

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

Filer's Information

Steiner, Robert S

Director of Field Resources, U.S. Small Business Administration

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/ Robert Steiner \[electronically signed by Robert Steiner on 2024-05-01 11:35:25 in FOnline\]](#)

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)

Other review conducted by:

U.S. Office of Government Ethics Certification

1. Filer's Positions Held Outside United States Government

None

2. Filer's Employment Assets and Income

None

3. Filer's Employment Agreements and Arrangements

None

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 and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	(S) (IRA) Morgan Stanley - 2518		N/A		
1.1	(ETF) JHMD-JH Developed Intl Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)

1.2	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.3	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.4	(ETF) CALF-Pacer US Small Cap Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.5	(ETF) VNQ-Real Estate Vanguard ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.6	(Stock) BSV-Short-Term Bond ETF Vanguard	No	\$1,001 - \$15,000	Dividends	None (or less than \$201)
1.7	(Mutual Fund) CCAPX-Chiron Capital Allocation Fund Class I Shares	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.8	(Mutual Fund) JMUIX-Janus Henderson Multi-Sector Income Fund - I Sha	Yes	\$1,001 - \$15,000		\$201 - \$1,000
1.9	(Mutual Fund) TSEMXX-Touchstone Sands Capital Emerging Markets Growth	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.10	(ETF) XCEM-Columbia EM Core Ex-China ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.11	(Mutual Fund) CBHIX-Victory Market Neutral Income Fund - Class I	Yes	\$1,001 - \$15,000		None (or less than \$201)
2	(S) (IRA) Morgan Stanley - 2519	N/A			
2.1	(Cash)	No	\$1,001 - \$15,000	Interest	None (or less than \$201)
2.2	(ETF) SKYY-Cloud Computing ETF FT	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.3	(ETF) CIBR-Nasdaq Cybersecurity ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.4	(ETF) JHMD-JH Developed Intl Multifactor ETF	Yes	\$1,001 - \$15,000		\$201 - \$1,000
2.5	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.6	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$15,001 - \$50,000		\$201 - \$1,000
2.7	(ETF) CALF-Pacer US Small Cap Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.8	(Mutual Fund) JMUIX-Janus Henderson Multi-Sector Income Fund - I Sha	Yes	\$15,001 - \$50,000		\$201 - \$1,000

2.9	(Mutual Fund) TSEMXX-Touchstone Sands Capital Emerging Markets Growth	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.10	(ETF) XCEM-Columbia EM Core Ex-China ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.11	(ETF) BND-Total Bond Market ETF Vanguard	Yes	\$1,001 - \$15,000		None (or less than \$201)
2.12	(Mutual Fund) CBHIX-Victory Market Neutral Income Fund - Class I	Yes	\$1,001 - \$15,000		\$201 - \$1,000
3	(S) (IRA) Morgan Stanley - 2793			N/A	
3.1	(ETF) SKYY-Cloud Computing ETF FT	Yes	None (or less than \$1,001)		None (or less than \$201)
3.2	(ETF) CIBR-Nasdaq Cybersecurity ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.3	(Cash)	Yes	None (or less than \$1,001)		None (or less than \$201)
3.4	(ETF) IWD-Russell 1000 Value Ishares ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.5	(ETF) IWO-Russell 2000 Growth Ishares ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.6	(ETF) JHMD-JH Developed Intl Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.7	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.8	(Mutual Fund) JMUIX-Janus Henderson Multi-Sector Income Fund - I Sha	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.9	(Mutual Fund) TSEMXX-Touchstone Sands Capital Emerging Markets Growth	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.10	(ETF) XCEM-Columbia EM Core Ex-China ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.11	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
4	(S) First Responders Wellness Center - 7505 (401k) Morgan Stanley			N/A	
4.1	(Cash)	No	\$15,001 - \$50,000	Interest	None (or less than \$201)

