

UNITED STATES HOUSE OF REPRESENTATIVES
2015 FINANCIAL DISCLOSURE STATEMENT

Form A
For Use by Members, Officers, and Employees

LEGISLATIVE RESOURCE CENTER
2016 AUG 12 PM 1:48
(Office Use Only)

MD

Name: FILEMON VELA Daytime Telephone: 202-225-9901

A \$200 penalty shall be assessed against any individual who files more than 30 days late.

FILER STATUS	<input checked="" type="checkbox"/> Member of or Candidate for U.S. House of Representatives	State: <u>TX</u> District: <u>34</u>	<input type="checkbox"/> Officer or Employee	<input type="checkbox"/> Employing Office:
	<input type="checkbox"/> 2015 Annual (Due: May 16, 2016)	<input type="checkbox"/> Amendment	<input type="checkbox"/> Termination	Date of Termination:

PRELIMINARY INFORMATION - ANSWER EACH OF THESE QUESTIONS

A. Did you, your spouse, or your dependent child: a. Own any reportable asset that was worth more than \$1,000 at the end of the reporting period? <u>or</u> b. Make more than \$200 in unearned income from any reportable asset during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	F. Did you have any reportable agreement or arrangement with an outside entity during the reporting period or in the current calendar year up through the date of filing?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
B. Did you, your spouse, or your dependent child purchase, sell, or exchange any securities or reportable real estate in a transaction exceeding \$1,000 during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	G. Did you, your spouse, or your dependent child receive any reportable gift(s) totaling more than \$375 in value from a single source during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
C. Did you or your spouse have "earned" income (e.g., salaries, honoraria, or pension/IRA distributions) of \$200 or more during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	H. Did you, your spouse, or your dependent child receive any reportable travel or reimbursements for travel totaling more than \$375 in value from a single source during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
D. Did you, your spouse, or your dependent child have any reportable liability (more than \$10,000) at any point during the reporting period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	I. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article during the reporting period?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
E. Did you hold any reportable positions during the reporting period or in the current calendar year up through the date of filing?		ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"	

IPO AND EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER EACH OF THESE QUESTIONS

IPO - Did you purchase any shares that were allocated as a part of an Initial Public Offering during the reporting period? If you answered "yes" to this question, please contact the Committee on Ethics for further guidance.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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 that benefits you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION - Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or your dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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If only a portion of an asset was sold, please indicate as follows: (S (part)).

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Use additional sheets if more space is required.

SCHEDULE C - EARNED INCOME

Name: **FILEMON VELA**

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List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. government) totaling \$200 or more during the reporting period. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000. See examples below.

EXCLUDE: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

INCOME LIMITS and PROHIBITED INCOME: The 2015 limit on outside earned income for Members and employees compensated at or above the "senior staff" rate was \$27,225. In addition, certain types of income (notably honoraria, director's fees, and payments for professional services involving a fiduciary relationship) were totally prohibited.

Source (include date of receipt for honoraria)	Type	Amount
Examples:	Approved Teaching Fee	\$8,000
Keene State	Legislative Pension	\$16,000
State of Maryland	Spouse Speech	\$1,000
Ontario County Board of Education	Spouse Salary	N/A
FILEMON VELA CONGRESSORIAL SALARY	SALARY	174,000
RHODES + VELA LLP	SPOUSE DISTRIBUTION	N/A
VELA LAW OFFICES PLLC	SPOUSE DISTRIBUTION	N/A
STARS OF TEXAS	SPOUSE SALARY	N/A
ITDRLGO COUNTY TEXAS	SPOUSE SALARY	N/A
NUCCES COUNTY TEXAS	SPOUSE SALARY	N/A
CAMERON COUNTY TEXAS	SPOUSE SALARY	N/A
STARR COUNTY TEXAS	SPOUSE SALARY	N/A

SCHEDULE D - LIABILITIES

Name: FILEMON VELA

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Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or your dependent child. Mark the highest amount owed during the reporting period. **Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of the reporting period exceeded \$10,000. *Column K is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred MO/YR	Type of Liability	Amount of Liability										
				A	B	C	D	E	F	G	H	I	J	K
				\$10,001-\$15,000	\$15,001-\$50,000	\$50,001-\$100,000	\$100,001-\$250,000	\$250,001-\$500,000	\$500,001-\$1,000,000	\$1,000,001-\$5,000,000	\$5,000,001-\$25,000,000	\$25,000,001-\$50,000,000	Over \$50,000,000	Over \$1,000,000* (Spouse/DC Liability)
	Example First Bank of Wilmington, DE	5/98	Mortgage on Rental Property, Dover, DE				X							
JT	PLAINS CAPITAL BANK	11/2010	FIN PROPERTIES LP				X							
JT	TEKINS NATIONAL BANK	6/2015	PERSONAL NOTE						X					
SP	CLEM LYONS	5/2013	LOAN TO RHODES VELA LLP						X					
JT	AMERICAN EXPRESS	5/2002	CREDIT CARD	X										
JT	LONG STRA BANK	1/2015	MORTGAGE				X							

SCHEDULE E - POSITIONS

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization
LIMITED PARTNER	STABLES KINNEY BLOCKER LLP
LIMITED PARTNER	FIN PROPERTY L.P.

