


United States Senate

Financial Disclosures

Annual Report for Calendar 2024 (Amendment 1)

Mr. Peter Welch (Welch, Peter)

 Filed 08/13/2025 @ 5:46 PM

The following statements were checked before filing:

- I certify that the statements I have made on this form are true, complete and correct to the best of my knowledge and belief.
- I understand that reports cannot be edited once filed. To make corrections, I will submit an *electronic* amendment to this report.

I *omitted* assets because they meet the three-part test for exemption.

Part 1. Honoraria Payments or Payments to Charity in Lieu of Honoraria

Did any individual or organization pay you or your spouse more than \$200, or donate any amount to a charity on your or your spouse's behalf, for an article, speech, or appearance? **No**

Part 2. Earned and Non-Investment Income

Did you or your spouse have reportable earned income or non-investment income? **Yes**

#	Who Was Paid	Type	Who Paid	Amount Paid	Comments
1	Self	Other (Required Minimum Distribution)	Charles Schwab & Co., Inc. Westlake, TX	\$8,674.09	n/a
2	Self	Other (Required Minimum Distribution)	Fidelity Investments Albuquerque, NM	\$126,167.78	n/a
3	Self	Other (Annuity Distribution)	TIAA Charlotte, NC	\$22,788.10	n/a
4	Spouse	Salary	State of Vermont, Public Utility Commission Montpelier, VT	> \$1,000	n/a
5	Spouse	Pension	John Hancock Life Insurance Co. Boston, MA	> \$1,000	n/a

Part 3. Assets

Did you, your spouse, or dependent child own any asset that had a value of more than \$1,000 or generated income of more than \$200? **Yes**

	Asset	Asset Type	Owner	Value	Income Type	Income
1	Fidelity Brokerage #1	Brokerage/Managed Account	Self	--		
1.1	FDRXX - Fidelity Government Cash Reserves (Jersey City, NJ) Type: Money Market Account	Bank Deposit	Self	\$500,001 - \$1,000,000	Excepted Investment Fund	\$15,001 - \$50,000
1.2	FDGRX - Fidelity Growth Company Fund Retail Class	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$15,001 - \$50,000
1.3	EWT - iShares Inc iShares MSCI Taiwan ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$5,001 - \$15,000
1.4	CWB - SPDR Bloomberg Convertible Securities ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	\$1,001 - \$2,500
1.5	VGK - Vanguard FTSE European ETF	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	\$5,001 - \$15,000
1.6	VYM - Vanguard High Dividend Yield ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$2,501 - \$5,000
1.7	TLT - iShares 20+ Year Treasury Bond ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$5,001 - \$15,000
1.8	QQQ - Invesco QQQ Trust, Series 1	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	\$5,001 - \$15,000
1.9	IWM - iShares Russell 2000 ETF	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	\$5,001 - \$15,000
2	Fidelity Brokerage #2	Brokerage/Managed Account	Self	--		

	Asset	Asset Type	Owner	Value	Income Type	Income
2.1	SPAXX - Fidelity Government Money Market Fund (Jersey City, NJ) Type: Money Market Account	Bank Deposit	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$2,501 - \$5,000
2.2	FTEXX - Fidelity Municipal Money Market Fund (Jersey City, NJ) Type: Money Market Account	Bank Deposit	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
2.3	EEM - iShares MSCI Emerging Index Fund	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	\$2,501 - \$5,000
2.4	VTI - Vanguard Total Stock Market ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$1,001 - \$2,500
2.5	TLT - iShares 20+ Year Treasury Bond ETF	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
3	Fidelity Traditional IRA	Retirement Plans IRA	Self	--		
3.1	FDRXX - Fidelity Government Cash Reserves (Jersey City, NJ) Type: Money Market Account	Bank Deposit	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)
3.2	FCNTX - Fidelity Contra Fund	Mutual Funds Mutual Fund	Self	\$250,001 - \$500,000	Excepted Investment Fund	None (or less than \$201)
3.3	FIUIX - Fidelity Utilities Fund	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)

