

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: 03-31-2020

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
SUITE 1400
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: Elizabeth Sather Sabin
Title: Vice President, Head of Investments
Phone: 202-539-1039

Signature, Place, and Date of Signing:

Elizabeth Sather Sabin McLean, VA 05-14-2020
[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: 296
Form 13F Information Table Value Total: 620,019
(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
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FORM 13F

FORM 13F INFORMATION TABLE

OMB APPROVAL	
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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 (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE	VOTING AUTHORITY
3M CO	COM	88579Y101	236	1,727	SH	DFND	1	0	0	1,727	
ABBOTT LABS	COM	002824100	930	11,787	SH	DFND	1	0	0	11,787	
ABBVIE INC	COM	00287Y109	735	9,643	SH	DFND	1	0	0	9,643	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	1,157	7,086	SH	DFND	1	0	0	7,086	
ADVISORSHARES TR	NEWFLT MULSINC	00768Y727	743	16,478	SH	DFND	1	0	0	16,478	
AIR PRODS & CHEMS INC	COM	009158106	742	3,716	SH	DFND	1	0	0	3,716	
ALBEMARLE CORP	COM	012653101	679	12,048	SH	DFND	1	0	0	12,048	
ALIBABA GROUP HLDG LTD	SPONSORED ADS	01609W102	361	1,856	SH	DFND	1	0	0	1,856	
ALLIANCE RES PARTNER L P	UT LTD PART	01877R108	1,237	399,107	SH	DFND	1	0	0	399,107	
ALLIANCEBERNSTEIN HLDG L P	UNIT LTD PARTN	01881G106	349	18,763	SH	DFND	1	0	0	18,763	
ALPHABET INC	CAP STK CL A	02079K305	629	541	SH	DFND	1	0	0	541	
ALPHABET INC	CAP STK CL C	02079K107	862	741	SH	DFND	1	0	0	741	
ALPS ETF TR	ALERIAN MLP	00162Q866	133	38,853	SH	DFND	1	0	0	38,853	
ALTRIA GROUP INC	COM	02209S103	506	13,092	SH	DFND	1	0	0	13,092	
AMAZON COM INC	COM	023135106	3,665	1,880	SH	DFND	1	0	0	1,880	
AMERICAN EXPRESS CO	COM	025816109	722	8,430	SH	DFND	1	0	0	8,430	
AMERICAN WTR WKS CO INC NEW	COM	030420103	510	4,265	SH	DFND	1	0	0	4,265	
AMGEN INC	COM	031162100	1,492	7,359	SH	DFND	1	0	0	7,359	
ANALOG DEVICES INC	COM	032654105	606	6,766	SH	DFND	1	0	0	6,766	
ANNALY CAPITAL MANAGEMENT IN	COM	035710409	547	107,872	SH	DFND	1	0	0	107,872	
APPLE INC	COM	037833100	4,101	16,128	SH	DFND	1	0	0	16,128	
AT&T INC	COM	00206R102	1,666	57,158	SH	DFND	1	0	0	57,158	
AUTOMATIC DATA PROCESSING IN	COM	053015103	205	1,503	SH	DFND	1	0	0	1,503	
BANK NEW YORK MELLON CORP	COM	064058100	416	12,355	SH	DFND	1	0	0	12,355	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1,036	5,666	SH	DFND	1	0	0	5,666	
BK OF AMERICA CORP	7.25%CNV PFD L	060505682	572	452	SH	DFND	1	0	0	452	
BK OF AMERICA CORP	COM	060505104	727	34,230	SH	DFND	1	0	0	34,230	
BLACKSTONE GROUP INC	COM CL A	09260D107	407	8,925	SH	DFND	1	0	0	8,925	
BOEING CO	COM	097023105	645	4,323	SH	DFND	1	0	0	4,323	
