

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F  
FORM 13F COVER PAGE

| OMB APPROVAL                                 |              |
|--|--------------|
| OMB Number:                                  | 3235-0006    |
| Expires:                                     | Oct 31, 2018 |
| Estimated average burden hours per response: | 23.8         |

Report for the Calendar Year or Quarter Ended: 12-31-2020

Check here if Amendment Amendment Number:  
This Amendment (Check only one.): is a restatement.  
adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: CAPITAL ONE FINANCIAL CORP  
Address: 1680 CAPITAL ONE DRIVE  
MCLEAN, VA 22102

Form 13F File Number: 028-12320

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Mark Douce  
Title: Chief Compliance Officer  
Phone: 202-539-1039

Signature, Place, and Date of Signing:

Mark Douce McLean, VA 02-11-2021  
[Signature] [City, State] [Date]

Report Type (Check only one.):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 1  
Form 13F Information Table Entry Total: 193  
Form 13F Information Table Value Total: 750,902  
(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

| No. | Form 13F File Number | Name                |
|-----|----------------------|---------------------|
| 1   | 028-19007            | United Income, Inc. |

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F

FORM 13F INFORMATION TABLE

|  |              |
|--|--------------|
| OMB APPROVAL                                 |              |
| OMB Number:                                  | 3235-0006    |
| Expires:                                     | Oct 31, 2018 |
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| COLUMN 1                     | COLUMN 2       | COLUMN 3  | COLUMN 4           | COLUMN 5                 | COLUMN 6            | COLUMN 7                 | COLUMN 8         |      |        |         |
|------------------------------|----------------|-----------|--------------------|--------------------------|---------------------|--------------------------|------------------|------|--------|---------|
| NAME OF ISSUER               | TITLE OF CLASS | CUSIP     | VALUE<br>(x\$1000) | SHRS<br>OR<br>PRN<br>AMT | SH/<br>PUT/<br>CALL | INVESTMENT<br>DISCRETION | OTHER<br>MANAGER | SOLE | SHARED | NONE    |
|                              |                |           |                    |                          |                     |                          |                  |      |        |         |
| 3M CO                        | COM            | 88579Y101 | 262                | 1,498                    | SH                  | DFND                     | 1                | 0    | 0      | 1,498   |
| ABBOTT LABS                  | COM            | 002824100 | 730                | 6,664                    | SH                  | DFND                     | 1                | 0    | 0      | 6,664   |
| ABBVIE INC                   | COM            | 00287Y109 | 963                | 8,992                    | SH                  | DFND                     | 1                | 0    | 0      | 8,992   |
| ACCENTURE PLC IRELAND        | SHS CLASS A    | G1151C101 | 269                | 1,028                    | SH                  | DFND                     | 1                | 0    | 0      | 1,028   |
| AIR PRODS & CHEMS INC        | COM            | 009158106 | 466                | 1,707                    | SH                  | DFND                     | 1                | 0    | 0      | 1,707   |
| ALLIANCE RESOURCE PARTNERS L | UT LTD PART    | 01877R108 | 1,788              | 399,107                  | SH                  | DFND                     | 1                | 0    | 0      | 399,107 |
| ALLIANCEBERNSTEIN HLDG L P   | UNIT LTD PARTN | 01881G106 | 573                | 16,963                   | SH                  | DFND                     | 1                | 0    | 0      | 16,963  |
| ALPHABET INC                 | CAP STK CL A   | 02079K305 | 387                | 221                      | SH                  | DFND                     | 1                | 0    | 0      | 221     |
| ALPHABET INC                 | CAP STK CL C   | 02079K107 | 405                | 231                      | SH                  | DFND                     | 1                | 0    | 0      | 231     |
| AMAZON COM INC               | COM            | 023135106 | 2,674              | 821                      | SH                  | DFND                     | 1                | 0    | 0      | 821     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 741                | 6,130                    | SH                  | DFND                     | 1                | 0    | 0      | 6,130   |
