

ELMWOOD WEALTH MANAGEMENT, INC.

FORM 13F-HR (Form 13F Holdings Report)

Filed 10/14/26 for the Period Ending 09/30/26

Address	2027 FOURTH STREET, SUITE 203 BERKELEY, CA, 94710
Telephone	510-858-2722
CIK	0001731927
Fiscal Year	12/31

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09-30-2026

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: Elmwood Wealth Management, Inc.

Address: 2027 FOURTH STREET, SUITE 203

BERKELEY CA 94710

Form 13F File Number: 028-18747

CRD Number (if applicable): 000165639

SEC File Number (if applicable): _____

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: Son Nguyen

Title: compliance officer

Phone: (510) 858-2723

Signature, Place, and Date of Signing:

Son Nguyen Berkeley, CALIFORNIA 10-14-2026

[Signature]

[City, State]

[Date]

Do you wish to provide explanatory information (e.g., pursuant to Special Instruction 4) on your filing?

☐ Yes ☒ No

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:	<u>0</u>
Form 13F Information table Entry Total:	<u>207</u>
Form 13F Information table Value Total:	<u>416,137,943</u> (round to nearest dollar)

List of Other Included Managers:

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

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
ABBOTT LABORATORIES	COM	002824100	-	1,570,202	15,888	SH	-	SOLE	-	270	0	0
ABBVIE INC	COM	00287Y109	-	624,445	2,387	SH	-	SOLE	-	173	0	0
ADVANCED MICRO DEVICES INC	COM	007903107	-	472,891	773	SH	-	SOLE	-	185	0	0
ALPHABET INC	CAP STK CL A	02079K305	-	5,441,586	15,815	SH	-	SOLE	-	474	0	0
ALPHABET INC	CAP STK CL C	02079K107	-	5,774,069	16,946	SH	-	SOLE	-	6,456	0	0
ALPS ETF TR	OSSHARES US QUALT	00162Q387	-	387,113	6,508	SH	-	SOLE	-	6,508	0	0
ALTRIA GROUP INC	COM	02209S103	-	350,303	5,202	SH	-	SOLE	-	987	0	0
AMAZON COM INC	COM	023135106	-	4,820,881	19,349	SH	-	SOLE	-	1,965	0	0
AMERICAN EXPRESS CO	COM	025816109	-	445,782	1,466	SH	-	SOLE	-	726	0	0
AMPLIFY ETF TR	CWP INTL ENHANCE	032108722	-	8,803,947	211,939	SH	-	SOLE	-	67,364	0	0
APPLE INC	COM	037833100	-	12,399,241	37,233	SH	-	SOLE	-	13,234	0	0
ASML HLDG NV	N Y REGISTRY SHS	N07059210	-	211,966	117	SH	-	SOLE	-	3	0	0
BANK OF AMER CORP	COM	060505104	-	292,459	5,373	SH	-	SOLE	-	2,985	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	-	4,336,823	8,709	SH	-	SOLE	-	4,147	0	0
BLACKROCK ETF TRUST II	ISHA SH TERM ETF	092528884	-	10,760,091	216,023	SH	-	SOLE	-	71,073	0	0
BLACKROCK INC	COM	09290D101	-	225,913	213	SH	-	SOLE	-	156	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	-	299,770	4,804	SH	-	SOLE	-	3,218	0	0
