



Filing ID #10015045

FINANCIAL DISCLOSURE REPORT

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FILER INFORMATION

Name: Hon. Michael E. Capuano
Status: Member
State/District: MA07

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2016
Filing Date: 05/15/2017

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Central Street, Somerville, MA - though rent 27% of home, this amt is 100% of asset value LOCATION: Somerville, MA, US	JT	\$500,001 - \$1,000,000	Rent	\$5,001 - \$15,000	<input type="checkbox"/>
Charles Schwab 401K ⇒ American Century Equity DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Baird Core Plus Bd Inv DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Baron Small Cap DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ BMO Intermediate Tax Free DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Fidelity Low Priced St Fd	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Harding Loevner Intl Sm	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Metropolitan West Total	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ PIMCO Total Return	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Principal Mid Cap Blend A	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab Cash & MM Fund	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab S&P 500 Index Fund	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab Total Stock Market Fund	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Congressional FCU	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>
CT&M, LLC	SP	\$250,001 - \$500,000	Rent	\$2,501 - \$5,000	<input type="checkbox"/>
LOCATION: Somerville, MA, US					
DESCRIPTION: Family Partnership that owns rental property					

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
East Cambridge Savings Bank	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ American Century One Choice 2025	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Ariel Appreciation	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Balanced Fund	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Contra Fund	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Export & Multinational	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Family Value	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Fidelity Cash Reserves	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Fidelity GNMA Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Fidelity Low Priced Stk	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Fidelity Select Biotech	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ FPA Crescent Inst'l	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Int'l Discovery	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Invesco Growth & Income Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Pax World Small Cap Class A	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Fidelity - IRA Rollover ⇒ Royce Total Return FD Investment CL	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Select Nat'l Gas	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ T Rowe Price Cap Appreciation	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Traditional ⇒ Export & Multinational	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Traditional ⇒ Fidelity Cash Reserves	SP	\$1 - \$1,000	Tax-Deferred		<input type="checkbox"/>
High Street Realty Trust DESCRIPTION: Realty Trust	JT	\$500,001 - \$1,000,000	Rent	\$15,001 - \$50,000	<input type="checkbox"/>
Nationwide Retirement ⇒ Fidelity Contra Fund		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Nationwide Retirement ⇒ NW Intl Val Instr Svc		\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Nationwide Retirement ⇒ NW Lg Cap Growth		\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Savings Bank Life Insur (SBLI) DESCRIPTION: Term Life Insurance		\$250,001 - \$500,000	Dividends	\$1 - \$200	<input type="checkbox"/>
Somerville School Employees Federal Credit Union	JT	\$15,001 - \$50,000	Interest	\$1 - \$200	<input type="checkbox"/>
TD Ameritrade 401K ⇒ American Century Equity DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
TD Ameritrade 401K ⇒ Baird Core Plus Bd Inv DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
TD Ameritrade 401K ⇒ Baron Small Cap	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ BMO Intermediate Tax Free	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Fidelity Low Priced St Fd	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ First Eagle Fund of America	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Harding Loevner Intl Sm	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Insured Deposit Acct (IDA)	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Metropolitan West Total	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ PIMCO Total Return	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Principal Mid Cap Blend A	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Schwab Health Care Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Schwab S&P 500 Index Fund	SP	\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Schwab Total Stock Market Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Winter Hill Bank	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>

* Asset class details available at the bottom of this form.

