

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
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
AT&T INC	COM	00206R102	976	34,245	SH	DFND	1	0	0	34,245
ABBOTT LABS	COM	002824100	770	7,075	SH	DFND	1	0	0	7,075
ABBVIE INC	COM	00287Y109	806	9,207	SH	DFND	1	0	0	9,207
ADVISORSHARES TR	NEWFLT MULSINC	00768Y727	222	4,567	SH	DFND	1	0	0	4,567
AIR PRODS & CHEMS INC	COM	009158106	1,107	3,716	SH	DFND	1	0	0	3,716
ALBEMARLE CORP	COM	012653101	652	7,303	SH	DFND	1	0	0	7,303
ALIBABA GROUP HLDG LTD	SPONSORED ADS	01609W102	550	1,871	SH	DFND	1	0	0	1,871
ALLIANCE RESOURCE PARTNERS L	UT LTD PART	01877R108	1,106	399,107	SH	DFND	1	0	0	399,107
ALLIANCEBERNSTEIN HLDG L P	UNIT LTD PARTN	01881G106	486	17,963	SH	DFND	1	0	0	17,963
ALPHABET INC	CAP STK CL C	02079K107	1,011	688	SH	DFND	1	0	0	688
ALPHABET INC	CAP STK CL A	02079K305	723	493	SH	DFND	1	0	0	493
AMAZON COM INC	COM	023135106	5,400	1,715	SH	DFND	1	0	0	1,715
AMERICAN EXPRESS CO	COM	025816109	820	8,180	SH	DFND	1	0	0	8,180
AMERICAN WTR WKS CO INC NEW	COM	030420103	536	3,701	SH	DFND	1	0	0	3,701
AMGEN INC	COM	031162100	1,305	5,136	SH	DFND	1	0	0	5,136
ANALOG DEVICES INC	COM	032654105	474	4,064	SH	DFND	1	0	0	4,064
ANNALY CAPITAL MANAGEMENT IN	COM	035710409	460	64,592	SH	DFND	1	0	0	64,592
APPLE INC	COM	037833100	7,878	68,024	SH	DFND	1	0	0	68,024
BK OF AMERICA CORP	COM	060505104	483	20,048	SH	DFND	1	0	0	20,048
BK OF AMERICA CORP	7.25%CNV PFD L	060505682	673	452	SH	DFND	1	0	0	452
BANK NEW YORK MELLON CORP	COM	064058100	404	11,759	SH	DFND	1	0	0	11,759
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	992	4,658	SH	DFND	1	0	0	4,658
BLACKSTONE GROUP INC	COM CL A	09260D107	421	8,070	SH	DFND	1	0	0	8,070
BOEING CO	COM	097023105	233	1,412	SH	DFND	1	0	0	1,412
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,264	20,970	SH	DFND	1	0	0	20,970
BROOKFIELD ASSET MGMT INC	CL A LTD VT SH	112585104	1,185	35,830	SH	DFND	1	0	0	35,830
CME GROUP INC	COM	12572Q105	210	1,257	SH	DFND	1	0	0	1,257
CVS HEALTH CORP	COM	126650100	1,136	19,445	SH	DFND	1	0	0	19,445
CAPITAL ONE FINL CORP	COM	14040H105	444	6,184	SH	DFND	1	0	0	6,184
CARVANA CO	CL A	146869102	201	900	SH	DFND	1	0	0	900
CATERPILLAR INC DEL	COM	149123101	601	4,030	SH	DFND	1	0	0	4,030
CHEVRON CORP NEW	COM	166764100	894	12,423	SH	DFND	1	0	0	12,423

CISCO SYS INC	COM	17275R102	2,305	58,506	SH	DFND	1	0	0	58,506
COMCAST CORP NEW	CL A	20030N101	314	6,778	SH	DFND	1	0	0	6,778
CONOCOPHILLIPS	COM	20825C104	708	21,558	SH	DFND	1	0	0	21,558
COSTCO WHSL CORP NEW	COM	22160K105	1,366	3,849	SH	DFND	1	0	0	3,849
CROWN CASTLE INTL CORP NEW	COM	22822V101	648	3,890	SH	DFND	1	0	0	3,890