	Asset	Asset Type	Owner	Value	Income Type	Income
3.4	<u>FCV SX</u> - Fidelity Convertible Securities Fund	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.5	<u>FBALX</u> - Fidelity Balanced Fund	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.6	<u>FBGRX</u> - Fidelity Blue Chip Growth Fund	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
3.7	<u>FBSOX</u> - Fidelity Select IT Services	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
3.8	<u>VGPMX</u> - Vanguard Global Capital Cycles Fund Investor Sha	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.9	<u>VTSAX</u> - Vanguard Total Stock Market Index Fd Admiral Shs	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
3.10	<u>SPAXX</u> - Fidelity Government Money Market (Jersey City, NJ) Type: Money Market Account	Bank Deposit	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
3.11	<u>RPV</u> - Invesco S&P 500 Pure Value ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)
3.12	<u>XSVM</u> - Invesco S&P Smallcap Value With Momentum ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)
3.13	<u>EWZ</u> - iShares Inc iShares MSCI Brazil ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)

	Asset	Asset Type	Owner	Value	Income Type	Income
3.14	<u>EWV</u> - iShares Inc iShares MSCI Mexico ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
3.15	<u>IWN</u> - iShares Russell 2000 Value ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
3.16	<u>XLB</u> - Materials Select Sector SPDR	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.17	<u>XLV</u> - SPDR Select Sector Fund - Health Care	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.18	<u>XLI</u> - SPDR Select Sector Fund - Industrial	Mutual Funds Exchange Traded Fund/Note	Self	\$250,001 - \$500,000	Excepted Investment Fund	None (or less than \$201)
3.19	<u>XLU</u> - SPDR Select Sector Fund - Utilities	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.20	<u>VIG</u> - Vanguard Div Appreciation ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.21	<u>VIOV</u> - Vanguard S&P Small-Cap 600 Value ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.22	<u>PFF</u> - iShares Preferred and Income Securities ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)
3.23	<u>XLRE</u> - Real Estate Select Sector SPDR Fund (The)	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
3.24	<u>VNQ</u> - Vanguard Real Estate ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	None (or less than \$201)
4	Spinnaker Trust - Brokerage	Brokerage/Managed Account	Spouse	--		

	Asset	Asset Type	Owner	Value	Income Type	Income
4.1	Spinnaker Total Cash & Cash Equivalents (Portland, ME) <i>Type: Brokerage Sweep Account</i>	Bank Deposit	Spouse	\$100,001 - \$250,000	Interest	\$2,501 - \$5,000
4.2	SUSA - iShares MSCI USA ESG Select ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$100,001 - \$250,000	Excepted Investment Fund	\$2,501 - \$5,000
4.3	SPSM - SPDR Portfolio S&P 600 Small Cap ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$1,001 - \$2,500
4.4	XLV - SPDR Select Sector Fund - Health Care	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$5,001 - \$15,000
4.5	XLP - SPDR Select Sector Fund - Consumer Staples	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	\$201 - \$1,000
4.6	XLV - SPDR Select Sector Fund - Consumer Discretionary	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$201 - \$1,000
4.7	XLF - SPDR Select Sector Fund - Financial	Mutual Funds Exchange Traded Fund/Note	Spouse	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
4.8	XLI - SPDR Select Sector Fund - Industrial	Mutual Funds Exchange Traded Fund/Note	Spouse	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
4.9	XLK - SPDR Select Sector Fund - Technology	Mutual Funds Exchange Traded Fund/Note	Spouse	\$100,001 - \$250,000	Excepted Investment Fund	\$5,001 - \$15,000
4.10	GEM - GS Activebeta Emerging Markets Equity ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$5,001 - \$15,000

	Asset	Asset Type	Owner	Value	Income Type	Income
4.11	EWT - iShares Inc iShares MSCI Taiwan ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	\$201 - \$1,000
4.12	ESGD - iShares ESG Aware MSCI EAFE ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$100,001 - \$250,000	Excepted Investment Fund	\$2,501 - \$5,000
4.13	VSS - Vanguard FTSE All-Wld ex-US SmCp Idx ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$1,001 - \$2,500
4.14	IAU - ishares Gold Trust	Mutual Funds Exchange Traded Fund/Note	Spouse	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
4.15	KRBN - KraneShares Global Carbon ETF <i>Filer comment: Sold for a loss in 2024</i>	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
4.16	URA - Global X Uranium ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	\$1,001 - \$2,500
4.17	BBJP - JPMorgan BetaBuilders Japan ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$1,001 - \$2,500
4.18	FXI - Invesco CurrencyShares Japanese Yen Trust <i>Filer comment: Sold for a loss in 2024</i>	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
4.19	FDEC - FT CBOE Vest U.S. Equity Buffer ETF December	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$15,001 - \$50,000
4.20	SPGP - Invesco S&P 500 GARP ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$2,501 - \$5,000