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Report liabilities of over \$10,000 owed to any one creditor **at any time** during the reporting period by you, your spouse, or your dependent child. **Mark the highest amount owed during the reporting period. Members.** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of the reporting period exceeded \$10,000. *Column K is for liabilities held solely by your spouse or dependent child.

[illegible]

Report all positions, compensated or uncompensated, held during the current or prior calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

[illegible]

SCHEDULE F – AGREEMENTS

Name: FILIMON VERA

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Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties to Agreement	Terms of Agreement

SCHEDULE G – GIFTS

Report the source (by name), a brief description, and the value of all gifts totaling more than \$375 received by you, your spouse, or your dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality from an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$150 or less need not be added towards the \$375 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
<i>Example:</i> Mr. Joseph Smith, Arlington, VA	Silver Platter (determination of personal friendship received from the Ethics Committee)	\$400

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EXCLUDE: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (FGDA, 5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to the filer.

Use additional sheets if more space is required

Name: FILÉMON VELÁZQUEZ

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TEXAS\$AVER PROGRAM

ROSE VELA
Statement Period: 10/01/2015 - 12/31/2015
Participant ID: BROWNSVILLE TX 78520

What is my account balance?

\$241,323.93
As of 12/31/2015

Where can I go for help?

Website: www.texasaver.com
Phone: 1-800-634-5091
Mail: Empower Retirement
P.O. Box 173764
Denver, CO 80217-3764

What might my monthly income be at retirement?

Your current account converted to income at retirement may be: **\$1,683.03 / month (after tax)**

This figure, referred to on this statement as "Income at Retirement," is a hypothetical illustration that may help you evaluate your retirement readiness. It is not a guarantee of future income or a projection of the future value of your account. It does not represent the performance of any particular investment options. Your Income at Retirement is calculated based on the current balance of this account using limited factors and assumptions. For information on these factors and assumptions, please see "An Important Message about your Income at Retirement" later in this statement.

To see a more extensive, personalized retirement income projection which may include additional assets and income sources outside of your employer retirement plan, access your Retirement Income Control Panel online at www.texasaver.com.

How has my account changed?

Balance as of September 30, 2015	\$239,822.51
Employee Contributions	251.90
Change in Value	1,290.38
Expenses	-40.86
Balance as of December 31, 2015	\$241,323.93

401(k) Plan
98960-01

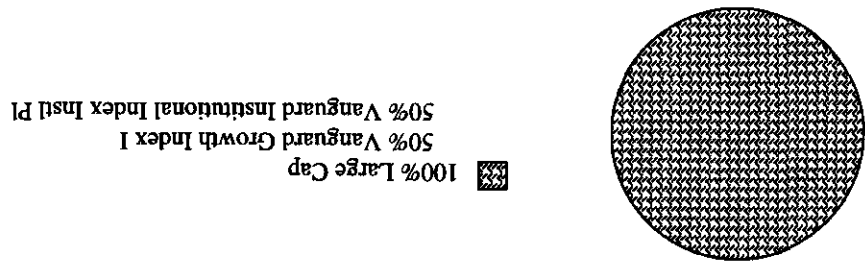


Exhibit "A"

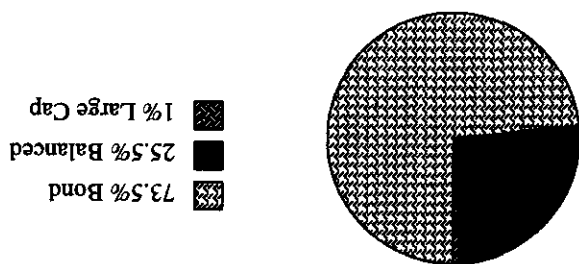
TEXAS\$AVER PROGRAM

ROSE VELA

How will my future contributions be invested?



How is my account invested?



Ending Units/Shares	Ending Balance	Withdrawals/Expenses	Transfers	Change in Value	Deposits	Beginning Balance
3,649	199.87	-0.02	1.46	125.96	72.47	Vanguard Growth Index I
1,080	201.48	-0.02	2.99	125.94	72.57	Vanguard Institutional Index Instl Pl
968.621	61,546.17	-10.45	2,398.27	59,158.35	180,519.12	Bond
14,602.571	179,376.41	-30.37	-1,112.34	1,290.38	239,822.51	BlackRock Bond Index Fund
	241,323.93	-40.86		251.90		Totals

TEXAS\$AVER PROGRAM

ROSE VELA

Who are my beneficiaries?

