Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Gruender, Raymond W.
U.S. Court of Appeals - Eighth Circuit
Circuit Judge

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. Â§ 13141 et. seq., 5 U.S.C. Â§ 7353, and Judicial Conference regulations.

/s/ Gruender, Raymond W. [electronically signed on Apr 20, 2026 4:13pm by Gruender, Raymond W. in JEFS]
/s/ Gruender, Raymond W. [electronically signed on Apr 9, 2026 12:27pm by Gruender, Raymond W. in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	Variety Club of St. Louis (no control over investment assets)	Non-Profit	Board Of Directors
2.	Board of Washington University School of Law (no control over investment assets)	University/College	Advisor
3.	Board of St. Louis Lawyers Chapter - Federalist Society (no control over investment assets)	Other: Legal Organization	Advisor

II. Agreements

I do not have any Agreements to report
No entries in this section

III A. Filer Non-Investment Income

I do not have any Filer Non-Investment Income to report
No entries in this section

III B. Spouse Non-Investment Income

I do not have any Spouse Non-Investment Income to report
No entries in this section

IV. Reimbursements

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	World Jewish Congress	Mar 1, 2025	Mar 7, 2025	Israel	Judicial Education	Flights, food, ground transportation, lodging, security

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
2.	Federalist Society	Nov 6, 2025	Nov 8, 2025	Washington, DC	Speaker at National Conference	Flight, hotel

V. Gifts

	SOURCE OF GIFT	DESCRIPTION	VALUE
1.	Mr. and Mrs. Mark Vittert	Golf and lodging	$2,000.00
2.	Mr. and Mrs. William McDaniel	4 baseball tickets and parking	$1,000.00

VI. Liabilities

	CREDITOR NAME	TYPE OF LIABILITY	VALUE
1.	Dizenbach Construction	Other: Bathroom remodel	$15,001 - $50,000
2.	Gills Tree	Other: Tornado cleanup	$15,001 - $50,000
3.	Chesterfield Nursery	Other: Landscaping	$15,001 - $50,000
4.	Aspen Contracting	Other: Roof replacement	$15,001 - $50,000

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**UMB Bank (checking accounts)**	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
2.	**Exxon Mobil common stock**	$1,000 or less	Dividend	$15,000 or less	Cash/Market
3.	**Goldman Sachs common stock**	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
4.	**Microsoft common stock**	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
5.	**Oracle common stock**	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jul 17, 2025	$15,000 or less
(2).	Sold (part)	Sep 10, 2025	$15,000 or less

6.	**Proctor & Gamble common stock**	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7.	**UnitedHealth Group common stock**	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
8.	**TD Bank USA (formerly known as Charles Schwab Bank SSB)**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
9.	**US Bank (checking account)**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10.	**(H) Revocable Trust Account #1 (H)**				
10-A.	Amazon.com, Inc. 3.150% Bond	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Nov 5, 2025	$15,001 - $50,000

10-B.	Bank of America VAR Callable Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-C.	Capital One Finl Corp 3.750% Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-D.	Caterpillar Financial 3.6% Bond	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Nov 5, 2025	$15,001 - $50,000

10-E.	Crown Castle, Inc 3.65% Bond	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Aug 28, 2025	$15,001 - $50,000

10-F.	Elevance Health 5.5%	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-G.	Federal Farm Credit System 4.375% Bond	$1,001 - $2,500	Interest		

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Oct 31, 2025 $15,001 - $50,000				
10-H.	Federal Home Loan Banks 2.75% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Nov 18, 2025 $15,001 - $50,000				
10-I.	Federal Home Loan Banks .375% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Matured Sep 23, 2025 $15,001 - $50,000				
10-J.	Federal Home Loan Banks 3.250% Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-K.	Federal National Mortgage Association .75% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Nov 5, 2025 $15,001 - $50,000				
10-L.	Federal National Mortgage Association 1.875%	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold May 29, 2025 $15,001 - $50,000				
10-M.	General Dynamics 3.625% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Oct 31, 2025 $15,001 - $50,000				
10-N.	General Motors Fincl 4.0% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Nov 4, 2025 $15,001 - $50,000				
10-O.	Goldman Sachs VAR Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Nov 13, 2025 $15,001 - $50,000				
10-P.	Jefferies Group 2.625% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Oct 31, 2025 $15,001 - $50,000				
10-Q.	John Deere Capital Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-R.	JP Morgan Chase VAR Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-S.	Marsh & McLennan 4.375% Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold (part) Nov 17, 2025 $15,000 or less				
10-T.	Realty Income Corp 3.0% Bond	$1,000 or less	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Nov 4, 2025 $15,001 - $50,000				
10-U.	RTX Corp 4.125% Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold (part) Nov 17, 2025 $15,000 or less				
10-V.	Schwab Government Money Fund	$1,000 or less	Dividend	$15,000 or less	Cash/Market

DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 13, 2025	$15,000 or less
(2).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(3).	Buy (add'l)	Jan 16, 2025	$15,000 or less
(4).	Buy (add'l)	Jan 24, 2025	$15,000 or less
(5).	Buy (add'l)	Jan 28, 2025	$15,000 or less
(6).	Sold (part)	Jan 31, 2025	$15,001 - $50,000
(7).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(8).	Buy (add'l)	Feb 4, 2025	$15,000 or less
(9).	Sold (part)	Feb 11, 2025	$15,000 or less
(10).	Buy (add'l)	Feb 13, 2025	$15,000 or less
(11).	Buy (add'l)	Feb 19, 2025	$15,000 or less
(12).	Buy (add'l)	Feb 25, 2025	$15,000 or less
(13).	Buy (add'l)	Mar 4, 2025	$15,000 or less
(14).	Sold (part)	Mar 10, 2025	$15,000 or less
(15).	Buy (add'l)	Mar 11, 2025	$15,000 or less
(16).	Buy (add'l)	Mar 18, 2025	$15,000 or less
(17).	Buy (add'l)	Mar 25, 2025	$15,000 or less
(18).	Buy (add'l)	Apr 2, 2025	$15,000 or less
(19).	Sold (part)	Apr 4, 2025	$15,000 or less
(20).	Buy (add'l)	Apr 8, 2025	$15,000 or less
(21).	Buy (add'l)	Apr 9, 2025	$15,000 or less
(22).	Buy (add'l)	Apr 11, 2025	$15,000 or less
(23).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(24).	Buy (add'l)	Apr 22, 2025	$15,000 or less
(25).	Buy (add'l)	Apr 24, 2025	$15,000 or less
(26).	Sold (part)	Apr 30, 2025	$15,000 or less
(27).	Sold (part)	May 7, 2025	$15,000 or less
(28).	Buy (add'l)	May 16, 2025	$15,000 or less
(29).	Buy (add'l)	May 19, 2025	$15,000 or less
(30).	Buy (add'l)	May 30, 2025	$15,000 or less
(31).	Sold (part)	Jun 6, 2025	$15,000 or less
(32).	Buy (add'l)	Jun 10, 2025	$15,000 or less
(33).	Sold (part)	Jul 8, 2025	$15,000 or less
(34).	Buy (add'l)	Jul 15, 2025	$15,000 or less
(35).	Buy (add'l)	Jul 16, 2025	$15,000 or less
(36).	Buy (add'l)	Jul 24, 2025	$15,000 or less
(37).	Buy (add'l)	Jul 29, 2025	$15,000 or less
(38).	Buy (add'l)	Aug 1, 2025	$15,000 or less
(39).	Buy (add'l)	Aug 4, 2025	$15,000 or less
(40).	Sold (part)	Aug 8, 2025	$15,000 or less
(41).	Buy (add'l)	Aug 13, 2025	$15,000 or less
(42).	Buy (add'l)	Aug 18, 2025	$15,000 or less
(43).	Buy (add'l)	Aug 25, 2025	$15,000 or less
(44).	Buy (add'l)	Aug 26, 2025	$15,000 or less
(45).	Sold (part)	Aug 29, 2025	$15,000 or less
(46).	Sold (part)	Sep 5, 2025	$15,000 or less
(47).	Buy (add'l)	Sep 9, 2025	$15,000 or less
(48).	Buy (add'l)	Sep 10, 2025	$15,000 or less
(49).	Buy (add'l)	Sep 16, 2025	$15,000 or less
(50).	Buy (add'l)	Sep 24, 2025	$15,001 - $50,000
(51).	Sold (part)	Sep 25, 2025	$15,001 - $50,000
(52).	Sold (part)	Oct 1, 2025	$15,000 or less
(53).	Buy (add'l)	Oct 2, 2025	$15,000 or less
(54).	Buy (add'l)	Oct 7, 2025	$15,000 or less
(55).	Buy (add'l)	Oct 9, 2025	$15,000 or less
(56).	Buy (add'l)	Oct 14, 2025	$15,000 or less
(57).	Buy (add'l)	Oct 16, 2025	$15,000 or less
(58).	Buy (add'l)	Oct 21, 2025	$15,000 or less
(59).	Buy (add'l)	Oct 24, 2025	$15,000 or less
(60).	Sold (part)	Nov 3, 2025	$15,001 - $50,000
(61).	Buy (add'l)	Nov 4, 2025	$15,000 or less
(62).	Buy (add'l)	Nov 5, 2025	$15,001 - $50,000
(63).	Buy (add'l)	Nov 6, 2025	$50,001 - $100,000
(64).	Sold (part)	Nov 10, 2025	$15,001 - $50,000
(65).	Buy (add'l)	Nov 14, 2025	$15,001 - $50,000
(66).	Buy (add'l)	Nov 17, 2025	$15,001 - $50,000
(67).	Sold (part)	Nov 18, 2025	$15,001 - $50,000
(68).	Sold (part)	Nov 19, 2025	$15,000 or less
(69).	Sold (part)	Nov 20, 2025	$15,001 - $50,000
(70).	Buy (add'l)	Nov 24, 2025	$15,000 or less
(71).	Sold (part)	Nov 25, 2025	$15,001 - $50,000
(72).	Buy (add'l)	Dec 2, 2025	$15,000 or less
(73).	Buy (add'l)	Dec 16, 2025	$15,000 or less
(74).	Sold (part)	Dec 22, 2025	$15,001 - $50,000