	Asset	Asset Type	Owner	Value	Income Type	Income
4.21	<u>IBDT</u> - iShares iBonds Dec 2028 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$2,501 - \$5,000
4.22	<u>IBDS</u> - iShares iBonds Dec 2027 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$2,501 - \$5,000
4.23	<u>COWZ</u> - Pacer US Cash Cows 100 ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$1,001 - \$2,500
4.24	<u>CNRG</u> - SPDR Kensho Clean Power ETF <i>Filer comment: Sold for a loss in 2024</i>	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
4.25	<u>BIL</u> - SPDR Bloomberg 1-3 Month T-Bill ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
4.26	<u>EWZ</u> - iShares Inc iShares MSCI Brazil ETF <i>Filer comment: Sold for a loss in 2024</i>	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
4.27	<u>INDA</u> - iShares MSCI India ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	\$201 - \$1,000
4.28	<u>IBDP</u> - iShares iBonds Dec 2024 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	\$2,501 - \$5,000
4.29	<u>IBDR</u> - iShares iBonds Dec 2026 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$1,001 - \$2,500

	Asset	Asset Type	Owner	Value	Income Type	Income
4.30	IBDU - iShares iBonds Dec 2029 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
4.31	SPLG - SPDR Portfolio S&P 500 ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$100,001 - \$250,000	Excepted Investment Fund	\$201 - \$1,000
4.32	SPEM - SPDR Emerging Markets Portfolio ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
4.33	XLC - S&P 500 Communication Sector SPDR	Mutual Funds Exchange Traded Fund/Note	Spouse	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
4.34	IBDQ - iShares iBonds Dec 2025 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Excepted Investment Fund	\$1,001 - \$2,500
5	Charles Schwab - Brokerage	Brokerage/Managed Account	Self	--		
5.1	Charles Schwab (Westlake, TX) <i>Type: Brokerage Sweep Account</i>	Bank Deposit	Self	\$1,001 - \$15,000	Interest	None (or less than \$201)
5.2	SNVXX - Charles Schwab Government Money Market (Westlake, TX) <i>Type: Money Market Account</i>	Bank Deposit	Self	\$250,001 - \$500,000	Excepted Investment Fund	\$15,001 - \$50,000
5.3	University of VT <i>Rate/Coupon: 3.5%</i> <i>Matures: 10/01/2031</i>	Government Securities Municipal Security	Self	\$15,001 - \$50,000	Interest	\$201 - \$1,000
5.4	VT Muni <i>Rate/Coupon: 5.0%</i> <i>Matures: 12/01/2031</i>	Government Securities Municipal Security	Self	\$1,001 - \$15,000	Interest	\$201 - \$1,000

	Asset	Asset Type	Owner	Value	Income Type	Income
5.5	IXP - iShares Global Comm Services ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
5.6	FCNTX - Fidelity Contra Fund	Mutual Funds Mutual Fund	Self	\$50,001 - \$100,000	Excepted Investment Fund	\$2,501 - \$5,000
5.7	SUSA - iShares MSCI USA ESG Select ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	\$201 - \$1,000
5.8	PRBLX - Parnassus Core Equity Fund-Investor Shares	Mutual Funds Exchange Traded Fund/Note	Self	\$50,001 - \$100,000	Excepted Investment Fund	\$5,001 - \$15,000
5.9	VPL - Vanguard FTSE Pacific ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
6	Charles Schwab - Contributory IRA	Retirement Plans IRA	Self	--		
6.1	Charles Schwab Government Money Market (SNVXX) (Westlake, TX) <i>Type: Money Market Account</i>	Bank Deposit	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
6.2	IXP - iShares Global Comm Services ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
6.3	FCNTX - Fidelity Contra Fund	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
6.4	SUSA - iShares MSCI USA ESG Select ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
6.5	PRBLX - Parnassus Core Equity Fund-Investor Shares	Mutual Funds Mutual Fund	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)

