Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Schreier, Karen E.
U.S. District Court - South Dakota
Senior District 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/ Schreier, Karen E. [electronically signed on Jul 30, 2026 9:40am by Schreier, Karen E. in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	Federal Judges Association	Other: Professional Organization	Member Board of Directors/President Elect/President

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

	SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE
1.	Self-employed	Attorney	No	$0.00	
2.	Dougherty Financial Group	Fees	No	$0.00	

IV. Reimbursements

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	Federal Judges Association	Apr 2, 2025	Apr 4, 2025	Philadelphia, PA	Board Meeting	Transportation, food, lodging
2.	Federal Judges Association	May 14, 2025	May 16, 2025	Toronto, Canada	Board Meeting	Transportation, food, lodging, registration
3.	NCBJ	Sep 16, 2025	Sep 19, 2025	Chicago, IL	Board Meeting	Transportation, food, lodging

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
	Additional Explanation: National Conference of Bankruptcy Judges					
4.	Federal Judges Association	Oct 9, 2025	Oct 17, 2025	Baku, Azerbaijan	Delegate to International Association of Judges Meeting	Transportation, food, lodging

V. Gifts

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

VI. Liabilities

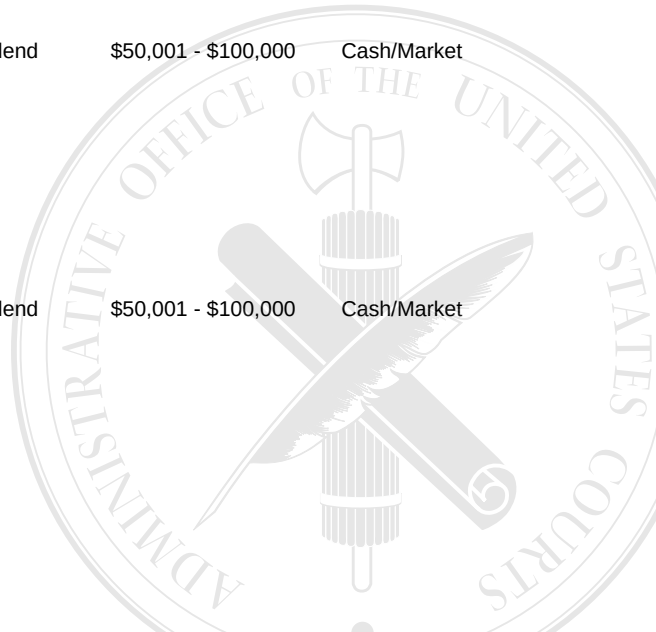
I do not have any Liabilities to report
No entries in this section

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**(H) INDIVIDUAL ASSETS**				
1-A.	FIRST INTERSTATE BANK	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
1-B.	NEW YORK LIFE UNIVERSAL LIFE POLICY	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
1-C.	LINCOLN FINANCIAL GROUP UNIVERSAL LIFE INS. POLICY	$1,000 or less	Interest	$15,000 or less	Cash/Market
1-D.	PROTECTIVE UNIVERSAL LIFE INS POLICY		None	$15,000 or less	Cash/Market
1-E.	BRIGHTHOUSE INS. CO UNIVERSAL LIFE INS POLICY	$1,001 - $2,500	Interest	$15,001 - $50,000	Cash/Market
1-F.	US TREASURY I BOND	$1,001 - $2,500	Interest	$50,001 - $100,000	Cash/Market
1-G.	KWB HOTEL PARTNERS, LLC	$1,000 or less	Interest	$15,000 or less	Book Value
1-H.	DOUGHERTY & DOUGHERTY LLP	$1,001 - $2,500	Dividend	$250,001 - $500,000	Book Value
1-I.	DISCOVER BANK ACCOUNT (cash)	$15,001 - $50,000	Interest	$250,001 - $500,000	Cash/Market
1-J.	NEW YORK LIFE INSURANCE CO. - FIXED ADVANTAGE ANNUITY	$1,001 - $2,500	Interest	$50,001 - $100,000	Cash/Market
2.	**(H) ACCOUNT #1**				
2-A.	UNITED STATES TREASURY BILL **Additional Explanation**: Redeemed	$1,000 or less	Interest		
2-B.	VANGUARD ADMIRAL FDS INC S&P 500 GROWTH INDX FD (VOOG)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 12, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(3).	Buy (add'l)	Oct 13, 2025	$15,000 or less
(4).	Buy (add'l)	Nov 7, 2025	$15,000 or less

