



FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Dr. John Cowan
Status: Congressional Candidate
State/District: GA11

FILING INFORMATION

Filing Type: Candidate Report
Filing Year: 2026
Filing Date: 04/17/2026
Period Covered: 01/01/2025– 03/20/2026

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Business Property [RP] LOCATION: Rome/Floyd, GA, US		\$500,001 - \$1,000,000	Rent	\$50,001 - \$100,000	\$15,001 - \$50,000
Cortex Holding [IP]		Undetermined	Royalty/License payments	\$100,001 - \$1,000,000	\$100,001 - \$1,000,000
Mac Marco Michele [PS] DESCRIPTION: Global Investment VC fund		\$500,001 - \$1,000,000	Dividends	\$15,001 - \$50,000	\$15,001 - \$50,000
RoCo Pops Rome/Canton, 100% Interest [OL] LOCATION: Rome/Floyd, GA, US DESCRIPTION: Franchise territory, Vans, Trailer, Freezers		\$250,001 - \$500,000	None		
SP I [RP] LOCATION: Rome/Floyd, GA, US		\$500,001 - \$1,000,000	None		
SP II [RP]		\$250,001 - \$500,000	None		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
LOCATION: Rome/Floyd, GA, US					
Anne - Charles Utah 529 ⇒ Target Enrollment 2026/2027 Investment Option (UTAEX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		
Anne - Grace Utah 529 ⇒ Target Enrollment 2024/2025 Investment Option (UTADX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		
Anne - John III Utah 529 ⇒ Enrolled Investment Option (UTAWX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
Anne - Thomas Utah 529 ⇒ Enrolled Investment Option (UTAWX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		
Anne 401(k) Adv Health ⇒ DFA U.S. Small Cap Portfolio (DFSTX) [MF]	SP	\$1,001 - \$15,000	Dividends, Interest	\$1 - \$200	\$1 - \$200
Anne 401(k) Adv Health ⇒ DFA U.S. Large Cap Value Portfolio (DFLVX) [MF]	SP	\$15,001 - \$50,000	Dividends, Interest	\$201 - \$1,000	\$201 - \$1,000
Anne 401(k) Adv Health ⇒ Fidelity U.S. Bond Index Fund (FXNAX) [MF]	SP	\$1,001 - \$15,000	Dividends, Interest	\$201 - \$1,000	\$201 - \$1,000
Anne 401(k) Adv Health ⇒ International Core Equity 2 Portfolio (DFIEX) [MF]	SP	\$1,001 - \$15,000	Dividends, Interest	\$201 - \$1,000	\$201 - \$1,000
Anne 401(k) Adv Health ⇒ Nuveen Core Plus Bond Fund R6 (TIBFX) [MF]	SP	\$1,001 - \$15,000	Dividends, Interest	\$201 - \$1,000	\$201 - \$1,000
Anne Roth IRA Schwab ⇒ Cash [BA]	SP	\$1 - \$1,000	Interest	\$1 - \$200	\$1 - \$200
Anne Roth IRA Schwab ⇒ DFA Emerging Markets Value Portfolio (DFEVX) [MF]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Anne Roth IRA Schwab ⇒ DFA Global Real Estate Securities Ptf (DFGEX) [MF]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Anne Roth IRA Schwab ⇒ DFA International Small Cap Value Portfolio (DISVX) [MF]	SP	\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Anne Roth IRA Schwab ⇒ DFA International Value Portfolio (DFIVX) [MF]	SP	\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
Anne Roth IRA Schwab ⇒ Dimensional Emerging Markets Core Equity 2 ETF (DFEM) [EF]	SP	\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Anne Roth IRA Schwab ⇒ Dimensional International Value ETF (DFIV) [EF]	SP	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
Anne Roth IRA Schwab ⇒ Dimensional US Real Estate ETF (DFAR) [EF]	SP	\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Anne U of Michigan 401a ⇒ Vanguard Total Bond Market Insti Plus Shares (VBMPX) [MF]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Ares "AIREIT" ⇒ Ares "AIREIT" [RE]	SP	\$500,001 - \$1,000,000	Capital Gains, Dividends	\$15,001 - \$50,000	\$15,001 - \$50,000
Ares "AIREIT" ⇒ Ares "AREIT" [RE]	SP	\$500,001 - \$1,000,000	Capital Gains, Dividends	\$15,001 - \$50,000	\$15,001 - \$50,000
Bank Accounts ⇒ Cortex Holdings [BA]		\$250,001 - \$500,000	Interest	\$1 - \$200	\$1 - \$200
Bank Accounts ⇒ Cowan Land Holdings [BA]		\$50,001 - \$100,000	Interest	\$1 - \$200	\$1 - \$200
Bank Accounts ⇒ CrumCo Holdings [BA]		\$15,001 - \$50,000	Interest	\$1 - \$200	\$1 - \$200
Bank Accounts ⇒ Frios Gourmet Pops [BA]		\$15,001 - \$50,000	Interest	\$1 - \$200	\$1 - \$200
Bank Accounts ⇒ Hearth Enterprises [BA]		\$15,001 - \$50,000	Interest	\$1 - \$200	\$1 - \$200
Bank Accounts ⇒ Synovus Checking Account [BA]		\$250,001 - \$500,000	Interest	\$1 - \$200	\$1 - \$200
Black Pearl Global Investments ⇒ Black Pearl Global Investments [PS]		\$100,001 - \$250,000	None		
DESCRIPTION: Global Impact VC fund					

