HAND DELIVERED

MC

UNITED STATES HOUSE OF REPRESENTATIVES
2015 FINANCIAL DISCLOSURE STATEMENT

Form A
For Use by Members, Officers, and Employees

Name: Ann McLane Kuster **Daytime Telephone:** 202-225-5206

A $200 penalty shall be assessed against any individual who files more than 30 days late.

FILER STATUS	[X] Member of or Candidate for U.S. House of Representatives — State: NH District: 02	[ ] Officer or Employee — Employing Office: ______	
REPORT TYPE	[X] 2015 Annual (Due: May 16, 2016)	[ ] Amendment	[ ] Termination — Date of Termination: ______

PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS

	Yes	No
A. Did you, your spouse, or your dependent child: a. Own any reportable asset that was worth more than $1,000 at the end of the reporting period? or b. Make more than $200 in unearned income from any reportable asset during the reporting period?	[X]	[ ]
B. Did you, your spouse, or your dependent child purchase, sell, or exchange any securities or reportable real estate in a transaction exceeding $1,000 during the reporting period?	[X]	[ ]
C. Did you or your spouse have "earned" income (*e.g.*, salaries, honoraria, or pension/IRA distributions) of $200 or more during the reporting period?	[X]	[ ]
D. Did you, your spouse, or your dependent child have any reportable liability (more than $10,000) at any point during the reporting period?	[X]	[ ]
E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?	[ ]	[X]
F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?	[ ]	[X]
G. Did you, your spouse, or your dependent child receive any reportable gift(s) totaling more than $375 in value from a single source during the reporting period?	[ ]	[X]
H. Did you, your spouse, or your dependent child receive any reportable travel or reimbursements for travel totaling more than $375 in value from a single source during the reporting period?	[ ]	[X]
I. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article during the reporting period?	[ ]	[X]

ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"

IPO AND EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER EACH OF THESE QUESTIONS

	Yes	No
IPO – Did you purchase any shares that were allocated as a part of an Initial Public Offering during the reporting period? If you answered "yes" to this question, please contact the Committee on Ethics for further guidance.	[ ]	[X]
TRUSTS – Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust that benefits you, your spouse, or dependent child?	[ ]	[X]
EXEMPTION – Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or your dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	[ ]	[X]

SCHEDULE A – ASSETS & "UNEARNED INCOME"

Name: Ann McLane Kuster | Page 2 of 11

BLOCK A — Asset and/or Income Source

Identify (a) each asset held for investment or production of income and with a fair market value exceeding $1,000 at the end of the reporting period, and (b) any other reportable asset or source of income that generated more than $200 in "unearned" income during the year.

Provide complete names of stocks and mutual funds (do not use only ticker symbols).

For all **IRAs** and other retirement plans (such as 401(k) plans) provide the value for each asset held in the account that exceeds the reporting thresholds.

For bank and other cash accounts, total the amount in all interest-bearing accounts. If the total is over $5,000, list every financial institution where there is more than $1,000 in interest-bearing accounts.

For rental and other real property held for investment, provide a complete address or description, *e.g.*, "rental property," and a city and state.

For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A.

Exclude: Your personal residence, including second homes and vacation homes (*unless* there was rental income during the reporting period); and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan.

If you have a privately-traded fund that is an Excepted Investment Fund, please check the "EIF" box.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC), or jointly held with anyone (JT), in the optional column on the far left.

For a detailed discussion of Schedule A requirements, please refer to the instruction booklet.

BLOCK B — Value of Asset

Indicate value of asset at close of the reporting period. If you use a valuation method other than fair market value, please specify the method used.

If an asset was sold during the reporting period and is included only because it generated income, the value should be "None."

*Column M is for assets held by your spouse or dependent child in which you have no interest.

BLOCK C — Type of Income

Check all columns that apply. For accounts that generate tax-deferred income (such as 401(k), IRA, or 529 accounts), you may check the "Tax-Deferred" column. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts.** Check "None" if the asset generated no income during the reporting period.