| AMGEN INC                    | COM            | 031162100 | 985                | 4,283                    | SH                  | DFND                     | 1                | 0    | 0      | 4,283   |
| ANALOG DEVICES INC           | COM            | 032654105 | 529                | 3,583                    | SH                  | DFND                     | 1                | 0    | 0      | 3,583   |
| ANNALY CAPITAL MANAGEMENT IN | COM            | 035710409 | 233                | 27,569                   | SH                  | DFND                     | 1                | 0    | 0      | 27,569  |
| APPLE INC                    | COM            | 037833100 | 6,273              | 47,276                   | SH                  | DFND                     | 1                | 0    | 0      | 47,276  |
| AT&T INC                     | COM            | 00206R102 | 342                | 11,883                   | SH                  | DFND                     | 1                | 0    | 0      | 11,883  |
| BANK NEW YORK MELLON CORP    | COM            | 064058100 | 371                | 8,742                    | SH                  | DFND                     | 1                | 0    | 0      | 8,742   |
| BERKSHIRE HATHAWAY INC DEL   | CL B NEW       | 084670702 | 237                | 1,021                    | SH                  | DFND                     | 1                | 0    | 0      | 1,021   |
| BLACKSTONE GROUP INC         | COM CL A       | 09260D107 | 352                | 5,426                    | SH                  | DFND                     | 1                | 0    | 0      | 5,426   |
| BRISTOL-MYERS SQUIBB CO      | COM            | 110122108 | 900                | 14,510                   | SH                  | DFND                     | 1                | 0    | 0      | 14,510  |
| BROOKFIELD ASSET MGMT INC    | CL A LTD VT SH | 112585104 | 662                | 16,035                   | SH                  | DFND                     | 1                | 0    | 0      | 16,035  |
| CATERPILLAR INC              | COM            | 149123101 | 639                | 3,513                    | SH                  | DFND                     | 1                | 0    | 0      | 3,513   |
| CHEVRON CORP NEW             | COM            | 166764100 | 262                | 3,101                    | SH                  | DFND                     | 1                | 0    | 0      | 3,101   |
| CISCO SYS INC                | COM            | 17275R102 | 1,386              | 30,963                   | SH                  | DFND                     | 1                | 0    | 0      | 30,963  |
| CONOCOPHILLIPS               | COM            | 20825C104 | 431                | 10,770                   | SH                  | DFND                     | 1                | 0    | 0      | 10,770  |
| COSTCO WHSL CORP NEW         | COM            | 22160K105 | 674                | 1,788                    | SH                  | DFND                     | 1                | 0    | 0      | 1,788   |
| CROWN CASTLE INTL CORP NEW   | COM            | 22822V101 | 253                | 1,590                    | SH                  | DFND                     | 1                | 0    | 0      | 1,590   |
| CSX CORP                     | COM            | 126408103 | 227                | 2,504                    | SH                  | DFND                     | 1                | 0    | 0      | 2,504   |
| CVS HEALTH CORP              | COM            | 126650100 | 546                | 7,991                    | SH                  | DFND                     | 1                | 0    | 0      | 7,991   |
| DANAHER CORPORATION          | COM            | 235851102 | 1,035              | 4,659                    | SH                  | DFND                     | 1                | 0    | 0      | 4,659   |
| DARDEN RESTAURANTS INC       | COM            | 237194105 | 203                | 1,700                    | SH                  | DFND                     | 1                | 0    | 0      | 1,700   |
| DEERE & CO                   | COM            | 244199105 | 224                | 831                      | SH                  | DFND                     | 1                | 0    | 0      | 831     |
| DIAGEO PLC                   | SPON ADR NEW   | 25243Q205 | 204                | 1,286                    | SH                  | DFND                     | 1                | 0    | 0      | 1,286   |