2-C.	VANGUARD ADMIRAL FDS INC S&P 500 VALUE INDEX FD ETF (VOOV)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 12, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(3).	Buy (add'l)	Oct 13, 2025	$15,000 or less
(4).	Buy (add'l)	Nov 7, 2025	$15,000 or less

2-D.	ISHARES MORNINGSTAR MID CAP GROWTH (IMCG)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 12, 2025	$15,000 or less

2-E.	ISHARES S&P SM CAP 600 GROWTH (IJT)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
3.	**(H) ACCOUNT #2**				
3-A.	RBC INSURED DEPOSITS (cash)	$1,000 or less	Interest	$50,001 - $100,000	Cash/Market
3-B.	UNITED STATES TREASURY BILL	$1,001 - $2,500	Interest		

Additional Explanation: Redeemed

3-C.	VANGUARD FTSE DEVELOPED MARKETS ETF (VEA)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Nov 7, 2025	$15,000 or less

3-D.	VANGUARD ADMIRAL FUNDS INC S&P 500 GROWTH INDEX FUND (VOOG)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 26, 2025	$15,001 - $50,000
(3).	Buy (add'l)	Nov 7, 2025	$15,000 or less

3-E.	VANGUARD ADMIRAL FDS INC S&P 500 VALUE INDEX (VOOV)	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 26, 2025	$15,001 - $50,000
(3).	Buy (add'l)	Nov 7, 2025	$15,000 or less

3-F.	ISHARES TR RUSSELL MID CAP ETF (IWR)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 26, 2025	$15,000 or less
(3).	Buy (add'l)	Nov 7, 2025	$15,000 or less

3-G.	VANGUARD INDEX FUNDS SMALL CAP VALUE ETF (VBR)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Nov 7, 2025	$15,000 or less

3-H.	PUTNAM ULTRA SHORT DURATION INCOME FUND CL Y (PSDYX)	$1,001 - $2,500	Dividend,Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Apr 22, 2025	$50,001 - $100,000

3-I.	HARTFORD MUT FDS INC BAL INC FD CL I (HBLIX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
3-J.	ASSOCIATED BK GREEN BAY (cash)	$2,501 - $5,000	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Jun 17, 2025	$50,001 - $100,000
(2).	Closed	Sep 26, 2025	$50,001 - $100,000

3-K.	BEAL BANK (cash)	$1,001 - $2,500	Interest		

ADMINISTRATIVE OFFICE OF THE UNITED STATES COURTS

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Closed Apr 23, 2025 $15,001 - $50,000				
4.	**(H) ACCOUNT #3**				
4-A.	RBC INSURED DEPOSITS (cash)	$1,000 or less	Interest	$50,001 - $100,000	Cash/Market
4-B.	UNITED STATES TREASURY BILL **Additional Explanation**: Redeemed	$1,000 or less	Interest		
4-C.	VANGUARD FTSE EMERGING MARKETS ETF FTSE EMERGING INDEX (VWO)	$5,001 - $15,000	Dividend,Gain		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Aug 11, 2025 $15,001 - $50,000				
4-D.	VANGUARD DEVELOPED MARKETS INDEX FUND ADMIRAL (VTMGX)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Nov 7, 2025 $15,000 or less				
4-E.	VANGUARD FTSE DEVELOPED MARKETS ETF (VEA)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
4-F.	JANUS INVT FD HENDERSON GLOBAL LIFE SCIENCES (JFNIX)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Nov 7, 2025 $15,000 or less				
4-G.	VANGUARD ADMIRAL FDS INC S&P 500 GROWTH INDEX FD ETF (VOOG)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Sep 2, 2025 $15,000 or less				
	(2). Buy (add'l) Sep 26, 2025 $15,001 - $50,000				
	(3). Buy (add'l) Nov 7, 2025 $15,000 or less				
4-H.	VANGUARD ADMIRAL FDS INC S&P 500 VALUE INDEX FD ETF SHS (VOOV)	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Sep 2, 2025 $15,000 or less				
	(2). Buy (add'l) Sep 26, 2025 $15,001 - $50,000				
	(3). Buy (add'l) Nov 7, 2025 $15,000 or less				
4-I.	INVESCO GLOBAL WATER ETF (PIO)	$5,001 - $15,000	Dividend,Gain		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jan 24, 2025 $15,000 or less				
4-J.	ISHARES RUSSELL MID CAP ETF (IWR)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
4-K.	T.ROWE PRICE HEALTH SCIENCES FUND INC (PRHSX)	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market
4-L.	VANGUARD SMALL-CAP VALUE ETF (VBR)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
4-M.	PUTNAM ULTRA SHORT DURATION INCOME FD CL Y (PSDYX)	$1,000 or less	Dividend,Gain		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Apr 22, 2025 $15,001 - $50,000				
4-N.	SIMMONS BK PINE BLUFF ARK (cash)	$1,001 - $2,500	Interest		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Opened Jun 17, 2025 $50,001 - $100,000				
	(2). Closed Sep 19, 2025 $50,001 - $100,000				
5.	**(H) ACCOUNT #4**				
5-A.	T. ROWE PRICE EQUITY INCOME FUND - I CL (REIPX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