SCHEDULE B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab 401K ⇒ American Century Equity	SP	12/16/2016	S	\$15,001 - \$50,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Baird Core Plus Bd Inv	SP	12/16/2016	S	\$1,001 - \$15,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Baron Small Cap	SP	12/16/2016	S	\$1,001 - \$15,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ BMO Intermediate Tax Free	SP	12/16/2016	S	\$1,001 - \$15,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Fidelity Low Priced St Fd	SP	12/16/2016	S	\$15,001 - \$50,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	12/16/2016	S	\$15,001 - \$50,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	12/29/2016	S	\$1,001 - \$15,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Harding Loevner Intl Sm	SP	12/16/2016	S	\$1,001 - \$15,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Metropolitan West Total	SP	12/16/2016	S	\$15,001 - \$50,000	<input type="checkbox"/>
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab 401K ⇒ PIMCO Total Return	SP	12/16/2016	S	\$1,001 - \$15,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Principal Mid Cap Blend A	SP	12/16/2016	S	\$15,001 - \$50,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab Cash & MM Fund	SP	12/16/2016	S	\$15,001 - \$50,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	12/16/2016	S	\$15,001 - \$50,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab S&P 500 Index Fund	SP	12/16/2016	S	\$50,001 - \$100,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
Charles Schwab 401K ⇒ Schwab Total Stock Market Fund	SP	12/16/2016	S	\$15,001 - \$50,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ American Century Equity	SP	12/16/2016	P	\$15,001 - \$50,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Baird Core Plus Bd Inv	SP	12/16/2016	P	\$1,001 - \$15,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Baron Small Cap	SP	12/16/2016	P	\$1,001 - \$15,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ BMO Intermediate Tax Free	SP	12/16/2016	P	\$1,001 - \$15,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					
TD Ameritrade 401K ⇒ Fidelity Low Priced St Fd	SP	12/16/2016	P	\$15,001 - \$50,000	
DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade					

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
TD Ameritrade 401K ⇒ First Eagle Fund of America DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$15,001 - \$50,000	
TD Ameritrade 401K ⇒ First Eagle Fund of America DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/29/2016	P	\$1,001 - \$15,000	
TD Ameritrade 401K ⇒ Harding Loevner Intl Sm DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$1,001 - \$15,000	
TD Ameritrade 401K ⇒ Insured Deposit Acct (IDA) DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$15,001 - \$50,000	
TD Ameritrade 401K ⇒ Metropolitan West Total DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$15,001 - \$50,000	
TD Ameritrade 401K ⇒ PIMCO Total Return DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$1,001 - \$15,000	
TD Ameritrade 401K ⇒ Principal Mid Cap Blend A DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$15,001 - \$50,000	
TD Ameritrade 401K ⇒ Schwab Health Care Fund DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$15,001 - \$50,000	
TD Ameritrade 401K ⇒ Schwab S&P 500 Index Fund DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$50,001 - \$100,000	
TD Ameritrade 401K ⇒ Schwab Total Stock Market Fund DESCRIPTION: Employer changed fund mgr fr Schwab to TD Ameritrade	SP	12/16/2016	P	\$15,001 - \$50,000	

* Asset class details available at the bottom of this form.

SCHEDULE C: EARNED INCOME

Source	Type	Amount
Raphael and Raphael, LLP	Spouse Salary	N/A
YNZ, LLC	Spouse Salary	N/A
CT&M, LLC	Spouse Salary	N/A

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	Century Bank	Sept 2010	Mortgage on High Street, Somerville, MA	\$250,001 - \$500,000
SP	Winter Hill Bank	June 1999	Mortgage on CT&M, LLC, Someville, MA	\$15,001 - \$50,000
JT	Century Bank	January 2014	Home Equity Loan re 172 Central St, Somerville, MA	\$15,001 - \$50,000

SCHEDULE E: POSITIONS

None disclosed.

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

None disclosed.

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B ASSET CLASS DETAILS

- Charles Schwab 401K (Owner: SP)
- Fidelity - IRA Rollover (Owner: SP)
- Fidelity - IRA Traditional (Owner: SP)
- Nationwide Retirement
- TD Ameritrade 401K (Owner: SP)

EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

IPO: Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

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

Spouse's Employer changed Fund Manager of retirement plan from Charles Schwab to TD Ameritrade - this is the reason there are lots of transactions reported this year.

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: Hon. Michael E. Capuano , 05/15/2017