Type	Name	Relationship	Percent	Address/Phone Number
Primary	Fileman Vela Jr	Spouse	100.00%	

What activity took place this period?

Payroll	Effective	Dollar	Investment Option	# Units	Unit/Share
Payroll Contribution	Nov 02, 2015	87.57			
Payroll Contribution	Nov 04, 2015	84.74			
Payroll Contribution	Dec 03, 2015	79.59			
Total Deposits/Contributions					
251.90					
Expenses	Date	Amount	Investment Option	# Units	Unit/Share
Account Admin Fee	Oct 05, 2015	-3.42	Vanguard Wellington Adm	-0.052	65.320
Account Admin Fee	Oct 05, 2015	-10.20	BlackRock Bond Index Fund	-0.825	12.366
Account Admin Fee	Nov 04, 2015	-0.01	Vanguard Institutional Index Instl Pl	0.000	192.380
Account Admin Fee	Nov 04, 2015	-10.08	BlackRock Bond Index Fund	-0.818	12.317
Account Admin Fee	Nov 04, 2015	-3.52	Vanguard Wellington Adm	-0.052	67.690
Account Admin Fee	Nov 04, 2015	-0.01	Vanguard Growth Index I	0.000	56.930
Account Admin Fee	Dec 04, 2015	-3.51	Vanguard Wellington Adm	-0.052	67.500
Account Admin Fee	Dec 04, 2015	-0.01	Vanguard Institutional Index Instl Pl	0.000	191.890
Account Admin Fee	Dec 04, 2015	-0.01	Vanguard Growth Index I	0.000	56.560
Account Admin Fee	Dec 04, 2015	-10.09	BlackRock Bond Index Fund	-0.820	12.303
Total Expenses					
-40.86					
Dividends/Capital Gains	Date	Amount	Investment Option	# Units	Unit/Share
Dividend	Dec 16, 2015	0.78	Vanguard Growth Index I	0.014	55.590
Dividend	Dec 18, 2015	1.21	Vanguard Institutional Index Instl Pl	0.007	183.010
Long Term Capital Gain	Dec 24, 2015	2,119.85	Vanguard Wellington Adm	33.133	63.980
Short Term Capital Gain	Dec 24, 2015	102.84	Vanguard Wellington Adm	1.607	63.980
Dividend	Dec 24, 2015	471.59	Vanguard Wellington Adm	7.371	63.980
Total Dividends/Capital Gains					
2,696.27					

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What is the rate of return on my retirement account(s)?

Period	Year To Date
10/01/2015 - 12/31/2015	01/01/2015 - 12/31/2015
.54%	.38%

Personalized performance information is provided to account holders as a general approximation of the overall recent performance of your account. It is calculated based on a formula which estimates the equivalent rate of return during the stated period, based on the opening balance, transaction activity including any applicable fees, and closing balance. Performance calculations will not include loan balance. Past performance is not a guarantee or prediction of future investment results.

How have the investments in my plan performed?

The Investment Code can be used when you request certain investment related transactions on the voice response system. Current performance may be lower or higher than performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit www.texasaver.com. Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses for registered investment options and/or disclosure documents from your registered representative or Plan website. For prospectuses related to investments in your Self-Directed Brokerage Account (SDBA), contact your SDBA provider. Read them carefully before investing. An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. For additional fund information, please refer to the Fund Fact Sheet or Prospectus.

Average Annualized Total Return as of December 31, 2015

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Wells Fargo DJ Target Today R4	750	.22	-.97	1.10	2.41	3.51	Nov 2012	3.51	.56
Wells Fargo DJ Target 2010 R4	756	.29	-1.16	1.65	2.78	3.54	Nov 2012	3.54	.57
Wells Fargo DJ Target 2015 R4	758	.37	-1.49	2.42	3.52	2.56	Nov 2012	2.56	.57
Wells Fargo DJ Target 2020 R4	760	.85	-1.53	3.61	4.06	4.03	Nov 2012	4.03	.55
Wells Fargo DJ Target 2025 R4	765	1.47	-1.60	4.88	5.08	5.23	Nov 2012	5.23	.56
Wells Fargo DJ Target 2030 R4	775	2.22	-1.66	6.13	5.56	4.66	Nov 2012	4.66	.55
Wells Fargo DJ Target 2035 R4	780	2.85	-2.12	7.03	6.27	7.57	Nov 2012	7.57	.56
Wells Fargo DJ Target 2040 R4	1000	3.27	-2.46	7.72	6.45	5.12	Nov 2012	5.12	.56
Wells Fargo DJ Target 2045 R4	1008	3.56	-2.63	8.10	6.89	8.73	Nov 2012	8.73	.57
Wells Fargo DJ Target 2050 R4	1014	3.71	-2.72	8.12	6.91	8.77	Nov 2012	8.77	.56
Wells Fargo DJ Target 2055 R4	1024	3.63	-2.71	8.10	N/A	8.73	Nov 2012	8.73	.64
Wells Fargo DJ Target 2060 R4	2977	3.49	N/A	N/A	N/A	-5.00	Jun 2015	-5.00	.67
International									
AB All Mkt Real Return I	126	-2.25	-19.28	-11.14	-6.77	-2.90	Mar 2010	-2.90	.91
Fidelity Diversified International Fund	1069	4.86	3.12	3.12	7.71	5.17	Dec 1991	3.77	1.00
MSCI EAFE Index	N/A	4.71	-.81	5.01	3.60	3.03			

