

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: 06-30-2020

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: Elizabeth Sather Sabin  
Title: Vice President, Head of Investments  
Phone: 202-539-1039  
Signature, Place, and Date of Signing:  
Elizabeth Sather Sabin McLean, VA 08-12-2020  
[Signature] [City, State] [Date]

Report Type (Check only one.):  
 X 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: 280  
Form 13F Information Table Value Total: 738,541  
(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.

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Washington, D.C. 20549  
FORM 13F

FORM 13F INFORMATION TABLE

OMB APPROVAL	
OMB Number:	3235-0006
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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	VOTING	VOTING
								AUTHORITY	AUTHORITY	AUTHORITY
3M CO	COM	88579Y101	270	1,728	SH	DFND	1	0	0	1,728
ABBOTT LABS	COM	002824100	765	8,364	SH	DFND	1	0	0	8,364
ABBVIE INC	COM	00287Y109	956	9,738	SH	DFND	1	0	0	9,738
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	1,138	5,301	SH	DFND	1	0	0	5,301
ADVISORSHARES TR	NEWFLT MULSINC	00768Y727	298	6,184	SH	DFND	1	0	0	6,184
AIR PRODS & CHEMS INC	COM	009158106	897	3,716	SH	DFND	1	0	0	3,716
ALBEMARLE CORP	COM	012653101	827	10,712	SH	DFND	1	0	0	10,712
ALIBABA GROUP HLDG LTD	SPONSORED ADS	01609W102	452	2,096	SH	DFND	1	0	0	2,096
ALLIANCE RES PARTNER L P	UT LTD PART	01877R108	1,301	399,107	SH	DFND	1	0	0	399,107
ALLIANCEBERNSTEIN HLDG L P	UNIT LTD PARTN	01881G106	511	18,763	SH	DFND	1	0	0	18,763
ALPHABET INC	CAP STK CL A	02079K305	739	521	SH	DFND	1	0	0	521
ALPHABET INC	CAP STK CL C	02079K107	1,031	729	SH	DFND	1	0	0	729
ALTRIA GROUP INC	COM	02209S103	389	9,906	SH	DFND	1	0	0	9,906
AMAZON COM INC	COM	023135106	5,134	1,861	SH	DFND	1	0	0	1,861
AMERICAN EXPRESS CO	COM	025816109	779	8,180	SH	DFND	1	0	0	8,180
AMERICAN WTR WKS CO INC NEW	COM	030420103	535	4,160	SH	DFND	1	0	0	4,160
AMGEN INC	COM	031162100	1,465	6,210	SH	DFND	1	0	0	6,210
ANALOG DEVICES INC	COM	032654105	553	4,511	SH	DFND	1	0	0	4,511
ANNALY CAPITAL MANAGEMENT IN	COM	035710409	604	92,023	SH	DFND	1	0	0	92,023
APPLE INC	COM	037833100	7,307	20,030	SH	DFND	1	0	0	20,030
AT&T INC	COM	00206R102	1,571	51,978	SH	DFND	1	0	0	51,978
AUTOMATIC DATA PROCESSING IN	COM	053015103	214	1,438	SH	DFND	1	0	0	1,438
BANK NEW YORK MELLON CORP	COM	064058100	454	11,759	SH	DFND	1	0	0	11,759
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	848	4,753	SH	DFND	1	0	0	4,753
BK OF AMERICA CORP	7.25%CNV PFD L	060505682	607	452	SH	DFND	1	0	0	452
BK OF AMERICA CORP	COM	060505104	704	29,632	SH	DFND	1	0	0	29,632