BROADCOM INC	COM	11135F101	-	493,216	1,404	SH	-	SOLE	-	443	0	0
CATERPILLAR INC	COM	149123101	-	274,865	339	SH	-	SOLE	-	90	0	0
CENCORA INC	COM	03073E105	-	1,276,179	4,250	SH	-	SOLE	-	104	0	0
CHARLES SCHWAB CORP (THE)	COM	808513105	-	1,643,352	16,813	SH	-	SOLE	-	0	0	0
CHEVRON CORPORATION	COM	166764100	-	726,252	3,556	SH	-	SOLE	-	657	0	0
CITIGROUP INC	COM NEW	172967424	-	894,578	6,909	SH	-	SOLE	-	153	0	0
CODEXIS INC	COM	192005106	-	17,647	12,695	SH	-	SOLE	-	0	0	0
COSTCO WHOLESALE CORPORATION	COM	22160K105	-	2,958,763	3,250	SH	-	SOLE	-	301	0	0
COTY INC	COM CL A	222070203	-	33,813	12,955	SH	-	SOLE	-	70	0	0
DANAHER CORP DEL	COM	235851102	-	1,248,693	5,636	SH	-	SOLE	-	147	0	0
DIGITAL RLTY TR INC	COM	253868103	-	555,282	3,163	SH	-	SOLE	-	115	50	0
DIMENSIONAL ETF TRUST	CALIF MUN BD ETF	25434V633	-	6,205,109	130,168	SH	-	SOLE	-	42,260	0	0
DIMENSIONAL ETF TRUST	INTERNATNAL VAL	25434V807	-	1,445,099	25,870	SH	-	SOLE	-	25,870	0	0
DIMENSIONAL ETF TRUST	US TARGETED VLU	25434V609	-	218,987	3,296	SH	-	SOLE	-	3,296	0	0
DISNEY WALT CO	COM	254687106	-	1,084,029	10,334	SH	-	SOLE	-	491	0	0
DOMINION ENERGY INC	COM	25746U109	-	1,052,478	17,391	SH	-	SOLE	-	1,067	0	0
DOUBLELINE ETF TRUST	SECUR CR ETF	25861R881	-	379,265	15,550	SH	-	SOLE	-	12,150	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	-	364,933	3,201	SH	-	SOLE	-	840	0	0
EATON CORP PLC	SHS	G29183103	-	1,063,868	2,476	SH	-	SOLE	-	210	37	0
ECOLAB INC	COM	278865100	-	1,088,937	3,966	SH	-	SOLE	-	90	0	0
ELI LILLY & CO	COM	532457108	-	1,013,859	876	SH	-	SOLE	-	76	7	0
EXXONMOBIL HOLDINGS CORP	COM SHS	30233Q108	-	789,705	4,852	SH	-	SOLE	-	3,915	0	0
FIDELITY COVINGTON TRUST	MSCI COMMNTN SVC	316092873	-	272,054	3,778	SH	-	SOLE	-	3,778	0	0
FIRST TR EXCHANGE TRADED FD	NASD TECH DIV	33738R118	-	768,221	6,809	SH	-	SOLE	-	6,809	0	0
FIRST TR EXCHANGE TRADED FD	RBA INDL ETF	33738R704	-	7,187,982	69,624	SH	-	SOLE	-	23,103	10	0
FIRST TR EXCHANGE-TRADED FD	NASDAQ CYB ETF	33734X846	-	522,254	5,066	SH	-	SOLE	-	5,066	0	0
FIRST TR EXCHNG TRADED FD VI	FT VEST US EQT	33740F623	-	222,886	3,940	SH	-	SOLE	-	3,940	0	0
FRANKLIN TEMPLETON ETF TR	FRANKLIN INDIA	35473P769	-	368,891	11,015	SH	-	SOLE	-	0	0	0
GERON CORP	COM	374163103	-	34,791	28,285	SH	-	SOLE	-	85	0	0
GOLDMAN SACHS ETF TR	ACTIVEBETA EME	381430206	-	1,143,976	22,387	SH	-	SOLE	-	1,229	0	0
GOLDMAN SACHS ETF TR	ACTIVEBETA INT	381430107	-	3,518,816	76,763	SH	-	SOLE	-	8,054	145	0

