HAND DELIVERED

UNITED STATES HOUSE OF REPRESENTATIVES
2019 FINANCIAL DISCLOSURE STATEMENT

Form A
For Use by Members, Officers, and Employees

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U.S. HOUSE OF REPRESENTATIVES
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MC

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

Name: Ann McLane Kuster **Daytime Telephone:** ____________

FILER STATUS	[X] Member of the U.S. House of Representatives — State: NH District: 2	[ ] Officer or Employee — Employing Office: ____ — Staff Filer Type: (If Applicable) Shared [ ] Principal Assistant [ ]
REPORT TYPE	[X] 2019 Annual (Due: ~~May~~ Aug. 15, 2020)	[ ] Amendment — [ ] Termination — Date of Termination: ____

PRELIMINARY INFORMATION – ANSWER EACH OF THESE QUESTIONS

	Yes	No		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. Receive more than $200 in unearned income from any reportable asset during the reporting period?	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
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		G. Did you, your spouse, or your dependent child receive any reportable gift(s) totaling more than $390 in value from a single source 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		H. Did you, your spouse, or your dependent child receive any reportable travel or reimbursements for travel totaling more than $390 in value from a single source 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		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
E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?		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 10

BLOCK A — Assets and/or Income Sources

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 report 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.

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*	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm 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*	P, S, S(part), or E
Examples: SP	Mega Corp. Stock						X										X										X									S(part)
	Simon & Schuster			Indefinite																			Royalties			X										
	ABC Hedge Fund	X							X														Partnership Income					X								
JT	Jackson Highlands Jackson, NH								X									X											X							
JT	Rte 3A Hebron, NH (1/2 interest w/ siblings)							X										X											X							

Use additional sheets if more space is required.

SCHEDULE A ASSETS & UNEARNED INCOME

Name: Ann McLane Kuster | Page 3 of 10

BLOCK A – Assets and/or Income Sources; **BLOCK B** – Value of Asset

SP, DC, JT	ASSET NAME	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*
	Schwab IRA (Attach 1)									X					
SP	Schwab IRA (Attach 2)							X							
SP	Schwab SEP IRA (Attach 3)						X								
SP	Schwab IRA (Attach 4)								X						
SP	Brad Kuster LLC				X										

BLOCK C – Type of Income

ASSET NAME	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	TAX-DEFERRED	Other Type of Income (Specify: e.g., Partnership Income or Farm Income)
Schwab IRA (Attach 1)							X	
Schwab IRA (Attach 2)							X	
Schwab SEP IRA (Attach 3)							X	
Schwab IRA (Attach 4)								
Brad Kuster LLC	X							

BLOCK D – Amount of Income; **BLOCK E** – Transaction

ASSET NAME	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
Schwab IRA (Attach 1)	X												P,S(part)
Schwab IRA (Attach 2)	X												P,S(part)
Schwab SEP IRA (Attach 3)	X												P,S(part)
Schwab IRA (Attach 4)													P,S(part)
Brad Kuster LLC	X												

Use additional sheets if more space is required.

SCHEDULE B TRANSACTIONS

Name: Ann McLane Kuster | Page 4 of 12

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	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	3/9/19		X									
	Schwab IRA (Attach #5)																	
SP	Schwab IRA (Attach #6)																	
SP	Schwab Sep IRA (Attach #7)																	
SP	Schwab R/O IRA (Attach #8)																	

Use additional sheets if more space is required.

SCHEDULE C – EARNED INCOME

Name: Ann McLane Kuster | Page 5 of 10

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 2019 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was $28,440. The 2020 limit is $28,845. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) are 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	Spouse	NA

Use additional sheets if more space is required.