ADMINISTRATIVE OFFICE OF THE UNITED STATES COURTS

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
5-B.	T. ROWE PRICE NEW HORIZONS FUND - I CL (PRJIX)	$15,001 - $50,000	Dividend	$250,001 - $500,000	Cash/Market
5-C.	T. ROWE PRICE SCIENCE AND TECHNOLOGY FUND - I CL (TSNIX)	$50,001 - $100,000	Dividend	$500,001 - $1,000,000	Cash/Market
5-D.	T. ROWE PRICE GROWTH STOCK FUND - I CL (PRUFX)	$15,001 - $50,000	Dividend	$250,001 - $500,000	Cash/Market
5-E.	T. ROWE PRICE VALUE FUND CL I (TRPIX)	$5,001 - $15,000	Dividend	$250,001 - $500,000	Cash/Market
6.	**(H) ACCOUNT #5**				
6-A.	RBC BANK DEPOSIT PROGRAM (cash)	$1,001 - $2,500	Interest	$250,001 - $500,000	Cash/Market
6-B.	UNITED STATES TREASURY BILL **Additional Explanation**: Redeemed	$5,001 - $15,000	Interest		
6-C.	INVESCO INTERNATIONAL DIVERSIFIED FUND CLASS C (OIDCX)	$5,001 - $15,000	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Nov 7, 2025	$15,000 or less

6-D.	CALVERT US LARGE CAP CORE RESPONSIBLE INDEX FUND CL C (CSXCX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Aug 19, 2025	$15,000 or less
(3).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(4).	Buy (add'l)	Nov 7, 2025	$15,000 or less

6-E.	COLUMBIA FDS SER TR I DIVIDEND INCOME CL C (LBSCX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 26, 2025	$15,001 - $50,000
(3).	Buy (add'l)	Nov 7, 2025	$15,000 or less

6-F.	MFS GROWTH FUND CL C (MFECX)	$15,001 - $50,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(3).	Buy (add'l)	Sep 26, 2025	$15,001 - $50,000
(4).	Buy (add'l)	Nov 7, 2025	$15,000 or less

6-G.	ALPS ETF TR ALPS DISRUPTIVE TECHNOLOGIES ETF (DTEC)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 26, 2025	$15,000 or less
(3).	Buy (add'l)	Nov 7, 2025	$15,000 or less

