

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/27/2024

General Information

Name: Hon Patricia Joan Kelly

CONFIDENTIAL

PID 60563

AGENCY INFORMATION

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

Net Worth

My Net Worth as of December 31, 2023 was \$ 1,477,668.33.

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 \$ 150,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
primary residence (address is confidential)(assessed value)	\$ 600,503.00
JP Morgan Checking Account	\$ 16,820.00
FNBO Savings Account	\$ 135,495.00
personal automobile	\$ 25,000.00
DROP Account	\$ 238,380.00
JP Morgan Chase investments (see attachments of itemized holdings)	\$ 659,424.71
E Trade investments (see attachments for itemized holdigs)	\$ 49,531.00
Schwab investments (see attachments for itemized holdings)	\$ 5,521.86
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
JP Morgan Chase home mortgage	PO Box 182631 OH4-7399 Columbus OH 43218	\$ 378,008.00
BMW auto loan	P.O. Box 3608 Dublin, OH 43016-0306	\$ 25,000.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

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

Income

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

Training

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

Signature of Reporting Official or Candidate

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

Patricia Joan Kelly

Digitally signed: 06/27/2024

Filed with COE: 06/27/2024

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 20

See separate instructions.

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

Filing Status Check only one box.

☒ Single ☐ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS)
☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

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

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

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

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	1a Total amount from Form(s) W-2, box 1 (see instructions)	1a	206,156.
	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	0.
	i Nontaxable combat pay election (see instructions)	1i	
	z Add lines 1a through 1h	1z	206,156.
Attach Schedule B if required.	2a Tax-exempt interest	2a	2,480.
	3a Qualified dividends	3a	4,942.
	4a IRA distributions	4a	
	5a Pensions and annuities	5a	
	6a Social security benefits	6a	27,096.
	c If you elect to use the lump-sum election method, check here (see instructions)		
	b Taxable interest	2b	6,720.
	b Ordinary dividends	3b	5,674.
	b Taxable amount	4b	
	b Taxable amount	5b	
	b Taxable amount	6b	23,032.

Standard DeductionSee *Standard Deduction Chart* on the last page of this form.

7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	11,384.
8	Additional income from Schedule 1, line 10	8	110.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9	253,076.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your adjusted gross income	11	253,076.
12	Standard deduction or itemized deductions (from Schedule A)	12	32,930.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	17.
14	Add lines 12 and 13	14	32,947.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	220,129.

Tax and Credits

16	Tax (see instructions). Check if any from: 1 ☐ Form(s) 8814 2 ☐ Form(s) 4972 3 ☐ _____	16	46,600.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	46,600.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	71.
21	Add lines 19 and 20	21	71.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	46,529.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	963.
24	Add lines 22 and 23. This is your total tax	24	47,492.

Payments **25** Federal income tax withheld from:

a	Form(s) W-2	25a	40,370.
b	Form(s) 1099	25b	0.
c	Other forms (see instructions)	25c	56.
d	Add lines 25a through 25c	25d	40,426.

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	
33	Add lines 25d, 26, and 32. These are your total payments	33	40,426.

If you have a qualifying child, attach Sch. EIC.

Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
	35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	
Direct deposit? See instructions.	b Routing number x x x x x x x x x x	c Type: ☐ 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	7,066.
	38 Estimated tax penalty (see instructions)	38	0.

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☐ Yes. Complete below. ☒ No		
	Designee's name	Phone no.	Personal identification number (PIN)

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Joint return? See instructions. Keep a copy for your records.	Phone no. [REDACTED]	Email address		

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

Standard Deduction Chart*Add the number of boxes checked in the "Age/Blindness" section of *Standard Deduction* on page 1

IF your filing status is . . .	AND the number of boxes checked is . . .	THEN your standard deduction is . . .
Single	1	\$15,700
	2	17,550
Married filing jointly	1	\$29,200
	2	30,700
	3	32,200
	4	33,700
Qualifying surviving spouse	1	\$29,200
	2	30,700
Head of household	1	\$22,650
	2	24,500
Married filing separately**	1	\$15,350
	2	16,850
	3	18,350
	4	19,850

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

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

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

BAA

REV 03/07/24 Inltit.cg.cfp.sp

Form **1040-SR** (2023)

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.

Names shown on Form 1040, 1040-SR, or 1040-NR

Patricia C Kelly

Your social security number

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions): _____		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income:		
a	Net operating loss	8a	()
b	Gambling	8b	
c	Cancellation of debt	8c	
d	Foreign earned income exclusion from Form 2555	8d	()
e	Income from Form 8853	8e	
f	Income from Form 8889	8f	
g	Alaska Permanent Fund dividends	8g	
h	Jury duty pay	8h	
i	Prizes and awards	8i	
j	Activity not engaged in for profit income	8j	
k	Stock options	8k	
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n	Section 951(a) inclusion (see instructions)	8n	
o	Section 951A(a) inclusion (see instructions)	8o	
p	Section 461(l) excess business loss adjustment	8p	
q	Taxable distributions from an ABLE account (see instructions)	8q	
r	Scholarship and fellowship grants not reported on Form W-2	8r	
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	()
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u	Wages earned while incarcerated	8u	
z	Other income. List type and amount: _____	8z	
	Substitute Payment from 1099-Misc 110.		110.
9	Total other income. Add lines 8a through 8z	9	110.
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	110.

Part II Adjustments to Income

11	Educator expenses	11	
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12	
13	Health savings account deduction. Attach Form 8889	13	
14	Moving expenses for members of the Armed Forces. Attach Form 3903	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	

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**

Names shown on Form 1040, 1040-SR, or 1040-NR

Patricia J Kelly

Your social security number

Part I Tax

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

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE	4	
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5	
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6	
7	Total additional social security and Medicare tax. Add lines 5 and 6	7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐	8	
9	Household employment taxes. Attach Schedule H	9	
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required	10	
11	Additional Medicare Tax. Attach Form 8959	11	55.
12	Net investment income tax. Attach Form 8960	12	908.
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13	
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares	14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000	15	
16	Recapture of low-income housing credit. Attach Form 8611	16	

(continued on page 2)

Part II Other Taxes (continued)

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

963.

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

Patricia J Kelly

Your social security number

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	71.
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441	2	
3	Education credits from Form 8863, line 19	3	
4	Retirement savings contributions credit. Attach Form 8880	4	
5a	Residential clean energy credit from Form 5695, line 15	5a	
b	Energy efficient home improvement credit from Form 5695, line 32	5b	
6	Other nonrefundable credits:		
a	General business credit. Attach Form 3800	6a	
b	Credit for prior year minimum tax. Attach Form 8801	6b	
c	Adoption credit. Attach Form 8839	6c	
d	Credit for the elderly or disabled. Attach Schedule R	6d	
e	Reserved for future use	6e	
f	Clean vehicle credit. Attach Form 8936	6f	
g	Mortgage interest credit. Attach Form 8396	6g	
h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h	
i	Qualified electric vehicle credit. Attach Form 8834	6i	
j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j	
k	Credit to holders of tax credit bonds. Attach Form 8912	6k	
l	Amount on Form 8978, line 14. See instructions	6l	
m	Credit for previously owned clean vehicles. Attach Form 8936	6m	
z	Other nonrefundable credits. List type and amount: _____	6z	
7	Total other nonrefundable credits. Add lines 6a through 6z	7	
8	Add lines 1 through 4, 5a, 5b, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20	8	71.

(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:	13z	
14	Total other payments or refundable credits. Add lines 13a through 13z	14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31	15	

**Underpayment of Estimated Tax by
Individuals, Estates, and Trusts**Attach to Form 1040, 1040-SR, 1040-NR, or 1041.
Go to www.irs.gov/Form2210 for instructions and the latest information.

Name(s) shown on tax return

Patricia J Kelly

Identifying number

Do You Have To File Form 2210?

Complete lines 1 through 7 below. Is line 4 or line 7 less than \$1,000?

Yes → **Don't file Form 2210.** You don't owe a penalty.

No → Complete lines 8 and 9 below. Is line 6 equal to or more than line 9?

Yes → You **don't** owe a penalty. **Don't** file Form 2210 unless **box E** in Part II applies, then file page 1 of Form 2210.

No → You may owe a penalty. Does any box in Part II below apply?

Yes → You **must** file Form 2210. Does box **B, C,** or **D** in Part II apply?

No → You **aren't** required to figure your penalty because the IRS will figure it and send you a bill for any unpaid amount. If you want to figure it, you may use Part III as a worksheet and enter your penalty amount on your tax return, but **file only page 1 of Form 2210.**

Yes → You **must** figure your penalty.

Don't file Form 2210. You aren't required to figure your penalty because the IRS will figure it and send you a bill for any unpaid amount. If you want to figure it, you may use Part III as a worksheet and enter your penalty amount on your tax return, but **don't file Form 2210.**

Part I Required Annual Payment

1 Enter your 2023 tax after credits from Form 1040, 1040-SR, or 1040-NR, line 22. (See the instructions if not filing Form 1040.)	1	46,529.
2 Other taxes, including self-employment tax and, if applicable, Additional Medicare Tax and/or Net Investment Income Tax (see instructions)	2	963.
3 Other payments and refundable credits (see instructions)	3	()
4 Current year tax. Combine lines 1, 2, and 3. If less than \$1,000, stop ; you don't owe a penalty. Don't file Form 2210.	4	47,492.
5 Multiply line 4 by 90% (0.90)	5	42,743.
6 Withholding taxes. Don't include estimated tax payments. See instructions	6	40,426.
7 Subtract line 6 from line 4. If less than \$1,000, stop ; you don't owe a penalty. Don't file Form 2210.	7	7,066.
8 Maximum required annual payment based on prior year's tax (see instructions)	8	42,770.
9 Required annual payment. Enter the smaller of line 5 or line 8	9	42,743.