DNP SELECT INCOME FD INC	COM	23325P104	138	13,713	SH	DFND	1	0	0	13,713
DANAHER CORPORATION	COM	235851102	3,816	17,721	SH	DFND	1	0	0	17,721
DIAGEO PLC	SPON ADR NEW	25243Q205	455	3,308	SH	DFND	1	0	0	3,308
DISNEY WALT CO	COM DISNEY	254687106	1,833	14,775	SH	DFND	1	0	0	14,775
DUKE ENERGY CORP NEW	COM NEW	26441C204	502	5,673	SH	DFND	1	0	0	5,673
ETF MANAGERS TR	PRIME CYBR SCRPTY	26924G201	1,145	24,612	SH	DFND	1	0	0	24,612
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	1,465	26,938	SH	DFND	1	0	0	26,938
ECOLAB INC	COM	278865100	341	1,705	SH	DFND	1	0	0	1,705
ENERGY TRANSFER LP	COM UT LTD PTN	29273V100	217	39,994	SH	DFND	1	0	0	39,994
ENTERPRISE PRODS PARTNERS L	COM	293792107	1,012	64,116	SH	DFND	1	0	0	64,116
EXCHANGE TRADED CONCEPTS TR	EMQQ EM INTERN	301505889	602	11,525	SH	DFND	1	0	0	11,525
EXXON MOBIL CORP	COM	30231G102	1,067	31,078	SH	DFND	1	0	0	31,078
FACEBOOK INC	CL A	30303M102	1,165	4,449	SH	DFND	1	0	0	4,449
FIDELITY COVINGTON TRUST	MSCI HLTH CARE I	316092600	304	5,778	SH	DFND	1	0	0	5,778
FIRST FINL BANCORP OH	COM	320209109	276	22,968	SH	DFND	1	0	0	22,968
FIRST TR EXCHANGE TRADED FD	CHINDIA ETF	33733A102	737	15,479	SH	DFND	1	0	0	15,479
FIRST TR EXCHANGE-TRADED FD	CAP STRENGTH ETF	33733E104	566	8,947	SH	DFND	1	0	0	8,947
FIRST TR EXCHANGE-TRADED FD	FST LOW OPPT EFT	33739Q200	848	16,400	SH	DFND	1	0	0	16,400
FIRST TR EXCHANGE-TRADED FD	FIRST TR ENH NEW	33739Q408	3,441	57,334	SH	DFND	1	0	0	57,334
FORTIVE CORP	COM	34959J108	507	6,647	SH	DFND	1	0	0	6,647
FRANCO NEV CORP	COM	351858105	286	2,050	SH	DFND	1	0	0	2,050
GALLAGHER ARTHUR J & CO	COM	363576109	599	5,669	SH	DFND	1	0	0	5,669
GENERAL ELECTRIC CO	COM	369604103	373	59,793	SH	DFND	1	0	0	59,793
GILEAD SCIENCES INC	COM	375558103	284	4,487	SH	DFND	1	0	0	4,487
GOLDMAN SACHS ETF TR	ACTIVEBETA INT	381430107	54,734	1,944,370	SH	DFND	1	0	0	1,944,370
GOLDMAN SACHS ETF TR	ACTIVEBETA EME	381430206	22,345	681,463	SH	DFND	1	0	0	681,463
GOLDMAN SACHS ETF TR	ACTIVEBETA US LG	381430503	2,359	34,671	SH	DFND	1	0	0	34,671
HOME DEPOT INC	COM	437076102	2,437	8,774	SH	DFND	1	0	0	8,774
HONEYWELL INTL INC	COM	438516106	1,458	8,858	SH	DFND	1	0	0	8,858
INTEL CORP	COM	458140100	893	17,255	SH	DFND	1	0	0	17,255
INTERNATIONAL BUSINESS MACHS	COM	459200101	289	2,373	SH	DFND	1	0	0	2,373
INVESCO ACTIVELY MANAGED ETF	ULTRA SHRT DUR	46090A887	1,864	36,895	SH	DFND	1	0	0	36,895
INVESCO QQQ TR	UNIT SER 1	46090E103	359	1,292	SH	DFND	1	0	0	1,292
INVESCO CALIF VALUE MUN INCO	COM	46132H106	258	20,658	SH	DFND	1	0	0	20,658
INVESCO EXCHANGE TRADED FD T	S&P500 QUALITY	46137V241	1,876	48,527	SH	DFND	1	0	0	48,527

