

BONDS

- (a) Government
- (b) States, Territories and Possessions
- (c) Political Subdivisions of States, Territories and Poss
- (d) Special Revenue and Special Assessment Obligatio
- (e) Public Utilities
- (f) Industrial and Miscellaneous

STOCKS

- (a) Public Utilities
- (b) Banks, Trusts and Insurance Companies
- (c) Industrial and Miscellaneous
- (e) Mutual Funds

ANNUAL STATEMENT

For the Year Ended

December 31, 2025

OF THE CONDITION AND AFFAIRS OF THE

1859 MUTUAL INSURANCE COMPANY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code	10399			
Home Office	200 East Main Street Street and Number	Woodville City	43469 Zip Code	OH
Mail Address	P. O. Box 157 Street and Number	Woodville City	43469-0157 Zip Code	OH
Main Administrative Office	(419) 849-2521 Telephone Number			
Organized	October 6, 1857	Commenced Business	October 6, 1859	
Annual Statement Contact Person	Andrew Younker	Telephone Number	418-849-2521	
Contact Person Email Address	andy@1859mutual.com			

OFFICERS

President	Andrew Younker	Vice President	Shane Snyder
Secretary	Nickolas Coe	Treasurer	Andrew Younker

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Jeff Goetz	Doug Frautschy	Lewis Renollet	Andrew Younker
David Tschantz	Galen Koepke	Nickolas Coe	Jeff M. Smith

State of Ohio
County of Sandusky

Andrew Younker, President and Nickolas Coe, Secretary of the 1859 MUTUAL INSURANCE COMPANY, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this _____ day of _____ 20__

Notary Public

Andrew Younker
President
Nickolas Coe
Secretary

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2025

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	5,443,959.00	0.00	5,443,959.00	5,779,029.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	7,979,430.00	288,908.00	7,690,522.00	5,310,051.00
3	Real estate (less liens, encumbrances) (Schedule A)	157,797.00	0.00	157,797.00	170,737.00
4	Cash (Schedule E)	2,067,528.00	0.00	2,067,528.00	2,164,279.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	15,648,714.00	288,908.00	15,359,806.00	13,424,096.00
8	Investment income due and accrued	63,245.00	0.00	63,245.00	53,004.00
9.1	Assessments or premiums in the course of collection (including agents balances)	40,220.00	0.00	40,220.00	59,890.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,188,273.00	0.00	1,188,273.00	0.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	0.00
10.1	Amounts recoverable from reinsurers	62,988.00	0.00	62,988.00	533,540.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	0.00
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	19,515.00
11.2	Net deferred tax asset	148,945.00	0.00	148,945.00	0.00
12	Electronic data processing equipment and software		0.00	0.00	0.00
13	Furniture and equipment	9,863.00	9,863.00	0.00	0.00
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	17,162,248.00	298,771.00	16,863,477.00	14,090,045.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2025

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	1,346,760.00	1,991,954.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	491,859.00	131,966.00
4	Other expenses (excluding taxes, licenses and fees)	5,199.00	40,074.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	153,270.00	
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	4,560,197.00	3,428,868.00
10	Advance premium	240,269.00	
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	44,815.00	39,019.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	6,842,369.00	5,631,881.00
18	Surplus as regards policyholders	10,021,107.00	8,458,164.00
19	Total liabilities and surplus	16,863,476.00	14,090,045.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME**

2025

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	8,948,340.00	7,860,590.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	8,948,340.00	7,860,590.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,939,991.00	1,959,956.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00
1.6	Net Assessments/Premiums earned	7,008,349.00	5,900,634.00
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	2,047,949.00	3,695,706.00
3	Loss expenses incurred (Expense Exhibit)	335,380.00	346,247.00
4	Other underwriting expenses incurred (Expense Exhibit)	4,161,435.00	3,757,868.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	6,544,764.00	7,799,821.00
7	Net underwriting gain (loss)	463,585.00	-1,899,187.00
INVESTMENT INCOME			
8	Net investment income earned	486,838.00	366,345.00
9	Net realized capital gains (losses) less capital gains tax	-36,316.00	900,425.00
10	Net investment gain (loss)	450,522.00	1,266,770.00
OTHER INCOME			
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	123,726.00	93,861.00
14	Total other income	123,726.00	93,861.00
15	Net income, after capital gains tax and before federal income taxes	1,037,833.00	-538,556.00
16	Federal income taxes incurred	161,270.00	-145,978.00
17	Net income	876,563.00	-392,578.00
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	8,458,164.00	9,504,045.00
19	Net income	876,563.00	-392,578.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	734,194.00	-657,117.00
21	Change in net deferred income tax	148,945.00	
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-196,759.00	3,814.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	1,562,943.00	-1,045,881.00
26	Surplus as regards policyholders, December 31 current year	10,021,107.00	8,458,164.00
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	122,293.00	93,861.00
1302	Miscellaneous Income	1,433.00	
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	123,726.00	93,861.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2025

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	7,210,175.00	6,427,068.00
2	Net investment income	483,044.00	474,508.00
3	Miscellaneous income	123,726.00	93,861.00
4	Total	7,816,945.00	6,995,437.00
5	Benefit and loss related payments	2,557,971.00	3,278,667.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,813,868.00	3,754,157.00
7	Federal and foreign income taxes paid (recovered)	-11,515.00	-86,236.00
8	Total	6,360,324.00	6,946,588.00
9	Net cash from operations	1,456,621.00	48,849.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	943,846.00	381,965.00
10.2	Stocks	2,529,616.00	1,999,358.00
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short-term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	3,473,462.00	2,381,323.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	627,085.00	1,956,285.00
11.2	Stocks	4,399,749.00	2,075,122.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	5,026,834.00	4,031,407.00
11.6	Net cash from investments	-1,553,372.00	-1,650,084.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-96,751.00	-1,601,235.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	2,164,279.00	3,765,514.00
15.2	End of year (cash, cash equivalents and short-term investments)	2,067,528.00	2,164,279.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2025

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	1,924,760.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	1,924,760.00
3	Allowances to managers and agents	0.00
4	Advertising	30,535.00
5	Boards, bureaus and associations	81,097.00
6	Surveys and underwriting reports	207,820.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	816,180.00
8.2	Payroll taxes	63,833.00
9	Employee relations and welfare	217,407.00
10	Insurance	96,439.00
11	Directors' fees	126,100.00
12	Travel and travel items	113,038.00
13	Rent and rent items	10,478.00
14	Equipment	3,039.00
15	Cost or depreciation of EDP equipment and software	197,246.00
16	Printing and stationery	27,702.00
17	Postage, telephone, exchange and express	42,300.00
18	Legal and auditing	125,147.00
19	Loss adjustment expenses	335,380.00
18	Investment expenses	0.00
19	Totals	2,493,741.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	33,043.00
20.3	All other (excluding federal income and real estate)	797.00
20.4	Total taxes, licenses and fees	34,090.00
21	Real estate expenses	17,461.00
22	Real estate taxes	5,109.00
23	Aggregate write-ins for miscellaneous expenses	21,654.00
24	Total expenses incurred (a)	4,496,815.00
25	Less unpaid expenses - current year	497,058.00
26	Add unpaid expenses - prior year	172,040.00
27	Total expenses paid	4,171,797.00
	Details of Write-Ins:	
2301	Property inspections	21,654.00
2302	Miscellaneous	0.00
2303		
2304		
2305		
2399	Total Write-ins	21,654.00

(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2025

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,604,012,796	5,040
2	Written during the year	431,490,916	809
3	Total	3,035,503,712	5,849
4	Deduct those expired and cancelled	369,485,499	1,100
5	In force December 31 of current year	2,666,018,213	4,749
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,666,018,213	XXX

**UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED**

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
PROPERTY	2,995,466.00		947,517.00		2,047,949.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 2,995,466.00	\$ -	\$ 947,517.00	\$ -	\$ 2,047,949.00

* Total should equal Line 2, Page 4, Current Year.