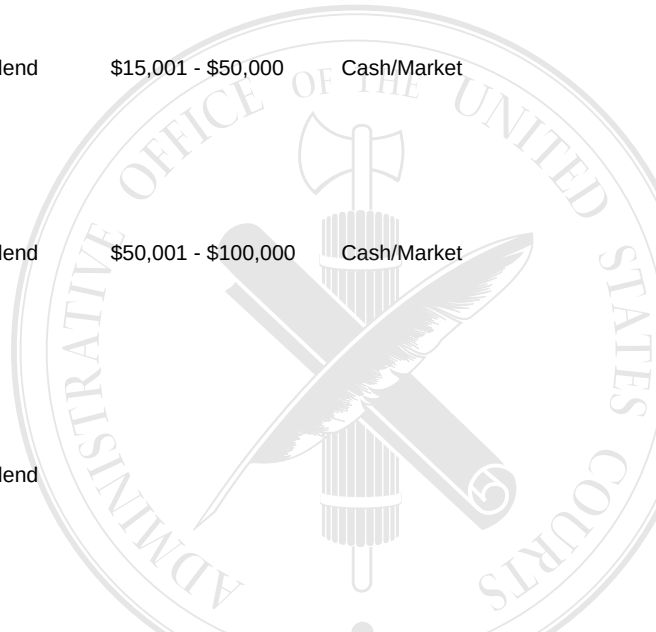
6-H.	NOMURA MID CAP GROWTH CLASS C (WMGCX)	$5,001 - $15,000	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Oct 13, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 7, 2025	$15,000 or less

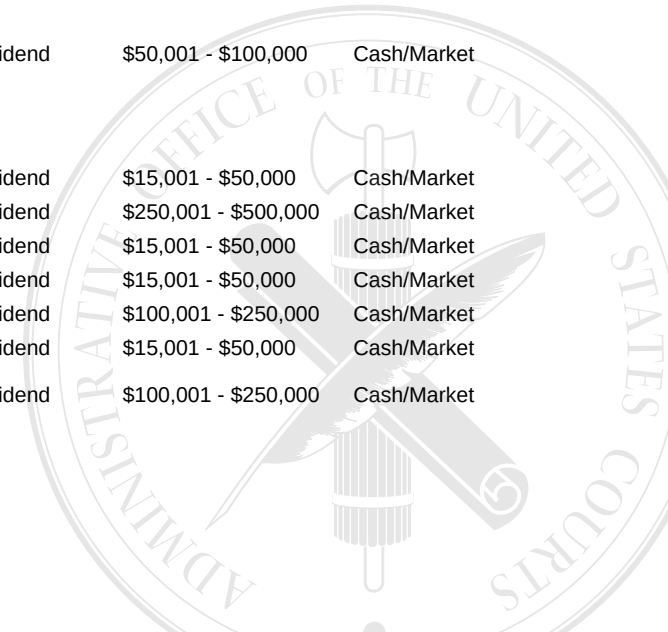
6-I.	NOMURA SMALL CAP GROWTH FD CL C (WRGCX)	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 19, 2025	$15,000 or less
(2).	Buy (add'l)	Oct 13, 2025	$15,000 or less
(3).	Buy (add'l)	Nov 7, 2025	$15,000 or less

