

Executive Branch Personnel

Public Financial Disclosure Report (OGE Form 278e)

Filer's Information

Korhonen, Rachna

Ambassador to the Republic of Mali, Department of State

Other Federal Government Positions Held During the Preceding 12 Months:

Consul General, Dhahran, Saudi Arabia, Department of State (7/2017 - 7/2020)

Executive Director, NEA-SCA, Department of State (8/2020 - Present)

Names of Congressional Committees Considering Nomination:

- Committee on Foreign Relations
-

Electronic Signature - I certify that the statements I have made in this form are true, complete and correct to the best of my knowledge.

/s/ Korhonen, Rachna [electronically signed on 10/29/2021 by Korhonen, Rachna in Integrity.gov]

Agency Ethics Official's Opinion - On the basis of information contained in this report, I conclude that the filer is in compliance with applicable laws and regulations (subject to any comments below).

/s/ Huitema, David, Certifying Official [electronically signed on 05/03/2022 by Huitema, David in Integrity.gov]

Other review conducted by

U.S. Office of Government Ethics Certification

/s/ Apol, David, Certifying Official [electronically signed on 05/03/2022 by Apol, David in Integrity.gov]

1. Filer's Positions Held Outside United States Government

#	ORGANIZATION NAME	CITY, STATE	ORGANIZATION TYPE	POSITION HELD	FROM	TO
1	Three Vee LLC (used to hold residential real estate)	Orlando, Florida	Corporation	Managing Director	10/2012	Present

2. Filer's Employment Assets & Income and Retirement Accounts

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	IRA	No			
1.1	ISHARES TR 3-7 YR TREAS BD ETF (IEI)	Yes	None (or less than \$1,001)		None (or less than \$201)
1.2	ISHARES TR RUSSELL 2000 ETF (IWM)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.3	INVESCO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVSF COMMODITY STRATEGY NO K1 ETF (PDBC)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.4	SCHWAB STRATEGIC TR US SMALL-CAP ETF (SCHA)	Yes	None (or less than \$1,001)		None (or less than \$201)
1.5	SCHWAB STRATEGIC TR INTL EQUITY ETF (SCHF)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.6	VANGUARD INTL EQUITY INDEX FDS FTSE ALL WORLD EX USA SMALL CAP INDEX FD ETF SHS (VSS)	Yes	None (or less than \$1,001)		None (or less than \$201)
1.7	VANGUARD INTL EQUITY INDEX FDS FTSE EMERGING MKTS ETF (VWO)	Yes	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.8	AMAZON COM INC (AMZN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.9	AIR PRODS & CHEMS INC COM (APD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.10	BAKER HUGHES CO CL A (BKR)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.11	BERKSHIRE HATHAWAY INC DEL CL B NEW (BRK B)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.12	CAL MAINE FOODS INC COM NEW (CALM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.13	COGENT COMMUNICATIONS HLDGS INC COM NEW (CCOI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.14	CHIPOTLE MEXICAN GRILL INC COM (CMG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.15	COSTCO WHOLESALE CORP NEW COM (COST)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.16	CHARLES RIV LABORATORIES INTL INC COM (CRL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.17	SALESFORCE.COM INC COM STOCK (CRM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.18	CHEVRON CORP NEW COM (CVX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.19	DOLLAR TREE INC COM (DLTR)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.20	DORMAN PRODS INC COM (DORM)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.21	DOW INC COM (DOW)	N/A	None (or less than \$1,001)		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.22	DUKE ENERGY CORP NEW COM NEW (DUK)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.23	EVERGY INC COM (EVRG)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.24	EDWARDS LIFESCIENCES CORP COM (EW)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.25	FIRST INTST BANCSYSTEM INC COM CL A (FIBK)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.26	G III APPAREL GROUP LTD (GIII)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.27	HAIN CELESTIAL GROUP INC COM (HAIN)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.28	HOME DEPOT INC COM (HD)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.29	ICU MED INC COM (ICUI)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.30	KRAFT HEINZ CO COM (KHC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.31	KINDER MORGAN INC DEL COM (KMI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.32	MASTERCARD INC CL A COM (MA)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.33	NETFLIX INC COM (NFLX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.34	NORTHWESTERN CORP COM NEW (NWE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.35	NORTHWEST NAT HLDG CO COM (NWN)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.36	PETMED EXPRESS INC COMMON STK (PETS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.37	PFIZER INC COM (PFE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.38	PINNACLE WEST CAP CORP COM (PNW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.39	POOL CORP COM (POOL)	N/A	None (or less than \$1,001)		None (or less than \$201)
1.40	PPL CORP COM (PPL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.41	SANMINA CORP COM (SANM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.42	SOUTHERN COPPER CORP DEL COM (SCCO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.43	SEMTECH CORP (SMTC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.44	SOUTHERN CO COM (SO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.45	SEMPRA COM (SRE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.46	TYLER TECHNOLOGIES INC COM (TYL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.47	VALERO ENERGY CORP NEW COM (VLO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.48	VERIZON COMMUNICATIONS INC COM (VZ)	N/A	\$1,001 - \$15,000		None (or less than \$201)
1.49	VANGUARD BD INDEX FDS VANGUARD SHORT TERM BD ETF (BSV)	Yes	None (or less than \$1,001)		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.50	VANECK ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW (EMLC)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.51	ISHARES TR IBOXX USD INVT GRADE CORP BD ETF (LQD)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.52	ISHARES TR 0-5 YR HIGH YIELD CORP BD ETF (SHYG)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.53	ISHARES TR 0-5 YR TIPS BD ETF (STIP)	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.54	ISHARES TR TIPS BD ETF (TIP)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.55	VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF (VNQ)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.56	VANGUARD INTL EQUITY INDEX FDS GLOBAL EX-US REAL ESTATE INDEX FD ETF SHS (VNQI)	Yes	\$15,001 - \$50,000		None (or less than \$201)
1.57	EXXON MOBIL CORP COM (XOM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
2	Three Vee LLC	No			
2.1	residential real estate Winter Haven, Florida a	N/A	None (or less than \$1,001)	Rent or Royalties Capital Gains	\$100,001 - \$1,000,000
2.2	US Cash Account - bank	See Endnote	\$50,001 - \$100,000	Interest	\$201 - \$1,000

