



Filing ID #10051998

# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Hon. Josh Harder  
**Status:** Member  
**State/District:** CA09

## FILING INFORMATION

**Filing Type:** Annual Report  
**Filing Year:** 2022  
**Filing Date:** 05/10/2023

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Alex Brown Raymond James brokerage ⇒ Okta, Inc. - Class A (OKTA) [ST]		\$15,001 - \$50,000	None		<input type="checkbox"/>
Alex Brown Raymond James brokerage ⇒ Rocket Lab USA, Inc. (RKLb) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
COMMENTS: No transactions >\$1,000; asset transferred from BVA fund.					
Bank of America Checking Account [BA]	JT	\$50,001 - \$100,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core U.S. Aggregate Bond ETF (AGG) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]					
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ iShares Russell 2000 Value ETF (IWN) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Russell Mid-cap Value ETF (IWS) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ Schwab International Equity ETF (SCHF) [EF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Schwab U.S. Broad Market ETF (SCHB) [EF]		\$15,001 - \$50,000	Dividends	\$201 - \$1,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Barclays Municipal Bond ETF (TFI) [EF]		\$1 - \$1,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		\$1,001 - \$15,000	None		<input checked="" type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Short-Term Inflation-Protected Securities Index Fund (VTIP) [EF]		\$1 - \$1,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [EF]		\$1,001 - \$15,000	Dividends	\$201 - \$1,000	<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ iShares Core US Aggregate Bond ETF (AGG) [EF]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Betterment Traditional IRA ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Short-Term Inflation-Protected Securities Index Fund (VTIP) [EF]		\$1 - \$1,000	None		<input type="checkbox"/>
COMMENTS: No transaction >\$1,000.					
Betterment Traditional IRA ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total Bond Market ETF (BND) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total International Bond ETF (BNDX) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard Value ETF (VTV) [EF]		\$1,001 - \$15,000	Tax-Deferred		<input type="checkbox"/>
BVA Fund IX [HE]		\$15,001 - \$50,000	Partnership income	\$5,001 - \$15,000	<input type="checkbox"/>
DESCRIPTION: Bessemer Venture Associates IX L.P.					
BVA Fund VIII [HE]		\$1,001 - \$15,000	None		<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
DESCRIPTION: Bessemer Venture Associates VIII L.P.					
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF [EF]	SP	\$1,000,001 - \$5,000,000	Dividends	\$15,001 - \$50,000	<input checked="" type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P MIDCAP 400 ETF [EF]	SP	\$250,001 - \$500,000	Dividends	\$5,001 - \$15,000	<input type="checkbox"/>
Charles Schwab IRA ⇒ SPDR S&P 500 ETF (SPY) [EF]	SP	\$100,001 - \$250,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab IRA ⇒ SPDR S&P MIDCAP 400 ETF (MDY) [EF]	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Merrill Investment Account ⇒ ACV Auctions Inc. - Class A (ACVA) [ST]		\$15,001 - \$50,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ Cash [BA]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ PagerDuty, Inc. (PD) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
Merrill Investment Account ⇒ Toast, Inc. Class A (TOST) [ST]		\$1,001 - \$15,000	None		<input type="checkbox"/>
COMMENTS: No transactions >\$1,000; asset transferred from BVA fund.					

\* Asset class 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 B: TRANSACTIONS

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		10/24/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		09/1/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		06/9/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒		03/7/2022	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
iShares Core MSCI EAFE ETF (IEFA) [EF]					
Betterment Retirement Account ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		01/24/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		09/23/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		08/4/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		06/9/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares Core MSCI Emerging Markets ETF (IEMG) [EF]		02/24/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		09/23/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		06/15/2022	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		03/7/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB) [EF]		02/3/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		08/12/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		05/2/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		03/15/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ iShares National Muni Bond ETF (MUB) [EF]		02/8/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Municipal Bond ETF (TFI) [EF]		09/16/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Municipal Bond ETF (TFI) [EF]		08/12/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Municipal Bond ETF (TFI) [EF]		05/2/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Municipal Bond ETF (TFI) [EF]		03/15/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ SPDR Nuveen Bloomberg Municipal Bond ETF (TFI) [EF]		02/8/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard Emerging Markets Government Bond ETF (VWOB) [EF]		09/23/2022	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Emerging Markets Government Bond ETF (VWOB) [EF]		06/15/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard Emerging Markets Government Bond ETF (VWOB) [EF]		03/7/2022	S	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Emerging Markets Government Bond ETF (VWOB) [EF]		02/3/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		09/1/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		06/13/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		03/7/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		10/24/2022	P	\$1,001 - \$15,000	

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		09/23/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		08/4/2022	P	\$1,001 - \$15,000	
Betterment Retirement Account ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		06/9/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Mid-Cap Value ETF (VOE) [EF]		02/24/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Retirement Account ⇒ Vanguard Value ETF (VTV) [EF]		02/24/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		04/20/2022	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		01/24/2022	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		04/20/2022	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard FTSE Emerging Markets ETF (VWO) [EF]		02/24/2022	P	\$1,001 - \$15,000	
Betterment Traditional IRA ⇒ Vanguard Total Stock Market ETF (VTI) [EF]		04/20/2022	S (partial)	\$1,001 - \$15,000	<input type="checkbox"/>
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF (SPY) [EF]	SP	08/4/2022	P	\$1,001 - \$15,000	
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF (SPY) [EF]	SP	05/3/2022	P	\$1,001 - \$15,000	
Charles Schwab Investment Account ⇒ SPDR S&P 500 ETF (SPY) [EF]	SP	02/1/2022	P	\$1,001 - \$15,000	

\* Asset class 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
Virginia Economic Development Partnership	spouse salary	N/A

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	Rocket Mortgage	October 2020	Mortgage on personal residence	\$500,001 - \$1,000,000

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

<ul style="list-style-type: none"><li>◦ Alex Brown Raymond James brokerage LOCATION: US</li><li>◦ Betterment Retirement Account LOCATION: US</li><li>◦ Betterment Traditional IRA</li><li>◦ Charles Schwab Investment Account (Owner: SP) LOCATION: US</li><li>◦ Charles Schwab IRA (Owner: SP)</li><li>◦ Merrill Investment Account LOCATION: US</li></ul>
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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. Josh Harder , 05/10/2023