INVESCO EXCHANGE TRADED FD T	NASDAQ INTERNET	46137V530	2,630	12,750	SH	DFND	1	0	0	12,750
INVESCO EXCHANGE TRADED FD T	DYNMC BIOTECH	46137V787	782	13,809	SH	DFND	1	0	0	13,809
INVESCO EXCH TRADED FD TR II	S&P500 LOW VOL	46138E354	1,517	28,290	SH	DFND	1	0	0	28,290
INVESCO EXCH TRADED FD TR II	S&P500 HDL VOL	46138E362	567	17,178	SH	DFND	1	0	0	17,178
INVESCO EXCH TRADED FD TR II	S&P SMLCP LOW	46138G102	3,653	110,037	SH	DFND	1	0	0	110,037
INVESCO EXCH TRADED FD TR II	SR LN ETF	46138G508	500	23,016	SH	DFND	1	0	0	23,016
INVESCO EXCH TRD SLF IDX FD	BULSHS 2021 HY	46138J809	367	16,000	SH	DFND	1	0	0	16,000
ISHARES INC	MSCI EMERG MRKT	464286533	11,555	209,409	SH	DFND	1	0	0	209,409
ISHARES TR	CORE S&P500 ETF	464287200	5,249	15,619	SH	DFND	1	0	0	15,619
ISHARES TR	CORE US AGGBD ET	464287226	1,190	10,078	SH	DFND	1	0	0	10,078
ISHARES TR	MSCI EMG MKT ETF	464287234	288	6,540	SH	DFND	1	0	0	6,540
ISHARES TR	IBOXX INV CP ETF	464287242	677	5,029	SH	DFND	1	0	0	5,029
ISHARES TR	S&P 500 VAL ETF	464287408	540	4,799	SH	DFND	1	0	0	4,799
ISHARES TR	20 YR TR BD ETF	464287432	449	2,752	SH	DFND	1	0	0	2,752
ISHARES TR	1 3 YR TREAS BD	464287457	30,499	352,545	SH	DFND	1	0	0	352,545
ISHARES TR	MSCI EAFE ETF	464287465	983	15,443	SH	DFND	1	0	0	15,443
ISHARES TR	CORE S&P MCP ETF	464287507	357	1,927	SH	DFND	1	0	0	1,927
ISHARES TR	PHLX SEMICND ETF	464287523	423	1,390	SH	DFND	1	0	0	1,390
ISHARES TR	EXPND TEC SC ETF	464287549	3,523	11,398	SH	DFND	1	0	0	11,398
ISHARES TR	NASDAQ BIOTECH	464287556	881	6,507	SH	DFND	1	0	0	6,507
ISHARES TR	RUS 1000 GRW ETF	464287614	213	984	SH	DFND	1	0	0	984
ISHARES TR	RUS 1000 ETF	464287622	271	1,445	SH	DFND	1	0	0	1,445
ISHARES TR	RUSSELL 2000 ETF	464287655	1,151	7,685	SH	DFND	1	0	0	7,685
ISHARES TR	SP SMCP600VL ETF	464287879	771	6,302	SH	DFND	1	0	0	6,302
ISHARES TR	JPMORGAN USD EMG	464288281	18,228	164,379	SH	DFND	1	0	0	164,379
ISHARES TR	CALIF MUN BD ETF	464288356	901	14,435	SH	DFND	1	0	0	14,435
ISHARES TR	NATIONAL MUN ETF	464288414	3,915	33,768	SH	DFND	1	0	0	33,768
ISHARES TR	IBOXX HI YD ETF	464288513	708	8,444	SH	DFND	1	0	0	8,444
ISHARES TR	MSCI KLD400 SOC	464288570	312	2,438	SH	DFND	1	0	0	2,438
ISHARES TR	ISHS 1-5YR INVS	464288646	1,035	18,841	SH	DFND	1	0	0	18,841
ISHARES TR	PFD AND INCM SEC	464288687	1,358	37,254	SH	DFND	1	0	0	37,254
ISHARES TR	US AER DEF ETF	464288760	873	5,510	SH	DFND	1	0	0	5,510
ISHARES TR	MSCI USA ESG SLC	464288802	354	2,408	SH	DFND	1	0	0	2,408
ISHARES TR	U.S. MED DVC ETF	464288810	695	2,320	SH	DFND	1	0	0	2,320
ISHARES TR	RUS TP200 GR ETF	464289438	1,509	12,435	SH	DFND	1	0	0	12,435