3. Filer's Employment Agreements and Arrangements

None

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

None

5. Spouse's Employment Assets & Income and Retirement Accounts

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Zain Telecom Kuwait (Telecommunications) - position ended in July 2020	See Endnote	N/A	salary and bonus	
2	Gartner, Inc. (IT) (Consulting)		N/A	Salary	
3	IRA		No		
3.1	INVESCO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVSF COMMODITY STRATEGY NO K1 ETF (PDBC)		Yes	None (or less than \$1,001)	None (or less than \$201)
3.2	ISHARES GOLD TR ISHARES NEW (IAU)		Yes	\$15,001 - \$50,000	None (or less than \$201)
3.3	ISHARES TR 0-5 YR HIGH YIELD CORP BD ETF (SHYG)		Yes	None (or less than \$1,001)	None (or less than \$201)
3.4	ISHARES TR 3-7 YR TREAS BD ETF (IEI)		Yes	\$15,001 - \$50,000	None (or less than \$201)
3.5	ISHARES TR IBOX USD INVT GRADE CORP BD ETF (LQD)		Yes	\$1,001 - \$15,000	None (or less than \$201)
3.6	ISHARES TR TIPS BD ETF (TIP)		Yes	None (or less than \$1,001)	None (or less than \$201)
3.7	SCHWAB STRATEGIC TR US SMALL-CAP ETF (SCHA)		Yes	\$15,001 - \$50,000	None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.8	VANECK ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW (EMLC)	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.9	VANGUARD BD INDEX FDS VANGUARD SHORT TERM BD ETF (BSV)	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.10	VANGUARD CHARLOTTE FDS TOTAL INTL BD ETF (BNDX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.11	VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF (VNQ)	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.12	VANGUARD INTL EQUITY INDEX FDS FTSE ALL WORLD EX USA SMALL CAP INDEX FD ETF SHS (VSS)	Yes	\$15,001 - \$50,000		None (or less than \$201)
3.13	VANGUARD INTL EQUITY INDEX FDS GLOBAL EX-US REAL ESTATE INDEX FD ETF SHS (VNQI)	Yes	None (or less than \$1,001)		None (or less than \$201)
3.14	ABBOTT LABS COM (ABT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.15	AES CORP COM (AES)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.16	ALBEMARLE CORP COM (ALB)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.17	ALPHABET INC CAP STK CL C (GOOG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.18	AMGEN INC COM (AMGN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.19	ARCHER DANIELS MIDLAND CO COM (ADM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.20	BALCHEM CORP COM (BCPC)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.21	BEACON ROOFING SUPPLY INC COM (BECN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.22	CALIFORNIA WTR SVC GROUP INC (CWT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.23	CHIPOTLE MEXICAN GRILL INC COM (CMG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.24	CLEARWATER PAPER CORP COM (CLW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.25	COCA COLA COMPANY (KO)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.26	COMCAST CORP CL A (CMCSA)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.27	COSTCO WHOLESALE CORP NEW COM (COST)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.28	COTERRA ENERGY INC COM (CTRA)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.29	CVS HEALTH CORP COM (CVS)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.30	DUPONT DE NEMOURS INC COM (DD)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.31	EASTMAN CHEM CO COM (EMN)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.32	ECOLAB INC COM (ECL)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.33	ENCOMPASS HEALTH CORP COM (EHC)	N/A	None (or less than \$1,001)		None (or less than \$201)
3.34	ESSENTIAL UTILS INC COM (WTRG)	N/A	None (or less than \$1,001)		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.35	EVERSOURCE ENERGY COM (ES)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.36	FIRST REP BK SAN FRANCISCO CALIF NEW COM (FRC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.37	FORTINET INC COM (FTNT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.38	FULLER H B CO COM (FUL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.39	GRANITE CONSTR INC COM (GVA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.40	HOME DEPOT INC COM (HD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.41	HONEYWELL INTL INC COM (HON)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.42	ILLINOIS TOOL WORKS INC COM (ITW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.43	INTEL CORP COM (INTC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.44	INTERDIGITAL INC PA (IDCC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.45	JOHNSON & JOHNSON COM (JNJ)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.46	L3HARRIS TECHNOLOGIES INC COM (LHX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.47	MASCO CORP COM (MAS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.48	MASTERCARD INC CL A COM (MA)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.49	MATCH GROUP INC NEW COM (MTCH)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.50	MONSTER BEVERAGE CORP NEW COM (MNST)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.51	NEWMONT CORP COM (NEM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.52	NEXTERA ENERGY INC COM (NEE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.53	NIKE INC CL B (NKE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.54	NORTHERN TR CORP COM (NTRS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.55	NUCOR CORP COM (NUE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.56	NVIDIA CORP COM (NVDA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.57	ORMAT TECHNOLOGIES INC COM (ORA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.58	PAYPAL HLDGS INC COM (PYPL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.59	PEPSICO INC COM (PEP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.60	POOL CORP COM (POOL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.61	PROCTER & GAMBLE CO COM (PG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.62	RLI CORP COM (RLI)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.63	ROPER TECHNOLOGIES INC COM (ROP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.64	SCOTTS MIRACLE-GRO CO CL A (SMG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.65	SERVICE CORP INTL (SCI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.66	SHERWIN WILLIAMS CO COM (SHW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.67	SOUTHWEST GAS HLDGS INC COM (SWX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.68	STARBUCKS CORP COM (SBUX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.69	STEPAN CO (SCL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.70	UBER TECHNOLOGIES INC COM (UBER)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.71	UNITED PARCEL SVC INC CL B (UPS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.72	UNITEDHEALTH GROUP INC COM (UNH)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.73	VERISK ANALYTICS INC COM (VRSK)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.74	WALMART INC COM (WMT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.75	WASTE MGMT INC DEL COM (WM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.76	WERNER ENTERPRISES INC COM (WERN)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
3.77	YETI HLDGS INC COM (YETI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
3.78	ISHARES TR RUSSELL 2000 ETF (IWM)	Yes	\$15,001 - \$50,000		None (or less than \$201)
3.79	SCHWAB STRATEGIC TR INTL EQUITY ETF (SCHF)	Yes	\$100,001 - \$250,000		None (or less than \$201)
3.80	VANGUARD INTL EQUITY INDEX FDS FTSE EMERGING MKTS ETF (VWO)	Yes	\$15,001 - \$50,000		None (or less than \$201)
3.81	JP MORGAN CHASE & CO COM (JPM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
4	SEP IRA	No			
4.1	iShares Russell 2000 ETF (IWM)	Yes	\$1,001 - \$15,000		None (or less than \$201)
5	Gartner 401K	No			
5.1	Vanguard Target Retirement 2035 Fund Investor Class Shares (VTTHX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
5.2	Vanguard Target Retirement 2045 Fund Investor Class Shares (VTIVX)	Yes	None (or less than \$1,001)		None (or less than \$201)