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Call Pay 2018 ⇒ Fidelity Large Cap Value Index Fund (FLCOX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2018 ⇒ Vanguard 500 Index Fd Admiral Shs (VFIAX) [MF]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
Call Pay 2018 ⇒ Vanguard Small-Cap Value Index Fd Admiral (VSIAX) [MF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2018 ⇒ Vanguard Total Bond Market Index Fund Admiral Shares (VBTLX) [MF]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
Call Pay 2021 ⇒ Fidelity Emerging Markets Index Fund (FPADX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2021 ⇒ Fidelity Large Cap Value Index Fund (FLCOX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2021 ⇒ Vanguard Short-Term Inflation-Protected Securities Index Fd Admiral Cl (VTAPX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2021 ⇒ Vanguard Target Retirement 2035 Fund (VTTHX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2022 ⇒ Fidelity Large Cap Growth Index Fund (FSPGX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2022 ⇒ Fidelity Large Cap Value Index Fund (FLCOX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2022 ⇒ Vanguard Short-Term Inflation-Protected Securities Index Fd Admiral Cl (VTAPX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2022 ⇒ Vanguard Small-Cap Growth Index Fd Admiral (VSGAX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2023 ⇒ Fidelity International Index Fund (FSPSX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Call Pay 2023 ⇒ Vanguard 500 Index Fd Admiral Shs (VFIAX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2023 ⇒ Vanguard 500 Index Fd Admiral Shs (VFIAX) [MF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Call Pay 2023 ⇒ Vanguard Total Bond Market Index Fund Admiral Shares (VBTLX) [MF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Charles - Path2College 529 Plan ⇒ Charles - Path2College 529 Plan [5F] LOCATION: GA		\$50,001 - \$100,000	Tax-Deferred		
Grace - Path2College 529 Plan ⇒ Grace - Path2College 529 Plan [5F] LOCATION: GA		\$50,001 - \$100,000	Tax-Deferred		
Health Savings Account (Bank Of America) ⇒ HSA 2 [BA] DESCRIPTION: Target Date Fund	SP	\$15,001 - \$50,000	Tax-Deferred		
Health Savings Account (Synovus) ⇒ HSA 1 [BA] DESCRIPTION: Target Date Fund	SP	\$50,001 - \$100,000	Tax-Deferred		
John - Path2College 529 Plan ⇒ John - Path2College 529 Plan [5F] LOCATION: GA DESCRIPTION: Looks like account balance is zero. Account set up but not yet funded.		\$1 - \$1,000	Tax-Deferred		
John & Anne Private Cap Retirement Brok ⇒ FS MVP Private MKTS FD CL [HE]	JT	\$100,001 - \$250,000	Capital Gains, Interest	\$1 - \$200	\$1 - \$200
John & Anne Private Cap Retirement Brok ⇒ Hamilton Lane Private Assets [HE]	JT	\$100,001 - \$250,000	Capital Gains, Interest	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Cash [BA]	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ DFA Emerging Markets Portfolio I (DFEMX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000

