-5,428.40	29,461.88
		TYPE: ONLINE PMT CO: BK OF AMER MC		
		NAME: CONERLY,MELANIE		
12/26/2023	12/26/2023	Withdrawal ACH PAYPAL	-9.99	29,451.89
		TYPE: INST XFER CO: PAYPAL		
		NAME: MELANIE CONERLY		
12/28/2023	12/28/2023	Withdrawal Transfer	-80.00	29,371.89
		To CONERLY,EMMA G XXXXXXXXXX Share [redacted]		
12/29/2023	12/29/2023	Deposit ACH Kimley-Horn & As	6,050.02	35,421.91
		TYPE: CORP CRED CO: Kimley-Horn & As		

Continued on next page

SMART CHECKING Suffix [redacted]

Transaction History (continued)

Post Date	Eff Date	Transaction Description	Amount	New Balance
12/29/2023	12/29/2023	Deposit ACH STANTEC CONSULTI TYPE: DIRECT DEP CO: STANTEC CONSULTI	2,909.70	38,331.61
12/31/2023	12/31/2023	Deposit Dividend Annual Percentage Yield Earned 0.010% from 12/01/2023 through 12/31/2023	0.16	38,331.77
01/01/2024	01/01/2024	Withdrawal Transfer To CONERLY,EMMA G XXXXXXXXXX Share [redacted]	-150.00	38,181.77
01/01/2024	01/01/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-150.00	38,031.77
01/02/2024	01/02/2024	Recurring Withdrawal Debit Card ATT* BILL PAYMENT 800-331-0500 TX	-248.92	37,782.85
01/02/2024	01/02/2024	Withdrawal ACH VANGUARD BUY TYPE: INVESTMENT CO: VANGUARD BUY	-300.00	37,482.85
01/02/2024	01/02/2024	Withdrawal ACH GM Financial TYPE: GMF Pymt CO: GM Financial	-614.35	36,868.50
01/03/2024	01/03/2024	Withdrawal ACH NSM DBAMR.COOPER TYPE: NSM DBAMR CO: NSM DBAMR.COOPER NAME: WILLIAM *CONERLY	-2,869.56	33,998.94
01/03/2024	01/03/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-60.00	33,938.94
01/03/2024	01/03/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-15.00	33,923.94
01/03/2024	01/03/2024	Draft [redacted]	-130.00	33,793.94
01/04/2024	01/04/2024	Withdrawal ACH Peace River Elec TYPE: BANK DRAFT CO: Peace River Elec NAME: MELANIE CONERLY	-167.00	33,626.94
01/04/2024	01/04/2024	Withdrawal ACH PL*AmericanCampu TYPE: WEB PMTS CO: PL*AmericanCampu NAME: William Conerly	-1,061.33	32,565.61
01/04/2024	01/04/2024	Withdrawal ACH PL*PAYLEASE TYPE: WEB PMTS CO: PL*PAYLEASE NAME: William Conerly	-1.00	32,564.61
01/05/2024	01/05/2024	Withdrawal ACH BK OF AMER MC TYPE: ONLINE PMT CO: BK OF AMER MC NAME: CONERLY,MELANIE	-10,804.32	21,760.29
01/05/2024	01/05/2024	Withdrawal POS [redacted] PUBLIX 11250 EAST STATE ROAD 7 BRADENTON FL	-14.58	21,745.71
01/05/2024	01/05/2024	Withdrawal POS [redacted] PUBLIX 11250 EAST STATE ROAD 7 BRADENTON FL	-19.45	21,726.26
01/06/2024	01/06/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-30.00	21,696.26
01/08/2024	01/08/2024	Withdrawal ACH PAYPAL TYPE: INST XFER CO: PAYPAL NAME: MELANIE CONERLY	-18.67	21,677.59
01/08/2024	01/08/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-150.00	21,527.59
01/08/2024	01/08/2024	Withdrawal Transfer	-150.00	21,377.59