BLOCK D — Amount of Income

For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets indicate the category of income by checking the appropriate box below. **Dividends, interest, and capital gains, even if reinvested, must be disclosed as income for assets held in taxable accounts.** Check "None" if no income was earned or generated.

*Column XII is for assets held by your spouse or dependent child in which you have no interest.

BLOCK E — Transaction

Indicate if the asset had purchases (P), sales (S), or exchanges (E) exceeding $1,000 in the reporting period.

If only a portion of an asset was sold, please indicate as follows: (S (part)).

Leave this column blank if there are no transactions that exceeded $1,000.

Block A / Block B — Value of Asset

SP, DC, JT		Asset	EIF	A None	B $1-$1,000	C $1,001-$15,000	D $15,001-$50,000	E $50,001-$100,000	F $100,001-$250,000	G $250,001-$500,000	H $500,001-$1,000,000	I $1,000,001-$5,000,000	J $5,000,001-$25,000,000	K $25,000,001-$50,000,000	L Over $50,000,000	M Spouse/DC Asset over $1,000,000*
Examples:	SP	Mega Corp. Stock						X								
		Simon & Schuster				Indefinite										
		ABC Hedge Fund	X							X						
JT		116 Jackson Hwy. Jackson, NH								X						
JT		Rte 3A, Hebron, NH (1/3 interest w/siblings)							X							

Block C — Type of Income

Asset	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)
Mega Corp. Stock		X						
Simon & Schuster								Royalties
ABC Hedge Fund								Partnership Income
116 Jackson Hwy. Jackson, NH			X					
Rte 3A, Hebron, NH (1/3 interest w/siblings)			X					

Block D — Amount of Income / Block E — Transaction

Asset	I None	II $1-$200	III $201-$1,000	IV $1,001-$2,500	V $2,501-$5,000	VI $5,001-$15,000	VII $15,001-$50,000	VIII $50,001-$100,000	IX $100,001-$1,000,000	X $1,000,001-$5,000,000	XI Over $5,000,000	XII Spouse/DC Asset with Income over $1,000,000*	P, S, S(part), or E
Mega Corp. Stock				X									S(part)
Simon & Schuster			X										
ABC Hedge Fund					X								
116 Jackson Hwy. Jackson, NH							X						
Rte 3A, Hebron, NH (1/3 interest w/siblings)					X								

Use additional sheets if more space is required.

SCHEDULE A – ASSETS & "UNEARNED INCOME"

Name: Ann McLane Kuster **Page** 3 **of** 11

SP, DC, JT	BLOCK A Asset and/or Income Source: ASSET NAME	EIF	BLOCK B Value of Asset: A None	B $1-$1,000	C $1,001-$15,000	D $15,001-$50,000	E $50,001-$100,000	F $100,001-$250,000	G $250,001-$500,000	H $500,001-$1,000,000	I $1,000,001-$5,000,000	J $5,000,001-$25,000,000	K $25,000,001-$50,000,000	L Over $50,000,000	M Spouse/DC Asset over $1,000,000*	BLOCK C Type of Income: NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)	BLOCK D Amount of Income: I None	II $1-$200	III $201-$1,000	IV $1,001-$2,500	V $2,501-$5,000	VI $5,001-$15,000	VII $15,001-$50,000	VIII $50,001-$100,000	IX $100,001-$1,000,000	X $1,000,001-$5,000,000	XI Over $5,000,000	XII Spouse/DC Asset with Income over $1,000,000*	BLOCK E Transaction: P, S, S(part), or E
	Schwab IRA (see Nestegg Statement Attachment #1)									X												X		X												P, S (part)
SP	Schwab IRA (Attachment #2)						X															X		X												P, S(part)
SP	Schwab Sep-IRA (Attachment #3)						X															X		X												
SP	Schwab Rollover IRA (Attachment 4)								X													X		X												P, S(part)
	Fidelity 401(k) (Attachment 5)			X																		X		X												

Use additional sheets if more space is required.