TEXAS\$AVER PROGRAM

ROSE VEILA

How have the investments in my plan performed?

Average Annualized Total Return as of December 31, 2015

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
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Small Cap									
Lord Abbett Small-Cap Value I ^{8.16}	2367	4.21	-91	-91	10.73	7.57	8.19	Dec 1997	.95
Russell 2000 Index ^{1.56,14}	N/A								

Mid Cap									
First Eagle Fund of America Y ^{10.16}	3361	5.36	-3.54	-3.54	11.72	10.83	8.72	Apr 1987	1.38
Victory Munder Mid Cap Core Growth Y ^{10.16}	3283	1.43	-4.36	-4.36	12.11	10.15	7.53	Jun 1998	1.07
S & P MidCap 400 Index ^{1.56,13}	N/A								

Large Cap									
Davis New York Venture A ¹⁶	4086	6.52	2.97	2.97	13.87	9.64	5.45	Feb 1969	.86
Vanguard Growth Index I ¹⁶	4668	6.51	3.33	3.33	15.84	13.14	8.47	May 1998	.08
Vanguard Institutional Index Instl Pl ¹⁶	4303	7.05	1.39	1.39	15.12	12.57	7.34	Jul 1997	.02
S & P 500 Index ^{1.56,12}	N/A								

Balanced									
Vanguard Wellington Adm ^{4.16}	4454	4.05	.14	.14	9.64	9.07	7.37	May 2001	.18
BlackRock 1-3 Year Govt Bond Index F ⁹	123	-.42	.64	.64	.59	.78	2.54	Mar 1997	.06
BlackRock 1-3 Year Govt Bond Index F ⁹	124	-.42	.64	.64	.59	.78	2.54	Mar 1997	.06
BlackRock Bond Index Fund ^{9.17}	6448	-.62	.46	.46	1.39	3.17	4.21	Feb 2009	.11
BlackRock Bond Index Fund ^{9.17}	6449	-.62	.46	.46	1.39	3.17	4.21	Feb 2009	.11
Barclays Capital Aggregate Bond Index ^{1.56,15}	N/A								

Money Market									
BlackRock Liquidity TempFund Instl ^{2.16}	8581	.04	.10	.10	.07	.09	1.42	Oct 1973	.19
(7 Day SEC Yield as of December 31, 2015: .27%)									

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

For information related to investments in your Self-Directed Brokerage (SDB) account, contact Charles Schwab at www.schwab.com or 1-888-393-7272.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

Core securities (except those offered through the self-directed brokerage option), when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Financial. Securities available through Schwab Personal Choice Retirement Account(R) (PCRA) are offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Additional information can be obtained by calling (888) 393-7272. Charles Schwab & Co., Inc. and GWFS Equities, Inc. are separate and unaffiliated.

You will receive a separate statement from your Self-Directed Brokerage Account (SDBA) provider (depending on the provider and/or the activity within your SDBA) that will detail the investment holdings and activity within your SDBA, including any fees and charges imposed in connection with the SDBA.

GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution, and administrative services.

TEXAS\$AVER PROGRAM

ROSE VELA

How have the investments in my plan performed?

Empower Retirement(TM) refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by GWL&A. Expense ratios provided are the Funds' total annual operating expense ratios, gross of any fee waivers or expense reimbursement. The Texas\$aver logo and its design elements are owned by Texas\$aver. Other than those owned by Texas\$aver or indicated otherwise, the trademarks and service marks and design elements used are owned by Great-West Life & Annuity Insurance Company.