	Asset	Asset Type	Owner	Value	Income Type	Income
6.6	VPL - Vanguard FTSE Pacific ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
6.7	Charles Schwab (Westlake, TX) <i>Type: Brokerage Sweep Account</i>	Bank Deposit	Self	\$1,001 - \$15,000	None	None (or less than \$201)
7	Charles Schwab - Brokerage	Brokerage/Managed Account	Self	--		
7.1	EWZ - iShares Inc iShares MSCI Brazil ETF	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)
7.2	XLB - Materials Select Sector SPDR	Mutual Funds Exchange Traded Fund/Note	Self	\$15,001 - \$50,000	Excepted Investment Fund	\$201 - \$1,000
7.3	XLK - SPDR Select Sector Fund - Technology	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$1,001 - \$2,500
7.4	Charles Schwab (Westlake, TX) <i>Type: Brokerage Sweep Account</i>	Bank Deposit	Self	\$100,001 - \$250,000	None	None (or less than \$201)
7.5	EWT - iShares Inc iShares MSCI Taiwan ETF	Mutual Funds Exchange Traded Fund/Note	Self	None (or less than \$1,001)	Excepted Investment Fund	\$5,001 - \$15,000
8	TIAA	Retirement Plans 401(k), 403(b), or other Defined Contribution Plan.	Self	--		
8.1	TIAA Traditional	Mutual Funds Mutual Fund	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)
8.2	TIAA CREF Growth R3	Mutual Funds Mutual Fund	Self	\$50,001 - \$100,000	Excepted Investment Fund	None (or less than \$201)

	Asset	Asset Type	Owner	Value	Income Type	Income
8.3	TIAA CREF Equity Index R3	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
8.4	TIAA CREF Global Equities R3	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
8.5	TIAA-CREF Real Estate Securities Fund	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
8.6	TIAA CREF Large-Cap Value Fund	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
8.7	TIAA CREF Quant Small-Cap Equity Fund	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
8.8	TIAA Real Estate	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
8.9	TIAA CREF High Yield Fund	Mutual Funds Mutual Fund	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
8.10	TIAA CREF Money Market R3	Mutual Funds Mutual Fund	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
8.11	TIAA CREF Social Choice R3	Mutual Funds Mutual Fund	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
9	Vanguard - Brokerage	Brokerage/Managed Account	Self	--		
9.1	Vanguard Federal Money Market (Malvern, PA) <i>Type: Money Market Account</i>	Bank Deposit	Self	\$1,001 - \$15,000	None	None (or less than \$201)
9.2	VEU - Vanguard FTSE All World Ex US ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$5,001 - \$15,000

	Asset	Asset Type	Owner	Value	Income Type	Income
9.3	VMLUX - Vanguard Limited-Term Tax-Exempt Fd Admiral Shs	Mutual Funds Mutual Fund	Self	\$50,001 - \$100,000	Excepted Investment Fund	\$1,001 - \$2,500
9.4	VWIUX - Vanguard Intermediate-Term Tax-Exempt Fd Admiral	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund	\$2,501 - \$5,000
9.5	VWLUX - Vanguard Long-Term Tax-Exempt Fd Admiral Shs	Mutual Funds Mutual Fund	Self	\$50,001 - \$100,000	Excepted Investment Fund	\$2,501 - \$5,000
9.6	VXUS - Vanguard Total International Stock ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
9.7	VTI - Vanguard Total Stock Market ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$250,001 - \$500,000	Excepted Investment Fund	\$5,001 - \$15,000
10	Charles Schwab - Inherited IRA	Retirement Plans IRA	Self	--		
10.1	Charles Schwab Government Money Fund (SNVXX) (Westlake, TX) Type: Money Market Account	Bank Deposit	Self	\$15,001 - \$50,000	Excepted Investment Fund	None (or less than \$201)
10.2	IXP - iShares Global Comm Services ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
10.3	FCNTX - Fidelity Contra Fund	Mutual Funds Mutual Fund	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
10.4	SUSA - iShares MSCI USA ESG Select ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)

