



Filing ID #10010160

FINANCIAL DISCLOSURE REPORT

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

FILER INFORMATION

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

FILING INFORMATION

Filing Type: Annual Report
Filing Year: 2015
Filing Date: 05/8/2016

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	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Baird Core Plus Bd Inv	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Baron Small Cap	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ BMO Intermediate Tax Free	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Fidelity Low Priced St Fd	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwab 401K ⇒ Harding Loevner Intl Sm	SP	\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab 401K ⇒ Metropolitan West Total	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ PIMCO Total Return	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Principal Mid Cap Blend A	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Schwab Cash & MM Fund	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Schwab S&P 500 Index Fund	SP	\$50,001 - \$100,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Schwab Total Stock Market Fund	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Congressional FCU	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>
CT&M, LLC LOCATION: Somerville, MA, US DESCRIPTION: Family Partnership that owns rental property	SP	\$250,001 - \$500,000	Rent	\$5,001 - \$15,000	<input type="checkbox"/>
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 checked="" 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"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
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 checked="" type="checkbox"/>
Fidelity - IRA Rollover ⇒ Fidelity Cash Reserves	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity - IRA Rollover ⇒ Fidelity GNMA Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" 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 checked="" 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	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Pax World Small Cap Class A	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity - IRA Rollover ⇒ Royce Total Return FD Investment CL	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity - IRA Rollover ⇒ Select Nat'l Gas	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity - IRA Rollover ⇒ T Rowe Price Cap Appreciation	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity - IRA Traditional ⇒ Export & Multinational	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Fidelity - IRA Traditional ⇒ Fidelity Cash Reserves	SP	\$1 - \$1,000	Tax-Deferred		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
High Street Realty Trust	JT	\$500,001 - \$1,000,000	Rent	\$15,001 - \$50,000	<input type="checkbox"/>
DESCRIPTION: Realty Trust					
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"/>
Nesteggs - IRA Rollover ⇒ Fidelity Cash Reserve	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Closed and rolled to Fidelity IRA Rollover					
Nesteggs - IRA Rollover ⇒ Woodward Aggressive Fund	SP	None	Tax-Deferred		<input checked="" type="checkbox"/>
DESCRIPTION: Closed and rolled over to Fidelity IRA Rollover					
Savings Bank Life Insur (SBLI)		\$250,001 - \$500,000	Dividends	\$1 - \$200	<input type="checkbox"/>
DESCRIPTION: Term Life Insurance					
Somerville School Employees Federal Credit Union	JT	\$15,001 - \$50,000	Interest	\$1 - \$200	<input type="checkbox"/>
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	12/15/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Charles Schwab 401K ⇒ Baron Small Cap	SP	12/3/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab 401K ⇒ Cash & MM Fund	SP	08/26/2015	S	\$15,001 - \$50,000	
DESCRIPTION: Reallocation of assets					
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	08/26/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reallocation of Assets					
Charles Schwab 401K ⇒ Principal Mid Cap Blend A	SP	08/26/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reallocation of Assets					
Charles Schwab 401K ⇒ Principal Mid Cap Blend A	SP	12/17/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	08/26/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reallocation of Assets					
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	12/10/2015	P	\$50,001 - \$100,000	
DESCRIPTION: Reinvestment					
Charles Schwab 401K ⇒ Schwab S&P 500 Index Fund	SP	12/21/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Fidelity - IRA Rollover ⇒ American Century One Choice 2025	SP	08/27/2015	P	\$15,001 - \$50,000	
DESCRIPTION: Purchased with funds from Cash Reserve Fidelity IRA Rollover					
Fidelity - IRA Rollover ⇒ Export & Multinational	SP	10/9/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Fidelity - IRA Rollover ⇒ Family Value	SP	12/29/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Fidelity - IRA Rollover ⇒ Fidelity Cash Reserves	SP	06/26/2015	E	\$50,001 - \$100,000	
DESCRIPTION: Rollover received from closing two Nesteggs IRA Accounts					

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Fidelity - IRA Rollover ⇒ Fidelity Cash Reserves	SP	10/23/2015	E	\$1,001 - \$15,000	
DESCRIPTION: reallocation from sale of Select Nat'l Gas Fidelity IRA Rollover					
Fidelity - IRA Rollover ⇒ Fidelity GNMA Fund	SP	09/24/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Purchased with funds from Cash Reserve Fidelity IRA Rollover					
Fidelity - IRA Rollover ⇒ Fidelity GNMA Fund	SP	09/30/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Purchased with funds from Cash Reserves Fidelity IRA Rollover					
Fidelity - IRA Rollover ⇒ Fidelity Low Priced Stk	SP	08/26/2015	P	\$15,001 - \$50,000	
DESCRIPTION: purchased with funds from Fidelity Cash Reserve IRA Rollover					
Fidelity - IRA Rollover ⇒ Fidelity Select Biotech	SP	09/24/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Purchased with funds from Cash Reserves Fidelity IRA Rollover					
Fidelity - IRA Rollover ⇒ Pax World Small Cap Class A	SP	09/24/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Purchased with funds from Cash Reserve Fidelity IRA Rollover					
Fidelity - IRA Rollover ⇒ Royce Total Return FD Investment CL	SP	12/17/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Fidelity - IRA Rollover ⇒ Select Nat'l Gas	SP	10/23/2015	S	\$1,001 - \$15,000	
DESCRIPTION: reallocation of IRA Rollover Assets					
Fidelity - IRA Rollover ⇒ T Rowe Price Cap Appreciation	SP	12/14/2015	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvestment					
Nesteggs - IRA Rollover ⇒ Fidelity Cash Reserve	SP	06/26/2015	E	\$1,001 - \$15,000	
DESCRIPTION: Account closed and rolled into Fidelity IRA Rollover					
Nesteggs - IRA Rollover ⇒ Windward Aggressive Fund	SP	06/26/2015	E	\$50,001 - \$100,000	
DESCRIPTION: Account Closed and rolled into Fidelity IRA Rollover					

* 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

Trip Details					Inclusions		
Source	Start Date	End Date	Itinerary	Days at Own Exp.	Lodging?	Food?	Family?
Franklin Center for Global Policy Exchange and Ripon Society	08/3/2015	08/9/2015	Washington, DC - Prague, Czech Republic - Washington, DC	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
United Nations Foundation	11/8/2015	11/13/2015	Boston, Mass - Juba, South Sudan - Benitu, South Sudan - Boston, Mass	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Trip Details					Inclusions		
Source	Start Date	End Date	Itinerary	Days at Own Exp.	Lodging?	Food?	Family?
Aspen Institute	05/26/2015	05/30/2015	Boston, Mass - Montreal, Canada - Boston, MA	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

SCHEDULE A AND B ASSET CLASS DETAILS

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

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 , 05/8/2016