



Filing ID #10035701

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: 2020
Filing Date: 05/14/2020

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) [OL] LOCATION: Irwin, IA, US DESCRIPTION: Ownership share of S Corp in family business. Business currently inactive.	JT	\$1,001 - \$15,000	None		
Family Business - MS Oil Inc; currently holds real estate [OL] LOCATION: Irwin, IA, US DESCRIPTION: Ownership interest in S Corp in family business. Business currently holds real estate.	JT	\$1,001 - \$15,000	None		
Family Business 4R Properties; business currently holds rental properties [OL] LOCATION: Irwin, IA, US DESCRIPTION: Family owned partnership than owns rental properties.	JT	\$100,001 - \$250,000	None		
Family Business -Richards Enterprises; business is currently inactive [OL] LOCATION: Irwin, IA, US DESCRIPTION: Ownership interest in family business. Business is currently inactive.	JT	\$250,001 - \$500,000	None		
IA 529 Plan (DC1) ⇒ Conservative Income Portfolio [5P]	DC	\$1,001 - \$15,000	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
LOCATION: IA					
IA 529 Plan (DC1) ⇒ Moderate Growth Portfolio [5P]	DC	\$1,001 - \$15,000	Tax-Deferred		
LOCATION: IA					
IA 529 Plan (DC2) ⇒ Conservative Growth Portfolio [5P]	DC	\$1,001 - \$15,000	Tax-Deferred		
LOCATION: IA					
IA 529 Plan (DC2) ⇒ Moderate Growth Portfolio [5P]	DC	\$1,001 - \$15,000	Tax-Deferred		
LOCATION: IA					
IA 529 Plan (DC3) ⇒ Conservative Growth Portfolio [5P]	DC	\$1,001 - \$15,000	Tax-Deferred		
LOCATION: IA					
IA 529 Plan (DC3) ⇒ Moderate Growth Portfolio [5P]	DC	\$1,001 - \$15,000	Tax-Deferred		
LOCATION: IA					
Loan to Campaign [DO]		\$100,001 - \$250,000	None		
Loan to family business (RE) [DO]					
		\$1,001 - \$15,000	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]					
		\$100,001 - \$250,000	None		
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		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
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		
USAA Traditional IRA ⇒ Hartford Schroders Emerg Mkts Eq CL F [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ PIMCO Rae Emerging Markets Fund Inst [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ PIMCO Rae Emerging Markets Fund Inst [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ USAA Income Fund Instl [MF]	SP	\$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 ⇒ USAA Intermediate Term Bond Instl [MF]	SP	\$1 - \$1,000	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]	SP	\$15,001 - \$50,000	Tax-Deferred		
USAA Traditional IRA ⇒ Vanguard Growth & Income Admiral [MF]		\$15,001 - \$50,000	Tax-Deferred		
USAA Traditional IRA ⇒ Victory Sycamore Established Val R6 [MF]		\$1,001 - \$15,000	Tax-Deferred		
USAA Traditional IRA ⇒ Victory Sycamore Established Val R6 [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	N/A	\$17,000.00
Visual Edge	spouse salary	\$21,731.00	\$66,680.00

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Navi Refi	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	I29 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 - Principal 401k - 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 , 05/14/2020