Continued on next page

SMART CHECKING Suffix [redacted]

Transaction History (continued)

Post Date	Eff Date	Transaction Description	Amount	New Balance
		To CONERLY,EMMA G XXXXXXXXXX Share [redacted]		
01/08/2024	01/08/2024	Draft [redacted]	-120.00	21,257.59
01/10/2024	01/10/2024	Withdrawal Transfer To Loan [redacted]	-682.19	20,575.40
01/11/2024	01/11/2024	Deposit ACH Kimley-Horn TYPE: EDI PYMNTS CO: Kimley-Horn	417.05	20,992.45
01/12/2024	01/12/2024	Deposit ACH Kimley-Horn & As TYPE: CORP CRED CO: Kimley-Horn & As	4,457.63	25,450.08
01/12/2024	01/12/2024	Deposit ACH STANTEC CONSULTI TYPE: DIRECT DEP CO: STANTEC CONSULTI	1,275.98	26,726.06
01/12/2024	01/12/2024	Withdrawal ACH TECO/PEOPLE GAS TYPE: UTILITYBIL CO: TECO/PEOPLE GAS	-53.84	26,672.22
01/12/2024	01/12/2024	Withdrawal ACH MANATEE COUNTY U TYPE: PAYMENT CO: MANATEE COUNTY U NAME: WILLIAM CONERLY	-121.33	26,550.89
01/12/2024	01/12/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-25.00	26,525.89
01/12/2024	01/12/2024	Recurring Withdrawal Debit Card Netflix.com 408-5403700 CA	-24.10	26,501.79
01/15/2024	01/15/2024	Withdrawal Transfer To Loan [redacted]	-403.65	26,098.14
01/15/2024	01/15/2024	Withdrawal Transfer To CONERLY,EMMA G XXXXXXXXXX Share [redacted]	-150.00	25,948.14
01/15/2024	01/15/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-125.00	25,823.14
01/15/2024	01/15/2024	Withdrawal Transfer To Share [redacted]	-500.00	25,323.14
01/16/2024	01/16/2024	Withdrawal ACH Student Accounts TYPE: WEB PYMNT CO: Student Accounts NAME: Sean Conerly	-3,310.00	22,013.14
01/17/2024	01/17/2024	Withdrawal ACH FRONTIER COMMUNI TYPE: BILL PAY CO: FRONTIER COMMUNI NAME: MELANIE CONERLY	-247.20	21,765.94
01/17/2024	01/17/2024	Withdrawal ACH Hub Orlando New TYPE: Rent CO: Hub Orlando New NAME: Sean Conerly	-251.70	21,514.24
01/19/2024	01/19/2024	Withdrawal ACH PAYPAL TYPE: INST XFER CO: PAYPAL NAME: MELANIE CONERLY	-18.99	21,495.25
01/19/2024	01/19/2024	Draft [redacted]	-130.00	21,365.25
01/20/2024	01/20/2024	Withdrawal Transfer To CONERLY,SEAN D XXXXXXXXXX Share [redacted]	-25.00	21,340.25
		Dividends Paid Prior Year to Date	2.78	

Share Draft Summary

No.	Amount	No.	Amount	No.	Amount		
[redacted]	130.00	[redacted]	130.00	[redacted]	120.00		
					Total:	3	$380.00

Continued on next page

	Total for this Statement Period	Total Year to Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

MONEY MARKET ACCT Suffix [redacted] Joint Owner - WILLIAM E CONERLY

Transaction History

Post Date	Eff Date	Transaction Description	Amount	New Balance
12/21/2023		Balance Forward		7,026.31
12/31/2023	12/31/2023	Deposit Dividend	7.70	7,034.01
		Annual Percentage Yield Earned 1.300% from 12/01/2023 through 12/31/2023		
		Dividends Paid Prior Year to Date	111.23	

	Total for this Statement Period	Total Year to Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