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	US Bank Account #1- cash	N/A	\$1,001 - \$15,000	Interest	\$201 - \$1,000
2	US Bank Account #2 Cash	N/A	\$1,001 - \$15,000	Interest	\$201 - \$1,000
3	US Bank Account #3 Cash	N/A	\$1,001 - \$15,000	Interest	\$201 - \$1,000
4	US Bank Account #4 Cash	N/A	\$1,001 - \$15,000	Interest	\$201 - \$1,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
5	Residential Real Estate Flemington, NJ	N/A	\$250,001 - \$500,000	Rent or Royalties	\$15,001 - \$50,000
6	Gulf Bank - cash	N/A	\$1,001 - \$15,000		None (or less than \$201)
7	Hameenlinna Osuuspankki cash	N/A	\$1,001 - \$15,000		None (or less than \$201)
8	US Bank Account #5 cash	N/A	\$1,001 - \$15,000		None (or less than \$201)
9	Joint Brokerage	No			
9.1	EXCHANGE TRADED CONCEPTS TR ROBO GLOBAL ROBOTICS & AUTOMATION INDEX ETF (ROBO)	Yes	None (or less than \$1,001)		None (or less than \$201)
9.2	GLOBAL X FDS ROBOTICS & ARTIFICIAL INTELLIGENCE ETF (BOTZ)	Yes	None (or less than \$1,001)		None (or less than \$201)
9.3	HARBOR CAPITAL APPRECIATION FUND (HACAX)	Yes	\$50,001 - \$100,000		None (or less than \$201)
9.4	INVESCO ACTIVELY MANAGED EXCHANGE-TRADED COMMODITY FD OPTIMUM DIVSF COMMODITY STRATEGY NO K1 ETF (PDBC)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.5	ISHARES GOLD TR ISHARES NEW (IAU)	Yes	\$15,001 - \$50,000		None (or less than \$201)
9.6	ISHARES TR 0-5 YR HIGH YIELD CORP BD ETF (SHYG)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.7	ISHARES TR 0-5 YR TIPS BD ETF (STIP)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.8	ISHARES TR 3-7 YR TREAS BD ETF (IEI)	Yes	\$15,001 - \$50,000		None (or less than \$201)
9.9	ISHARES TR IBOXX USD INVT GRADE CORP BD ETF (LQD)	Yes	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.10	ISHARES TR RUSSELL 2000 ETF (IWM)	Yes	\$15,001 - \$50,000		None (or less than \$201)
9.11	ISHARES TR TIPS BD ETF (TIP)	Yes	\$1,001 - \$15,000		\$201 - \$1,000
9.12	SCHWAB STRATEGIC TR INTL EQUITY ETF (SCHF)	Yes	\$50,001 - \$100,000		\$201 - \$1,000
9.13	SCHWAB STRATEGIC TR US SMALL-CAP ETF (SCHA)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.14	VANECK ETF TR J P MORGAN EMERGING MKTS LOC CURRENCY BD ETF NEW (EMLC)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.15	VANGUARD BD INDEX FDS VANGUARD SHORT TERM BD ETF (BSV)	Yes	\$15,001 - \$50,000		None (or less than \$201)
9.16	VANGUARD CHARLOTTE FDS TOTAL INTL BD ETF (BNDX)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.17	VANGUARD INDEX FDS REAL ESTATE INDEX FD ETF (VNQ)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
9.18	VANGUARD INDEX FDS VANGUARD MID-CAP ETF (VO)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
9.19	VANGUARD INDEX FDS VANGUARD SMALL-CAP ETF (VB)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
9.20	VANGUARD INTL EQUITY INDEX FDS FTSE ALL WORLD EX USA SMALL CAP INDEX FD ETF SHS (VSS)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.21	VANGUARD INTL EQUITY INDEX FDS FTSE EMERGING MKTS ETF (VWO)	Yes	\$15,001 - \$50,000		\$201 - \$1,000
9.22	VANGUARD INTL EQUITY INDEX FDS GLOBAL EX-US REAL ESTATE INDEX FD ETF SHS (VNQI)	Yes	\$1,001 - \$15,000		None (or less than \$201)
9.23	ABBOTT LABS COM (ABT)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.24	ACTIVISION BLIZZARD INC COM (ATVI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.25	ADVANCED MICRO DEVICES INC COM (AMD)	N/A	\$15,001 - \$50,000		None (or less than \$201)
9.26	AES CORP COM (AES)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.27	AIR PRODS & CHEMS INC COM (APD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.28	ALBEMARLE CORP COM (ALB)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.29	ALPHABET INC CAP STK CL C (GOOG)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.30	AMAZON COM INC (AMZN)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.31	AMGEN INC COM (AMGN)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.32	ANNALY CAP MGMT INC COM (NLY)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.33	APPLE INC COM (AAPL)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.34	AT&T INC COM (T)	N/A	\$1,001 - \$15,000	Dividends	\$1,001 - \$2,500