Next: Is line 9 more than line 6?

- ☐ **No.** You **don't** owe a penalty. **Don't** file Form 2210 unless box **E** below applies.
- ☒ **Yes.** You may owe a penalty, but **don't** file Form 2210 unless one or more boxes in Part II below applies.
- If box **B, C,** or **D** applies, you must figure your penalty and file Form 2210.
 - If box **A** or **E** applies (but not **B, C,** or **D**), file only page 1 of Form 2210. You **aren't** required to figure your penalty; the IRS will figure it and send you a bill for any unpaid amount. If you want to figure your penalty, you may use Part III as a worksheet and enter your penalty on your tax return, but **file only page 1 of Form 2210.**

Part II Reasons for Filing. Check applicable boxes. If none apply, **don't** file Form 2210.

- A** ☒ You request a **waiver** (see instructions) of your entire penalty. You must check this box and file page 1 of Form 2210, but you aren't required to figure your penalty.
- B** ☐ You request a **waiver** (see instructions) of part of your penalty. You must figure your penalty and waiver amount and file Form 2210.
- C** ☐ Your income varied during the year and your penalty is reduced or eliminated when figured using the **annualized income installment method**. You must figure the penalty using Schedule AI and file Form 2210.
- D** ☐ Your penalty is lower when figured by treating the federal income tax withheld from your income as paid on the dates it was actually withheld, instead of in equal amounts on the payment due dates. You must figure your penalty and file Form 2210.
- E** ☐ You filed or are filing a joint return for either 2022 or 2023, but not for both years, and line 8 above is smaller than line 5 above. You must file page 1 of Form 2210, but you **aren't** required to figure your penalty (unless box **B, C,** or **D** applies).

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

Attach to Form 1040 or 1040-SR.

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

OMB No. 1545-0074

2023Attachment
Sequence No. **07**

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

Patricia J Kelly

Your social security number

**Medical
and
Dental
Expenses****Caution:** Do not include expenses reimbursed or paid by others.

- 1** Medical and dental expenses (see instructions) **1** 0.
- 2** Enter amount from Form 1040 or 1040-SR, line 11 **2** 253,076.
- 3** Multiply line 2 by 7.5% (0.075) **3** 18,981.
- 4** Subtract line 3 from line 1. If line 3 is more than line 1, enter -0- **4** 0.

**Taxes You
Paid**

- 5** State and local taxes.

a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box ☒

5a 3,814.

b State and local real estate taxes (see instructions)

5b 5,946.

c State and local personal property taxes

5c

d Add lines 5a through 5c

5d 9,760.

e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)

5e 9,760.

- 6** Other taxes. List type and amount: _____

6

- 7** Add lines 5e and 6

7 9,760.**Interest
You Paid**

Caution: Your mortgage interest deduction may be limited. See instructions.

- 8** Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box ☐

a Home mortgage interest and points reported to you on Form 1098. See instructions if limited

8a 23,170.

b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address

8b

c Points not reported to you on Form 1098. See instructions for special rules

8c

d Reserved for future use

8d

e Add lines 8a through 8c

8e 23,170.

- 9** Investment interest. Attach Form 4952 if required. See instructions

9

- 10** Add lines 8e and 9 **10** 23,170.

**Gifts to
Charity**

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

- 11** Gifts by cash or check. If you made any gift of \$250 or more, see instructions

11

- 12** Other than by cash or check. If you made any gift of \$250 or more, see instructions. You **must** attach Form 8283 if over \$500

12

- 13** Carryover from prior year

13

- 14** Add lines 11 through 13 **14**

**Casualty and
Theft Losses**

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

15**Other
Itemized
Deductions**

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

16**Total
Itemized
Deductions**

- 17** Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12 **17** 32,930.

- 18** If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐

**SCHEDULE B
(Form 1040)**

Department of the Treasury
Internal Revenue Service

Interest and Ordinary Dividends

Attach to Form 1040 or 1040-SR.

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

OMB No. 1545-0074

2023

Attachment
Sequence No. **08**

Name(s) shown on return

Patricia J Kelly

Your social security number

2

Part I

Interest

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

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

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

FIRST NATIONAL BANK OF OMAHA
MORGAN STANLEY CAPITAL MGMT
J.P. MORGAN BROKER-DEALER HOLDIN
CHARLES SCHWAB & CO., INC.
CHARLES SCHWAB & CO., INC.

Amount

2,819.80
0.09
3,756.01
424.63
0.65

1

Subtotal

7,001.18

ABP Adjustment

-281.21

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

2

6,719.97

3

4

6,719.97

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

Amount

Part II

Ordinary Dividends

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

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

- 5** List name of payer: MORGAN STANLEY CAPITAL MGMT
MORGAN STANLEY CAPITAL MGMT
J.P. MORGAN BROKER-DEALER HOLDIN
CHARLES SCHWAB & CO., INC.
CHARLES SCHWAB & CO., INC.

81.24

225.46

4,695.93

587.57

84.04

5

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

6

5,674.24

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

Part III

Foreign Accounts and Trusts

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

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

- 7a** At any time during 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

Yes	No
	X

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

--	--

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

--	--

- 8** During 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
--	---

SCHEDULE D
(Form 1040)

Capital Gains and Losses

OMB No. 1545-0074

2023

Attachment
Sequence No. **12**

Department of the Treasury
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.
Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.
Go to www.irs.gov/ScheduleD for instructions and the latest information.

Name(s) shown on return
Patricia J Kelly

Your social security number

Did you dispose of any investment(s) in a qualified opportunity fund during the tax year? ☐ Yes ☐ No

If "Yes," attach Form 8949 and see its instructions for additional requirements for reporting your gain or loss.

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

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b .				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked	41,225.	40,409.		816.
2 Totals for all transactions reported on Form(s) 8949 with Box B checked	5,027.	5,242.		-215.
3 Totals for all transactions reported on Form(s) 8949 with Box C checked				
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824			4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1			5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions			6 ()	
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on the back			7	601.

Part II Long-Term Capital Gains and Losses—Generally Assets Held More Than One Year (see instructions)

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b .				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked	87,742.	82,695.		5,047.
9 Totals for all transactions reported on Form(s) 8949 with Box E checked	5,401.	3,595.		1,806.
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	900,000.	595,498.	-300,714.	3,788.
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	142.
14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions			14 ()	
15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (h). Then, go to Part III on the back			15	10,783.

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

Schedule D (Form 1040) 2023

Part III Summary

16	Combine lines 7 and 15 and enter the result	16	11,384.
	• 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	1.
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)	21	()
	Note: When figuring which amount is smaller, treat both amounts as positive numbers.		
22	Do you have qualified dividends on Form 1040, 1040-SR, or 1040-NR, line 3a? ☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 16. ☐ No. Complete the rest of Form 1040, 1040-SR, or 1040-NR.		

Sales and Other Dispositions of Capital Assets

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

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

OMB No. 1545-0074

2023

Attachment
Sequence No. **12A**

Name(s) shown on return

Patricia J Kelly

Social security number or taxpayer identification number

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

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

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

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

- ☒ (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- ☐ (B) Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- ☐ (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	77.369 SH. **WCM FOCUSED INTERNATIONAL GROWTH CL I	01/11/22	01/03/23	1,527.	2,000.			-473.
	0.489 SH. **WCM FOCUSED INTERNATIONAL GROWTH CL I	12/08/22	01/03/23	10.	10.			0.
	CHEMICALS INC	03/29/22	02/02/23	4,704.	3,991.			713.
	145 SH. SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL	09/22/22	09/01/23	3,895.	3,604.			291.
	8 SH. SCHWAB STRATEGIC TR US REIT ETF	09/22/22	09/01/23	154.	157.			-3.
	62 SH. INVESCO EXCHANGE TRADED FD TR II FTSE R	09/23/22	09/01/23	2,789.	2,226.			563.
	11 SH. VANGUARD GLOBAL EX US REAL ESTATE ETF	10/13/22	09/01/23	446.	407.			39.
	7 SH. SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL	03/15/23	09/01/23	188.	174.			14.
	8 SH. DBX ETF TRUST XTRACKERS INTERNATIONAL R	03/15/23	09/01/23	163.	166.			-3.
	4 SH. DBX ETF TRUST XTRACKERS USD HIGH YIELD	03/15/23	11/21/23	138.	134.			4.
	762.508 SH. **CULLEN HIGH DIVID EQUITY FD CL I	12/20/22	12/05/23	10,843.	11,918.			-1,075.
	2.8 SH. **CULLEN HIGH DIVID EQUITY FD CL I	12/23/22	12/05/23	40.	41.			-1.
	46.272 SH. **CULLEN HIGH DIVID EQUITY FD CL I	12/23/22	12/05/23	658.	683.			-25.
	0.116 SH. **CULLEN HIGH DIVID EQUITY FD CL I	01/31/23	12/05/23	2.	2.			0.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked).				25,557.	25,513.			44.