BLACKSTONE GROUP INC	COM CL A	09260D107	506	8,926	SH	DFND	1	0	0	8,926
BOEING CO	COM	097023105	685	3,734	SH	DFND	1	0	0	3,734
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,265	21,517	SH	DFND	1	0	0	21,517
BROOKFIELD ASSET MGMT INC	CL A LTD VT SH	112585104	1,176	35,730	SH	DFND	1	0	0	35,730
CAPITAL ONE FINL CORP	COM	14040H105	575	9,184	SH	DFND	1	0	0	9,184

CATERPILLAR INC DEL	COM	149123101	573	4,530	SH	DFND	1	0	0	4,530
CHEVRON CORP NEW	COM	166764100	1,215	13,618	SH	DFND	1	0	0	13,618
CISCO SYS INC	COM	17275R102	2,813	60,315	SH	DFND	1	0	0	60,315
CITIGROUP INC	COM NEW	172967424	202	3,960	SH	DFND	1	0	0	3,960
CME GROUP INC	COM	12572Q105	442	2,721	SH	DFND	1	0	0	2,721
COMCAST CORP NEW	CL A	20030N101	272	6,978	SH	DFND	1	0	0	6,978
CONOCOPHILLIPS	COM	20825C104	991	23,581	SH	DFND	1	0	0	23,581
COSTCO WHSL CORP NEW	COM	22160K105	1,327	4,375	SH	DFND	1	0	0	4,375
CROWN CASTLE INTL CORP NEW	COM	22822V101	651	3,890	SH	DFND	1	0	0	3,890
CVS HEALTH CORP	COM	126650100	1,290	19,849	SH	DFND	1	0	0	19,849
DANAHER CORPORATION	COM	235851102	3,151	17,822	SH	DFND	1	0	0	17,822
DIAGEO P L C	SPON ADR NEW	25243Q205	508	3,778	SH	DFND	1	0	0	3,778
DIGITAL RLTY TR INC	COM	253868103	204	1,436	SH	DFND	1	0	0	1,436
DISNEY WALT CO	COM DISNEY	254687106	2,118	18,995	SH	DFND	1	0	0	18,995
DNP SELECT INCOME FD	COM	23325P104	149	13,713	SH	DFND	1	0	0	13,713
DUKE ENERGY CORP NEW	COM NEW	26441C204	840	10,509	SH	DFND	1	0	0	10,509
ECOLAB INC	COM	278865100	339	1,705	SH	DFND	1	0	0	1,705
ENERGY TRANSFER LP	COM UT LTD PTN	29273V100	582	81,712	SH	DFND	1	0	0	81,712
ENTERPRISE PRODS PARTNERS L	COM	293792107	1,446	79,565	SH	DFND	1	0	0	79,565
ETF MANAGERS TR	PRIME CYBR SCRTY	26924G201	1,075	24,162	SH	DFND	1	0	0	24,162
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	1,260	25,688	SH	DFND	1	0	0	25,688
EXCHANGE TRADED CONCEPTS TR	EMQQ EM INTERN	301505889	529	11,325	SH	DFND	1	0	0	11,325
EXXON MOBIL CORP	COM	30231G102	1,608	35,947	SH	DFND	1	0	0	35,947
FACEBOOK INC	CL A	30303M102	1,133	4,989	SH	DFND	1	0	0	4,989
FIDELITY COVINGTON TR	MSCI HLTH CARE I	316092600	393	7,888	SH	DFND	1	0	0	7,888
FIDELITY MERRIMACK STR TR	LTD TRM BD ETF	316188200	235	4,483	SH	DFND	1	0	0	4,483
FIRST FINL BANCORP OH	COM	320209109	319	22,968	SH	DFND	1	0	0	22,968
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	403	21,856	SH	DFND	1	0	0	21,856
FIRST TR EXCHANGE TRADED FD	CHINDIA ETF	33733A102	770	18,979	SH	DFND	1	0	0	18,979
FIRST TR EXCHANGE TRADED FD	UTILITIES ALPH	33734X184	339	13,157	SH	DFND	1	0	0	13,157
FIRST TR EXCHANGE-TRADED FD	FIRST TR ENH NEW	33739Q408	4,431	73,867	SH	DFND	1	0	0	73,867
FIRST TR EXCHANGE-TRADED FD	FST LOW OPPT EFT	33739Q200	822	15,900	SH	DFND	1	0	0	15,900
