



Filing ID #10056099

# FINANCIAL DISCLOSURE REPORT

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

## FILER INFORMATION

**Name:** Krystle Veda Kaul  
**Status:** Congressional Candidate  
**State/District:** VA10

## FILING INFORMATION

**Filing Type:** Candidate Report  
**Filing Year:** 2023  
**Filing Date:** 02/10/2024  
**Period Covered:** 01/01/2023– 01/11/2024

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Charles Schwab ⇒ Fidelity Total Bond ETF (FBND) [EF]		\$1,001 - \$15,000	None		
DESCRIPTION: \$1,140.75 market value of FBND: FIDELITY TOTAL BOND ETF at 12/31/2023					
Charles Schwab ⇒ Invesco NASDAQ 100 ETF (QQQM) [EF]		\$1,001 - \$15,000	None		
DESCRIPTION: \$3,533.40 market value of QQQM: INVESCO NASDAQ 100 ETF at 12/31/2023					
Charles Schwab ⇒ Invesco NASDAQ 100 ETF (QQQM) [EF]		\$50,001 - \$100,000	Capital Gains	\$5,001 - \$15,000	Not Applicable
DESCRIPTION: Gain of \$5,839.72 reported on 12/14/2023 from sale of QQQM: INVESCO NASDAQ 100 ETF					
Charles Schwab ⇒ Invesco Total Return Bond ETF (GTO) [EF]		\$1,001 - \$15,000	Capital Gains	\$201 - \$1,000	Not Applicable
DESCRIPTION: Capital Gain of \$364.98 reported on 12/14/2023 from sale of GTO: INVESCO TOTAL RETURN BOND ETF					
Charles Schwab ⇒ iShares Core MSCI EAFE ETF (IEFA) [EF]		\$1,001 - \$15,000	Capital Gains	\$201 - \$1,000	Not Applicable
DESCRIPTION: Gain of \$703.26 reported on 12/14/2023 from sale of IEFA: ISHARES CORE MSCI EAFE ETF					
Charles Schwab ⇒ iShares Core MSCI Emerging Markets ETF		\$1,001 - \$15,000	Capital Gains	\$201 - \$1,000	Not Applicable

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
(IEMG) [EF]					
DESCRIPTION: Gain of \$442.55 reported on 12/14/2023 from sale of IEMG: ISHARES CORE MSCI EMERGING ETF					
Charles Schwab ⇒ iShares Core S&P 500 ETF (IVV) [EF]		\$1,001 - \$15,000	Capital Gains	\$1 - \$200	Not Applicable
DESCRIPTION: Gain of \$158.08 reported on 6/6/2023 from sale of IVV: ISHARES CORE S&P 500 ETF					
Charles Schwab ⇒ iShares Core S&P 500 ETF (IVV) [EF]		\$50,001 - \$100,000	Capital Gains	\$5,001 - \$15,000	Not Applicable
DESCRIPTION: Gain of \$9,226.44 reported on 12/14/2023 from sale of IVV: ISHARES CORE S&P 500 ETF					
Charles Schwab ⇒ Schwab Emerging Markets Equity ETF (SCHE) [EF]		\$1,001 - \$15,000	None		
DESCRIPTION: Loss of \$25.94 reported on 12/14/2023 from sale of SCHE: SCHWAB EMERGING MARKETS EQUITY ETF					
Charles Schwab ⇒ Schwab International Equity ETF (SCHF) [EF]		\$1,001 - \$15,000	Capital Gains	\$1,001 - \$2,500	Not Applicable
DESCRIPTION: Gain of \$1,296.34 reported on 12/14/2023 from sale of SCHF: SCHWAB INTERNATIONAL EQUITY ETF					
Charles Schwab ⇒ Schwab U.S. Large-Cap ETF (SCHX) [EF]		\$15,001 - \$50,000	Capital Gains	\$5,001 - \$15,000	Not Applicable
DESCRIPTION: Gain of \$7,551.64 reported on 6/6/2023 from sale of SCHX: SCHWAB US LARGE CAP ETF					
Charles Schwab ⇒ Schwab U.S. Large-Cap ETF (SCHX) [EF]		\$15,001 - \$50,000	Capital Gains	\$1,001 - \$2,500	Not Applicable
DESCRIPTION: Gain of \$1,474.54 reported on 12/14/2023 from sale of SCHX: SCHWAB US LARGE CAP ETF					
Charles Schwab ⇒ Schwab U.S. Mid Cap ETF (SCHM) [EF]		\$1,001 - \$15,000	Capital Gains	\$1,001 - \$2,500	Not Applicable
DESCRIPTION: Gain of \$1,417.82 reported on 12/14/2023 from sale of SCHM: CHARLES SCHWAB US MC ETF					
Charles Schwab ⇒ Schwab U.S. Small-Cap ETF (SCHA) [EF]		\$1,001 - \$15,000	Capital Gains	\$1,001 - \$2,500	Not Applicable
DESCRIPTION: Gain of \$1,370.92 reported on 12/14/2023 from the sale of SCHA: SCHWAB US SMALL CAP ETF					
Charles Schwab ⇒ SPDR Portfolio Mortgage Backed Bond ETF (SPMB) [EF]		\$1,001 - \$15,000	Capital Gains	\$201 - \$1,000	Not Applicable
DESCRIPTION: Gain of \$312.69 reported on 12/14/2023 from sale of SPMB: SPDR PORT MRTGG BCKD BND ETF					
Charles Schwab ⇒ Vanguard Real Estate ETF (VNQ) [EF]		\$1,001 - \$15,000	Capital Gains	\$1 - \$200	None
DESCRIPTION: Gain of \$47.90 reported on 12/14/2023 from sale of VNQ: VANGUARD REAL ESTATE ETF					

