



Filing ID #10078334

FINANCIAL DISCLOSURE REPORT

Clerk of the House of Representatives • Legislative Resource Center • B81 Cannon Building • Washington, DC 20515

FILER INFORMATION

Name: Hon. William R. Keating
Status: Member
State/District: MA09

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2025
Filing Date: 07/14/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Commonwealth of Mass. Retirement [PE]		Undetermined	Tax-Deferred		☐
US Airways Retirement [PE]	SP	Undetermined	Tax-Deferred		☐
Focus Partners Brokerage Account ⇒ BlackRock Strategic Income Opportunities Portfolio - Institutional (BSIIX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Focus Partners Brokerage Account ⇒ BlackRock Strategic Income Opportunities Portfolio - Institutional (BSIIX) [MF]	JT	\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	☒
Focus Partners Brokerage Account ⇒ Ecofin Global Renewables Infrastructure Fund - Institutional Class (ECOIX) [MF]	JT	\$15,001 - \$50,000	Dividends	None	☐
Focus Partners Brokerage Account ⇒ Fidelity Advisor Intermediate Municipal Income Fund: Class Z (FIQZX) [MF]	JT	None	None		☒
Focus Partners Brokerage Account ⇒ Fidelity Advisor International Small Cap Fund - Class Z (FIQIX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners Brokerage Account ⇒ Fidelity Cash Reserves (FDRXX) [MF]	JT	\$15,001 - \$50,000	Interest	\$201 - \$1,000	☐
Focus Partners Brokerage Account ⇒ Fidelity Contra Fund (FCNTX) [MF]	JT	\$100,001 - \$250,000	Dividends	None	☐
Focus Partners Brokerage Account ⇒ GMO U.S. Quality ETF (QLTY) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	☒
Focus Partners Brokerage Account ⇒ GOEHRING & ROZENCWAJG RESOURCES FUND INSTITUTIONAL CL (GRHIX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Focus Partners Brokerage Account ⇒ Goldman Sachs High Yield Municipal Fd Inst Cl (GHYIX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	☐
Focus Partners Brokerage Account ⇒ iShares Core MSCI Total International Stock ETF (IXUS) [EF]	JT	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	☐
Focus Partners Brokerage Account ⇒ iShares Morningstar Mid-Cap Value ETF (IMCV) [EF]	JT	None	Dividends	\$201 - \$1,000	☒
Focus Partners Brokerage Account ⇒ iShares Morningstar Small-Cap Growth ETF (ISCG) [EF]	JT	\$50,001 - \$100,000	Dividends	\$201 - \$1,000	☐
Focus Partners Brokerage Account ⇒ iShares S&P 500 Value ETF (IVE) [EF]	JT	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	☐
Focus Partners Brokerage Account ⇒ Mercer Non-US Core Equity Fund Class I (MNCSX) [MF]	JT	\$15,001 - \$50,000	Dividends	None	☐
Focus Partners Brokerage Account ⇒ Neuberger Berman Long Short Fd Instl Cl (NLSIX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$1 - \$200	☐
Focus Partners Brokerage Account ⇒ Oakmark Fund Advisor Class (OAYMX) [MF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	☒
Focus Partners Brokerage Account ⇒ State Street SPDR Portfolio Emerging Markets ETF (SPEM) [EF]	JT	\$1,001 - \$15,000	Dividends	\$201 - \$1,000	☐
Focus Partners Brokerage Account ⇒ Stone Ridge High Yield Reinsurance Risk Premium Fd Cl I	JT	\$15,001 - \$50,000	Dividends	\$2,501 - \$5,000	☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
(SHRIX) [MF]					
Focus Partners Brokerage Account ⇒ T. Rowe Price Mid-Cap Growth Fund - I Class (RPTIX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$1 - \$200	☐
Focus Partners Brokerage Account ⇒ Touchstone Sands Capital Emerging Markets Growth Fund Institutional Class (TSEGX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Focus Partners Brokerage Account ⇒ VanEck High Yield Muni ETF (HYD) [EF]	JT	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	☐
Focus Partners Brokerage Account ⇒ Vanguard Equity Income Fund Admiral Shares (VEIRX) [MF]	JT	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	☐