SCHEDULE B – TRANSACTIONS

Name: Ann McLane Kuster | Page 4 of 11

Report any purchase, sale, or exchange transactions that exceeded $1,000 in the reporting period of any security or real property held by you, your spouse, or your dependent child for investment or the production of income. Include transactions that resulted in a capital loss. Provide a brief description of an exchange transaction. Exclude transactions between you, your spouse, or dependent children, or the purchase or sale of your personal residence, unless it generated rental income. If only a portion of an asset is sold, please choose "partial sale" as the type of transaction.

Capital Gains: If a sales transaction resulted in a capital gain in excess of $200, check the "capital gains" box, unless it was an asset in a tax-deferred account, and disclose the capital gain income on Schedule A.

* Column K is for assets solely held by your spouse or dependent child.

SP, DC, JT	Asset	Type of Transaction: Purchase	Sale	Partial Sale	Exchange	Check Box if Capital Gain Exceeded $200	Date (MO/DA/YR) or Quarterly, Monthly, or Bi-weekly, if applicable	Amount of Transaction: A $1,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000	K Over $1,000,000* (Spouse/DC Asset)
SP	Example: Mega Corp. Stock			X		X	3/5/15		X									
	~~Schwab IRA~~ (Attachment 6)																	
SP	~~Schwab IRA~~ (Attachment 7)																	
SP	~~Schwab Sep-IRA~~ (no transactions)																	
SP	~~Schwab Rollover-IRA~~ (Attachment 8)																	

Use additional sheets if more space is required.

SCHEDULE C – EARNED INCOME

Name: Ann McLane Kuster

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling $200 or more during the reporting period. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. See examples below.

EXCLUDE: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

INCOME LIMITS and PROHIBITED INCOME: The 2015 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was $27,225. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) were totally prohibited.

	Source (include date of receipt for honoraria)	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$18,000
	Civil War Roundtable (Oct. 2)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	N/A
	Brad Kuster PLLC (Law)	Spouse	N/A

Use additional sheets if more space is required.

SCHEDULE D – LIABILITIES

Name: Ann McLane Kuster | Page 6 of 11

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or your dependent child. **Mark the highest amount owed during the reporting period. Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a ***revolving charge account*** (*i.e.*, credit card) only if the balance at the close of the reporting period exceeded $10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	A $10,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000	K Over $1,000,000* (Spouse/DC Liability)
Example	First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				X							
JT	PNC Mortgage (paid off/refinanced)	12/97	Mortgage on residence Hopkinton, NH				X							
JT	Merrimack County SB (new mortgage)	1/15	mortgage on residence Hopkinton, NH				X							

SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization
President	Kuster for Congress, LLC

Use additional sheets if more space is required.

SCHEDULE D – LIABILITIES

Name: Ann McLane Kuster | Page 7 of 11

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or your dependent child. **Mark the highest amount owed during the reporting period. Members**: Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude**: Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a ***revolving charge account*** (*i.e.*, credit card) only if the balance at the close of the reporting period exceeded $10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	A $10,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000	K Over $1,000,000* (Spouse/DC Liability)
Example	First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				x							
JT	Merrimack County SB	8/05	Mortgage on residence				X							
JT	Merrimack County SB (paid off/refinanced)	11/09	Mortgage on rental property Jackson NH				X							
JT	Merrimack County SB (new mortgage)	9/15	(same)					X						

SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude**: Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization

Use additional sheets if more space is required.