None (or less than

4.2	(ETF) SKYY-Cloud Computing ETF FT	Yes	\$15,001 - \$50,000		\$201)
4.3	(ETF) CIBR-Nasdaq Cybersecurity ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
4.4	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$15,001 - \$50,000		\$201 - \$1,000
4.5	(ETF) JHMD-JH Developed Intl Multifactor ETF	Yes	\$15,001 - \$50,000		\$201 - \$1,000
4.6	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$15,001 - \$50,000		\$201 - \$1,000
4.7	(ETF) CALF-Pacer US Small Cap Cash Cows 100 ETF	Yes	\$15,001 - \$50,000		\$201 - \$1,000
4.8	(Stock) VNQ-Real Estate Vanguard ETF	No	\$1,001 - \$15,000	Dividends	None (or less than \$201)
4.9	(Mutual Fund) CBHIX-Victory Market Neutral Income Fund - Class I	Yes	\$1,001 - \$15,000		\$201 - \$1,000
4.10	(ETF) BND-Total Bond Market ETF Vanguard	Yes	\$1,001 - \$15,000		None (or less than \$201)
5	(S) (Other Investment Vehicle) 457(b) Plan	N/A			
5.1	(Mutual Fund) VSMGX-Vanguard Lifestrategy Moderate Growth Portfolio	Yes	\$100,001 - \$250,000		None (or less than \$201)
6	(S) (Other Investment Vehicle) Morgan Stanley - 2794 - Investment Brokerage Account	N/A			
6.1	(Cash)	No	None (or less than \$1,001)	Interest	None (or less than \$201)
6.2	(ETF) SKYY-Cloud Computing ETF FT	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.3	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.4	(ETF) BSV-Short-Term Bond ETF Vanguard	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.5	(ETF) BND-Total Bond Market ETF Vanguard	Yes	\$1,001 - \$15,000		\$201 - \$1,000
6.6	(ETF) BNDX-Total Intl Bond ETF Vanguard	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.7	(Mutual Fund) CCAPX-Chiron Capital Allocation Fund Class I Shares	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.8	(Mutual Fund) GIBIX-Guggenheim Total Return Bond Fund- Institutional	Yes	\$1,001 - \$15,000		\$201 - \$1,000
					None (or less than

6.9	(Mutual Fund) JOHIX-Johcm International Select Fund Class I Shares	Yes	\$1,001 - \$15,000		\$201)
6.10	(Mutual Fund) MSEQX-Morgan Stanley Institutional Fund Inc Capital G	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.11	(Mutual Fund) TSEMXX-Touchstone Sands Capital Emerging Markets Growth	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.12	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		\$201 - \$1,000
6.13	(ETF) CALF-Pacer US Small Cap Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
6.14	(ETF) JHMD-JH Developed Intl Multifactor ETF	Yes	\$1,001 - \$15,000		\$201 - \$1,000
7	(S) (Other) Chase Business Checking - Wife's Business	No	\$100,001 - \$250,000	Interest	None (or less than \$201)
8	(S) (Pension) City of Chicago Chicago Police Department	N/A	value not readily ascertainable		None (or less than \$201)
9	(S) (Trade or Business) First Responders Wellness Center Psychology Practice	N/A	value not readily ascertainable		\$15,001 - \$50,000
10	(S) (Spouse EI) Psychology Practice Lombard, IL, US	N/A			

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	(IRA) Morgan Stanley - 2516	N/A			
1.1	(Stock) MSFT-Microsoft Corp.	No	\$1,001 - \$15,000	Dividends	None (or less than \$201)
1.2	(ETF) QQQ-Nasdaq QQQ Invesco ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.3	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.4	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.5	(ETF) CALF-Pacer US Small Cap Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)

1.6	(ETF) VNQ-Real Estate Vanguard ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
1.7	(Mutual Fund) CBHIX-Victory Market Neutral Income Fund - Class I	Yes	\$1,001 - \$15,000		None (or less than \$201)
2	(J) (College Savings Plan (529 Plan)) Illinois Brightstart 529	No			
2.1	(Other) Index Moderate Age Based 13-14	Yes	\$50,001 - \$100,000		None (or less than \$201)
3	(J) (Other Investment Vehicle) Morgan Stanley - 2517 - Investment Brokerage Account	N/A			
3.1	(ETF) SKYY-Cloud Computing ETF FT	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.2	(ETF) CIBR-Nasdaq Cybersecurity ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.3	(ETF) HYG-High Yield Corp Bond Ishares Iboxx \$ ETF	Yes	\$1,001 - \$15,000		\$201 - \$1,000
3.4	(ETF) JHMM-JH Midcap Multifactor ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.5	(ETF) COWZ-Pacer US Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.6	(ETF) CALF-Pacer US Small Cap Cash Cows 100 ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.7	(Stock) BND-Total Bond Market ETF Vanguard	No	\$1,001 - \$15,000	Dividends, Capital Gains	None (or less than \$201)
3.8	(Stock) BSV-Short-Term Bond ETF Vanguard	No	\$1,001 - \$15,000	Dividends, Capital Gains	None (or less than \$201)
3.9	(ETF) BNDX-Total Intl Bond ETF Vanguard	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.10	(Mutual Fund) MFAIX-Morgan Stanley Insti Fd International Advantage	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.11	(Mutual Fund) TSEMXX-Touchstone Sands Capital Emerging Markets Growth	Yes	\$1,001 - \$15,000		None (or less than \$201)
3.12	(Cash)	No	\$1,001 - \$15,000	Interest	None (or less than \$201)
3.13	(ETF) XCEM-Columbia EM Core Ex-China ETF	Yes	\$1,001 - \$15,000		None (or less than \$201)