9.35	ATLASSIAN CORPORATION PLC SHS -A-(TEAM)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.36	BAKER HUGHES CO CL A (BKR)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.37	BALCHEM CORP COM (BCPC)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.38	BANK OF AMERICA CORPORATION COM (BAC)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.39	BEACON ROOFING SUPPLY INC COM (BECN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.40	BERKSHIRE HATHAWAY INC DEL CL B NEW (BRK B)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.41	BOEING CO COM (BA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.42	BP PLC SPONS ADR (BP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.43	CAL MAINE FOODS INC COM NEW (CALM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.44	CALIFORNIA WTR SVC GROUP INC (CWT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.45	CHARLES RIV LABORATORIES INTL INC COM (CRL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.46	CHEVRON CORP NEW COM (CVX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.47	CHIPOTLE MEXICAN GRILL INC COM (CMG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.48	CISCO SYSTEMS INC (CSCO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.49	CLEARWATER PAPER CORP COM (CLW)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.50	CLOUDFLARE INC CL A (NET)	N/A	\$100,001 - \$250,000		None (or less than \$201)
9.51	COCA COLA COMPANY (KO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.52	COGENT COMMUNICATIONS HLDGS INC COM NEW (CCOI)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.53	COSTCO WHOLESALE CORP NEW COM (COST)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.54	COTERRA ENERGY INC COM (CTRA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.55	CREDIT SUISSE AG Note Linked to S&P 500 Index/Russell 2000	N/A	\$15,001 - \$50,000		None (or less than \$201)
9.56	CRISPR THERAPEUTICS AG NAMEN-AKT (CRSP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.57	CVS HEALTH CORP COM (CVS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.58	DARLING INGREDIENTS INC COM (DAR)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.59	DATADOG INC CL A (DDOG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.60	DISNEY WALT CO DISNEY COM (DIS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.61	DOLLAR TREE INC COM (DLTR)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.62	DORMAN PRODS INC COM (DORM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.63	DOW INC COM (DOW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.64	DUKE ENERGY CORP NEW COM NEW (DUK)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.65	DUPONT DE NEMOURS INC COM (DD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.66	EASTMAN CHEM CO COM (EMN)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.67	ECOLAB INC COM (ECL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.68	EDWARDS LIFESCIENCES CORP COM (EW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.69	ENCOMPASS HEALTH CORP COM (EHC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.70	ESSENTIAL UTILS INC COM (WTRG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.71	EVERGY INC COM (EVRG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.72	EVERSOURCE ENERGY COM (ES)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.73	EXXON MOBIL CORP COM (XOM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.74	FIRST INTST BANCSYSTEM INC COM CL A (FIBK)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.75	FIRST REP BK SAN FRANCISCO CALIF NEW COM (FRC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.76	FORD MOTOR CO DEL COM PAR (F)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.77	FORTINET INC COM (FTNT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.78	FULLER H B CO COM (FUL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.79	GENERAL ELEC CO COM NEW (GE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.80	HAIN CELESTIAL GROUP INC COM (HAIN)	N/A	None (or less than \$1,001)		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.81	HOME DEPOT INC COM (HD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.82	HONEYWELL INTL INC COM (HON)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.83	ICU MED INC COM (ICUI)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.84	ILLINOIS TOOL WORKS INC COM (ITW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.85	INTERACTIVE BROKERS GROUP INC CL A - COM (IBKR)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.86	JOHNSON & JOHNSON COM (JNJ)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.87	JP MORGAN CHASE & CO COM (JPM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.88	KINDER MORGAN INC DEL COM (KMI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.89	KRAFT HEINZ CO COM (KHC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.90	L3HARRIS TECHNOLOGIES INC COM (LHX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.91	MASCO CORP COM (MAS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.92	MASTERCARD INC CL A COM (MA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.93	MATCH GROUP INC NEW COM (MTCH)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.94	META PLATFORMS INC CL A (FB)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.95	MICROSOFT CORP COM (MSFT)	N/A	\$50,001 - \$100,000	Dividends	\$201 - \$1,000
