Substitute Form 3520-A — attach to the U.S. owner's Form 3520

Form **3520-A**
(Rev. December 2023)
Department of the Treasury
Internal Revenue Service

Annual Information Return of Foreign Trust With a U.S. Owner

(Under section 6048(b))

Go to *www.irs.gov/Form3520A* for instructions and the latest information.

OMB No. 1545-0159

Note: All information must be in English. Show all amounts in U.S. dollars.

For calendar year 20 25 , or tax year beginning , 20 , ending , 20 .

Check appropriate boxes: ☐ Initial return ☐ Final return ☐ Amended return ☐ Extension filed ☒ Substitute Form 3520-A

Check if any excepted specified foreign financial assets are reported on this form. See instructions . . . . . ☐

Part I General Information (see instructions)

1a Name of foreign trust: Sample Family Trust

b Employer identification number (EIN): 00-0000101

c Number, street, and room or suite no. If a P.O. box, see instructions.: 10 Example Esplanade

d Date foreign trust was created: 05/01/2014

e City or town	**f** State or province	**g** ZIP or foreign postal code	**h** Country
St. Helier		JE2 3QA	Jersey

2 Did the foreign trust appoint a U.S. agent (defined in the instructions) who can provide the IRS with all the relevant trust information? . . . . . ☐ **Yes** ☒ **No**

If "Yes," enter the year the Authorization of Agent form was last attached and skip lines 2a through 2e and go to line 3. _____

If "No," you are required to attach a copy of all trust documents as indicated below. If these documents have been attached to a Form 3520-A filed within the previous 3 years, attach only relevant updates.

Are you attaching a copy of any of the following?	Yes	No	Attached Previously	Year Attached
a Summary of all written and oral agreements and understandings relating to the trust	☒	☐	☐	
b The trust instrument	☒	☐	☐	
c Memoranda or letters of wishes	☐	☒	☐	
d Subsequent variances to original trust documents	☐	☒	☐	
e Organizational chart and other trust documents	☒	☐	☐	

3a Name of U.S. agent

b Taxpayer identification number (TIN)

c Number, street, and room or suite no. If a P.O. box, see instructions.

d City or town	**e** State or province	**f** ZIP or postal code	**g** Country

4a Name of trustee: Example Trust Company (Jersey) Limited

b TIN, if any

c Number, street, and room or suite no. If a P.O. box, see instructions.: 10 Example Esplanade

d City or town	**e** State or province	**f** ZIP or postal code	**g** Country
St. Helier		JE2 3QA	Jersey

5 Enter the number of **Foreign Grantor Trust Owner Statements** (pages 3 and 4) included with this Form 3520-A . . 1

6 Enter the number of **Foreign Grantor Trust Beneficiary Statements** (page 5) included with this Form 3520-A . . 0

Sign Here

Under penalties of perjury, I declare that I have examined this return, including any accompanying reports, schedules, or statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Trustee's (or U.S. owner's) signature — Priya Sample, TIN 000-00-0001 — Title — Date

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Jordan Sample, CPA				P00000001

Firm's name Sample & Example CPAs LLP — Firm's EIN 00-0000009

Firm's address 200 Example Plaza, Suite 400, Chicago IL 60601 — Phone no. 312-555-0100

SAMPLE — NOT FOR FILING

Sample return from Agena Software. All names and numbers are fictional.

Part II Foreign Trust Income Statement

Enter totals from books and records of foreign trust. See instructions.

