



Filing ID #10056748

# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Terry Lawrence Crandall  
**Status:** Congressional Candidate  
**State/District:** CA47

## FILING INFORMATION

**Filing Type:** Candidate Report  
**Filing Year:** 2024  
**Filing Date:** 02/8/2024  
**Period Covered:** 01/01/2022– 12/28/2023

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Ben's 529 ⇒ Ben's 529 [5F]  LOCATION: CA	DC	\$100,001 - \$250,000	Tax-Deferred		
Ben's Mutual fund ⇒ JPMorgan Large Cap Growth Fund A (OLGAX) [MF]	DC	\$1,001 - \$15,000	Capital Gains, Dividends, Interest	None	None
Ben's VUL ⇒ Ben's VUL [WU]	DC	\$15,001 - \$50,000	Tax-Deferred		
Bonnie's 401k ⇒ BlackRock Advantage U.S. Total Market Fund - Institutional (MASPX) [MF]  DESCRIPTION: Holdings are: AB Core Opportunities Fund, Blackrock US Stock Index Fund, Blackrock US Small Cap Stock Index Fund, Delaware Small Cap Core Equity Fund, Blackrock International Stock Index Fund, Wellington Trust Company International Opportunities Portfolio, Prudential Stock, PGIM Retirement Real Estate Fund	SP	\$500,001 - \$1,000,000	Tax-Deferred		
Bonnie's beneficiary annuity [OT]  DESCRIPTION: Payout as a beneficiary annuity from grandmother	SP	\$15,001 - \$50,000	Annuity payment	\$2,501 - \$5,000	\$5,001 - \$15,000
Bonnie's pension ⇒	SP	\$100,001 -	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Bonnie's pension [PE]		\$250,000			
Bonnie's VUL ⇒ Bonnie's VUL [WU]	SP	\$15,001 - \$50,000	Tax-Deferred		
Bonnie's VUL2 ⇒ Bonnie's VUL2 [WU]	SP	\$1,001 - \$15,000	Tax-Deferred		
Checking account [BA]		\$50,001 - \$100,000	None		
Ella's 529 ⇒ Ella's 529 [5F]  LOCATION: CA	DC	\$100,001 - \$250,000	Tax-Deferred		
Ella's mutual fund ⇒ JPMorgan Large Cap Growth Fund A (OLGAX) [MF]	DC	\$1,001 - \$15,000	Capital Gains, Dividends, Interest	None	None
Ella's VUL ⇒ Ella's VUL [WU]	DC	\$15,001 - \$50,000	Tax-Deferred		
Primary home [RP]  LOCATION: California, CA, US	JT	\$1,000,001 - \$5,000,000	None		
Terry's VUL ⇒ Terry's VUL [WU]		\$1,001 - \$15,000	Tax-Deferred		
Terry's VUL2 ⇒ Terry's VUL2 [WU]		\$1,001 - \$15,000	Tax-Deferred		

\* 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
Prudential	Spouse income	\$28,049.00	\$153,038.00
Kaiser Permanente	Spouse income	\$941.71	\$9,979.96
Healthnet	Spouse income	\$460.67	\$5,734.69

Rancho Santiago College	Salary	N/A	\$11,133.45
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SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	United Wholesale Mortgage	2021	Primary Mortgage	\$250,001 - \$500,000
	Nelnet	2002	Student loan	\$10,000 - \$15,000

SCHEDULE E: POSITIONS

Position	Name of Organization
Financial Advisor	Prudential
Broker	Kaiser Permanente
Broker	Healthnet
Instructor	Rancho Santiago Community College District
CEO	Votingsmarter
CEO	Shoppyst

SCHEDULE F: AGREEMENTS

None disclosed.

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

Source (Name and Address)	Brief Description of Duties
Prudential (Irvine, CA, US)	Advising clients on financial products
Kaiser Permanente (Irvine, CA, US)	Advising clients on financial products
Healthnet (Irvine, CA, US)	Advising clients on financial products
Rancho Santiago College (Santa Ana, CA, US)	Teach economics

SCHEDULE A INVESTMENT VEHICLE DETAILS

<ul style="list-style-type: none"><li>Ben's 529 (Owner: DC) LOCATION: CA</li><li>Ben's Mutual fund (Owner: DC)</li><li>Ben's VUL (Owner: DC)</li></ul>
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- Bonnie's 401k (Owner: SP)
- Bonnie's pension (Owner: SP)
- Bonnie's VUL (Owner: SP)
- Bonnie's VUL2 (Owner: SP)
- Ella's 529 (Owner: DC)  
LOCATION: CA
- Ella's mutual fund (Owner: DC)
- Ella's VUL (Owner: DC)
- Terry's VUL
- Terry's VUL2

## 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:** Terry Lawrence Crandall , 02/8/2024