9.96	MODERNA INC COM (MRNA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.97	MONGODB INC CL A (MDB)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.98	MONSTER BEVERAGE CORP NEW COM (MNST)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.99	NETFLIX INC COM (NFLX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.100	NEWMONT CORP COM (NEM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.101	NEXTERA ENERGY INC COM (NEE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.102	NIKE INC CL B (NKE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.103	NOKIA CORP SPONSORED ADR (NOK)	N/A	\$15,001 - \$50,000		None (or less than \$201)
9.104	NORTHERN TR CORP COM (NTRS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.105	NORTHWEST NAT HLDG CO COM (NWN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.106	NORTHWESTERN CORP COM NEW (NWE)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.107	NUCOR CORP COM (NUE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.108	NVIDIA CORP COM (NVDA)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.109	ORMAT TECHNOLOGIES INC COM (ORA)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.110	PAYPAL HLDGS INC COM (PYPL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.111	PEPSICO INC COM (PEP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.112	PETMED EXPRESS INC COMMON STK (PETS)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.113	PFIZER INC COM (PFE)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.114	PILGRIMS PRIDE CORP NEW COM (PPC)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.115	PINNACLE WEST CAP CORP COM (PNW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.116	POOL CORP COM (POOL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.117	PPL CORP COM (PPL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.118	PROCTER & GAMBLE CO COM (PG)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.119	RLI CORP COM (RLI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.120	ROPER TECHNOLOGIES INC COM (ROP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.121	SALESFORCE.COM INC COM STOCK (CRM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.122	SANMINA CORP COM (SANM)	N/A	None (or less than \$1,001)		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.123	SCOTTS MIRACLE-GRO CO CL A (SMG)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.124	SEMTECH CORP (SMTC)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.125	SERVICE CORP INTL (SCI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.126	SHERWIN WILLIAMS CO COM (SHW)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.127	SNAP INC CL A (SNAP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.128	SOUTHERN CO COM (SO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.129	SOUTHERN COPPER CORP DEL COM (SCCO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.130	SOUTHWEST GAS HLDGS INC COM (SWX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.131	SQUARE INC CL A (SQ)	N/A	\$15,001 - \$50,000		None (or less than \$201)
9.132	STARBUCKS CORP COM (SBUX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.133	STEPAN CO (SCL)	N/A	None (or less than \$1,001)		None (or less than \$201)
9.134	TESLA INC COM (TSLA)	N/A	\$100,001 - \$250,000		None (or less than \$201)
9.135	THE TRADE DESK INC COM CL A (TTD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.136	TILRAY INC COM (TLRY)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.137	TWILIO INC CL A (TWLO)	N/A	\$15,001 - \$50,000		None (or less than \$201)
9.138	TWITTER INC COM (TWTR)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.139	TYLER TECHNOLOGIES INC COM (TYL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.140	UBER TECHNOLOGIES INC COM (UBER)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.141	UBIQUITI INC COM (UI)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.142	UNDER ARMOUR INC CL C (UA)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.143	UNITED PARCEL SVC INC CL B (UPS)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.144	UNITEDHEALTH GROUP INC COM (UNH)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.145	VALERO ENERGY CORP NEW COM (VLO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.146	VERISK ANALYTICS INC COM (VRSK)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.147	VERIZON COMMUNICATIONS INC COM (VZ)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.148	WALMART INC COM (WMT)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.149	WASTE MGMT INC DEL COM (WM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.150	WERNER ENTERPRISES INC COM (WERN)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