|                              |                  |           |        |           |    |      |   |   |   |           |
|------------------------------|------------------|-----------|--------|-----------|----|------|---|---|---|-----------|
| DISNEY WALT CO               | COM              | 254687106 | 1,915  | 10,572    | SH | DFND | 1 | 0 | 0 | 10,572    |
| DUKE ENERGY CORP NEW         | COM NEW          | 26441C204 | 231    | 2,527     | SH | DFND | 1 | 0 | 0 | 2,527     |
| ENERGY TRANSFER LP           | COM UT LTD PTN   | 29273V100 | 124    | 20,058    | SH | DFND | 1 | 0 | 0 | 20,058    |
| ENTERPRISE PRODS PARTNERS L  | COM              | 293792107 | 983    | 50,202    | SH | DFND | 1 | 0 | 0 | 50,202    |
| ETF MANAGERS TR              | PRIME CYBR SCRTY | 26924G201 | 678    | 11,775    | SH | DFND | 1 | 0 | 0 | 11,775    |
| ETF MANAGERS TR              | PRIME MOBILE PAY | 26924G409 | 761    | 11,440    | SH | DFND | 1 | 0 | 0 | 11,440    |
| EXCHANGE TRADED CONCEPTS TR  | EMQQ EM INTERN   | 301505889 | 223    | 3,500     | SH | DFND | 1 | 0 | 0 | 3,500     |
| EXXON MOBIL CORP             | COM              | 30231G102 | 585    | 14,183    | SH | DFND | 1 | 0 | 0 | 14,183    |
| FACEBOOK INC                 | CL A             | 30303M102 | 1,147  | 4,199     | SH | DFND | 1 | 0 | 0 | 4,199     |
| FIRST TR EXCHANGE-TRADED FD  | CAP STRENGTH ETF | 33733E104 | 604    | 8,947     | SH | DFND | 1 | 0 | 0 | 8,947     |
| FIRST TR EXCHANGE-TRADED FD  | FIRST TR ENH NEW | 33739Q408 | 269    | 4,484     | SH | DFND | 1 | 0 | 0 | 4,484     |
| FIRST TR EXCHANGE-TRADED FD  | FST LOW OPPT EFT | 33739Q200 | 373    | 7,250     | SH | DFND | 1 | 0 | 0 | 7,250     |
| FRANCO NEV CORP              | COM              | 351858105 | 257    | 2,050     | SH | DFND | 1 | 0 | 0 | 2,050     |
| GENERAL ELECTRIC CO          | COM              | 369604103 | 168    | 15,580    | SH | DFND | 1 | 0 | 0 | 15,580    |
| GOLDMAN SACHS ETF TR         | ACTIVEBETA EME   | 381430206 | 25,178 | 659,626   | SH | DFND | 1 | 0 | 0 | 659,626   |
| GOLDMAN SACHS ETF TR         | ACTIVEBETA INT   | 381430107 | 57,246 | 1,794,558 | SH | DFND | 1 | 0 | 0 | 1,794,558 |
| GOLDMAN SACHS ETF TR         | ACTIVEBETA US LG | 381430503 | 5,720  | 75,568    | SH | DFND | 1 | 0 | 0 | 75,568    |
| HOME DEPOT INC               | COM              | 437076102 | 1,785  | 6,721     | SH | DFND | 1 | 0 | 0 | 6,721     |
| HONEYWELL INTL INC           | COM              | 438516106 | 613    | 2,883     | SH | DFND | 1 | 0 | 0 | 2,883     |