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Charles Schwab ⇒ Vanguard Short-Term Bond ETF (BSV) [EF]		\$1,001 - \$15,000	None		
DESCRIPTION: \$472 loss reported on 6/6/2023 from sale of BSV: VANGUARD SHORT-TERM BOND ETF					
Charles Schwab ⇒ Vanguard Short-Term Bond ETF (BSV) [EF]		\$1,001 - \$15,000	None		
DESCRIPTION: \$397.76 loss reported on 12/14/2023 from sale of BSV: VANGUARD SHORT-TERM BOND ETF					
Charles Schwab ⇒ Vanguard Short-Term Bond ETF (BSV) [EF]		\$1,001 - \$15,000	Capital Gains	\$1 - \$200	Not Applicable
DESCRIPTION: \$75.50 capital gain from sale of BSV: FIDELITY TOTAL BOND ETF on 12/14/2023					
Charles Schwab ⇒ Vanguard Short-Term Corporate Bond ETF (VCSH) [EF]		\$15,001 - \$50,000	None		
DESCRIPTION: Loss of \$475.32 reported on 12/14/2023 from the sale of VCSH: VGRD STC ETF DV					
Charles Schwab ⇒ Vanguard Short-Term Treasury ETF (VGSH) [EF]		\$1 - \$1,000	Capital Gains	\$1 - \$200	None
DESCRIPTION: Gain of \$5.12 reported on 12/14/2023 from sale of VGSH: VGRD STC ETF DV					
Charles Schwab ⇒ Vanguard Total Bond Market ETF (BND) [EF]		\$1 - \$1,000	None		
DESCRIPTION: \$1,095 market value of holdings in BND: VANGUARD TOTAL BOND MARKET ETF at 12/31/2023					
Charles Schwab ⇒ Vanguard Total Bond Market ETF (BND) [EF]		\$15,001 - \$50,000	Capital Gains	\$1 - \$200	Not Applicable
DESCRIPTION: Gain of \$121.04 reported on 12/14/2023 from sale of BND: VANGUARD TOTAL BOND MARKET ETF					

\* Investment vehicle 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 Current Year to Filing	Amount Preceding Year
Krystle Klear Communications LLC	Salary (S Corp owner)	N/A	\$67,000.00
2U Get Smarter LLC	Salary	N/A	\$26,284.90
Agentis Air LLC	Consulting income	N/A	\$33,000.00
iBLaunch	Consulting Income	N/A	\$12,000.00
Intel Corporation	Consulting Income	N/A	\$14,862.00

Source	Type	Amount Current Year to Filing	Amount Preceding Year
InterDigital	Consulting Income	N/A	\$80,000.00
Wise Inc	Consulting Income	N/A	\$553.00
MCPC Inc	Consulting Income	N/A	\$56,378.46
Jackson & Tull	Consulting Income	N/A	\$12,000.00

SCHEDULE D: LIABILITIES

None disclosed.

SCHEDULE E: POSITIONS

Position	Name of Organization
CEO	Krystle Klear Communications

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE J: COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Source (Name and Address)	Brief Description of Duties
Krystle Klear Communications LLC (Ashburn, VA, US)	CEO and consultant

SCHEDULE A INVESTMENT VEHICLE DETAILS

<div><div>◦ Charles Schwab</div><div>DESCRIPTION: Brokerage account 2844-0494, managed by WBH Advisory, Inc.</div></div>
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EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

**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

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☒ 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:** Krystle Veda Kaul , 02/10/2024