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Annual Report for Calendar 2024

Mr. Peter Welch (Welch, Peter)

Filed 05/15/2025 @ 2:58 PM

Print Report

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.
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- ☐ 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	Public Service Board 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) <i>Type:</i> 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 FTSEEuropean 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 Asset	Mutual Funds Asset Type Exchange Traded	Self Owner	\$100,001 - Value \$250,000	Income Excepted Type Investment	\$2,501 Income -
		Fund/Note			Fund,	\$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			
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	FTEXTX - 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 Asset	Mutual Funds Mutual Fund	Self Owner	\$100,001 - \$250,000 Value	Excepted Investment Fund,	None (or less than \$201)
3.4	FCVSX - Fidelity Convertible Securities Fund	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund,	None (or less than \$201)
3.5	FBALX - Fidelity Balanced Fund	Mutual Funds Mutual Fund	Self	\$100,001 - \$250,000	Excepted Investment Fund,	None (or less than \$201)
3.6	FBGRX - Fidelity Blue Chip Growth Fund	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund,	None (or less than \$201)
3.7	FBSOX - Fidelity Select IT Services	Mutual Funds Mutual Fund	Self	\$15,001 - \$50,000	Excepted Investment Fund,	None (or less than \$201)
3.8	VGPMX - 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	VTSAX - 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	SPAXX - 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	RPV - 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	XSVM - 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	EWZ - 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)
3.14	EWW - iShares Inc iShares MSCI Mexico	Mutual Funds	Self	\$15,001 -	Excepted	None





ETF Asset		Exchange Traded Fund/Note Asset Type	Owner	\$50,000 Value	Investment Income Fund, Type	(or less than Income \$201)
3.15	IWN - 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	XLB - 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	XLV - 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	XLI - 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	XLU - 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	VIG - 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	VIOV - 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	PFF - 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	XLRE - 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	VNQ - 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			

4.1	Spinnaker Total Cash & Cash Equivalents Asset (Portland, ME)	Bank Deposit Asset Type	Spouse Owner	\$100,001 - Value \$250,000	Income Interest, Type	\$2,501 Income -
	Type: Brokerage Sweep Account,					\$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	XLY - 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
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	KRCN - 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)	Income Exempted 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	Exempted 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)	Exempted Investment Fund,	\$1,001 - \$2,500
4.18	FXYS - 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)	Exempted 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)	Exempted 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)	Exempted Investment Fund,	\$2,501 - \$5,000
4.21	IBDT - iShares iBonds Dec 2028 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Exempted Investment Fund,	\$2,501 - \$5,000
4.22	IBDS - iShares iBonds Dec 2027 Term Corporate ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	\$50,001 - \$100,000	Exempted Investment Fund,	\$2,501 - \$5,000
4.23	COWZ - Pacer US Cash Cows 100 ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Exempted Investment Fund,	\$1,001 - \$2,500
4.24	CNRG - 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)	Exempted Investment Fund,	None (or less than \$201)
4.25	BIL - SPDR Bloomberg 1-3 Month T-Bill ETF	Mutual Funds Exchange Traded Fund/Note	Spouse	None (or less than \$1,001)	Exempted Investment Fund,	None (or less than \$201)
4.26	EWZ - 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)	Exempted Investment Fund,	None (or less than \$201)
4.27	INDA - iShares MSCI India ETF	Mutual Funds Exchange Traded	Spouse	\$1,001 - \$15,000	Exempted Investment	\$201 - \$1,000

	Asset	Exchange Traded Fund/Note	Owner	\$15,000	Investment Fund	\$1,000
		Asset Type		Value	Type	Income
4.28	IBDP - 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	IBDR - 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
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:</i> Brokerage Sweep Account,	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:</i> Money Market Account,	Bank Deposit	Self	\$250,001 - \$500,000	Excepted Investment Fund,	\$15,001 - \$50,000
5.3	University of VT <i>Rate/Coupon:</i> 3.5% <i>Matures:</i> 10/01/2031	Government Securities Municipal Security	Self	\$15,001 - \$50,000	Interest,	\$201 - \$1,000
5.4	VT Muni <i>Rate/Coupon:</i> 5.0% <i>Matures:</i> 12/01/2031	Government Securities Municipal Security	Self	\$1,001 - \$15,000	Interest,	\$201 - \$1,000
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 Asset	Mutual Funds Mutual Fund Asset Type	Self Owner	\$50,001 - \$100,000 Value	Excepted Income Investment Type Fund,	\$2,501 - Income \$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) Type: Money Market Account,	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)
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) Type: Brokerage Sweep Account,	Bank Deposit	Self	\$1,001 - \$15,000	None,	None (or less than \$201)
7	Charles Schwab - Brokerage	Brokerage/Managed Account	Self			