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

Sales and Other Dispositions of Capital Assets
File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.
Go to www.irs.gov/Form8949 for instructions and the latest information.

OMB No. 1545-0074

2023
Attachment
Sequence No. **12A**

Name(s) shown on return

Patricia J Kelly

Social security number or taxpayer identification number

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

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

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

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

- ☒ **(A)** Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
☐ **(B)** Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
☐ **(C)** Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	3.054 SH. **CULLEN HIGH DIVID EQUITY FD CL I	02/28/23	12/05/23	43.	45.			-2.
	3.584 SH. **CULLEN HIGH DIVID EQUITY FD CL I	03/31/23	12/05/23	51.	52.			-1.
	0.284 SH. **CULLEN HIGH DIVID EQUITY FD CL I	04/28/23	12/05/23	4.	4.			0.
	2.281 SH. **CULLEN HIGH DIVID EQUITY FD CL I	05/31/23	12/05/23	32.	32.			0.
	2.196 SH. **CULLEN HIGH DIVID EQUITY FD CL I	06/30/23	12/05/23	31.	32.			-1.
	0.722 SH. **CULLEN HIGH DIVID EQUITY FD CL I	07/31/23	12/05/23	10.	11.			-1.
	2.527 SH. **CULLEN HIGH DIVID EQUITY FD CL I	08/31/23	12/05/23	36.	37.			-1.
	2.212 SH. **CULLEN HIGH DIVID EQUITY FD CL I	09/29/23	12/05/23	31.	31.			0.
	0.734 SH. **CULLEN HIGH DIVID EQUITY FD CL I	10/31/23	12/05/23	10.	10.			0.
	2.175 SH. **CULLEN HIGH DIVID EQUITY FD CL I	11/30/23	12/05/23	31.	31.			0.
	9.00 INVESCO FTSE RAFI DEVELOPED MARKETS EX-U.S. ETF	09/23/22	03/29/23	389.	323.			66.
	134.00 VANECK J P MORGAN EM LCLCRY BND ETF	09/26/22	03/29/23	3,350.	2,981.			369.
	82.00 SCHWAB US TIPS ETF	VARIOUS	03/30/23	4,375.	4,256.			119.
	3.00 VGRD FTSE ALL WRLD EX USSML CAP ETF	07/14/22	07/11/23	334.	298.			36.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked).				8,727.	8,143.			584.

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

Sales and Other Dispositions of Capital Assets
File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.
Go to www.irs.gov/Form8949 for instructions and the latest information.

Name(s) shown on return

Social security number or taxpayer identification number

Patricia J Kelly

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

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

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

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

- ☒ **(A)** Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
☐ **(B)** Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
☐ **(C)** Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
1.00	Schwab International Smallcap Eqy ETF	09/22/22	07/11/23	34.	29.			5.
10.00	Schwab Funda Emg Mkts Large Com ETF	09/22/22	07/11/23	267.	249.			18.
7.00	iShares Core MSCI Emerging ETF	09/22/22	07/11/23	346.	318.			28.
14.00	Invesco Fkse Rapt Developed Mkts Ex-U.S. ETF	09/23/22	07/11/23	625.	503.			122.
17.00	Vaneck J P Morgan Em Lclcry Bnd ETF	09/26/22	07/11/23	431.	373.			58.
2.00	Vanguard Glbal Ex US Real Est ETF IV	10/13/22	07/11/23	81.	74.			7.
4.00	Schwab US TIPS ETF	10/14/22	07/11/23	207.	207.			0.
99.00	Vanguard Muni Bnd Tax Exempt ETF	VARIOUS	07/11/23	4,950.	5,000.			-50.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked).				6,941.	6,753.			188.

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

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

Social security number or taxpayer identification number

Patricia J Kelly

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

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

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

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

☒ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	15 SH. SHERWIN WILLIAMS CO	07/07/17	01/03/23	3,558.	1,761.			1,797.
	373.627 SH. **WCM FOCUSED INTERNATIONAL GROWTH CL I	01/29/21	01/03/23	7,375.	9,206.			-1,831.
	28.227 SH. **WCM FOCUSED INTERNATIONAL GROWTH CL I	12/09/21	01/03/23	557.	775.			-218.
	175 SH. GENERAL MOTORS COMPANY	01/22/14	01/10/23	6,410.	6,730.			-320.
	35 SH. HONEYWELL INTL INC	04/09/15	01/10/23	7,375.	3,477.			3,898.
	25 SH. ALPHABET INC CLASS A COMMON STOCK	07/25/17	01/10/23	2,206.	1,215.			991.
	75 SH. MARATHON PETE CORP COM	06/06/18	01/10/23	8,644.	5,920.			2,724.
	10 SH. HUMANA INC	01/10/20	01/10/23	4,801.	3,640.			1,161.
	25 SH. NEXTERA ENERGY INC	02/24/21	01/10/23	2,089.	1,843.			246.
	70 SH. MORGAN STANLEY	04/08/21	01/10/23	6,179.	5,593.			586.
	35 SH. FREEPORT MCMORAN INC	05/13/21	01/10/23	1,547.	1,457.			90.
	200 SH. VERIZON COMMUNICATIONS	02/26/14	07/14/23	6,803.	9,222.			-2,419.
	39 SH. DOCUSIGN INC COMMON STOCK	08/16/18	09/01/23	2,011.	2,253.			-242.
	19 SH. SCHWAB STRATEGIC TR US REIT ETF	03/16/20	09/01/23	365.	316.			49.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked).				59,920.	53,408.			6,512.

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

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

Social security number or taxpayer identification number

Patricia J Kelly

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

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

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

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

☒ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	20 SH. DBX ETF TRUST XTRACKERS INTERNATIONAL R	03/23/20	09/01/23	407.	367.			40.
	24 SH. SCHWAB STRATEGIC TR US REIT ETF	03/23/20	09/01/23	461.	328.			133.
	35 SH. QUALCOMM INC	09/28/20	11/17/23	4,512.	4,137.			375.
	25 SH. DBX ETF TRUST XTRACKERS USD HIGH YIELD	09/20/19	11/21/23	860.	1,006.			-146.
	100 SH. NEXTERA ENERGY INC	02/24/21	11/21/23	5,801.	7,370.			-1,569.
	1 SH. DBX ETF TRUST XTRACKERS USD HIGH YIELD	04/26/22	11/21/23	34.	36.			-2.
	39 SH. SCHWAB STRATEGIC TR US TIPS ETF	10/14/22	11/21/23	1,986.	2,020.			-34.
	100 SH. FREEPORT MCMORAN INC	05/13/21	12/08/23	3,809.	4,164.			-355.
	T INC	04/12/22	12/08/23	4,961.	5,714.			-753.
	1.00 SCHWAB INTERNATIONAL EQUITY ETF	09/20/19	03/29/23	34.	32.			2.
	2.00 SCHWAB FUNDAMENTAL US SMALL COM ETF	09/20/19	03/29/23	95.	77.			18.
	3.00 SCHWAB FUNDAMENTAL INTL SMALL COM ETF	09/20/19	03/29/23	97.	94.			3.
	1.00 SCHWAB FUNDAMENTAL INTL LARGE COM ETF	03/12/20	03/29/23	31.	20.			11.
	2.00 SCHWAB FUNDAMENTAL EMG MKTS LARGE COM ETF	03/23/20	03/29/23	52.	38.			14.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked).				23,140.	25,403.			-2,263.

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

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

Social security number or taxpayer identification number

Patricia J Kelly

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

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

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

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

- ☒ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
☐ **(F)** Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
1.00	Schwab US Large Cap ETF	06/22/20	03/29/23	47.	37.			10.
2.00	Invesco FTSE RAFI Emerging Markets ETF	VARIOUS	03/29/23	36.	30.			6.
16.00	Schwab Fundamental US Small Cap ETF	09/20/19	07/11/23	819.	616.			203.
2.00	Xtrackers USD High Yield Corp Bond ETF	09/20/19	07/11/23	68.	80.			-12.
8.00	Schwab International Equity ETF	09/20/19	07/11/23	282.	257.			25.
9.00	Schwab Fundamental Intl Small Cap ETF	09/20/19	07/11/23	302.	281.			21.
2.00	Charles Schwab US REIT ETF	03/16/20	07/11/23	40.	33.			7.
13.00	Schwab Funda Emg Mkts Large Cap ETF	03/23/20	07/11/23	347.	244.			103.
12.00	Schwab US Small Cap ETF	04/26/22	07/11/23	533.	530.			3.
18.00	Schwab US Large Cap ETF	VARIOUS	07/11/23	940.	663.			277.
22.00	Schwab Fundamental US Large Cap ETF	VARIOUS	07/11/23	1,268.	1,113.			155.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked).				4,682.	3,884.			798.

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

Sales and Other Dispositions of Capital Assets
File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.
Go to www.irs.gov/Form8949 for instructions and the latest information.

Name(s) shown on return

Patricia J Kelly

Social security number or taxpayer identification number

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

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

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

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

- ☐ (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
☒ (B) Short-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
☐ (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	50 SH. SELECT SECTOR SPDR TRUST THE INDUSTRIAL	01/11/22	01/10/23	5,027.	5,242.			-215.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked).				5,027.	5,242.			-215.