SCHEDULE D – LIABILITIES

Name: Ann McLane Kuster Page 6 of 10

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	5/19	Mortgage on Rental Property, Dover, DE				x							
JT	Merrimack County Savings Bank	1/15	Mortgage on Residence				X							
JT	Merrimack County Savings Bank	8/25	Mortgage on Residence				X							
JT	Merrimack Cty SB	9/15	Mortgage on Rental Property					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 10

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	5/19	Mortgage on Rental Property, Dover, DE				X							
JT	Citibank	12/18			X									
JT	Bank of America	12/18			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

Identif the date, parties to, and general terms of an agreement or arrangement that ou have with respect to: future emplo ment; a leave of absence during the period of government service; continuation or deferral of pa ments b a former or current emplo er other than the U.S. government; or continuing participation in an emplo ee welfare or benefit plan maintained b a former emplo er.

Date	Parties to Agreement	Terms of Agreement
	N/A	

SCHEDULE G – GIFTS

Report the source (b name), a brief description, and the value of all gifts totaling more than $390 received b ou, our spouse, or our dependent child from an source during the ear. **Exclude:** Gifts from relatives, gifts of personal hospitalit from an individual (which ma not include a registered lobb ist or foreign agent), local meals, and gifts to a spouse or dependent child that are totall independent of his or her relationship to ou. Gifts with a value of $156 or less need not be added towards the $390 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts e cept as specificall provided in the rule and some gifts require prior approval of the Committee on Ethics.

Source		Description	Value
Example:	Mr. Joseph Smith, Arlington, VA	Silver Platter (prior determination of personal friendship received from the Committee on Ethics)	$400
N/A			

Use additional sheets if more space is required.

SCHEDULE H – TRAVEL PAYMENTS and REIMBURSEMENTS

Name: Ann McLane Kuster | Page 9 of 10

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totaling more than $390 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
The Aspen Institute, Inc. Congressional Program		October 12-15	Bos-Aspen, CO-DC	Y	Y	Y

Use additional sheets if more space is required.

SCHEDULE I – PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

Name: Ann McLane Kuster

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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, 2019	$2,000
	XYZ Magazine	Article	Aug. 13, 2019	$500
NA				

Use additional sheets if more space is required.

Attachment #1

Portfolio Holdings
As of 12/31/2019

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					
3.3%	BLACKROCK TOTAL FACTOR	BSTIX	2,940.16	10.130	29,783.82
7.2%	DODGE & COX GLOBAL	DODWX	5,146.704	12.710	65,414.81
3.3%	GOLDMAN SACHS ABSOLUTE RETURN TRACKER FN	GJRTX	3,134.934	9.740	30,534.26
6.3%	VANGUARD GLOBAL EQUITY	VHGEX	1,801.666	31.790	57,274.96
20.1%					183,007.85
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
5.3%	CHAMPLAIN MID CAP FUND	CIPIX	2,355.995	20.560	48,439.26
4.7%	JPMORGAN US LARGE CAP CORE PLUS	JLPSX	1,722.475	24.690	42,527.91
5.6%	SCHWAB US MID-CAP ETF	SCHM	853.2668	60.150	51,324.12
15.6%					142,291.29
MID/LARGE CAP VALUE					
4.2%	OAKMARK SELECT FUND (INST)	OANLX	881.863	43.370	38,246.40
7.6%	VANGUARD SELECTED VALUE	VASVX	2,549.889	27.090	69,076.49
11.8%					107,322.89
SMALL CAP					
3.4%	CHAMPLAIN SMALL COMPANY FUND	CIPNX	1,556.551	19.840	30,881.97
3.7%	NEUBERGER BERMAN GENESIS FUND (INST)	NBGIX	576.327	58.490	33,709.37