Focus Partners Brokerage Account ⇒ Vanguard Intermediate-Term Tax-Exempt Fd Admiral Shs (VWIUX) [MF]	JT	\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	☒
Focus Partners Brokerage Account ⇒ Vanguard Tax-Exempt Bond ETF (VTEB) [EF]	JT	\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	☒
Focus Partners IRA ⇒ Abbvie Inc Note MAT 3/15/34 [CS] DESCRIPTION: Fixed Coupon		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Accenture plc Class A Ordinary Shares (ACN) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Airbnb, Inc. - Class A Common Stock (ABNB) [ST]		None	Tax-Deferred		☒
Focus Partners IRA ⇒ Alphabet Inc. - Class A Common Stock (GOOGL) [ST]		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Amazon.com, Inc. - Common Stock (AMZN) [ST]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ American Homes 4 Rent Common Shares of Beneficial Interest (AMH) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Aramark Common Stock (ARMK) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners IRA ⇒ AutoZone, Inc. Common Stock (AZO) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Baird Aggregate Bond Fund Institutional Class (BAGIX) [MF]	SP	\$50,001 - \$100,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Bank America Corp Ser M Mtn MAT 3/5/29 [CS] DESCRIPTION: Floating Coupon		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Bank America Corp SER N Mtn MAT 11/10/28 [CS] DESCRIPTION: Floating Coupon		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ BJ's Wholesale Club Holdings, Inc. Common Stock (BJ) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ BlackRock Strategic Income Opportunities Portfolio - Institutional (BSIIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		☐
Focus Partners IRA ⇒ CACI International, Inc. Class A Common Stock (CACI) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Capital One Finl Corp Note MAT 10/30/31 [CS] DESCRIPTION: Floating Coupon		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ CDW Corporation - Common Stock (CDW) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Coca Cola Co Note MAT 5/13/34 [CS] DESCRIPTION: Fixed Coupon		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Comcast Corp New Note Call Make Whole 4.25000% 10/15/2030 [CS] DESCRIPTION: 20030ncu3		None	Tax-Deferred		☒
Focus Partners IRA ⇒ CoStar Group, Inc. - Common Stock (CSGP) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners IRA ⇒ Ecofin Global Renewables Infrastructure Fund - Institutional Class (ECOIX) [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Ecofin Global Renewables Infrastructure Fund - Institutional Class (ECOIX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Elevance Health Inc. Note MAT 12/01/27 [CS] DESCRIPTION: Fixed Coupon		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ EuroPacific Growth Fund - Class F-3 (FEUPX) [MF]		None	Tax-Deferred		☒
Focus Partners IRA ⇒ Fidelity 500 Index Fund (FXAIX) [MF]		\$100,001 - \$250,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Fidelity Advisor International Small Cap Fund - Class Z (FIQIX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Fidelity Cash Reserves (FDRXX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Fidelity Cash Reserves (FDRXX) [MF]	SP	\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Fiserv, Inc. - Common Stock (FISV) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ FullerThaler Behavioral Small-Cap Growth Fund Institutional Shares (FTXSX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☒
Focus Partners IRA ⇒ General MTRS Co Note MAT 10/15/32 [CS] DESCRIPTION: Fixed Coupon		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ GOEHRING & ROZENCWAJG RESOURCES FUND INSTITUTIONAL CL (GRHIX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒		None	Tax-Deferred		☒