9.151	ZOOM VIDEO COMMUNICATIONS INC CL A (ZM)	N/A	\$15,001 - \$50,000		None (or less than \$201)
9.152	ZUORA INC CL A COM (ZUO)	N/A	\$1,001 - \$15,000		None (or less than \$201)
9.153	ZYNGA INC CL A (ZNGA)	N/A	None (or less than \$1,001)		None (or less than \$201)
10	VCSP/College America - American Funds	No	None (or less than \$1,001)	cash payments	\$15,000
11	VCSP/College America - American Funds	No	None (or less than \$1,001)	cash Payments	\$19,000
12	U.S. certificates of deposit - bank	N/A	\$1,001 - \$15,000		None (or less than \$201)
13	brokerage account - dependent child	No			
13.1	Vanguard 500 Index Fund ETF Shares (VOO)	Yes	\$1,001 - \$15,000		None (or less than \$201)
13.2	Apple, Inc. (AAPL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.3	SPDR S&P 500 ETF Trust (SPY)	Yes	\$1,001 - \$15,000		None (or less than \$201)
13.4	PayPal Holdings, Inc. (PYPL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.5	Starbucks Corp. (SBUX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
13.6	cloudflare	N/A	\$1,001 - \$15,000		None (or less than \$201)
14	UTMOST Wealth management - cash account See Endnote	N/A	\$15,001 - \$50,000		None (or less than \$201)
15	salesforce.com, inc. (CRM)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
16	Atlassian (TEAM)	N/A	\$1,001 - \$15,000		None (or less than \$201)
17	Alteryx (AYX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
18	Westinghouse (WAB)	N/A	None (or less than \$1,001)		None (or less than \$201)
19	Trade Desk (TTD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
20	CRISPR (CRSP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
21	Lyft (LYFT)	N/A	None (or less than \$1,001)		None (or less than \$201)
22	Dropbox (DBX)	N/A	\$1,001 - \$15,000		None (or less than \$201)
23	CannTrust (CNTTQ)	N/A	None (or less than \$1,001)		None (or less than \$201)
24	Uber (UBER)	N/A	\$1,001 - \$15,000		None (or less than \$201)
25	Amazon (AMZN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
26	British Petroleum (BP)	N/A	\$1,001 - \$15,000		None (or less than \$201)
27	United Airlines (UAL)	N/A	\$1,001 - \$15,000		None (or less than \$201)
28	LivePerson (LPSN)	N/A	\$1,001 - \$15,000		None (or less than \$201)
29	Health Catalyst (HCAT)	N/A	\$1,001 - \$15,000		None (or less than \$201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
30	Peloton Interactive (PTON)	N/A	\$1,001 - \$15,000		None (or less than \$201)
31	Hexo (HEXO)	N/A	None (or less than \$1,001)		None (or less than \$201)
32	AMD (AMD)	N/A	\$1,001 - \$15,000		None (or less than \$201)
33	Axon (AXON)	N/A	\$1,001 - \$15,000		None (or less than \$201)
34	Gan (GAN)	N/A	None (or less than \$1,001)		None (or less than \$201)
35	Draftkings (DKNG)	N/A	None (or less than \$1,001)		None (or less than \$201)
36	Workhorse (WKHS)	N/A	None (or less than \$1,001)		None (or less than \$201)
37	Tilray (TLRY)	N/A	\$1,001 - \$15,000		None (or less than \$201)
38	Alibaba stock	See Endnote	None (or less than \$1,001)	Capital Gains	\$201 - \$1,000
39	Vanguard New Jersey Long-Term Tax-Exempt Fund Admiral Shares (VNJUX)	Yes	None (or less than \$1,001)		\$2,501 - \$5,000
40	Vanguard Equity Income Fund Admiral Shares (VEIRX)	Yes	None (or less than \$1,001)		\$5,001 - \$15,000
41	PRIMECAP Odyssey Growth Fund (POGRX)	Yes	None (or less than \$1,001)		\$5,001 - \$15,000
42	Emerging Markets Core Equity Portfolio Institutional Class Shares (DFCEX)	Yes	None (or less than \$1,001)		\$5,001 - \$15,000
43	US Core Equity 1 Portfolio Institutional Class Shares (DFEOX)	Yes	None (or less than \$1,001)		\$50,001 - \$100,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
44	Capital World Growth & Income Fund Class F2 Shares (WGIFX)	Yes	None (or less than \$1,001)		\$15,001 - \$50,000
45	Global X Robotics & Artificial Intelligence ETF (BOTZ)	Yes	None (or less than \$1,001)		None (or less than \$201)
46	Quilter, variable annuity	No			
46.1	ALPS/KOTAK India Growth Fund	Yes	\$50,001 - \$100,000		None (or less than \$201)
46.2	ASI UK Real Estate Share Fund	Yes	\$50,001 - \$100,000		None (or less than \$201)
46.3	TEMPLETON Emerging Markets Bond Fund (FEMGX)	Yes	\$15,001 - \$50,000		None (or less than \$201)
46.4	JPM Thailand Fund	Yes	\$50,001 - \$100,000		None (or less than \$201)
46.5	Blackrock World Gold Fund	Yes	\$15,001 - \$50,000		None (or less than \$201)