SCHEDULE D – LIABILITIES

Name: Ann McLane Kuster | Page 8 of 11

Report liabilities of over $10,000 owed to any one creditor ***at any time*** during the reporting period by you, your spouse, or your dependent child. **Mark the highest amount owed during the reporting period.** **Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a ***revolving charge account*** (*i.e.*, credit card) only if the balance at the close of the reporting period exceeded $10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability A $10,001-$15,000	B $15,001-$50,000	C $50,001-$100,000	D $100,001-$250,000	E $250,001-$500,000	F $500,001-$1,000,000	G $1,000,001-$5,000,000	H $5,000,001-$25,000,000	I $25,000,001-$50,000,000	J Over $50,000,000	K Over $1,000,000* (Spouse/DC Liability)
Example	First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				X							
JT	Citibank	12/15	Credit card		X									
JT	Bank of America	12/15	Credit card		X									
JT	Chase	12/15	Credit card		X									

SCHEDULE E – POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or *consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States.* **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization

Use additional sheets if more space is required.

SCHEDULE F – AGREEMENTS

Name: Ann McLane Kuster

Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties to Agreement	Terms of Agreement
	None	

SCHEDULE G – GIFTS

Report the source (by name), a brief description, and the value of all gifts totaling more than $375 received by you, your spouse, or your dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality from an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $150 or less need not be added towards the $375 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source		Description	Value
Example:	Mr. Joseph Smith, Arlington, VA	Silver Platter (determination of personal friendship received from the Ethics Committee)	$400
None			

Use additional sheets if more space is required.

SCHEDULE H – TRAVEL PAYMENTS and REIMBURSEMENTS

Name: Ann McLane Kuster

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than $375 received by you, your spouse, or your dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

EXCLUDE: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (FGDA, 5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to the filer.

	Source	Date(s)	City of Departure-Destination-City of Return	Lodging? (Y/N)	Food? (Y/N)	Family Member Included? (Y/N)
Examples:	Government of China (MECEA)	Aug. 6-11	DC-Beijing, China-DC	Y	Y	N
	Habitat for Humanity (charity fundraiser)	Mar. 3-4	DC-Boston-DC	Y	Y	Y
	N/A					

Use additional sheets if more space is required.

SCHEDULE I – PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

Name: Ann McLane Kuster | Page 11 of 11

List the source, activity (*i.e.*, speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of paying an honorarium to you. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Ethics.

Source		Activity	Date	Amount
Examples:	Association of American Associations, Washington, DC	Speech	Feb, 2, 2015	$2,000
	XYZ Magazine	Article	Aug. 13, 2015	$500
None				

Use additional sheets if more space is required.

ATTACHMENT #1

The Nestegg Group, Inc.
6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712
T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

ANN MCLANE (IRA) KUSTER IRA Acct #: [redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03224

Weight	Description	Symbol	Quantity	Current Price	Current Value
GLOBAL ALLOCATION					
GLOBAL MULTI ASSET					
6.6%	DODGE & COX GLOBAL	DODWX	5,714.821	10.460	59,777.03
7.3%	NEUBERGER BERMAN ABS RETURNIMULTI-MNGR	NABIX	6,495.373	10.140	65,863.08
5.0%	WINTERGREEN FUND	WGRNX	2,905.969	15.500	45,042.52
18.9%					170,682.63
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
3.3%	CHAMPLAIN MID CAP FD ADV	CIPMX	2,243.894	13.250	29,731.60
2.6%	JPMORGAN US LARGE CAP CORE PLUS	JLPSX	889.061	26.810	23,835.73
1.8%	VANGUARD MID CAP GROWTH	VMGRX	738.163	22.450	16,571.76
8.8%	VANGUARD US GROWTH	VWUAX	1,024.822	77.070	78,983.03
16.5%					149,122.12
MID/LARGE CAP VALUE					
4.5%	OAKMARK SELECT FUND	OAKLX	1,042.556	39.210	40,878.62
6.4%	VANGUARD SELECTED VALUE	VASVX	2,220.046	25.850	57,388.19
10.9%					98,266.81
SMALL CAP					
4.6%	CHAMPLAIN SMALL COMPANY	CIPSX	2,603.887	15.840	41,245.57
4.5%	NEUBERGER&BERMAN GENESIS	NBGNX	1,318.952	30.800	40,623.72