4	(Other Investment Vehicle) Fidelity Brokerage - Investment Brokerage Account	No				
4.1	(Cash)	Yes	\$1,001 - \$15,000			None (or less than \$201)
5	(J) (Other) Joint checking Account - Chase	No	\$15,001 - \$50,000	Interest		None (or less than \$201)
6	(S) (Other) Bank Account - Chicago Patrolman's Credit Union	No	\$1,001 - \$15,000	Interest		None (or less than \$201)
7	(Other) Bank Account - Navy Federal Credit Union	No	None (or less than \$1,001)	Interest		None (or less than \$201)
8	(Other) USAA Checking	No	\$1,001 - \$15,000	Interest		None (or less than \$201)
9	(Other) Savings Account - Chase	No	\$15,001 - \$50,000	Interest		None (or less than \$201)
10	(Other) Personal Checking Account - Chase	No	\$15,001 - \$50,000	Interest		None (or less than \$201)
11	(Other) Money Market Savings Account - Navy Federal Credit Union	No	\$1,001 - \$15,000			None (or less than \$201)
12	(Other) Savings Account - Navy Federal Credit Union	No	\$1,001 - \$15,000	Interest		None (or less than \$201)
13	(Cash Deposit/Savings) JP Morgan Chase - Checking Wheaton, IL, US Checking	N/A	\$15,001 - \$50,000	Interest		None (or less than \$201)
14	(J) (Cash Deposit/Savings) JP Morgan Chase - Joint Wheaton, IL, US Checking	N/A	\$15,001 - \$50,000	Interest		None (or less than \$201)
15	(Cash Deposit/Savings) USAA San Antonio, TX, US Money Market	N/A	\$1,001 - \$15,000	Interest		None (or less than \$201)
16	(S) (Cash Deposit/Savings) Chicago Patrolman's Credit Union Chicago, IL, US Checking	N/A	\$1,001 - \$15,000	Interest		None (or less than \$201)
17	(S) (Cash Deposit/Savings) JP Morgan Chase - Wife Business Wheaton, IL, US Checking	N/A	\$100,001 - \$250,000	Interest		None (or less than \$201)
18	(Cash Deposit/Savings) Navy Federal Credit Union Merrifield, VA, US Savings	N/A	\$1,001 - \$15,000	Interest		None (or less than \$201)
19	(Cash Deposit/Savings) Navy Federal Credit Union Merrifield, VA, US Money Market	N/A	\$1,001 - \$15,000	Interest		None (or less than \$201)
	(J) (Cash Deposit/Savings) JP Morgan Chase Bank - Savings Wheaton, IL, US					None (or less than

20	Savings	N/A	\$15,001 - \$50,000	Interest	\$201)
21	(DC) (Cash Deposit/Savings) Chase - Child Wheaton, IL, US Checking	N/A	None (or less than \$1,001)	Interest	None (or less than \$201)
22	(S) (Cash Deposit/Savings) Morgan Stanley Business Savings Baltimore, MD, US Cash	N/A	\$50,001 - \$100,000	Interest	\$5,001 - \$15,000
23	(J) (Cash Deposit/Savings) Morgan Stanley Baltimore, MD, US Cash	N/A	\$100,001 - \$250,000	Interest	\$1,001 - \$2,500
24	(S) (IRE) Condominium Chicago, IL, US	N/A	\$100,001 - \$250,000	Rent or Royalties	\$15,001 - \$50,000
25	(IRE) Vacation home - Share of ownership Pentwater, MI, US	N/A	\$1,001 - \$15,000		None (or less than \$201)
26	(Fixed Annuity) USAA	N/A	\$1,001 - \$15,000		None (or less than \$201)