ISHARES TR	US TREAS BD ETF	46429B267	308	11,030	SH	DFND	1	0	0	11,030
ISHARES TR	FLTG RATE NT ETF	46429B655	1,388	27,361	SH	DFND	1	0	0	27,361
ISHARES TR	CORE HIGH DV ETF	46429B663	4,028	50,049	SH	DFND	1	0	0	50,049
ISHARES TR	MSCI CHINA ETF	46429B671	758	10,224	SH	DFND	1	0	0	10,224
ISHARES TR	MSCI EAFE MIN VL	46429B689	28,013	411,172	SH	DFND	1	0	0	411,172

ISHARES TR	MSCI USA MIN VOL	46429B697	31,610	496,004	SH	DFND	1	0	0	496,004
ISHARES TR	MSCI USA QLT FCT	46432F339	35,561	342,789	SH	DFND	1	0	0	342,789
ISHARES TR	MSCI USA VALUE	46432F388	13,006	176,284	SH	DFND	1	0	0	176,284
ISHARES TR	MSCI USA MMENTM	46432F396	76,748	520,676	SH	DFND	1	0	0	520,676
ISHARES TR	CORE MSCI TOTAL	46432F834	1,461	25,045	SH	DFND	1	0	0	25,045
ISHARES TR	CORE MSCI EAFE	46432F842	5,393	89,465	SH	DFND	1	0	0	89,465
ISHARES TR	IBONDS MAR23 ETF	46432FAZ0	295	10,789	SH	DFND	1	0	0	10,789
ISHARES INC	CORE MSCI EMKT	46434G103	4,529	85,778	SH	DFND	1	0	0	85,778
ISHARES INC	MSCI EMERG MKT	46434G889	1,048	23,891	SH	DFND	1	0	0	23,891
ISHARES TR	MSCI INTL MULTFT	46434V274	3,077	126,627	SH	DFND	1	0	0	126,627
ISHARES TR	CORE DIV GRWTH	46434V621	577	14,506	SH	DFND	1	0	0	14,506
ISHARES TR	IBONDS DEC20 ETF	46434VAQ3	439	17,385	SH	DFND	1	0	0	17,385
ISHARES TR	IBONDS DEC23 ETF	46434VAX8	324	12,350	SH	DFND	1	0	0	12,350
ISHARES TR	IBONDS DEC25 ETF	46434VBD1	815	30,030	SH	DFND	1	0	0	30,030
ISHARES TR	IBONDS DEC24 ETF	46434VBG4	432	16,317	SH	DFND	1	0	0	16,317
ISHARES TR	IBONDS DEC2023	46435G318	211	8,028	SH	DFND	1	0	0	8,028
ISHARES TR	MSCI USA SMCP MN	46435G433	645	22,090	SH	DFND	1	0	0	22,090
ISHARES TR	ESG AW MSCI EAFE	46435G516	393	6,187	SH	DFND	1	0	0	6,187
ISHARES TR	CORE INTL AGGR	46435G672	1,268	22,786	SH	DFND	1	0	0	22,786
ISHARES TR	IBONDS DEC2022	46435G755	209	7,902	SH	DFND	1	0	0	7,902
ISHARES TR	IBONDS DEC2021	46435G789	207	7,999	SH	DFND	1	0	0	7,999
ISHARES TR	IBONDS DEC 26	46435U259	350	12,998	SH	DFND	1	0	0	12,998
ISHARES TR	IBONDS DEC 28	46435U325	211	7,715	SH	DFND	1	0	0	7,715
ISHARES TR	IBONDS DEC	46435U697	213	7,866	SH	DFND	1	0	0	7,866
JPMORGAN CHASE & CO	COM	46625H100	1,386	14,395	SH	DFND	1	0	0	14,395
J P MORGAN EXCHANGE-TRADED F	ULTRA SHT MUNCPL	46641Q654	1,115	21,860	SH	DFND	1	0	0	21,860
J P MORGAN EXCHANGE-TRADED F	ULTRA SHRT INC	46641Q837	482	9,486	SH	DFND	1	0	0	9,486
JD.COM INC	SPON ADR CL A	47215P106	1,422	18,324	SH	DFND	1	0	0	18,324
JOHNSON & JOHNSON	COM	478160104	2,142	14,387	SH	DFND	1	0	0	14,387
KKR & CO INC	COM	48251W104	329	9,590	SH	DFND	1	0	0	9,590
KINDER MORGAN INC DEL	COM	49456B101	136	11,002	SH	DFND	1	0	0	11,002
