Executive Branch Personnel
Public Financial Disclosure Report (OGE Form 278e)

Filer's Information

Lago, Maria Louise

Under Secretary (ITA), Department of Commerce

Report Year: 2024

Other Federal Government Positions Held During the Preceding 12 Months:
None

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/ Lago, Maria Louise [electronically signed on 04/01/2024 by Lago, Maria Louise 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/ Levy, Robert, Certifying Official [electronically signed on 06/07/2024 by Levy, Robert in Integrity.gov]

Other review conducted by
/s/ Wieghaus, Eric, Ethics Official [electronically signed on 05/23/2024 by Wieghaus, Eric in Integrity.gov]

U.S. Office of Government Ethics Certification

/s/ Granahan, Megan, Certifying Official [electronically signed on 07/02/2024 by Granahan, Megan in Integrity.gov]

Data Revised 05/23/2024

1. Filer's Positions Held Outside United States Government

#	ORGANIZATION NAME	CITY, STATE	ORGANIZATION TYPE	POSITION HELD	FROM	TO
1	Estate of Virtudes Giraldez (deceased half-aunt of Maria Louise Lago)	New York, New York	Intestate Estate	Probate Administrator (unpaid)	5/2009	Present

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

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Brokerage #3 (Roth IRA)	No			
1.1	Fidelity Balanced Fund (FBALX)	Yes	$50,001 - $100,000		None (or less than $201)
1.2	Fidelity Government Money Market Fund (SPAXX)	Yes	None (or less than $1,001)		None (or less than $201)
2	Brokerage #5 (IRA)	No			
2.1	Fidelity Advisor Floating Rate High Income FundFidelity Floating Rt Hi Inc Fd Shs (FFRHX)	Yes	$250,001 - $500,000		None (or less than $201)
2.2	Fidelity NASDAQ Composite Index Fund (FNCMX)	Yes	$250,001 - $500,000		None (or less than $201)
2.3	Fidelity ZERO Large Cap Index Fund (FNILX)	Yes	$500,001 - $1,000,000		None (or less than $201)
2.4	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Yes	$250,001 - $500,000		None (or less than $201)
2.5	Fidelity Government Money Market Fund (SPAXX)	Yes	None (or less than $1,001)		None (or less than $201)

#	DESCRIPTION		EIF	VALUE	INCOME TYPE	INCOME AMOUNT
2.6	USAA Nasdaq-100 Index Fund (USNQX)		Yes	$250,001 - $500,000		None (or less than $201)
3	NYC Employee Pension (Defined Benefit Plan) (Value not readily ascertainable)	See Endnote	N/A			None (or less than $201)
4	New York State Pension (Defined Benefit Plan) (Value not readily ascertainable)	See Endnote	N/A			None (or less than $201)

3. Filer's Employment Agreements and Arrangements

#	EMPLOYER OR PARTY	CITY, STATE	STATUS AND TERMS	DATE
1	NYC Employee Pension (Defined Benefit Plan) (Value not readily ascertainable)	New York, New York	Pursuant to the terms of the plan, my interest in this plan is unvested until such time as I have 10 years of creditable service with the State of New York or the City of New York. My interest is currently unvested.	10/1983
2	New York State Pension (Defined Benefit Plan) (Value not readily ascertainable)	Albany, New York	Pursuant to the terms of the plan, my interest in this plan is unvested until such time as I have 10 years of creditable service with the State of New York or the City of New York. My interest is currently unvested.	9/2008

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

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

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

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	Brokerage #4 (Spouse 401k)	No			

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.1	Fidelity Balanced Fund (FBALX)	Yes	$250,001 - $500,000		None (or less than $201)
1.2	Fidelity Government Cash Reserves (FDRXX)	Yes	None (or less than $1,001)		None (or less than $201)
2	Brokerage #6 (Spouse IRA)	No			
2.1	Fidelity Advisor Floating Rate High Income FundFidelity Floating Rt Hi Inc Fd Shs (FFRHX)	Yes	$250,001 - $500,000		None (or less than $201)
2.2	Fidelity NASDAQ Composite Index Fund (FNCMX)	Yes	$250,001 - $500,000		None (or less than $201)
2.3	Fidelity ZERO Large Cap Index Fund (FNILX)	Yes	$500,001 - $1,000,000		None (or less than $201)
2.4	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Yes	$250,001 - $500,000		None (or less than $201)
2.5	Fidelity Government Money Market Fund (SPAXX)	Yes	None (or less than $1,001)		None (or less than $201)
2.6	USAA Nasdaq-100 Index Fund (USNQX)	Yes	$250,001 - $500,000		None (or less than $201)
3	Sole Proprietorship d/b/a Finiw Design	N/A	None (or less than $1,001)		None (or less than $201)