7. Transactions

#	DESCRIPTION	TYPE	DATE	AMOUNT
1	BND - Total Bond Market ETF Vanguard	purchase	12/18/2023	\$1,001 - \$15,000
2	BND - Total Bond Market ETF Vanguard	purchase	12/20/2023	\$1,001 - \$15,000
3	BSV - Short-Term Bond ETF Vanguard	sale	12/18/2023	\$1,001 - \$15,000
4	BSV - Short-Term Bond ETF Vanguard	sale	12/18/2023	\$1,001 - \$15,000
5	BSV - Short-Term Bond ETF Vanguard	sale	12/18/2023	\$1,001 - \$15,000
6	CALF - Pacer US Small Cap Cash Cows 100 ETF	purchase	09/25/2023	\$1,001 - \$15,000
7	CALF - Pacer US Small Cap Cash Cows 100 ETF	purchase	03/17/2023	\$1,001 - \$15,000
8	CBHIX - Victory Market Neutral Income Fund - Class I	purchase	12/18/2023	\$1,001 - \$15,000
9	CBHIX - Victory Market Neutral Income Fund - Class I	purchase	12/18/2023	\$1,001 - \$15,000
10	CBHIX - Victory Market Neutral Income Fund - Class I	purchase	12/18/2023	\$1,001 - \$15,000
11	CCAPX - Chiron Capital Allocation Fund Class I Shares	sale	12/18/2023	\$1,001 - \$15,000
12	CCAPX - Chiron Capital Allocation Fund Class I Shares	sale	05/01/2023	\$1,001 - \$15,000
13	CIBR - Nasdaq Cybersecurity ETF	purchase	09/25/2023	\$1,001 - \$15,000

14	COWZ - Pacer US Cash Cows 100 ETF	purchase	12/18/2023	\$1,001 - \$15,000
15	COWZ - Pacer US Cash Cows 100 ETF	purchase	09/25/2023	\$1,001 - \$15,000
16	COWZ - Pacer US Cash Cows 100 ETF	purchase	03/17/2023	\$1,001 - \$15,000
17	GIBIX - Guggenheim Total Return Bond Fund- Institutional	sale	05/01/2023	\$1,001 - \$15,000
18	GOVXX	purchase	12/18/2023	\$1,001 - \$15,000
19	GOVXX	purchase	12/18/2023	\$1,001 - \$15,000
20	GOVXX	purchase	12/18/2023	\$1,001 - \$15,000
21	GOVXX	purchase	12/20/2023	\$1,001 - \$15,000
22	JHMD - JH Developed Intl Multifactor ETF	purchase	09/25/2023	\$1,001 - \$15,000
23	JHMD - JH Developed Intl Multifactor ETF	purchase	03/17/2023	\$1,001 - \$15,000
24	JHMM - JH Midcap Multifactor ETF	purchase	12/18/2023	\$1,001 - \$15,000
25	JHMM - JH Midcap Multifactor ETF	purchase	09/25/2023	\$1,001 - \$15,000
26	JHMM - JH Midcap Multifactor ETF	purchase	03/17/2023	\$1,001 - \$15,000
27	JMUIX - Janus Henderson Multi-Sector Income Fund - I Sha	sale	12/18/2023	\$15,001 - \$50,000
28	JOHIX - Johcm International Select Fund Class I Shares	sale	05/01/2023	\$1,001 - \$15,000
29	MSEQX - Morgan Stanley Institutional Fund Inc Capital G	sale	05/01/2023	\$1,001 - \$15,000
30	SKYY - Cloud Computing ETF FT	purchase	09/25/2023	\$1,001 - \$15,000
31	TSEMXX - Touchstone Sands Capital Emerging Markets Growth	sale	12/18/2023	\$1,001 - \$15,000
32	TSEMXX - Touchstone Sands Capital Emerging Markets Growth	sale	12/18/2023	\$1,001 - \$15,000
33	TSEMXX - Touchstone Sands Capital Emerging Markets Growth	sale	12/18/2023	\$1,001 - \$15,000
34	TSEMXX - Touchstone Sands Capital Emerging Markets Growth	sale	12/18/2023	\$1,001 - \$15,000
35	TSEMXX - Touchstone Sands Capital Emerging Markets Growth	sale	05/01/2023	\$1,001 - \$15,000
36	VNQ - Real Estate Vanguard ETF	sale	12/18/2023	\$1,001 - \$15,000
37	VNQ - Real Estate Vanguard ETF	sale	12/18/2023	\$1,001 - \$15,000
38	VNQ - Real Estate Vanguard ETF	sale	12/18/2023	\$1,001 - \$15,000
39	XCEM - Columbia EM Core Ex-China ETF	purchase	12/18/2023	\$1,001 - \$15,000
40	XCEM - Columbia EM Core Ex-China ETF	purchase	12/18/2023	\$1,001 - \$15,000