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John & Anne Retirement Brokerage Schwab ⇒ DFA U.S. Large Cap Value Portfolio (DFLVX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John & Anne Retirement Brokerage Schwab ⇒ Dimensional International Core Equity 2 ETF (DFIC) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Dimensional International Value ETF (DFIV) [EF]	JT	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John & Anne Retirement Brokerage Schwab ⇒ Dimensional U.S. Small Cap ETF (DFAS) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Dimensional U.S. Targeted Value ETF (DFAT) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Dimensional US High Profitability ETF (DUHP) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Dimensional US Large Cap Value ETF (DFLV) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Dimensional US Real Estate ETF (DFAR) [EF]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Retirement Brokerage Schwab ⇒ Vanguard S&P 500 ETF (VOO) [EF]	JT	\$250,001 - \$500,000	Dividends	\$5,001 - \$15,000	\$5,001 - \$15,000
John & Anne Schwab Brokerage ⇒ Cash [BA]	JT	\$15,001 - \$50,000	Interest	\$201 - \$1,000	\$201 - \$1,000
John & Anne Schwab Brokerage ⇒ GE Aerospace Common Stock (GE) [ST]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John & Anne Schwab Brokerage ⇒ GE HealthCare Technologies Inc. - Common Stock (GEHC) [ST]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John & Anne Schwab Brokerage ⇒ GE Vernova Inc. Common Stock (GEV) [ST]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John & Anne Schwab Brokerage ⇒ Westinghouse Air Brake Technologies Corporation Common Stock (WAB) [ST]	JT	\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200

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John Advent 401a ⇒ Dimensional Core Fixed Income ETF (DFCF) [EF]		\$15,001 - \$50,000	Dividends, Interest	\$1,001 - \$2,500	\$1,001 - \$2,500
John Advent 401a ⇒ Dimensional Short-Duration Fixed Income ETF (DFSD) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John Advent 403(b) ⇒ Dimensional Core Fixed Income ETF (DFCF) [EF]		\$500,001 - \$1,000,000	Dividends, Interest	\$15,001 - \$50,000	\$15,001 - \$50,000
John Advent 403(b) ⇒ Dimensional Short-Duration Fixed Income ETF (DFSD) [EF]		\$100,001 - \$250,000	Dividends, Interest	\$5,001 - \$15,000	\$5,001 - \$15,000
John Advent 403(b) ⇒ Dimensional U.S. Small Cap ETF (DFAS) [EF]		\$100,001 - \$250,000	Dividends, Interest	\$5,001 - \$15,000	\$5,001 - \$15,000
John Advent 403(b) ⇒ Dimensional Ultrashort Fixed Income ETF (DUSB) [EF]		\$100,001 - \$250,000	Dividends, Interest	\$5,001 - \$15,000	\$5,001 - \$15,000
John Advent 403(b) ⇒ Dimensional US Large Cap Value ETF (DFLV) [EF]		\$100,001 - \$250,000	Dividends, Interest	\$5,001 - \$15,000	\$5,001 - \$15,000
John Advent 403(b) ⇒ Dimensional US Real Estate ETF (DFAR) [EF]		\$1,001 - \$15,000	Dividends, Interest	\$201 - \$1,000	\$201 - \$1,000
John Advent 403(b) ⇒ Fidelity Cash Reserves [BA]		\$1,001 - \$15,000	Interest	\$1 - \$200	\$1 - \$200
John Roth IRA Schwab ⇒ Cash [BA]		\$1 - \$1,000	Interest	\$1 - \$200	\$1 - \$200
John Roth IRA Schwab ⇒ DFA Emerging Markets Value Portfolio (DFEVX) [MF]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John Roth IRA Schwab ⇒ DFA International Small Cap Value Portfolio (DISVX) [MF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John Roth IRA Schwab ⇒ DFA International Value Portfolio (DFIVX) [MF]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John Roth IRA Schwab ⇒		\$50,001 -	Dividends	\$1,001 -	\$1,001 -

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DFA U.S. Small Cap Value Portfolio (DFSVX) [MF]		\$100,000		\$2,500	\$2,500
John Roth IRA Schwab ⇒ Dimensional Emerging Markets Core Equity 2 ETF (DFEM) [EF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John Roth IRA Schwab ⇒ Dimensional International Value ETF (DFIV) [EF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John Roth IRA Schwab ⇒ Dimensional US Real Estate ETF (DFAR) [EF]		\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200
John Roth IRA Schwab ⇒ Dimensional US Small Cap Value ETF (DFSV) [EF]		\$1,001 - \$15,000	Dividends	\$1 - \$200	\$201 - \$1,000
John's 457b ⇒ iShares U.S. Aggregate Bond Index Fund - Class K (WFBIX) [MF]		\$100,001 - \$250,000	Capital Gains, Dividends, Interest	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ 3M Company Common Stock (MMM) [ST]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John's Cortex Holding Account (Fidelity) ⇒ AbbVie Inc. Common Stock (ABBV) [ST]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ AGNC Investment Corp. - Common Stock (AGNC) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John's Cortex Holding Account (Fidelity) ⇒ Amplify Lithium & Battery Technology ETF (BATT) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John's Cortex Holding Account (Fidelity) ⇒ Archer Aviation Inc. Class A Common Stock (ACHR) [ST]		\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ Archer-Daniels-Midland Company Common Stock (ADM) [ST]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ AT&T Inc. (T) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒		\$100,001 -	Dividends	\$2,501 -	\$2,501 -