The Nestegg Group, Inc.
6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712
T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

ANN MCLANE (IRA) KUSTER IRA Acct #: [redacted]

Weight	Description	Symbol	Quantity	Current Price	Current Value
EQUITY - U.S.					
SMALL CAP					
3.1%	VANGUARD SMALL CAP VALUE	VSIAX	656.199	42.460	27,862.21
12.2%					109,731.50
39.6%					357,120.43
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
3.9%	HARBOR INTERNATIONAL FUND (INV)	HIINX	592.213	58.930	34,899.11
5.3%	LITMAN GREGORY MASTERS INTERNATIONAL	MSILX	2,980.168	16.130	48,070.11
4.9%	VANGUARD INTL EXPLORER	VINEX	2,606.171	16.950	44,174.60
14.1%					127,143.82
BONDS - FIXED INCOME					
REAL ESTATE INVESTMENT TRUSTS					
5.8%	VANGUARD REIT INDEX (ADM)	VGSLX	465.946	112.980	52,642.58
0.9%	VANGUARD REIT INDEX FUND	VGSIX	317.822	26.480	8,415.93
6.8%					61,058.51
FLEXIBLE INCOME					
5.5%	LOOMIS SAYLES BOND	LSBDX	3,845.767	12.880	49,533.48
HIGH YIELD BOND					
5.8%	ABERDEEN GLOBAL HIGH INCOME	JHYIX	6,640.404	7.940	52,724.81

The Nestegg Group, Inc.
6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712
T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

ANN MCLANE (IRA) KUSTER IRA Acct #: [redacted]

Weight	Description	Symbol	Quantity	Current Price	Current Value
BONDS - FIXED INCOME					
INTERMEDIATE TERM BOND TAXABLE					
1.8%	PIMCO TOTAL RETURN BND FD	PTTRX	1,604.765	10.070	16,159.98
6.4%	VANGUARD I-T INV-GR BOND (ADMIRAL)	VFIDX	6,011.895	9.640	57,954.67
8.2%					74,114.65
26.3%					237,431.45
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
1.1%	SCHWAB MONEY MARKET FUND	MMP			10,207.81
100.0%					902,586.14

We recommend you compare this information with the statements you receive from your custodian.

ATTACHMENT #2

The Nestegg Group, Inc.

6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712

T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

BRADFORD W (IRA) KUSTER IRA Acct #[redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03229

Weight	Description	Symbol	Quantity	Current Price	Current Value
GLOBAL ALLOCATION					
GLOBAL MULTI ASSET					
4.2%	DODGE & COX GLOBAL	DODWX	347.303	10.460	3,632.79
8.6%	NEUBERGER BERMAN ABS RETURN MULTI-MNGR	NABIX	732.139	10.140	7,423.89
8.9%	WINTERGREEN FUND	WGRNX	493.188	15.500	7,644.41
21.7%					18,701.09
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
4.6%	CHAMPLAIN MID CAP FD ADV	CIPMX	296.486	13.250	3,928.44
MID/LARGE CAP VALUE					
24.1%	OAKMARK SELECT FUND	OAKLX	529.68	39.210	20,768.75
SMALL CAP					
20.0%	NEUBERGER&BERMAN GENESIS	NBGNX	559.289	30.800	17,226.10
20.5%	VANGUARD SMALL CAP VALUE	VSIAX	414.992	42.460	17,620.56
40.5%					34,846.66
69.2%					59,543.85
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
9.1%	HARBOR INTERNATIONAL FUND (INV)	HIINX	132.908	58.930	7,832.27

The Nestegg Group, Inc.
6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712
T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

BRADFORD W (IRA) KUSTER IRA Acct #[redacted]

Weight	Description	Symbol	Quantity	Current Price	Current Value
	CASH AND CASH EQUIVALENTS				
	MONEY MARKET				
0.0%	SCHWAB MONEY MARKET FUND	MMP			0.12
100.0%					86,077.33

We recommend you compare this information with the statements you receive from your custodian.