7.1	 - iShares Inc iShares MSCI Brazil ETF <small>Asset</small>	Mutual Funds Exchange Traded Fund/Note	Self Owner	None (or less than \$1,001)	Income Excepted Investment Fund,	None Income (or less than \$201)
7.2	 - Materials Select Sector SPDR	Mutual Funds Exchange Traded Fund/Note	Self	\$15,001 - \$50,000	Excepted Investment Fund,	\$201 - \$1,000
7.3	 - 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:</i> Brokerage Sweep Account,	Bank Deposit	Self	\$100,001 - \$250,000	None,	None (or less than \$201)
7.5	 - 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 Defined Contribution Pension 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)
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 Asset	Mutual Funds Asset Type Mutual Fund	Self Owner	\$15,001 - Value \$50,000	Income Excepted Type Investment Fund,	None Income (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:</i> Money Market Account,	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
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	Self	\$250,001 -	Excepted	\$5,001

Asset	Exchange Traded Fund/Note Asset Type	Owner	\$500,000 Value	Investment Income Fund, Type	- \$15,000 Income
10 Charles Schwab - Inherited IRA	Retirement Plans IRA	Self			
10.1 Charles Schwab Government Money Fund (SNVXX) (Westlake, TX) <i>Type:</i> 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)
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:</i> Certificate of Deposit,	Bank Deposit	Spouse	\$15,001 - \$50,000	Interest,	\$1,001 - \$2,500
12 Trust Under the Will of Sally Drew Hall <i>Filer comment:</i> Additional information about the trust's underlying assets is currently unavailable.	Trust General Trust	Spouse	\$15,001 - \$50,000	Dividends,	\$201 - \$1,000
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	QQQ	Invesco QQQ Trust, Series 1	Purchase	04/25/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
2	Self	QQQ	Invesco QQQ Trust, Series 1	Purchase	05/30/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
3	Self	QQQ	Invesco QQQ Trust, Series 1	Purchase	07/18/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
4	Self	QQQ	Invesco QQQ Trust, Series 1	Purchase	08/16/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
5	Self	QQQ	Invesco QQQ Trust, Series 1	Purchase	08/29/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
6	Self	QQQ	Invesco QQQ Trust, Series 1	Purchase	10/01/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
7	Self	QQQ	Invesco QQQ Trust, Series 1	Purchase	11/01/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
8	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	04/29/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
9	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	05/31/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
10	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	07/19/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
11	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	08/19/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1
12	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	08/30/2024	\$100,001 - \$250,000	Underlying asset of Fidelity Brokerage #1

#	Owner	Symbol	Asset Name	Transaction Type	Transaction Date	Amount	Underlying
13	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	10/02/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
14	Self	QQQ	Invesco QQQ Trust, Series 1	Sale (Full)	11/04/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
15	Self	IWM	iShares Russell 2000 ETF	Purchase	10/07/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
16	Self	IWM	iShares Russell 2000 ETF	Purchase	10/10/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
17	Self	IWM	iShares Russell 2000 ETF	Purchase	10/23/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
18	Self	IWM	iShares Russell 2000 ETF	Purchase	10/28/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
19	Self	IWM	iShares Russell 2000 ETF	Purchase	12/19/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
20	Self	IWM	iShares Russell 2000 ETF	Sale (Full)	10/08/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
21	Self	IWM	iShares Russell 2000 ETF	Sale (Full)	10/11/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
22	Self	IWM	iShares Russell 2000 ETF	Sale (Full)	10/24/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
23	Self	IWM	iShares Russell 2000 ETF	Sale (Full)	10/29/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
24	Self	IWM	iShares Russell 2000 ETF	Sale (Full)	12/20/2024	\$100,001 -\$250,000	Underlying asset of Fidelity Brokerage #1
25	Self	VGGK	Vanguard FTSE European ETF	Sale (Full)	12/30/2024	\$15,001 -\$50,000	Underlying asset of Fidelity Brokerage #1
26	Self	TLT	iShares 20+ Year Treasury Bond ETF	Purchase	07/31/2024	\$50,001 -\$100,000	Underlying asset of Fidelity Brokerage #2

			BOND ETF			\$100,000	
#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
27	Self	TLT	iShares 20+ Year Treasury Bond ETF	Sale (Full)	12/27/2024	\$50,001 - \$100,000	Underlying asset of Fidelity Brokerage #2
28	Self	EEM	iShares MSCI Emerging Index Fund	Sale (Full)	12/27/2024	\$15,001 - \$50,000	Underlying asset of Fidelity Brokerage #2
29	Self	EWT	iShares Inc iShares MSCI Taiwan ETF	Sale (Full)	12/30/2024	\$50,001 - \$100,000	Underlying asset of Charles Schwab - Brokerage
30	Self	EWZ	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
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	EWZ	iShares Inc iShares MSCI Brazil ETF	Purchase	07/10/2024	\$1,001 - \$15,000	n/a
40	Spouse	EWZ	iShares Inc iShares MSCI Brazil ETF	Sale (Full)	12/11/2024	\$1,001 - \$15,000	n/a
41	Spouse	BBJP	JPMorgan BetaBuilders	Purchase	06/27/2024	\$1,001 - \$15,000	n/a