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	U.S. Bank #1 (Cash)	No			
1.1	Checking	N/A	$100,001 - $250,000	Interest	None (or less than $201)

#	DESCRIPTION		EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1.2	CD #1		N/A	None (or less than $1,001)	Interest	$1,001 - $2,500
1.3	CD #2		N/A	$1,001 - $15,000	Interest	$201 - $1,000
1.4	CD #3		N/A	$100,001 - $250,000	Interest	$2,501 - $5,000
2	Personal Loan to Family Member		N/A	$50,001 - $100,000	Interest	$2,501 - $5,000
3	Family Trust #1 - Excepted Trust	See Endnote	No			None (or less than $201)
4	Family Trust #2 - Excepted Trust	See Endnote	No			None (or less than $201)
5	NY 529 #2 (College Savings Plan), no remaining assets	See Endnote	No	None (or less than $1,001)	Cash Distribution	$45,174
6	NY 529 #3 (College Savings Plan)		No			
6.1	NY 529 Interest Accumulation		Yes	$50,001 - $100,000		$15,001 - $50,000
7	Brokerage #1 (Filer Taxable Account)		No			
7.1	Fidelity NASDAQ Composite Index Fund (FNCMX)		Yes	$250,001 - $500,000		$1,001 - $2,500
7.2	Fidelity ZERO Large Cap Index Fund (FNILX)		Yes	$100,001 - $250,000		$15,001 - $50,000
7.3	Fidelity Tax-Free Bond Fund (FTABX)		Yes	$250,001 - $500,000		$1,001 - $2,500
7.4	Fidelity 500 Index Fund (FXAIX)		Yes	$100,001 - $250,000		$5,001 - $15,000
7.5	Fidelity Government Money Market Fund (SPAXX)		Yes	None (or less than $1,001)		None (or less than $201)

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
7.6	Fidelity Blue Chip Growth Fund (FBGRX)	Yes	None (or less than $1,001)		$5,001 - $15,000
7.7	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Yes	None (or less than $1,001)		$15,001 - $50,000
7.8	Fidelity Equity-Income Fund (FEQIX)	Yes	None (or less than $1,001)		None (or less than $201)
7.9	Fidelity Limited Term Municipal Income Fund (FSTFX)	Yes	None (or less than $1,001)		$1,001 - $2,500
7.10	Fidelity Low-Priced Stock Fund (FLPSX)	Yes	None (or less than $1,001)		None (or less than $201)
7.11	Fidelity Advisor Strategic Income Fund (FADMX)	Yes	None (or less than $1,001)		None (or less than $201)
7.12	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Yes	None (or less than $1,001)		None (or less than $201)
7.13	Fidelity Large Cap Core Enhanced Index Fund (FLCEX)	Yes	None (or less than $1,001)		$1,001 - $2,500
8	Brokerage #2 (Spouse Taxable Account)	No			
8.1	Fidelity NASDAQ Composite Index Fund (FNCMX)	Yes	$250,001 - $500,000		$1,001 - $2,500
8.2	Fidelity ZERO Large Cap Index Fund (FNILX)	Yes	$100,001 - $250,000		$15,001 - $50,000
8.3	Fidelity Tax-Free Bond Fund (FTABX)	Yes	$250,001 - $500,000		$1,001 - $2,500
8.4	Fidelity 500 Index Fund (FXAIX)	Yes	$100,001 - $250,000		$1,001 - $2,500
8.5	Fidelity Government Money Market Fund (SPAXX)	Yes	None (or less than $1,001)		None (or less than $201)
8.6	Fidelity Blue Chip Growth Fund (FBGRX)	Yes	None (or less than $1,001)		$5,001 - $15,000

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
8.7	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Yes	None (or less than $1,001)		$15,001 - $50,000
8.8	Fidelity Equity-Income Fund (FEQIX)	Yes	None (or less than $1,001)		None (or less than $201)
8.9	Fidelity Limited Term Municipal Income Fund (FSTFX)	Yes	None (or less than $1,001)		$1,001 - $2,500
8.10	Fidelity Low-Priced Stock Fund (FLPSX)	Yes	None (or less than $1,001)		None (or less than $201)
8.11	Fidelity Advisor Strategic Income Fund (FADMX)	Yes	None (or less than $1,001)		None (or less than $201)
8.12	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Yes	None (or less than $1,001)		None (or less than $201)
8.13	Fidelity Large Cap Core Enhanced Index Fund (FLCEX)	Yes	None (or less than $1,001)		$1,001 - $2,500
9	UNA, Inc, Whole Life Policy (Spouse Cash Value)	N/A	$1,001 - $15,000		None (or less than $201)
10	Residential Real Estate (New York, New York)	N/A	$1,000,001 - $5,000,000	Rent or Royalties	$100,001 - $1,000,000