**UNDERWRITING EXHIBIT - PART 2A
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES**

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
PROPERTY	1,346,760.00				1,346,760.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,346,760.00	\$ -	\$ -	\$ -	\$ 1,346,760.00

** Total should equal Line 2, Page 3, Current Year.

*** Total should equal Line 1, Page 3, Current Year.

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds	288,908.00	88,335.00	-200,573.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	288,908.00	88,335.00	-200,573.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	9,863.00	13,677.00	3,814.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	298,771.00	102,012.00	-196,759.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate **OWNED** December 31 of Current Year

1	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
BUILDINGS & IMPROVEMENTS	VARIOUS		487,235.00		329,438.00		157,797.00	18,000.00	10,478.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 487,235.00	\$ -	\$ 329,438.00	\$ -	\$ 157,797.00	\$ 18,000.00	\$ 10,478.00

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles **OWNED** December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
EQUIPMENT	VARIOUS		173,201.00		163,338.00		9,863.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 173,201.00	\$ -	\$ 163,338.00	\$ -	\$ 9,863.00

* Annual Statement Value

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks **ACQUIRED** During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - GOVERNMENT							
91282CLU3	US TREASURY NOTE	1/9/2025	CHARLES SCHWAB		149,104.62	153,000.00	
91282CHT1	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		106,970.07	110,000.00	
912810QS0	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		108,408.75	120,000.00	
912810QD3	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		107,241.52	109,000.00	
91282CGL9	US TREASURY NOTE	4/1/2025	CHARLES SCHWAB		79,923.86	80,000.00	
912810QE1	US TREASURY NOTE	6/20/2025	CHARLES SCHWAB		75,435.94	76,000.00	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
BONDS - INDUSTRIAL AND MISCELLANEOUS							
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
013091103	ALBERTSONS CO SHS CL A	10/8/2025	CHARLES SCHWAB	1898.00	32,199.57		
02079K107	ALPHABET INC	10/8/2025	CHARLES SCHWAB	139.00	34,408.67		
G02602103	AMDOCS LTD	10/8/2025	CHARLES SCHWAB	400.00	33,160.76		
037833100	APPLE INC	10/8/2025	CHARLES SCHWAB	274.00	70,223.41		
00206R102	AT&T INC	10/8/2025	CHARLES SCHWAB	739.00	19,398.68		
025072703	AVANTIS INTERNATIONAL EQUITY	12/16/2025	CHARLES SCHWAB	1095.00	90,348.23		
025072604	AVANTIS US SMALL CAP	10/8/2025	CHARLES SCHWAB	267.00	26,504.72		
099724AJ5	BORGWARNER INC	10/8/2025	CHARLES SCHWAB	1164.00	48,783.12		
099724AJ5	BORGWARNER INC	10/8/2025	CHARLES SCHWAB	350.00	14,531.97		
05606L100	BOYD GAMING CORP	10/8/2025	CHARLES SCHWAB	578.00	48,647.37		
05606L100	BOYD GAMING CORP	10/8/2025	CHARLES SCHWAB	119.00	9,901.49		
128030202	CAL MAINE FOODS INC	10/8/2025	CHARLES SCHWAB	370.00	34,515.27		
125269100	CF INDUSTRIES HLDG	10/8/2025	CHARLES SCHWAB	107.00	9,815.21		
808524847	CHAS SCHWAB US REIT (SCHH)	10/8/2025	CHARLES SCHWAB	1863.00	39,784.37		
172755100	CIRRUS LOGIC INC	10/8/2025	CHARLES SCHWAB	648.00	80,974.73		

17275R102	CISCO SYSTEMS INC	10/8/2025	CHARLES SCHWAB	840.00	57,665.92		
227046109	CROCS INC	3/6/2025	CHARLES SCHWAB	227.00	23,655.51		
228368106	CROWN HOLDINGS INC	10/8/2025	CHARLES SCHWAB	377.00	34,876.27		
126408103	CSX CORP	10/8/2025	CHARLES SCHWAB	555.00	19,888.43		
29446M102	EQUINOR ASA	4/7/2025	CHARLES SCHWAB	274.00	6,405.13		
29446M102	EQUINOR ASA	10/8/2025	CHARLES SCHWAB	993.00	24,978.92		
29452E101	EQUITABLE HOLDINGS INC	10/8/2025	CHARLES SCHWAB	689.00	34,887.17		
35137L105	FOX CORP A	10/8/2025	CHARLES SCHWAB	322.00	19,973.66		
668771108	GEN DIGITAL INC	10/8/2025	CHARLES SCHWAB	2156.00	58,807.49		
37045V100	GENERAL MOTORS CO	10/8/2025	CHARLES SCHWAB	249.00	14,174.33		
75513E101	HARTFORD INSURANCE GROUP	10/8/2025	CHARLES SCHWAB	318.00	42,599.25		
518416102	HARTFORD MLTFCR DVLPD MRKTS ETF-RODM	10/8/2025	CHARLES SCHWAB	1964.00	70,026.42		
40412C101	HCA HEALTHCARE INC	10/8/2025	CHARLES SCHWAB	149.00	65,182.23		
457187102	INGREDION INC	10/8/2025	CHARLES SCHWAB	133.00	16,108.20		
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	10/8/2025	CHARLES SCHWAB	2092.00	129,400.66		
46429B333	ISHARES GNMA BOND	5/27/2025	CHARLES SCHWAB	6475.00	280,172.60		
46429B333	ISHARES GNMA BOND	7/28/2025	CHARLES SCHWAB	207.00	9,011.75		
464286517	ISHARES JP MORGAN EM LCL CURRENCY	5/20/2025	CHARLES SCHWAB	1670.00	65,012.93		
464288281	ISHARES JP MORGAN USD MTS BOND ETF	5/20/2025	CHARLES SCHWAB	718.00	64,874.89		
46429B689	ISHARES MSCI EAFE - EAFE	10/8/2025	CHARLES SCHWAB	841.00	79,574.92		
464288588	ISHARES MBS	7/28/2025	CHARLES SCHWAB	53.00	4,932.54		
464288588	ISHARES MBS	12/16/2025	CHARLES SCHWAB	842.00	80,045.40		
464288646	ISHARES TR IS 1-5 YR IN GR CR BD	5/27/2025	CHARLES SCHWAB	3630.00	189,806.17		
47103U845	JANUS HENDERSON AAA CLO ETF	5/16/2025	CHARLES SCHWAB	5536.00	279,894.62		
47103U845	JANUS HENDERSON AAA CLO ETF	7/28/2025	CHARLES SCHWAB	197.00	9,996.77		
47103U852	JANUS HENDERSON MORTG JMBS	7/28/2025	CHARLES SCHWAB	112.00	5,000.79		
525327102	LEIDOS HOLDINGS INC	10/8/2025	CHARLES SCHWAB	255.00	50,226.53		
541419107	LOGITECH INTERNATIONAL	4/7/2025	CHARLES SCHWAB	308.00	21,196.56		
574599106	MASCO CORP	4/7/2025	CHARLES SCHWAB	265.00	16,722.83		
574599106	MASCO CORP	10/8/2025	CHARLES SCHWAB	233.00	15,995.43		
30303M102	META PLATFORMS INC A	10/8/2025	CHARLES SCHWAB	14.00	9,914.80		
59156R108	METLIFE INC	10/8/2025	CHARLES SCHWAB	755.00	62,404.53		
594918104	MICROSOFT CORP	4/7/2025	CHARLES SCHWAB	89.00	32,241.14		
594918104	MICROSOFT CORP	10/8/2025	CHARLES SCHWAB	183.00	95,685.19		
60871R209	MOLSON COORS BEVERAGE CLASS B	10/8/2025	CHARLES SCHWAB	711.00	32,890.86		
65336K103	NEXSTAR MEDIA GROUP	10/8/2025	CHARLES SCHWAB	248.00	50,447.27		
666807102	NORTHROP GRUMMAN CORP	4/7/2025	CHARLES SCHWAB	34.00	16,742.62		
680223104	OLD REP INTERNATIONAL	4/7/2025	CHARLES SCHWAB	508.00	18,424.85		
681919106	OMNICOM GROUP INC	4/7/2025	CHARLES SCHWAB	132.00	9,662.37		
69047Q102	OVINTIV INC	10/8/2025	CHARLES SCHWAB	697.00	27,350.90		

695127100	PACIRA BIOSCIENCES INC	10/8/2025	CHARLES SCHWAB	2012.00	47,936.68		
717081103	PFIZER INC	12/16/2025	CHARLES SCHWAB	541.00	14,350.03		
74251V102	PRINCIPAL FINANCIAL GROUP INC	10/8/2025	CHARLES SCHWAB	474.00	39,664.84		
747525103	QUALCOM INC	10/8/2025	CHARLES SCHWAB	376.00	62,893.52		
007903107	SANMINA CORP	4/7/2025	CHARLES SCHWAB	274.00	18,303.22		
808524730	SCHWAB FUNDAMENTAL EMERGING MARKET	10/8/2025	CHARLES SCHWAB	5505.00	198,840.05		
808524755	SCHWAB FUNDAMENTAL INTERNAT. EQUITY	10/8/2025	CHARLES SCHWAB	4653.00	202,637.68		
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	7/28/2025	CHARLES SCHWAB	201.00	4,991.84		
808625107	SCIENCE APPLICATIONS INT	4/7/2025	CHARLES SCHWAB	236.00	26,383.62		
74144T108	T ROWE PRICE GROUP INC	10/8/2025	CHARLES SCHWAB	341.00	35,997.67		
883203101	TEXTRON	10/8/2025	CHARLES SCHWAB	460.00	39,382.90		
894164102	TRAVEL + LEISURE CO	10/8/2025	CHARLES SCHWAB	404.00	24,361.20		
894164102	TRAVEL + LEISURE CO	10/10/2025	CHARLES SCHWAB	165.00	9,865.35		
902681105	UGI CORP NEW	10/8/2025	CHARLES SCHWAB	1226.00	39,807.97		
91529Y106	UNUM GROUP	10/8/2025	CHARLES SCHWAB	629.00	49,360.78		
92343E102	VERISIGN INC	10/8/2025	CHARLES SCHWAB	205.00	55,533.02		
922908553	VANGUARD REAL ESTATE ETF	10/10/2025	CHARLES SCHWAB	2200.00	197,352.13		
STOCKS - MUTUAL FUNDS							
19247U106	COHEN & STEERS INSTL REALTY	10/10/2025	CHARLES SCHWAB	9,508.87	460,815.00		
19247U106	COHEN & STEERS INSTL REALTY	12/16/2025	CHARLES SCHWAB	394.44	19,015.00		
25264S544	DIAMOND HILL SHORT DUR SEC: DHEIX	5/16/2025	CHARLES SCHWAB	112,200.00	112,200.00		
	Rounding				0.32		
XXX	Totals	XXX	XXX	XXX	\$ 5,026,834.00	\$ 648,000.00	\$ -