			Japan ETF	Transaction	Transaction		
#	Owner	Ticker	Asset Name	Type	Date	Amount	Comments
42	Spouse	BBJP	JPMorgan BetaBuilders Japan ETF	Sale (Full)	12/11/2024	\$1,001 - \$15,000	n/a
43	Spouse	BIL	SPDR Bloomberg 1-3 Month T-Bill ETF	Sale (Full)	03/04/2024	\$15,001 - \$50,000	n/a
44	Spouse	CNRG	SPDR Kensho Clean Power ETF	Sale (Full)	07/10/2024	\$1,001 - \$15,000	n/a
45	Spouse	FDEC	FT Cboe Vest U.S. Equity Buffer ETF - December	Sale (Full)	10/17/2024	\$100,001 - \$250,000	n/a
46	Spouse	URA	Global X Uranium ETF	Sale (Partial)	06/27/2024	\$1,001 - \$15,000	n/a
47	Spouse	GEM	GS Activebeta Emerging Markets Equity ETF	Sale (Full)	07/23/2024	\$15,001 - \$50,000	n/a
48	Spouse	XLV	SPDR Select Sector Fund - Health Care	Sale (Partial)	07/10/2024	\$15,001 - \$50,000	n/a
49	Spouse	FXV	Invesco CurrencyShares Japanese Yen Trust	Sale (Full)	02/21/2024	\$1,001 - \$15,000	n/a
50	Spouse	SPGP	Invesco S&P 500 GARP ETF	Sale (Full)	07/10/2024	\$1,001 - \$15,000	n/a
51	Spouse	IBDP	iShares iBonds Dec 2024 Term Corporate ETF	Sale (Full)	12/19/2024	\$50,001 - \$100,000	n/a
52	Spouse	KRBN	KraneShares Global Carbon ETF	Sale (Full)	02/21/2024	\$1,001 - \$15,000	n/a
53	Spouse	COWZ	Pacer US Cash Cows 100 ETF	Sale (Full)	07/10/2024	\$1,001 - \$15,000	n/a
54	Spouse	VSS	Vanguard FTSE All-World ex-US SmCap Idx ETF	Sale (Full)	12/11/2024	\$15,001 - \$50,000	n/a
55	Spouse	IBND	iShares iBonds	Purchase	02/23/2024	\$15,001	n/a

55	Spouse	IBBQ	iShares iBonds Dec 2025 Term Corporate ETF	Purchase	02/20/2024	\$15,001 - \$50,000	n/a
#	Owner	Ticker	Asset Name	Transaction Type	Transaction Date	Amount	Comments
56	Spouse	XLC	S&P 500 Communication Sector SPDR	Purchase	03/06/2024	\$15,001 - \$50,000	n/a
57	Spouse	BBJP	Jpmorgan Betabuilders Japan ETF	Purchase	06/28/2024	\$1,001 - \$15,000	n/a
58	Spouse	IBDQ	iShares iBonds Dec 2025 Term Corporate ETF	Purchase	07/11/2024	\$15,001 - \$50,000	n/a
59	Spouse	INDA	Ishares MSCI India ETF	Purchase	07/11/2024	\$1,001 - \$15,000	n/a
60	Spouse	IBDU	iShares iBonds Dec 2029 Term Corporate ETF	Purchase	07/11/2024	\$15,001 - \$50,000	n/a
61	Spouse	SPEM	SPDR Emerging Markets Portfolio ETF	Purchase	07/24/2024	\$15,001 - \$50,000	n/a
62	Spouse	SPSM	SPDR Portfolio S&P 600 Small Cap ETF	Purchase	10/18/2024	\$1,001 - \$15,000	n/a
63	Spouse	SPLG	SPDR Portfolio S&P 500 ETF	Purchase	10/18/2024	\$100,001 - \$250,000	n/a
64	Spouse	SPLG	SPDR Portfolio S&P 500 ETF	Purchase	12/12/2024	\$15,001 - \$50,000	n/a
65	Self	VWLUX	Vanguard Long- Term Tax- Exempt Fd Admiral Shs	Purchase	05/28/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage
66	Self	VMLUX	Vanguard Limited-Term Tax-Exempt Fd Admiral Shs	Purchase	02/27/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage
67	Self	VMLUX	Vanguard Limited-Term Tax-Exempt Fd Admiral Shs	Purchase	08/26/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage
68	Self	VWLUX	Vanguard Intermediate Term Tax-Exempt Fd Admiral Shs	Purchase	02/27/2024	\$1,001 - \$15,000	Underlying asset of Vanguard - Brokerage

#	Owner	Ticker	Intermediate-Term Tax-Exempt Fidelity Admiral	Transaction Type	Transaction Date	\$15,000 Amount	Comments
69	Self	XLU	SPDR Select Sector Fund - Utilities	Purchase	05/16/2024	\$1,001 - \$15,000	Open call; Underlying asset of Fidelity Traditional IRA
70	Self	XLU	SPDR Select Sector Fund - Utilities	Sale (Full)	05/24/2024	\$1,001 - \$15,000	Close Call; Underlying asset of Fidelity Traditional IRA

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.

No comments added.