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Boeing Company (BA) [ST]		\$250,000		\$5,000	\$5,000
John's Cortex Holding Account (Fidelity) ⇒ Bristol-Myers Squibb Company Common Stock (BMY) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ Coca-Cola Company (KO) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ Delta Air Lines, Inc. Common Stock (DAL) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ Energy Transfer LP Common Units (ET) [ST]		\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ Exxon Mobil Corporation Common Stock (XOM) [ST]		\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ Fluor Corporation Common Stock (FLR) [ST]		\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ General Motors Company Common Stock (GM) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ General Motors Company Common Stock (GM) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ Invesco Solar ETF (TAN) [EF]		\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ iShares Bitcoin Trust ETF (IBIT) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John's Cortex Holding Account (Fidelity) ⇒ iShares Select Dividend ETF (DVY) [EF]		\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Cortex Holding Account (Fidelity) ⇒ JPMorgan Equity Premium Income ETF (JEPI) [EF]		\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Cortex Holding Account (Fidelity) ⇒ NextEra Energy, Inc. Common Stock (NEE) [ST]		\$15,001 - \$50,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒		\$15,001 - \$50,000	Dividends	\$1,001 -	\$1,001 -

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NuScale Power Corporation Class A Common Stock (SMR) [ST]				\$2,500	\$2,500
John's Cortex Holding Account (Fidelity) ⇒ Oklo Inc. Class A common stock (OKLO) [ST]		\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Cortex Holding Account (Fidelity) ⇒ Procter & Gamble Company (PG) [ST]		\$50,001 - \$100,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ Solventum Corporation Common Stock (SOLV) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
John's Cortex Holding Account (Fidelity) ⇒ State Street Energy Select Sector SPDR ETF (XLE) [EF]		\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Cortex Holding Account (Fidelity) ⇒ State Street Health Care Select Sector SPDR ETF (XLV) [EF]		\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
John's Cortex Holding Account (Fidelity) ⇒ State Street Technology Select Sector SPDR ETF (XLK) [EF]		\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
John's Cortex Holding Account (Fidelity) ⇒ Visa Inc. (V) [ST]		\$100,001 - \$250,000	Dividends	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Private Cap Edu Brok Fid ⇒ AMG Pantheon Credit Solutions Fund- Class S (PCSZX) [HE]		\$50,001 - \$100,000	Capital Gains, Dividends, Interest	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Private Cap Edu Brok Fid ⇒ AMG Pantheon Infrastructure [HE]		\$250,001 - \$500,000	Capital Gains, Dividends, Interest	\$15,001 - \$50,000	\$15,001 - \$50,000
John's Private Cap Edu Brok Fid ⇒ ARES Core Infrastructure Fund [HE]		\$250,001 - \$500,000	Capital Gains, Dividends, Interest	\$15,001 - \$50,000	\$15,001 - \$50,000
John's Private Cap Edu Brok Fid ⇒ Blue Owl CR Income Corp [HE]		\$100,001 - \$250,000	Capital Gains, Dividends, Interest	\$5,001 - \$15,000	\$5,001 - \$15,000
John's Private Cap Edu Brok Fid ⇒ Blue Owl Net Lease Trust [RE]		\$250,001 - \$500,000	Capital Gains, Dividends, Interest	\$15,001 - \$50,000	\$15,001 - \$50,000
John's Private Cap Edu Brok Fid ⇒		\$1,001 - \$15,000	Capital Gains,	\$201 - \$1,000	\$201 - \$1,000