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks SOLD, REDEEMED OR Otherwise DISPOSED OF During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	Date Sold	Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
BONDS - GOVERNMENT														
91282CJS1	US TREASURY NOTE	1/9/2025	CHARLES SCHWAB		149,186.54	150,000.00	149,094.60	149,094.60			91.94	-		
912828J27	US TREASURY NOTE	2/18/2025	CHARLES SCHWAB		50,000.00	50,000.00	49,977.81	49,977.81			22.19	-		
9128284V9	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		66,612.93	69,000.00	71,546.35	71,546.35			-	4,933.42		
912828U24	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		48,701.95	50,000.00	49,661.01	49,661.01			-	959.06		
9128282A7	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		72,460.19	75,000.00	74,550.80	74,550.80			-	2,090.61		
9128283W8	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		67,733.38	70,000.00	72,604.92	72,604.92			-	4,871.54		
9128282R0	US TREASURY NOTE	3/13/2025	CHARLES SCHWAB		69,247.60	70,000.00	72,935.57	72,935.57			-	3,687.97		
91282CHK0	US TREASURY NOTE	6/20/2025	CHARLES SCHWAB		75,225.88	75,000.00	73,757.01	73,757.01			1,468.87	-		
912828XZ8	US TREASURY NOTE	6/30/2025	CHARLES SCHWAB		70,000.00	70,000.00	70,293.26	70,293.26			-	293.26		
912828K74	US TREASURY NOTE	8/15/2025	CHARLES SCHWAB		50,000.00	50,000.00	49,962.95	49,962.95			37.05	-		
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
31393UW33	FEDERAL NATL MORTGAGE	12/31/2024	CHARLES SCHWAB		2,000.00		2,266.26	2,266.26				266.26		
31393LYD9	FHLMC MBS-CMO	12/31/2024	CHARLES SCHWAB		6,000.00		6,272.34	6,272.34				272.34		
31393KGA7	FHLMC MBS-CMO	12/31/2024	CHARLES SCHWAB		7,000.00		7,338.82	7,338.82				338.82		
31393NZE2	FREDDIE MAC MBS-CMO	12/31/2024	CHARLES SCHWAB		2,000.00		2,080.49	2,080.49				80.49		
31397EDF9	FREDDIE MAC MBS-CMO	12/31/2024	CHARLES SCHWAB		3,480.83		242.79	242.79			3,238.04			
36202FYF7	GNMA II # 005210	12/31/2024	CHARLES SCHWAB		479.29		474.86	474.86			4.43			
36202EBD0	GNMA II #003636	12/31/2024	CHARLES SCHWAB		98.01		98.10	98.10				0.09		
36202ERS0	GNMA II #004097	12/31/2024	CHARLES SCHWAB		64.90		64.51	64.51			0.39			
36202FDW3	GNMA II #004617	12/31/2024	CHARLES SCHWAB		230.07		231.59	231.59				1.52		
36202FWD4	GNMA II #005144	12/31/2024	CHARLES SCHWAB		317.62		323.36	323.36				5.74		
36179ME22	GNMA II MA0153	12/31/2024	CHARLES SCHWAB		1,688.94		1,746.87	1,746.87				57.93		
38374N4P9	GNMA MBS-CMO	12/31/2024	CHARLES SCHWAB		682.07		536.96	536.96			145.11			
36179QYR6	GNMA PL MA2520M	12/31/2024	CHARLES SCHWAB		990.92		1,023.30	1,023.30				32.38		
36180KHL8	GNMA PL AD7435	12/31/2024	CHARLES SCHWAB		11,260.16		11,082.96	11,082.96			177.20			
3617M7AT5	GNMA PL BR8118C	12/31/2024	CHARLES SCHWAB		9,868.46		9,157.93	9,157.93			710.53			
36209S5S6	GNMA POOL 480657X	12/31/2024	CHARLES SCHWAB		113.26		101.26	101.26			12.00			
36179XKN5	GNMA PL MA8401M	12/31/2024	CHARLES SCHWAB		6,266.15		6,495.60	6,495.60				229.45		
36179XNH5	GNMA PL MA8492M	12/31/2024	CHARLES SCHWAB		4,059.30		4,160.11	4,160.11				100.81		

36179YMJ0	GNMA PL MA9361M	12/31/2024	CHARLES SCHWAB		2,303.27		2,292.78	2,292.78			10.49		
36179YPG3	GNMA PL MA9423M	12/31/2024	CHARLES SCHWAB		11,904.18		12,006.32	12,006.32				102.14	
36180AAD5	GNMA PL MA9904M	12/31/2024	CHARLES SCHWAB		4,309.69		4,290.20	4,290.20			19.49		
36179VXZ8	GNMA POOP MA6996M	12/31/2024	CHARLES SCHWAB		3,237.68		3,426.28	3,426.28				188.60	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS													
365298L97	HOUSTON REXAS	3/3/2025	CHARLES SCHWAB		10,000.00	10,000.00	10,513.10	10,513.10			-	513.10	
71783DAF2	PHILADELPHIA PA AUTH IND	4/15/2025	CHARLES SCHWAB		10,000.00	10,000.00	4,998.83	4,998.83			5,001.17	-	
71781PBM1	PHILADELPHIA PA AUTH IDA HTH	6/2/2025	CHARLES SCHWAB		10,000.00	10,000.00	11,990.14	11,990.14			-	1,990.14	
64990GWS7	NEW YORK ST DOR	6/27/2025	CHARLES SCHWAB		48,368.00	50,000.00	50,204.76	50,204.76			-	1,836.76	
542433ND5	LONG BEACH CA USD GO	8/1/2025	CHARLES SCHWAB		15,000.00	15,000.00	15,131.51	15,131.51			-	131.51	
79771PU78	SAN FRANCISCO CA	8/1/2025	CHARLES SCHWAB		25,000.00	25,000.00	27,072.14	27,072.14			-	2,072.14	
98464TAL3	YAMHILL COUNTY OR	10/1/2025	CHARLES SCHWAB		10,000.00	10,000.00	7,037.70	7,037.70			2,962.30	-	
5878446W6	MERCER COUNTY NJ	12/1/2025	CHARLES SCHWAB		10,000.00	10,000.00	11,657.04	11,657.04			-	1,657.04	
452152Q95	ILLINOIS ST GO	12/31/2024	CHARLES SCHWAB		5,714.29		4,886.12	4,886.12			828.17	-	
452151LL5	ILLINOIS ST GO	12/31/2024	CHARLES SCHWAB		1,715.29		1,636.43	1,636.43			78.86	-	
64972CM67	NYC NY HDC MFH	12/31/2024	CHARLES SCHWAB		933.93		672.73	672.73			261.20	-	
BONDS - INDUSTRIAL AND MISCELLANEOUS													
55265K3Z0	MORTGAGE ASSETS SECS	12/31/2024		12/31/2024	112.58		93.76	93.76			18.82	-	
61745MZY2	MORGAN STANLEY	12/31/2024		12/31/2024	2,000.00		2,026.03	2,026.03				26.03	
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
539830109	LOCKHEED MARTIN CORP	3/21/2025	CHARLES SCHWAB	46.00	21,440.07		27,957.19	27,957.19			-	6,517.12	
539830109	LOCKHEED MARTIN CORP	3/21/2025	CHARLES SCHWAB	35.00	16,312.03		19,866.21	19,866.21			-	3,554.18	
05329W102	AUTONATION	5/16/2025	CHARLES SCHWAB	89.00	16,827.57		14,695.68	14,695.68			2,131.89	-	
132061201	CAMBRIA SHAREHOLDER	5/16/2025	CHARLES SCHWAB	294.00	9,936.50		9,875.46	9,875.46			61.04	-	
231021106	CUMMINS INC	5/16/2025	CHARLES SCHWAB	24.00	7,954.54		8,358.72	8,358.72			-	404.18	
25278X109	DIAMONDBACK ENERGY INC	5/16/2025	CHARLES SCHWAB	108.00	15,227.03		19,585.28	19,585.28			-	4,358.25	
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	5/16/2025	CHARLES SCHWAB	881.00	48,353.70		44,111.67	44,111.67			4,242.03	-	
464288588	ISHARES MBS	5/16/2025	CHARLES SCHWAB	1200.00	110,621.80		112,260.00	112,260.00			-	1,638.20	
47103U852	JANUS HENDERSON MORTG JMBS	5/16/2025	CHARLES SCHWAB	2609.00	115,531.57		118,005.07	118,005.07			-	2,473.50	
46625H100	JPMORGAN CHASE & CO	5/16/2025	CHARLES SCHWAB	60.00	16,068.59		13,615.20	13,615.20			2,453.39	-	
46654Q7730	JPMORGAN LIMITED DRTN BOND	5/16/2025	CHARLES SCHWAB	7730.00	399,571.41		399,895.90	399,895.90			-	324.49	
512807108	LAM RESEARCH CORP	5/16/2025	CHARLES SCHWAB	294.00	24,847.36		22,267.56	22,267.56			2,579.80	-	
64110D104	NETAPP INC	5/16/2025	CHARLES SCHWAB	408.00	40,438.85		50,001.37	50,001.37			-	9,562.52	
636180101	NTNL FUEL GAS CO	5/16/2025	CHARLES SCHWAB	163.00	13,220.44		10,234.77	10,234.77			2,985.67	-	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	5/16/2025	CHARLES SCHWAB	4767.00	117,460.47		122,178.21	122,178.21			-	4,717.74	
132061201	CAMBRIA SHAREHOLDER	7/28/2025	CHARLES SCHWAB	214.00	7,955.65		7,467.10	7,467.10			488.55	-	
132061201	CARDINAL HEALTH INC	7/28/2025	CHARLES SCHWAB	157.00	24,785.65		17,591.85	17,591.85			7,193.80	-	
46429B689	ISHARES MSCI EAFE - EAFE	7/28/2025	CHARLES SCHWAB	110.00	9,974.24		8,800.00	8,800.00			1,174.24	-	
636180101	NTNL FUEL GAS CO	7/28/2025	CHARLES SCHWAB	68.00	5,888.11		5,314.88	5,314.88			573.23	-	
G1151C101	ACCENTURE PLC IRELAND F	10/8/2025	CHARLES SCHWAB	134.00	33,540.85		48,881.69	48,881.69			-	15,340.84	
464288646	ISHARES TR IS 1-5 YR IN GR CR BD	10/8/2025	CHARLES SCHWAB	3630.00	192,106.26		189,806.17	189,806.17			2,300.09	-	
500754106	KRAFT HEINZ CO	10/8/2025	CHARLES SCHWAB	1126.00	28,410.22		39,528.46	39,528.46			-	11,118.24	