7. Transactions

#	DESCRIPTION	TYPE	DATE	AMOUNT
1	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	03/15/2023	$100,001 - $250,000
2	Fidelity Limited Term Municipal Income Fund (FSTFX)	Purchase	03/23/2023	$50,001 - $100,000
3	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	06/28/2023	$50,001 - $100,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
4	Fidelity Limited Term Municipal Income Fund (FSTFX)	Purchase	06/28/2023	$50,001 - $100,000
5	Fidelity Limited Term Municipal Income Fund (FSTFX)	Purchase	06/28/2023	$100,001 - $250,000
6	Fidelity Advisor Strategic Income Fund (FADMX)	Sale	06/28/2023	$50,001 - $100,000
7	Fidelity Equity-Income Fund (FEQIX)	Sale	06/28/2023	$100,001 - $250,000
8	Fidelity Low-Priced Stock Fund (FLPSX)	Sale	06/28/2023	$50,001 - $100,000
9	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	10/27/2023	$50,001 - $100,000
10	Fidelity Limited Term Municipal Income Fund (FSTFX)	Sale	10/27/2023	$50,001 - $100,000
11	Fidelity Tax-Free Bond Fund (FTABX)	Purchase	11/15/2023	$250,001 - $500,000
12	Fidelity Limited Term Municipal Income Fund (FSTFX)	Sale	11/15/2023	$250,001 - $500,000
13	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Sale	12/08/2023	$100,001 - $250,000
14	Fidelity 500 Index Fund (FXAIX)	Purchase	12/08/2023	$100,001 - $250,000
15	Fidelity ZERO Large Cap Index Fund (FNILX)	Sale	12/08/2023	$100,001 - $250,000
16	Fidelity NASDAQ Composite Index Fund (FNCMX)	Purchase	12/12/2023	$100,001 - $250,000
17	Fidelity NASDAQ Composite Index Fund (FNCMX)	Purchase	12/12/2023	$100,001 - $250,000
18	Fidelity Blue Chip Growth Fund (FBGRX)	Sale	12/12/2023	$100,001 - $250,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
19	Fidelity Limited Term Municipal Income Fund (FSTFX)	Purchase	03/21/2023	$50,001 - $100,000
20	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	03/21/2023	$50,001 - $100,000
21	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	03/21/2023	$50,001 - $100,000
22	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	06/28/2023	$50,001 - $100,000
23	Fidelity Limited Term Municipal Income Fund (FSTFX)	Purchase	06/28/2023	$50,001 - $100,000
24	Fidelity Limited Term Municipal Income Fund (FSTFX)	Purchase	06/28/2023	$100,001 - $250,000
25	Fidelity Advisor Strategic Income Fund (FADMX)	Sale	06/28/2023	$50,001 - $100,000
26	Fidelity Equity-Income Fund (FEQIX)	Sale	06/28/2023	$100,001 - $250,000
27	Fidelity Low-Priced Stock Fund (FLPSX)	Sale	06/28/2023	$50,001 - $100,000
28	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	10/27/2023	$50,001 - $100,000
29	Fidelity Limited Term Municipal Income Fund (FSTFX)	Sale	10/27/2023	$50,001 - $100,000
30	Fidelity Tax-Free Bond Fund (FTABX)	Purchase	11/15/2023	$250,001 - $500,000
31	Fidelity Limited Term Municipal Income Fund (FSTFX)	Sale	11/15/2023	$250,001 - $500,000
32	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Sale	12/08/2023	$1,001 - $15,000
33	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Sale	12/08/2023	$1,001 - $15,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
34	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Sale	12/08/2023	$1,001 - $15,000
35	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	Sale	12/08/2023	$100,001 - $250,000
36	Fidelity 500 Index Fund (FXAIX)	Purchase	12/08/2023	$100,001 - $250,000
37	Fidelity ZERO Large Cap Index Fund (FNILX)	Sale	12/08/2023	$100,001 - $250,000
38	Fidelity 500 Index Fund (FXAIX)	Purchase	12/12/2023	$1,001 - $15,000
39	Fidelity NASDAQ Composite Index Fund (FNCMX)	Purchase	12/12/2023	$100,001 - $250,000
40	Fidelity NASDAQ Composite Index Fund (FNCMX)	Purchase	12/12/2023	$100,001 - $250,000
41	Fidelity Blue Chip Growth Fund (FBGRX)	Sale	12/12/2023	$100,001 - $250,000
42	Fidelity Balanced Fund (FBALX)	Purchase	10/13/2023	$1,001 - $15,000
43	Fidelity Balanced Fund (FBALX)	Purchase	12/21/2023	$1,001 - $15,000
44	Fidelity Balanced Fund (FBALX)	Purchase	10/13/2023	$1,001 - $15,000
45	Fidelity Balanced Fund (FBALX)	Purchase	12/21/2023	$1,001 - $15,000
46	Fidelity Short Duration High Income Fund (FSAHX)	Purchase	06/28/2023	$50,001 - $100,000
47	Fidelity Contrafund (FCNTX)	Sale	06/28/2023	$50,001 - $100,000
48	Fidelity Low-Priced Stock Fund (FLPSX)	Purchase	09/08/2023	$15,001 - $50,000
49	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	10/27/2023	$100,001 - $250,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
50	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	10/27/2023	$100,001 - $250,000
51	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	11/08/2023	$250,001 - $500,000
52	Fidelity Short Duration High Income Fund (FSAHX)	Purchase	11/08/2023	$100,001 - $250,000
53	Fidelity Advisor Strategic Income Fund (FADMX)	Sale	11/08/2023	$100,001 - $250,000
54	Fidelity Low-Priced Stock Fund (FLPSX)	Sale	11/08/2023	$250,001 - $500,000
55	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	11/15/2023	$15,001 - $50,000
56	Fidelity Blue Chip Growth Fund (FBGRX)	Purchase	11/15/2023	$15,001 - $50,000
57	Fidelity Blue Chip Growth Fund (FBGRX)	Purchase	11/15/2023	$250,001 - $500,000
58	Fidelity Contrafund (FCNTX)	Sale	11/15/2023	$250,001 - $500,000
59	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	11/15/2023	$15,001 - $50,000
60	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	11/15/2023	$15,001 - $50,000
61	Fidelity Equity-Income Fund (FEQIX)	Purchase	12/08/2023	$1,001 - $15,000
62	Fidelity Equity-Income Fund (FEQIX)	Sale	12/12/2023	$250,001 - $500,000
63	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	12/13/2023	$100,001 - $250,000
64	Fidelity NASDAQ Composite Index Fund (FNCMX)	Purchase	12/13/2023	$250,001 - $500,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
65	Fidelity Advisor Floating Rate High Income FundFidelity Floating Rt Hi Inc Fd Shs (FFRHX)	Purchase	12/13/2023	$250,001 - $500,000
66	Fidelity Blue Chip Growth Fund (FBGRX)	Sale	12/13/2023	$250,001 - $500,000
67	Fidelity Short Duration High Income Fund (FSAHX)	Sale	12/13/2023	$250,001 - $500,000
68	USAA Nasdaq-100 Index Fund (USNQX)	Purchase	12/14/2023	$250,001 - $500,000
69	Fidelity Short Duration High Income Fund (FSAHX)	Purchase	06/28/2023	$100,001 - $250,000
70	Fidelity Growth Company Fund (FDGRX)	Sale	06/28/2023	$100,001 - $250,000
71	Fidelity Low-Priced Stock Fund (FLPSX)	Purchase	09/08/2023	$15,001 - $50,000
72	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	10/27/2023	$100,001 - $250,000
73	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	10/27/2023	$100,001 - $250,000
74	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	11/08/2023	$250,001 - $500,000
75	Fidelity Short Duration High Income Fund (FSAHX)	Purchase	11/08/2023	$100,001 - $250,000
76	Fidelity Advisor Strategic Income Fund (FADMX)	Sale	11/08/2023	$100,001 - $250,000
77	Fidelity Low-Priced Stock Fund (FLPSX)	Sale	11/08/2023	$250,001 - $500,000
78	Fidelity Growth Company Fund (FDGRX)	Purchase	11/15/2023	$15,001 - $50,000