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Dimensional Core Fixed Income ETF (DFCF) [EF]			Dividends, Interest		
John's Private Cap Edu Brok Fid ⇒ Fidelity Cash Reserves [BA]		\$1,001 - \$15,000	Interest	\$201 - \$1,000	\$201 - \$1,000
John's VUL John Hancock ⇒ John's VUL John Hancock [WU]		\$1,000,001 - \$5,000,000	Tax-Deferred		
Mammoth Investors Fund ⇒ Mammoth Investors Fund [PS]		\$1,001 - \$15,000	None		
DESCRIPTION: Medical Technology Fund					
Mammoth Scientific Fund ⇒ Mammoth Scientific Fund [PS]		\$15,001 - \$50,000	None		
DESCRIPTION: Medical Technology VC fund					
Schwab - Brokerage (Education) ⇒ Cash [BA]	JT	\$15,001 - \$50,000	Interest	\$201 - \$1,000	\$201 - \$1,000
Schwab - Brokerage (Education) ⇒ DFA Emerging Markets Value Portfolio (DFEVX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Schwab - Brokerage (Education) ⇒ DFA Intermediate Term Municipal Bond Ptf Inst Cl (DFTIX) [MF]	JT	\$100,001 - \$250,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
Schwab - Brokerage (Education) ⇒ DFA International Small Company Portfolio (DFISX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Schwab - Brokerage (Education) ⇒ DFA Short Term Municipal Bond Portfolio (DFSMX) [MF]	JT	\$100,001 - \$250,000	Dividends	\$2,501 - \$5,000	\$2,501 - \$5,000
Schwab - Brokerage (Education) ⇒ DFA U.S. Large Cap Value Portfolio (DFLVX) [MF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Schwab - Brokerage (Education) ⇒ Dimensional International Value ETF (DFIV) [EF]	JT	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
Schwab - Brokerage (Education) ⇒ Dimensional U.S. Core Equity 2 ETF (DFAC) [EF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Schwab - Brokerage (Education) ⇒	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Dimensional US Large Cap Value ETF (DFLV) [EF]					
Schwab - Brokerage (Education) ⇒ iShares Core S&P 500 ETF (IVV) [EF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Schwab - Brokerage (Education) ⇒ iShares Core S&P 500 ETF (IVV) [EF]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Thomas - Path2College 529 Plan ⇒ Thomas - Path2College 529 Plan [5F]		\$1,001 - \$15,000	Tax-Deferred		
LOCATION: GA					

* 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 Current Year to Filing	Amount Preceding Year
GA group services	Spouse salary	N/A	\$24,200.00
Adventist Health System Georgia	employment	\$400,000.00	\$2,149,588.63
Atrium Health	spouse salary	\$125,000.00	\$301,707.84
Strategic Health	spouse salary	\$16,100.00	\$70,700.00

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	Huntington Bank	May 2014	Primary Home Mortgage	\$500,001 - \$1,000,000

SCHEDULE E: POSITIONS

Position	Name of Organization
Employed Physician	AdventHealth
Manager	CrumCo Holdings
Manager	RoCo Pops
Manager	Hearth Enterprises

SCHEDULE F: AGREEMENTS

Date	Parties To	Terms of Agreement
September 2023	AdventHealth - Cowan	Employment agreement

SCHEDULE J: COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Source (Name and Address)	Brief Description of Duties
Hearth Enterprises (Rome, GA, US)	Partner
RoCo Pops (Rome, GA, US)	Managing Partner
Cortex Holdings (Rome, GA, US)	Managing Partner
Cowan Land Holdings (Rome, GA, US)	Managing Partner
AdventHealth (Calhoun, GA, US)	Employed Physician

SCHEDULE A INVESTMENT VEHICLE DETAILS

- o Anne U of Michigan 401a (Owner: SP)
- o Schwab - Brokerage (Education) (Owner: JT)
- o John's 457b
- o John's VUL John Hancock
- o Anne - John III Utah 529 (Owner: SP)
LOCATION: UT
- o Anne - Thomas Utah 529 (Owner: SP)
LOCATION: UT
- o Anne - Grace Utah 529 (Owner: SP)
LOCATION: UT
- o Anne - Charles Utah 529 (Owner: SP)
LOCATION: UT
- o John's Private Cap Edu Brok Fid
- o Call Pay 2018
- o Call Pay 2021
- o Call Pay 2022
- o Call Pay 2023
- o John & Anne Retirement Brokerage Schwab (Owner: JT)
- o John Roth IRA Schwab
- o John & Anne Schwab Brokerage (Owner: JT)
- o Anne Roth IRA Schwab (Owner: SP)

- John Advent 401a
- John Advent 403(b)
- John & Anne Private Cap Retirement Brok (Owner: JT)
- Anne 401(k) Adv Health (Owner: SP)
- Ares "AIREIT"
DESCRIPTION: This is owned by Cowan Land Holdings
- Black Pearl Global Investments
- Mammoth Investors Fund
- Mammoth Scientific Fund
- John's Cortex Holding Account (Fidelity)
- Health Savings Account (Synovus) (100% Interest) (Owner: SP)
LOCATION: Rome, GA, US
DESCRIPTION: Annie Synovus HSA
- Health Savings Account (Bank Of America) (100% Interest) (Owner: SP)
LOCATION: Rome, GA, US
- Thomas - Path2College 529 Plan
LOCATION: GA
- John - Path2College 529 Plan
LOCATION: GA
- Grace - Path2College 529 Plan
LOCATION: GA
- Bank Accounts (100% Interest)
LOCATION: Rome, GA, US
- Charles - Path2College 529 Plan
LOCATION: GA

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. John Cowan , 04/17/2026