| INTEL CORP                   | COM              | 458140100 | 781    | 15,680    | SH | DFND | 1 | 0 | 0 | 15,680    |
| INVESCO ACTIVELY MANAGED ETF | ULTRA SHRT DUR   | 46090A887 | 1,249  | 24,687    | SH | DFND | 1 | 0 | 0 | 24,687    |
| INVESCO EXCH TRADED FD TR II | S&P SMLCP LOW    | 46138G102 | 3,069  | 75,342    | SH | DFND | 1 | 0 | 0 | 75,342    |
| INVESCO EXCH TRADED FD TR II | S&P500 HDL VOL   | 46138E362 | 648    | 17,236    | SH | DFND | 1 | 0 | 0 | 17,236    |
| INVESCO EXCH TRADED FD TR II | S&P500 LOW VOL   | 46138E354 | 3,989  | 70,938    | SH | DFND | 1 | 0 | 0 | 70,938    |
| INVESCO EXCHANGE TRADED FD T | DYNMC BIOTECH    | 46137V787 | 463    | 6,609     | SH | DFND | 1 | 0 | 0 | 6,609     |
| INVESCO EXCHANGE TRADED FD T | NASDAQ INTERNT   | 46137V530 | 1,334  | 5,845     | SH | DFND | 1 | 0 | 0 | 5,845     |
| INVESCO EXCHANGE TRADED FD T | S&P500 QUALITY   | 46137V241 | 4,795  | 113,859   | SH | DFND | 1 | 0 | 0 | 113,859   |
| INVESCO QQQ TR               | UNIT SER 1       | 46090E103 | 376    | 1,200     | SH | DFND | 1 | 0 | 0 | 1,200     |
| ISHARES INC                  | CORE MSCI EMKT   | 46434G103 | 3,159  | 50,922    | SH | DFND | 1 | 0 | 0 | 50,922    |
| ISHARES INC                  | MSCI EMERG MKT   | 46434G889 | 2,748  | 55,937    | SH | DFND | 1 | 0 | 0 | 55,937    |
| ISHARES INC                  | MSCI EMERG MRKT  | 464286533 | 14,846 | 243,058   | SH | DFND | 1 | 0 | 0 | 243,058   |
| ISHARES TR                   | 1 3 YR TREAS BD  | 464287457 | 18,093 | 209,460   | SH | DFND | 1 | 0 | 0 | 209,460   |
| ISHARES TR                   | BARCLAYS 7 10 YR | 464287440 | 213    | 1,779     | SH | DFND | 1 | 0 | 0 | 1,779     |
| ISHARES TR                   | CORE DIV GRWTH   | 46434V621 | 368    | 8,206     | SH | DFND | 1 | 0 | 0 | 8,206     |
| ISHARES TR                   | CORE INTL AGGR   | 46435G672 | 1,688  | 30,030    | SH | DFND | 1 | 0 | 0 | 30,030    |
| ISHARES TR                   | CORE MSCI EAFE   | 46432F842 | 1,690  | 24,454    | SH | DFND | 1 | 0 | 0 | 24,454    |
| ISHARES TR                   | CORE MSCI TOTAL  | 46432F834 | 1,539  | 22,902    | SH | DFND | 1 | 0 | 0 | 22,902    |
| ISHARES TR                   | CORE S&P MCP ETF | 464287507 | 329    | 1,431     | SH | DFND | 1 | 0 | 0 | 1,431     |
| ISHARES TR                   | CORE S&P500 ETF  | 464287200 | 4,959  | 13,211    | SH | DFND | 1 | 0 | 0 | 13,211    |
| ISHARES TR                   | CORE US AGGBD ET | 464287226 | 2,814  | 23,808    | SH | DFND | 1 | 0 | 0 | 23,808    |