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,147	20,571	SH	DFND	1	0	0	20,571	

BROOKFIELD ASSET MGMT INC	CL A LTD VT SH	112585104	886	20,031	SH	DFND	1	0	0	20,031
CAPITAL ONE FINL CORP	COM	14040H105	463	9,184	SH	DFND	1	0	0	9,184
CATERPILLAR INC DEL	COM	149123101	528	4,550	SH	DFND	1	0	0	4,550
CHEVRON CORP NEW	COM	166764100	1,205	16,630	SH	DFND	1	0	0	16,630
CHUBB LIMITED	COM	H1467J104	301	2,692	SH	DFND	1	0	0	2,692
CISCO SYS INC	COM	17275R102	2,417	61,473	SH	DFND	1	0	0	61,473
CME GROUP INC	COM	12572Q105	509	2,942	SH	DFND	1	0	0	2,942
COMCAST CORP NEW	CL A	20030N101	265	7,720	SH	DFND	1	0	0	7,720
CONOCOPHILLIPS	COM	20825C104	869	28,207	SH	DFND	1	0	0	28,207
COSTCO WHSL CORP NEW	COM	22160K105	1,305	4,576	SH	DFND	1	0	0	4,576
CROWN CASTLE INTL CORP NEW	COM	22822V101	361	2,500	SH	DFND	1	0	0	2,500
CVS HEALTH CORP	COM	126650100	1,240	20,900	SH	DFND	1	0	0	20,900
DANAHER CORPORATION	COM	235851102	2,474	17,872	SH	DFND	1	0	0	17,872
DIAGEO P L C	SPON ADR NEW	25243Q205	605	4,760	SH	DFND	1	0	0	4,760
DIREXION SHS ETF TR	DAILY TECHNOLOGY	25460E562	130	23,000	SH	DFND	1	0	0	23,000
DISNEY WALT CO	COM DISNEY	254687106	2,029	21,001	SH	DFND	1	0	0	21,001
DNP SELECT INCOME FD	COM	23325P104	134	13,713	SH	DFND	1	0	0	13,713
DOW INC	COM	260557103	206	7,049	SH	DFND	1	0	0	7,049
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,235	15,268	SH	DFND	1	0	0	15,268
ECOLAB INC	COM	278865100	414	2,659	SH	DFND	1	0	0	2,659
ENERGY TRANSFER LP	COM UT LTD PTN	29273V100	378	82,096	SH	DFND	1	0	0	82,096
ENTERPRISE PRODS PARTNERS L	COM	293792107	1,146	80,109	SH	DFND	1	0	0	80,109
ETF MANAGERS TR	PRIME CYBR SCRTY	26924G201	851	23,862	SH	DFND	1	0	0	23,862
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	900	24,148	SH	DFND	1	0	0	24,148
EXCHANGE TRADED CONCEPTS TR	EMQQ EM INTERN	301505889	281	8,925	SH	DFND	1	0	0	8,925
EXXON MOBIL CORP	COM	30231G102	1,474	38,823	SH	DFND	1	0	0	38,823
FACEBOOK INC	CL A	30303M102	856	5,134	SH	DFND	1	0	0	5,134
FIDELITY	LTD TRM BD ETF	316188200	551	11,055	SH	DFND	1	0	0	11,055
FIDELITY COVINGTON TR	CONSMR STAPLES	316092303	412	12,746	SH	DFND	1	0	0	12,746
FIDELITY COVINGTON TR	MSCI FINLS IDX	316092501	337	11,485	SH	DFND	1	0	0	11,485
FIDELITY COVINGTON TR	MSCI HLTH CARE I	316092600	645	15,001	SH	DFND	1	0	0	15,001
FIDELITY COVINGTON TR	MSCI UTILS INDEX	316092865	389	10,822	SH	DFND	1	0	0	10,822
FIRST FINL BANCORP OH	COM	320209109	342	22,968	SH	DFND	1	0	0	22,968
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	667	40,670	SH	DFND	1	0	0	40,670
FIRST TR EXCHANGE TRADED FD	CHINDIA ETF	33733A102	1,290	41,237	SH	DFND	1	0	0	41,237
FIRST TR EXCHANGE TRADED FD	CONSUMR STAPLE	33734X119	1,685	42,152	SH	DFND	1	0	0	42,152
FIRST TR EXCHANGE TRADED FD	UTILITIES ALPH	33734X184	3,318	135,158	SH	DFND	1	0	0	135,158