Income	1	Interest	1	12,000.00
	2	Dividends	2	8,000.00
	3	Gross rents and royalties	3	
	4	Income (loss) from partnerships and fiduciaries	4	
	5	Capital gains:		
	a	Net short-term capital gain (loss)	5a	
	b	Net long-term capital gain (loss)	5b	(3,000.00)
	6	Ordinary gains (losses)	6	
	7	Other income (attach statement)	7	
	8	Total income (add lines 1 through 7)	8	17,000.00
Expenses	9	Interest expense	9	
	10a	Foreign taxes (attach statement)	10a	500.00
	b	State and local taxes	10b	
	11	Amortization and depreciation (depletion)	11	
	12	Trustee and advisor fees	12	4,500.00
	13	Charitable contributions	13	
	14	Other expenses (attach statement)	14	
	15	Total expenses (add lines 9 through 14)	15	5,000.00
	16	Net income (loss) (subtract line 15 from line 8)	16	12,000.00
	17a	Enter the fair market value (FMV) of total distributions (directly or indirectly) from the trust to all persons, whether U.S. or foreign. Attach statement. See instructions	17a	20,000.00
	b	Distributions to U.S. owners:		

(i) Name of owner	(ii) TIN	(iii) Date of distribution	(iv) FMV on date of distribution
Priya Sample	000-00-0001	05/01/2025	20,000.00

c Distributions to U.S. beneficiaries:

(i) Name of beneficiary	(ii) TIN	(iii) Date of distribution	(iv) FMV on date of distribution

Part III Foreign Trust Balance Sheet

		Beginning of Tax Year		End of Tax Year	
	Assets	(a)	(b)	(c)	(d)
1	Cash		100,000.00		120,000.00
2	Accounts receivable				
3	Mortgages and notes receivable				
4	Inventories				
5	Government obligations				
6	Other marketable securities		700,000.00		730,000.00
7	Other nonmarketable securities				
8a	Depreciable (depletable) assets				
b	Less: accumulated depreciation (depletion)				
9	Real property				
10	Other assets (attach statement)				
11	Total assets (add lines 1 through 7 and 8b through 10)		800,000.00		850,000.00
	Liabilities				
12	Accounts payable				
13	Contributions, gifts, grants, etc., payable				
14	Mortgages and notes payable				
15	Other liabilities (attach statement)				
16	Total liabilities (add lines 12 through 15)		0.00		0.00
	Net Worth				
17	Contributions to trust corpus		750,000.00		750,000.00
18	Accumulated trust income		50,000.00		100,000.00
19	Other (attach statement)				
20	Total net worth (add lines 17 through 19)		800,000.00		850,000.00
21	Total liabilities and net worth (add lines 16 and 20)		800,000.00		850,000.00

SAMPLE — NOT FOR FILING

Sample return from Agena Software. All names and numbers are fictional.

20 25 Foreign Grantor Trust Owner Statement (see instructions)

Important: *Trustee (or U.S. owner if a substitute Form 3520-A) must prepare a separate statement for each U.S. owner and include a copy of each statement with Form 3520-A. Trustee is also required to send to each U.S. owner a copy of the owner's statement. U.S. owner must attach a copy of its statement to Form 3520.*

1a Name of foreign trust Sample Family Trust			**b** EIN 00-0000101
c Number, street, and room or suite no. If a P.O. box, see instructions. 10 Example Esplanade			**d** Date foreign trust was created 05/01/2014
e City or town St. Helier	**f** State or province	**g** ZIP or foreign postal code JE2 3QA	**h** Country Jersey

2 Did the foreign trust appoint a U.S. agent (defined in the instructions) who can provide the IRS with all relevant trust information? . . . . . ☐ **Yes** ☒ **No**
If "Yes," complete lines 3a through 3g.

3a Name of U.S. agent			**b** TIN
c Number, street, and room or suite no. If a P.O. box, see instructions.			
d City or town	**e** State or province	**f** ZIP or postal code	**g** Country

4a Name of trustee Example Trust Company (Jersey) Limited			**b** TIN
c Number, street, and room or suite no. If a P.O. box, see instructions. 10 Example Esplanade			
d City or town St. Helier	**e** State or province	**f** ZIP or postal code JE2 3QA	**g** Country Jersey

5 The first and last day of the tax year of the foreign trust to which this statement relates: 01/01/2025 to 12/31/2025

6a Name of U.S. owner Priya Sample			**b** TIN 000-00-0001
c Number, street, and room or suite no. If a P.O. box, see instructions. 18 Sample Lane			
d City or town Naperville	**e** State or province IL	**f** ZIP or postal code 60540	**g** Country United States

7 Attach an explanation of the facts and law (including the section of the Internal Revenue Code) that establishes that the foreign trust (or portion of the foreign trust) is treated for U.S. tax principles as owned by the U.S. person.