ATTACHMENT #3

The Nestegg Group, Inc.

6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712

T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

BRADFORD KUSTER (SEP-IRA) Acct #[redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03229

Weight	Description	Symbol	Quantity	Current Price	Current Value
GLOBAL ALLOCATION					
GLOBAL MULTI ASSET					
25.3%	NEUBERGER BERMAN ABS RETURN MULTI-MNGR	NABIX	1,475.362	10.140	14,960.17
31.8%	WINTERGREEN FUND	WGRNX	1,215.218	15.500	18,835.88
57.1%					33,796.05
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
20.4%	JPMORGAN US LARGE CAP CORE PLUS	JLPSX	450.986	26.810	12,090.93
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
3.4%	HARBOR INTERNATIONAL FUND (INV)	HIINX	33.86	58.930	1,995.37
BONDS - FIXED INCOME					
REAL ESTATE INVESTMENT TRUSTS					
19.0%	VANGUARD REIT INDEX FUND	VGSIX	425.146	26.480	11,257.87
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
0.0%	SCHWAB ADVISOR CASH RESERVES	SACR			0.01
100.0%					59,140.23

We recommend you compare this information with the statements you receive from your custodian.

ATTACHMENT #4

The Nestegg Group, Inc.

6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712

T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

BRADFORD W. KUSTER (R/O IRA) IRA Acct #[redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03229

Weight	Description	Symbol	Quantity	Current Price	Current Value
GLOBAL ALLOCATION					
GLOBAL MULTI ASSET					
3.8%	DODGE & COX GLOBAL	DODWX	1,110.166	10.460	11,612.34
2.7%	NEUBERGER BERMAN ABS RETURN MULTI-MNGR	NABIX	831.623	10.140	8,432.66
1.3%	WINTERGREEN FUND	WGRNX	259.591	15.500	4,023.66
7.8%					24,068.66
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
2.7%	CHAMPLAIN MID CAP FD ADV	CIPMX	620.147	13.250	8,216.95
11.2%	JPMORGAN US LARGE CAP CORE PLUS	JLPSX	1,289.185	26.810	34,563.05
13.9%					42,780.00
MID/LARGE CAP VALUE					
11.1%	OAKMARK SELECT FUND	OAKLX	871.893	39.210	34,186.92
10.1%	VANGUARD SELECTED VALUE	VASVX	1,208.86	25.850	31,249.03
21.2%					65,435.95
SMALL CAP					
8.6%	CHAMPLAIN SMALL COMPANY	CIPSX	1,673.12	15.840	26,502.22
3.4%	NEUBERGER&BERMAN GENESIS	NBGNX	341.368	30.800	10,514.13
6.1%	VANGUARD SMALL CAP VALUE	VSIAX	442.238	42.460	18,777.43
18.1%					55,793.78
53.2%					164,009.73

The Nestegg Group, Inc.

6676 N. Lincoln Avenue, Second Floor
Lincolnwood, IL 60712

T 847-677-6378
F 847-677-3550

Portfolio Holdings
As of 12/31/2015

BRADFORD W. KUSTER (R/O IRA) IRA Acct #[redacted]

Weight	Description	Symbol	Quantity	Current Price	Current Value
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
4.8%	HARBOR INTERNATIONAL FUND (INV)	HIINX	253.005	58.930	14,909.58
4.2%	LITMAN GREGORY MASTERS INTERNATIONAL	MSILX	798.34	16.130	12,877.22
11.3%	VANGUARD INTL EXPLORER	VINEX	2,048.42	16.950	34,720.72
20.3%					62,507.52
BONDS - FIXED INCOME					
FLEXIBLE INCOME					
8.4%	LOOMIS SAYLES BOND	LSBDX	2,017.334	12.880	25,983.26
HIGH YIELD BOND					
5.7%	ABERDEEN GLOBAL HIGH INCOME	JHYIX	2,218.421	7.940	17,614.26
INTERMEDIATE TERM BOND TAXABLE					
3.7%	PIMCO TOTAL RETURN (INV)	PTTDX	1,124.721	10.070	11,325.94
17.8%					54,923.46
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
1.0%	SCHWAB MONEY MARKET FUND	MMP			2,932.90
100.0%					308,442.27

We recommend you compare this information with the statements you receive from your custodian.