Portfolio Holdings
As of 12/31/2019

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

Weight	Description	Symbol	Quantity	Current Price	Current Value
EQUITY - U.S.					
SMALL CAP					
2.8%	VANGUARD SMALL CAP VALUE	VSIAX	430.395	58.890	25,345.96
9.9%					89,937.30
37.2%					339,551.48
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
2.0%	DODGE & COX INTL STOCK	DODFX	424.716	43.600	18,517.62
4.9%	SCHWAB INTERNATIONAL EQ ETF	SCHF	1,318.4416	33.630	44,339.19
2.4%	SCHWAB INTL FUNDAMENTAL SMALL CO	FNDC	654.4119	33.250	21,759.20
1.2%	VANGUARD FTSE EMERGING MARKETS	VWO	254.3288	44.470	11,310.00
2.9%	VANGUARD INTL GROWTH	VWILX	258.729	102.790	26,594.75
13.4%					122,520.76
BONDS - FIXED INCOME					
REAL ESTATE INVESTMENT TRUSTS					
6.0%	VANGUARD REAL ESTATE INDEX FUND(ADM)	VGSLX	417.115	131.580	54,883.99
FLEXIBLE INCOME					
6.9%	LOOMIS SAYLES BOND	LSBDX	4,531.646	13.830	62,672.66
HIGH YIELD BOND					
6.4%	T ROWE PRICE GLOBAL HIGH INC BOND	RPOIX	5,775.429	10.160	58,678.36

Portfolio Holdings
As of 12/31/2019

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

Weight	Description	Symbol	Quantity	Current Price	Current Value
BONDS - FIXED INCOME					
INTERMEDIATE TERM BOND TAXABLE					
7.4%	DODGE & COX INCOME FUND	DODIX	4,821.499	14.030	67,645.63
2.1%	PIMCO TOTAL RETURN BND FD	PTTRX	1,820.118	10.340	18,820.02
9.5%					86,465.65
28.8%					262,700.66
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
0.5%	BANK SWEEP	SWEEP			4,386.06
100.0%					912,166.61

We recommend you compare this information with the statements you receive from our custodian. If you are not receiving statements from your custodian, please inform us.

Attachment #2

Portfolio Holdings
As of 12/31/2019

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					
3.3%	BLACKROCK TOTAL FACTOR	BSTAX	401.734	10.090	4,053.50
4.5%	DODGE & COX GLOBAL	DODWX	439.959	12.710	5,591.86
3.3%	GOLDMAN SACHS ABSOLUTE RETURN TRACKER FU	GARTX	440.054	9.440	4,154.11
9.6%	VANGUARD GLOBAL EQUITY	VHGEX	374.87	31.790	11,917.12
20.7%					25,716.61
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
5.8%	CHAMPLAIN MID CAP FD ADV	CIPMX	360.578	20.100	7,247.62
MID/LARGE CAP VALUE					
21.5%	OAKMARK SELECT FUND (INST)	OANLX	615.114	43.370	26,677.49
SMALL CAP					
22.9%	NEUBERGER BERMAN GENESIS FUND (INST)	NBGIX	487.026	58.490	28,486.15
21.3%	VANGUARD SMALL CAP VALUE	VSIAX	449.748	58.890	26,485.66
44.2%					54,971.81
71.6%					88,896.92
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
7.5%	SCHWAB INTERNATIONAL EQ ETF	SCHF	278.0766	33.630	9,351.72

Portfolio Holdings

As of 12/31/2019

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

Weight	Description	Symbol	Quantity	Current Price	Current Value
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
0.2%	BANK SWEEP	SWEEP			278.51
100.0%					124,243.76

We recommend you compare this information with the statements you receive from our custodian. If you are not receiving statements from your custodian, please inform us.

ATTACHMENT #3

Portfolio Holdings

As of 12/31/2019

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					
9.8%	BLACKROCK TOTAL FACTOR	BSTIX	806.923	10.130	8,174.13
10.1%	GOLDMAN SACHS ABSOLUTE RETURN TRACKER FN	GJRTX	860.379	9.740	8,380.09
35.3%	VANGUARD GLOBAL EQUITY	VHGEX	925.036	31.790	29,406.89
55.2%					45,961.11
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
23.3%	JPMORGAN US LARGE CAP CORE PLUS	JLPSX	786.36	24.690	19,415.23
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
2.8%	SCHWAB INTERNATIONAL EQ ETF	SCHF	69.7789	33.630	2,346.66
BONDS - FIXED INCOME					
REAL ESTATE INVESTMENT TRUSTS					
18.6%	VANGUARD REAL ESTATE INDEX FUND(ADM)	VGSLX	117.562	131.580	15,468.81
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
0.1%	BANK SWEEP	SWEEP			98.95
100.0%					83,290.76

We recommend you compare this information with the statements you receive from our custodian. If you are not receiving statements from your custodian, please inform us.

