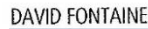
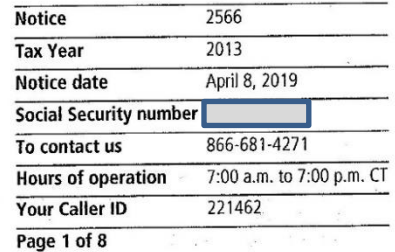


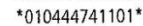
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**ADR Bar Code**



We still have not received your 2013 Form 1040

We sent you previous notices asking that you file your tax return Form 1040 for 2013. However, we still have not received any response from you.

You must file your return by May 08, 2019, or we will assess taxes for you using a filing status of "single" or "married filing separate". This means you may not receive certain exemptions, deductions, or credits that you would otherwise receive if you filed your own return.

|                                      |                    |
|--------------------------------------|--------------------|
| Your tax liability (proposed amount) | \$10,637.00        |
| Payments you made                    | \$0.00             |
| Failure-to-file penalty              | 2,393.32           |
| Failure-to-pay penalty               | 2,659.25           |
| Failure to pay proper estimated tax  | 190.98             |
| Interest charges                     | 2,791.28           |
| <b>Proposed amount due</b>           | <b>\$18,671.83</b> |

To avoid the assessment of the proposed amount due, and additional penalty and interest charges, **you must file your 2013 tax return by May 08, 2019.** You also have the option to accept our proposed amount due and pay immediately. Keep in mind that this amount may be higher than what you would owe if you filed your own return.

**To file your 2013 tax return**

- Complete, sign, and date your return, and mail it so we receive it by May 08, 2019. Send it to us using the enclosed envelope, and please be sure to place your Response form on top of your return.
- If you file a joint return, both taxpayers are required to sign.

Continued on back...



|                        |               |
|------------------------|---------------|
| Notice                 | 2566          |
| Tax Year               | 2013          |
| Notice date            | April 8, 2019 |
| Social Security number |               |

Page 2 of 8

What you need to do  
immediately—**continued**

**Or to accept the proposed amount due**

- Complete, sign, and date the Response form, and mail it to us along with your payment of \$18,671.83 so we receive it by May 08, 2019. Keep in mind that this amount may be higher than what you would owe if you filed your own return.
- If you can't pay the amount due, pay as much as you can now, and make payment arrangements that allow you to pay off the rest over time. Visit [www.irs.gov](http://www.irs.gov) and search "tax payment options" for more information about:
  - Installment and payment agreements—download required forms, or save time and money by applying online if you qualify
  - Payroll deductions
  - Credit card payments

**Or if you don't think you had to file a return**

Please call 866-681-4271 to speak with an IRS representative and explain your situation.

**If we don't hear from you**

If we don't receive your 2013 tax return, Response form, or payment from you by May 08, 2019, we will continue processing your case. Interest will also increase and penalties may apply until we receive your 2013 tax return, or you pay the amount due in full.

**Proposed tax calculations**

This section shows how we calculated your proposed tax liability for tax year 2013. Please review it as you complete your return. Keep in mind we can't accept this page as a return.

**Your income**

|                             |                    |
|-----------------------------|--------------------|
|                             | Reported to IRS    |
| Total pension and annuities | 68,835.00          |
| <b>Total income</b>         | <b>\$68,835.00</b> |

**Your tax and credits**

We've calculated the proposed assessment assuming a filing status of "single" or "married filing separate", only one personal exemption, and the standard deduction.

|                              |                    |
|------------------------------|--------------------|
|                              | Reported to IRS    |
| Adjusted gross income        | \$68,835.00        |
| Standard deduction           | -6,100.00          |
| Personal exemption allowance | -3,900.00          |
| Taxable income               | 58,835.00          |
| Income tax                   | 10,637.00          |
| <b>Total tax</b>             | <b>\$10,637.00</b> |