GOLDMAN SACHS ETF TR	ACTIVEBETA US LG	381430503	-	4,613,288	31,807	SH	-	SOLE	-	14,363	0	0
GOLDMAN SACHS ETF TR	S&P 500 PREMIUM	38149W622	-	7,655,090	137,114	SH	-	SOLE	-	76,655	200	0
GOLDMAN SACHS ETF TR	ULTR SHOR BD ETF	381430230	-	376,129	7,454	SH	-	SOLE	-	1,324	0	0
HONEYWELL AEROSPACE INC	COM	43849R105	-	357,671	2,308	SH	-	SOLE	-	147	0	0
HONEYWELL INTL INC	COM	438516205	-	499,287	2,367	SH	-	SOLE	-	134	0	0
INNOVATOR ETFS TRUST	EQUI DU DI 5 ETF	45784N320	-	341,532	15,900	SH	-	SOLE	-	5,250	0	0
INNOVATOR ETFS TRUST	EQUI DU DI JANU	45784N544	-	5,286,704	262,499	SH	-	SOLE	-	65,332	1,236	0
INNOVATOR ETFS TRUST	EQUI DUAL 10 ETF	45784N411	-	1,015,183	48,983	SH	-	SOLE	-	40,471	0	0
INNOVATOR ETFS TRUST	EQUI DUAL 10 JAN	45784N429	-	280,568	13,620	SH	-	SOLE	-	1,150	0	0
INNOVATOR ETFS TRUST	EQUITY MANAGD 10	45784N296	-	4,455,873	165,827	SH	-	SOLE	-	46,121	1,405	0
INNOVATOR ETFS TRUST	EQUY DUL DIRCT	45784N395	-	1,110,082	54,550	SH	-	SOLE	-	17,175	0	0
INNOVATOR ETFS TRUST	GROWTH 100 DUAL	45784N312	-	416,279	19,975	SH	-	SOLE	-	6,650	0	0
INNOVATOR ETFS TRUST	INNOVATOR DEEPW	45782C862	-	10,340,682	116,436	SH	-	SOLE	-	34,887	398	0
INNOVATOR ETFS TRUST	NASDAQ 100 MANAG	45784N270	-	965,260	35,737	SH	-	SOLE	-	28,820	0	0
INNOVATOR ETFS TRUST	US EQT PWR BUF	45782C870	-	5,223,096	120,961	SH	-	SOLE	-	24,377	1,270	0
INNOVATOR ETFS TRUST	US EQT ULTRA BF	45782C300	-	232,000	5,000	SH	-	SOLE	-	0	0	0
INNOVATOR ETFS TRUST	US EQTY PWR BF	45782C680	-	340,545	7,300	SH	-	SOLE	-	0	0	0
INNOVATOR ETFS TRUST	US EQTY PWR BUF	45782C813	-	2,983,135	60,047	SH	-	SOLE	-	13,843	0	0
INNOVATOR ETFS TRUST	US EQTY PWR BUF	45782C797	-	603,654	12,605	SH	-	SOLE	-	8,300	0	0
INNOVATOR ETFS TRUST	US EQTY PWR BUF	45782C508	-	559,138	11,024	SH	-	SOLE	-	7,150	0	0
INNOVATOR ETFS TRUST	US SMAL MANA ETF	45784N262	-	759,395	28,773	SH	-	SOLE	-	23,600	0	0
INNOVATOR ETFS TRUST	US SMALL CAP PWR	45783Y137	-	206,809	7,300	SH	-	SOLE	-	0	0	0
INNOVATOR ETFS TRUST	US SML CP PWR B	45782C599	-	230,031	6,100	SH	-	SOLE	-	0	0	0
