



Filing ID #10051018

# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Andrew R. Zay  
**Status:** Congressional Candidate  
**State/District:** IN03

## FILING INFORMATION

**Filing Type:** Candidate Report  
**Filing Year:** 2023  
**Filing Date:** 08/13/2023  
**Period Covered:** 01/01/2022– 07/30/2023

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
American Funds The Income Fund of America Class A (AMECX) [MF]	JT	\$1,001 - \$15,000	Capital Gains, Dividends	\$1 - \$200	\$1 - \$200
American United Life Whole, Life Insurance #1 [WU]		\$15,001 - \$50,000	Tax-Deferred		
American United Life, Whole Life Insurance #2 [WU]		\$15,001 - \$50,000	Tax-Deferred		
American United Life, Whole Life Insurance (Owner: SP) [WU]	SP	\$1,001 - \$15,000	Tax-Deferred		
Andy Zay Leasing, Inc, 100% Interest [OL]  LOCATION: Huntington, IN, US DESCRIPTION: Vehicle Sales		\$250,001 - \$500,000	Dividends	None	None
AT&T Inc. (T) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$1,001 - \$2,500
Athene Life Assurance Company, Whole Life [WU]		\$1,001 - \$15,000	Tax-Deferred		
Avery Dennison Corporation (AVY) [ST]		\$1,001 - \$15,000	Dividends	\$1 - \$200	\$1 - \$200

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Clorox Company (CLX) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$1,001 - \$2,500
Coca-Cola Consolidated, Inc. (COKE) [ST]		\$1,001 - \$15,000	Dividends	\$1 - \$200	\$201 - \$1,000
College Choice 529 Plan [5P] LOCATION: IN		\$1,001 - \$15,000	Tax-Deferred		
Edward Jones IRA #1 ⇒ American Funds EuroPacific Growth Fund Class A (AEPGX) [MF]		\$15,001 - \$50,000	Tax-Deferred		
Edward Jones IRA #1 ⇒ American Funds New Perspective Fund Class A (ANWPX) [MF]		\$50,001 - \$100,000	Tax-Deferred		
Edward Jones IRA #1 ⇒ Fidelity Blue Chip Growth Fund (FBGRX) [MF]		\$50,001 - \$100,000	Tax-Deferred		
Edward Jones IRA #1 ⇒ Fidelity Europe Fund (FIEUX) [MF]		\$15,001 - \$50,000	Tax-Deferred		
Edward Jones IRA #2 ⇒ Bank of America Corporation (BAC) [ST]		\$1,001 - \$15,000	Capital Gains	None	\$201 - \$1,000
Edward Jones IRA (Owner: SP) ⇒ AB Government Money Market Portfolio A (AEAXX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
Edward Jones IRA (Owner: SP) ⇒ American Funds EuroPacific Growth Fund Class A (AEPGX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
Edward Jones IRA (Owner: SP) ⇒ American Funds Investment Company of America Class A (AIVSX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
Edward Jones IRA (Owner: SP) ⇒ American Funds The New Economy Fund Class A (ANEFX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
Essential Utilities, Inc. (WTRG) [ST]		\$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
Exxon Mobil Corporation (XOM) [ST]		\$100,001 - \$250,000	Dividends	\$1,001 - \$2,500	\$2,501 - \$5,000
Fidelity Contrafund Fund (FCNTX) [MF]		\$100,001 - \$250,000	Dividends	None	\$201 - \$1,000
First Federal Savings Bank 401(k) ⇒ American Funds Capital Income Builder Class R-6 (RIRGX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
First Federal Savings Bank 401(k) ⇒ BlackRock Total Return Fund Class K Shares (MPHGX) [MF]	SP	\$50,001 - \$100,000	Tax-Deferred		
First Federal Savings Bank 401(k) ⇒ Fidelity 500 Index Fund (FXAIX) [MF]	SP	\$100,001 - \$250,000	Tax-Deferred		
First Federal Savings Bank 401(k) ⇒ Vanguard International Growth Fund Admiral Shares (VWILX) [MF]	SP	\$15,001 - \$50,000	Tax-Deferred		
First Federal Savings Bank 401(k) ⇒ Vanguard Value Index Fund Admiral Shares (VVIAX) [MF]	SP	\$50,001 - \$100,000	Tax-Deferred		
First Federal Savings Bank Employees Savings Plan ⇒ Northeast Indiana Bancorp, Inc. (NIDB) [ST]	SP	\$50,001 - \$100,000	Tax-Deferred		
First Federal Savings Bank, Bank Accounts [BA]	JT	\$15,001 - \$50,000	Interest	\$1 - \$200	\$1 - \$200
Home Depot, Inc. (HD) [ST]		\$100,001 - \$250,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
Indiana Deferred Compensation Matching Plan (401(a) Plan) ⇒ State Street Target Retirement 2035 Fund [MF]		\$1,001 - \$15,000	Tax-Deferred		
Indiana Public Employees' Deferred Compensation Plan (457(b) Plan) ⇒ State Street Target Retirement 2035 Fund [MF]		\$1,001 - \$15,000	Tax-Deferred		
Indiana Public Retirement System Legislators' Defined Contribution Fund ⇒ INPRS 2030 Fund [MF]		\$50,001 - \$100,000	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Investments Unlimited [OT]		None	Capital Gains, Dividends	\$201 - \$1,000	\$201 - \$1,000
DESCRIPTION: Prior to candidacy, filer divested ownership in this privately held entity that operates as an investment club.					
J.M. Smucker Company (SJM) [ST]	JT	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Johnson & Johnson (JNJ) [ST]		\$50,001 - \$100,000	Dividends	\$201 - \$1,000	\$1,001 - \$2,500
Knights of Columbus, Whole Life Insurance #1 [WU]		\$50,001 - \$100,000	Tax-Deferred		
Knights of Columbus, Whole Life Insurance #2 [WU]		\$1,001 - \$15,000	Tax-Deferred		
Knights of Columbus, Whole Life Insurance #3 [WU]		\$1,001 - \$15,000	Tax-Deferred		
Knights of Columbus, Whole Life Insurance #4 [WU]		\$1,001 - \$15,000	Tax-Deferred		
Merck & Company, Inc. Common Stock (MRK) [ST]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$201 - \$1,000
Northeast Indiana Bancorp Inc. ESOP Plan ⇒ Northeast Indiana Bancorp, Inc. (NIDB) [ST]	SP	\$500,001 - \$1,000,000	Tax-Deferred		
Northeast Indiana Bancorp, Inc. (NIDB) [ST]	SP	\$15,001 - \$50,000	Dividends	\$201 - \$1,000	\$1,001 - \$2,500
Pepsico, Inc. (PEP) [ST]		\$15,001 - \$50,000	Dividends	\$1 - \$200	\$201 - \$1,000
Procter & Gamble Company (PG) [ST]	JT	\$50,001 - \$100,000	Dividends	\$1,001 - \$2,500	\$1,001 - \$2,500
Walgreen Co. (WAG) [ST]	JT	None	Capital Gains, Dividends	\$201 - \$1,000	\$201 - \$1,000