- 1 Performance returns were not available at the time of production. Performance returns will be published once the information becomes available.
- 2 The 7-day current yield more closely reflects the current earnings of the money market portfolio fund than the total return quotation.
- 3 Asset allocation funds are generally subject to a fund operating expense at the fund level, as well as prorated fund operating expenses of each underlying fund in which they invest. For more information, please refer to the fund prospectus and/or disclosure document.
- 4 Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.
- 5 A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.
- 6 Benchmark index returns are supplied by Morningstar, Inc. There may be another benchmark that is more specific to each of the funds listed under the broad asset class. Please refer to the fund's prospectus for more specific information as to the fund's actual benchmark index.
- 7 Foreign funds involve special risks, including currency fluctuations and political developments.
- 8 Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.
- 9 Compared to higher-rated securities, high yield bond investment options are subject to greater risk, including the risk of default. A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.
- 10 Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.
- 11 Copyright Morgan Stanley Capital International, Inc. 2015. All Rights Reserved. Unpublished. PROPRIETARY TO MORGAN STANLEY CAPITAL INTERNATIONAL INC..
- 12 S&P 500. Index is an unmanaged index considered indicative of the domestic Large-Cap equity market. "Standard & Poor's", "S&P 500", "S&P 500", and "Standard & Poor's 500" are registered trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's").
- 13 S&P MidCap 400. Index is an unmanaged index considered indicative of the domestic Mid-Cap equity market. "Standard & Poor's", "S&P", "S&P 400", and "Standard & Poor's 400" are registered trademarks of Standard & Poor's Financial Services LLC ("Standard & Poor's").
- 14 Russell 2000. Index is a trademark of Russell Investments and is an unmanaged index considered indicative of the domestic Small-Cap equity market.
- 15 Barclays Capital U.S. Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.
- 16 Copyright 2015 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.
- 17 The Blackrock US Debt Index Non-Lendable Fund F name has been revised to the Blackrock Bond Index Fund, with permission from the fund manager, for use with the Texas\$aver Plan.

TEXAS\$AVER PROGRAM

ROSE VELA

Please review this statement carefully to confirm that we have properly acted on your instructions. Corrections will be made only for errors which have been communicated within 365 calendar days of the last calendar quarter. Please direct all inquiries/complaints to the following:

Client Service Department
Arim - Enhanced Participant Services
8515 E. Orchard Rd.
Greenwood Village, CO 80111
1-800-634-5091

After this 365 days, this account information shall be deemed accurate and acceptable to you. If you notify the Company of an error after this 365 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment expenses) of one or more of the plan's investment options.

-----An Important Message about your Income at Retirement-----

Your Income at Retirement is a hypothetical illustration that may help you evaluate if you are on target for your desired level of retirement income. Using your Income at Retirement as a guide, you can implement a savings and investment strategy now to achieve your desired retirement goals.

Several factors and assumptions are used to arrive at your Income at Retirement, including your net account balance as of this statement date, historical contributions, and age. To arrive at your Income at Retirement, we assume:

- you will retire at age 67;
- you will earn a 6% annual rate of return prior to your retirement;
- a 2.5% annual inflation rate prior to your retirement;
- you will earn a 4% annual rate of return after your retirement;
- you will take monthly distributions from your account until age 92; and
- you will have a 25% combined federal and state effective income tax rate.

Further, we assume that you will continue to contribute to your employer's retirement plan in the same amount as you have in the past, you will reinvest all earnings, and you will not receive any withdrawals from your account until your retirement date. Your Income at Retirement does not reflect any charges, expenses or fees that may be associated with your employer retirement plan, which may reduce your results. Please remember that all of these assumptions may vary from your actual experience.

Remember, your Income at Retirement is a hypothetical illustration only. It is not a guarantee of future income or a projection of the future value of your account. It does not represent the performance of any particular investment options. Income at Retirement is not intended as financial planning or investment advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

TEXAS\$AVER PROGRAM

ROSE VELA

Pursuant to SEC rules, fund companies are required to enter into agreements with intermediaries to provide fund companies with the ability to identify and enforce restrictions on participants engaging in market timing or excessive trading (prohibited trading), as defined by the fund companies. Participants engaging in prohibited trading will receive a warning and, if the prohibited trading continues, will be restricted from transferring into the identified fund(s) for a specific time period determined by the fund company. Some fund companies may restrict participants immediately, without warning when prohibited trading is identified. At the end of the restriction period, the participant will be automatically allowed to resume transfers into the identified fund(s). Transfers out of the identified fund (s) will not be restricted.