|                              |                  |           |        |         |    |      |   |   |   |         |
|------------------------------|------------------|-----------|--------|---------|----|------|---|---|---|---------|
| ISHARES TR                   | ESG AW MSCI EAFE | 46435G516 | 234    | 3,197   | SH | DFND | 1 | 0 | 0 | 3,197   |
| ISHARES TR                   | EXPND TEC SC ETF | 464287549 | 1,658  | 4,740   | SH | DFND | 1 | 0 | 0 | 4,740   |
| ISHARES TR                   | FLTG RATE NT ETF | 46429B655 | 1,475  | 29,079  | SH | DFND | 1 | 0 | 0 | 29,079  |
| ISHARES TR                   | IBONDS DEC       | 46435U697 | 213    | 7,866   | SH | DFND | 1 | 0 | 0 | 7,866   |
| ISHARES TR                   | IBONDS DEC2021   | 46435G789 | 206    | 7,999   | SH | DFND | 1 | 0 | 0 | 7,999   |
| ISHARES TR                   | IBONDS DEC2022   | 46435G755 | 208    | 7,902   | SH | DFND | 1 | 0 | 0 | 7,902   |
| ISHARES TR                   | IBONDS DEC2023   | 46435G318 | 210    | 8,028   | SH | DFND | 1 | 0 | 0 | 8,028   |
| ISHARES TR                   | IBONDS DEC25 ETF | 46434VBD1 | 357    | 13,051  | SH | DFND | 1 | 0 | 0 | 13,051  |
| ISHARES TR                   | IBOXX HI YD ETF  | 464288513 | 231    | 2,645   | SH | DFND | 1 | 0 | 0 | 2,645   |
| ISHARES TR                   | IBOXX INV CP ETF | 464287242 | 1,396  | 10,106  | SH | DFND | 1 | 0 | 0 | 10,106  |
| ISHARES TR                   | ISHS 1-5YR INVS  | 464288646 | 506    | 9,179   | SH | DFND | 1 | 0 | 0 | 9,179   |
| ISHARES TR                   | ISHS 5-10YR INVT | 464288638 | 265    | 4,285   | SH | DFND | 1 | 0 | 0 | 4,285   |
| ISHARES TR                   | JPMORGAN USD EMG | 464288281 | 13,645 | 117,722 | SH | DFND | 1 | 0 | 0 | 117,722 |
| ISHARES TR                   | MSCI ACWI EX US  | 464288240 | 299    | 5,637   | SH | DFND | 1 | 0 | 0 | 5,637   |
| ISHARES TR                   | MSCI EAFE ETF    | 464287465 | 576    | 7,898   | SH | DFND | 1 | 0 | 0 | 7,898   |
| ISHARES TR                   | MSCI EAFE MIN VL | 46429B689 | 35,548 | 484,233 | SH | DFND | 1 | 0 | 0 | 484,233 |
| ISHARES TR                   | MSCI INTL MULTFT | 46434V274 | 6,612  | 243,249 | SH | DFND | 1 | 0 | 0 | 243,249 |
| ISHARES TR                   | MSCI USA ESG SLC | 464288802 | 397    | 4,816   | SH | DFND | 1 | 0 | 0 | 4,816   |
| ISHARES TR                   | MSCI USA MIN VOL | 46429B697 | 36,445 | 536,908 | SH | DFND | 1 | 0 | 0 | 536,908 |
| ISHARES TR                   | MSCI USA MMENTM  | 46432F396 | 62,425 | 387,037 | SH | DFND | 1 | 0 | 0 | 387,037 |