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

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

Social security number or taxpayer identification number

Patricia J Kelly

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

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

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

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

- ☐ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- ☒ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- ☐ **(F)** Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	GAS EX	10/12/21	01/10/23	3,310.	2,640.			670.
	11 SH. ADVANCED MICRO DEVICES INC COM	07/08/20	06/05/23	1,302.	580.			722.
	6 SH. ADVANCED MICRO DEVICES INC COM	07/08/20	11/10/23	716.	317.			399.
	2.00 ISHARES GOLD ETF	09/20/19	07/11/23	73.	58.			15.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked).				5,401.	3,595.			1,806.

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

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

Social security number or taxpayer identification number

Patricia J Kelly

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

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

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

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

- ☐ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- ☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis **wasn't** reported to the IRS
- ☒ **(F)** Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see <i>Column (e)</i> in the separate instructions.	Adjustment, if any, to gain or loss If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g).
						(f) Code(s) from instructions	(g) Amount of adjustment	
	Main Home Sale: 31	10/28/13	09/12/23	900,000.	595,498.	EH	-300,714.	3,788.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked).				900,000.	595,498.		-300,714.	3,788.

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

Qualified Business Income Deduction

OMB No. 1545-2294

Department of the Treasury
Internal Revenue Service

Attach to your tax return.

Go to www.irs.gov/Form8995A for instructions and the latest information.**2023**
Attachment
Sequence No. **55A**

Name(s) shown on return

Patricia J Kelly

Your taxpayer identification number

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

Use this form if your taxable income, before your qualified business income deduction, is above \$182,100 (\$364,200 if married filing jointly), or you're a patron of an agricultural or horticultural cooperative.

Part I Trade, Business, or Aggregation Information

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

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

Part II Determine Your Adjusted Qualified Business Income

	A	B	C
2 Qualified business income from the trade, business, or aggregation. See instructions	2		
3 Multiply line 2 by 20% (0.20). If your taxable income is \$182,100 or less (\$364,200 if married filing jointly), skip lines 4 through 12 and enter the amount from line 3 on line 13	3		
4 Allocable share of W-2 wages from the trade, business, or aggregation	4		
5 Multiply line 4 by 50% (0.50)	5		
6 Multiply line 4 by 25% (0.25)	6		
7 Allocable share of the unadjusted basis immediately after acquisition (UBIA) of all qualified property	7		
8 Multiply line 7 by 2.5% (0.025)	8		
9 Add lines 6 and 8	9		
10 Enter the greater of line 5 or line 9	10		
11 W-2 wage and UBIA of qualified property limitation. Enter the smaller of line 3 or line 10	11		
12 Phased-in reduction. Enter the amount from line 26, if any	12		
13 Qualified business income deduction before patron reduction. Enter the greater of line 11 or line 12	13		
14 Patron reduction. Enter the amount from Schedule D (Form 8995-A), line 6, if any. See instructions	14		
15 Qualified business income component. Subtract line 14 from line 13	15		
16 Total qualified business income component. Add all amounts reported on line 15	16		

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

Form **8995-A** (2023)

Part III Phased-in Reduction

Complete Part III only if your taxable income is more than \$182,100 but not \$232,100 (\$364,200 and \$464,200 if married filing jointly) and line 10 is less than line 3. Otherwise, skip Part III.

		A	B	C
17	Enter the amounts from line 3	17		
18	Enter the amounts from line 10	18		
19	Subtract line 18 from line 17	19		
20	Taxable income before qualified business income deduction	20		
21	Threshold. Enter \$182,100 (\$364,200 if married filing jointly)	21		
22	Subtract line 21 from line 20	22		
23	Phase-in range. Enter \$50,000 (\$100,000 if married filing jointly)	23		
24	Phase-in percentage. Divide line 22 by line 23	24	%	
25	Total phase-in reduction. Multiply line 19 by line 24	25		
26	Qualified business income after phase-in reduction. Subtract line 25 from line 17. Enter this amount here and on line 12, for the corresponding trade or business	26		

Part IV Determine Your Qualified Business Income Deduction

27	Total qualified business income component from all qualified trades, businesses, or aggregations. Enter the amount from line 16	27		
28	Qualified REIT dividends and publicly traded partnership (PTP) income or (loss). See instructions	28	87.	
29	Qualified REIT dividends and PTP (loss) carryforward from prior years	29	()	
30	Total qualified REIT dividends and PTP income. Combine lines 28 and 29. If less than zero, enter -0-	30	87.	
31	REIT and PTP component. Multiply line 30 by 20% (0.20)	31	17.	
32	Qualified business income deduction before the income limitation. Add lines 27 and 31	32		17.
33	Taxable income before qualified business income deduction	33	220,146.	
34	Enter your net capital gain, if any, increased by any qualified dividends (see instructions)	34	15,725.	
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		204,421.
36	Income limitation. Multiply line 35 by 20% (0.20)	36		40,884.
37	Qualified business income deduction before the domestic production activities deduction (DPAD) under section 199A(g). Enter the smaller of line 32 or line 36	37		17.
38	DPAD under section 199A(g) allocated from an agricultural or horticultural cooperative. Don't enter more than line 33 minus line 37	38		
39	Total qualified business income deduction. Add lines 37 and 38	39		17.
40	Total qualified REIT dividends and PTP (loss) carryforward. Combine lines 28 and 29. If zero or greater, enter -0-	40	(0.)	

Additional Medicare Tax

If any line does not apply to you, leave it blank. See separate instructions.

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

Go to www.irs.gov/Form8959 for instructions and the latest information.

Name(s) shown on return

Patricia J Kelly

Your social security number

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	206,156.	
2	Unreported tips from Form 4137, line 6	2		
3	Wages from Form 8919, line 6	3		
4	Add lines 1 through 3	4	206,156.	
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	
6	Subtract line 5 from line 4. If zero or less, enter -0-	5	200,000.	
7	Additional Medicare Tax on Medicare wages. Multiply line 6 by 0.9% (0.009). Enter here and go to Part II	6		6,156.
		7		55.

Part II Additional Medicare Tax on Self-Employment Income

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

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

14	Railroad retirement (RRTA) compensation and tips from Form(s) W-2, box 14 (see instructions)	14		
15	Enter the following amount for your filing status:			
	Married filing jointly		\$250,000	
	Married filing separately		\$125,000	
	Single, Head of household, or Qualifying surviving spouse		\$200,000	
16	Subtract line 15 from line 14. If zero or less, enter -0-	15		
17	Additional Medicare Tax on railroad retirement (RRTA) compensation. Multiply line 16 by 0.9% (0.009). Enter here and go to Part IV	16		
		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		55.
----	--	----	--	-----

Part V Withholding Reconciliation

19	Medicare tax withheld from Form W-2, box 6. If you have more than one Form W-2, enter the total of the amounts from box 6	19	3,045.	
20	Enter the amount from line 1	20	206,156.	
21	Multiply line 20 by 1.45% (0.0145). This is your regular Medicare tax withholding on Medicare wages	21	2,989.	
22	Subtract line 21 from line 19. If zero or less, enter -0-. This is your Additional Medicare Tax withholding on Medicare wages	22		56.
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		56.

Net Investment Income Tax— Individuals, Estates, and Trusts

OMB No. 1545-0027

2023

Attachment
Sequence No. **72**

Department of the Treasury
Internal Revenue Service

Attach to your tax return.

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

Name(s) shown on your tax return

Patricia J Kelly

Your social security number or EIN

Part I Investment Income

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

1	Taxable interest (see instructions)		1	6,720.
2	Ordinary dividends (see instructions)		2	5,674.
3	Annuities (see instructions)		3	
4a	Rental real estate, royalties, partnerships, S corporations, trusts, trades or businesses, etc. (see instructions)	4a		
b	Adjustment for net income or loss derived in the ordinary course of a non-section 1411 trade or business (see instructions)	4b		
c	Combine lines 4a and 4b		4c	
5a	Net gain or loss from disposition of property (see instructions)	5a	11,384.	
b	Net gain or loss from disposition of property that is not subject to net investment income tax (see instructions)	5b		
c	Adjustment from disposition of partnership interest or S corporation stock (see instructions)	5c		
d	Combine lines 5a through 5c		5d	11,384.
6	Adjustments to investment income for certain CFCs and PFICs (see instructions)		6	
7	Other modifications to investment income (see instructions)		7	110.
8	Total investment income. Combine lines 1, 2, 3, 4c, 5d, 6, and 7		8	23,888.

Part II Investment Expenses Allocable to Investment Income and Modifications

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

Part III Tax Computation

12	Net investment income. Subtract Part II, line 11, from Part I, line 8. Individuals, complete lines 13–17. Estates and trusts, complete lines 18a–21. If zero or less, enter -0-	12	23,888.
Individuals:			
13	Modified adjusted gross income (see instructions)	13	253,076.
14	Threshold based on filing status (see instructions)	14	200,000.
15	Subtract line 14 from line 13. If zero or less, enter -0-	15	53,076.
16	Enter the smaller of line 12 or line 15	16	23,888.
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	908.
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	

Holdings

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

For Mutual Funds, itemized cost basis displays each purchase, the aggregation of long term and short term investments, and/or the aggregation of long term and short term positions which origination cannot be determined, noted as 'Other'. For Mutual Funds, Market Value vs. Purchases is provided to assist you in comparing your total purchase, excluding reinvested distributions, with the current market value of the position. For Mutual Funds which you choose not to reinvest distributions, 'Cumulative Cash Distributions' is displayed to assist you in monitoring the position. This Cumulative Cash Distributions will only reflect cash distributions made after June 1, 2018. Investment Gain/Loss calculates the difference between your cost of Purchases from the current value of the fund, plus Cumulative Cash Distributions. In any Mutual Fund tax lot is noted 'Other' or cost basis is not available. Investment Gain/Loss will display 'Not Available.'