INTELLIA THERAPEUTICS INC	COM	45826J105	-	1,246,209	103,334	SH	-	SOLE	-	760	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	-	235,569	1,071	SH	-	SOLE	-	344	0	0
INVESCO EXCH TRADED FD TR II	CALIF AMT MUN	46138E206	-	3,148,187	141,111	SH	-	SOLE	-	23,466	0	0
INVESCO EXCH TRADED FD TR II	GLOBAL WATER	46138E651	-	486,175	11,245	SH	-	SOLE	-	735	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	-	4,146,334	174,877	SH	-	SOLE	-	56,852	4,296	0
INVESCO EXCHANGE TRADED FD T	RAFI US 1000 ETF	46137V613	-	459,187	8,436	SH	-	SOLE	-	8,436	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	-	458,206	12,381	SH	-	SOLE	-	12,381	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL TEC	46137V282	-	1,734,868	26,342	SH	-	SOLE	-	26,342	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	-	1,269,755	6,104	SH	-	SOLE	-	2,060	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	-	1,285,757	1,738	SH	-	SOLE	-	859	0	0
ISHARES INC	CORE MSCI EMKT	46434G103	-	8,407,877	103,596	SH	-	SOLE	-	38,393	100	0
ISHARES INC	ESG AWR MSCI EM	46434G863	-	290,298	5,360	SH	-	SOLE	-	3,910	0	0
ISHARES INC	MSCI EQUAL WEITE	464286681	-	5,172,412	46,456	SH	-	SOLE	-	29,766	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	-	278,805	3,434	SH	-	SOLE	-	3,214	0	0
ISHARES TR	CALIF MUN BD ETF	464288356	-	4,447,311	82,175	SH	-	SOLE	-	17,514	0	0
ISHARES TR	CORE MSCI EAFE	46432F842	-	7,597,039	78,417	SH	-	SOLE	-	16,568	525	0
ISHARES TR	CORE S&P500 ETF	464287200	-	3,979,357	5,196	SH	-	SOLE	-	5,041	0	0
ISHARES TR	CORE US AGGBD ET	464287226	-	306,062	3,237	SH	-	SOLE	-	0	0	0
ISHARES TR	EAFE SML CP ETF	464288273	-	2,507,847	29,707	SH	-	SOLE	-	1,121	250	0
ISHARES TR	ESG AW MSCI EAFE	46435G516	-	279,678	2,714	SH	-	SOLE	-	1,969	0	0
ISHARES TR	ESG MSCI KLD ETF	464288570	-	303,242	2,074	SH	-	SOLE	-	1,754	0	0
ISHARES TR	ESG MSCI USA ETF	46436E767	-	362,216	5,322	SH	-	SOLE	-	5,322	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	-	3,766,316	73,777	SH	-	SOLE	-	26,750	500	0
ISHARES TR	GLOBAL ENERG ETF	464287341	-	353,214	6,200	SH	-	SOLE	-	6,200	0	0
ISHARES TR	LONG TERM MUNI	46438G448	-	745,323	16,025	SH	-	SOLE	-	8,640	0	0

