



Filing ID #10010578

FINANCIAL DISCLOSURE REPORT

Clerk of the House of Representatives • Legislative Resource Center • 135 Cannon Building • Washington, DC 20515

FILER INFORMATION

Name: Hon. C. A. Dutch Ruppersberger
Status: Member
State/District: MD02

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2015
Filing Date: 05/13/2016

SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
3325 Mannheim Ct. LOCATION: Rockingham Co., VA, US	JT	\$100,001 - \$250,000	Rent	\$5,001 - \$15,000	<input type="checkbox"/>
Bank of America	JT	\$50,001 - \$100,000	Interest	\$201 - \$1,000	<input type="checkbox"/>
Cash Deposits ⇒ Summit Community Bank		\$50,001 - \$100,000	Interest	\$1 - \$200	<input type="checkbox"/>
Cash Deposits ⇒ TDAM FDIC Insured Deposit		\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Compass 2 ⇒ Compass 2 Variable Annuity- (MFS) (IRA) DESCRIPTION: General Account (No specific holdings) SP RMD = Required Min. Distribution	SP	\$15,001 - \$50,000	Capital Gains	\$1,001 - \$2,500	<input checked="" type="checkbox"/>
Compass 2 Variable Annuity ⇒ Compass 2 - Variable Annuity (MFS) (IRA) DESCRIPTION: General Account (No specific holdings)		\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Exchange Traded Funds ⇒ Barclays High Yield Bond ETF		None	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
DESCRIPTION: Full sale					
Exchange Traded Funds ⇒ ISHARES 1-3 YR. Treasury Bnd		None	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES 7-10 YR. Treasury Bnd		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES Core S&P 500		\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES High-Yield Corp Bond (IRA)		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES MSCI EAFE		\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES US Preferred Stock		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Exchange Traded Funds ⇒ Market Vectors GDV		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ Market Vectors High Yield Municipal Index ETF (IRA)		None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Full sale					
Exchange Traded Funds ⇒ Nasdaq 100		None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Full sale					
Exchange Traded Funds ⇒ Powershares Emerging Mkts		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Exchange Traded Funds ⇒ SPDR Global Real Estate ETF		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard Emerging Markets		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard High Div Yd ETF		\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard MSCI Europe ETF		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Exchange Traded Funds ⇒ Vanguard Short Term Corp Bond		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard US Mid Cap		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard US Small Cap		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Nationwide Annuity ⇒ Dreyfus Social Responsibility (IRA)		\$100,001 - \$250,000	Capital Gains, Dividends	\$100,001 - \$1,000,000	<input checked="" type="checkbox"/>
DESCRIPTION: Full surrender					
Nationwide Fixed Account (IRA)		\$250,001 - \$500,000	Tax-Deferred	None	<input type="checkbox"/>
Rupp & Assoc. Inc. Timonium, Md. Collections	SP	\$100,001 - \$250,000	Dividends	\$50,001 - \$100,000	<input type="checkbox"/>
Sandy Shores Equity Group, LLC ⇒ House #1, 50% Interest	JT	None	None		<input checked="" type="checkbox"/>
LOCATION: Baltimore, MD, US					
Sandy Shores Equity Group, LLC ⇒ House #6, 50% Ownership	JT	None	None		<input checked="" type="checkbox"/>
LOCATION: Baltimore, MD, US					
Sandy Shores Equity Group, LLC ⇒ Land	JT	\$250,001 - \$500,000	None		<input checked="" type="checkbox"/>
LOCATION: Baltimore, MD, US					
Stocks (IRA) ⇒ BlackRock Energy and Resources Trust (BGR)		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Stocks (IRA) ⇒ Eaton Vance Tax Advantaged Dividend Income Fund Common Shares of Beneficial Interest (EVT)		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Stocks (IRA) ⇒ Nuveen Quality Preferred Income Fund 2 Shares of Beneficial Interest (JPS)		\$15,001 - \$50,000	Tax-Deferred		<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?
Compass 2 Variable Annuity ⇒ Compass 2 Variable Annuity- (MFS) (IRA)		09/28/2015	S (partial)	\$1,001 - \$15,000	<input checked="" type="checkbox"/>
DESCRIPTION: Required Minimum Distribution					
Exchange Traded Funds ⇒ Barclays High Yield Bond ETF		06/15/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Barclays High Yield Bond ETF		07/24/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES 1-3 YR. Treasury Bnd		01/6/2015	S	\$1,001 - \$15,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES 7-10 YR. Treasury Bnd		02/12/2015	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES Core S&P 500		08/20/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ ISHARES Core S&P 500		10/15/2015	P	\$15,001 - \$50,000	
Exchange Traded Funds ⇒ ISHARES MSCI EAFE		02/12/2015	P	\$1,001 - \$15,000	
Exchange Traded Funds ⇒ ISHARES MSCI EAFE		10/22/2015	P	\$1,001 - \$15,000	
Exchange Traded Funds ⇒ Market Vectors GDX		01/28/2015	P	\$15,001 - \$50,000	
Exchange Traded Funds ⇒ Market Vectors GDX		10/22/2015	P	\$1,001 - \$15,000	
Exchange Traded Funds ⇒ Market Vectors H. Yd Municipal Ind. ETF		01/22/2015	S	\$1,001 - \$15,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Nasdaq 100		01/6/2015	S	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ SPDR Global Real Estate ETF		04/24/2015	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Exchange Traded Funds ⇒ Vanguard High Div Yd ETF		08/6/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard High Div Yd ETF		09/16/2015	P	\$15,001 - \$50,000	
Exchange Traded Funds ⇒ Vanguard US Mid Cap		07/27/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard US Mid Cap		08/21/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard US Mid Cap		09/16/2015	P	\$15,001 - \$50,000	
Exchange Traded Funds ⇒ Vanguard US Mid Cap		10/22/2015	P	\$1,001 - \$15,000	
Exchange Traded Funds ⇒ Vanguard US Small Cap		01/22/2015	P	\$1,001 - \$15,000	
Exchange Traded Funds ⇒ Vanguard US Small Cap		02/12/2015	P	\$1,001 - \$15,000	
Exchange Traded Funds ⇒ Vanguard US Small Cap		07/28/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard US Small Cap		08/3/2015	S (partial)	\$15,001 - \$50,000	<input type="checkbox"/>
Exchange Traded Funds ⇒ Vanguard US Small Cap		10/22/2015	P	\$15,001 - \$50,000	
Nationwide Annuity ⇒ Dreyfus Social Responsibility (IRA)		05/22/2015	S	\$100,001 - \$250,000	<input checked="" type="checkbox"/>
Sandy Shores Equity Group, LLC ⇒ House #1	JT	12/2/2015	S	\$15,001 - \$50,000	<input type="checkbox"/>
LOCATION: Baltimore, MD, US COMMENTS: Value represents 50% ownership & is based on the HUD-1					
Sandy Shores Equity Group, LLC ⇒ House #6	JT	10/30/2015	S	\$1,001 - \$15,000	<input type="checkbox"/>

