



Filing ID #10026705

FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Dr. Bret A. Richards
Status: Congressional Candidate
State/District: IA04

FILING INFORMATION

Filing Type: Candidate Report
Filing Year: 2019
Filing Date: 05/15/2019
Period Covered: 01/01/2018– 05/15/2019

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Family Business - I29 Country Store (currently inactive), 51% Interest [OL]	JT	\$1,001 - \$15,000	None		
LOCATION: Irwin, IA, US DESCRIPTION: Ownership share of S Corp in family business. Business is currently inactive.					
Family Business - MS Oil Inc; currently holds real estate, 51% Interest [OL]	JT	\$1,001 - \$15,000	None		
LOCATION: Irwin, IA, US DESCRIPTION: Ownership interest in S Corp in family business. Business currently holds real estate.					
Family Business 4R Properties; business currently holds rental properties, 50% Interest [OL]	JT	\$100,001 - \$250,000	None		
LOCATION: Irwin, IA, US DESCRIPTION: Family owned partnership that owns rental properties.					
Family Business -Richards Enterprises; business is currently inactive, 52% Interest [OL]	JT	\$250,001 - \$500,000	None		
LOCATION: Irwin, IA, US DESCRIPTION: Ownership interest in family business; business is currently inactive.					

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
IA 529 Plan (DC1) ⇒ Conservative Income Portfolio [5P] LOCATION: IA	DC	\$1,001 - \$15,000	Tax-Deferred		
IA 529 Plan (DC1) ⇒ Moderate Growth Portfolio [5P] LOCATION: IA	DC	\$1,001 - \$15,000	Tax-Deferred		
IA 529 Plan (DC2) ⇒ Conservative Growth Portfolio [5P] LOCATION: IA	DC	\$1,001 - \$15,000	Tax-Deferred		
IA 529 Plan (DC2) ⇒ Moderate Growth Portfolio [5P] LOCATION: IA	DC	\$1,001 - \$15,000	Tax-Deferred		
IA 529 Plan (DC3) ⇒ Conservative Growth Portfolio [5P] LOCATION: IA	DC	\$1,001 - \$15,000	Tax-Deferred		
IA 529 Plan (DC3) ⇒ Moderate Growth Portfolio [5P] LOCATION: IA	DC	\$1,001 - \$15,000	Tax-Deferred		
Loan to Campaign [DO]		\$15,001 - \$50,000	None		
Loan to family business (4R) [DO]	JT	\$15,001 - \$50,000	None		
Loan to family business (4R) [DO]	JT	\$15,001 - \$50,000	None		
Loan to Family Business (RE) [DO]	JT	\$50,001 - \$100,000	None		
Principal 401k ⇒ American Funds Target Date Retirement 2035 [MF]		\$1,001 - \$15,000	Tax-Deferred		
Principal 401k ⇒ Vanguard Small Cap Index Institutional Fund [MF]		\$1,001 - \$15,000	Tax-Deferred		
Receivable from BW Gas & Convenience [DO]	JT	\$100,001 - \$250,000	None		
T. Rowe Price Roth IRA ⇒		\$50,001 -	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
T. Rowe Price Blue Chip Growth [MF]		\$100,000			
USAA Traditional IRA ⇒ American Beacon AHL Mngd Futrs Strt Inst [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ American Beacon AHL Mngd Futrs Strt Inst [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ American Beacon Intl Equity Y Class [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ American Beacon Intl Equity Y Class [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ AQR Small Cap Multi Style FD CL R6 [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ AQR Small Cap Multi Style FD CL R6 [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ AQR Style Premia Alternative FD CL R6 [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ AQR Style Premia Alternative FD CL R6 [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Baird Core Plus Bond Institutional [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Goldman Sachs Intnat Sm Cap Insights R6 [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Goldman Sachs Intnat Sm Cap Insights R6 [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Harding Loevner Intl Equity Port CL Z [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Harding Loevner Intl Equity Port CL Z [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Hartford Schroders Emerg Mkts Eq CL F [MF]		\$1,001 - \$15,000	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
USAA Traditional IRA ⇒ Hartford Schroders Emerg Mkts Eq CL F [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Lazard Emerging Mrkts EQ Blend Instl [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Lazard Emerging Mrkts EQ Blend Instl [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ USAA Income Fund Instl [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ USAA MANAGED ALLOCATION FD RETAIL [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ USAA MANAGED ALLOCATION FD RETAIL [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ USAA Short Term Bond FD Instl [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Vanguard Growth & Income Admiral [MF]		\$15,001 - \$50,000	Tax-Deferred		
USAA Traditional IRA ⇒ Vanguard Growth & Income Admiral [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
USAA Traditional IRA ⇒ Victory Sycamore Established Val R6 [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Victory Sycamore Established Val R6 [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Voya Intermediate Bond Class I [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
Vanguard Roth IRA ⇒ Vanguard US Growth Fund [MF]	SP	\$50,001 - \$100,000	Tax-Deferred		

* Asset class details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

SCHEDULE C: EARNED INCOME

Source	Type	Amount Current Year to Filing	Amount Preceding Year
Creighton University	salary	\$11,500.00	\$29,225.00
Norwich University	salary	N/A	\$3,012.00
Mahle Engine Components USA Inc	spouse salary	N/A	\$23,306.00
Visual Edge	spouse salary	\$29,230.00	\$35,435.00

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Fed Loan Servicing	December 2012	Student Loan	\$15,001 - \$50,000

SCHEDULE E: POSITIONS

Position	Name of Organization
Board Chair	Manning Regional Healthcare Center
Director	Richards Enterprises, Inc.
Director	Ms Oil, Inc.
Director	I-29 Country Store, Inc.
Director	YGEIA Consulting
Partner	4R Properties

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE J: COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

None disclosed.

SCHEDULE A ASSET CLASS DETAILS

- IA 529 Plan (DC1) (Owner: DC) LOCATION: IA - IA 529 Plan (DC2) (Owner: DC) LOCATION: IA - IA 529 Plan (DC3) (Owner: DC) LOCATION: IA
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- Principal 401k
- T. Rowe Price Roth IRA
- USAA Traditional IRA
- USAA Traditional IRA (Owner: SP)
- Vanguard Roth IRA (Owner: SP)

EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

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 benefiting you, your spouse, or dependent child?

☐ Yes ☒ No

Exemption: Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

☐ Yes ☒ No

CERTIFICATION AND SIGNATURE

☒ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

Digitally Signed: Dr. Bret A. Richards , 05/15/2019