| ISHARES TR                   | MSCI USA QLT FCT | 46432F339 | 41,322 | 355,578 | SH | DFND | 1 | 0 | 0 | 355,578 |
| ISHARES TR                   | MSCI USA SMCP MN | 46435G433 | 750    | 22,145  | SH | DFND | 1 | 0 | 0 | 22,145  |
| ISHARES TR                   | MSCI USA VALUE   | 46432F388 | 35,848 | 412,467 | SH | DFND | 1 | 0 | 0 | 412,467 |
| ISHARES TR                   | NASDAQ BIOTECH   | 464287556 | 509    | 3,357   | SH | DFND | 1 | 0 | 0 | 3,357   |
| ISHARES TR                   | NATIONAL MUN ETF | 464288414 | 2,599  | 22,177  | SH | DFND | 1 | 0 | 0 | 22,177  |
| ISHARES TR                   | PFD AND INCM SEC | 464288687 | 1,031  | 26,781  | SH | DFND | 1 | 0 | 0 | 26,781  |
| ISHARES TR                   | PHLX SEMICND ETF | 464287523 | 220    | 580     | SH | DFND | 1 | 0 | 0 | 580     |
| ISHARES TR                   | RUS 1000 ETF     | 464287622 | 227    | 1,072   | SH | DFND | 1 | 0 | 0 | 1,072   |
| ISHARES TR                   | RUS 1000 GRW ETF | 464287614 | 237    | 984     | SH | DFND | 1 | 0 | 0 | 984     |
| ISHARES TR                   | RUS TP200 GR ETF | 464289438 | 1,362  | 10,234  | SH | DFND | 1 | 0 | 0 | 10,234  |
| ISHARES TR                   | RUSSELL 2000 ETF | 464287655 | 719    | 3,667   | SH | DFND | 1 | 0 | 0 | 3,667   |
| ISHARES TR                   | S&P 500 VAL ETF  | 464287408 | 624    | 4,875   | SH | DFND | 1 | 0 | 0 | 4,875   |
| ISHARES TR                   | SP SMCP600VL ETF | 464287879 | 799    | 9,825   | SH | DFND | 1 | 0 | 0 | 9,825   |
| ISHARES TR                   | TIPS BD ETF      | 464287176 | 12,968 | 101,590 | SH | DFND | 1 | 0 | 0 | 101,590 |
| ISHARES TR                   | U.S. MED DVC ETF | 464288810 | 334    | 1,020   | SH | DFND | 1 | 0 | 0 | 1,020   |
| ISHARES TR                   | US AER DEF ETF   | 464288760 | 410    | 4,330   | SH | DFND | 1 | 0 | 0 | 4,330   |
| ISHARES TR                   | US TREAS BD ETF  | 46429B267 | 7,518  | 275,999 | SH | DFND | 1 | 0 | 0 | 275,999 |
| ISHARES TR                   | USD INV GRDE ETF | 464288620 | 20,634 | 332,973 | SH | DFND | 1 | 0 | 0 | 332,973 |
| J P MORGAN EXCHANGE-TRADED F | ULTRA SHRT INC   | 46641Q837 | 482    | 9,489   | SH | DFND | 1 | 0 | 0 | 9,489   |
| JOHNSON & JOHNSON            | COM              | 478160104 | 1,093  | 6,947   | SH | DFND | 1 | 0 | 0 | 6,947   |
| JPMORGAN CHASE & CO          | COM              | 46625H100 | 1,438  | 11,319  | SH | DFND | 1 | 0 | 0 | 11,319  |
| KKR & CO INC                 | COM              | 48251W104 | 388    | 9,590   | SH | DFND | 1 | 0 | 0 | 9,590   |