ATTACHMENT #4

Portfolio Holdings
As of 12/31/2019

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					
0.5%	BLACKROCK TOTAL FACTOR	BSTAX	150.568	10.090	1,519.23
3.3%	DODGE & COX GLOBAL	DODWX	793.026	12.710	10,079.36
0.5%	GOLDMAN SACHS ABSOLUTE RETURN TRACKER FU	GARTX	164.932	9.440	1,556.96
4.3%					13,155.55
EQUITY - U.S.					
MID/LARGE CAP GROWTH					
13.9%	JPMORGAN US LARGE CAP CORE PLUS	JLPSX	1,737.621	24.690	42,901.86
MID/LARGE CAP VALUE					
11.8%	OAKMARK SELECT FUND (INST)	OANLX	835.39	43.370	36,230.86
12.4%	VANGUARD SELECTED VALUE	VASVX	1,407.784	27.090	38,136.87
24.1%					74,367.73
SMALL CAP					
12.2%	CHAMPLAIN SMALL COMPANY FUND	CIPNX	1,893.722	19.840	37,571.44
2.2%	NEUBERGER&BERMAN GENESIS	NBGNX	116.507	58.630	6,830.81
8.0%	VANGUARD SMALL CAP VALUE	VSIAX	417.824	58.890	24,605.66
22.4%					69,007.91
60.5%					186,277.50

Portfolio Holdings

As of 12/31/2019

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

Weight	Description	Symbol	Quantity	Current Price	Current Value
EQUITY - INTERNATIONAL					
FOREIGN STOCK					
7.5%	DODGE & COX INTL STOCK	DODFX	530.141	43.600	23,114.15
0.8%	SCHWAB INTERNATIONAL EQ ETF	SCHF	74.6032	33.630	2,508.91
1.9%	SCHWAB INTL FUNDAMENTAL SMALL CO	FNDC	174.8508	33.250	5,813.79
4.6%	VANGUARD FTSE EMERGING MARKETS	VWO	316.8858	44.470	14,091.91
2.3%	VANGUARD INTL GROWTH	VWILX	69.151	102.790	7,108.03
17.1%					52,636.79
BONDS - FIXED INCOME					
FLEXIBLE INCOME					
5.6%	LOOMIS SAYLES BOND	LSBDX	1,253.961	13.830	17,342.28
HIGH YIELD BOND					
7.6%	T ROWE PRICE GLOBAL HIGH INC BOND	RPOIX	2,302.785	10.160	23,396.30
INTERMEDIATE TERM BOND TAXABLE					
4.2%	PIMCO TOTAL RETURN FUND	PTTAX	1,259.281	10.340	13,020.97
17.5%					53,759.55
CASH AND CASH EQUIVALENTS					
MONEY MARKET					
0.7%	BANK SWEEP	SWEEP			2,166.63
100.0%					307,996.02

We recommend you compare this information with the statements you receive from our custodian. If you are not receiving statements from your custodian, please inform us.