Exhibit "B"



Primary Account: 1

YOUR MERRILL LYNCH REPORT

October 01, 2015 - December 31, 2015

MLPF&S CUST FPO
ROSEMARIE VELA IRRA
FBO ROSEMARIE VELA
BROWNSVILLE TX 78520-7413

If you have questions on your statement,
call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455
Access Code: 63-682.11189

Investment Advice and Guidance:
Call Your Financial Advisor

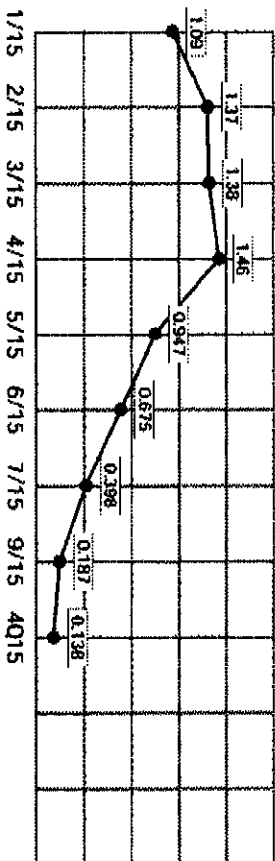
Your Financial Advisor:
MICHAEL A BERTUZZI
17802 W INTERSTATE 10 STE 201
SAN ANTONIO TX 78257
michael_bertuzzi@ml.com
1-210-278-3800

Up-to-date account information can be viewed
at: www.merrill.com, where your statements
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab
at the top of the screen once you log in.

PORTFOLIO SUMMARY			
	December 31	September 30	Quarter Change
Net Portfolio Value	\$138.30	\$186.53	(\$48.23) ▼
Your assets	\$138.30	\$186.53	(\$48.23) ▼
Your liabilities	-	-	-
Your Net Cash Flow (Inflows/Outflows)	-	-	-
Securities You Transferred In/Out	-	-	-
Subtotal Net Contributions	-	-	-
Your Dividends/Interest Income	(\$48.23)	(\$181.28)	(\$181.28)
Your Market Gains/(Losses)	(\$48.23)	(\$181.28)	(\$181.28)
Subtotal Investment Earnings	-	-	-

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2015-2015



NEW: ENHANCED STATEMENT ACCOUNT SUMMARY

Your December account summary pages have been redesigned and include a new account level summary to show Opening and Closing value, an asset allocation summary chart and a new section for document preferences for mail and online delivery.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer. Member Securities Investor Protection Corporation (SIPC) and a wholly owned subsidiary of Bank of America Corporation. Investment products:

Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

+

YOUR PORTFOLIO REVIEW

Primary Account:

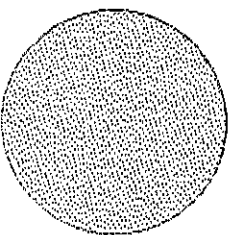
24-Hour Assistance: (800) MERRILL

Access Code:

October 01, 2015 - December 31, 2015

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



	Current Value	Allocation
Equities	137.80	100.00%
TOTAL	\$137.80	100%

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
SANDRIDGE ENERGY INC	137.80	100.00%

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	2043.94	1920.03	2058.90
Three-Month Treasury Bills	.16%	%	.04%
Long-Term Treasury Bonds	3.02%	2.85%	2.75%
One-Month LIBOR	.42%	.19%	.17%
NASDAQ	5007.41	4620.16	4736.06

What investments should you consider to help you pursue your goals? Speak with your advisor today.



Online at: www.mymerrill.com

Account Number:

24-Hour Assistance: (800) MERRILL

Access Code:

MLPF&S CUST FPO

ROSEMARIE VELA IRA

FBO ROSEMARIE VELA

BROWNSVILLE TX 78520-7413

Net Portfolio Value:

\$138.30

Your Financial Advisor:

MICHAEL A BERTUZZI

17802 W INTERSTATE 10 STE 201

SAN ANTONIO TX 78257

michael_bertuzzi@nyl.com

1-210-278-3800

RETIREMENT ACCOUNT

October 01, 2015 - December 31, 2015

	This Statement	Year to Date
Total Credits	-	-
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	(48.23)	-

ASSETS	December 31	September 30
Cash/Money Accounts	0.50	0.50
Fixed Income	-	-
Equities	137.80	186.03
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	138.30	186.53
TOTAL ASSETS	\$138.30	\$186.53
LIABILITIES		
Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$138.30	\$186.53

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FBO ROSEMARIE VELA

Account Number:

24-hour Assistance: (800) MERRILL

Access Code:

RETIREMENT ACCOUNT

October 01, 2015 - December 31, 2015

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts	\$0.50	

CREDITS

Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	-

DEBITS

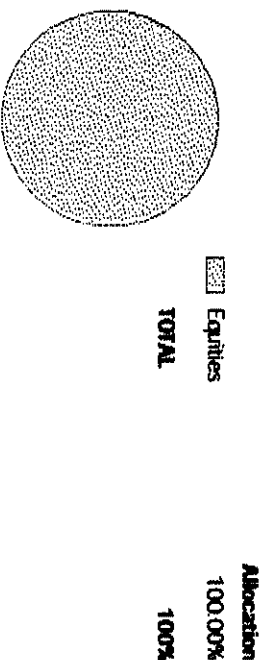
Electronic Transfers	-	(50.00)
Other Debits	-	(50.00)
Subtotal	-	(50.00)
Net Cash Flow	-	(\$50.00)