	Asset	Asset Type	Owner	Value	Income Type	Income
10.5	PRBLX - Parnassus Core Equity Fund-Investor Shares	Mutual Funds Mutual Fund	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
10.6	VPL - Vanguard FTSE Pacific ETF	Mutual Funds Exchange Traded Fund/Note	Self	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
11	Ledyard National Bank (Hanover, NH) <i>Type: Certificate of Deposit</i>	Bank Deposit	Spouse	\$15,001 - \$50,000	Interest	\$1,001 - \$2,500
12	Trust Under the Will of Sally Drew Hall	Trust General Trust	Spouse	--		
12.1	CUSUX - Six Circles US Unconstrained Equity Fund	Mutual Funds Mutual Fund	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
12.2	SPY - SPDR S&P 500	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	\$201 - \$1,000
12.3	CIUEX - Six Circles International Unconstrained Equity F	Mutual Funds Mutual Fund	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
12.4	BBJP - JPMorgan BetaBuilders Japan ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
12.5	VGSH - Vanguard Short-Term Treasury ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
12.6	VGIT - Vanguard Intermediate-Term Treasury ETF <i>Filer comment: 12/31/24 value less than \$1,000</i>	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Excepted Investment Fund	None (or less than \$201)

	Asset	Asset Type	Owner	Value	Income Type	Income
12.7	CBTAX - Six Circles Tax Aware Bond Fund	Mutual Funds Mutual Fund	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
12.8	VWIUX - Vanguard Intermediate-Term Tax-Exempt Fd Admiral	Mutual Funds Mutual Fund	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
12.9	CRDOX - Six Circles Credit Opportunities Fund	Mutual Funds Mutual Fund	Spouse	\$1,001 - \$15,000	Excepted Investment Fund	None (or less than \$201)
13	John Hancock Insurance Co.	Retirement Plans Defined Benefit Pension Plan	Spouse	Unascertainable	None	None (or less than \$201)

Part 4a. Periodic Transaction Report Summary

In this section, electronically filed periodic transaction report (PTR) transactions are displayed for you.

Part 4b. Transactions

Did you, your spouse, or dependent child buy, sell, or exchange an asset where the transaction exceeded \$1,000 and was not reported on Part 4a? **Yes**

#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
1	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	04/25/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
2	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	05/30/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
3	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	07/18/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
4	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	08/16/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
5	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	08/29/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
6	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	10/01/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
7	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Purchase	11/01/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
8	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	04/29/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
9	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	05/31/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
10	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	07/19/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
11	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	08/19/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
12	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	08/30/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
13	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	10/02/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
14	Self	<u>QQQ</u>	Invesco QQQ Trust, Series 1	Sale (Full)	11/04/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
15	Self	<u>IWM</u>	iShares Russell 2000 ETF	Purchase	10/07/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
16	Self	<u>IWM</u>	iShares Russell 2000 ETF	Purchase	10/10/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
17	Self	<u>IWM</u>	iShares Russell 2000 ETF	Purchase	10/23/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1

#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
18	Self	<u>IWM</u>	iShares Russell 2000 ETF	Purchase	10/28/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
19	Self	<u>IWM</u>	iShares Russell 2000 ETF	Purchase	12/19/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
20	Self	<u>IWM</u>	iShares Russell 2000 ETF	Sale (Full)	10/08/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
21	Self	<u>IWM</u>	iShares Russell 2000 ETF	Sale (Full)	10/11/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
22	Self	<u>IWM</u>	iShares Russell 2000 ETF	Sale (Full)	10/24/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
23	Self	<u>IWM</u>	iShares Russell 2000 ETF	Sale (Full)	10/29/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
24	Self	<u>IWM</u>	iShares Russell 2000 ETF	Sale (Full)	12/20/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
25	Self	<u>VGK</u>	Vanguard FTSE European ETF	Sale (Full)	12/30/2024	\$15,001 - \$50,000	Underlying asset of Fidelity Brokerage #1
26	Self	<u>TLT</u>	iShares 20+ Year Treasury Bond ETF	Purchase	07/31/2024	\$50,001 - \$100,000	Underlying asset of Fidelity Brokerage #2
27	Self	<u>TLT</u>	iShares 20+ Year Treasury Bond ETF	Sale (Full)	12/27/2024	\$50,001 - \$100,000	Underlying asset of Fidelity Brokerage #2
28	Self	<u>EEM</u>	iShares MSCI Emerging Index Fund	Sale (Full)	12/27/2024	\$15,001 - \$50,000	Underlying asset of Fidelity Brokerage #2
29	Self	<u>EWT</u>	iShares Inc iShares MSCI Taiwan ETF	Sale (Full)	12/30/2024	\$50,001 - \$100,000	Underlying asset of Charles Schwab - Brokerage
30	Self	<u>EWZ</u>	iShares Inc iShares MSCI Brazil ETF	Sale (Full)	12/30/2024	\$100,001 - \$250,000	Underlying asset of Charles Schwab - Brokerage
31	Self	--	TIAA CREF Growth R3	Sale (Partial)	06/28/2024	\$1,001 - \$15,000	n/a
32	Self	--	TIAA CREF Large-Cap Value Fund	Sale (Partial)	06/28/2024	\$1,001 - \$15,000	n/a
33	Self	--	TIAA CREF Global Equities R3	Sale (Partial)	06/28/2024	\$1,001 - \$15,000	n/a
34	Self	--	TIAA Traditional	Sale (Partial)	06/28/2024	\$1,001 - \$15,000	n/a