6-J.	CALVERT SHORT DURATION INCOME FUND CLASS C (CDICX)	$1,000 or less	Dividend		



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jan 10, 2025 $15,000 or less				
6-K.	SOUTHERN MINNESOTA MUNI PWR BOND		None		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Redeemed Jan 2, 2025 $15,001 - $50,000				
6-L.	HARTFORD MUT FDS INC BALANCED INCOME FD CL C (HBLCX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7.	**(H) ACCOUNT #6**				
7-A.	RBC BANK DEPOSIT PROGRAM (cash)	$5,001 - $15,000	Interest	$1,000,001 - $5,000,000	Cash/Market
7-B.	INVESCO DEVELOPING MARKETS FUND CL A (ODMAX)	$5,001 - $15,000	Dividend	$15,001 - $50,000	Cash/Market
7-C.	BP PLC SPONS ADR COMMON (BP)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7-D.	AMERICAN FUNDS EURO PACIFIC GROWTH FD CL A (AEPGX)	$5,001 - $15,000	Dividend	$50,001 - $100,000	Cash/Market
7-E.	MEDTRONIC PLC COMMON (MDT)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7-F.	SHELL PLC SPON ADR (SHEL)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-G.	ALTRIA GROUP INC COMMON (MO)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
7-H.	APPLE INC (AAPL)	$1,000 or less	Dividend	$100,001 - $250,000	Cash/Market
7-I.	BERKSHIRE HATHAWAY CL B COMMON (BRKB)		None	$250,001 - $500,000	Cash/Market
7-J.	CHEVRON CORP COMMON (CVX)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
7-K.	CITIGROUP INC. (C)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-L.	COCA-COLA COMPANY (KO)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7-M.	COLUMBIA SELIGMAN TECHNOLOGY AND INFO CL A (SLMCX)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Oct 13, 2025 $15,000 or less				
7-N.	DEERE & CO COMMON (DE)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
7-O.	EXXON MOBIL CORP COMMON (XOM)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
7-P.	GE AEROSPACE (GE)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-Q.	GE VERNOVA LLC (GEV)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-R.	HOME DEPOT INC. (HD)	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market
7-S.	INTEL CORPORATION (INTC)		None	$15,001 - $50,000	Cash/Market
7-T.	INTERNATIONAL BUSINESS MACHINES (IBM)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-U.	INVESCO S&P 500 EQUAL WEIGHT TECH ETF (RSPT)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Aug 11, 2025 $15,000 or less				
	(2). Buy (add'l) Sep 26, 2025 $15,000 or less				
	(3). Buy (add'l) Oct 13, 2025 $15,000 or less				
7-V.	ISHARES US PHARMACEUTICALS ETF (IHE)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy (add'l) Nov 7, 2025 $15,000 or less				
7-W.	MERCK & CO. INC. (MRK)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7-X.	MICROSOFT CORP (MSFT)	$2,501 - $5,000	Dividend	$250,001 - $500,000	Cash/Market
7-Y.	PEPSICO INC (PEP)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7-Z.	PFIZER INC. (PFE)	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
7-AA.	PHILIP MORRIS INTL INC. (PM)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
7-AB.	PROCTER & GAMBLE CO. (PG)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-AC.	VANGUARD ADMIRAL FDS INC S&P 500 GROWTH INDEX FD ETF (VOOG)	$1,000 or less	Dividend	$100,001 - $250,000	Cash/Market



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Aug 19, 2025	$15,000 or less
(3).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(4).	Buy (add'l)	Sep 26, 2025	$15,001 - $50,000
(5).	Buy (add'l)	Oct 13, 2025	$15,000 or less
(6).	Buy (add'l)	Nov 7, 2025	$15,000 or less

7-AD.	VANGUARD INFORMATION TECH INDEX FUND ETF (VGT)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 19, 2025	$15,000 or less
(2).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(3).	Buy (add'l)	Oct 13, 2025	$15,000 or less
(4).	Buy (add'l)	Nov 7, 2025	$15,000 or less

7-AE.	VANGUARD WORLD FUND (VHT)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-AF.	3M COMPANY (MMM)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
7-AG.	CIGNA CORP (CI)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AH.	COLGATE-PALMOLIVE COMPANY (CL)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-AI.	GE HEALTHCARE TECHNOLOGIES INC (GEHC)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AJ.	ISHARES RUSSELL MID CAP ETF (IWR)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-AK.	ISHARES NASDAQ BIOTECHNOLOGY INDEX FD (IBB)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Oct 13, 2025	$15,000 or less

7-AL.	KRAFT HEINZ COMPANY (KHC)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AM.	MONDELEZ INT. INC (MDLZ)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-AN.	SOLVENTUM CORPORATION (SOLV)		None	$15,000 or less	Cash/Market
7-AO.	TARGET CORP (TGT)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AP.	US BANCORP (USB)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
7-AQ.	CONAGRA BRANDS INC (CAG)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AR.	ISHARES RUSSELL 2000 ETF (IWM)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Sep 26, 2025	$15,000 or less
(2).	Buy (add'l)	Nov 7, 2025	$15,000 or less

7-AS.	LAMB WESTON HOLDINGS INC COMMON STOCK (LW)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AT.	VIATRIS INC (VTRS)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
7-AU.	PUTNAM ULTRA SHORT DURATION INCOME FUND CL A (PSDTX)	$1,001 - $2,500	Dividend,Gain		