2015 HURRICANE SUN DECK 2000 Suffix [redacted] Joint Owner - WILLIAM E CONERLY

Annual Percentage Rate 5.500% Daily Periodic Rate 0.015068%

Transaction History

Post Date	Eff Date	Transaction Description	Fees	Interest Charged	Principal	Total	Balance
12/21/2023		Balance Subject to Interest Rate					7,551.89
01/15/2024	01/15/2024	Payments Transfer From Share [redacted]		35.28	-368.37	403.65	7,183.52

Credit Limit	$0.00			Credit Available	$0.00		
Interest Charge this Period	$35.28			Fees this Period	$0.00		
Interest Paid YTD	$35.28			Fees YTD	$0.00		
Current Payment	$403.65	Past Due	$0.00	Total	$403.65	Due Date	02/15/2024
Interest Paid Prior YTD	$544.36			Fees Prior YTD	$0.00		

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2019 HYUNDAI ELANTRA Suffix [redacted]

Annual Percentage Rate 2.000% Daily Periodic Rate 0.005479%

Transaction History

Post Date	Eff Date	Transaction Description	Fees	Interest Charged	Principal	Total	Balance
12/21/2023		Balance Subject to Interest Rate					6,257.39
12/26/2023	12/26/2023	Payments Transfer From Share [redacted]		10.29	-363.36	373.65	5,894.03

Credit Limit	$0.00			Credit Available	$0.00		
Interest Charge this Period	$10.29			Fees this Period	$0.00		
Interest Paid YTD	$0.00			Fees YTD	$0.00		
Current Payment	$373.65	Past Due	$0.00	Total	$373.65	Due Date	01/26/2024
Interest Paid Prior YTD	$164.78			Fees Prior YTD	$0.00		

2021 CHEVROLET SILVERADO 1500 Suffix [redacted] Joint Owner - WILLIAM E CONERLY

Annual Percentage Rate 2.250% Daily Periodic Rate 0.006164%

Transaction History

Post Date	Eff Date	Transaction Description	Fees	Interest Charged	Principal	Total	Balance
12/21/2023		Balance Subject to Interest Rate					30,073.27
01/10/2024	01/10/2024	Payments Transfer From Share 0051		57.47	-624.72	682.19	29,448.55

Credit Limit	$0.00			Credit Available	$0.00		
Interest Charge this Period	$57.47			Fees this Period	$0.00		
Interest Paid YTD	$57.47			Fees YTD	$0.00		
Current Payment	$682.19	Past Due	$0.00	Total	$682.19	Due Date	02/10/2024
Interest Paid Prior YTD	$767.26			Fees Prior YTD	$0.00		

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PERSONAL LINE OF CREDIT Suffix [redacted] Joint Owner - WILLIAM E CONERLY

Annual Percentage Rate 9.500% Daily Periodic Rate 0.026027%

Transaction History

Post Date	Eff Date	Transaction Description	Fees	Interest Charged	Principal	Total	Balance
12/21/2023		Balance Subject to Interest Rate					0.00

Credit Limit	$45,000.00			Credit Available	$45,000.00		
Interest Charge this Period	$0.00			Fees this Period	$0.00		
Interest Paid YTD	$0.00			Fees YTD	$0.00		
Current Payment	$0.00	Past Due	$0.00	Total	$0.00	Due Date	
Interest Paid Prior YTD	$1,324.36			Fees Prior YTD	$93.60		

Interest Charge Computation

The amount of the INTEREST CHARGE on your open-end credit plan is determined by multiplying the daily balance in each loan account by the Daily Periodic Rate. The daily balance shall be computed by taking the beginning balance of each day, adding new advances and subtracting any payments or credits.

Rewards Check Card - Bonus Points Summary as of 12/31/2023.

Card Ending	Beginning Points	Earned	Adjusted	Redeemed	Ending Points
[redacted]	21398	0	0	0	21398
	7949	0	0	0	7949
	1485	0	0	0	1485
	666	0	0	0	666

For additional information about your ScoreCard® Reward Points, visit scorecardrewards.com