|                              |                  |           |       |         |    |      |   |   |   |         |
|------------------------------|------------------|-----------|-------|---------|----|------|---|---|---|---------|
| L3HARRIS TECHNOLOGIES INC    | COM              | 502431109 | 814   | 4,304   | SH | DFND | 1 | 0 | 0 | 4,304   |
| LILLY ELI & CO               | COM              | 532457108 | 1,265 | 7,493   | SH | DFND | 1 | 0 | 0 | 7,493   |
| LOCKHEED MARTIN CORP         | COM              | 539830109 | 844   | 2,379   | SH | DFND | 1 | 0 | 0 | 2,379   |
| LOWES COS INC                | COM              | 548661107 | 516   | 3,212   | SH | DFND | 1 | 0 | 0 | 3,212   |
| MAGELLAN MIDSTREAM PRTRNS LP | COM UNIT RP LP   | 559080106 | 377   | 8,890   | SH | DFND | 1 | 0 | 0 | 8,890   |
| MCCORMICK & CO INC           | COM NON VTG      | 579780206 | 231   | 2,414   | SH | DFND | 1 | 0 | 0 | 2,414   |
| MCDONALDS CORP               | COM              | 580135101 | 2,072 | 9,655   | SH | DFND | 1 | 0 | 0 | 9,655   |
| MICROSOFT CORP               | COM              | 594918104 | 4,688 | 21,076  | SH | DFND | 1 | 0 | 0 | 21,076  |
| NIKE INC                     | CL B             | 654106103 | 521   | 3,682   | SH | DFND | 1 | 0 | 0 | 3,682   |
| NVIDIA CORPORATION           | COM              | 67066G104 | 257   | 492     | SH | DFND | 1 | 0 | 0 | 492     |
| ONE GAS INC                  | COM              | 68235P108 | 731   | 9,524   | SH | DFND | 1 | 0 | 0 | 9,524   |
| ONEOK INC NEW                | COM              | 682680103 | 1,524 | 39,700  | SH | DFND | 1 | 0 | 0 | 39,700  |
| PACER FDS TR                 | TRENDP US LAR CP | 69374H105 | 239   | 7,307   | SH | DFND | 1 | 0 | 0 | 7,307   |
| PAYCHEX INC                  | COM              | 704326107 | 368   | 3,946   | SH | DFND | 1 | 0 | 0 | 3,946   |
| PAYPAL HLDGS INC             | COM              | 70450Y103 | 329   | 1,403   | SH | DFND | 1 | 0 | 0 | 1,403   |
| PEPSICO INC                  | COM              | 713448108 | 1,013 | 6,833   | SH | DFND | 1 | 0 | 0 | 6,833   |
| PFIZER INC                   | COM              | 717081103 | 200   | 5,430   | SH | DFND | 1 | 0 | 0 | 5,430   |
| PHILLIPS 66                  | COM              | 718546104 | 430   | 6,141   | SH | DFND | 1 | 0 | 0 | 6,141   |
| PIMCO ETF TR                 | ACTIVE BD ETF    | 72201R775 | 1,162 | 10,269  | SH | DFND | 1 | 0 | 0 | 10,269  |
| PIMCO ETF TR                 | ENHAN SHRT MA AC | 72201R833 | 529   | 5,181   | SH | DFND | 1 | 0 | 0 | 5,181   |
| PIMCO ETF TR                 | INTER MUN BD ACT | 72201R866 | 267   | 4,711   | SH | DFND | 1 | 0 | 0 | 4,711   |
| PIMCO ETF TR                 | SHTRM MUN BD ACT | 72201R874 | 515   | 10,013  | SH | DFND | 1 | 0 | 0 | 10,013  |
| PINNACLE FINL PARTNERS INC   | COM              | 72346Q104 | 210   | 3,268   | SH | DFND | 1 | 0 | 0 | 3,268   |
| PROCTER AND GAMBLE CO        | COM              | 742718109 | 1,147 | 8,240   | SH | DFND | 1 | 0 | 0 | 8,240   |
| QUALCOMM INC                 | COM              | 747525103 | 1,425 | 9,355   | SH | DFND | 1 | 0 | 0 | 9,355   |
| RAYTHEON TECHNOLOGIES CORP   | COM              | 75513E101 | 308   | 4,307   | SH | DFND | 1 | 0 | 0 | 4,307   |
| S&P GLOBAL INC               | COM              | 78409V104 | 285   | 867     | SH | DFND | 1 | 0 | 0 | 867     |
| SCHWAB STRATEGIC TR          | INTRM TRM TRES   | 808524854 | 548   | 9,405   | SH | DFND | 1 | 0 | 0 | 9,405   |
| SCHWAB STRATEGIC TR          | SCHWAB FDT US SC | 808524763 | 7,426 | 173,013 | SH | DFND | 1 | 0 | 0 | 173,013 |
| SCHWAB STRATEGIC TR          | SCHWB FDT EMK LG | 808524730 | 655   | 23,182  | SH | DFND | 1 | 0 | 0 | 23,182  |
| SCHWAB STRATEGIC TR          | SCHWB FDT INT LG | 808524755 | 1,197 | 40,892  | SH | DFND | 1 | 0 | 0 | 40,892  |
| SCHWAB STRATEGIC TR          | SCHWB FDT INT SC | 808524748 | 988   | 28,407  | SH | DFND | 1 | 0 | 0 | 28,407  |
| SCHWAB STRATEGIC TR          | US AGGREGATE B   | 808524839 | 1,370 | 24,443  | SH | DFND | 1 | 0 | 0 | 24,443  |
| SCHWAB STRATEGIC TR          | US BRD MKT ETF   | 808524102 | 219   | 2,410   | SH | DFND | 1 | 0 | 0 | 2,410   |
| SCHWAB STRATEGIC TR          | US LCAP GR ETF   | 808524300 | 1,637 | 12,749  | SH | DFND | 1 | 0 | 0 | 12,749  |
| SCHWAB STRATEGIC TR          | US MID-CAP ETF   | 808524508 | 436   | 6,402   | SH | DFND | 1 | 0 | 0 | 6,402   |
| SEAGEN INC                   | COM              | 81181C104 | 215   | 1,225   | SH | DFND | 1 | 0 | 0 | 1,225   |
| SELECT SECTOR SPDR TR        | COMMUNICATION    | 81369Y852 | 396   | 5,865   | SH | DFND | 1 | 0 | 0 | 5,865   |
| SELECT SECTOR SPDR TR        | SBI CONS DISCR   | 81369Y407 | 1,020 | 6,345   | SH | DFND | 1 | 0 | 0 | 6,345   |
| SELECT SECTOR SPDR TR        | SBI HEALTHCARE   | 81369Y209 | 4,619 | 40,720  | SH | DFND | 1 | 0 | 0 | 40,720  |
| SELECT SECTOR SPDR TR        | TECHNOLOGY       | 81369Y803 | 3,866 | 29,733  | SH | DFND | 1 | 0 | 0 | 29,733  |