ISHARES TR	MSCI ACWI ETF	464288257	-	1,890,109	11,905	SH	-	SOLE	-	10,751	0	0
ISHARES TR	MSCI INDIA ETF	46429B598	-	282,881	6,060	SH	-	SOLE	-	0	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	-	840,951	2,650	SH	-	SOLE	-	2,440	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	-	1,212,874	4,892	SH	-	SOLE	-	4,892	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	-	298,732	1,075	SH	-	SOLE	-	475	0	0
ISHARES TR	SHRT NAT MUN ETF	464288158	-	7,954,449	76,090	SH	-	SOLE	-	31,944	0	0
ISHARES TR	TRS FLT RT BD	46434V860	-	15,308,687	302,125	SH	-	SOLE	-	125,594	0	0
ISHARES U S ETF TR	SHOR MAT MUN ETF	46431W838	-	3,286,499	66,220	SH	-	SOLE	-	26,725	0	0
J P MORGAN EXCHANGE TRADED F	EQUITY PREMIUM	46641Q332	-	421,626	7,500	SH	-	SOLE	-	7,500	0	0
J P MORGAN EXCHANGE TRADED F	INTL BD OPP ETF	46641Q852	-	5,321,487	113,950	SH	-	SOLE	-	48,626	770	0
J P MORGAN EXCHANGE TRADED F	NASDAQ EQT PREM	46654Q203	-	1,041,337	16,999	SH	-	SOLE	-	16,999	0	0
J P MORGAN EXCHANGE TRADED F	ULTRA SHRT ETF	46641Q837	-	15,503,181	307,786	SH	-	SOLE	-	132,355	1,760	0
J P MORGAN EXCHANGE TRADED F	ULTRA SHT MUNCPL	46641Q654	-	7,435,000	147,053	SH	-	SOLE	-	79,573	0	0
JOHNSON & JOHNSON	COM	478160104	-	1,589,794	6,005	SH	-	SOLE	-	592	0	0
JPMORGAN CHASE & CO	COM	46625H100	-	3,389,499	10,245	SH	-	SOLE	-	911	0	0
KLAVIYO INC	COM SER A	49845K101	-	239,018	15,195	SH	-	SOLE	-	2,314	0	0
LINDE PLC	SHS	G54950103	-	217,644	459	SH	-	SOLE	-	107	0	0
MARSH & MCLENNAN COS INC	COM	571748102	-	982,208	5,753	SH	-	SOLE	-	131	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	-	3,017,310	5,471	SH	-	SOLE	-	155	0	0
MCCORMICK & CO INC	COM NON VTG	579780206	-	457,474	9,859	SH	-	SOLE	-	151	0	0
MERCK & CO INC	COM	58933Y105	-	628,321	4,324	SH	-	SOLE	-	1,665	0	0
META PLATFORMS INC	CL A	30303M102	-	356,790	492	SH	-	SOLE	-	2	0	0
MICROCHIP TECHNOLOGY INC.	COM	595017104	-	1,548,369	19,910	SH	-	SOLE	-	705	0	0
MICRON TECHNOLOGY INC	COM	595112103	-	689,127	647	SH	-	SOLE	-	389	0	0
MICROSOFT CORP	COM	594918104	-	5,206,868	10,152	SH	-	SOLE	-	2,518	0	0
NETFLIX INC.	COM	64110L106	-	615,541	8,847	SH	-	SOLE	-	554	110	0