Investment Gain/Loss display is for informational purposes only as does not reflect your total unrealized gain or loss, nor should it be used for tax purposes.

CASH & SWEEP FUNDS

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
JPMORGAN DEPOSIT ACCT A ADVISORY NON RET JPMC BK NA EST. 30 DAY AVG YIELD 5.35% AMT DEPOSITED FDIC INSURED SUBJECT TO APPLICABLE LIMITS NOT COVERED BY SIPC CUSIP: 100AB5004		24,836.92	1	24,836.92				-- --
TOTAL CASH & SWEEP FUNDS				\$24,836.92				-- --

EQUITIES

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
-------------	------------------	----------	-------	--------------	-----------	------------	----------------------	---------------------------------------

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

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

Page 10 of 66

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

EQUITIES (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
ABBVIE INC EST YIELD: 4.00% Symbol: ABBV	11 Jan 2022	75	154.97	11,622.75	136.3	10,222.40	1,400.35	LT	— 465.00
ADVANCED MICRO DEVICES INC COM Symbol: AMD	08 Jul 2020	18	147.41	2,653.38	52.76	949.65	1,703.73	LT	— —
ALPHABET INC CLASS A COMMON STOCK Symbol: GOOGL	25 Jul 2017	100	139.69	13,969.00	48.59	4,858.90	9,110.10	LT	— —
AMAZON.COM INC Symbol: AMZN	07 Dec 2016	150	151.94	22,791.00	37.99	5,698.50	17,092.50	LT	— —
BERKSHIRE HATHAWAY INC DEL CL B Symbol: BRKB	18 Sep 2017	30	356.66	10,699.80	181.27	5,438.10	5,261.70	LT	— —
BROWN ADVISORY SUSTAINABLE GROWTH FUND INST CLASS EST YIELD: 0.01% DIV & CAP GAIN REINVEST Symbol: BAFWX		*222.728	48.1	10,713.22	34.4	7,662.16	3,051.06		— 1.14
	20 Dec 2022	222.703		10,712.01	34.4	7,661.00	3,051.01	LT	
	LT REINVEST	0.001		0.05	20	0.02	0.03	LT	
	ST REINVEST	0.024		1.15	47.5	1.14	0.01	ST	
Market Value vs. Purchases				10,713.22		7,661.00			
Investment Gain/Loss				3,052.22					
CAPITOL SER TR FULLER & THALER BHVRL SML CP EQTY FD R6 EST YIELD: 1.07% DIV & CAP GAIN REINVEST Symbol: FTHFX		*411.839	41.96	17,280.76	37.65	15,505.91	1,774.85		— 184.50
	11 Jan 2022	398.724		16,730.46	37.62	15,000.00	1,730.46	LT	
	LT REINVEST	5.219		218.99	35.22	183.80	35.19	LT	
	ST REINVEST	7.896		331.32	40.79	322.11	9.21	ST	
Market Value vs. Purchases				17,280.76		15,000.00			
Investment Gain/Loss				2,280.76					

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

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

Page 11 of 66

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

EQUITIES (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
CHEVRON CORPORATION EST YIELD: 4.05% Symbol: CVX	11 Jan 2022	19	149.16	2,834.04	126.35	2,400.58	433.46	LT	— 114.76
CROWDSTRIKE HOLDINGS INC CLASS A COMMON STOCK Symbol: CRWD	28 Feb 2022	20	255.32	5,106.40	192.91	3,858.27	1,248.13	LT	— —
EXXON MOBIL CORP EST YIELD: 3.80% Symbol: XOM	20 Apr 2022	66	99.98	6,598.68	87.8	5,795.07	803.61	LT	— 250.80
GENERAC HOLDINGS INC Symbol: GNRC	16 Nov 2023	63	129.24	8,142.12	114.03	7,183.85	958.27	ST	— —
GLOBAL X FDS US INFRASTRUCTURE DEV ETF EST YIELD: 0.68% Symbol: PAVE	28 Jul 2023	173	34.46	5,961.58	32.06	5,546.36	415.22	ST	— 40.83
HONEYWELL INTL INC EST YIELD: 2.06% Symbol: HON	09 Apr 2015	40	209.71	8,388.40	99.35	3,973.94	4,414.46	LT	— 172.80
ISHARES CORE MSCI EMERGING MARKETS ETF EST YIELD: 2.89% Symbol: IEMG	22 Sep 2022	62	50.58	3,135.96	45.49	2,820.08	315.88	LT	— 90.52
ISHARES TRUST ISHARES U S AEROSPACE & DEFENSE ETF EST YIELD: 0.93% Symbol: ITA	28 Apr 2023	47	126.6	5,950.20	113.78	5,347.66	602.54	ST	— 55.18

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

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

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

EQUITIES (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
MERCK & CO INC EST YIELD: 2.83% Symbol: MRK	22 Jan 2014	150	109.02	16,353.00	48.9	7,335.09	9,017.91	LT	— 462.00
MICROSOFT CORP EST YIELD: 0.80% Symbol: MSFT	14 Apr 2021	23	376.04	8,648.92	255.97	5,887.38	2,761.54	LT	— 69.00
NVIDIA CORP EST YIELD: 0.03% Symbol: NVDA	29 Sep 2023	16	495.22	7,923.52	438.68	7,018.86	904.66	ST	— 2.56
RTX CORPORATION COMMON STOCK EST YIELD: 2.80% Symbol: RTX	01 Nov 2019	50	84.14	4,207.00	80.59	4,029.38	177.62	LT	— 118.00
SCHWAB STRATEGIC TR INTL EQUITY ETF EST YIELD: 2.97% Symbol: SCHF	20 Sep 2019	36	36.96	2,143.68	28.94	1,678.72	464.96		— 63.57
	27 Feb 2020	1		36.96	31.04	31.04	5.92	LT	
	16 Mar 2020	21		776.16	23.33	489.92	286.24	LT	
SCHWAB STRATEGIC TR INTL SMALL CAP EQUITY ETF EST YIELD: 2.94% Symbol: SCHC	22 Sep 2022	7	34.89	244.23	29.34	205.41	38.82	LT	— 7.18
SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL INTERNATNL LARGE COMPANY INDEXETF EST YIELD: 3.41% Symbol: FNDF	12 Mar 2020	19	33.73	1,349.20	19.54	781.62	567.58		— 46.00
	16 Mar 2020	21		708.33	19.17	402.57	305.76	LT	
SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL INTERNATNL SMALL COMPANY	20 Sep 2019	35	34.86	2,126.46	27.97	1,706.46	420.00		— 60.82
				1,220.10	31.24	1,093.54	126.56	LT	

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

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

Page 13 of 66

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

EQUITIES (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
SCHWAB STRATEGIC TR									
INDEXETF EST YIELD: 2.86%	16 Mar 2020	19		662.34	21.68	411.92	250.42	LT	
Symbol: FNDX	22 Sep 2022	7		244.02	28.71	201.00	43.02	LT	
SCHWAB STRATEGIC TR									
SCHWAB FUNDAMENTAL U S		105	61.94	6,503.70	38.16	4,007.23	2,496.47		—
LARGE COMPANY INDEX ETF	20 Sep 2019	67		4,149.98	40.13	2,688.83	1,461.15	LT	118.55
EST YIELD: 1.82%	27 Feb 2020	8		495.52	39.34	314.72	180.80	LT	
Symbol: FNDX	12 Mar 2020	19		1,176.86	31.64	601.16	575.70	LT	
	23 Mar 2020	7		433.58	27.65	193.55	240.03	LT	
	15 Mar 2023	4		247.76	52.24	208.97	38.79	ST	
SCHWAB STRATEGIC TR									
SCHWAB FUNDAMENTAL U S		79	55.35	4,372.65	34.9	2,756.84	1,615.81		—
SMALL COMPANY INDEX ETF	20 Sep 2019	8		442.80	38.52	308.16	134.64	LT	59.88
EST YIELD: 1.37%	27 Feb 2020	9		498.15	36.43	327.86	170.29	LT	
Symbol: FNDA	12 Mar 2020	21		1,162.35	27.03	567.63	594.72	LT	
	23 Mar 2020	12		664.20	22.51	270.13	394.07	LT	
	14 Jul 2022	29		1,605.15	44.24	1,283.06	322.09	LT	
SCHWAB STRATEGIC TR									
US LARGE-CAP ETF EST YIELD:		78	56.4	4,399.20	35.71	2,785.42	1,613.78		—
1.39%	20 Sep 2019	61		3,440.40	36.05	2,199.05	1,241.35	LT	61.23
Symbol: SCHX	23 Mar 2020	10		564.00	27.08	270.80	293.20	LT	
	14 Jul 2022	2		112.80	44.4	88.79	24.01	LT	
	22 Sep 2022	1		56.40	44.39	44.39	12.01	LT	
	15 Mar 2023	4		225.60	45.6	182.39	43.21	ST	
SCHWAB STRATEGIC TR									
US SMALL-CAP ETF EST YIELD:		68	47.24	3,212.32	30.9	2,101.31	1,111.01		—
1.42%	16 Mar 2020	6		283.44	24.55	147.27	136.17	LT	45.76
Symbol: SCHA	23 Mar 2020	10		472.40	22.34	223.43	248.97	LT	
	22 Jun 2020	47		2,220.28	32.64	1,534.16	686.12	LT	
	22 Sep 2022	5		236.20	39.29	196.45	39.75	LT	
SELECT SECTOR SPDR TRUST									
THE FINANCIAL SELECT SECTOR	11 Nov 2020	335	37.6	12,596.00	27.03	9,056.16	3,539.84	LT	—
									214.74