8 If the trust did not appoint a U.S. agent, list the trust documents attached to Form 3520-A. See instructions.
Attached to the 2025 Form 3520-A: Summary of all written and oral agreements and understandings relating to the trust; The trust instrument; Organizational chart and other trust documents

9 Gross value of the portion of the trust treated as owned by the U.S. owner . . . . . $ 850,000.00

10 Cash amounts or FMV of property distributed, directly or indirectly, during the foreign trust's tax year, from the foreign trust (exclude loans) to the U.S. owner.

(a) Date of distribution	(b) Description of property distributed	(c) FMV of property distributed (determined on date of distribution)	(d) Description of property transferred, if any	(e) FMV of property transferred	(f) Excess of column (c) over column (e)
05/01/2025	Cash	20,000.00			20,000.00
Total					$ 20,000.00

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20 25 Statement of Foreign Trust Income Attributable to U.S. Owner (see instructions)

Report each item on the proper form or schedule of your tax return.

Income	1a	Taxable interest	1a	12,000.00
	b	Tax-exempt interest	1b	
	2a	Total ordinary dividends	2a	8,000.00
	b	Qualified dividends 5,000.00		
	3	Gross rents and royalties	3	
	4	Income from partnerships and fiduciaries	4	
	5	Capital gains (losses)	5	(3,000.00)
	6	Ordinary gains (losses)	6	
	7	Other income (attach statement)	7	
	8	**Total income.** Add lines 1a, 1b, 2a, and 3 through 7	8	17,000.00
Expenses	9	Interest expense	9	
	10a	Foreign taxes (attach statement)	10a	500.00
	b	State and local taxes	10b	
	11	Amortization and depreciation (depletion)	11	
	12	Trustee and advisor fees	12	4,500.00
	13	Charitable contributions	13	
	14	Other expenses (attach statement)	14	
	15	**Total expenses.** Add lines 9 through 14	15	5,000.00

Under penalties of perjury, I declare that I have examined this return, including any accompanying reports, schedules, or statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Trustee's (or U.S. owner's) signature	Title	Date
	Priya Sample, TIN 000-00-0001	

Form **3520-A** (Rev. 12-2023)

SAMPLE — NOT FOR FILING

Form 3520-A — required statements

Sample Family Trust | EIN 00-0000101 | Tax year 2025 | Form 3520-A

Part I, line 2 — trust documents attached

The following documents are attached to this return:
• Summary of all written and oral agreements and understandings relating to the trust
• The trust instrument
• Organizational chart and other trust documents

Part II, line 10a — foreign taxes

Description	Amount (USD)
Jersey withholding tax	500.00
Total	500.00

Part II, line 17a — distributions to all persons

Recipient	U.S. TIN	Country	Date	Property	FMV (USD)	Adjusted basis	Consideration received by trust
Priya Sample	000-00-0001	United States	05/01/2025	Cash	20,000.00	Not entered	None

Part II, line 17a — description of the transfers

Cash distributions from the trust bank account by wire transfer; no broader transaction.

Part II, line 17a — trust ownership structure

The trust holds investment accounts directly and owns no interest in any entity.

Owner Statement — Priya Sample: Line 7 — facts and law establishing U.S. ownership

Code section: 679

Priya Sample, a U.S. citizen, created the trust on May 1, 2014 and transferred cash and listed securities to it. The trust has U.S. beneficiaries, so she is treated as the owner of the whole trust under IRC 679(a)(1). No other person has made a transfer to the trust.

Owner Statement — Priya Sample: Page 4, line 5 — short-term and long-term capital gains (losses)

Line 5 (-$3,000.00) is this owner's share of the trust's net capital gain (loss): short-term $0.00 (from Part II line 5a) and long-term -$3,000.00 (from Part II line 5b). Report each on the proper schedule of the owner's return.

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