

September 18, 2025

[REDACTED]

[REDACTED]:

Thank you for allowing me to prepare this year's income tax returns for you. To enhance your ease of filing and complying with federal and state authorities, I strongly recommend you read the detailed instructions which follow.

Attached are your 2024 income tax returns and 2025 estimated tax vouchers.

Specific filing instructions are as follows.

**FEDERAL INCOME TAX RETURN:**

This return has qualified for electronic filing and the practitioner PIN program has been elected. After reviewing the return for completeness and accuracy, please sign Form 8879. We will then transmit your return electronically to the IRS, and no further action is required. Return federal Form 8879 to us by September 30, 2025.

You must pay your balance due via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Irs.gov/payments](https://irs.gov/payments)

Payment of \$14,162 must be made by September 30, 2025.

Your income tax return includes a penalty for underpayment of estimated tax from Form 2210 of \$418, a late payment penalty of \$388 and late payment interest of \$423.

**FEDERAL ESTIMATED TAX VOUCHERS:**

You must pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Irs.gov/payments](https://irs.gov/payments)

**A.M. PEISCH & COMPANY, LLP**

For your reference we have listed all estimated tax payments and their original due dates below. Vouchers requiring no payment should not be filed.

|                           |       |          |
|---------------------------|-------|----------|
| Voucher no. 3 ASAP        | ..... | \$14,300 |
| Voucher no. 4 by 01/15/26 | ..... | \$4,770  |

#### VERMONT INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign Form 8879-VT. We will then transmit your return electronically to the VDOT, and no further action is required. Do not mail the paper copy of the return to the VDOT. Return Form VT 8879 to us by September 30, 2025.

You are required to pay your balance due via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Https://myvtax.vermont.gov/\\_/](https://myvtax.vermont.gov/_/)

Payment of \$2,327 must be made on or before October 15, 2025.

Your Vermont return includes a penalty for underpayment of estimated tax of \$98, a late payment penalty of \$122 and late payment interest of \$79.

#### VERMONT ESTIMATED TAX VOUCHERS:

You are required to pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Https://myvtax.vermont.gov/\\_/](https://myvtax.vermont.gov/_/)

For your reference we have listed all estimated tax payments and their original due dates below.

|                           |       |         |
|---------------------------|-------|---------|
| Voucher no. 3 by ASAP     | ..... | \$1,810 |
| Voucher no. 4 by 01/15/26 | ..... | \$610   |

#### VERMONT HOMESTEAD DECLARATION AND PROPERTY TAX CREDIT CLAIM RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign Form 8879-VT. We will then transmit your return electronically to the VDOT, and no further action is required. Do not mail the paper copy of the return to the VDOT. Return 8879-VT to us by September 30, 2025.

No payment is required.

We have used the standard deduction to minimize your taxable income.

Your copies of the returns will be available for download for your files after we have received your signed E-File authorization forms. We suggest that you retain these copies indefinitely.

For your supporting information, I recommend you retain it at least six years from the returns' filing date as federal and state taxing authorities may request that documentation. Also, amendment opportunities may arise. I have only made copies of items needed for our files and am returning any original information with this package.

I would like to reinforce that you are responsible for the accuracy of your returns. Although I have been engaged to prepare your returns, you are ultimately responsible for their content. I have prepared these returns using the information you have provided. I have not audited or independently verified the data you furnished, although I may have asked for further clarification on some of the details.

Thoroughly review your return package before signing, and should you see anything you don't understand, please ask me to explain. It is important to ensure that the tax returns are true and accurate to the best of your knowledge.

ALSO INCLUDED:

If I prepared your return in the prior year, I have provided a "Two-year Comparison Worksheet" of summarized income and deductions for your analysis.

If applicable, a "Federal Tax Comparison for Married Filing Jointly, versus Filing Separately" is included to confirm your more beneficial filing method, and that method's resultant tax savings.

Do not hesitate to call the office if I can be of further assistance on this, or any other matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Kristopher S. Sabourin", followed by the letters "CPA" in a smaller, printed font.