FIRST TR EXCHANGE-TRADED FD	CAP STRENGTH ETF	33733E194	1,315	26,466	SH	DFND	1	0	0	26,466
FIRST TR EXCHANGE-TRADED FD	FIRST TR ENH NEW	33739Q408	5,579	94,517	SH	DFND	1	0	0	94,517
FIRST TR EXCHANGE-TRADED FD	FST LOW OPPT	33739Q200	803	15,753	SH	DFND	1	0	0	15,753

TRADED FD	EFT									
FIRST TR EXCHANGE-TRADED FD	SENIOR LN FD	33738D309	502	12,006	SH	DFND	1	0	0	12,006
FORTIVE CORP	COM	34959J108	367	6,647	SH	DFND	1	0	0	6,647
FRANCO NEVADA CORP	COM	351858105	204	2,050	SH	DFND	1	0	0	2,050
GALLAGHER ARTHUR J & CO	COM	363576109	767	9,403	SH	DFND	1	0	0	9,403
GENERAL ELECTRIC CO	COM	369604103	553	69,683	SH	DFND	1	0	0	69,683
GILEAD SCIENCES INC	COM	375558103	528	7,057	SH	DFND	1	0	0	7,057
GOLDMAN SACHS ETF TR	ACTIVEBETA EME	381430206	7,243	276,771	SH	DFND	1	0	0	276,771
GOLDMAN SACHS ETF TR	ACTIVEBETA INT	381430107	21,668	939,641	SH	DFND	1	0	0	939,641
GOLDMAN SACHS ETF TR	ACTIVEBETA US LG	381430503	657	12,584	SH	DFND	1	0	0	12,584
HELMERICH & PAYNE INC	COM	423452101	197	12,600	SH	DFND	1	0	0	12,600
HOME DEPOT INC	COM	437076102	2,216	11,865	SH	DFND	1	0	0	11,865
HONEYWELL INTL INC	COM	438516106	1,398	10,448	SH	DFND	1	0	0	10,448
INTEL CORP	COM	458140100	1,059	19,569	SH	DFND	1	0	0	19,569
INTERNATIONAL BUSINESS MACHS	COM	459200101	316	2,852	SH	DFND	1	0	0	2,852
INVESCO ACTIVELY MANAGED ETF	ULTRA SHRT DUR	46090A887	3,353	67,989	SH	DFND	1	0	0	67,989
INVESCO CALIF VALUE MUN INCO	COM	46132H106	244	21,533	SH	DFND	1	0	0	21,533
INVESCO EXCH TRD SLF IDX FD	BULSHS 2021 HY	46138J809	332	15,000	SH	DFND	1	0	0	15,000
INVESCO EXCHANGE TRADED FD T	DYNMC BIOTECH	46137V787	642	13,809	SH	DFND	1	0	0	13,809
INVESCO EXCHANGE TRADED FD T	NASDAQ INTERNT	46137V530	1,584	12,600	SH	DFND	1	0	0	12,600
INVESCO EXCHANGE TRADED FD T	S&P SML600 GWT	46137V175	564	7,391	SH	DFND	1	0	0	7,391
INVESCO EXCHANGE TRADED FD T	S&P500 QUALITY	46137V241	880	29,397	SH	DFND	1	0	0	29,397
INVESCO EXCHANGE-TRADED FD T	FTSE RAFI SML	46138E735	575	24,896	SH	DFND	1	0	0	24,896
INVESCO EXCHANGE-TRADED FD T	NATL AMT MUNI	46138E537	343	13,299	SH	DFND	1	0	0	13,299
INVESCO EXCHANGE-TRADED FD T	S&P SMLCP LOW	46138G102	4,686	141,416	SH	DFND	1	0	0	141,416
INVESCO EXCHANGE-TRADED FD T	S&P500 HDL VOL	46138E362	359	11,971	SH	DFND	1	0	0	11,971
INVESCO EXCHANGE-TRADED FD T	S&P500 LOW VOL	46138E354	554	11,805	SH	DFND	1	0	0	11,805
INVESCO EXCHANGE-TRADED FD T	SR LN ETF	46138G508	1,811	88,496	SH	DFND	1	0	0	88,496
INVESCO QQQ TR	UNIT SER 1	46090E103	245	1,287	SH	DFND	1	0	0	1,287
ISHARES INC	CORE MSCI EMKT	46434G103	11,807	291,746	SH	DFND	1	0	0	291,746
ISHARES INC	EM MKT SM-CP ETF	464286475	344	10,728	SH	DFND	1	0	0	10,728
ISHARES INC	MIN VOL EMRG MKT	464286533	2,075	44,220	SH	DFND	1	0	0	44,220
ISHARES INC	MLT FCTR EMG MKT	46434G889	439	12,788	SH	DFND	1	0	0	12,788
ISHARES TR	1 3 YR TREAS BD	464287457	39,259	452,972	SH	DFND	1	0	0	452,972