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
LOCATION: Baltimore, MD, US COMMENTS: Value represents 50% ownership & is based on the HUD-1					
Sandy Shores Equity Group, LLC ⇒ Land for House #1	JT	01/14/2015	P	\$50,001 - \$100,000	
LOCATION: Baltimore, MD, US					
Sandy Shores Equity Group, LLC ⇒ Land for House #6	JT	01/14/2015	P	\$50,001 - \$100,000	
LOCATION: Baltimore, MD, US					
Stocks (IRA) ⇒ Eaton Vance Tax Advtdg Divid. Income		10/22/2015	P	\$1,001 - \$15,000	

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

SCHEDULE C: EARNED INCOME

Source	Type	Amount
Baltimore County, Maryland	Retirement pension	\$91,074.00
Maryland State Teachers	Retirement Pension	\$5,520.00

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Sun Trust Consumer Loans	July, 2012	Automobile Loan	\$10,000 - \$15,000
JT	Provident Funding	July, 2012	Mortgage Re-finance on Primary Residence (Highfield Ct.)	\$250,001 - \$500,000
JT	U.S. Bank National Association	April, 2014	Mortgage on 2nd Home	\$100,001 - \$250,000
JT	PeoplesBank York, Pa.	January 14, 2015	Construction Loans	\$500,001 - \$1,000,000

SCHEDULE E: POSITIONS

Position	Name of Organization
Board Member	U. of Baltimore Law School Advisory Council
Baord Member	U. of Maryland Medical Systems Shock Trauma

Position	Name of Organization
Board Member	United States Navel Academy

SCHEDULE F: AGREEMENTS

Date	Parties To	Terms of Agreement
August 1975	Baltimore County Employment Retirement System	Baltimore County Pension Plan & Deferred Compensation Plan
August 1988	Maryland State Retirement Agency	State Retirement & Pension System of Maryland

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

<ul style="list-style-type: none">◦ Cash Deposits◦ Compass 2 (Owner: SP)◦ Compass 2 Variable Annuity◦ Exchange Traded Funds◦ Nationwide Annuity◦ Sandy Shores Equity Group, LLC (50% Interest) (Owner: JT) LOCATION: MD, US◦ Stocks (IRA)

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

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. C. A. Dutch Ruppertsberger , 05/13/2016