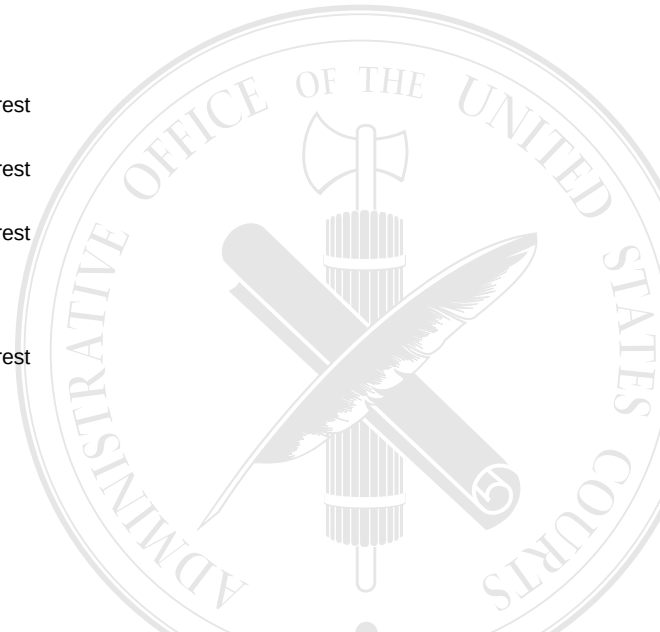
Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Apr 22, 2025	$15,001 - $50,000

7-AV.	UNITED STATES TREASURY NOTE **Additional Explanation**: Redeemed	$5,001 - $15,000	Interest		
7-AW.	UNITED STATES TREASURY BILL **Additional Explanation**: Redeemed	$5,001 - $15,000	Interest		
7-AX.	BANK BARODA (cash)	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Jul 22, 2025	$15,001 - $50,000

7-AY.	NEEDHAM BK MASS (cash)	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Jun 17, 2025	$100,001 - $250,000
(2).	Closed	Aug 25, 2025	$100,001 - $250,000



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
7-AZ.	MEADOWS BK LAS VEGAS NV (cash)	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Jun 17, 2025	$100,001 - $250,000
(2).	Closed	Sep 22, 2025	$100,001 - $250,000

7-BA.	GOLDMAN SACHS BK USA NEW YORK (cash)	$1,001 - $2,500	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Opened	Jun 17, 2025	$100,001 - $250,000
(2).	Closed	Sep 24, 2025	$100,001 - $250,000

7-BB.	COMMISSIONER OF IRON RANGE MN PRIMARY/SECONDARY EDU	$1,000 or less	Dividend		

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

7-BC.	FORT BEND CNTY TEX MUN UNTIL DI ULTLD TAX BDS	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Redeemed	Sep 1, 2025	$15,000 or less

7-BD.	METROPOLITAN WASH. DC ARPT. DULLES TOLL ROAD BOND	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
7-BE.	DIGITAL REALTY TRUST INC (DLR)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Aug 11, 2025	$15,000 or less
(2).	Buy (add'l)	Aug 19, 2025	$15,000 or less
(3).	Buy (add'l)	Sep 2, 2025	$15,000 or less
(4).	Buy (add'l)	Sep 26, 2025	$15,000 or less
(5).	Buy (add'l)	Nov 7, 2025	$15,000 or less

7-BF.	CELTIC BK (cash)	$1,000 or less	Interest,Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Apr 19, 2025	$15,000 or less

8. **(H) ACCOUNT #7**

Additional Explanation: LINCOLN NAT'L LIFE AMERICAN VARIABLE ANNUITY

8-A.	LVIP AMERICAN GROWTH FUND	None	$50,001 - $100,000	Cash/Market
8-B.	LVIP AMERICAN GROWTH-INCOME FUND	None	$15,001 - $50,000	Cash/Market

VIII. Additional Information or Explanations

	ADDITIONAL INFORMATION OR EXPLANATION
1.	Name change: Macquarie Mid Cap Growth Class C (WMGCX) is now Nomura Mid Cap Growth Fund Class C (WMGCX).
2.	Name change: Macquarie Small Cap Growth Fd Class C (WRGCX) is now Nomura Small Cap Growth Fd Class C (WRGCX).
3.	Invesco ETF S&P 500 Eq Wt Tech (RYT) is now Invesco ETF S&P 500 Eq Wt Tech (RSPT).