FIRST TR EXCHANGE-TRADED FD	SENIOR LN FD	33738D309	209	4,636	SH	DFND	1	0	0	4,636
FIRST TR NASDAQ-100 TECH IND	CAP STRENGTH ETF	33733E104	584	9,995	SH	DFND	1	0	0	9,995
FIRST TR NASDAQ-100 TECH IND	DJ INTERNET IDX	33733E302	216	1,267	SH	DFND	1	0	0	1,267
FORTIVE CORP	COM	34959J108	450	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	616	6,320	SH	DFND	1	0	0	6,320
GENERAL ELECTRIC CO	COM	369604103	439	64,337	SH	DFND	1	0	0	64,337
GILEAD SCIENCES INC	COM	375558103	392	5,095	SH	DFND	1	0	0	5,095
GOLDMAN SACHS	ACTIVEBETA EME	381430206	12,498	412,596	SH	DFND	1	0	0	412,595

ETF TR											
GOLDMAN SACHS ETF TR	ACTIVEBETA INT	381430107	34,105	1,282,621	SH	DFND	1	0	0	1,282,620	
GOLDMAN SACHS ETF TR	ACTIVEBETA US LG	381430503	1,495	23,882	SH	DFND	1	0	0	23,882	
HOME DEPOT INC	COM	437076102	2,374	9,478	SH	DFND	1	0	0	9,478	
HONEYWELL INTL INC	COM	438516106	1,322	9,140	SH	DFND	1	0	0	9,140	
INTEL CORP	COM	458140100	1,103	18,430	SH	DFND	1	0	0	18,430	
INTERNATIONAL BUSINESS MACHS	COM	459200101	301	2,495	SH	DFND	1	0	0	2,495	
INVESCO ACTIVELY MANAGED ETF	ULTRA SHRT DUR	46090A887	2,847	56,447	SH	DFND	1	0	0	56,447	
INVESCO CALIF VALUE MUN INCO	COM	46132H106	252	21,533	SH	DFND	1	0	0	21,533	
INVESCO EXCH TRADED FD TR II	FTSE RAFI SML	46138E735	919	33,501	SH	DFND	1	0	0	33,501	
INVESCO EXCH TRADED FD TR II	NATL AMT MUNI	46138E537	310	11,657	SH	DFND	1	0	0	11,657	
INVESCO EXCH TRADED FD TR II	S&P500 HDL VOL	46138E362	689	20,920	SH	DFND	1	0	0	20,920	
INVESCO EXCH TRADED FD TR II	S&P500 LOW VOL	46138E354	1,113	22,403	SH	DFND	1	0	0	22,403	
INVESCO EXCH TRD SLF IDX FD	BULSHS 2021 HY	46138J809	368	16,200	SH	DFND	1	0	0	16,200	
INVESCO EXCHANGE TRADED FD T	DYNMC BIOTECH	46137V787	805	13,809	SH	DFND	1	0	0	13,809	
INVESCO EXCHANGE TRADED FD T	FTSE RAFI 1000	46137V613	221	2,043	SH	DFND	1	0	0	2,043	
INVESCO EXCHANGE TRADED FD T	NASDAQ INTERNT	46137V530	2,235	12,600	SH	DFND	1	0	0	12,600	
INVESCO EXCHANGE TRADED FD T	S&P SML600 GWT	46137V175	524	5,227	SH	DFND	1	0	0	5,227	
INVESCO EXCHANGE TRADED FD T	S&P500 QUALITY	46137V241	1,440	40,661	SH	DFND	1	0	0	40,661	
INVESCO EXCHANGE- TRADED FD T	S&P SMLCP LOW	46138G102	5,565	164,366	SH	DFND	1	0	0	164,366	
INVESCO EXCHANGE- TRADED FD T	SR LN ETF	46138G508	1,573	73,683	SH	DFND	1	0	0	73,683	
INVESCO QQQ TR	UNIT SER 1	46090E103	345	1,392	SH	DFND	1	0	0	1,392	
ISHARES INC	CORE MSCI EMKT	46434G103	9,653	202,793	SH	DFND	1	0	0	202,793	
ISHARES INC	EM MKT SM-CP ETF	464286475	346	8,850	SH	DFND	1	0	0	8,850	
ISHARES INC	MIN VOL EMRG MKT	464286533	5,371	103,290	SH	DFND	1	0	0	103,290	
ISHARES INC	MLT FCTR EMG MKT	46434G889	749	19,005	SH	DFND	1	0	0	19,005	