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

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

Page 14 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

EQUITIES (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
SELECT SECTOR SPDR TRUST								
SPDR FUND EST YIELD: 1.70%								
Symbol: XLF								
SELECT SECTOR SPDR TRUST	11 Jan 2022	50	113.99	5,699.50	104.85	5,242.25	457.25 LT	—
THE INDUSTRIAL SELECT SECTOR SPDR FUND EST YIELD: 1.63% Symbol: XLI								92.80
SHELL PLC	07 Jun 2022	90	65.8	5,922.00	60.94	5,484.68	437.32 LT	—
AMERICAN DEPOSITARY SHARES EACH REPRESENTS TWOORD SHRS EST YIELD: 3.76% Symbol: SHEL								222.66
SPDR SERIES TRUST		50	136.91	6,845.50	105.5	5,275.08	1,570.42	—
SPDR S&P OIL & GAS EXPLORATION & PRODUCTION								179.75
EXPLORATION & PRODUCTION	12 Oct 2021	7		958.37	105.6	739.22	219.15 LT	
ETF EST YIELD: 2.63%	11 Jan 2022	43		5,887.13	105.49	4,535.86	1,351.27 LT	
Symbol: XOP								
UBER TECHNOLOGIES INC		200	61.57	12,314.00	35.95	7,189.79	5,124.21	—
COMMON STOCK								—
Symbol: UBER	30 Jun 2020	125		7,696.25	31.15	3,893.58	3,802.67 LT	
	11 Jan 2022	75		4,617.75	43.95	3,296.21	1,321.54 LT	
VANGUARD INTL EQUITY	14 Jul 2022	16	115.03	1,840.48	99.37	1,589.86	250.62 LT	—
INDEX FD INC FTSE ALL WORLD EX USA SMALL CAP ETF EST YIELD: 3.14% Symbol: VSS								57.81
VERIZON COMMUNICATIONS	08 Dec 2023	150	37.7	5,655.00	38.4	5,759.28	(104.28) ST	—
EST YIELD: 7.06% Symbol: VZ								399.00

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

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

Page 15 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

EQUITIES (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
VIRTUS EQUITY TR	16 Jun 2022	1,090.116	18.76	20,450.58	13.76	15,000.00	5,450.58	LT	—
KAR SMALL MID CAP CORE CL R6 DIV & CAP GAIN REINVEST Symbol: VKSRX									—
Market Value vs. Purchases Investment Gain/Loss				20,450.58 5,450.58		15,000.00			
WALT DISNEY CO	26 Feb 2020	100	90.29	9,029.00	125.97	12,597.40	(3,568.40)	LT	— 60.00
EST YIELD: 0.66% Symbol: DIS									
WISDOMTREE TRUST	05 Dec 2023	186	66.38	12,346.68	64.08	11,918.84	427.84	ST	— 300.39
WISDOMTREE U S LARGE CAP DIVIDEND FUND EST YIELD: 2.43% Symbol: DLN									
TOTAL EQUITIES				\$290,029.91		\$206,668.49	\$83,361.42		— \$4,017.22

FIXED INCOME

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	LT	Est. Accrued Inc. Est. Annual Inc.
CHARLESTON S C WTRWKS &	11 Jan 2023	20,000	109.795	21,959.00	109.19	21,837.33	121.67	ST	494.44 1,000.00
SWR RE CAP IMPT BDS DATED DATE 07/25/2019 BOOK ENTRY ONLY PAR CALL 01/01/2030 NONE - BOND IS NOT INSURED DUE 01/01/2044 5.000000% JJ 01 EST YIELD: 4.55% RATING: MOODY AAA S&P AAA CUSIP: 160429XU5									

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

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

Page 16 of 66

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

STATEMENT SUMMARY	MANAGED	RETIREMENT MANAGED	IMPORTANT INFORMATION
-------------------	---------	--------------------	-----------------------

FIXED INCOME (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis		Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
CLEVELAND ELEC ILLUM CO	21 Jul 2022	25,000	99.8391	24,959.78	100.74	25,185.04	B	(225.26)	LT	511.81
1ST MTG DATED DATE										1,375.00
08/18/2009 ORIGINAL ISSUE										
DISCOUNT DUE 08/15/2024										
5.50000% FA 15 EST YIELD:										
5.51%										
RATING: MOODY BAA1 S&P A-										
CUSIP: 186108CJ3										
GOLDMAN SACHS GROUP INC	21 Jul 2022	25,000	97.9388	24,484.70	99.64	24,910.70	B	(426.00)	LT	96.35
DATED DATE 05/22/2015 BOOK										937.50
ENTRY ONLY ORIGINAL ISSUE										
DISCOUNT PAR CALL										
02/22/2025 DUE 05/22/2025										
3.75000% MN 22 EST YIELD:										
3.83%										
RATING: MOODY A2 S&P BBB+										
CUSIP: 38148LAE6										
UNITED STATES TREASURY	28 Dec 2023 N	20,000	95.4764	19,095.29	95.4	19,079.00		16.29	ST	—
BILL DATED DATE 12/28/2023										—
BOOK ENTRY ONLY ORIGINAL										
ISSUE DISCOUNT DUE										
12/26/2024 0.00000%										
RATING: MOODY N/A S&P N/A										
CUSIP: 912796ZV4										
VANECK ETF TRUST	26 Sep 2022	119	25.35	3,016.65	22.39	2,663.90		352.75	LT	—
VANECK JP MORGAN EM LOCAL										180.05
CURRENCY BOND ETF EST										
YIELD: 5.97%										
Symbol: EMLC										
VANGUARD MUNICIPAL BOND		868	51.05	44,311.40	48.68	42,256.56		2,054.84		—
FUNDS VANGUARD TAX EXEMPT										1,236.90
BOND ETF EST YIELD: 2.79%	17 Oct 2022	800		40,840.00	48.53	38,823.92		2,016.08	LT	
Symbol: VTEB	29 Mar 2023	68		3,471.40	50.48	3,432.64		38.76	ST	

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

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

Page 17 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

FIXED INCOME (continued)

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis		Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
WASHINGTON ST MTR VEH FUEL TAX GO BDS 2019 D DATED DATE 02/20/2019 BOOK ENTRY ONLY PAR CALL 12/01/2028 NONE - BOND IS NOT INSURED DUE 06/01/2040 5.00000% JD 01 EST YIELD: 4.61% RATING: MOODY AAA S&P AA+ CUSIP: 93974D7W2	10 Jan 2023	25,000	108.434	27,108.50	107.47	26,868.09	B	240.41	ST	97.22 1,250.00
TOTAL FIXED INCOME				\$164,935.32		\$162,800.62		\$2,134.70		\$1,199.83 \$5,979.45

ALTERNATIVE ASSETS

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

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis		Unrealized Gain/Loss		Est. Accrued Inc. Est. Annual Inc.
ISHARES GOLD TRUST SHARES OF THE ISHARES GOLD TRUST Symbol: IAU	20 Sep 2019	28	39.03	1,092.84	28.75	805.12		287.72	LT	— —
J P MORGAN EXCHANGE TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF EST YIELD: 8.40% Symbol: JEPI	14 Jul 2023	123	54.98	6,762.54	55.34	6,806.21		(43.67)	ST	— 568.01

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

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

Page 18 of 66

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

ALTERNATIVE ASSETS (continued)

Portfolio Manager (PM) Program

Description	Acquisition Date	Quantity	Price	Market Value	Unit Cost	Cost Basis	Unrealized Gain/Loss	Est. Accrued Inc. Est. Annual Inc.
PROLOGIS INC EST YIELD: 2.61% Symbol: PLD	08 Dec 2023	50	133.3	6,665.00	119.61	5,980.50	684.50 ST	- 174.00

TOTAL ALTERNATIVE ASSETS				\$14,520.38		\$13,591.83	\$928.55	\$742.01
---------------------------------	--	--	--	--------------------	--	--------------------	-----------------	-----------------

Total Account Value : \$494,322.53 ³

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

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

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

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

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

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

Activity

Portfolio Manager (PM) Program

CASH FLOW SUMMARY

Description	This Period	Year-to-Date
Opening Cash Balance	\$27,161.16	\$10,071.08
Trade and Investment Activity	38,593.93	138,899.71
Income	2,142.70	9,909.91
Cash Deposits	0.00	13,771.71
Total Credits	\$40,736.63	\$162,581.33
Trade and Investment Activity	(43,060.87)	(143,660.09)
Income	0.00	(183.19)
Cash Withdrawals	0.00	(50.00)
Fees ¹	0.00	(3,922.21)
Total Debits	(\$43,060.87)	(\$147,815.49)
Net Cash Activity	(\$2,324.24)	\$14,765.84
CLOSING CASH BALANCE	\$24,836.92	\$24,836.92

"Opening Cash Balance" and "Closing Cash Balance" include Sweep Funds.

¹ Account fees, management fees, and debit interest are included. Trade related fees charged by brokers and commissions impact the total cost or proceeds of your trades and are not included here.