**Your payments**

|                       |                    |
|-----------------------|--------------------|
|                       | Reported to IRS    |
| <b>Total payments</b> | <b>\$0.00</b>      |
| <b>Net tax due</b>    | <b>\$10,637.00</b> |



|                        |               |
|------------------------|---------------|
| Notice                 | 2566          |
| Tax Year               | 2013          |
| Notice date            | April 8, 2019 |
| Social Security number |               |

Page 3 of 8

### Income reported by others

This section shows you what income information we received about you from others (including your employers, banks, mortgage holders, etc.). If all your income is not listed here, you must file a tax return. You can't agree to our proposed amount due.



| Received from           | Address   | Account information  | Income type                          | Reported to IRS          |
|-------------------------|---|----------------------|--------------------------------------|--------------------------|
| CHARLES SCHWAB & CO INC | CHARLES SCHWAB & CO INC<br>211 MAIN STREET<br>SAN FRANCISCO, CA 94105 | 94-1737782<br>1099 R | GROSS DISTRIBUTION<br>TAXABLE AMOUNT | \$68,835.00<br>68,835.00 |

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### Penalties

We are required by law to charge any applicable penalties. Note, if your tax is not paid some of the penalties continue to accrue to the maximum provided by law.

#### Failure-to-file

| Description                  | Amount            |
|------------------------------|-------------------|
| <b>Total Failure-to-file</b> | <b>\$2,393.32</b> |

We assess a 5% monthly penalty for filing a return late for each month or part of a month the return is late, for up to 5 months. When a penalty for paying late applies for the same month, the amount of the penalty for filing late for that month is reduced by the amount of the penalty for paying late for that month. The penalty for paying late is 1/2% for each month or part of a month. We base the monthly penalty for filing late on the tax required to be shown on the return that you didn't pay by the original return due date, without regard to extensions. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. When an income tax return is more than 60 days late, the minimum penalty is \$135 or 100% of the amount of tax required to be shown on the return that you didn't pay, whichever is less. (Internal Revenue Code Section 6651)

#### Failure-to-pay

| Description                 | Amount            |
|-----------------------------|-------------------|
| <b>Total Failure-to-pay</b> | <b>\$2,659.25</b> |

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. This penalty applies even if you filed the return on time. We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month. For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax. For a detailed computation of the penalty call 866-681-4271.

(Internal Revenue Code Section 6651)

Continued on back...



|                        |               |
|------------------------|---------------|
| Notice                 | 2566          |
| Tax Year               | 2013          |
| Notice date            | April 8, 2019 |
| Social Security number |               |
| Page 4 of 8            |               |

**Penalties — continued**

**Failure to pay proper estimated tax**

| Description                                      | Amount          |
|--|-----------------|
| <b>Total failure to pay proper estimated tax</b> | <b>\$190.98</b> |

When you don't pay enough taxes due for the year with your quarterly estimated tax payments, we charge a penalty for not properly estimating your tax. For information about estimated tax requirements, download Instructions for Form 2210 or Tax Withholding and Estimated Tax (Publication 505) from [www.irs.gov](http://www.irs.gov) or call us for a copy. (Internal Revenue Code section 6654)

**Interest charges**

We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly. (Internal Revenue Code Section 6601)

| Description           | Amount            |
|-----------------------|-------------------|
| <b>Total interest</b> | <b>\$2,791.28</b> |

We multiply your unpaid tax, penalties, and interest (the amount due) by the interest rate factor to determine the interest due each quarter. Interest will continue to accrue until your unpaid tax, penalties, and interest are paid.

**Additional information**

- Visit [www.irs.gov/cp2566](http://www.irs.gov/cp2566).
- For information about filing a return, visit [www.irs.gov](http://www.irs.gov) and search keyword "Past Due Return."
- For tax forms, instructions, and publications, visit [www.irs.gov](http://www.irs.gov) or call 800-TAX-FORM (800-829-3676).
- Review the enclosed documents:
  - Publication 1, Your Rights as a Taxpayer
  - Publication 5, Your Appeal Rights
  - Notice 609, Privacy Act Notice
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us at 866-681-4271.