#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
35	Self	--	TIAA CREF Global Equities R3	Sale (Partial)	12/30/2024	\$1,001 - \$15,000	n/a
36	Self	--	TIAA CREF Large-Cap Value Fund	Sale (Partial)	12/30/2024	\$1,001 - \$15,000	n/a
37	Self	--	TIAA CREF Growth R3	Sale (Partial)	12/30/2024	\$1,001 - \$15,000	n/a
38	Self	--	TIAA Traditional	Sale (Partial)	12/30/2024	\$1,001 - \$15,000	n/a
39	Spouse	<u>EWZ</u>	iShares Inc iShares MSCI Brazil ETF	Purchase	07/10/2024	\$1,001 - \$15,000	n/a
40	Spouse	<u>EWZ</u>	iShares Inc iShares MSCI Brazil ETF	Sale (Full)	12/11/2024	\$1,001 - \$15,000	n/a
41	Spouse	<u>BBJP</u>	JPMorgan BetaBuilders Japan ETF	Purchase	06/27/2024	\$1,001 - \$15,000	n/a
42	Spouse	<u>BBJP</u>	JPMorgan BetaBuilders Japan ETF	Sale (Full)	12/11/2024	\$1,001 - \$15,000	n/a
43	Spouse	<u>BIL</u>	SPDR Bloomberg 1-3 Month T-Bill ETF	Sale (Full)	03/04/2024	\$15,001 - \$50,000	n/a
44	Spouse	<u>CNRG</u>	SPDR Kensho Clean Power ETF	Sale (Full)	07/10/2024	\$1,001 - \$15,000	n/a
45	Spouse	<u>FDEC</u>	FT Cboe Vest U.S. Equity Buffer ETF - December	Sale (Full)	10/17/2024	\$100,001 - \$250,000	n/a
46	Spouse	<u>URA</u>	Global X Uranium ETF	Sale (Partial)	06/27/2024	\$1,001 - \$15,000	n/a
47	Spouse	<u>GEM</u>	GS Activebeta Emerging Markets Equity ETF	Sale (Full)	07/23/2024	\$15,001 - \$50,000	n/a
48	Spouse	<u>XLV</u>	SPDR Select Sector Fund - Health Care	Sale (Partial)	07/10/2024	\$15,001 - \$50,000	n/a
49	Spouse	<u>FXI</u>	Invesco CurrencyShares Japanese Yen Trust	Sale (Full)	02/21/2024	\$1,001 - \$15,000	n/a
50	Spouse	<u>SPGP</u>	Invesco S&P 500 GARP ETF	Sale (Full)	07/10/2024	\$1,001 - \$15,000	n/a
51	Spouse	<u>IBDP</u>	iShares iBonds Dec 2024 Term Corporate ETF	Sale (Full)	12/19/2024	\$50,001 - \$100,000	n/a