7. Transactions

(N/A) - Not required for this type of report

8. Liabilities

#	CREDITOR NAME	TYPE	AMOUNT	YEAR INCURRED	RATE	TERM
1	Wells Fargo	Mortgage (investment/rental property)	\$50,001 - \$100,000	2009	4.125	15

#	CREDITOR NAME		TYPE	AMOUNT	YEAR INCURRED	RATE	TERM
2	PHH Mortgage		Mortgage on Personal Residence	\$500,001 - \$1,000,000	2020	3.85	30
3	Sandy Spring Bank	See Endnote	Mortgage on Personal Residence	\$100,001 - \$250,000	2013	4.0	30
4	Caliber	See Endnote	Mortgage on Personal Residence	\$500,001 - \$1,000,000	2013	3.625%	30

9. Gifts and Travel Reimbursements

(N/A) - Not required for this type of report

Endnotes

PART	#	ENDNOTE
2.	2.2	this account was used for two properties in Florida - both are sold but the proceeds are in this account. under threevee llc.
5.	1	position ended in 2020
6.	14	this was started with financial planner in Kuwait when my husband worked there. We can't figure out how to get rid of it. we are losing money every year, its just cash sitting there. 19K last we were able to check.
6.	38	sold
8.	3	this loan was refinanced to the mortgage listed in number 2 - PHH Mortgage
8.	4	this loan was refinanced to the mortgage listed in number 2 - PHH Mortgage

Summary of Contents

1. Filer's Positions Held Outside United States Government

Part 1 discloses positions that the filer held at any time during the reporting period (excluding positions with the United States Government). Positions are reportable even if the filer did not receive compensation.

This section does not include the following: (1) positions with religious, social, fraternal, or political organizations; (2) positions solely of an honorary nature; (3) positions held as part of the filer's official duties with the United States Government; (4) mere membership in an organization; and (5) passive investment interests as a limited partner or non-managing member of a limited liability company.

2. Filer's Employment Assets & Income and Retirement Accounts

Part 2 discloses the following:

- Sources of earned and other non-investment income of the filer totaling more than \$200 during the reporting period (e.g., salary, fees, partnership share, honoraria, scholarships, and prizes)
- Assets related to the filer's business, employment, or other income-generating activities (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in income was received during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

3. Filer's Employment Agreements and Arrangements

Part 3 discloses agreements or arrangements that the filer had during the reporting period with an employer or former employer (except the United States Government), such as the following:

- Future employment
- Leave of absence
- Continuing payments from an employer, including severance and payments not yet received for previous work (excluding ordinary salary from a current employer)
- Continuing participation in an employee welfare, retirement, or other benefit plan, such as pensions or a deferred compensation plan
- Retention or disposition of employer-awarded equity, sharing in profits or carried interests (e.g., vested and unvested stock options, restricted stock, future share of a company's profits, etc.)

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

Part 4 discloses sources (except the United States Government) that paid more than \$5,000 in a calendar year for the filer's services during any year of the reporting period.

The filer discloses payments both from employers and from any clients to whom the filer personally provided services. The filer discloses a source even if the source made its payment to the filer's employer and not to the filer. The filer does not disclose a client's payment to the filer's employer if the filer did not provide the services for which the client is paying.

5. Spouse's Employment Assets & Income and Retirement Accounts

Part 5 discloses the following:

- Sources of earned income (excluding honoraria) for the filer's spouse totaling more than \$1,000 during the reporting period (e.g., salary, consulting fees, and partnership share)
- Sources of honoraria for the filer's spouse greater than \$200 during the reporting period
- Assets related to the filer's spouse's employment, business activities, other income-generating activities (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in income was received during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's spouse's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF). Amounts of income are not required for a spouse's earned income (excluding honoraria).

6. Other Assets and Income

Part 6 discloses each asset, not already reported, (1) that ended the reporting period with a value greater than \$1,000 or (2) from which more than \$200 in investment income was received during the reporting period. For purposes of the value and income thresholds, the filer aggregates the filer's interests with those of the filer's spouse and dependent children.