ISHARES TR	1 3 YR TREAS BD	464287457	36,409	420,376	SH	DFND	1	0	0	420,376	
ISHARES TR	20 YR TR BD ETF	464287432	794	4,843	SH	DFND	1	0	0	4,843	
ISHARES TR	CALIF MUN BD ETF	464288356	897	14,435	SH	DFND	1	0	0	14,435	
ISHARES TR	CORE DIV GRWTH	46434V621	769	20,464	SH	DFND	1	0	0	20,464	
ISHARES TR	CORE HIGH DV ETF	46429B663	5,810	71,592	SH	DFND	1	0	0	71,592	
ISHARES TR	CORE INTL AGGR	46435G672	1,148	20,615	SH	DFND	1	0	0	20,615	
ISHARES TR	CORE MSCI EAFE	46432F842	17,390	304,235	SH	DFND	1	0	0	304,235	
ISHARES TR	CORE MSCI TOTAL	46432F834	1,744	31,987	SH	DFND	1	0	0	31,987	
ISHARES TR	CORE S&P MCP ETF	464287507	575	3,232	SH	DFND	1	0	0	3,232	
ISHARES TR	CORE S&P TTL STK	464287150	336	4,844	SH	DFND	1	0	0	4,844	
ISHARES TR	CORE S&P500 ETF	464287200	7,192	23,225	SH	DFND	1	0	0	23,225	
ISHARES TR	CORE US AGGBD ET	464287226	1,334	11,283	SH	DFND	1	0	0	11,283	
ISHARES TR	EAFE SML CP ETF	464288273	490	9,132	SH	DFND	1	0	0	9,132	
ISHARES TR	EDGE MSCI MINM	46435G433	666	22,965	SH	DFND	1	0	0	22,965	

ISHARES TR	EDGE MSCI USA VL	46432F388	10,916	151,034	SH	DFND	1	0	0	151,033
ISHARES TR	ESG MSCI EAFE	46435G516	399	6,579	SH	DFND	1	0	0	6,579
ISHARES TR	EXPND TEC SC ETF	464287549	3,098	11,098	SH	DFND	1	0	0	11,098
ISHARES TR	FLTG RATE NT ETF	46429B655	1,386	27,391	SH	DFND	1	0	0	27,391
ISHARES TR	IBONDS DEC	46435U697	212	7,866	SH	DFND	1	0	0	7,866
ISHARES TR	IBONDS DEC 26	46435U259	347	12,998	SH	DFND	1	0	0	12,998
ISHARES TR	IBONDS DEC 28	46435U325	209	7,715	SH	DFND	1	0	0	7,715
ISHARES TR	IBONDS DEC20 ETF	46434VAQ3	1,051	41,506	SH	DFND	1	0	0	41,506
ISHARES TR	IBONDS DEC2021	46435G789	275	10,593	SH	DFND	1	0	0	10,593
ISHARES TR	IBONDS DEC2022	46435G755	249	9,433	SH	DFND	1	0	0	9,433
ISHARES TR	IBONDS DEC2023	46435G318	211	8,028	SH	DFND	1	0	0	8,028
ISHARES TR	IBONDS DEC23 ETF	46434VAX8	324	12,350	SH	DFND	1	0	0	12,350
ISHARES TR	IBONDS DEC24 ETF	46434VBG4	1,036	39,313	SH	DFND	1	0	0	39,313
ISHARES TR	IBONDS DEC25 ETF	46434VBD1	2,191	81,214	SH	DFND	1	0	0	81,214
ISHARES TR	IBONDS MAR23 ETF	46432FAZ0	1,110	40,555	SH	DFND	1	0	0	40,555
ISHARES TR	IBOXX HI YD ETF	464288513	1,781	21,823	SH	DFND	1	0	0	21,823
ISHARES TR	IBOXX INV CP ETF	464287242	853	6,345	SH	DFND	1	0	0	6,345
ISHARES TR	INTRM TR CRP ETF	464288638	352	5,824	SH	DFND	1	0	0	5,824
ISHARES TR	JPMORGAN USD EMG	464288281	15,651	143,300	SH	DFND	1	0	0	143,300
ISHARES TR	MBS ETF	464288588	348	3,148	SH	DFND	1	0	0	3,148
ISHARES TR	MIN VOL EAFE ETF	46429B689	16,806	254,403	SH	DFND	1	0	0	254,403
ISHARES TR	MSCI CHINA ETF	46429B671	759	11,603	SH	DFND	1	0	0	11,603
ISHARES TR	MSCI EAFE ETF	464287465	1,807	29,679	SH	DFND	1	0	0	29,679