#	DESCRIPTION	TYPE	DATE	AMOUNT
79	Fidelity Total Bond FundFidelity Total Bond Shares (FTBFX)	Sale	11/15/2023	$15,001 - $50,000
80	Fidelity Equity-Income Fund (FEQIX)	Purchase	12/08/2023	$1,001 - $15,000
81	Fidelity Equity-Income Fund (FEQIX)	Sale	12/12/2023	$500,001 - $1,000,000
82	Fidelity ZERO Large Cap Index Fund (FNILX)	Purchase	12/13/2023	$100,001 - $250,000
83	Fidelity NASDAQ Composite Index Fund (FNCMX)	Purchase	12/13/2023	$250,001 - $500,000
84	Fidelity Advisor Floating Rate High Income FundFidelity Floating Rt Hi Inc Fd Shs (FFRHX)	Purchase	12/13/2023	$250,001 - $500,000
85	Fidelity Growth Company Fund (FDGRX)	Sale	12/13/2023	$250,001 - $500,000
86	Fidelity Short Duration High Income Fund (FSAHX)	Sale	12/13/2023	$250,001 - $500,000
87	USAA Nasdaq-100 Index Fund (USNQX)	Purchase	12/14/2023	$250,001 - $500,000
88	NY529 INTEREST ACCUMULATION	Purchase	02/14/2023	$1,001 - $15,000
89	NY529 INFLATION PROTECTED	Sale	02/14/2023	$15,001 - $50,000
90	NY529 INTEREST ACCUMULATION	Purchase	02/14/2023	$15,001 - $50,000
91	NY529 VALUE STOCK INDEX	Sale	02/14/2023	$15,001 - $50,000
92	NY529 INTEREST ACCUMULATION	Purchase	02/14/2023	$15,001 - $50,000
93	NY529 INTEREST ACCUMULATION	Sale	05/03/2023	$1,001 - $15,000