Kristopher S Sabourin, CPA  
For the Firm

# 2024 TAX RETURN FILING INSTRUCTIONS

## U.S. INDIVIDUAL INCOME TAX RETURN

FOR THE YEAR ENDING  
December 31, 2024

|  |   |                         |    |        |                                |    |        |                              |    |       |                    |           |               |
|--|---|-------------------------|----|--------|--------------------------------|----|--------|------------------------------|----|-------|--------------------|-----------|---------------|
| Prepared for                                 | <div></div>   |                         |    |        |                                |    |        |                              |    |       |                    |           |               |
| Prepared by                                  | A.M. Peisch & Company, LLP<br>30 Congress Street, Suite 201<br>Saint Albans, VT 05478   |                         |    |        |                                |    |        |                              |    |       |                    |           |               |
| Amount of tax                                | <table><tr><td>Total tax</td><td>\$</td><td>53,765</td></tr><tr><td>Less: payments and credits</td><td>\$</td><td>40,832</td></tr><tr><td>Plus: interest and penalties</td><td>\$</td><td>1,229</td></tr><tr><td><b>Balance due</b></td><td><b>\$</b></td><td><b>14,162</b></td></tr></table>   | Total tax               | \$ | 53,765 | Less: payments and credits     | \$ | 40,832 | Plus: interest and penalties | \$ | 1,229 | <b>Balance due</b> | <b>\$</b> | <b>14,162</b> |
| Total tax                                    | \$  | 53,765                  |    |        |                                |    |        |                              |    |       |                    |           |               |
| Less: payments and credits                   | \$  | 40,832                  |    |        |                                |    |        |                              |    |       |                    |           |               |
| Plus: interest and penalties                 | \$  | 1,229                   |    |        |                                |    |        |                              |    |       |                    |           |               |
| <b>Balance due</b>                           | <b>\$</b>   | <b>14,162</b>           |    |        |                                |    |        |                              |    |       |                    |           |               |
| Overpayment                                  | <table><tr><td>Miscellaneous Donations</td><td>\$</td><td>0</td></tr><tr><td>Credited to your estimated tax</td><td>\$</td><td>0</td></tr><tr><td>Refunded to you</td><td>\$</td><td>0</td></tr></table>  | Miscellaneous Donations | \$ | 0      | Credited to your estimated tax | \$ | 0      | Refunded to you              | \$ | 0     |                    |           |               |
| Miscellaneous Donations                      | \$  | 0                       |    |        |                                |    |        |                              |    |       |                    |           |               |
| Credited to your estimated tax               | \$  | 0                       |    |        |                                |    |        |                              |    |       |                    |           |               |
| Refunded to you                              | \$  | 0                       |    |        |                                |    |        |                              |    |       |                    |           |               |
| Make check payable to                        | Not applicable  |                         |    |        |                                |    |        |                              |    |       |                    |           |               |
| Mail tax return and check (if applicable) to | This return has qualified for electronic filing and the practitioner PIN program has been elected. After reviewing the return, please sign Form 8879. We will then transmit your return electronically to the IRS.  |                         |    |        |                                |    |        |                              |    |       |                    |           |               |
| Return must be mailed on or before           | Return federal Form 8879 to us by September 30, 2025.   |                         |    |        |                                |    |        |                              |    |       |                    |           |               |
| Special Instructions                         | <p>Do not mail the paper copy of the return to the IRS.</p> <p>You must pay your balance due via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.</p> <p><a href="https://irs.gov/payments">Irs.gov/payments</a></p> <p>Payment of \$14,162 must be made by September 30, 2025.</p> |                         |    |        |                                |    |        |                              |    |       |                    |           |               |

# 2025 ESTIMATED TAX FILING INSTRUCTIONS

## U.S. ESTIMATED INDIVIDUAL INCOME TAX

FOR THE YEAR ENDING  
December 31, 2025

| Prepared for                              | <div></div>  |                  |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
|---|--|------------------|--|---------------------|----|--------|-----------------------------|----|---|---|----|---|-------------|----|--------|-------------|--------|----------|-------|------|----------------|-------|------|---------------|-------|-----------|------|-------|----------|------------------|
| Prepared by                               | A.M. Peisch & Company, LLP<br>30 Congress Street, Suite 201<br>Saint Albans, VT 05478  |                  |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Amount of tax                             | <table><tr><td>Total Estimated Tax</td><td>\$</td><td>19,070</td></tr><tr><td>Less credit from prior year</td><td>\$</td><td>0</td></tr><tr><td>Less amount already paid on 2025 estimate</td><td>\$</td><td>0</td></tr><tr><td>Balance due</td><td>\$</td><td>19,070</td></tr></table> <p>Payable in full or in installments as follows:</p> <table><thead><tr><th>Installment</th><th>Amount</th><th>Due Date</th></tr></thead><tbody><tr><td>No. 1</td><td>\$ 0</td><td>April 15, 2025</td></tr><tr><td>No. 2</td><td>\$ 0</td><td>June 16, 2025</td></tr><tr><td>No. 3</td><td>\$ 14,300</td><td>ASAP</td></tr><tr><td>No. 4</td><td>\$ 4,770</td><td>January 15, 2026</td></tr></tbody></table> |                  |  | Total Estimated Tax | \$ | 19,070 | Less credit from prior year | \$ | 0 | Less amount already paid on 2025 estimate | \$ | 0 | Balance due | \$ | 19,070 | Installment | Amount | Due Date | No. 1 | \$ 0 | April 15, 2025 | No. 2 | \$ 0 | June 16, 2025 | No. 3 | \$ 14,300 | ASAP | No. 4 | \$ 4,770 | January 15, 2026 |
| Total Estimated Tax                       | \$   | 19,070           |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Less credit from prior year               | \$   | 0                |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Less amount already paid on 2025 estimate | \$   | 0                |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Balance due                               | \$   | 19,070           |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Installment                               | Amount   | Due Date         |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| No. 1                                     | \$ 0   | April 15, 2025   |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| No. 2                                     | \$ 0   | June 16, 2025    |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| No. 3                                     | \$ 14,300  | ASAP             |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| No. 4                                     | \$ 4,770   | January 15, 2026 |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Make check payable to                     | See special instructions   |                  |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Mail voucher and check (if applicable) to | See special instructions   |                  |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |
| Special Instructions                      | <p>You must pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.</p> <p>Irs.gov/payments</p>  |                  |  |                     |    |        |                             |    |   |   |    |   |             |    |        |             |        |          |       |      |                |       |      |               |       |           |      |       |          |                  |