ISHARES TR	MSCI EMG MKT ETF	464287234	291	7,278	SH	DFND	1	0	0	7,278
ISHARES TR	MSCI KLD400 SOC	464288570	288	2,438	SH	DFND	1	0	0	2,438
ISHARES TR	MSCI MIN VOL ETF	46429B697	25,015	412,588	SH	DFND	1	0	0	412,588
ISHARES TR	MSCI USA ESG SLC	464288802	355	2,653	SH	DFND	1	0	0	2,653
ISHARES TR	MULTIFACTOR INTL	46434V274	2,194	95,738	SH	DFND	1	0	0	95,738
ISHARES TR	NASDAQ BIOTECH	464287556	904	6,617	SH	DFND	1	0	0	6,617
ISHARES TR	NATIONAL MUN ETF	464288414	4,495	38,951	SH	DFND	1	0	0	38,951
ISHARES TR	PFD AND INCM SEC	464288687	3,071	88,660	SH	DFND	1	0	0	88,660
ISHARES TR	PHLX SEMICND ETF	464287523	377	1,390	SH	DFND	1	0	0	1,390
ISHARES TR	RUS 1000 ETF	464287622	413	2,407	SH	DFND	1	0	0	2,407
ISHARES TR	RUS TP200 GR ETF	464289438	1,361	12,765	SH	DFND	1	0	0	12,765
ISHARES TR	RUSSELL 2000 ETF	464287655	2,769	19,343	SH	DFND	1	0	0	19,343
ISHARES TR	S&P 500 VAL ETF	464287408	564	5,215	SH	DFND	1	0	0	5,215
ISHARES TR	SH TR CRPORT ETF	464288646	1,040	19,002	SH	DFND	1	0	0	19,002
ISHARES TR	SP SMCP600VL ETF	464287879	835	6,937	SH	DFND	1	0	0	6,937
ISHARES TR	U.S. MED DVC ETF	464288810	561	2,120	SH	DFND	1	0	0	2,120
ISHARES TR	US AER DEF ETF	464288760	858	5,210	SH	DFND	1	0	0	5,210
ISHARES TR	US TREAS BD ETF	46429B267	659	23,531	SH	DFND	1	0	0	23,531
ISHARES TR	USA MOMENTUM FCT	46432F396	35,290	269,383	SH	DFND	1	0	0	269,382

ISHARES TR	USA QUALITY FCTR	46432F339	18,271	190,482	SH	DFND	1	0	0	190,481
ISHARES U S ETF TR	SHT MAT BD ETF	46431W507	336	6,720	SH	DFND	1	0	0	6,720
J P MORGAN EXCHANGE-TRADED F	ULTRA SHRT INC	46641Q837	660	13,014	SH	DFND	1	0	0	13,014
J P MORGAN EXCHANGE-TRADED F	ULTRA SHT MUNCPL	46641Q654	1,215	23,845	SH	DFND	1	0	0	23,845
JD.COM INC	SPON ADR CL A	47215P106	1,756	29,174	SH	DFND	1	0	0	29,174
JOHNSON & JOHNSON	COM	478160104	2,554	18,159	SH	DFND	1	0	0	18,159
JPMORGAN CHASE & CO	COM	46625H100	1,699	18,063	SH	DFND	1	0	0	18,063
KINDER MORGAN INC DEL	COM	49456B101	167	11,002	SH	DFND	1	0	0	11,002
KKR & CO INC	COM	48251W104	343	11,120	SH	DFND	1	0	0	11,120
L3HARRIS TECHNOLOGIES INC	COM	502431109	894	5,271	SH	DFND	1	0	0	5,271
LILLY ELI & CO	COM	532457108	1,325	8,068	SH	DFND	1	0	0	8,068
LOCKHEED MARTIN CORP	COM	539830109	1,231	3,373	SH	DFND	1	0	0	3,373
LOWES COS INC	COM	548661107	1,132	8,376	SH	DFND	1	0	0	8,376
LULULEMON ATHLETICA INC	COM	550021109	372	1,192	SH	DFND	1	0	0	1,192
MAGELLAN MIDSTREAM PRTRNS LP	COM UNIT RP LP	559080106	961	22,261	SH	DFND	1	0	0	22,261
MARKEL CORP	COM	570535104	263	285	SH	DFND	1	0	0	285
MARVELL TECHNOLOGY GROUP LTD	ORD	G5876H105	326	9,300	SH	DFND	1	0	0	9,300
MCCORMICK & CO INC	COM NON VTG	579780206	483	2,694	SH	DFND	1	0	0	2,694
MCDONALDS CORP	COM	580135101	2,488	13,485	SH	DFND	1	0	0	13,485
