



# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Hon. Josh Harder  
**Status:** Member  
**State/District:** CA10

## FILING INFORMATION

**Filing Type:** Annual Report  
**Filing Year:** 2020  
**Filing Date:** 08/13/2021

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Bank of America Checking Account [BA]	JT	\$50,001 - \$100,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Betterment Retirement Account ⇒ iShares Russell 2000 Value ETF (IWN) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Schwab International Equity ETF (SCHF) [ST]		\$15,001 - \$50,000	Capital Gains, Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Schwab U.S. Broad Market ETF (SCHB) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Barclays Municipal Bond ETF (TFI) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Small-Cap Value ETF (VBR) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Total International Bond ETF (BNDX) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Total Stock Market ETF (VTI) [ST]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [ST]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Schwab International Equity ETF (SCHF) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [ST]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Betterment Traditional IRA ⇒ Vanguard Mid-Cap Value ETF (VOE) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Small-Cap Value ETF (VBR) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total Bond Market ETF (BND) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total International Bond ETF (BNDX) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [ST]		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Value ETF (VTV) [ST]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
BVA Fund IX [PS]  DESCRIPTION: Bessemer Venture Associates IX L.P.		\$15,001 - \$50,000	Partnership income	\$1,001 - \$2,500	<input type="checkbox"/>
BVA Fund VIII [PS]  DESCRIPTION: Bessemer Venture Associates VIII L.P.		\$15,001 - \$50,000	Partnership income	\$2,501 - \$5,000	<input type="checkbox"/>
Charles Schwab Investment Account ⇒ Bank sweep / cash [BA]	SP	\$1,001 - \$15,000	None		<input type="checkbox"/>
Charles Schwab Investment Account ⇒ SCHWAB US SMALL CAP ETF [BA]	SP	None	Capital Gains, Dividends	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF [EF]	SP	\$1,000,001 - \$5,000,000	Capital Gains, Dividends	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P MIDCAP 400 ETF [EF]	SP	\$250,001 - \$500,000	Dividends	\$2,501 - \$5,000	<input type="checkbox"/>
Charles Schwab Investment Account ⇒ WELLS FARGO INTERM TAX [MF]	SP	None	Capital Gains, Interest	\$2,501 - \$5,000	<input checked="" type="checkbox"/>
Charles Schwab IRA ⇒ Bank sweep / cash [IH]	SP	\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab IRA ⇒	SP	\$50,001 -	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
SPDR S&P 500 ETF (SPY) [EF]		\$100,000			
Charles Schwab IRA ⇒ SPDR S&P MIDCAP 400 ETF (MDY) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Merrill Investment Account ⇒ Cash [BA]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ PagerDuty, Inc. (PD) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>

\* 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 B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [ST]		03/13/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [ST]		03/17/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [ST]		03/18/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [ST]		03/18/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Russell 2000 Value ETF (IWN) [ST]		03/9/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Russell 2000 Value ETF (IWN) [ST]		04/20/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [ST]		03/10/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [ST]		03/13/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [ST]		04/20/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Retirement Account ⇒ Schwab International Equity ETF (SCHF) [ST]		03/9/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Schwab U.S. Large-Cap Value ETF (SCHV) [ST]		03/13/2020	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Emerging Markets Government Bond ETF (VWOB) [ST]		03/13/2020	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [ST]		03/9/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [ST]		03/13/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [ST]		03/17/2020	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [ST]		03/9/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [ST]		03/10/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [ST]		04/20/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard Small-Cap Value ETF (VBR) [ST]		03/9/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Small-Cap Value ETF (VBR) [ST]		04/20/2020	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard Total Stock Market ETF (VTI) [ST]		03/18/2020	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [ST]		03/18/2020	P	\$1,001 - \$15,000	
Charles Schwab Investment Account ⇒ LAUDUS INTERNATIONAL MAR [MF]	SP	05/11/2020	S	\$50,001 - \$100,000	<input type="checkbox"/>

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab Investment Account ⇒ Schwab U.S. Small-Cap ETF (SCHA) [ST]	SP	09/30/3030	S	\$100,001 - \$250,000	<input checked="" type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P 500 (SPY) [ST]	SP	05/15/2020	P	\$50,001 - \$100,000	
Charles Schwab Investment Account ⇒ SPDR S&P 500 (SPY) [ST]	SP	05/20/2020	P	\$15,001 - \$50,000	
Charles Schwab Investment Account ⇒ SPDR S&P 500 (SPY) [ST]	SP	09/30/2020	S (partial)	\$50,001 - \$100,000	<input checked="" type="checkbox"/>
Charles Schwab Investment Account ⇒ WELLS FARGO INTERM TAX [MF]	SP	09/14/2020	S (partial)	\$50,001 - \$100,000	<input checked="" type="checkbox"/>
Charles Schwab Investment Account ⇒ WELLS FARGO INTERM TAX [MF]	SP	09/29/2020	S	\$15,001 - \$50,000	<input checked="" type="checkbox"/>

\* 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
AllSource	spouse salary	N/A
Virginia Economic Development Partnership	spouse salary	N/A

### SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	Quicken Loans	October 2020	Mortgage on personal residence	\$500,001 - \$1,000,000
SP	Chase	December 2020	Credit card	\$10,000 - \$15,000

### SCHEDULE E: POSITIONS

None disclosed.

### SCHEDULE F: AGREEMENTS

None disclosed.

## SCHEDULE G: GIFTS

None disclosed.

## SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

## SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

## SCHEDULE A AND B ASSET CLASS DETAILS

- Betterment Retirement Account  
LOCATION: US
- Betterment Traditional IRA
- Charles Schwab Investment Account (Owner: SP)  
LOCATION: US
- Charles Schwab IRA (Owner: SP)
- Merrill Investment Account  
LOCATION: US

## EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

**IPO:** Did you purchase any shares that were allocated as a part of an Initial Public Offering?

Yes  No

**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:** Hon. Josh Harder , 08/13/2021