41	XCEM - Columbia EM Core Ex-China ETF	purchase	12/18/2023	\$1,001 - \$15,000
42	XCEM - Columbia EM Core Ex-China ETF	purchase	12/18/2023	\$1,001 - \$15,000
43	BND - Total Bond Market ETF Vanguard	purchase	06/05/2023	\$1,001 - \$15,000
44	BND - Total Bond Market ETF Vanguard	purchase	07/26/2023	\$1,001 - \$15,000
45	BND - Total Bond Market ETF Vanguard	purchase	07/28/2023	\$1,001 - \$15,000
46	CALF - Pacer US Small Cap Cash Cows 100 ETF	purchase	07/26/2023	\$1,001 - \$15,000
47	CCAPX - FS Chiron Capital Allocation Fund Class I Shares	purchase	06/05/2023	\$1,001 - \$15,000
48	CCAPX - FS Chiron Capital Allocation Fund Class I Shares	sale	07/28/2023	\$1,001 - \$15,000
49	COWZ - Pacer US Cash Cows 100 ETF	purchase	07/26/2023	\$1,001 - \$15,000
50	COWZ - Pacer US Cash Cows 100 ETF	purchase	07/28/2023	\$1,001 - \$15,000
51	GIBIX - Guggenheim Total Return Bond Fund- Institutional	purchase	06/05/2023	\$1,001 - \$15,000
52	JHMD - JH Developed Intl Multifactor ETF	purchase	06/05/2023	\$1,001 - \$15,000
53	JHMD - JH Developed Intl Multifactor ETF	purchase	07/26/2023	\$1,001 - \$15,000
54	JHMM - JH Midcap Multifactor ETF	purchase	07/26/2023	\$1,001 - \$15,000

8. Liabilities

#	CREDITOR NAME	TYPE OF LIABILITY	AMOUNT	YEAR INCURRED	INTEREST RATE	TERM
1	Mr. Cooper; Cleveland, OH, US	Mortgage	\$50,001 - \$100,000	2017	3.75	15
2	GreenSky; Alpharetta, GA, US	Credit line	\$15,001 - \$50,000	2022	2.99	10 years
3	Capital One; Salt Lake City, UT, US	Credit card	\$10,001 - \$15,000	2022	20.49	Revolving

9. Gifts and Reimbursements

None

Endnotes

PART	#	ENDNOTE
5	1	CS - Roth IRA 2518
5	1.5	Must have been mis-entered last year. No transactions in 2022 for this investment.
5	2	CS - Rollover IRA
5	3	CS SEP IRA
5	4	FRWC 401K - 7505
5	6	FRWC Brokerage Account
5	7	Checking account for wife's business.
5	8	This pension is will not be received until my wife reaches the age of 55.
6	1	RS Roth IRA 2516
6	1.6	This was entered in error last year as VNO and should have been VNQ. There was no transaction during the year.
6	3	Joint brokerage account with spouse
6	17	Wife's business banking account
6	22	Business savings account
6	23	Joint savings account
6	24	Rental property.
6	25	Own share of vacation property with family (cousins, second cousins, etc.). No rental income. Time allotted for personal use. Own approximately 1/12th of the shares.
8	1	Mortgage for condominium.
8	3	Revolving - paid off monthly

Summary of Contents

1. Filer's Positions Held Outside United States Government

Part 1 discloses the following: Positions held by the filer at any time during the reporting period (excluding positions with the United States Government). Reportable positions include those of an officer, director, trustee, general partner, proprietor, representative, employee, or consultant of any for-profit or non-profit organization (whether compensated or uncompensated).

2. Filer's Employment Assets and Income

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 if the value of the asset at the end of the reporting period exceeded \$1,000 or if 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, anticipated payments such as severance payments, 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 the following: Agreements or arrangements that the filer had during the reporting period for the following:

- Continuing participation in an employee welfare or benefit plan maintained by a former employer
- Leave of absence
- Future employment
- Continuation of payments by a former employer (e.g., severance payments)

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 and Income

Part 5 discloses the following:

- Source of earned income (excluding honoraria) for the filer's spouse over \$1,000 during the reporting period.
- Sources of honoraria for the filer's spouse over \$200 during the reporting period.

- Assets related to the 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, that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in investment income 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 of income was produced). 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 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

Part 9 discloses the following:

- 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

Title I of the Ethics in Government Act of 1978, as amended (the Act), 5 U.S.C. § 13101 et seq., as amended by the Representative Louise McIntosh Slaughter 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 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;
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), Suite 500, 1201 New York Avenue, NW., Washington, DC 20005-3917.

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 control number (that number, 3209-0001, is displayed here and at the top of the first page of this OGE Form 278e).