TRADE AND INVESTMENT ACTIVITY

For transaction descriptions that direct you to "See Note on Back", the notes will be located in the "Messages" section within "Important Information".

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds	Cost Basis	Realized Gain/Loss
05 Dec 2023	SELL	CULLEN HIGH DIVID EQUITY	(831.465)	14.22		11,823.43	12,928.09	(1,104.66)
06 Dec 2023	FIFO	FD CL I DISCRETIONARY ORDER DISCRETION IS EXERCISED TAG NUMBER █████ ST LOSS -1104.66 Symbol: CHDVX CAPACITY C1		Principal		11,823.43		
06 Dec 2023	REINVEST	CAPITOL SER TR FULLER &	3.544		(139.56)			
06 Dec 2023		THALER BHVRL SML CP EQTY FD R6 REINVEST PRICE \$ 39.38						

See additional footnotes on the last page of this account.

Page 20 of 66

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

STATEMENT SUMMARY	MANAGED	RETIREMENT MANAGED	IMPORTANT INFORMATION
-------------------	---------	--------------------	-----------------------

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds	Cost Basis	Realized Gain/Loss
CAPITOL SER TR FULLER &								
RECORD 12/04/23 PAY								
12/05/23								
Symbol: FTHFX								
05 Dec 2023	BUY	WISDOMTREE TRUST	186	64.0798	(11,918.84)			
07 Dec 2023		WISDOMTREE U S LARGE CAP DIVIDEND FUND DISCRETIONARY ORDER J.P. MORGAN SECURITIES LLC MAKES A MARKET IN THIS SECURITY AVG PRICE SHOWN- SEE DISCLOSURE ON REVERSE*** ROME: [REDACTED] TAG NUMBER [REDACTED] Symbol: DLN CAPACITY C1		Principal	(11,918.84)			
08 Dec 2023	SELL	AT&T INC	(292)	16.99		4,961.04	5,713.94	(752.90)
12 Dec 2023	FIFO	DISCRETIONARY ORDER AVG PRICE SHOWN- SEE DISCLOSURE ON REVERSE*** ROME: [REDACTED] TAG NUMBER [REDACTED] LT LOSS -752.90 Symbol: T CAPACITY C1		Principal SEC Fee		4,961.08 (0.04)		
08 Dec 2023	SELL	FREEPORT MCMORAN INC	(100)	38.095		3,809.46	4,163.60	(354.14)
12 Dec 2023	FIFO	DISCRETIONARY ORDER AVG PRICE SHOWN- SEE DISCLOSURE ON REVERSE*** ROME: [REDACTED] TAG NUMBER [REDACTED] LT LOSS -354.14 Symbol: FCX CAPACITY C1		Principal SEC Fee		3,809.50 (0.04)		
08 Dec 2023	BUY	PROLOGIS INC	50	119.61	(5,980.50)			
12 Dec 2023		DISCRETIONARY ORDER AVG PRICE SHOWN- SEE DISCLOSURE ON REVERSE*** ROME: [REDACTED] 4 TAG		Principal	(5,980.50)			

See additional footnotes on the last page of this account.

Page 21 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds	Cost Basis	Realized Gain/Loss
PROLOGIS INC NUMBER 59416 Symbol: PLD CAPACITY C1								
08 Dec 2023 12 Dec 2023	BUY	VERIZON COMMUNICATIONS DISCRETIONARY ORDER AVG PRICE SHOWN- SEE DISCLOSURE ON REVERSE*** ROME: [REDACTED] TAG NUMBER [REDACTED] Symbol: VZ CAPACITY C1	150	38.3952 Principal	(5,759.28) (5,759.28)			
22 Dec 2023 22 Dec 2023	REINVEST	CAPITOL SER TR FULLER & THALER BHVRL SML CP EQTY FD R6 REINVEST PRICE \$ 41.95 Symbol: FTHFX	4.352		(182.55)			
27 Dec 2023 27 Dec 2023	REINVEST	BROWN ADVISORY SUSTAINABLE GROWTH FUND INST CLASS REINVEST PRICE \$ 48.17 Symbol: BAFWX	0.024		(1.14)			
28 Dec 2023 28 Dec 2023	REDEMPTION	UNITED STATES TREASURY BILL RE-ISSUE 11/16/2023 0.000 DUE 12/28/23 REDEMPTION CUSIP: 912796ZN2	(18,000)			18,000.00		
28 Dec 2023 29 Dec 2023	BUY	UNITED STATES TREASURY BILL 12/26/2024 MATURITY DATE 12/28/23 DATED DATE DISCRETIONARY ORDER SUBJECT TO FAILS TRADING PRACTICE PUBLISHED BY TMPG AND SIFMA, AS DESCRIBED IN NOTE S ON BACK. GRBS REF # [REDACTED] 0.00% COUPON RATE. BOOK ENTRY FORM ONLY AVAILABLE ORIGINAL ISSUE DISCOUNT YIELD 4.785 % TO	20,000	95.397 Principal	(19,079.00) (19,079.00)			

See additional footnotes on the last page of this account.

Page 22 of 66

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

TRADE AND INVESTMENT ACTIVITY (continued)

Trade Date Settle Date	Transaction Closing Method	Description	Quantity	Price	Cost	Proceeds	Cost Basis	Realized Gain/Loss
UNITED STATES TREASURY MATURITY TAG NUMBER XXXXXXXXXX CUSIP: 912796ZV4 CAPACITY C1								
Total Securities Bought & Sold					(\$42,737.62)	\$20,593.93		
Total Other Investment Activity					(\$323.25)	\$18,000.00		
TOTAL TRADE AND INVESTMENT ACTIVITY					(\$43,060.87)	\$38,593.93		

INCOME

Taxable and non-taxable income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

Income from Taxable Investments

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
01 Dec 2023	DIVIDEND	HONEYWELL INTL INC CASH DIV ON 40 SHS REC 11/10/23 PAY 12/01/23 Symbol: HON	40	1.08		43.20	43.20
06 Dec 2023	DISTR LT CAP GAINS	CAPITOL SER TR FULLER & THALER BHVRL SML CP EQTY FD R6 LT CAP-GAIN DIV RECORD 12/04/23 PAY 12/05/23 DIVIDEND RATE 0.34600 Symbol: FTHFX				139.56	139.56
06 Dec 2023	DIVIDEND	J P MORGAN EXCHANGE TRADED FUND TRUST JPMORGAN EQUITY PREMIUM INCOME ETF CASH DIV ON 123 SHS REC 12/04/23 PAY 12/06/23 Symbol: JEPI	123	0.3903		48.00	48.00
07 Dec 2023	DIVIDEND	VANECK ETF TRUST VANECK JP MORGAN EM LOCAL CURRENCY BOND ETF CASH DIV ON 119 SHS REC 12/04/23 PAY	119	0.1219		14.51	14.51

See additional footnotes on the last page of this account.

Page 23 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		VANECK ETF TRUST 12/07/23 Symbol: EMLC					
11 Dec 2023	DIVIDEND	CHEVRON CORPORATION CASH DIV ON 19 SHS REC 11/17/23 PAY 12/11/23 Symbol: CVX	19	1.51		28.69	28.69
11 Dec 2023	DIVIDEND	EXXON MOBIL CORP CASH DIV ON 66 SHS REC 11/15/23 PAY 12/11/23 Symbol: XOM	66	0.95		62.70	62.70
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR INTL EQUITY ETF CASH DIV ON 58 SHS REC 12/07/23 PAY 12/11/23 Symbol: SCHF	58	0.7038		40.82	40.82
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR INTL SMALL CAP EQUITY ETF CASH DIV ON 7 SHS REC 12/07/23 PAY 12/11/23 Symbol: SCHC	7	0.8612		6.03	6.03
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL INTERNATNL LARGE COMPANY INDEX ETF CASH DIV ON 40 SHS REC 12/07/23 PAY 12/11/23 Symbol: FNDF	40	0.7692		30.77	30.77
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL INTERNATNL SMALL COMPANY INDEX ETF CASH DIV ON 61 SHS REC 12/07/23 PAY 12/11/23 Symbol: FNDC	61	0.7607		46.40	46.40
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL U S	105	0.3186		33.45	33.45

See additional footnotes on the last page of this account.

Page 24 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		SCHWAB STRATEGIC TR LARGE COMPANY INDEX ETF CASH DIV ON 105 SHS REC 12/07/23 PAY 12/11/23 Symbol: FNDX					
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL U S SMALL COMPANY INDEX ETF CASH DIV ON 79 SHS REC 12/07/23 PAY 12/11/23 Symbol: FNDA	79	0.2536		20.03	20.03
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR US LARGE-CAP ETF CASH DIV ON 78 SHS REC 12/07/23 PAY 12/11/23 Symbol: SCHX	78	0.2236		17.44	17.44
11 Dec 2023	DIVIDEND	SCHWAB STRATEGIC TR US SMALL-CAP ETF CASH DIV ON 68 SHS REC 12/07/23 PAY 12/11/23 Symbol: SCHA	68	0.2331		15.85	15.85
14 Dec 2023	DIVIDEND	MICROSOFT CORP CASH DIV ON 23 SHS REC 11/16/23 PAY 12/14/23 Symbol: MSFT	23	0.75		17.25	17.25
14 Dec 2023	DIVIDEND	RTX CORPORATION COMMON STOCK CASH DIV ON 50 SHS REC 11/17/23 PAY 12/14/23 Symbol: RTX	50	0.59		29.50	29.50
20 Dec 2023	DIVIDEND	SHELL PLC AMERICAN DEPOSITARY SHARES EACH REPRESENTS TWO ORD SHRS CASH DIV ON 90 SHS REC 11/17/23 PAY 12/20/23 Symbol: SHEL	90	0.662		59.58	59.58

See additional footnotes on the last page of this account.

