Filing ID #10047596

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: 2021
Filing Date: 08/10/2022

Schedule A: Assets and "Unearned" Income

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > $1,000?
Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST]		$15,001 - $50,000	None		☐
Comments: No transactions >$1,000; asset transferred from BVA fund.					
Bank of America Checking Account [BA]	JT	$50,001 - $100,000	None		☐
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		$15,001 - $50,000	Dividends	$201 - $1,000	☐
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		$15,001 - $50,000	Dividends	$201 - $1,000	☑
Betterment Retirement Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		$1,001 - $15,000	None		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > $1,000?
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ iShares Russell 2000 Value ETF (IWN) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ Schwab International Equity ETF (SCHF) [EF]		$15,001 - $50,000	Dividends	$201 - $1,000	☐
Betterment Retirement Account ⇒ Schwab U.S. Broad Market ETF (SCHB) [EF]		$15,001 - $50,000	Capital Gains, Dividends	$2,501 - $5,000	☑
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Barclays Municipal Bond ETF (TFI) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		$1,001 - $15,000	None		☑
Betterment Retirement Account ⇒ Vanguard Short-Term Inflation-Protected Securities Index Fund (VTIP) [EF] COMMENTS: Acquired for <$1,000.		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		$1,001 - $15,000	Capital Gains, Dividends	$1,001 - $2,500	☑
Betterment Retirement Account ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		$1,001 - $15,000	None		☑
Betterment Retirement Account ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		$1,001 - $15,000	None		☐
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [EF]		$1,001 - $15,000	Dividends	$201 - $1,000	☑
Betterment Traditional IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF] COMMENTS: No transaction >$1,000		$1,001 - $15,000	None		☑
Betterment Traditional IRA ⇒		$1,001 - $15,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > $1,000?
iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]					
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		$15,001 - $50,000	Tax-Deferred		☑
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		$1,001 - $15,000	Tax-Deferred		☑
Betterment Traditional IRA ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		$1,001 - $15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ Vanguard Short-Term Inflation-Protected Securities Index Fund (VTIP) [EF] COMMENTS: No transaction >$1,000.		$1,001 - $15,000	None		☐
Betterment Traditional IRA ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		$1,001 - $15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ Vanguard Total Bond Market ETF (BND) [EF]		$1,001 - $15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		$1,001 - $15,000	Tax-Deferred		☐
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		$15,001 - $50,000	Tax-Deferred		☑
Betterment Traditional IRA ⇒ Vanguard Value ETF (VTV) [EF]		$1,001 - $15,000	Tax-Deferred		☐
BVA Fund IX [HE] DESCRIPTION: Bessemer Venture Associates IX L.P.		$15,001 - $50,000	Partnership income	$15,001 - $50,000	☐
BVA Fund VIII [HE] DESCRIPTION: Bessemer Venture Associates VIII L.P.		$1,001 - $15,000	Partnership income	$5,001 - $15,000	☐
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF [EF]	SP	$1,000,001 - $5,000,000	Capital Gains, Dividends	$100,001 - $1,000,000	☑
Charles Schwab Investment Account ⇒ SPDR S&P MIDCAP 400 ETF [EF]	SP	$500,001 - $1,000,000	Dividends	$5,001 - $15,000	☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > $1,000?
Charles Schwab IRA ⇒ SPDR S&P 500 ETF (SPY) [EF]	SP	$100,001 - $250,000	Tax-Deferred		✓
Charles Schwab IRA ⇒ SPDR S&P MIDCAP 400 ETF (MDY) [EF]	SP	$50,001 - $100,000	Tax-Deferred		
Merrill Investment Account ⇒ ACV Auctions Inc. [BA] COMMENTS: No transactions >$1,000; asset transferred from BVA fund.		$15,001 - $50,000	None		
Merrill Investment Account ⇒ Cash [BA]		$1,001 - $15,000	None		
Merrill Investment Account ⇒ PagerDuty, Inc. (PD) [ST]		$1,001 - $15,000	None		
Merrill Investment Account ⇒ Toast, Inc. Class A (TOST) [ST] COMMENTS: No transactions >$1,000; asset transferred from BVA fund.		$1,001 - $15,000	None		

* 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 Emerging Markets ETF (IEMG) [EF]		11/26/2021	P	$1,001 - $15,000	
Betterment Retirement Account ⇒ Schwab U.S. Broad Market ETF (SCHB) [EF]		10/25/2021	S (partial)	$1,001 - $15,000	✓
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		10/25/2021	P	$1,001 - $15,000	
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		11/26/2021	S	$1,001 - $15,000	
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		10/25/2021	P	$1,001 - $15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > $200?
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		11/26/2021	S	$1,001 - $15,000	☐
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		10/25/2021	P	$1,001 - $15,000	
Betterment Retirement Account ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		10/25/2021	S (partial)	$1,001 - $15,000	☑
Betterment Retirement Account ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		10/25/2021	P	$1,001 - $15,000	
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [EF]		10/25/2021	P	$1,001 - $15,000	
Betterment Traditional IRA ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		04/12/2021	P	$1,001 - $15,000	
Betterment Traditional IRA ⇒ iShares S&P Mid-Cap 400 Value ETF (IJJ) [EF] Comments: Asset acquired for <$1,000.		04/12/2021	S	$1,001 - $15,000	☐
Betterment Traditional IRA ⇒ Schwab International Equity ETF (SCHF) [EF]		04/12/2021	S	$1,001 - $15,000	☐
Betterment Traditional IRA ⇒ SPDR S&P 600 Small Cap Value ETF (SLYV) [EF] Comments: Asset acquired for <$1,000.		04/12/2021	S	$1,001 - $15,000	☐
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [MF]		04/12/2021	P	$1,001 - $15,000	
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [MF]		04/12/2021	P	$1,001 - $15,000	
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		04/12/2021	S (partial)	$1,001 - $15,000	☐
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF [EF]	SP	05/5/2021	P	$15,001 - $50,000	
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF [EF]	SP	10/25/2021	S (partial)	$100,001 - $250,000	☑

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > $200?
Charles Schwab IRA ⇒ SPDR S&P 500 ETF [EF]	SP	09/7/2021	P	$100,001 - $250,000	

* 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

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

- Alex Brown Raymond James brokerage
  Location: US

- 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 , 08/10/2022