ATTACHMENT #5

Fidelity 401(k)

Market Value of Your Account **Statement Period: 12/01/2015 to 12/31/2015**

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

Investment	**Shares as of 11/30/2015**	**Shares as of 12/31/2015**	**Price as of 11/30/2015**	**Price as of 12/31/2015**	**Market Value as of 11/30/2015**	**Market Value as of 12/31/2015**
Stock Investments					$3,392.04	$3,311.47
Large Cap						
FID Blue Chip GR	8.537	8.561	$69.63	$68.97	$594.43	$590.45
TRP Equity Inc ADV	15.612	16.539	$30.79	$28.40	$480.69	$469.71
Mid-Cap						
FID Low Priced Stk	14.630	14.749	$49.45	$47.75	$723.45	$704.26
FID Mid Cap Stock	22.239	23.402	$36.08	$32.73	$802.38	$765.95
International						
FID Diversifd Intl	21.987	22.279	$35.98	$35.06	$791.09	$781.10
Bond Investments					$531.85	$529.65
Income						
Sptn US Bond Idx ADV	45.968	46.097	$11.57	$11.49	$531.85	$529.65
Account Totals					$3,923.89	$3,841.12

ATTACHMENT #6

Transaction Ledger Report

From 12/31/2014 to 12/31/2015

ANN MCLANE (IRA) KUSTER IRA Acct #[redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03224

Trade Date	Activity	Security Symbol	Quantity	Description	Net Amount	Security Type
01/15/2015	Buy	DODWX	2,115.056	DODGE & COX GLOBAL	(24,500.00)	Mutual Fund
01/15/2015	Buy	VMGRX	682.793	VANGUARD MID CAP GROW	(16,000.00)	Mutual Fund
01/15/2015	Buy	VWUAX	939.71	VANGUARD US GROWTH	(70,500.00)	Mutual Fund
01/15/2015	Sell	CIPSX	(320.718)	CHAMPLAIN SMALL COMPA	5,000.00	Mutual Fund
01/15/2015	Sell	JLPSX	(1,595.179)	JPMORGAN US LARGE CAP C	44,950.05	Mutual Fund
01/15/2015	Sell	MSILX	(526.008)	LITMAN GREGORY MASTERS	8,950.05	Mutual Fund
01/15/2015	Sell	LLPFX	(264.813)	LONGLEAF PARTNERS FUND	7,955.51	Mutual Fund
01/15/2015	Sell	NBGNX	(200.286)	NEUBERGER&BERMAN GEN	7,000.00	Mutual Fund
01/15/2015	Sell	OAKLX	(181.206)	OAKMARK SELECT FUND	7,000.00	Mutual Fund
01/15/2015	Sell	PASVX	(90.334)	T ROWE PRICE SMALL CAP V	4,000.00	Mutual Fund
01/15/2015	Sell	VGSIX	(764.951)	VANGUARD REIT INDEX FUN	21,950.05	Mutual Fund
04/10/2015	Sell	CIPMX	(600.801)	CHAMPLAIN MID CAP FD AD	9,000.00	Mutual Fund
04/10/2015	Sell	CIPSX	(262.085)	CHAMPLAIN SMALL COMPA	4,500.00	Mutual Fund
04/10/2015	Sell	HIINX	(85.555)	HARBOR INTERNATIONAL F	6,000.00	Mutual Fund
04/10/2015	Sell	NBGNX	(117.709)	NEUBERGER&BERMAN GEN	4,500.00	Mutual Fund
04/10/2015	Sell	OAKLX	(120.715)	OAKMARK SELECT FUND	5,000.00	Mutual Fund
06/22/2015	Sell	OAKLX	(144.196)	OAKMARK SELECT FUND	6,000.00	Mutual Fund
10/16/2015	Sell	LSBDX	(498.931)	LOOMIS SAYLES BOND	6,961.07	Mutual Fund
10/16/2015	Sell	NABIX	(569.26)	NEUBERGER BERMAN ABS R	5,966.63	Mutual Fund
10/26/2015	Sell	LLPFX	(2,242.552)	LONGLEAF PARTNERS FUND	58,592.78	Mutual Fund
10/27/2015	Buy	VASVX	2,102.076	VANGUARD SELECTED VAL	(58,592.78)	Mutual Fund
12/07/2015	Sell	PASVX	(623.354)	T ROWE PRICE SMALL CAP V	28,381.31	Mutual Fund
12/08/2015	Buy	VSIAX	651.296	VANGUARD SMALL CAP VAL	(28,381.31)	Mutual Fund
					43,733.36	