500754106	KRAFT HEINZ CO	10/8/2025	CHARLES SCHWAB	189.00	4,768.46		6,619.73	6,619.73			-	1,851.27	
681919106	OMNICOM GROUP INC	10/8/2025	CHARLES SCHWAB	132.00	10,511.15		9,662.37	9,662.37			848.78	-	
N6596X109	NXP SEMICONDUCTORS N V F	10/8/2025	CHARLES SCHWAB	211.00	47,154.07		50,369.90	50,369.90			-	3,215.83	
744320102	PRUDENTIAL FINANCIAL	10/8/2025	CHARLES SCHWAB	359.00	37,187.02		44,889.32	44,889.32			-	7,702.31	
744320102	PRUDENTIAL FINANCIAL	10/8/2025	CHARLES SCHWAB	47.00	4,868.46		5,766.43	5,766.43			-	897.97	
78454L100	SM ENERGY	10/8/2025	CHARLES SCHWAB	155.00	3,837.79		6,007.91	6,007.91			-	2,170.12	
871332102	SYLVAMO CORP	10/8/2025	CHARLES SCHWAB	214.00	9,291.84		18,056.04	18,056.04			-	8,764.20	
227046109	CROCS INC	10/10/2025	CHARLES SCHWAB	227.00	18,212.17		23,655.51	23,655.51			-	5,443.34	
46429B333	ISHARES GNMA BOND	10/10/2025	CHARLES SCHWAB	6475.00	287,071.72		280,172.60	280,172.60			6,899.12	-	
46429B333	ISHARES GNMA BOND	10/10/2025	CHARLES SCHWAB	207.00	9,176.39		9,011.75	9,011.75			164.64	-	
464288588	ISHARES MBS	10/10/2025	CHARLES SCHWAB	2019.00	191,895.05		188,780.56	188,780.56			3,114.49	-	
464288588	ISHARES MBS	10/10/2025	CHARLES SCHWAB	1064.00	101,127.45		99,631.47	99,631.47			1,495.98	-	
464288588	ISHARES MBS	10/10/2025	CHARLES SCHWAB	53.00	5,036.99		4,932.54	4,932.54			104.45	-	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	10/10/2025	CHARLES SCHWAB	1549.00	38,836.84		48,889.92	48,889.92			-	10,053.08	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	10/10/2025	CHARLES SCHWAB	2002.00	50,194.54		49,844.90	49,844.90			349.64	-	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	10/10/2025	CHARLES SCHWAB	8087.00	202,758.88		199,482.84	199,482.84			3,276.04	-	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	10/10/2025	CHARLES SCHWAB	201.00	5,037.55		4,991.84	4,991.84			45.71	-	
02079K107	ALPHABET INC	12/16/2025	CHARLES SCHWAB	48.00	14,837.28		9,159.36	9,159.36			5,677.92	-	
149123101	CATERPILLAR INC	12/16/2025	CHARLES SCHWAB	30.00	17,752.20		13,847.47	13,847.47			3,904.73	-	
518416102	HARTFORD MLTFCTR DVLDP MRKTS ETF-RODM	12/16/2025	CHARLES SCHWAB	946.00	35,174.20		29,240.86	29,240.86			5,933.34	-	
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	12/16/2025	CHARLES SCHWAB	844.00	55,311.40		46,073.96	46,073.96			9,237.44	-	
46429B689	ISHARES MSCI EAFE - EAFE	12/16/2025	CHARLES SCHWAB	279.00	27,090.85		23,332.77	23,332.77			3,758.08	-	
46625H100	JPMORGAN CHASE & CO	12/16/2025	CHARLES SCHWAB	62.00	19,863.62		14,068.42	14,068.42			5,795.20	-	
744320102	PULTEGROUP INC	12/16/2025	CHARLES SCHWAB	317.00	40,201.89		42,694.83	42,694.83			-	2,492.94	
858119BJ8	STEEL DYNAMICS INC	12/16/2025	CHARLES SCHWAB	34.00	5,732.16		4,371.86	4,371.86			1,360.30	-	
MUTUAL FUNDS													
46141T133	EMBASSY AMBASSADOR FD IN-EMPIX	10/24/2024	CHARLES SCHWAB	993.55	10,000.00		10,214.25	10,214.25				214.25	
XXX	Totals	XXX	XXX	XXX	\$ 3,475,770.22	869000	\$ 3,512,086.11	\$ 3,512,086.11	\$ -	\$ -	\$93,237.84	\$ 129,553.73	\$ -

2025

ANNUAL STATEMENT OF 1859 MUTUAL INSURANCE COMPANY

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
DEVK RRUCKVERSICHERUN	15.00%	30 South 17th st		1,939,991.00			
FARM MUTUAL REINSURAN	25.00%	17th Floor					
SWISS REINSURANCE	10.00%	Philadelphia, PA					
FARMERS MUTUAL HAIL	25.00%	19103					
FARM BUREAU OF MICHIGA	10.00%	GUY CARPENTER					
AMERICAN AG INS	5.00%						
HANOVER RUCKVERSICHER	10.00%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,939,991.00	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.

**Total to agree with Page 4, Line 1.5, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2025

ORGANIZATIONAL CHART

**LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32**

1859 Mutual Insurance Company (Parent Company)
Woodville Mutual Insurance Agency, Inc. (Wholly Owned Subsidiary)
Warner Adjustment Company, Inc. (Wholly Owned Sbusidiary)

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY
Overflow Page for Write-ins**

2025

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	None			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605	None		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	None		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505	None			0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Overflow Page for Investments Owned