L3HARRIS TECHNOLOGIES INC	COM	502431109	774	4,559	SH	DFND	1	0	0	4,559
LILLY ELI & CO	COM	532457108	1,194	8,068	SH	DFND	1	0	0	8,068
LOCKHEED MARTIN CORP	COM	539830109	1,023	2,669	SH	DFND	1	0	0	2,669
LOWES COS INC	COM	548661107	1,194	7,199	SH	DFND	1	0	0	7,199
LULULEMON ATHLETICA INC	COM	550021109	393	1,192	SH	DFND	1	0	0	1,192
MAGELLAN MIDSTREAM PRTRNS LP	COM UNIT RP LP	559080106	678	19,817	SH	DFND	1	0	0	19,817
MARKEL CORP	COM	570535104	268	275	SH	DFND	1	0	0	275
MCCORMICK & CO INC	COM NON VTG	579780206	523	2,694	SH	DFND	1	0	0	2,694
MCDONALDS CORP	COM	580135101	2,766	12,601	SH	DFND	1	0	0	12,601
MERCK & CO. INC	COM	58933Y105	439	5,293	SH	DFND	1	0	0	5,293

MICROSOFT CORP	COM	594918104	5,969	28,377	SH	DFND	1	0	0	28,377
MICROCHIP TECHNOLOGY INC.	COM	595017104	509	4,958	SH	DFND	1	0	0	4,958
MONDELEZ INTL INC	CL A	609207105	337	5,869	SH	DFND	1	0	0	5,869
NETFLIX INC	COM	64110L106	241	482	SH	DFND	1	0	0	482
NIKE INC	CL B	654106103	733	5,842	SH	DFND	1	0	0	5,842
NOVARTIS AG	SPONSORED ADR	66987V109	549	6,316	SH	DFND	1	0	0	6,316
NOVO-NORDISK A S	ADR	670100205	278	4,005	SH	DFND	1	0	0	4,005
NVIDIA CORPORATION	COM	67066G104	1,780	3,289	SH	DFND	1	0	0	3,289
ONE GAS INC	COM	68235P108	698	10,109	SH	DFND	1	0	0	10,109
ONEOK INC NEW	COM	682680103	1,083	41,700	SH	DFND	1	0	0	41,700
ORACLE CORP	COM	68389X105	344	5,754	SH	DFND	1	0	0	5,754
PACER FDS TR	TRENDP US LAR CP	69374H105	1,479	50,070	SH	DFND	1	0	0	50,070
PAYCHEX INC	COM	704326107	358	4,490	SH	DFND	1	0	0	4,490
PAYPAL HLDGS INC	COM	70450Y103	1,027	5,211	SH	DFND	1	0	0	5,211
PEPSICO INC	COM	713448108	1,973	14,232	SH	DFND	1	0	0	14,232
PFIZER INC	COM	717081103	263	7,167	SH	DFND	1	0	0	7,167
PHILLIPS 66	COM	718546104	376	7,251	SH	DFND	1	0	0	7,251
PIMCO ETF TR	ACTIVE BD ETF	72201R775	1,200	10,672	SH	DFND	1	0	0	10,672
PIMCO ETF TR	ENHAN SHRT MA AC	72201R833	774	7,591	SH	DFND	1	0	0	7,591
PROCTER AND GAMBLE CO	COM	742718109	1,750	12,593	SH	DFND	1	0	0	12,593
QUALCOMM INC	COM	747525103	1,855	15,767	SH	DFND	1	0	0	15,767
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	484	8,405	SH	DFND	1	0	0	8,405
ROYAL DUTCH SHELL PLC	SPON ADR B	780259107	327	13,520	SH	DFND	1	0	0	13,520
ROYAL GOLD INC	COM	780287108	252	2,100	SH	DFND	1	0	0	2,100
S&P GLOBAL INC	COM	78409V104	313	867	SH	DFND	1	0	0	867
SPDR S&P 500 ETF TR	TR UNIT	78462F103	12,317	36,779	SH	DFND	1	0	0	36,779
SPDR GOLD TR	GOLD SHS	78463V107	1,102	6,219	SH	DFND	1	0	0	6,219
SPDR SER TR	BLMBRG BRC CNVRT	78464A359	765	11,101	SH	DFND	1	0	0	11,101
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	287	846	SH	DFND	1	0	0	846