ISHARES TR	20 YR TR BD ETF	464287432	1,351	8,188	SH	DFND	1	0	0	8,188
ISHARES TR	BARCLAYS 7 10 YR	464287440	350	2,881	SH	DFND	1	0	0	2,881
ISHARES TR	CALIF MUN BD ETF	464288356	874	14,435	SH	DFND	1	0	0	14,435

ISHARES TR	CORE DIV GRWTH	46434V621	829	25,437	SH	DFND	1	0	0	25,437
ISHARES TR	CORE HIGH DV ETF	46429B663	6,490	90,704	SH	DFND	1	0	0	90,704
ISHARES TR	CORE INTL AGGR	46435G672	982	17,959	SH	DFND	1	0	0	17,959
ISHARES TR	CORE MSCI EAFE	46432F842	17,640	353,575	SH	DFND	1	0	0	353,575
ISHARES TR	CORE MSCI TOTAL	46432F834	3,785	80,504	SH	DFND	1	0	0	80,504
ISHARES TR	CORE S&P MCP ETF	464287507	589	4,095	SH	DFND	1	0	0	4,095
ISHARES TR	CORE S&P SCP ETF	464287804	215	3,832	SH	DFND	1	0	0	3,832
ISHARES TR	CORE S&P TTL STK	464287150	547	9,566	SH	DFND	1	0	0	9,566
ISHARES TR	CORE S&P500 ETF	464287200	7,707	29,827	SH	DFND	1	0	0	29,827
ISHARES TR	CORE US AGGBD ET	464287226	1,282	11,110	SH	DFND	1	0	0	11,110
ISHARES TR	EAFE SML CP ETF	464288273	518	11,550	SH	DFND	1	0	0	11,550
ISHARES TR	EDGE MSCI MINM	46435G433	368	14,246	SH	DFND	1	0	0	14,246
ISHARES TR	EDGE MSCI USA VL	46432F388	8,929	141,729	SH	DFND	1	0	0	141,729
ISHARES TR	ESG MSCI EAFE	46435G516	350	6,579	SH	DFND	1	0	0	6,579
ISHARES TR	EXPND TEC SC ETF	464287549	2,320	10,953	SH	DFND	1	0	0	10,953
ISHARES TR	FLTG RATE NT ETF	46429B655	1,105	22,677	SH	DFND	1	0	0	22,677
ISHARES TR	IBONDS DEC	46435U697	206	7,866	SH	DFND	1	0	0	7,866
ISHARES TR	IBONDS DEC 26	46435U259	335	12,998	SH	DFND	1	0	0	12,998
ISHARES TR	IBONDS DEC 28	46435U325	202	7,715	SH	DFND	1	0	0	7,715
ISHARES TR	IBONDS DEC20 ETF	46434VAQ3	1,241	49,233	SH	DFND	1	0	0	49,233
ISHARES TR	IBONDS DEC2021	46435G789	268	10,502	SH	DFND	1	0	0	10,502
ISHARES TR	IBONDS DEC2022	46435G755	244	9,379	SH	DFND	1	0	0	9,379
ISHARES TR	IBONDS DEC2023	46435G318	206	8,028	SH	DFND	1	0	0	8,028
ISHARES TR	IBONDS DEC23 ETF	46434VAX8	234	9,350	SH	DFND	1	0	0	9,350
ISHARES TR	IBONDS DEC24 ETF	46434VBG4	1,159	46,876	SH	DFND	1	0	0	46,876
ISHARES TR	IBONDS DEC25 ETF	46434VBD1	2,412	96,595	SH	DFND	1	0	0	96,595
ISHARES TR	IBONDS MAR23 ETF	46432FAZ0	1,280	48,510	SH	DFND	1	0	0	48,510
ISHARES TR	IBOXX HI YD ETF	464288513	2,278	29,556	SH	DFND	1	0	0	29,556
ISHARES TR	IBOXX INV CP ETF	464287242	677	5,482	SH	DFND	1	0	0	5,482
ISHARES TR	INTRM TR CRP ETF	464288638	668	12,168	SH	DFND	1	0	0	12,168
ISHARES TR	JPMORGAN USD EMG	464288281	12,139	125,552	SH	DFND	1	0	0	125,552
ISHARES TR	MBS ETF	464288588	734	6,642	SH	DFND	1	0	0	6,642
ISHARES TR	MIN VOL EAFE ETF	46429B689	10,254	165,250	SH	DFND	1	0	0	165,250
ISHARES TR	MSCI CHINA ETF	46429B671	755	13,180	SH	DFND	1	0	0	13,180
ISHARES TR	MSCI EAFE ETF	464287465	2,212	41,369	SH	DFND	1	0	0	41,369
ISHARES TR	MSCI EMG MKT ETF	464287234	259	7,578	SH	DFND	1	0	0	7,578
ISHARES TR	MSCI KLD400 SOC	464288570	237	2,438	SH	DFND	1	0	0	2,438