NORFOLK SOUTHN CORP	COM	655844108	-	349,788	1,132	SH	-	SOLE	-	0	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	-	461,927	3,240	SH	-	SOLE	-	90	0	0
NVIDIA CORPORATION	COM	67066G104	-	8,681,789	38,015	SH	-	SOLE	-	10,317	100	0
PALANTIR TECHNOLOGIES INC	CL A	69608A108	-	277,770	1,485	SH	-	SOLE	-	600	0	0
PALO ALTO NETWORKS INC	COM	697435105	-	2,085,657	5,249	SH	-	SOLE	-	340	45	0
PEPSICO INC	COM	713448108	-	1,114,658	8,796	SH	-	SOLE	-	325	0	0
PFIZER INC	COM	717081103	-	332,219	11,649	SH	-	SOLE	-	1,764	0	0
PGIM ETF TR	PGIM ULTRA SH BD	69344A107	-	433,072	8,756	SH	-	SOLE	-	0	0	0
PHILIP MORRIS INTL INC	COM	718172109	-	718,015	3,763	SH	-	SOLE	-	1,093	0	0
PHILLIPS 66	COM	718546104	-	215,227	843	SH	-	SOLE	-	0	0	0
PROCTER & GAMBLE CO	COM	742718109	-	1,159,621	7,982	SH	-	SOLE	-	1,763	0	0
PROSHARES TR	LARGE CAP CRE	74347R248	-	1,204,595	13,881	SH	-	SOLE	-	13,881	0	0
RBB FD INC	F/M US TREASURY	74933W452	-	514,203	10,315	SH	-	SOLE	-	0	0	0
REALTY INCOME CORP	COM	756109104	-	203,444	3,747	SH	-	SOLE	-	1,855	0	0
ROCKWELL AUTOMATION INC	COM	773903109	-	1,951,109	4,482	SH	-	SOLE	-	205	0	0
RTX CORPORATION	COM	75513E101	-	314,881	1,696	SH	-	SOLE	-	362	0	0
SALESFORCE INC	COM	79466L302	-	1,292,591	5,630	SH	-	SOLE	-	61	0	0
SANDISK CORP	COM	80004C200	-	226,186	130	SH	-	SOLE	-	99	0	0
SCHWAB STRATEGIC TR	INTL SCEQT ETF	808524888	-	4,771,276	95,924	SH	-	SOLE	-	25,393	0	0
SCHWAB STRATEGIC TR	SHT TM US TRES	808524862	-	811,240	34,000	SH	-	SOLE	-	0	0	0
SCHWAB STRATEGIC TR	US BRD MKT ETF	808524102	-	410,584	14,008	SH	-	SOLE	-	0	0	0
SCHWAB STRATEGIC TR	US DIVIDEND EQ	808524797	-	1,581,922	48,630	SH	-	SOLE	-	48,630	0	0
SCHWAB STRATEGIC TR	US LRG CAP ETF	808524201	-	5,154,844	171,828	SH	-	SOLE	-	55,442	0	0
SCHWAB STRATEGIC TR	US MID-CAP ETF	808524508	-	303,870	8,932	SH	-	SOLE	-	0	0	0
SCHWAB STRATEGIC TR	US SML CAP ETF	808524607	-	495,568	15,187	SH	-	SOLE	-	558	0	0
SELECT SECTOR SPDR TR	ST STR CARE ETF	81369Y209	-	783,112	4,650	SH	-	SOLE	-	4,525	0	0
SELECT SECTOR SPDR TR	ST STR ENERG ETF	81369Y506	-	288,980	4,699	SH	-	SOLE	-	4,658	0	0
SELECT SECTOR SPDR TR	ST STR FINL ETF	81369Y605	-	1,033,931	19,362	SH	-	SOLE	-	19,362	0	0
SELECT SECTOR SPDR TR	ST STR INDL ETF	81369Y704	-	1,295,856	7,761	SH	-	SOLE	-	7,761	0	0