MERCK & CO. INC	COM	58933Y105	445	5,750	SH	DFND	1	0	0	5,750
MICROCHIP TECHNOLOGY INC.	COM	595017104	568	5,397	SH	DFND	1	0	0	5,397
MICROSOFT CORP	COM	594918104	6,191	30,424	SH	DFND	1	0	0	30,424
MONDELEZ INTL INC	CL A	609207105	300	5,869	SH	DFND	1	0	0	5,869
NETFLIX INC	COM	64110L106	262	575	SH	DFND	1	0	0	575
NIKE INC	CL B	654106103	887	9,046	SH	DFND	1	0	0	9,046
NOVARTIS AG	SPONSORED ADR	66987V109	603	6,907	SH	DFND	1	0	0	6,907
NOVO-NORDISK A S	ADR	670100205	308	4,708	SH	DFND	1	0	0	4,708
NVIDIA CORPORATION	COM	67066G104	1,287	3,388	SH	DFND	1	0	0	3,388
ONE GAS INC	COM	68235P108	581	7,546	SH	DFND	1	0	0	7,546
ONEOK INC NEW	COM	682680103	842	25,332	SH	DFND	1	0	0	25,332
ORACLE CORP	COM	68389X105	351	6,355	SH	DFND	1	0	0	6,355
PACER FDS TR	TRENDP US LAR CP	69374H105	5,003	184,012	SH	DFND	1	0	0	184,012
PACER FDS TR	TRENDP US MID CP	69374H204	300	10,959	SH	DFND	1	0	0	10,959
PAYCHEX INC	COM	704326107	413	5,453	SH	DFND	1	0	0	5,453
PAYPAL HLDGS INC	COM	70450Y103	927	5,321	SH	DFND	1	0	0	5,321
PEPSICO INC	COM	713448108	2,009	15,193	SH	DFND	1	0	0	15,193
PFIZER INC	COM	717081103	296	9,063	SH	DFND	1	0	0	9,063
PHILLIPS 66	COM	718546104	536	7,452	SH	DFND	1	0	0	7,452
PIMCO ETF TR	ACTIVE BD ETF	72201R775	1,723	15,440	SH	DFND	1	0	0	15,440
PIMCO ETF TR	ENHAN SHRT MA AC	72201R833	973	9,570	SH	DFND	1	0	0	9,570
PROCTER AND GAMBLE CO	COM	742718109	1,800	15,054	SH	DFND	1	0	0	15,054
QUALCOMM INC	COM	747525103	1,533	16,810	SH	DFND	1	0	0	16,810
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	568	9,214	SH	DFND	1	0	0	9,214

ROYAL DUTCH SHELL PLC	SPON ADR B	780259107	480	15,759	SH	DFND	1	0	0	15,759
ROYAL GOLD INC	COM	780287108	261	2,100	SH	DFND	1	0	0	2,100
S&P GLOBAL INC	COM	78409V104	286	867	SH	DFND	1	0	0	867
SCHWAB STRATEGIC TR	EMRG MKTEQ ETF	808524706	206	8,449	SH	DFND	1	0	0	8,449
SCHWAB STRATEGIC TR	INTL EQTY ETF	808524805	298	10,008	SH	DFND	1	0	0	10,008
SCHWAB STRATEGIC TR	INTRM TRM TRES	808524854	507	8,632	SH	DFND	1	0	0	8,632
SCHWAB STRATEGIC TR	SCHWAB FDT US SC	808524763	12,240	385,858	SH	DFND	1	0	0	385,858
SCHWAB STRATEGIC TR	SCHWB FDT EMK LG	808524730	476	20,317	SH	DFND	1	0	0	20,317
SCHWAB STRATEGIC TR	SCHWB FDT INT LG	808524755	773	32,573	SH	DFND	1	0	0	32,573
SCHWAB STRATEGIC TR	SCHWB FDT INT SC	808524748	15,195	551,711	SH	DFND	1	0	0	551,710
SCHWAB STRATEGIC TR	US AGGREGATE B	808524839	4,799	85,338	SH	DFND	1	0	0	85,338
SCHWAB STRATEGIC TR	US BRD MKT ETF	808524102	860	11,709	SH	DFND	1	0	0	11,709
SCHWAB STRATEGIC TR	US DIVIDEND EQ	808524797	240	4,637	SH	DFND	1	0	0	4,637
SCHWAB STRATEGIC TR	US LCAP GR ETF	808524300	3,704	36,474	SH	DFND	1	0	0	36,474