ISHARES TR	MSCI MIN VOL ETF	46429B697	10,020	185,514	SH	DFND	1	0	0	185,514
ISHARES TR	MSCI USA ESG SLC	464288802	291	2,653	SH	DFND	1	0	0	2,653
ISHARES TR	MULTIFACTOR INTL	46434V274	1,128	55,660	SH	DFND	1	0	0	55,660
ISHARES TR	NASDAQ BIOTECH	464287556	724	6,717	SH	DFND	1	0	0	6,717

ISHARES TR	NATIONAL MUN ETF	464288414	4,450	39,375	SH	DFND	1	0	0	39,375
ISHARES TR	PFD AND INCM SEC	464288687	3,104	97,484	SH	DFND	1	0	0	97,484
ISHARES TR	RUS 1000 ETF	464287622	497	3,513	SH	DFND	1	0	0	3,513
ISHARES TR	RUS TP200 GR ETF	464289438	1,755	20,844	SH	DFND	1	0	0	20,844
ISHARES TR	RUSSELL 2000 ETF	464287655	2,860	24,985	SH	DFND	1	0	0	24,985
ISHARES TR	S&P 500 VAL ETF	464287408	301	3,125	SH	DFND	1	0	0	3,125
ISHARES TR	SH TR CRPORT ETF	464288646	999	19,087	SH	DFND	1	0	0	19,087
ISHARES TR	SP SMCP600VL ETF	464287879	517	5,173	SH	DFND	1	0	0	5,173
ISHARES TR	U.S. MED DVC ETF	464288810	453	2,010	SH	DFND	1	0	0	2,010
ISHARES TR	US AER DEF ETF	464288760	715	4,970	SH	DFND	1	0	0	4,970
ISHARES TR	US TREAS BD ETF	46429B267	1,433	51,170	SH	DFND	1	0	0	51,170
ISHARES TR	USA MOMENTUM FCT	46432F396	15,222	142,954	SH	DFND	1	0	0	142,954
ISHARES TR	USA QUALITY FCTR	46432F339	9,405	116,055	SH	DFND	1	0	0	116,055
ISHARES U S ETF TR	SHT MAT BD ETF	46431W507	703	14,507	SH	DFND	1	0	0	14,507
J P MORGAN EXCHANGE-TRADED F	ULTRA SHRT INC	46641Q837	909	18,302	SH	DFND	1	0	0	18,302
J P MORGAN EXCHANGE-TRADED F	ULTRA SHT MUNCPL	46641Q654	1,203	23,845	SH	DFND	1	0	0	23,845
JD COM INC	SPON ADR CL A	47215P106	1,336	32,996	SH	DFND	1	0	0	32,996
JOHNSON & JOHNSON	COM	478160104	2,706	20,636	SH	DFND	1	0	0	20,636
JPMORGAN CHASE & CO	COM	46625H100	1,935	21,489	SH	DFND	1	0	0	21,489
KINDER MORGAN INC DEL	COM	49456B101	156	11,232	SH	DFND	1	0	0	11,232
KKR & CO INC	CL A	48251W104	261	11,120	SH	DFND	1	0	0	11,120
L3HARRIS TECHNOLOGIES INC	COM	502431109	1,327	7,367	SH	DFND	1	0	0	7,367
LILLY ELI & CO	COM	532457108	1,163	8,381	SH	DFND	1	0	0	8,381
LLOYDS BANKING GROUP PLC	SPONSORED ADR	539439109	61	40,500	SH	DFND	1	0	0	40,500
LOCKHEED MARTIN CORP	COM	539830109	1,269	3,745	SH	DFND	1	0	0	3,745
LOWES COS INC	COM	548661107	753	8,753	SH	DFND	1	0	0	8,753
LULULEMON ATHLETICA INC	COM	550021109	248	1,307	SH	DFND	1	0	0	1,307
MAGELLAN MIDSTREAM PRTNRS LP	COM UNIT RP LP	559080106	815	22,324	SH	DFND	1	0	0	22,324
MARKEL CORP	COM	570535104	264	285	SH	DFND	1	0	0	285
MARVELL TECHNOLOGY GROUP LTD	ORD	G5876H105	210	9,300	SH	DFND	1	0	0	9,300
MAXAR TECHNOLOGIES INC	COM	57778K105	346	32,412	SH	DFND	1	0	0	32,412
MCCORMICK & CO INC	COM NON VTG	579780206	380	2,694	SH	DFND	1	0	0	2,694
MCDONALDS CORP	COM	580135101	2,426	14,670	SH	DFND	1	0	0	14,670
MERCK & CO. INC	COM	58933Y105	423	5,497	SH	DFND	1	0	0	5,497
MICROCHIP TECHNOLOGY INC	COM	595017104	532	7,846	SH	DFND	1	0	0	7,846
MICROSOFT CORP	COM	594918104	5,630	35,701	SH	DFND	1	0	0	35,701