|                              |                  |           |        |         |    |      |   |   |   |         |  |
|------------------------------|------------------|-----------|--------|---------|----|------|---|---|---|---------|--|
| TR                           |                  |           |        |         |    |      |   |   |   |         |  |
| SERVICENOW INC               | COM              | 81762P102 | 479    | 870     | SH | DFND | 1 | 0 | 0 | 870     |  |
| SPDR GOLD TR                 | GOLD SHS         | 78463V107 | 886    | 4,965   | SH | DFND | 1 | 0 | 0 | 4,965   |  |
| SPDR S&P 500 ETF TR          | TR UNIT          | 78462F103 | 8,094  | 21,648  | SH | DFND | 1 | 0 | 0 | 21,648  |  |
| SPDR S&P MIDCAP 400 ETF TR   | UTSER1 S&PDCRP   | 78467Y107 | 286    | 680     | SH | DFND | 1 | 0 | 0 | 680     |  |
| SPDR SER TR                  | BLMBRG BRC CNVRT | 78464A359 | 475    | 5,734   | SH | DFND | 1 | 0 | 0 | 5,734   |  |
| SPDR SER TR                  | BLOMBERG BRC INV | 78468R200 | 19,896 | 650,394 | SH | DFND | 1 | 0 | 0 | 650,394 |  |
| SPDR SER TR                  | NUVEEN BLMBRG SR | 78468R739 | 8,341  | 167,521 | SH | DFND | 1 | 0 | 0 | 167,521 |  |
| SPDR SER TR                  | SSGA US SMAL ETF | 78468R887 | 846    | 8,839   | SH | DFND | 1 | 0 | 0 | 8,839   |  |
| STARBUCKS CORP               | COM              | 855244109 | 486    | 4,546   | SH | DFND | 1 | 0 | 0 | 4,546   |  |
| THERMO FISHER SCIENTIFIC INC | COM              | 883556102 | 646    | 1,387   | SH | DFND | 1 | 0 | 0 | 1,387   |  |
| TITAN MED INC                | COM NEW          | 88830X819 | 171    | 100,000 | SH | DFND | 1 | 0 | 0 | 100,000 |  |
| UNION PAC CORP               | COM              | 907818108 | 642    | 3,082   | SH | DFND | 1 | 0 | 0 | 3,082   |  |
| UNITED PARCEL SERVICE INC    | CL B             | 911312106 | 704    | 4,182   | SH | DFND | 1 | 0 | 0 | 4,182   |  |
| UNITEDHEALTH GROUP INC       | COM              | 91324P102 | 598    | 1,706   | SH | DFND | 1 | 0 | 0 | 1,706   |  |
| VANGUARD BD INDEX FDS        | SHORT TRM BOND   | 921937827 | 271    | 3,271   | SH | DFND | 1 | 0 | 0 | 3,271   |  |
| VANGUARD BD INDEX FDS        | TOTAL BND MRKT   | 921937835 | 34,568 | 391,977 | SH | DFND | 1 | 0 | 0 | 391,977 |  |
| VANGUARD CHARLOTTE FDS       | INTL BD IDX ETF  | 92203J407 | 43,395 | 741,157 | SH | DFND | 1 | 0 | 0 | 741,157 |  |
| VANGUARD INDEX FDS           | MCAP GR IDXVIP   | 922908538 | 999    | 4,710   | SH | DFND | 1 | 0 | 0 | 4,710   |  |
| VANGUARD INDEX FDS           | MCAP VL IDXVIP   | 922908512 | 429    | 3,608   | SH | DFND | 1 | 0 | 0 | 3,608   |  |
| VANGUARD INDEX FDS           | SM CP VAL ETF    | 922908611 | 1,562  | 10,983  | SH | DFND | 1 | 0 | 0 | 10,983  |  |
| VANGUARD INDEX FDS           | TOTAL STK MKT    | 922908769 | 284    | 1,460   | SH | DFND | 1 | 0 | 0 | 1,460   |  |
| VANGUARD INDEX FDS           | VALUE ETF        | 922908744 | 4,052  | 34,060  | SH | DFND | 1 | 0 | 0 | 34,060  |  |
| VANGUARD MALVERN FDS         | STRM INFPROIDX   | 922020805 | 24,769 | 484,715 | SH | DFND | 1 | 0 | 0 | 484,715 |  |
| VANGUARD MUN BD FDS          | TAX EXEMPT BD    | 922907746 | 12,497 | 226,427 | SH | DFND | 1 | 0 | 0 | 226,427 |  |
| VANGUARD SCOTTSDALE FDS      | INTER TERM TREAS | 92206C706 | 14,449 | 208,144 | SH | DFND | 1 | 0 | 0 | 208,144 |  |
| VANGUARD SCOTTSDALE FDS      | INT-TERM CORP    | 92206C870 | 24,825 | 255,561 | SH | DFND | 1 | 0 | 0 | 255,561 |  |
| VANGUARD SCOTTSDALE FDS      | SHRT TRM CORP BD | 92206C409 | 1,057  | 12,700  | SH | DFND | 1 | 0 | 0 | 12,700  |  |
| VANGUARD SPECIALIZED FUNDS   | DIV APP ETF      | 921908844 | 3,936  | 27,882  | SH | DFND | 1 | 0 | 0 | 27,882  |  |
| VANGUARD WHITEHALL FDS       | EMERG MKT BD ETF | 921946885 | 1,661  | 20,188  | SH | DFND | 1 | 0 | 0 | 20,188  |  |
| VANGUARD WHITEHALL FDS       | HIGH DIV YLD     | 921946406 | 668    | 7,302   | SH | DFND | 1 | 0 | 0 | 7,302   |  |
| VERIZON COMMUNICATIONS INC   | COM              | 92343V104 | 1,118  | 19,023  | SH | DFND | 1 | 0 | 0 | 19,023  |  |
| VISA INC                     | COM CL A         | 92826C839 | 515    | 2,354   | SH | DFND | 1 | 0 | 0 | 2,354   |  |
| WALMART INC                  | COM              | 931142103 | 417    | 2,894   | SH | DFND | 1 | 0 | 0 | 2,894   |  |
| WELLS FARGO CO NEW           | COM              | 949746101 | 334    | 11,063  | SH | DFND | 1 | 0 | 0 | 11,063  |  |
| WISDOMTREE TR                | EMG MKTS SMCAP   | 97717W281 | 293    | 6,144   | SH | DFND | 1 | 0 | 0 | 6,144   |  |
| WISDOMTREE TR                | GLB US QTLY DIV  | 97717W844 | 510    | 6,699   | SH | DFND | 1 | 0 | 0 | 6,699   |  |
| WISDOMTREE TR                | US QTLY DIV GRT  | 97717X669 | 230    | 4,264   | SH | DFND | 1 | 0 | 0 | 4,264   |  |