ATTACHMENT #5

Transaction Ledger Report

From 12/31/2018 to 12/31/2019

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

Trade Date	Activity	Security Symbol	Quantity	Description	Unit Amount	Net Amount
03/26/2019	Buy	SCHM	3.065	SCHWAB US MID-CAP ETF	54.80	(167.96)
05/15/2019	Sell	NABIX	(5,361.157)	NEUBERGER BERMAN ABS R	10.88	58,309.39
05/16/2019	Buy	BSTIX	2,856.343	BLACKROCK TOTAL FACTOR	10.21	(29,154.70)
05/16/2019	Buy	GJRTX	3,025.409	GOLDMAN SACHS ABSOLUT	9.64	(29,154.69)
06/20/2019	Buy	DODFX	408.623	DODGE & COX INTL STOCK	41.43	(16,928.80)
06/20/2019	Buy	VWO	248	VANGUARD FTSE EMERGING	42.54	(10,549.91)
06/20/2019	Sell	VINEX	(1,656.231)	VANGUARD INTL EXPLORER	16.79	27,804.68
06/27/2019	Buy	SCHF	273	SCHWAB INTERNATIONAL E	31.95	(8,722.35)
06/27/2019	Buy	FNDC	640	SCHWAB INTL FUNDAMENT	31.08	(19,891.07)
06/27/2019	Buy	VWILX	255.32	VANGUARD INTL GROWTH	93.52	(23,877.10)
06/27/2019	Sell	MSILX	(3,220.301)	LITMAN GREGORY MASTERS	16.33	52,599.72
07/02/2019	Buy	FNDF	4.539	SCHWAB FUNDAMENTAL IN	28.05	(127.29)
07/02/2019	Buy	SCHF	4.107	SCHWAB INTERNATIONAL E	32.28	(132.56)
07/02/2019	Buy	SCHF	495	SCHWAB INTERNATIONAL E	32.31	(15,993.45)
07/02/2019	Buy	SCHM	3.506	SCHWAB US MID-CAP ETF	57.39	(201.21)
07/02/2019	Sell	FNDF	(568)	SCHWAB FUNDAMENTAL IN	28.04	15,926.39
07/05/2019	Buy	SCHF	3	SCHWAB INTERNATIONAL E	32.21	(96.62)
07/05/2019	Sell	FNDF	(4)	SCHWAB FUNDAMENTAL IN	27.94	111.77
07/05/2019	Sell	FNDF	(0.539)	SCHWAB FUNDAMENTAL IN	27.94	15.05
09/30/2019	Buy	VWO	3.177	VANGUARD FTSE EMERGING	40.48	(128.61)
10/01/2019	Buy	SCHM	4.285	SCHWAB US MID-CAP ETF	56.40	(241.66)
12/06/2019	Sell	SCHM	(202)	SCHWAB US MID-CAP ETF	59.37	11,993.50
12/06/2019	Sell	VGSLX	(83.549)	VANGUARD REAL ESTATE IN	131.42	10,980.00
12/18/2019	Buy	SCHF	28.335	SCHWAB INTERNATIONAL E	33.42	(946.94)
12/18/2019	Buy	FNDC	14.412	SCHWAB INTL FUNDAMENT	32.88	(473.92)

Transaction Ledger Report
From 12/31/2018 to 12/31/2019

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

Trade Date	Activity	Security Symbol	Quantity	Description	Unit Amount	Net Amount
12/18/2019	Buy	SCHM	4.388	SCHWAB US MID-CAP ETF	59.47	(260.95)
12/30/2019	Buy	VWO	3.152	VANGUARD FTSE EMERGING	44.56	(140.43)
						20,550.28

ATTACHMENT #6

Transaction Ledger Report

From 12/31/2018 to 12/31/2019

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

Trade Date	Activity	Security Symbol	Quantity	Description	Unit Amount	Net Amount
05/15/2019	Sell	NABIX	(732.139)	NEUBERGER BERMAN ABS R	10.85	7,945.67
05/16/2019	Buy	BSTAX	390.643	BLACKROCK TOTAL FACTOR	10.17	(3,972.84)
05/16/2019	Buy	GARTX	425.812	GOLDMAN SACHS ABSOLUT	9.33	(3,972.83)
07/02/2019	Buy	FNDF	1.215	SCHWAB FUNDAMENTAL IN	28.04	(34.06)
07/02/2019	Buy	SCHF	1.101	SCHWAB INTERNATIONAL E	32.28	(35.52)
07/02/2019	Buy	SCHF	132	SCHWAB INTERNATIONAL E	32.31	(4,264.92)
07/02/2019	Sell	FNDF	(152)	SCHWAB FUNDAMENTAL IN	28.04	4,261.99
07/05/2019	Buy	SCHF	1	SCHWAB INTERNATIONAL E	32.21	(32.21)
07/05/2019	Sell	FNDF	(1)	SCHWAB FUNDAMENTAL IN	27.94	27.94
07/05/2019	Sell	FNDF	(0.215)	SCHWAB FUNDAMENTAL IN	27.93	5.99
12/18/2019	Buy	SCHF	5.976	SCHWAB INTERNATIONAL E	33.42	(199.72)
						(270.51)