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Goldman Sachs Group Inc Note 5.79800% 8/10/2026 Call Make Whole [CS] DESCRIPTION: 38145gam2					
Focus Partners IRA ⇒ Intercontinental Exchange Inc. Common Stock (ICE) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Intuit Inc. - Common Stock (INTU) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Intuitive Surgical, Inc. - Common Stock (ISRG) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ iShares Core MSCI Total International Stock ETF (IXUS) [EF]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ iShares Core MSCI Total International Stock ETF (IXUS) [EF]	SP	\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Jacobs Solutions Inc. Common Stock (J) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ JP Morgan Chase & Co. Common Stock (JPM) [ST]		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ JPMorgan Chase & Co Note MAT 7/24/29 [CS] DESCRIPTION: Floating Coupon		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ KKR & Co. Inc. Common Stock (KKR) [ST]	SP	\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ KLA Corporation - Common Stock (KLAC) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Lam Research Corporation - Common Stock (LRCX) [ST]		None	Tax-Deferred		☒
Focus Partners IRA ⇒ Linde plc - Ordinary Shares (LIN) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Lowe's Companies, Inc. Common Stock (LOW) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners IRA ⇒ Lowes Cos Inc Note MAT 4/15/30 [CS] DESCRIPTION: Fixed Coupon		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Mastercard Incorporated Common Stock (MA) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ McKesson Corporation Common Stock (MCK) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Mercer Non-US Core Equity Fund Class I (MNCSX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Merck & Company, Inc. Common Stock (MRK) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Meta Platforms Inc Note MAT 5/15/33 [CS] DESCRIPTION: Fixed Coupon		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Microsoft Corp Note Call Make Whole 3.12500% 11/03/2025 [CS] DESCRIPTION: 594918bj2		None	Tax-Deferred		☒
Focus Partners IRA ⇒ Microsoft Corporation - Common Stock (MSFT) [ST]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Moody's Corporation Common Stock (MCO) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Morgan Stanley Ser I MTN MAT 10/18/33 [CS] DESCRIPTION: Floating Coupon		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Neuberger Berman Long Short Fd Instl Cl (NLSIX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Neuberger Berman Long Short Fd Instl Cl (NLSIX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Northrop Grumman Corporation Common Stock (NOC) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners IRA ⇒ Palo Alto Networks, Inc. (PANW) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Pepsico Inc Note Call Make Whole 3.90000% 07/18/2032 [CS] DESCRIPTION: 713448fm5		None	Tax-Deferred		☒
Focus Partners IRA ⇒ Pepsico, Inc. (PEP) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ PNC Financial Services Group, Inc. (PNC) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Procter & Gamble Company (PG) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ QUALCOMM Incorporated - Common Stock (QCOM) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ ServiceNow, Inc. Common Stock (NOW) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Simon PPTY Group LP Note MAT 10/01/35 [CS] DESCRIPTION: Fixed Coupon		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ State Street SPDR Portfolio Emerging Markets ETF (SPEM) [EF]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Stone Ridge High Yield Reinsurance Risk Premium Fd Cl I (SHRIX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ T Mobile USA Note MAT 2/1/28 [CS] DESCRIPTION: Fixed Coupon		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ The Campbells Company Note MAT 3/21/34 [CS] DESCRIPTION: Fixed Coupon		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ The Hartford Strategic Income Fund Class F (HSNFX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners IRA ⇒ The Hartford Strategic Income Fund Class F (HSNFX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Thermo Fisher Scientific Inc Common Stock (TMO) [ST]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ TJX Companies, Inc. (TJX) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Touchstone Sands Capital Emerging Markets Growth Fund Institutional Class (TSEGX) [MF]		\$50,001 - \$100,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Transamerica Mid Cap Value Opportunities Fund Class I (MVTIX) [MF]		\$15,001 - \$50,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Transdigm Group Incorporated Common Stock (TDG) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Union PAC Corp Note MAT 9/10/28 [CS] DESCRIPTION: Fixed Coupon		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ United Rentals, Inc. Common Stock (URI) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐
Focus Partners IRA ⇒ UnitedHealth Group Incorporated Common Stock (UNH) [ST]		\$1 - \$1,000	Tax-Deferred		☐
Focus Partners IRA ⇒ US Treas Bills MAT 1/06/26 [GS]		\$1,001 - \$15,000	Tax-Deferred		☒
Focus Partners IRA ⇒ Vanguard 500 Index Fd Admiral Shs (VFIAX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		☐
Focus Partners IRA ⇒ Veeva Systems Inc. Class A Common Stock (VEEV) [ST]		None	Tax-Deferred		☒
Focus Partners IRA ⇒ Vertex Pharmaceuticals Incorporated - Common Stock (VRTX) [ST]		\$1,001 - \$15,000	Tax-Deferred		☐