SCHWAB STRATEGIC TR	US LRG CAP ETF	808524201	10,691	144,276	SH	DFND	1	0	0	144,275
SCHWAB STRATEGIC TR	US MID-CAP ETF	808524508	1,991	37,835	SH	DFND	1	0	0	37,835
SEATTLE GENETICS INC	COM	812578102	302	1,775	SH	DFND	1	0	0	1,775
SELECT SECTOR SPDR TR	COMMUNICATION	81369Y852	2,484	45,957	SH	DFND	1	0	0	45,957
SELECT SECTOR SPDR TR	ENERGY	81369Y506	262	6,913	SH	DFND	1	0	0	6,913
SELECT SECTOR SPDR TR	RL EST SEL SEC	81369Y860	913	26,219	SH	DFND	1	0	0	26,219
SELECT SECTOR SPDR TR	SBI CONS DISCR	81369Y407	2,358	18,463	SH	DFND	1	0	0	18,463
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	1,139	19,430	SH	DFND	1	0	0	19,430
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	5,519	55,155	SH	DFND	1	0	0	55,155
SELECT SECTOR SPDR TR	SBI INT-FINL	81369Y605	1,119	48,354	SH	DFND	1	0	0	48,354
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	654	9,521	SH	DFND	1	0	0	9,521
SELECT SECTOR SPDR TR	SBI INT-UTILS	81369Y886	390	6,918	SH	DFND	1	0	0	6,918
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	213	3,779	SH	DFND	1	0	0	3,779
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	6,418	61,421	SH	DFND	1	0	0	61,421
SERVICENOW INC	COM	81762P102	482	1,190	SH	DFND	1	0	0	1,190
SPDR GOLD TR	GOLD SHS	78463V107	1,396	8,341	SH	DFND	1	0	0	8,341
SPDR INDEX SHS FDS	MSCI ACWI EXUS	78463X848	288	12,722	SH	DFND	1	0	0	12,722
SPDR INDEX SHS FDS	S&P EMKTSC ETF	78463X756	360	8,810	SH	DFND	1	0	0	8,810
SPDR S&P 500 ETF TR	TR UNIT	78462F103	22,024	71,422	SH	DFND	1	0	0	71,422
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	303	934	SH	DFND	1	0	0	934
SPDR SER TR	BLMBRG BRC CNVRT	78464A359	1,838	30,382	SH	DFND	1	0	0	30,382
SPDR SER TR	BLOMBERG BRC INV	78468R200	14,971	491,178	SH	DFND	1	0	0	491,177
SPDR SER TR	NUVEEN BLMBRG SR	78468R739	2,883	57,803	SH	DFND	1	0	0	57,803
SPDR SER TR	SSGA US SMAL	78468R887	626	8,202	SH	DFND	1	0	0	8,202

	ETF									
SPROTT PHYSICAL GOLD & SILVE	TR UNIT	85208R101	297	17,600	SH	DFND	1	0	0	17,600
STARBUCKS CORP	COM	855244109	881	11,974	SH	DFND	1	0	0	11,974
STRYKER CORPORATION	COM	863667101	230	1,276	SH	DFND	1	0	0	1,276
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	244	4,291	SH	DFND	1	0	0	4,291
THERMO FISHER SCIENTIFIC INC	COM	883556102	2,589	7,146	SH	DFND	1	0	0	7,146
TITAN MED INC	COM NEW	88830X819	84	100,000	SH	DFND	1	0	0	100,000
TJX COS INC NEW	COM	872540109	248	4,900	SH	DFND	1	0	0	4,900
TYSON FOODS INC	CL A	902494103	273	4,580	SH	DFND	1	0	0	4,580
UNION PAC CORP	COM	907818108	928	5,489	SH	DFND	1	0	0	5,489
UNITED PARCEL SERVICE INC	CL B	911312106	831	7,476	SH	DFND	1	0	0	7,476
UNITEDHEALTH GROUP INC	COM	91324P102	645	2,187	SH	DFND	1	0	0	2,187
UPWORK INC	COM	91688F104	630	43,659	SH	DFND	1	0	0	43,659