ATTACHMENT #7

Transaction Ledger Report
From 12/31/2014 to 12/31/2015

BRADFORD W (IRA) KUSTER IRA Acct #: [redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03229

Trade Date	Activity	Security Symbol	Quantity	Description	Net Amount	Security Type
12/07/2015	Sell	PASVX	(394.623)	T ROWE PRICE SMALL CAP V	17,967.19	Mutual Fund
12/08/2015	Buy	VSIAX	411.891	VANGUARD SMALL CAP VAL	(17,967.19)	Mutual Fund
					0.00	

ATTACHMENT #8

Transaction Ledger Report

From 12/31/2014 to 12/31/2015

BRADFORD W. KUSTER (R/O IRA)   IRA   Acct #[redacted]
331 GOULD HILL ROAD
CONTOOCOOK, NH 03229

Trade Date	Activity	Security Symbol	Quantity	Description	Net Amount	Security Type
01/15/2015	Buy	PTTDX	1,382.488	PIMCO TOTAL RETURN (INV)	(15,000.00)	Mutual Fund
01/15/2015	Sell	NABIX	(1,079.812)	NEUBERGER BERMAN ABS R	11,450.05	Mutual Fund
01/15/2015	Sell	WGRNX	(1,392.252)	WINTERGREEN FUND	23,000.00	Mutual Fund
03/24/2015	Sell	HIINX	(86.655)	HARBOR INTERNATIONAL F	6,000.00	Mutual Fund
03/24/2015	Sell	MSILX	(268.24)	LITMAN GREGORY MASTERS	4,969.00	Mutual Fund
07/14/2015	Sell	JHYIX	(555.556)	ABERDEEN GLOBAL HIGH IN	4,969.00	Mutual Fund
10/22/2015	Sell	JHYIX	(411.765)	ABERDEEN GLOBAL HIGH IN	3,469.00	Mutual Fund
10/22/2015	Sell	PTTDX	(330.813)	PIMCO TOTAL RETURN (INV)	3,500.00	Mutual Fund
10/26/2015	Sell	LLPFX	(1,222.855)	LONGLEAF PARTNERS FUND	31,927.71	Mutual Fund
10/27/2015	Buy	VASVX	1,144.623	VANGUARD SELECTED VAL	(31,927.71)	Mutual Fund
12/01/2015	Sell	CIPMX	(403.769)	CHAMPLAIN MID CAP FD AD	6,000.00	Mutual Fund
12/01/2015	Sell	PASVX	(127.47)	T ROWE PRICE SMALL CAP V	6,000.00	Mutual Fund
12/07/2015	Sell	PASVX	(420.46)	T ROWE PRICE SMALL CAP V	19,143.54	Mutual Fund
12/08/2015	Buy	VSIAX	438.933	VANGUARD SMALL CAP VAL	(19,143.54)	Mutual Fund
					54,357.05	