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Focus Partners IRA ⇒ Wells Fargo & Co Ser W MTN MAT 1/24/31 [CS] DESCRIPTION: Floating Coupon		\$15,001 - \$50,000	Tax-Deferred		☒
Vanguard Brokerage Account ⇒ Vanguard Balanced Index Fd Admiral Shs (VBIAX) [MF]		\$50,001 - \$100,000	Dividends	\$201 - \$1,000	☐
Vanguard Brokerage Account ⇒ Vanguard Tax-Managed Fund Balanced Fund (VTMFX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	☐
Vanguard Brokerage Account ⇒ Vanugard Fed Money Market Fund [BA]		\$1,001 - \$15,000	Interest	None	☐

* Investment Vehicle 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?
Focus Partners IRA ⇒ Airbnb, Inc. - Class A Common Stock (ABNB) [ST]		01/07/2025	S	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ Fiserv, Inc. Common Stock (FI) [ST]		01/07/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ Amazon.com, Inc. - Common Stock (AMZN) [ST]		01/07/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ CoStar Group, Inc. - Common Stock (CSGP) [ST]		01/21/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ Lam Research Corporation - Common Stock (LRCX) [ST]		01/24/2025	S	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ KLA Corporation - Common Stock (KLAC) [ST]		01/24/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ Pepsico, Inc. (PEP) [ST]		02/05/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ Microsoft Corporation - Common Stock (MSFT) [ST]		02/05/2025	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Focus Partners IRA ⇒ Aramark Common Stock (ARMK) [ST]		02/05/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ Accenture plc Class A Ordinary Shares (ACN) [ST]		02/05/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ WELLS FARGO &CO SER W MTN 5.24400% 01/24/2031 CALL MAKE WHOLE [CS] DESCRIPTION: 95000U3P6		02/06/2025	P	\$15,001 - \$50,000	
Focus Partners IRA ⇒ GENERAL MTRS CO NOTE CALL MAKE WHOLE 5.60000% 10/15/2032 [CS] DESCRIPTION: 37045VAZ3		02/06/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ COCA COLA CO NOTE CALL MAKE WHOLE 5.00000% 05/13/2034 [CS] DESCRIPTION: 191216DR8		02/06/2025	P	\$15,001 - \$50,000	
Focus Partners IRA ⇒ THE CAMPBELLS COMPANY NOTE 5.40000% 03/21/2034 CALL MAKE WHOLE [CS] DESCRIPTION: 134429BP3		02/06/2025	P	\$15,001 - \$50,000	
Focus Partners IRA ⇒ BJ's Wholesale Club Holdings, Inc. Common Stock (BJ) [ST]		03/03/2025	S	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ GOLDMAN SACHS GROUP INC NOTE 5.79800% 08/10/2026 CALL MAKE WHOLE [CS] DESCRIPTION: 38145GAM2		02/28/2025	P	\$15,001 - \$50,000	
Focus Partners IRA ⇒ BANK AMERICA CORP SER N MTN 6.20400% 11/10/2028 CALL MAKE WHOLE [CS] DESCRIPTION: 06051GLC1		03/06/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ JPMORGAN CHASE &CO NOTE CALL MAKE WHOLE 5.29900% 07/24/2029 [CS] DESCRIPTION: 46647PDU7		03/06/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒		05/15/2025	S	\$1,001 - \$15,000	☐

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
MICROSOFT CORP NOTE CALL MAKE WHOLE 3.12500% 11/03/2025 [CS] DESCRIPTION: 594918BJ2					
Focus Partners IRA ⇒ PEPSICO INC NOTE CALL MAKE WHOLE 3.90000% 07/18/2032 [CS] DESCRIPTION: 713448FM5		06/09/2025	S	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ SIMON PPTY GROUP LP NOTE CALL MAKE WHOLE 5.12500% 10/01/2035 [CS] DESCRIPTION: 828807EA1		08/18/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ COMCAST CORP NEW NOTE CALL MAKE WHOLE 4.25000% 10/15/2030 [CS] DESCRIPTION: 20030NCU3		12/05/2025	S	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ US Treas Bills MAT 1/06/26 [GS]		11/14/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ Thermo Fisher Scientific Inc Common Stock (TMO) [ST]		04/04/2025	P	\$1,001 - \$15,000	
Focus Partners Brokerage Account ⇒ Oakmark Fund Advisor Class (OAYMX) [MF]	JT	12/10/2025	P	\$1,001 - \$15,000	
Focus Partners Brokerage Account ⇒ GMO U.S. Quality ETF (QLTY) [EF]	JT	12/10/2025	P	\$1,001 - \$15,000	
Focus Partners Brokerage Account ⇒ Vanguard Intermediate-Term Tax-Exempt Fd Admiral Shs (VWIUX) [MF]	JT	05/22/2025	P	\$100,001 - \$250,000	
Focus Partners Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]	JT	04/11/2025	P	\$100,001 - \$250,000	
Focus Partners Brokerage Account ⇒ Vanguard Tax-Exempt Bond ETF (VTEB) [EF]	JT	04/11/2025	P	\$100,001 - \$250,000	
Focus Partners Brokerage Account ⇒ Transamerica Mid Cap Value Opportunities Fund Class I (MVTIX) [MF]	JT	02/10/2025	P	\$15,001 - \$50,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Focus Partners Brokerage Account ⇒ BlackRock Strategic Income Opportunities Portfolio - Institutional (BSIIX) [MF]	JT	02/06/2025	P	\$15,001 - \$50,000	
Focus Partners Brokerage Account ⇒ Vanguard Intermediate-Term Tax-Exempt Fd Admiral Shs (VWIUX) [MF]	JT	02/06/2025	P	\$1,001 - \$15,000	
Focus Partners IRA ⇒ KKR & Co. Inc. Common Stock (KKR) [ST]	SP	01/21/2025	S (partial)	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ Mercer Non-US Core Equity Fund Class I (MNCSX) [MF]		12/12/2025	S (partial)	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ Ecofin Global Renewables Infrastructure Fund - Institutional Class (ECOIX) [MF]		12/12/2025	S (partial)	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ FullerThaler Behavioral Small-Cap Growth Fund Institutional Shares (FTXSX) [MF]		12/12/2025	S (partial)	\$15,001 - \$50,000	☐
Focus Partners IRA ⇒ Fidelity Advisor International Small Cap Fund - Class Z (FIQIX) [MF]		12/12/2025	S (partial)	\$15,001 - \$50,000	☐
Focus Partners IRA ⇒ GOEHRING & ROZENCWAJG RESOURCES FUND INSTITUTIONAL CL (GRHIX) [MF]		12/12/2025	S (partial)	\$15,001 - \$50,000	☐
Focus Partners IRA ⇒ iShares Core MSCI Total International Stock ETF (IXUS) [EF]		12/12/2025	S (partial)	\$15,001 - \$50,000	☐
Focus Partners IRA ⇒ State Street SPDR Portfolio Emerging Markets ETF (SPEM) [EF]		12/12/2025	S (partial)	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ Touchstone Sands Capital Emerging Markets Growth Fund Institutional Class (TSEGX) [MF]		12/12/2025	S (partial)	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ Transamerica Mid Cap Value Opportunities Fund Class I (MVTIX) [MF]		12/12/2025	S (partial)	\$50,001 - \$100,000	☐