SPDR SER TR	BLOMBERG BRC INV	78468R200	25,155	822,588	SH	DFND	1	0	0	822,588
SPDR SER TR	NUVEEN BLMBRG SR	78468R739	3,958	79,365	SH	DFND	1	0	0	79,365
SPDR SER TR	SSGA US SMAL ETF	78468R887	547	7,219	SH	DFND	1	0	0	7,219
SCHWAB STRATEGIC TR	US BRD MKT ETF	808524102	523	6,566	SH	DFND	1	0	0	6,566
SCHWAB STRATEGIC TR	US LRG CAP ETF	808524201	5,037	62,472	SH	DFND	1	0	0	62,472
SCHWAB STRATEGIC TR	US LCAP GR ETF	808524300	2,132	18,515	SH	DFND	1	0	0	18,515
SCHWAB STRATEGIC TR	US MID-CAP ETF	808524508	837	15,082	SH	DFND	1	0	0	15,082
SCHWAB STRATEGIC TR	SCHWB FDT EMK LG	808524730	458	19,302	SH	DFND	1	0	0	19,302
SCHWAB STRATEGIC TR	SCHWB FDT INT SC	808524748	3,954	132,225	SH	DFND	1	0	0	132,225
SCHWAB STRATEGIC TR	SCHWB FDT INT LG	808524755	716	29,139	SH	DFND	1	0	0	29,139
SCHWAB STRATEGIC TR	SCHWAB FDT US SC	808524763	7,819	236,575	SH	DFND	1	0	0	236,575
SCHWAB STRATEGIC TR	US AGGREGATE B	808524839	2,472	44,073	SH	DFND	1	0	0	44,073
SCHWAB STRATEGIC TR	INTRM TRM TRES	808524854	469	7,996	SH	DFND	1	0	0	7,996
SEATTLE GENETICS INC	COM	812578102	240	1,225	SH	DFND	1	0	0	1,225

SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	5,188	49,183	SH	DFND	1	0	0	49,183
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	327	5,103	SH	DFND	1	0	0	5,103
SELECT SECTOR SPDR TR	SBI CONS DISCR	81369Y407	1,287	8,755	SH	DFND	1	0	0	8,755
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	348	14,447	SH	DFND	1	0	0	14,447
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	204	2,652	SH	DFND	1	0	0	2,652
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	4,114	35,257	SH	DFND	1	0	0	35,257
SELECT SECTOR SPDR TR	COMMUNICATION	81369Y852	833	14,030	SH	DFND	1	0	0	14,030
SELECT SECTOR SPDR TR	RL EST SEL SEC	81369Y860	266	7,546	SH	DFND	1	0	0	7,546
SERVICENOW INC	COM	81762P102	577	1,190	SH	DFND	1	0	0	1,190
SPROTT PHYSICAL GOLD & SILVE	TR UNIT	85208R101	231	12,600	SH	DFND	1	0	0	12,600
STARBUCKS CORP	COM	855244109	744	8,656	SH	DFND	1	0	0	8,656
STRYKER CORPORATION	COM	863667101	228	1,092	SH	DFND	1	0	0	1,092
TJX COS INC NEW	COM	872540109	273	4,900	SH	DFND	1	0	0	4,900
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	348	4,291	SH	DFND	1	0	0	4,291
THERMO FISHER SCIENTIFIC INC	COM	883556102	3,148	7,131	SH	DFND	1	0	0	7,131
3M CO	COM	88579Y101	253	1,582	SH	DFND	1	0	0	1,582
TITAN MED INC	COM NEW	88830X819	73	100,000	SH	DFND	1	0	0	100,000
TYSON FOODS INC	CL A	902494103	224	3,769	SH	DFND	1	0	0	3,769
UNION PAC CORP	COM	907818108	1,038	5,272	SH	DFND	1	0	0	5,272
UNITED PARCEL SERVICE INC	CL B	911312106	840	5,040	SH	DFND	1	0	0	5,040
UNITEDHEALTH GROUP INC	COM	91324P102	732	2,347	SH	DFND	1	0	0	2,347