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
10-W.	Simon Property Group 5.5%	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
10-X.	Tennessee Valley Authority 2.875% Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Oct 31, 2025	$15,001 - $50,000

10-Y.	The Bank of New York VAR Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Oct 31, 2025	$15,000 or less

10-Z.	The Toronto 4.56% Bond	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Oct 31, 2025	$15,001 - $50,000

10-AA.	T-MobileUSA 5.75% Bond	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Oct 31, 2025	$15,000 or less
(2).	Sold	Nov 4, 2025	$15,000 or less

10-AB.	UnitedHealth Group 4.2% Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Oct 31, 2025	$15,000 or less

10-AC.	Wells Fargo & Co VAR Bond	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Nov 17, 2025	$15,001 - $50,000

10-AD.	US Treasury Notes	$5,001 - $15,000	Interest	$250,001 - $500,000	Cash/Market
10-AE.	Morgan Stanley VAR Bond	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Nov 3, 2025	$15,001 - $50,000

10-AF.	ABBVIE Inc Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AG.	Alexandria Real Estate 4.9% Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AH.	American Express VAR Bond		None	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Aug 28, 2025	$15,001 - $50,000
(2).	Sold (part)	Nov 17, 2025	$15,000 or less

10-AI.	American Tower Co 3.8% Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AJ.	Amgen Inc 4.05% Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AK.	AT&T Inc 4.3% Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AL.	BHP Billiton Fin 5% Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AM.	BP Capital Market 4.97% Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AN.	Broadcom Inc 4.8% Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AO.	Bank of Montreal VAR Bond	$1,001 - $2,500	Interest	$15,001 - $50,000	Cash/Market
10-AP.	Central FLA Tourism 4.148% Bond		None	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Nov 5, 2025	$15,001 - $50,000

10-AQ.	Citigroup Inc VAR Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

10-AR.	Citizens Financial Group VAR Bond		None	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 31, 2025	$15,000 or less

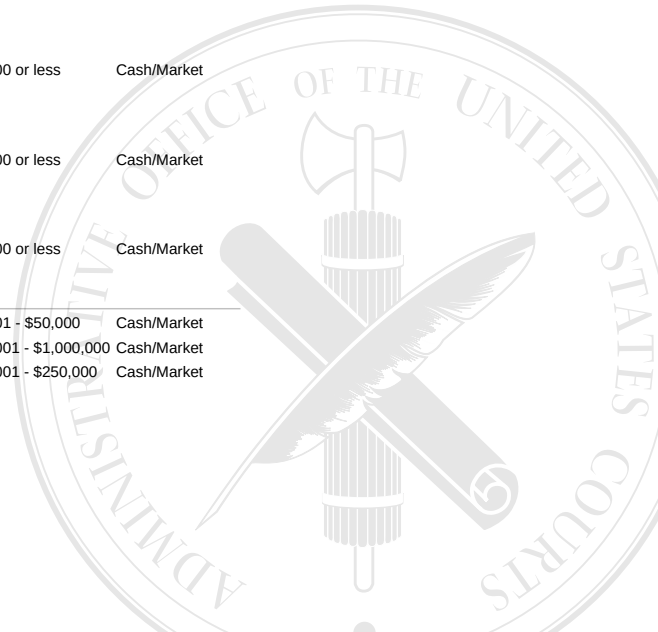
10-AS.	Comcast Corp 4.8% Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 29, 2025	$15,000 or less