MONDELEZ INTL INC	CL A	609207105	347	6,930	SH	DFND	1	0	0	6,930
NETFLIX INC	COM	64110L106	235	625	SH	DFND	1	0	0	625
NIKE INC	CL B	654106103	822	9,934	SH	DFND	1	0	0	9,934
NOVARTIS A G	SPONSORED ADR	66987V109	782	9,476	SH	DFND	1	0	0	9,476
NOVO-NORDISK A S	ADR	670100205	501	8,313	SH	DFND	1	0	0	8,313

NVIDIA CORP	COM	67066G104	919	3,488	SH	DFND	1	0	0	3,488
ONE GAS INC	COM	68235P108	933	11,156	SH	DFND	1	0	0	11,156
ONEOK INC NEW	COM	682680103	485	22,227	SH	DFND	1	0	0	22,227
ORACLE CORP	COM	68389X105	317	6,559	SH	DFND	1	0	0	6,559
PACER FDS TR	TRENDP US LAR CP	69374H105	9,153	338,893	SH	DFND	1	0	0	338,893
PACER FDS TR	TRENDP US MID CP	69374H204	310	10,959	SH	DFND	1	0	0	10,959
PAYCHEX INC	COM	704326107	541	8,592	SH	DFND	1	0	0	8,592
PAYPAL HLDGS INC	COM	70450Y103	500	5,221	SH	DFND	1	0	0	5,221
PEPSICO INC	COM	713448108	2,104	17,524	SH	DFND	1	0	0	17,524
PFIZER INC	COM	717081103	359	11,004	SH	DFND	1	0	0	11,004
PHILIP MORRIS INTL INC	COM	718172109	241	3,301	SH	DFND	1	0	0	3,301
PHILLIPS 66	COM	718546104	392	7,303	SH	DFND	1	0	0	7,303
PIMCO ETF TR	ACTIVE BD ETF	72201R775	1,835	17,288	SH	DFND	1	0	0	17,288
PIMCO ETF TR	ENHAN SHRT MA AC	72201R833	1,157	11,691	SH	DFND	1	0	0	11,691
PNC FINL SVCS GROUP INC	COM	693475105	268	2,799	SH	DFND	1	0	0	2,799
PROCTER & GAMBLE CO	COM	742718109	1,881	17,097	SH	DFND	1	0	0	17,097
QUALCOMM INC	COM	747525103	1,083	16,003	SH	DFND	1	0	0	16,003
QURATE RETAIL INC	COM SER A	74915M100	73	12,000	SH	DFND	1	0	0	12,000
RAYTHEON CO	COM NEW	755111507	489	3,731	SH	DFND	1	0	0	3,731
ROYAL DUTCH SHELL PLC	SPON ADR B	780259107	718	21,974	SH	DFND	1	0	0	21,974
S&P GLOBAL INC	COM	78409V104	212	867	SH	DFND	1	0	0	867
SCHWAB STRATEGIC TR	EMRG MKTEQ ETF	808524706	305	14,747	SH	DFND	1	0	0	14,747
SCHWAB STRATEGIC TR	INTL EQTY ETF	808524805	348	13,486	SH	DFND	1	0	0	13,486
SCHWAB STRATEGIC TR	INTRM TRM TRES	808524854	484	8,233	SH	DFND	1	0	0	8,233
SCHWAB STRATEGIC TR	SCHWAB FDT US SC	808524763	8,216	317,585	SH	DFND	1	0	0	317,585
SCHWAB STRATEGIC TR	SCHWB FDT EMK LG	808524730	235	11,436	SH	DFND	1	0	0	11,436
SCHWAB STRATEGIC TR	SCHWB FDT INT LG	808524755	510	24,265	SH	DFND	1	0	0	24,265
SCHWAB STRATEGIC TR	SCHWB FDT INT SC	808524748	12,010	511,491	SH	DFND	1	0	0	511,491
SCHWAB STRATEGIC TR	US AGGREGATE B	808524839	5,916	109,016	SH	DFND	1	0	0	109,016
SCHWAB STRATEGIC TR	US BRD MKT ETF	808524102	822	13,603	SH	DFND	1	0	0	13,603
SCHWAB STRATEGIC TR	US DIVIDEND EQ	808524797	260	5,778	SH	DFND	1	0	0	5,778
SCHWAB STRATEGIC TR	US LCAP GR ETF	808524300	3,800	47,710	SH	DFND	1	0	0	47,710
SCHWAB STRATEGIC TR	US LRG CAP ETF	808524201	9,886	161,401	SH	DFND	1	0	0	161,401
SCHWAB STRATEGIC TR	US MID-CAP ETF	808524508	2,267	53,774	SH	DFND	1	0	0	53,774
SEATTLE GENETICS INC	COM	812578102	205	1,775	SH	DFND	1	0	0	1,775