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

1 Cusip #	2 Description Give complete and accurate description of all bonds owned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Interest			12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	16 NAIC Designation
								9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year					
BONDS - GOVERNMENT															
9128286B1	US TREASURY NOTE	CHARLES SCHWAB	2/19/2020	69,000.00	75,221.67	71,102.83	67,086.33	2.625%	684.80	1,811.25		685.63		2/15/2029	1
912810FM5	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	46,000.00	24,621.43	22,990.93	50,643.13	6.250%	346.58	2,875.00		491.81		5/15/2030	1
912810FM5	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	Incl. Above	29,319.88	27,489.79	Incl. Above	6.250%	Incl. Above	Incl. Above		603.73		5/15/2030	1
912810FP8	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	22,000.00	25,120.25	23,439.60	23,615.63	5.375%	447.08	1,182.50		437.44		2/15/2031	1
912828ZN3	US TREASURY NOTE	CHARLES SCHWAB	1/17/2023	34,000.00	29,794.88	32,633.98	32,691.80	0.500%	28.41	170.00	989.25			4/30/2027	1
91282CDJ7	US TREASURY NOTE	CHARLES SCHWAB	2/7/2023	120,000.00	99,876.00	106,123.81	104,582.81	1.375%	198.90	1,650.00	2,195.66			11/15/2031	1
91282CFV8	US TREASURY NOTE	CHARLES SCHWAB	2/7/2023	96,000.00	99,738.75	98,614.96	97,170.00	4.125%	477.37	3,960.00		385.92		11/15/2032	1
912810PU6	US TREASURY NOTE	CHARLES SCHWAB	9/11/2023	141,000.00	141,000.00	150,088.48	151,002.19	5.000%	849.86	7,050.00		759.34		5/15/2037	1
912810RC4	US TREASURY NOTE	CHARLES SCHWAB	12/14/2023	66,000.00	66,000.00	60,352.94	57,079.68	3.625%	904.56	2,392.50	289.02			8/15/2043	1
912810QW1	US TREASURY NOTE	CHARLES SCHWAB	1/4/2024	87,000.00	73,467.42	74,756.05	70,119.96	3.000%	314.63	2,610.00	649.76			5/15/2042	1
912810QX9	US TREASURY NOTE	CHARLES SCHWAB	1/4/2024	92,000.00	74,464.80	76,080.49	71,131.09	2.750%	956.55	2,530.00	815.50			8/15/2042	1
91282CBL4	US TREASURY NOTE	CHARLES SCHWAB	4/17/2024	94,000.00	75,348.77	79,632.37	82,786.09	1.125%	399.82	1,057.50	2,533.47			2/15/2031	1
912810RB6	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	97,000.00	75,265.21	76,879.75	75,417.50	2.875%	336.18	2,788.75	1,006.98			5/15/2043	1
912810RE0	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	86,000.00	74,450.47	75,288.05	73,973.43	3.625%	1,178.67	3,117.50	521.65			2/15/2044	1
912810PW2	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	74,000.00	73,783.20	73,805.51	74,719.76	4.375%	1,224.04	3,237.50	13.87			2/15/2038	1
91282CEP2	US TREASURY NOTE	CHARLES SCHWAB	7/16/2024	110,000.00	100,375.00	102,103.79	103,778.13	2.875%	381.23	3,162.50	1,185.89			5/15/2032	1
912810QZ4	US TREASURY NOTE	CHARLES SCHWAB	7/16/2024	122,000.00	99,978.05	101,473.46	98,896.25	3.125%	1,441.44	3,812.50	1,025.57			2/15/2043	1
91282CHZ7	US TREASURY NOTE	CHARLES SCHWAB	10/8/2024	145,000.00	150,506.32	149,403.72	150,743.35	4.625%	1,690.34	6,706.26		896.09		9/30/2030	1
912810QD3	US TREASURY NOTE	CHARLES SCHWAB	10/8/2024	252,000.00	146,115.97	145,876.08	248,840.15	4.375%	1,329.04	5,512.50		195.00		11/15/2039	1
912810QC5	US TREASURY NOTE	CHARLES SCHWAB	10/25/2024	197,000.00	199,923.48	199,703.10	197,546.36	4.500%	3,351.70	8,865.00		186.20		8/15/2039	1
91282CLU3	US TREASURY NOTE	CHARLES SCHWAB	1/9/2025	153,000.00	149,104.62	149,542.65	155,444.40	4.125%	1,054.76	6,311.25	438.03			10/31/2031	1
91282CHT1	US TREASURY NOTE	CHARLES SCHWAB	3/13/2025	110,000.00	106,970.07	107,255.81	109,200.77	3.875%	1,611.58	2,131.25	285.74			8/15/2033	1
912810QS0	US TREASURY NOTE	CHARLES SCHWAB	3/13/2025	120,000.00	108,408.75	108,916.80	108,332.81	3.750%	1,701.37	2,250.00	508.05			8/15/2041	1
912810QD3	US TREASURY NOTE	CHARLES SCHWAB	3/13/2025	0.00	107,241.52	107,332.03	Incl. Line 33 Above	4.375%	Incl. Line 33 Above	5,512.50	90.51			11/15/2039	1
91282CGL9	US TREASURY NOTE	CHARLES SCHWAB	4/1/2025	80,000.00	80,000.00	79,951.05	80,003.12	4.000%	1,209.86	1,600.00	27.19			2/15/2026	1
912810QE1	US TREASURY NOTE	CHARLES SCHWAB	6/20/2025	76,000.00	76,000.00	75,455.11	76,926.25	4.625%	1,328.96	1,757.50	19.17			2/15/2040	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
050537UY3	TEXAS ST GO	CHARLES SCHWAB	11/9/2017	25,000.00	26,387.75	25,380.80	25,002.25	4.125%	341.87	1,031.26		121.48		3/1/2029	1
105710AJ6	BRAWLEY CA P REV	CHARLES SCHWAB	12/3/2018	50,000.00	47,142.50	49,005.41	49,267.50	3.819%	633.01	1,909.50	267.43			9/1/2029	1
130179KF0	CALIFORNIA EDUC UNIV EDUC	CHARLES SCHWAB	11/22/2019	50,000.00	53,428.00	51,378.85	48,673.50	3.314%	413.12	1,657.00		329.81		4/1/2030	1
13063A7D0	CALIFORNIA STATE	CHARLES SCHWAB	12/20/2024	75,000.00	85,251.00	84,493.31	87,282.75	7.300%	1,365.00	5,475.00		735.52		10/1/2039	1