UPWORK INC	COM	91688F104	475	27,236	SH	DFND	1	0	0	27,236
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	4,085	31,747	SH	DFND	1	0	0	31,747
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	275	3,314	SH	DFND	1	0	0	3,314
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	37,995	430,688	SH	DFND	1	0	0	430,688
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	1,969	48,140	SH	DFND	1	0	0	48,140
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	967	11,951	SH	DFND	1	0	0	11,951
VANGUARD WHITEHALL FDS	EMERG MKT BD ETF	921946885	1,148	14,546	SH	DFND	1	0	0	14,546
VANGUARD MALVERN FDS	STRM INFPROIDX	922020805	34,971	685,434	SH	DFND	1	0	0	685,434
VANGUARD CHARLOTTE FDS	INTL BD IDX ETF	92203J407	50,659	870,649	SH	DFND	1	0	0	870,649
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	851	19,683	SH	DFND	1	0	0	19,683
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	1,810	21,843	SH	DFND	1	0	0	21,843
VANGUARD SCOTTSDALE FDS	INTER TERM TREAS	92206C706	23,237	329,702	SH	DFND	1	0	0	329,702
VANGUARD SCOTTSDALE FDS	LG-TERM COR BD	92206C813	445	4,161	SH	DFND	1	0	0	4,161
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	20,925	218,422	SH	DFND	1	0	0	218,422
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	4,622	84,903	SH	DFND	1	0	0	84,903
VANGUARD INDEX FDS	MCAP VL IDXVIP	922908512	541	5,339	SH	DFND	1	0	0	5,339

VANGUARD INDEX FDS	MCAP GR IDXVIP	922908538	1,094	6,073	SH	DFND	1	0	0	6,073
VANGUARD INDEX FDS	SML CP GRW ETF	922908595	345	1,604	SH	DFND	1	0	0	1,604
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	1,066	9,633	SH	DFND	1	0	0	9,633
VANGUARD INDEX FDS	GROWTH ETF	922908736	652	2,865	SH	DFND	1	0	0	2,865
VANGUARD INDEX FDS	VALUE ETF	922908744	1,277	12,221	SH	DFND	1	0	0	12,221
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	249	1,460	SH	DFND	1	0	0	1,460
VERIZON COMMUNICATIONS INC	COM	92343V104	1,711	28,754	SH	DFND	1	0	0	28,754
VISA INC	COM CL A	92826C839	1,200	6,002	SH	DFND	1	0	0	6,002
WALMART INC	COM	931142103	601	4,294	SH	DFND	1	0	0	4,294
WELLS FARGO CO NEW	COM	949746101	436	18,542	SH	DFND	1	0	0	18,542
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	1,332	32,214	SH	DFND	1	0	0	32,214
WISDOMTREE TR	US SMALLCAP DIVD	97717W604	215	10,208	SH	DFND	1	0	0	10,208
WISDOMTREE TR	GLB US QTLY DIV	97717W844	503	7,547	SH	DFND	1	0	0	7,547
WISDOMTREE TR	US QTLY DIV GRT	97717X669	266	5,375	SH	DFND	1	0	0	5,375
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	836	3,700	SH	DFND	1	0	0	3,700
MARVELL TECHNOLOGY GROUP LTD	ORD	G5876H105	369	9,300	SH	DFND	1	0	0	9,300