SELECT SECTOR SPDR TR	COMMUNICATION	81369Y852	2,156	48,735	SH	DFND	1	0	0	48,735
SELECT SECTOR SPDR TR	ENERGY	81369Y506	221	7,601	SH	DFND	1	0	0	7,601
SELECT SECTOR SPDR TR	RL EST SEL SEC	81369Y860	884	28,524	SH	DFND	1	0	0	28,524
SELECT SECTOR SPDR TR	SBI CONS DISCR	81369Y407	1,902	19,395	SH	DFND	1	0	0	19,395
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	1,153	21,164	SH	DFND	1	0	0	21,164

TR											
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	5,366	60,574	SH	DFND	1	0	0	60,574	
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	1,095	52,589	SH	DFND	1	0	0	52,589	
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	613	10,390	SH	DFND	1	0	0	10,390	
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	439	7,918	SH	DFND	1	0	0	7,918	
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	5,146	64,033	SH	DFND	1	0	0	64,033	
SEMPRA ENERGY	COM	816851109	259	2,290	SH	DFND	1	0	0	2,290	
SERVICENOW INC	COM	81762P102	308	1,075	SH	DFND	1	0	0	1,075	
SONOCO PRODS CO	COM	835495102	223	4,805	SH	DFND	1	0	0	4,805	
SPDR GOLD TRUST	GOLD SHS	78463V107	1,457	9,844	SH	DFND	1	0	0	9,844	
SPDR INDEX SHS FDS	MSCI ACWI EXUS	78463X848	329	16,683	SH	DFND	1	0	0	16,683	
SPDR INDEX SHS FDS	S&P EMKTSC ETF	78463X756	248	7,482	SH	DFND	1	0	0	7,482	
SPDR S&P 500 ETF TR	TR UNIT	78462F103	21,862	84,819	SH	DFND	1	0	0	84,819	
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	246	934	SH	DFND	1	0	0	934	
SPDR SER TR	BLMBRG BRC CNVRT	78464A359	1,852	38,704	SH	DFND	1	0	0	38,704	
SPDR SER TR	BLOMBERG BRC INV	78468R200	8,101	275,548	SH	DFND	1	0	0	275,548	
SPDR SER TR	BLOMBERG INTL TR	78464A516	566	20,354	SH	DFND	1	0	0	20,354	
SPDR SER TR	NUVEEN BLMBRG SR	78468R739	2,949	60,316	SH	DFND	1	0	0	60,316	
SPDR SER TR	SSGA US SMAL ETF	78468R887	440	6,658	SH	DFND	1	0	0	6,658	
SPROTT PHYSICAL GOLD & SILVE	TR UNIT	85208R101	266	18,200	SH	DFND	1	0	0	18,200	
STARBUCKS CORP	COM	855244109	972	14,792	SH	DFND	1	0	0	14,792	
STRYKER CORP	COM	863667101	323	1,939	SH	DFND	1	0	0	1,939	
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	253	5,291	SH	DFND	1	0	0	5,291	
THERMO FISHER SCIENTIFIC INC	COM	883556102	2,027	7,146	SH	DFND	1	0	0	7,146	
TITAN MED INC	COM NEW	88830X819	26	95,500	SH	DFND	1	0	0	95,500	
TJX COS INC NEW	COM	872540109	234	4,900	SH	DFND	1	0	0	4,900	
TYSON FOODS INC	CL A	902494103	374	6,456	SH	DFND	1	0	0	6,456	
UNION PAC CORP	COM	907818108	942	6,678	SH	DFND	1	0	0	6,678	
UNITED PARCEL SERVICE INC	CL B	911312106	877	9,392	SH	DFND	1	0	0	9,392	
UNITED TECHNOLOGIES CORP	COM	913017109	243	2,573	SH	DFND	1	0	0	2,573	
UNITEDHEALTH GROUP INC	COM	91324P102	545	2,185	SH	DFND	1	0	0	2,185	
UPWORK INC	COM	91688F104	315	48,894	SH	DFND	1	0	0	48,894	
US BANCORP DEL	COM NEW	902973304	212	6,166	SH	DFND	1	0	0	6,166	
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	272	3,314	SH	DFND	1	0	0	3,314	