167393NR4	CHICAGO HEIGHTS GO UTX	CHARLES SCHWAB	6/12/2020	50,000.00	54,770.00	52,454.36	49,797.50	3.955%	823.51	1,977.50		643.55	12/1/2027	1
199098CD4	COLUMBUS ETC OH	CHARLES SCHWAB	11/8/2016	100,000.00	101,868.00	100,117.83	99,674.00	3.250%	1,228.77	3,250.00		189.79	8/15/2026	1
20773CAM8	CONNECTICUT AIR	CHARLES SCHWAB	3/2/2021	75,000.00	80,328.50	78,028.53	72,877.50	3.811%	1,433.04	2,858.26		470.21	7/1/2032	1
212474JN1	CONV CTR AUTH R	CHARLES SCHWAB	1/9/2020	50,000.00	54,967.00	51,736.62	49,735.50	3.875%	233.56	1,937.50		526.60	7/1/2028	1
215021NU6	COOK COUNTY ILL SD 144 GO	CHARLES SCHWAB	11/2/2017	10,000.00	54,638.00	10,214.85	10,004.40	5.250%	218.63	525.00		56.47	12/1/2033	1
276509DV5	EASTERN IL UNIV COPS EDUC	CHARLES SCHWAB	7/16/2015	25,000.00	26,148.25	25,561.83	25,017.75	6.350%	395.79	1,587.50		55.45	4/1/2036	1
312782AH8	FAYETTEVILLE NORTH CAROLINA REV	CHARLES SCHWAB	7/2/2019	50,000.00	54,177.00	50,241.27	50,002.00	3.714%	773.33	1,857.00		586.10	6/1/2026	1
34061QBV8	FLORIDA DEV FIN	CHARLES SCHWAB	12/26/2024	95,000.00	83,450.85	85,008.62	87,258.45	3.223%	1,275.07	3,061.86	1,536.72		2/1/2032	1
365298L97	GARDEN GROVE CA	CHARLES SCHWAB	12/24/2024	100,000.00	105,935.00	105,350.20	106,220.00	6.030%	2,511.12	6,030.00		573.79	8/1/2035	1
442331QM9	HOUSTON REXAS	CHARLES SCHWAB	12/23/2024	85,000.00	99,889.65	88,666.69	90,388.15	6.290%	1,772.40	5,661.00		694.63	3/1/2032	1
452152Q95	ILLINOIS ST GO	CHARLES SCHWAB	11/27/2024	80,000.00	68,310.00	64,546.90	62,488.00	7.350%	2,948.05	5,776.25	1,027.45		7/1/2035	1
452151LL5	ILLINOIS ST GO	CHARLES SCHWAB	10/1/2018	25,000.00	25,405.75	22,188.08	22,224.91	5.100%	97.81	-		26.15	6/1/2033	1
57563RRE1	MA ED FING ELN	CHARLES SCHWAB	2/17/2021	50,000.00	89,189.25	52,291.71	46,017.00	3.605%	903.72	1,802.50		163.66	7/1/2036	1
574357AJ8	MARYSVILLE CALI	CHARLES SCHWAB	2/1/2021	60,000.00	64,730.60	63,183.47	56,537.40	3.964%	1,192.46	2,378.40		311.76	7/1/2036	1
59335KDX2	MIAMI DADE COUNTY	CHARLES SCHWAB	12/27/2024	70,000.00	59,434.90	61,164.60	63,531.30	1.862%	324.96	1,303.40	1,710.96		10/1/2030	1
5878446W6	MERCER COUNTY NJ	CHARLES SCHWAB	12/27/2024	75,000.00	99,101.50	85,908.84	88,872.00	8.270%	2,582.96	7,029.50		1,518.97	12/1/2034	1
612285AN6	MONTEBELLO CALI	CHARLES SCHWAB	3/1/2021	75,000.00	82,007.00	80,092.80	67,923.00	4.056%	1,266.81	3,042.00		391.96	6/1/2039	1
64972CM67	NYC NY HDC MFH	CHARLES SCHWAB	2/14/2023	50,000.00	36,213.56	35,837.88	31,406.96	3.098%	127.32	1,207.36	494.66		10/1/1946	1
707487JL9	PENN HILLS PA SD GO	CHARLES SCHWAB	2/19/2019	25,000.00	26,398.00	25,681.45	25,278.25	5.041%	369.44	1,260.26		103.11	9/15/2032	1
709221TF2	PENNSYLVANIA STATE	CHARLES SCHWAB	11/27/2024	70,000.00	73,331.30	73,045.68	72,627.80	5.848%	1,704.73	4,093.60		261.27	12/1/2037	1
71783DAF2	PHILADELPHIA PA AUTH IND	CHARLES SCHWAB	1/26/2017	5,000.00	35,020.00	4,999.77	5,000.65	3.964%	41.81	796.40		0.62	4/15/2026	1
76803EAB4	RIVER CITY REGAL/HERITAGE COAL CO	CHARLES SCHWAB	7/16/2009	20,000.00	19,520.00	19,869.22	21,333.80	8.090%	257.11	1,618.00	23.33		11/1/2029	1
777543XE4	ROSEMONT IL GO	CHARLES SCHWAB	1/7/2019	25,000.00	25,438.50	25,128.49	25,011.00	4.250%	442.47	1,062.50		44.14	12/1/2028	1
796253T93	SAN ANTONIO TX	CHARLES SCHWAB	12/24/2024	100,000.00	104,054.00	103,755.91	107,327.00	5.985%	2,492.38	5,985.00		292.48	2/1/2039	1
79771PU78	SAN FRANCISCO CA	CHARLES SCHWAB	12/27/2024	75,000.00	108,309.00	79,351.69	80,323.50	8.256%	2,578.59	8,256.00		1,864.73	8/1/2029	1
810827A96	SCRANTON SCHOOLS	CHARLES SCHWAB	12/20/2024	100,000.00	102,813.00	102,504.08	106,470.00	5.652%	247.76	5,652.00		299.88	6/15/2034	1
81888TAL7	SHAFTER CALIFORNIA	CHARLES SCHWAB	4/19/2021	35,000.00	37,972.85	36,829.31	34,321.35	4.250%	236.37	1,487.50		240.21	11/1/2033	1
83420FAY0	SOLEDAD CAL REV	CHARLES SCHWAB	11/3/2020	75,000.00	77,836.25	76,614.71	71,357.25	3.375%	1,054.11	2,531.26		235.16	12/1/1932	1
8827237Q6	TEXAS ST GO	CHARLES SCHWAB	9/5/2018	25,000.00	24,758.00	24,917.27	24,924.50	3.201%	199.51	800.26	29.99		10/1/2026	1
903674AY5	UKIAH CALIF PUB	CHARLES SCHWAB	12/7/2020	50,000.00	52,037.00	51,307.93	46,203.50	3.706%	461.98	1,853.00		143.03	4/1/1935	1
918608UN8	VACAVILLE CA US	CHARLES SCHWAB	3/31/2021	25,000.00	24,971.50	24,995.27	24,152.75	1.457%	147.70	364.26	5.00		8/1/2027	1
952722AF3	WEST FARGO N D G	CHARLES SCHWAB	3/31/2021	25,000.00	24,793.25	24,958.78	24,233.50	1.450%	57.60	362.50	34.89		5/1/2027	1
96225EAE6	WHAMERA NC LSE REV	CHARLES SCHWAB	8/26/2016	65,000.00	74,198.45	68,391.82	65,138.45	8.250%	719.90	5,362.50		598.52	11/1/2031	1
971044AA0	WILLOUGHBY-EAST	CHARLES SCHWAB	3/11/2011	25,000.00	26,335.50	25,004.35	25,056.25	6.544%	528.90	1,636.00		26.50	3/1/2026	1
98464TAL3	YAMHILL COUNTY OR	CHARLES SCHWAB	12/7/2020	35,000.00	77,727.50	24,517.31	33,538.75	4.500%	392.67	2,025.00		114.64	10/1/1930	1
152239JZ3	CENTERVILLE OH	CHARLES SCHWAB	1/5/2021	40,000.00	40,566.00	40,162.84	38,188.00	1.155%	192.39	462.00		80.49	12/1/2027	1
543553WF4	LORAIN CNTY OH	CHARLES SCHWAB	1/5/2021	70,000.00	71,970.20	70,722.22	65,660.00	1.520%	443.09	1,064.00		248.40	12/1/2028	1
614091CT1	MONTGRY OH SPL	CHARLES SCHWAB	1/6/2021	75,000.00	78,578.75	77,081.79	53,801.25	3.558%	1,111.27	2,668.50		297.91	12/1/1950	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
31392JX20	FEDERAL NATL MORTGAGE	CHARLES SCHWAB	5/21/2019	75,064.00	79,192.52	75,229.68	74,346.82	4.000%	41.13	3,002.52		276.14	1/25/2033	1
31393UW33	FEDERAL NATL MORTGAGE	CHARLES SCHWAB	6/14/2021	3,800.00	30,240.00	6,528.73	3,881.15	5.500%	2.86	277.76		43.43	2/25/2034	1
31393KGA7	FHLMC MBS-CMO	CHARLES SCHWAB	11/5/2018	10,000.00	25,530.00	3,100.78	19,334.38	5.350%	23.45	1,181.46		44.44	2/15/2033	1
31393KGA7	FHLMC MBS-CMO	CHARLES SCHWAB	6/14/2021	16,000.00	26,700.00	17,382.05	Incl. Above	5.350%	37.52	-		85.82	2/15/2033	1
31393NZE2	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	1/11/2019	6,000.00	23,485.00	18,630.19	6,107.25	5.250%	13.81	402.52		94.19	4/15/2033	1
31397EDF9	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	6/8/2017	36,000.00	76,074.17	75,845.17	26,805.07	4.250%	67.07	1,211.92		5,385.38	12/15/2036	1