|                        |               |
|------------------------|---------------|
| Notice                 | 2566          |
| Tax Year               | 2013          |
| Notice date            | April 8, 2019 |
| Social Security number |               |

Page 5 of 8

Additional information — continued



000074

#### Low Income Taxpayer Clinics

Assistance can be obtained from individuals and organizations that are independent from the IRS. The Directory of Federal Tax Return Preparers with credentials recognized by the IRS can be found at <http://irs.treasury.gov/rpo/rpo.jsf>. IRS Publication 4134 provides a listing of Low Income Taxpayer Clinics (LITCs) and is available at [www.irs.gov](http://www.irs.gov). Also, see the LTC page at [www.taxpayeradvocate.irs.gov/litcmap](http://www.taxpayeradvocate.irs.gov/litcmap). Assistance may also be available from a referral system operated by a state bar association, a state or local society of accountants or enrolled agents or another nonprofit tax professional organization. The decision to obtain assistance from any of these individuals and organizations will not result in the IRS giving preferential treatment in the handling of the issue, dispute or problem. You don't need to seek assistance to contact us. We will be pleased to deal with you directly and help you resolve your situation.

#### Taxpayer Advocate Service

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS. We help taxpayers whose problems with the IRS are causing financial difficulties; who have tried but have not been able to resolve their problems with the IRS; and those who believe an IRS system or procedure is not working as it should. If you believe you are eligible for TAS assistance, you can reach TAS by calling the TAS toll-free number at 877-777-4778 or TTY/TDD 800-829-4059. You can find additional information about TAS at [www.irs.gov/advocate](http://www.irs.gov/advocate).

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Department of the Treasury  
Internal Revenue Service  
P.O. Box 24015 Stop 81304  
Fresno, CA 93779-4015



|                        |               |
|------------------------|---------------|
| Notice                 | 2566          |
| Tax Year               | 2013          |
| Notice date            | April 8, 2019 |
| Social Security number |               |

Page 7 of 8



INTERNAL REVENUE SERVICE  
P.O. BOX 24015 STOP 81304  
FRESNO, CA 93779-4015

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**Fold Here**

## Response form

Please complete this form to indicate whether you're enclosing your return, or agree with the proposed amount due. Attach it to your return, and send it to us in the enclosed envelope so we receive it by May 08, 2019. Be sure our address shows through the window.

### Provide your contact information

If your address has changed, please call 866-631-4271.

DAVID FONTAINE

☐ a.m.  
☐ p.m.

☐ a.m.  
☐ p.m.

Primary phone number

Best time to call

Secondary phone number

Best time to call

### I'm enclosing my return

☐ I am enclosing a signed and dated copy of my 2013 tax return. If you are filing a joint return, both taxpayers are required to sign.

Signature

Date

Signature

Date

Continued on back...



|                        |               |
|------------------------|---------------|
| Notice                 | 2566          |
| Tax Year               | 2013          |
| Notice date            | April 8, 2019 |
| Social Security number |               |

Page 8 of 8

**I agree with the proposed amount due**

☐ **I agree with the proposed amount due**

I consent to the assessment of my 2013 income tax and understand that:

- I owe \$18,671.83 and the penalties and interest are calculated to May 08, 2019.
- The IRS is required by law to charge interest on taxes that weren't paid in full by the date my return was due.
- The IRS will continue to charge interest until I've paid the tax in full. Certain penalties may also apply.
- I retain my right to file a return at a later date.

Please sign and return this form. If you've authorized someone by power of attorney, he or she can sign instead. We must have your Power of Attorney and Declaration of Representative (Form 2848) on file, or it must be enclosed.

Signature

Date

**Indicate your payment option**

I am enclosing (check all that apply):

- ☐ Full payment of \$18,671.83
- ☐ Partial payment of \$\_\_\_\_\_
- ☐ No payment
- ☐ A completed Installment Agreement Request (Form 9465)

- Write your Social Security number 010-44-4741, the tax year 2013, and the form number 1040 on your payment and any correspondence.
- Make your check or money order payable to the United States Treasury.