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	37,824	428,172	SH	DFND	1	0	0	428,172
VANGUARD CHARLOTTE FDS	INTL BD IDX ETF	92203J407	36,460	631,548	SH	DFND	1	0	0	631,548
VANGUARD INDEX FDS	GROWTH ETF	922908736	583	2,883	SH	DFND	1	0	0	2,883
VANGUARD INDEX FDS	MCAP GR IDXVIP	922908538	1,078	6,528	SH	DFND	1	0	0	6,528
VANGUARD INDEX FDS	MCAP VL IDXVIP	922908512	819	8,559	SH	DFND	1	0	0	8,559
VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	266	937	SH	DFND	1	0	0	937
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	1,188	11,113	SH	DFND	1	0	0	11,113
VANGUARD INDEX FDS	SML CP GRW ETF	922908595	326	1,631	SH	DFND	1	0	0	1,631
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	229	1,460	SH	DFND	1	0	0	1,460
VANGUARD INDEX FDS	VALUE ETF	922908744	1,093	10,971	SH	DFND	1	0	0	10,971
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	907	22,892	SH	DFND	1	0	0	22,891
VANGUARD INTL EQUITY INDEX F	TT WRLD ST ETF	922042742	419	5,604	SH	DFND	1	0	0	5,604
VANGUARD MALVERN FDS	STRM INFPROIDX	922020805	23,969	477,758	SH	DFND	1	0	0	477,757
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	2,591	47,853	SH	DFND	1	0	0	47,853
VANGUARD SCOTTSDALE FDS	INTER TERM TREAS	92206C706	14,854	210,483	SH	DFND	1	0	0	210,483
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	15,345	161,288	SH	DFND	1	0	0	161,288
VANGUARD SCOTTSDALE FDS	LG-TERM COR BD	92206C813	1,011	9,512	SH	DFND	1	0	0	9,512
VANGUARD SCOTTSDALE FDS	SHORT TERM TREAS	92206C102	2,696	43,344	SH	DFND	1	0	0	43,344
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	3,395	41,077	SH	DFND	1	0	0	41,077
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	4,868	41,543	SH	DFND	1	0	0	41,543
VANGUARD TAX-MANAGED FDS	FTSE DEV MKT ETF	921943858	3,599	92,772	SH	DFND	1	0	0	92,771
VANGUARD WHITEHALL FDS	EMERG MKT BD ETF	921946885	892	11,465	SH	DFND	1	0	0	11,465
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	1,572	19,957	SH	DFND	1	0	0	19,957



VERIZON COMMUNICATIONS INC	COM	92343V104	1,961	35,576	SH	DFND	1	0	0	35,576
VISA INC	COM CL A	92826C839	1,449	7,499	SH	DFND	1	0	0	7,499
WALMART INC	COM	931142103	515	4,299	SH	DFND	1	0	0	4,299
WELLS FARGO CO NEW	COM	949746101	583	22,769	SH	DFND	1	0	0	22,769
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	4,646	119,103	SH	DFND	1	0	0	119,102
WISDOMTREE TR	GLB US QTLY DIV	97717W844	476	7,547	SH	DFND	1	0	0	7,547
WISDOMTREE TR	INTL SMCAP DIV	97717W760	1,471	26,449	SH	DFND	1	0	0	26,449
WISDOMTREE TR	US QTLY DIV GRT	97717X669	258	5,681	SH	DFND	1	0	0	5,681
WISDOMTREE TR	US SMALLCAP DIVD	97717W604	742	35,020	SH	DFND	1	0	0	35,020
YUM BRANDS INC	COM	988498101	204	2,350	SH	DFND	1	0	0	2,350