OTHER TRANSACTIONS

Dividends/Interest Income	-	-
Security Purchases/Debits	-	-
Security Sales/Credits	-	42.93
Closing Cash/Money Accounts	\$0.50	
Securities You Transferred In/Out	-	-

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements	X	
Performance Reports	X	
Trade Confirmations	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

FBO ROSEMARIE VELA

Account Number:

ACCOUNT INVESTMENT OBJECTIVE

October 01, 2015 - December 31, 2015

INCOME: Objective is to obtain a continuing stream of income from investments. In order to satisfy current yield requirements, the investor should be willing to accept the risk of principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR RETIREMENT ACCOUNT ASSETS


CASH/MONEY ACCOUNTS		Quantity		Total	Estimated	Estimated	Estimated	Est. Annual
Description				Cost Basis	Market Price	Market Value	Annual Income	Yield%
CASH		0.50		0.50		.50		

EQUITIES		Quantity		Unit	Total	Estimated	Estimated	Unrealized	Estimated	Current
Description	Symbol	Acquired	Quantity	Cost Basis	Cost Basis	Market Price	Market Value	Gain/(Loss)	Annual Income	Yield%
SANDRIDGE ENERGY INC	SD	10/26/11	689	7.5200	5,181.28	0.2000	137.80	(5,043.48)		
TOTAL					5,181.28		137.80	(5,043.48)		

LONG PORTFOLIO		Quantity		Adjusted/Total	Estimated	Unrealized	Estimated	Estimated	Current
Description				Cost Basis	Market Value	Gain/(Loss)	Accrued Interest	Annual Income	Yield%
TOTAL				5,181.78	138.30	(5,043.48)			

YOUR RETIREMENT ACCOUNT TRANSACTIONS

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	This Statement	Gains/(Losses) 	Year to Date
Subtotal (Long Term)								(566.19)
TOTAL								(566.19)

○ Excludes transactions for which we have insufficient data
The capital gains and losses shown above may not reflect all transactions which must be reported on your 2015 tax return. These reportable transactions will appear on your January statement.

+

FBO ROSEMARIE VELA

Account Number:

24-Hour Assistance: (800) MERRILL
Access Code: -

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

October 01, 2015 - December 31, 2015

Year-End Plan Value as of December 31, 2015: \$138.30

Contributions after December 31, 2014 for 2014: \$1.00

For IRA, IRRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.

Exhibit "C"



Primary Account:

MALPF&S CUST FPO
FILEMON B YELA JR RRA
FBO FFI FARM R VFI A IR

BROWNSVILLE TX 78520-7413

If you have questions on your statement,
call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455
Access Code: 6368211224

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
MICHAEL A BERTUZZI
17802 W INTERSTATE 10 STE 201
SAN ANTONIO TX 78257
michael_bertuzzi@merrill.com
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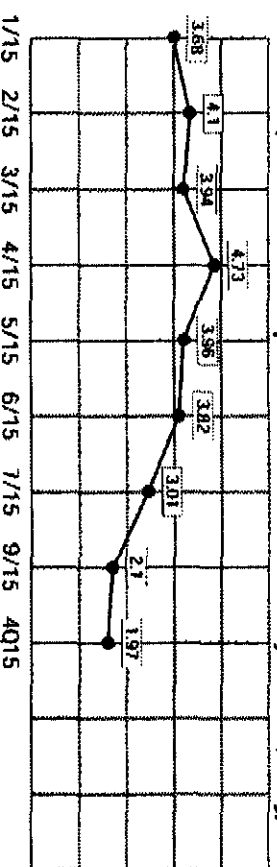
YOUR MERRILL LYNCH REPORT

October 01, 2015 - December 31, 2015

PORTFOLIO SUMMARY

	December 31	September 30	Quarter Change
Net Portfolio Value	\$1,968.78	\$2,097.23	(\$128.45) ▼
Your assets	\$1,968.78	\$2,097.23	(\$128.45) ▼
Your liabilities	.	.	.
Your Net Cash Flow (Inflows/Outflows)	.	(\$55.40)	.
Securities You Transferred In/Out	.	.	.
Subtotal Net Contributions	.	(\$55.40)	.
Your Dividends/Interest Income	(\$128.45)	(\$565.84)	.
Your Market Gains/(Losses)	(\$128.45)	(\$565.84)	.
Subtotal Investment Earnings	.	(\$565.84)	.

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MALPF&S, if any) in thousands, 2015-2015



NEW: ENHANCED STATEMENT ACCOUNT SUMMARY

Your December account summary pages have been redesigned and include a new account level summary to show Opening and Closing value, an asset allocation summary chart and a new section for document preferences for mail and online delivery.