#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
52	Spouse	<u>KRBN</u>	KraneShares Global Carbon ETF	Sale (Full)	02/21/2024	\$1,001 - \$15,000	n/a
53	Spouse	<u>COWZ</u>	Pacer US Cash Cows 100 ETF	Sale (Full)	07/10/2024	\$1,001 - \$15,000	n/a
54	Spouse	<u>VSS</u>	Vanguard FTSE All-World ex-US SmCap Idx ETF	Sale (Full)	12/11/2024	\$15,001 - \$50,000	n/a
55	Spouse	<u>IBDQ</u>	iShares iBonds Dec 2025 Term Corporate ETF	Purchase	02/23/2024	\$15,001 - \$50,000	n/a
56	Spouse	<u>XLC</u>	S&P 500 Communication Sector SPDR	Purchase	03/06/2024	\$15,001 - \$50,000	n/a
57	Spouse	<u>BBJP</u>	Jpmorgan Betabuilders Japan ETF	Purchase	06/28/2024	\$1,001 - \$15,000	n/a
58	Spouse	<u>IBDQ</u>	iShares iBonds Dec 2025 Term Corporate ETF	Purchase	07/11/2024	\$15,001 - \$50,000	n/a
59	Spouse	<u>INDA</u>	iShares MSCI India ETF	Purchase	07/11/2024	\$1,001 - \$15,000	n/a
60	Spouse	<u>IBDU</u>	iShares iBonds Dec 2029 Term Corporate ETF	Purchase	07/11/2024	\$15,001 - \$50,000	n/a
61	Spouse	<u>SPEM</u>	SPDR Emerging Markets Portfolio ETF	Purchase	07/24/2024	\$15,001 - \$50,000	n/a
62	Spouse	<u>SPSM</u>	SPDR Portfolio S&P 600 Small Cap ETF	Purchase	10/18/2024	\$1,001 - \$15,000	n/a
63	Spouse	<u>SPLG</u>	SPDR Portfolio S&P 500 ETF	Purchase	10/18/2024	\$100,001 - \$250,000	n/a
64	Spouse	<u>SPLG</u>	SPDR Portfolio S&P 500 ETF	Purchase	12/12/2024	\$15,001 - \$50,000	n/a
65	Self	<u>VWLUX</u>	Vanguard Long-Term Tax-Exempt Fd Admiral Shs	Purchase	05/28/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage
66	Self	<u>VMLUX</u>	Vanguard Limited-Term Tax-Exempt Fd Admiral Shs	Purchase	02/27/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage
67	Self	<u>VMLUX</u>	Vanguard Limited-Term Tax-Exempt Fd Admiral Shs	Purchase	08/26/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage

#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
68	Self	<u>VWIUX</u>	Vanguard Intermediate-Term Tax-Exempt Fd Admiral	Purchase	02/27/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage
69	Self	<u>XLU</u>	SPDR Select Sector Fund - Utilities	Purchase	05/16/2024	\$1,001 - \$15,000	Open call; Underlying asset of Fidelity Traditional IRA
70	Self	<u>XLU</u>	SPDR Select Sector Fund - Utilities	Sale (Full)	05/24/2024	\$1,001 - \$15,000	Close Call; Underlying asset of Fidelity Traditional IRA
71	Spouse	<u>VGSH</u>	Vanguard Short-Term Treasury ETF	Sale (Partial)	02/20/2024	\$1,001 - \$15,000	n/a
72	Spouse	<u>VGIT</u>	Vanguard Intermediate-Term Treasury ETF	Purchase	02/20/2024	\$1,001 - \$15,000	n/a
73	Spouse	<u>VWIUX</u>	Vanguard Intermediate-Term Tax-Exempt Fd Admiral	Sale (Partial)	01/30/2024	\$1,001 - \$15,000	n/a

Part 5. Gifts

Did you, your spouse, or dependent child receive any reportable gift during the reporting period? **No**

Part 6. Travel

Did you, your spouse, or dependent child receive any **reportable travel**? **No**

Part 7. Liabilities

Did you, your spouse, or dependent child have a reportable, non-revolving charge account liability worth more than \$10,000 at any time or a revolving charge account whose value exceeded \$10,000 as of the last day of the reporting period? **Yes**

#	Incurred	Debtor	Type	Points	Rate (Term)	Amount	Creditor	Comments
1	2011	Joint	Mortgage	0	3.5% (30 years)	\$100,001 - \$250,000	Mascoma Savings Banks South Burlington, VT	n/a

Part 8. Positions

Did you hold any reportable outside positions during the reporting period? **No**

Part 9. Agreements

Did you have any reportable agreement or arrangement with an outside entity? **No**

Part 10. Compensation

Only required if you are a candidate or this is your first report: Did any person or entity pay more than \$5,000 to you or for services provided by you? **This is not my first report.**

Attachments & Comments

No attachments added.

Comments

Amended to include underlying assets and transactions of Trust Under the Will of Sally Drew Hall, as referenced in letter amendment dated May 15, 2025.