10-AT.	CVS Health Corp 5.4% Bond	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-AU.	DTE Electric Co 2.25% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-AV.	Duke Energy Prog 5.05% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 4, 2025 $15,000 or less				
10-AW.	Equinix, Inc 3.2% Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 5, 2025 $15,000 or less				
10-AX.	Eversource Energy 1.65% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-AY.	Exelon Corp 5.15% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-AZ.	Illinois HSG DE 3.837% Bond		None	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 5, 2025 $15,001 - $50,000				
10-BA.	Los Angeles Cal 4.333% Bond		None	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 14, 2025 $15,001 - $50,000				
10-BB.	Maryland ST Cmnty 3.9% Bond		None	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 4, 2025 $15,001 - $50,000				
10-BC.	Morgan Stanley VAR Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-BD.	New York St Dor 2.462% Bond		None	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 7, 2025 $15,001 - $50,000				
10-BE.	Oklahoma St TPK 1.722% Bond		None	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 14, 2025 $15,001 - $50,000				
10-BF.	Public Service En 4.9% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 13, 2025 $15,000 or less				
10-BG.	Realty income Corp 4.85% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 3, 2025 $15,000 or less				
10-BH.	The Charles Schwab VAR Bond	$1,000 or less	Interest	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-BI.	The Goldman Sachs VAR Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-BJ.	Utah HSG Corp Bond		None	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 13, 2025 $15,001 - $50,000				
10-BK.	Verizon Communication 4.329% Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Nov 3, 2025 $15,000 or less				
10-BL.	Wells Fargo & Co VAR Bond		None	$15,000 or less	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Oct 31, 2025 $15,000 or less				
10-BM.	Charles Schwab cash-equivalent		None	$15,000 or less	Cash/Market
11.	**(H) Revocable Trust Account #2 (H)**				
11-A.	Charles Schwab Bank Cash	$1,001 - $2,500	Interest	$15,001 - $50,000	Cash/Market
11-B.	Apple, Inc common stock	$2,501 - $5,000	Dividend	$500,001 - $1,000,000	Cash/Market
11-C.	Clearbridge International Growth Fund	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Exchange May 22, 2025 $100,001 - $250,000				

Additional Explanation: Share class exchange



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
11-D.	Cliffwater Corporate Lending Fund	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market
11-E.	Columbia Overseas Value Fund	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
11-F.	Dodge & Cox International Stock Fund	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jul 31, 2025	$15,001 - $50,000

11-G.	Dodge & Cox Stock Fund	$15,001 - $50,000	Dividend	$100,001 - $250,000	Cash/Market
11-H.	Goldman Sachs Emerging Markets Equity Fund	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market
11-I.	iShares S&P 500 Growth Index ETF	$2,501 - $5,000	Dividend	$500,001 - $1,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Aug 22, 2025	$15,001 - $50,000
(2).	Sold (part)	Jul 31, 2025	$15,001 - $50,000
(3).	Sold (part)	Jan 8, 2025	$15,001 - $50,000

11-J.	iShares S&P 500 Value Index ETF	$5,001 - $15,000	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Aug 22, 2025	$15,001 - $50,000

11-K.	Lazard Global Listed Infrastructure Fund	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
11-L.	PIMCO Foreign Bond Fund	$2,501 - $5,000	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Dec 19, 2025	$100,001 - $250,000

11-M.	T. Rowe Price Mid-Cap Growth Fund	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market
11-N.	Undiscovered Managers Behavioral Value Fund	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market
11-O.	Vanguard Mid-Cap ETF	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market
11-P.	Vanguard FTSE Developed Markets ETF	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
11-Q.	Vanguard Small Cap ETF	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
11-R.	Schwab Value Advantage Money Fund M	$2,501 - $5,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Dec 29, 2025	$100,001 - $250,000
(2).	Sold (part)	Aug 25, 2025	$15,001 - $50,000
(3).	Buy (add'l)	Aug 1, 2025	$50,001 - $100,000
(4).	Sold (part)	Jun 27, 2025	$15,001 - $50,000
(5).	Sold (part)	Apr 22, 2025	$15,001 - $50,000
(6).	Buy (add'l)	Feb 10, 2025	$15,001 - $50,000