This section does not include the following types of assets: (1) a personal residence (unless it was rented out during the reporting period); (2) income or retirement benefits associated with United States Government employment (e.g., Thrift Savings Plan); and (3) cash accounts (e.g., checking, savings, money market accounts) at a single financial institution with a value of \$5,000 or less (unless more than \$200 in income was received). Additional exceptions apply. Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

7. Transactions

Part 7 discloses purchases, sales, or exchanges of real property or securities in excess of \$1,000 made on behalf of the filer, the filer's spouse or dependent child during the reporting period.

This section does not include transactions that concern the following: (1) a personal residence, unless rented out; (2) cash accounts (e.g., checking, savings, CDs, money market accounts) and money market mutual funds; (3) Treasury bills, bonds, and notes; and (4) holdings within a federal Thrift Savings Plan account. Additional exceptions apply.

8. Liabilities

Part 8 discloses liabilities over \$10,000 that the filer, the filer's spouse or dependent child owed at any time during the reporting period.

This section does not include the following types of liabilities: (1) mortgages on a personal residence, unless rented out (limitations apply for PAS filers); (2) loans secured by a personal motor vehicle, household furniture, or appliances, unless the loan exceeds the item's purchase price; and (3) revolving charge accounts, such as credit card balances, if the outstanding liability did not exceed \$10,000 at the end of the reporting period. Additional exceptions apply.

9. Gifts and Travel Reimbursements

This section discloses:

- Gifts totaling more than \$415 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.
- Travel reimbursements totaling more than \$415 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.

For purposes of this section, the filer need not aggregate any gift or travel reimbursement with a value of \$166 or less. Regardless of the value, this section does not include the following items: (1) anything received from relatives; (2) anything received from the United States Government or from the District of Columbia, state, or local governments; (3) bequests and other forms of inheritance; (4) gifts and travel reimbursements given to the filer's agency in connection with the filer's official travel; (5) gifts of hospitality (food, lodging, entertainment) at the donor's residence or personal premises; and (6) anything received by the filer's spouse or dependent children totally independent of their relationship to the filer. Additional exceptions apply.

Privacy Act Statement

Title I of the Ethics in Government Act of 1978, as amended (the Act), 5 U.S.C. app. § 101 et seq., as amended by the Stop Trading on Congressional Knowledge Act of 2012 (Pub. L. 112-105) (STOCK Act), and 5 C.F.R. Part 2634 of the U. S. Office of Government Ethics regulations require the reporting of this information. Failure to provide the requested information may result in separation, disciplinary action, or civil action. The primary use of the information on this report is for review by Government officials to determine compliance with applicable Federal laws and regulations. This report may also be disclosed upon request to any requesting person in accordance with sections 105 and 402(b)(1) of the Act or as otherwise authorized by law. You may inspect applications for public access of your own form upon request. Additional disclosures of the information on this report may be made: (1) to any requesting person, subject to the limitation contained in section 208(d)(1) of title 18, any determination granting an exemption pursuant to sections 208(b)(1) and 208(b)(3) of title 18; (2) to a Federal, State, or local law enforcement agency if the disclosing agency becomes aware of violations or potential violations of law or regulation; (3) to a source when necessary to obtain information relevant to a conflict of interest investigation or determination; (4) to the National Archives and Records Administration or the General Services Administration in records management inspections; (5) to the Office of Management and Budget during legislative coordination on private relief legislation; (6) when the disclosing agency determines that the records are arguably relevant to a proceeding before a court, grand jury, or administrative or adjudicative body, or in a proceeding before an administrative or adjudicative body when the adjudicator determines the records to be relevant to the proceeding; (7) to reviewing officials in a new office, department or agency when an employee transfers or is detailed from one covered position to another, a public financial disclosure report and any accompanying documents, including statements notifying an employee's supervising ethics office of the commencement of negotiations for future employment or compensation or of an agreement for future employment or compensation; (8) to a Member of Congress or a congressional office in response to an inquiry made on behalf of and at the request of an individual who is the subject of the record; (9) to contractors and other non-Government employees working on a contract, service or assignment for the Federal Government when necessary to accomplish a function related to this system of records; (10) on the OGE Website and to any person, department or agency, any written ethics agreement, including certifications of ethics agreement compliance, filed with OGE by an individual nominated by the President to a position requiring Senate confirmation; (11) on the OGE Website and to any person, department or agency, any certificate of divestiture issued by OGE; (12) on the OGE Website and to any person, department or agency, any waiver of the restrictions contained in Executive Order 13770 or any superseding executive order; (13) to appropriate agencies, entities and persons when there has been a suspected or confirmed breach of the system of records, the agency maintaining the records has determined that there is a risk of harm to individuals, the agency, the Federal Government, or national security, and the disclosure is reasonably necessary to assist in connection with the agency's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm; and (14) to another Federal agency or Federal entity, when the agency maintaining the record determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in responding to a suspected or confirmed breach or in preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity, the Federal Government, or national security. See also the OGE/GOVT-1 executive branch-wide Privacy Act system of records.

Public Burden Information

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