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Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

YOUR PORTFOLIO REVIEW

Primary Account: 1

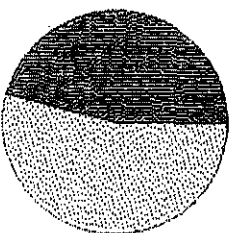
24-Hour Assistance: (800) MERRILL

Access Code: 1

October 01, 2015 - December 31, 2015

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



	Current Value	Allocation
Equities	1,069.00	54.30%
Cash/Money Accounts	899.78	45.70%
TOTAL	\$1,968.78	100%

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
PETROLEO BRAS SA ADR	918.00	46.63%
+BANK OF AMERICA NA NA SP	899.78	45.70%
+FMC INSURED NOT SP-C COVERED		
SANDRIDGE ENERGY INC	151.00	7.67%

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	2043.94	1920.03	2058.90
Three-Month Treasury Bills	.16%	%	.04%
Long-Term Treasury Bonds	3.02%	2.85%	2.75%
One-Month LIBOR	.42%	.19%	.17%
NASDAQ	5007.41	4620.16	4736.06

What investments should you consider to help you pursue your goals? Speak with your advisor today.



Online at: www.anytmerrill.com

Account Number:

MLPF&S CUST FPO
FILEMON B VELA JR IRRA
FBO FILEMON B VELA JR

BROWNSVILLE TX 78520-7413

24-Hour Assistance: (800) MERRILL

Access Code: 63-682-11224

Net Portfolio Value: \$1,968.78

Your Financial Advisor:

MICHAEL A BERTUZZI
17802 W INTERSTATE 10 STE 201
SAN ANTONIO TX 78257
michael_bertuzzi@ml.com
1-210-278-3800

RETIREMENT ACCOUNT

October 01, 2015 - December 31, 2015

	This Statement	Year to Date
Net Portfolio Value	\$1,968.78	\$1,968.78
Total Credits	-	-
Total Debits	-	-
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	(128.45)	-
Net Portfolio Value	\$1,968.78	\$1,968.78

ASSETS	December 31	September 30
Cash/Money Accounts	899.78	899.78
Fixed Income	-	-
Equities	1,069.00	1,197.45
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	1,968.78	2,097.23
TOTAL ASSETS	\$1,968.78	\$2,097.23
LIABILITIES		
Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$1,968.78	\$2,097.23

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FBO FILEMON B VELA JR

Account Number:

24-Hour Assistance: (800) MERRILL

Access Code:

October 01, 2015 - December 31, 2015

RETIREMENT ACCOUNT

CASH FLOW

This Statement

Year to Date

Opening Cash/Money Accounts

\$899.78

CREDITS

Funds Received

Electronic Transfers

Other Credits

Subtotal

DEBITS

Electronic Transfers

Other Debits

Subtotal

Net Cash Flow

OTHER TRANSACTIONS

Dividends/Interest Income

Security Purchases/Debits

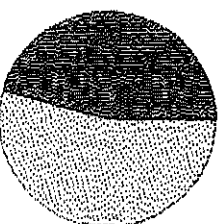
Security Sales/Credits

Closing Cash/Money Accounts

Securities You Transferred In/Out

ASSET ALLOCATION*

* Estimated. Accrued interest not included; may not reflect all holdings; does not include asset categories less than 1%.



Equities

Allocation

54.30%

Cash/Money Accounts

45.70%

TOTAL

100%

DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements	X	
Performance Reports	X	
Trade Confirmations	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

FBO FLEMON B VELA JR

Account Number:

ACCOUNT INVESTMENT OBJECTIVE

October 01, 2015 - December 31, 2015

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS		Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
Description							
+BANK OF AMERICA NA RASP		899.00	899.00	1.0000	899.00		.01
+FIDC INSURED NOT SIPC COVERED (.7800 FRACTIONAL SHARE)			.78	1.0000	.78		.01
TOTAL			899.78		899.78		.01

EQUITIES		Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Estimated Current Yield%
Description	Symbol Acquired								
PETROLEO BRAS SA ADR	PBR4 01/27/09	270	20.8789	5,637.31	3.4000	918.00	(4,719.31)		
SANDRIDGE ENERGY INC	SD 10/25/11	755	7.8895	5,956.59	0.2000	151.00	(5,805.59)		
TOTAL				11,593.90		1,069.00	(10,524.90)		

LONG PORTFOLIO		Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Interest	Estimated Annual Income	Current Yield%
TOTAL		12,493.68	1,968.78	(10,524.90)			

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2015: \$1,968.78

Contributions after December 31, 2014 for 2014: \$.00

For IRA, RRA, SEP/IRA, SIMPLE/IRA ROTH IRA and ESA accounts, the Year-End Plan Value represents the valuation we must furnish to you and the Internal Revenue Service as part of the IRS Form 5498 reporting requirements.