#	DESCRIPTION		TYPE	DATE	AMOUNT
94	NY529 INTEREST ACCUMULATION		Sale	09/05/2023	$15,001 - $50,000
95	NY529 INTEREST ACCUMULATION		Purchase	02/14/2023	$1,001 - $15,000
96	NY529 INFLATION PROTECTED		Sale	02/14/2023	$15,001 - $50,000
97	NY529 INTEREST ACCUMULATION		Purchase	02/14/2023	$15,001 - $50,000
98	NY529 VALUE STOCK INDEX		Sale	02/14/2023	$15,001 - $50,000
99	NY529 INTEREST ACCUMULATION		Purchase	02/14/2023	$15,001 - $50,000
100	NY529 INTEREST ACCUMULATION		Purchase	09/05/2023	$15,001 - $50,000
101	NY529 INTEREST ACCUMULATION		Sale	09/05/2023	$15,001 - $50,000
102	Fidelity Large Cap Core Enhanced Index Fund (FLCEX)	See Endnote	Sale	11/17/2023	$100,001 - $250,000
103	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	See Endnote	Purchase	11/17/2023	$100,001 - $250,000
104	Fidelity Large Cap Core Enhanced Index Fund (FLCEX)	See Endnote	Sale	11/17/2023	$100,001 - $250,000
105	FIDELITY ENHANCED LARGE CAP CORE ETF (FELC)	See Endnote	Purchase	11/17/2023	$100,001 - $250,000

8. Liabilities

None

9. Gifts and Travel Reimbursements

None

Endnotes

PART	#	ENDNOTE
2.	3	I am currently not vested in this plan.
2.	4	I am currently not vested in this plan.
6.	3	Trust qualifies as an Excepted Trust pursuant to 5 CFR 2634.312(b)(2).
6.	4	Trust qualifies as an Excepted Trust pursuant to 5 CFR 2634.312(b)(2).
6.	5	NY 529 #2 was closed in 2023 and had no ending value following distributions.
7.	102	This transaction was initiated by Fidelity as a merger of FLCEX into FELC. Shares of the funds were exchanged with no taxable event occurring.
7.	103	This transaction was initiated by Fidelity as a merger of FLCEX into FELC. Shares of the funds were exchanged with no taxable event occurring.
7.	104	This transaction was initiated by Fidelity as a merger of FLCEX into FELC. Shares of the funds were exchanged with no taxable event occurring.
7.	105	This transaction was initiated by Fidelity as a merger of FLCEX into FELC. Shares of the funds were exchanged with no taxable event occurring.

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 $480 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.
- Travel reimbursements totaling more than $480 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 $192 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

5 U.S.C.§ 13101 et seq., 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 5 U.S.C. §§ 13107 and § 13122(b)(1) 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 13989 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

This collection of information is estimated to take an average of ten hours per response, including time for reviewing the instructions, gathering the data needed, and completing the form. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Program Counsel, U.S. Office of Government Ethics (OGE) 250 E Street, S.W., Suite 750, Washington, DC 20024-3249.

Pursuant to the Paperwork Reduction Act, as amended, an agency may not conduct or sponsor, and no person is required to respond to, a collection of information unless it displays a currently valid OMB (that control number 3209-0001, is displayed here and at the top of the first page of this OGE Form 278e).