3137AQYU6	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	8/20/2020	65,000.00	65,000.00	64,378.09	59,058.86	3.500%	99.73	2,178.24		213.09		6/15/1942	1
36202FYF7	GNMA II # 005210	CHARLES SCHWAB	11/15/2011	1,000.00	7,198.27	283.72	186.41	4.500%	1.11	17.77		3.36		10/20/2026	1
36202EBD0	GNMA II #003636	CHARLES SCHWAB	11/17/2004	1,000.00	2,922.82	571.95	583.88	5.000%	1.23	31.34	0.09			11/20/2034	1
36202ERS0	GNMA II #004097	CHARLES SCHWAB	3/20/2008	1,000.00	2,908.83	616.37	608.83	5.000%	1.23	31.57		0.39		3/20/2038	1
36202FDW3	GNMA II #004617	CHARLES SCHWAB	1/15/2010	2,300.00	9,602.71	1,852.52	1,854.83	4.500%	2.55	88.51		0.93		1/20/2040	1
36202FWD4	GNMA II #005144	CHARLES SCHWAB	8/11/2011	3,300.00	12,811.64	2,678.38	2,449.32	3.500%	2.85	98.02		3.27		7/20/2041	1
36179ME22	GNMA II MA0153	CHARLES SCHWAB	7/12/2012	20,000.00	72,143.97	16,891.07	14,919.45	3.000%	14.79	510.29		33.40		6/20/2042	1
38374N4P9	GNMA MBS-CMO	CHARLES SCHWAB	7/25/2018	5,000.00	16,679.69	10,102.46	4,126.81	5.500%	6.78	241.45	232.36			11/20/2036	1
36179QYR6	GNMA PL MA2520M	CHARLES SCHWAB	1/15/2015	12,000.00	62,501.48	10,338.81	8,783.36	3.000%	8.88	301.82		15.64		1/20/2045	1
36180KHL8	GNMA PL AD7435	CHARLES SCHWAB	9/9/2022	41,357.11	62,185.60	17,843.16	17,753.28	2.500%	45.32	593.41	169.53			4/15/2028	1
3617M7AT5	GNMA PL BR8118C	CHARLES SCHWAB	12/20/2022	95,000.00	104,266.65	76,934.06	74,290.44	3.000%	70.27	2,695.04	269.88			11/20/2049	1
36209S5S6	GNMA POOL 480657X	CHARLES SCHWAB	11/9/1999	1,000.00	7,111.65	3,652.01	226.74	6.000%	2.63	16.30		12.00		1/15/2029	1
36179XKN5	GNMA PL MA8401M	CHARLES SCHWAB	1/17/2023	23,000.00	23,989.73	13,223.60	13,401.16	6.500%	36.86	923.58		56.56		9/20/2037	1
36179XNH5	GNMA PL MA8492M	CHARLES SCHWAB	1/23/2023	25,000.00	25,675.85	13,075.28	13,046.45	6.000%	36.99	903.44		15.35		12/20/2052	1
36179YMJ0	GNMA PL MA9361M	CHARLES SCHWAB	1/22/2024	40,000.00	39,811.49	35,962.06	36,176.82	5.000%	49.32	1,868.45	6.06			12/20/2053	1
36179YPG3	GNMA PL MA9423M	CHARLES SCHWAB	1/22/2024	100,000.00	100,890.00	77,712.49	78,119.28	5.500%	135.62	4,651.23		26.55		1/20/2054	1
36180AAD5	GNMA PL MA9904M	CHARLES SCHWAB	10/21/2024	100,000.00	99,544.69	94,875.64	92,766.86	4.500%	110.96	4,398.62	15.21			9/20/2054	1
36179VXZ8	GNMA POOP MA6996M	CHARLES SCHWAB	11/12/2020	35,000.00	79,363.88	27,666.33	24,638.66	3.000%	25.89	870.24	188.60			11/20/2050	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
037389AK9	AGN CAP A	CHARLES SCHWAB	9/24/2002	25,000.00	21,150.00	24,829.56	25,954.68	8.205%	1,028.43	2,051.26	169.30			1/1/2027	1
55265K3Z0	MORTGAGE ASSETS SECS	CHARLES SCHWAB	6/24/2008	250.00	12,483.97	14,461.84	247.78	5.000%	0.17	19.07	328.70			12/25/2033	1
61745MZY2	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	6,000.00	51,000.00	10,118.74	6,084.15	5.500%	4.52	398.75		-11.38		4/25/2034	1
79585TAN3	THE SALVATION ARMY	CHARLES SCHWAB	1/30/2019	50,000.00	50,417.16	50,187.41	47,710.95	4.101%	674.14	2,050.50		-33.12		9/1/2031	1
	ROUNDING					0.37									
XXX	Totals to Page 11	XXX	XXX	\$ 5,578,071.11	\$ 6,112,381.39	\$ 5,443,959.00	\$ 5,255,344.03	XXX	\$ 62,535.93	\$225,767.17	\$ 19,105.47	\$ 23,153.59	\$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1	2 Description	3	4	5	6	7	8	9	10	11		13	14
										Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year		
Cusip #	Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value			Actual Cost			Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO		30.00		12,417.00	413.90	12,417.00	1,500.00				
	WOODVILLE MUTUAL INSURANCE AGENCY, INC	SAME	6/25/1992	50.00		224,634.00	4,492.68	224,634.00	500.00				
	WARNER ADJUSTMENT COMPANY, INC.	SAME	1/1/2022	5.00		64,274.00	12,854.80	64,274.00	-				
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
00206R102	A T & T INC	CHARLES SCHWAB	10/24/2024	1,441.00		35,794.44	24.84	35,794.44	32,422.50	2,058.79			
00206R102	A T & T INC	CHARLES SCHWAB	10/25/2024	229.00		5,688.36	24.84	5,688.36	5,047.16	-			

00287Y109	ABBVIE INC	CHARLES SCHWAB	10/25/2024	212.00		48,439.88	228.49	48,439.88	40,275.76	1,705.60		
00287Y109	ABBVIE INC	CHARLES SCHWAB	12/10/2024	48.00		10,967.52	228.49	10,967.52	8,495.62	-		
00402L107	ACADEMY SPORTS & OUTDOOR	CHARLES SCHWAB	10/25/2024	540.00		26,978.40	49.96	26,978.40	28,692.52	270.00		
013091103	ALBERTSONS CO SHS CL A	CHARLES SCHWAB	10/8/2025	1,898.00		32,588.66	17.17	32,588.66	32,199.57	284.70		
01973R101	ALLISON TRANSMISSION	CHARLES SCHWAB	10/25/2024	254.00		24,866.60	97.90	24,866.60	25,039.32	274.32		
02079K107	ALPHABET INC	CHARLES SCHWAB	10/24/2024	251.00		78,763.80	313.80	78,763.80	40,012.69	455.46		
02079K107	ALPHABET INC	CHARLES SCHWAB	10/8/2025	139.00		43,618.20	313.80	43,618.20	34,408.67	-		
G02602103	AMDOCS LTD	CHARLES SCHWAB	10/8/2025	400.00		32,204.00	80.51	32,204.00	33,160.76	-		
026874784	AMERICAN INTL GROUP INC	CHARLES SCHWAB	10/25/2024	8/3/1901		49,704.55	85.55	49,704.55	44,914.21	1,155.00		
026874784	AMERICAN INTL GROUP INC	CHARLES SCHWAB	12/10/2024	3/19/1900		6,758.45	85.55	6,758.45	5,871.14	-		
037833100	APPLE INC	CHARLES SCHWAB	10/25/2024	2/14/1901		111,734.46	271.86	111,734.46	94,636.82	316.47		
037833100	APPLE INC	CHARLES SCHWAB	10/8/2025	9/30/1900		74,489.64	271.86	74,489.64	70,223.41	-		
00206R102	AT&T INC	CHARLES SCHWAB	10/8/2025	1/8/1902		18,356.76	24.84	18,356.76	19,398.68	-		
05329W102	AUTONATION	CHARLES SCHWAB	10/8/2024	2/26/1900		11,769.36	206.48	11,769.36	9,614.77	-		
05329W102	AUTONATION	CHARLES SCHWAB	10/25/2024	3/14/1900		15,279.52	206.48	15,279.52	12,015.38	-		
025072703	AVANTIS INTERNATIONAL EQUITY	CHARLES SCHWAB	12/16/2025	12/30/1902		90,140.40	82.32	90,140.40	90,348.23	1,032.91		
025072604	AVANTIS US SMALL CAP	CHARLES SCHWAB	10/24/2024	10/1/1900		28,044.50	101.98	28,044.50	26,149.70	545.19		
025072604	AVANTIS US SMALL CAP	CHARLES SCHWAB	10/8/2025	9/23/1900		27,228.66	101.98	27,228.66	26,504.72	-		
053807103	AVNET INC	CHARLES SCHWAB	10/25/2024	10/10/1901		31,203.92	48.08	31,203.92	35,055.98	882.64		
099724AJ5	BORGWARNER INC	CHARLES SCHWAB	10/8/2025	3/9/1903		52,449.84	45.06	52,449.84	48,783.12	257.38		
099724AJ5	BORGWARNER INC	CHARLES SCHWAB	10/8/2025	12/15/1900		15,771.00	45.06	15,771.00	14,531.97	-		
05606L100	BOYD GAMING CORP	CHARLES SCHWAB	10/8/2025	7/31/1901		49,268.72	85.24	49,268.72	48,647.37	-		
05606L100	BOYD GAMING CORP	CHARLES SCHWAB	10/8/2025	4/28/1900		10,143.56	85.24	10,143.56	9,901.49	-		
128030202	CAL MAINE FOODS INC	CHARLES SCHWAB	10/8/2025	1/4/1901		29,440.90	79.57	29,440.90	34,515.27	509.86		
132061201	CAMBRIA SHAREHOLDER	CHARLES SCHWAB	10/24/2024	6,291.00		241,134.03	38.33	241,134.03	211,228.52	2,650.39		
132061201	CAMBRIA SHAREHOLDER	CHARLES SCHWAB	12/10/2024	12/23/1902		41,703.04	38.33	41,703.04	36,371.40	12,694.00		
132061201	CARDINAL HEALTH INC	CHARLES SCHWAB	10/25/2024	213.00		43,771.50	205.50	43,771.50	23,866.65	671.88		
149123101	CATERPILLAR INC	CHARLES SCHWAB	10/25/2024	91.00		52,131.17	572.87	52,131.17	32,844.62	706.64		
125269100	CF INDUSTRIES HLDG	CHARLES SCHWAB	12/31/2024	80.00		6,187.20	77.34	6,187.20	6,730.40	213.50		
125269100	CF INDUSTRIES HLDG	CHARLES SCHWAB	10/8/2025	107.00		8,275.38	77.34	8,275.38	9,815.21	-		
808524847	CHAS SCHWAB US REIT (SCHH)	CHARLES SCHWAB	10/24/2024	2,345.00		48,987.05	20.89	48,987.05	53,923.28	2,043.36		
808524847	CHAS SCHWAB US REIT (SCHH)	CHARLES SCHWAB	12/10/2024	221.00		4,616.69	20.89	4,616.69	5,000.17	-		
808524847	CHAS SCHWAB US REIT (SCHH)	CHARLES SCHWAB	10/8/2025	1,863.00		38,918.07	20.89	38,918.07	39,784.37	-		
125523100	CIGNA GROUP	CHARLES SCHWAB	10/25/2024	130.00		35,779.90	275.23	35,779.90	41,450.50	785.20		
172755100	CIRRUS LOGIC INC	CHARLES SCHWAB	10/8/2025	648.00		76,788.00	118.50	76,788.00	80,974.73	-		
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	10/8/2025	840.00		64,705.20	77.03	64,705.20	57,665.92	-		
192446102	COGNIZANT TECHNOLOGY SOL	CHARLES SCHWAB	10/25/2024	460.00		38,180.00	83.00	38,180.00	34,467.80	737.80		
192446102	COGNIZANT TECHNOLOGY SOL	CHARLES SCHWAB	12/10/2024	135.00		11,205.00	83.00	11,205.00	10,907.62	-		
228368106	CROWN HOLDINGS INC	CHARLES SCHWAB	10/8/2025	377.00		38,819.69	102.97	38,819.69	34,876.27	98.02		
126408103	CSX CORP	CHARLES SCHWAB	10/25/2024	893.00		32,371.25	36.25	32,371.25	29,473.66	536.51		
126408103	CSX CORP	CHARLES SCHWAB	10/8/2025	555.00		20,118.75	36.25	20,118.75	19,888.43	-		
231021106	CUMMINS INC	CHARLES SCHWAB	10/25/2024	51.00		26,032.95	510.45	26,032.95	16,544.13	693.08		
231021106	CUMMINS INC	CHARLES SCHWAB	12/10/2024	34.00		17,355.30	510.45	17,355.30	13,059.21	-		
25278X109	DIAMONDBACK ENERGY INC	CHARLES SCHWAB	10/24/2024	0.00		-	-	-	(20.00)	216.00		
29446M102	EQUINOR ASA	CHARLES SCHWAB	4/7/2025	274.00		6,474.62	23.63	6,474.62	6,405.13	671.55		
29446M102	EQUINOR ASA	CHARLES SCHWAB	10/8/2025	993.00		23,464.59	23.63	23,464.59	24,978.92	-		