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Focus Partners IRA ⇒ Veeva Systems Inc. Class A Common Stock (VEEV) [ST]		04/04/2025	S	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ McKesson Corporation Common Stock (MCK) [ST]		04/04/2025	S (partial)	\$1,001 - \$15,000	☐
Focus Partners IRA ⇒ EuroPacific Growth Fund - Class F-3 (FEUPX) [MF]		01/30/2025	S	\$50,001 - \$100,000	☐
Focus Partners Brokerage Account ⇒ Transamerica Mid Cap Value Opportunities Fund Class I (MVTIX) [MF]	JT	12/10/2025	S	\$15,001 - \$50,000	☐
Focus Partners Brokerage Account ⇒ iShares National Muni Bond ETF (MUB) [EF]	JT	05/22/2025	S	\$100,001 - \$250,000	☐
Focus Partners Brokerage Account ⇒ Fidelity Advisor Intermediate Municipal Income Fund: Class Z (FIQZX) [MF]	JT	04/11/2025	S	\$100,001 - \$250,000	☐
Focus Partners Brokerage Account ⇒ Vanguard Intermediate-Term Tax-Exempt Fd Admiral Shs (VWIUX) [MF]	JT	04/11/2025	S	\$100,001 - \$250,000	☐
Focus Partners Brokerage Account ⇒ Voya Multi-Manager Mid Cap Value Fund Class I (IMCVX) [MF]	JT	02/10/2025	S	\$15,001 - \$50,000	☐
Focus Partners Brokerage Account ⇒ EuroPacific Growth Fund - Class F-3 (FEUPX) [MF]	JT	02/06/2025	S	\$15,001 - \$50,000	☐
Focus Partners Brokerage Account ⇒ iShares Morningstar Mid-Cap Value ETF (IMCV) [EF]	JT	02/10/2025	S	\$15,001 - \$50,000	☐

* Investment Vehicle 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
Commonwealth of Massachusetts Pension	RMD	\$116,073.84
US Airways Retirement Plan	Spouse RMD	N/A
Focus Partners IRA - Self	RMD	\$293,310.00

Focus Partners IRA - Spouse	RMD	N/A
-----------------------------	-----	-----

SCHEDULE D: LIABILITIES

None disclosed.

SCHEDULE E: POSITIONS

Position	Name of Organization
Board of Directors	SharonCrescentUnited Credit Union

SCHEDULE F: AGREEMENTS

Date	Parties To	Terms of Agreement
January 1999	Commonwealth of Massachusetts	Retirement plan

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 INVESTMENT VEHICLE DETAILS

- Focus Partners IRA - Vanguard Brokerage Account - Focus Partners IRA (Owner: SP) - Focus Partners Brokerage Account (Owner: JT)

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. William R. Keating , 07/14/2026