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	32,084	375,914	SH	DFND	1	0	0	375,914	
VANGUARD CHARLOTTE FDS	INTL BD IDX ETF	92203J407	25,839	459,276	SH	DFND	1	0	0	459,276	
VANGUARD INDEX FDS	GROWTH ETF	922908736	451	2,878	SH	DFND	1	0	0	2,878	
VANGUARD INDEX FDS	MCAP GR IDXVIP	922908538	1,035	8,170	SH	DFND	1	0	0	8,170	
VANGUARD INDEX FDS	MCAP VL IDXVIP	922908512	953	11,728	SH	DFND	1	0	0	11,728	
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	214	3,062	SH	DFND	1	0	0	3,062	

VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	222	937	SH	DFND	1	0	0	937
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	705	7,942	SH	DFND	1	0	0	7,942
VANGUARD INDEX FDS	SML CP GRW ETF	922908595	245	1,631	SH	DFND	1	0	0	1,631
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	240	1,866	SH	DFND	1	0	0	1,866
VANGUARD INDEX FDS	VALUE ETF	922908744	777	8,725	SH	DFND	1	0	0	8,725
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	256	6,246	SH	DFND	1	0	0	6,246
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	875	26,063	SH	DFND	1	0	0	26,063
VANGUARD INTL EQUITY INDEX F	TT WRLD ST ETF	922042742	453	7,206	SH	DFND	1	0	0	7,206
VANGUARD MALVERN FDS	STRM INFPROIDX	922020805	16,497	338,615	SH	DFND	1	0	0	338,615
VANGUARD MUN BD FD INC	TAX EXEMPT BD	922907746	2,339	44,219	SH	DFND	1	0	0	44,219
VANGUARD SCOTTSDALE FDS	INTER TERM TREAS	92206C706	8,330	118,069	SH	DFND	1	0	0	118,069
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	9,954	114,298	SH	DFND	1	0	0	114,298
VANGUARD SCOTTSDALE FDS	LG-TERM COR BD	92206C813	1,326	13,656	SH	DFND	1	0	0	13,656
VANGUARD SCOTTSDALE FDS	SHORT TERM TREAS	92206C102	3,747	60,098	SH	DFND	1	0	0	60,098
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	4,274	54,030	SH	DFND	1	0	0	54,030
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	4,914	47,535	SH	DFND	1	0	0	47,535
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	3,175	95,226	SH	DFND	1	0	0	95,226
VANGUARD WHITEHALL FDS	EMERG MKT BD ETF	921946885	640	9,090	SH	DFND	1	0	0	9,090
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	1,948	27,529	SH	DFND	1	0	0	27,529
VERIZON COMMUNICATIONS INC	COM	92343V104	2,113	39,328	SH	DFND	1	0	0	39,328
VISA INC	COM CL A	92826C839	1,296	8,045	SH	DFND	1	0	0	8,045
WALMART INC	COM	931142103	499	4,394	SH	DFND	1	0	0	4,394
WELLS FARGO CO NEW	COM	949746101	610	21,261	SH	DFND	1	0	0	21,261
WILLIAMS COS INC	COM	969457100	152	10,739	SH	DFND	1	0	0	10,739
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	3,570	108,080	SH	DFND	1	0	0	108,080
WISDOMTREE TR	GLB US QTLY DIV	97717W844	406	7,682	SH	DFND	1	0	0	7,682
WISDOMTREE TR	INTL SMCAP DIV	97717W760	1,601	33,325	SH	DFND	1	0	0	33,325
WISDOMTREE TR	US QTLY DIV GRT	97717X669	256	6,582	SH	DFND	1	0	0	6,582
WISDOMTREE TR	US SMALLCAP DIVD	97717W604	916	50,819	SH	DFND	1	0	0	50,819