29452E101	EQUITABLE HOLDINGS INC	CHARLES SCHWAB	10/8/2025	689.00		32,830.85	47.65	32,830.85	34,887.17	186.03		
35137L105	FOX CORP A	CHARLES SCHWAB	10/8/2024	478.00		34,927.46	73.07	34,927.46	19,911.09	328.35		
35137L105	FOX CORP A	CHARLES SCHWAB	10/25/2024	119.00		8,695.33	73.07	8,695.33	4,999.18	-		
35137L105	FOX CORP A	CHARLES SCHWAB	10/8/2025	322.00		23,528.54	73.07	23,528.54	19,973.66	-		
668771108	GEN DIGITAL INC	CHARLES SCHWAB	10/8/2025	2,156.00		58,621.64	27.19	58,621.64	58,807.49	269.50		
37045V100	GENERAL MOTORS CO	CHARLES SCHWAB	10/25/2024	850.00		69,122.00	81.32	69,122.00	44,629.25	681.45		
37045V100	GENERAL MOTORS CO	CHARLES SCHWAB	12/10/2024	280.00		22,769.60	81.32	22,769.60	14,778.40	-		
37045V100	GENERAL MOTORS CO	CHARLES SCHWAB	10/8/2025	249.00		20,248.68	81.32	20,248.68	14,174.33	-		
37733W204	GSK PLC ADR	CHARLES SCHWAB	10/25/2024	1,053.00		51,639.12	49.04	51,639.12	39,813.52	1,492.76		
37733W204	GSK PLC ADR	CHARLES SCHWAB	12/10/2024	248.00		12,161.92	49.04	12,161.92	8,957.76	559.38		
75513E101	HARTFORD INSURANCE GROUP	CHARLES SCHWAB	10/8/2025	318.00		43,820.40	137.80	43,820.40	42,599.25	-		
518416102	HARTFORD MLTFCTR DVLPD MRKTS ETF-RODM	CHARLES SCHWAB	10/24/2024	5,515.00		203,917.13	36.98	203,917.13	161,680.87	8,692.92		
518416102	HARTFORD MLTFCTR DVLPD MRKTS ETF-RODM	CHARLES SCHWAB	12/10/2024	646.00		23,885.85	36.98	23,885.85	19,441.37	-		
518416102	HARTFORD MLTFCTR DVLPD MRKTS ETF-RODM	CHARLES SCHWAB	10/8/2025	1,964.00		72,618.90	36.98	72,618.90	70,026.42	-		
40412C101	HCA HEALTHCARE INC	CHARLES SCHWAB	10/8/2025	149.00		69,562.14	466.86	69,562.14	65,182.23	107.28		
457187102	INGREDION INC	CHARLES SCHWAB	10/25/2024	195.00		21,500.70	110.26	21,500.70	26,364.00	627.90		
457187102	INGREDION INC	CHARLES SCHWAB	10/8/2025	133.00		14,664.58	110.26	14,664.58	16,108.20	-		
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	CHARLES SCHWAB	10/25/2024	2,133.00		139,807.49	65.55	139,807.49	103,013.66	9,396.49		
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	CHARLES SCHWAB	12/10/2024	389.00		25,497.01	65.55	25,497.01	19,458.36	-		
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	CHARLES SCHWAB	10/8/2025	2,092.00		137,120.14	65.55	137,120.14	129,400.66	-		
464286517	ISHARES JP MORGAN EM LCL CURRENCY	CHARLES SCHWAB	5/20/2025	1,670.00		69,421.90	41.57	69,421.90	65,012.93	1,695.52		
464288281	ISHARES JP MORGAN USD MTS BOND ETF	CHARLES SCHWAB	5/20/2025	718.00		69,129.04	96.28	69,129.04	64,874.89	2,271.34		
46429B689	ISHARES MSCI EAFE - EAFE	CHARLES SCHWAB	10/25/2024	2,026.00		194,556.78	96.03	194,556.78	161,055.16	9,412.39		
46429B689	ISHARES MSCI EAFE - EAFE	CHARLES SCHWAB	10/8/2025	841.00		80,761.23	96.03	80,761.23	79,574.92	-		
46429B689	ISHARES MSCI EAFE - EFAV	CHARLES SCHWAB	12/10/2024	243.00		23,335.29	96.03	23,335.29	19,452.13	-		
464288588	ISHARES MBS	CHARLES SCHWAB	12/16/2025	842.00		80,175.24	95.22	80,175.24	80,045.40	-		
47103U845	JANUS HENDERSON AAA CLO ETF	CHARLES SCHWAB	5/16/2025	5,536.00		280,010.88	50.58	280,010.88	279,894.62	8,651.05		
47103U845	JANUS HENDERSON AAA CLO ETF	CHARLES SCHWAB	7/28/2025	197.00		9,964.26	50.58	9,964.26	9,996.77	1,407.85		
47103U852	JANUS HENDERSON MORTG JMBS	CHARLES SCHWAB	10/24/2024	6,427.00		293,649.63	45.69	293,649.63	290,708.17	15,548.37		
47103U852	JANUS HENDERSON MORTG JMBS	CHARLES SCHWAB	7/28/2025	112.00		5,117.28	45.69	5,117.28	5,000.79	1,326.88		
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	10/25/2024	101.00		32,544.22	322.22	32,544.22	22,201.48	1,285.65		
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	12/10/2024	40.00		12,888.80	322.22	12,888.80	9,793.60	-		
501044101	KROGER CO	CHARLES SCHWAB	10/25/2024	607.00		37,925.36	62.48	37,925.36	34,473.96	1,038.50		
501044101	KROGER CO	CHARLES SCHWAB	12/10/2024	168.00		10,496.64	62.48	10,496.64	9,723.14	-		
512807108	LAM RESEARCH CORP	CHARLES SCHWAB	10/25/2024	392.00		67,102.56	171.18	67,102.56	29,690.01	507.64		
525327102	LEIDOS HOLDINGS INC	CHARLES SCHWAB	10/8/2025	255.00		46,002.00	180.40	46,002.00	50,226.53	109.65		
541419107	LOGITECH INTERNATIONAL	CHARLES SCHWAB	4/7/2025	308.00		30,867.76	100.22	30,867.76	21,196.56	487.97		
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	1/5/2024	52.00		8,456.76	162.63	8,456.76	8,149.96	884.01		
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	10/8/2024	52.00		8,456.76	162.63	8,456.76	9,008.80	-		
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	10/24/2024	94.00		15,287.22	162.63	15,287.22	14,501.88	-		
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	12/10/2024	39.00		6,342.57	162.63	6,342.57	5,978.31	-		
574599106	MASCO CORP	CHARLES SCHWAB	4/7/2025	265.00		16,816.90	63.46	16,816.90	16,722.83	318.68		
574599106	MASCO CORP	CHARLES SCHWAB	10/8/2025	233.00		14,786.18	63.46	14,786.18	15,995.43	-		
30303M102	META PLATFORMS INC A	CHARLES SCHWAB	10/8/2025	14.00		9,241.26	660.09	9,241.26	9,914.80	-		
59156R108	METLIFE INC	CHARLES SCHWAB	10/8/2025	755.00		59,599.70	78.94	59,599.70	62,404.53	428.46		
594918104	MICROSOFT CORP	CHARLES SCHWAB	4/7/2025	89.00		43,042.18	483.62	43,042.18	32,241.14	395.26		