Page 25 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
21 Dec 2023	DIVIDEND	SELECT SECTOR SPDR TRUST THE FINANCIAL SELECT SECTOR SPDR FUND CASH DIV ON 335 SHS REC 12/19/23 PAY 12/21/23 Symbol: XLF	335	0.1835		61.47	61.47
21 Dec 2023	DIVIDEND	SELECT SECTOR SPDR TRUST THE INDUSTRIAL SELECT SECTOR SPDR FUND CASH DIV ON 50 SHS REC 12/19/23 PAY 12/21/23 Symbol: XLI	50	0.6146		30.73	30.73
21 Dec 2023	DIVIDEND	SPDR SERIES TRUST SPDR S&P OIL & GAS EXPLORATION & PRODUCTION ETF CASH DIV ON 50 SHS REC 12/19/23 PAY 12/21/23 Symbol: XOP	50	1.0364		51.82	51.82
21 Dec 2023	DIVIDEND	VANGUARD INTL EQUITY INDEX FD INC FTSE ALL WORLD EX USA SMALL CAP ETF CASH DIV ON 16 SHS REC 12/19/23 PAY 12/21/23 Symbol: VSS	16	2.0534		32.85	32.85
22 Dec 2023	DIVIDEND	CAPITOL SER TR FULLER & THALER BHVRL SML CP EQTY FD R6 RECORD 12/20/23 PAY 12/21/23 Symbol: FTHFX				182.55	182.55
27 Dec 2023	DIVIDEND	BROWN ADVISORY SUSTAINABLE GROWTH FUND INST CLASS RECORD 12/22/23 PAY 12/26/23 Symbol: BAFWX				1.14	1.14
27 Dec 2023	DIVIDEND	ISHARES CORE MSCI EMERGING MARKETS ETF CASH DIV ON 62 SHS REC 12/21/23	62	0.977		60.58	60.58

See additional footnotes on the last page of this account.

Page 26 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

Income from Taxable Investments (continued)

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
		ISHARES CORE MSCI PAY 12/27/23 Symbol: IEMG					
27 Dec 2023	DIVIDEND	ISHARES TRUST ISHARES U S AEROSPACE & DEFENSE ETF CASH DIV ON 47 SHS REC 12/21/23 PAY 12/27/23 Symbol: ITA	47	0.4328		20.34	20.34
28 Dec 2023	DIVIDEND	NVIDIA CORP CASH DIV ON 16 SHS REC 12/06/23 PAY 12/28/23 Symbol: NVDA	16	0.04		0.64	0.64
28 Dec 2023	DIVIDEND	WISDOMTREE TRUST WISDOMTREE U S LARGE CAP DIVIDEND FUND CASH DIV ON 186 SHS REC 12/26/23 PAY 12/28/23 Symbol: DLN	186	0.25		46.50	46.50
29 Dec 2023	DIVIDEND	PROLOGIS INC CASH DIV ON 50 SHS REC 12/18/23 PAY 12/29/23 Symbol: PLD	50	0.87		43.50	43.50
29 Dec 2023	DIVIDEND	VANECK ETF TRUST VANECK JP MORGAN EM LOCAL CURRENCY BOND ETF CASH DIV ON 119 SHS REC 12/28/23 PAY 12/29/23 Symbol: EMLC	119	0.1314		15.64	15.64
Total Dividends						\$1,061.98	\$1,061.98
Total Distributions						\$139.56	\$139.56
TOTAL INCOME FROM TAXABLE INVESTMENTS						\$1,201.54	\$1,201.54

See additional footnotes on the last page of this account.

Page 27 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

Portfolio Manager (PM) Program

Income from Non-Taxable Investments

Date	Transaction	Description	Quantity	Rate	Debit Amount	Credit Amount	Net Amount
01 Dec 2023	INTEREST	WASHINGTON ST MTR VEH FUEL TAX GO BDS 2019 D DUE 06/01/2040 5.000 REG INT ON 25000 BND REC 11/15/23 PAY 12/01/23 CUSIP: 93974D7W2	25,000	5		625.00	625.00
06 Dec 2023	DIVIDEND	VANGUARD MUNICIPAL BOND FUNDS VANGUARD TAX EXEMPT BOND ETF CASH DIV ON 868 SHS REC 12/04/23 PAY 12/06/23 Symbol: VTEB	868	0.1276		110.76	110.76
28 Dec 2023	DIVIDEND	VANGUARD MUNICIPAL BOND FUNDS VANGUARD TAX EXEMPT BOND ETF CASH DIV ON 868 SHS REC 12/26/23 PAY 12/28/23 Symbol: VTEB	868	0.1283		111.36	111.36
Total Dividends						\$222.12	\$222.12
Total Interest						\$625.00	\$625.00
TOTAL INCOME FROM NON-TAXABLE INVESTMENTS						\$847.12	\$847.12

Total Income	\$2,048.66	\$2,048.66
--------------	------------	------------

SWEEP PROGRAM ACTIVITY

JPMORGAN DEPOSIT ACCT A,ADVISORY NON RET JPMC BK NA,CUSIP: 100AB5004

Date	Transaction	Description	Quantity	Price	Debit Amount	Credit Amount
OPENING BALANCE			27,161.16	1		
01 Dec 2023	PURCHASE	INTRA-DAY DEPOSIT	668.2		(668.20)	

See additional footnotes on the last page of this account.

Page 28 of 66

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

STATEMENT SUMMARY

MANAGED

RETIREMENT MANAGED

IMPORTANT INFORMATION

Account Detail

Self-Directed Brokerage Account

PATRICIA KELLY TOD
SUBJECT TO STA RULES

STOCKS

COMMON STOCKS

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

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ABBOTT LABORATORIES (ABT)	25.000	\$110.070	\$2,766.25	\$2,751.75	\$(14.50)	\$55.00	2.00
Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 02/2024; Asset Class: Equities							
APPLE INC (AAPL)	176.000	192.530	10,986.70	33,885.28	22,898.58	168.96	0.50
Rating: Morgan Stanley: 1, Morningstar: 3; Next Dividend Payable 02/2024; Asset Class: Equities							
FISERV INC (FI)	25.000	132.840	2,431.05	3,321.00	889.95	—	—
Rating: Morgan Stanley: 2, Morningstar: 2; Asset Class: Equities							
JPMORGAN CHASE & CO (JPM)	25.000	170.100	2,346.21	4,252.50	1,906.29	105.00	2.47
Rating: Morgan Stanley: 1, Morningstar: 2; Next Dividend Payable 01/2024; Asset Class: Equities							
META PLATFORMS INC CL A (META)	5.000	353.960	1,364.35	1,769.80	405.45	—	—
Rating: Morgan Stanley: 1, Morningstar: 2; Asset Class: Equities							
WALT DISNEY CO HLDG CO (DIS)	10.000	90.290	1,033.94	902.90	(131.04)	6.00	0.66
Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 01/10/24; Asset Class: Equities							

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	94.65%	\$20,928.50	\$46,883.23	\$25,954.73	\$334.96	0.71%

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL VALUE	100.00%	\$20,928.50	\$49,531.76	\$25,954.73	\$335.22	0.68%

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

Account Detail

Self-Directed Brokerage Account

PATRICIA KELLY TOD
SUBJECT TO STA RULES

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	\$2,648.53	—	—	—	—	—
Stocks	—	\$46,883.23	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$2,648.53	\$46,883.23	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/29		Interest Income	MORGAN STANLEY BANK N.A.	(Period 12/01-12/31)			\$ 0.03
NET CREDITS/(DEBITS)							\$ 0.03

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
12/29	Automatic Investment	BANK DEPOSIT PROGRAM	\$ 0.03

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Important Information Regarding Your Account Summary

The Account Summary section on this statement reflects information from the date your account was transferred to Morgan Stanley Smith Barney LLC or, if this is a new account, the date the account was opened. To view all historical data, (i.e., Realized Gain/(Loss) information) please visit www.etrade.com/gainloss.



A Message About Your Account

CALIFORNIA RESIDENTS

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

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$5,249.18		\$0.00		\$0.00		\$0.00		\$272.68		\$5,521.86	\$3,210.06	\$2,249.42

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

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Cash					62.38	62.38	0.00	0.60		1%
Total Cash and Cash Investments					\$62.38	\$62.38	\$0.00			1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
ABT	ABBOTT LABORATORIES [◇]	14.8113	110.07000	1,630.28	1,355.76	274.52	1.85%	30.22	30%
AAPL	APPLE INC [◇]	8.1921	192.53000	1,577.23	524.05	1,053.18	0.49%	7.86	29%
JPM	JPMORGAN CHASE & CO [◇]	12.1775	170.10000	2,071.39	1,123.17	948.22	2.46%	51.15	38%
DIS	WALT DISNEY CO [◇]	2.0000	90.29000	180.58	207.08	(26.50)	0.33%	0.60	3%
Total Equities				\$5,459.48	\$3,210.06	\$2,249.42		\$89.83	99%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.