ATTACHMENT #7

Transaction Ledger Report
From 12/31/2018 to 12/31/2019

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

Trade Date	Activity	Security Symbol	Quantity	Description	Unit Amount	Net Amount
05/15/2019	Sell	NABIX	(1,475.362)	NEUBERGER BERMAN ABS R	10.87	16,031.94
05/16/2019	Buy	BSTIX	783.919	BLACKROCK TOTAL FACTOR	10.23	(8,015.97)
05/16/2019	Buy	GJRTX	830.319	GOLDMAN SACHS ABSOLUT	9.65	(8,015.97)
07/02/2019	Buy	FNDF	0.304	SCHWAB FUNDAMENTAL IN	28.04	(8.52)
07/02/2019	Buy	SCHF	0.279	SCHWAB INTERNATIONAL E	32.27	(9.01)
07/02/2019	Buy	SCHF	33	SCHWAB INTERNATIONAL E	32.31	(1,066.23)
07/02/2019	Sell	FNDF	(38)	SCHWAB FUNDAMENTAL IN	28.04	1,065.50
07/05/2019	Sell	FNDF	(0.304)	SCHWAB FUNDAMENTAL IN	27.95	8.49
12/18/2019	Buy	SCHF	1.5	SCHWAB INTERNATIONAL E	33.42	(50.12)
						(59.89)

ATTACHMENT #8

Transaction Ledger Report

From 12/31/2018 to 12/31/2019

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

Trade Date	Activity	Security Symbol	Quantity	Description	Unit Amount	Net Amount
05/15/2019	Sell	NABIX	(275.553)	NEUBERGER BERMAN ABS R	10.81	2,978.02
05/16/2019	Buy	BSTAX	146.412	BLACKROCK TOTAL FACTOR	10.17	(1,489.01)
05/16/2019	Buy	GARTX	159.594	GOLDMAN SACHS ABSOLUT	9.33	(1,489.01)
06/20/2019	Buy	DODFX	510.053	DODGE & COX INTL STOCK	41.42	(21,126.00)
06/20/2019	Buy	VWO	309	VANGUARD FTSE EMERGING	42.54	(13,143.63)
06/20/2019	Sell	VINEX	(2,066.862)	VANGUARD INTL EXPLORER	16.79	34,703.28
06/27/2019	Buy	SCHF	73	SCHWAB INTERNATIONAL E	31.95	(2,332.35)
06/27/2019	Buy	FNDC	171	SCHWAB INTL FUNDAMENT	31.08	(5,314.65)
06/27/2019	Buy	VWILX	68.24	VANGUARD INTL GROWTH	93.73	(6,396.30)
06/27/2019	Sell	MSILX	(862.668)	LITMAN GREGORY MASTERS	16.32	14,076.00
07/05/2019	Sell	NBGNX	(101.266)	NEUBERGER&BERMAN GEN	59.25	6,000.00
09/30/2019	Buy	VWO	3.959	VANGUARD FTSE EMERGING	40.48	(160.25)
12/18/2019	Buy	SCHF	1.603	SCHWAB INTERNATIONAL E	33.42	(53.58)
12/18/2019	Buy	FNDC	3.851	SCHWAB INTL FUNDAMENT	32.88	(126.63)
12/30/2019	Buy	VWO	3.927	VANGUARD FTSE EMERGING	44.56	(174.98)
						5,950.91