\* Asset class details available at the bottom of this form. For the complete list of asset type abbreviations, please visit <https://fd.house.gov/reference/asset-type-codes.aspx>.

## SCHEDULE C: EARNED INCOME

Source	Type	Amount Current Year to Filing	Amount Preceding Year
State of Indiana	Salary	\$60,482.48	\$72,323.00
First Federal Savings Bank	Spouse salary	N/A	N/A

**SCHEDULE D: LIABILITIES**

None disclosed.

**SCHEDULE E: POSITIONS**

Position	Name of Organization
President	Andy Zay Leasing, Inc.
State Senator	Indiana General Assembly

**SCHEDULE F: AGREEMENTS**

Date	Parties To	Terms of Agreement
November 2016	Andrew R. Zay and State of Indiana	Continuing participation in the Indiana Public Retirement System (INPRS) - Defined Contribution Plan.
November 2016	Andrew R. Zay and State of Indiana	Continuing participation in the State of Indiana Deferred Compensation Plan - 457(b) and 401(a) Plans

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

None disclosed.

**SCHEDULE A ASSET CLASS DETAILS**

<ul style="list-style-type: none"><li>◦ Edward Jones IRA #1</li><li>◦ Edward Jones IRA #2</li><li>◦ Edward Jones IRA (Owner: SP) (Owner: SP)</li><li>◦ First Federal Savings Bank 401(k) (Owner: SP)</li><li>◦ First Federal Savings Bank Employees Savings Plan (Owner: SP)</li><li>◦ Indiana Deferred Compensation Matching Plan (401(a) Plan)</li><li>◦ Indiana Public Employees’ Deferred Compensation Plan (457(b) Plan)</li><li>◦ Indiana Public Retirement System Legislators’ Defined Contribution Fund</li><li>◦ Northeast Indiana Bancorp Inc. ESOP Plan (Owner: SP) LOCATION: Huntington, IN, US</li></ul>
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## 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

## COMMENTS

## 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:** Andrew R. Zay , 08/13/2023