11-S.	Conestoga Small Cap Fund	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
11-T.	Charles Schwab cash-equivalent		None	$15,000 or less	Cash/Market

12.	**(H) IRA Rollover (H)**				
12-A.	Charles Schwab cash-equivalent	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
12-B.	Baillie Gifford Emerging Markets Fund	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market
12-C.	Brandywine Global High Yield Fund	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Exchange	May 22, 2025	$50,001 - $100,000
Additional Explanation: share class exchange			
(2).	Buy (add'l)	Oct 31, 2025	$15,000 or less

12-D.	Clearbridge International Growth Fund	$1,000 or less	Dividend	$15,000 or less	Cash/Market
12-E.	Cliffwater Corporate Lending Fund	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 8, 2025	$15,000 or less

12-F.	Columbia Overseas Value Fund	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market
12-G.	Eaton Vance Atlanta Capital Focused Growth Fund	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market
12-H.	Edgewood Growth Fund	$15,001 - $50,000	Distribution	$15,001 - $50,000	Cash/Market
12-I.	First Trust Arbitrage Fund	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
12-J.	Goldman Sachs Emerging Markets Equity Fund	$1,000 or less	Dividend	$15,000 or less	Cash/Market
12-K.	iShares S&P 500 Value Index ETF	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
12-L.	Lord Abbett Short Duration Fund	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 8, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Oct 31, 2025	$15,000 or less

12-M.	US Treasury Notes	$5,001 - $15,000	Interest	$100,001 - $250,000	Cash/Market
12-N.	Undiscovered Managers Behavioral Value Fund	$1,001 - $2,500	Dividend	$15,000 or less	Cash/Market
12-O.	Vanguard Mid-Cap ETF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
12-P.	Charles Schwab cash-equivalent		None	$15,000 or less	Cash/Market

13.	**(H) Roth IRA (H)**				
13-A.	Apple, Inc.	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
13-B.	Charles Schwab Bank Cash	$1,000 or less	Interest	$15,000 or less	Cash/Market
13-C.	Schwab Value Advantage Money Fund	$1,000 or less	Dividend	$15,000 or less	Cash/Market
13-D.	Charles Schwab Cash Equivalent		None	$15,000 or less	Cash/Market

14.	**(H) Transamerica Value Variable Annuity (H)**				
Additional Explanation: No income information has been provided by the insurer.					
14-A.	Transamerica Total Bond Market Index		None	$250,001 - $500,000	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
14-B.	Transamerica Global Bond Index		None	$15,001 - $50,000	Cash/Market
14-C.	Transamerica Diversified Value		None	$100,001 - $250,000	Cash/Market
14-D.	Transamerica Capital Growth		None	$100,001 - $250,000	Cash/Market
14-E.	Transamerica Mid-Cap Index		None	$50,001 - $100,000	Cash/Market
14-F.	Transamerica Small Co Growth		None	$50,001 - $100,000	Cash/Market
14-G.	Transamerica Real Estate Index		None	$15,001 - $50,000	Cash/Market
14-H.	Transamerica International		None	$100,001 - $250,000	Cash/Market
15.	**(H) Lincoln Choice Plus Variable Annuity (H)**				
Additional Explanation: No income information has been provided by the insurer.					
15-A.	LVIP Government Money Market		None	$15,000 or less	Cash/Market
16.	**(H) ForeRetirement IV Variable Annuity B- Share (H)**				
Additional Explanation: No income information has been provided by the insurer.					
16-A.	Global Atlantic Wellington Research Managed Risk Portfolio		None	$50,001 - $100,000	Cash/Market
16-B.	American Funds Managed Risk Asset Allocation		None	$15,001 - $50,000	Cash/Market
16-C.	Global Atlantic Select Advisor Managed Risk Portfolio		None	$15,001 - $50,000	Cash/Market
16-D.	Global Atlantic Fixed Account		None	$15,001 - $50,000	Cash/Market

VIII. Additional Information or Explanations

ADDITIONAL INFORMATION OR EXPLANATION
1. #14, 15, 16 - No income information has been provided by the insurer.