SELECT SECTOR SPDR TR	ST STR TECHN ETF	81369Y803	-	1,345,525	6,874	SH	-	SOLE	-	6,874	0	0
SK HYNIX INC	AMERICAN DEPOSIT	78392B206	-	261,125	1,418	SH	-	SOLE	-	30	0	0
SOUTHERN CO	COM	842587107	-	360,572	4,350	SH	-	SOLE	-	140	0	0
SPACE EXPLORATION TECHN CORP	CLASS A COM STK	84615Q103	-	1,590,174	10,541	SH	-	SOLE	-	6	0	0
SPDR INDEX SHS FDS	ST STR PO EX ETF	78463X889	-	467,054	9,302	SH	-	SOLE	-	9,302	0	0
SPDR SERIES TRUST	ST NUVE TERM ETF	78468R739	-	2,538,803	54,422	SH	-	SOLE	-	23,438	0	0
SPDR SERIES TRUST	ST STR BLO 1 ETF	78468R663	-	3,573,869	38,999	SH	-	SOLE	-	27,454	0	0
SPDR SERIES TRUST	ST STR P500VAL	78464A508	-	200,018	3,272	SH	-	SOLE	-	3,272	0	0
SPDR SERIES TRUST	ST STR PR SP1500	78464A805	-	652,589	7,090	SH	-	SOLE	-	7,090	0	0
SPDR SERIES TRUST	ST STR SP DIV	78464A763	-	273,062	1,864	SH	-	SOLE	-	550	0	0
SSGA ACTIVE ETF TR	ST STR TOTAL ETF	78467V848	-	6,856,804	183,239	SH	-	SOLE	-	48,275	2,400	0
SSGA ACTIVE ETF TR	ST STR UL BD ETF	78467V707	-	2,002,471	49,757	SH	-	SOLE	-	15,276	0	0
STARBUCKS CORP	COM	855244109	-	421,923	4,490	SH	-	SOLE	-	151	0	0
STATE STR SPDR DOW JONES IND	UT SER 1	78467X109	-	1,441,443	2,834	SH	-	SOLE	-	2,834	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	-	7,696,226	10,091	SH	-	SOLE	-	4,055	0	0
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	-	990,389	2,171	SH	-	SOLE	-	37	0	0
TESLA INC	COM	88160R101	-	722,394	2,036	SH	-	SOLE	-	1,500	0	0
THE CIGNA GROUP	COM	125523100	-	270,743	996	SH	-	SOLE	-	0	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	-	367,228	544	SH	-	SOLE	-	293	0	0
TRAVELERS COMPANIES INC	COM	89417E109	-	1,825,576	5,121	SH	-	SOLE	-	123	0	0
UBER TECHNOLOGIES INC	COM	90353T100	-	341,523	4,985	SH	-	SOLE	-	0	0	0
UNION PAC CORP	COM	907818108	-	1,394,002	5,123	SH	-	SOLE	-	195	0	0
UNITED RENTALS INC	COM	911363109	-	447,349	447	SH	-	SOLE	-	0	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	-	1,978,825	5,391	SH	-	SOLE	-	193	0	0
VANECK ETF TRUST	MRNGSTR WDE MOAT	92189F643	-	418,929	3,963	SH	-	SOLE	-	3,963	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	-	331,988	545	SH	-	SOLE	-	545	0	0
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	-	356,636	4,668	SH	-	SOLE	-	668	0	0
VANGUARD CALIF TAX FREE FDS	TAX EXEMPT BD FD	922021605	-	327,803	3,477	SH	-	SOLE	-	0	0	0
VANGUARD CHARLOTTE FDS	TOTAL INT BD ETF	92203J407	-	4,212,195	89,870	SH	-	SOLE	-	31,647	700	0
VANGUARD INDEX FDS	MRNGSTR GRWT ETF	922908736	-	364,405	4,044	SH	-	SOLE	-	0	0	0
VANGUARD INDEX FDS	MRNGSTR SML CAP	922908751	-	374,792	1,317	SH	-	SOLE	-	32	0	0
VANGUARD INDEX FDS	MRNGSTR TTL STK	922908769	-	5,188,865	13,865	SH	-	SOLE	-	13,139	0	0
VANGUARD INDEX FDS	MRNGSTR VAL ETF	922908744	-	1,094,982	5,067	SH	-	SOLE	-	3,940	0	0
VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	-	940,273	1,342	SH	-	SOLE	-	1,327	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	-	656,184	7,909	SH	-	SOLE	-	673	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	-	5,373,192	90,595	SH	-	SOLE	-	44,340	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EUROPE ETF	922042874	-	559,687	6,448	SH	-	SOLE	-	6,448	0	0
VANGUARD INTL EQUITY INDEX F	FTSE SMCAP ETF	922042718	-	225,268	1,451	SH	-	SOLE	-	1,451	0	0
VANGUARD INTL EQUITY INDEX F	TT WRLD ST ETF	922042742	-	627,296	3,974	SH	-	SOLE	-	3,864	0	0
VANGUARD MUN BD FDS	SHORT TAX EXEMPT	922907696	-	202,682	2,725	SH	-	SOLE	-	0	0	0
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	-	4,534,863	95,753	SH	-	SOLE	-	21,349	0	0
VANGUARD SCOTTSDALE FDS	SHORT TERM TREAS	92206C102	-	5,363,269	93,177	SH	-	SOLE	-	19,434	920	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	-	3,904,507	16,735	SH	-	SOLE	-	11,829	0	0
VANGUARD STAR FDS	VG TL INTL STK F	921909768	-	643,320	7,572	SH	-	SOLE	-	6,824	0	0
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	-	11,245,927	159,268	SH	-	SOLE	-	29,179	0	0
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	-	324,881	2,093	SH	-	SOLE	-	2,093	0	0
VANGUARD WORLD FD	COMM SRVC ETF	92204A884	-	206,219	1,082	SH	-	SOLE	-	1,082	0	0
VANGUARD WORLD FD	ESG INTL STK ETF	921910725	-	204,702	2,525	SH	-	SOLE	-	225	0	0
VANGUARD WORLD FD	HEALTH CAR ETF	92204A504	-	202,292	640	SH	-	SOLE	-	640	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	-	265,882	5,796	SH	-	SOLE	-	5,201	0	0
VISA INC	COM CL A	92826C839	-	1,634,980	4,550	SH	-	SOLE	-	459	0	0
WALMART INC	COM	931142103	-	216,267	2,081	SH	-	SOLE	-	646	0	0

WIPRO LTD	SPON ADR 1 SH	97651M109	-	25,211	15,279	SH	-	SOLE	-	898	0	0
WISDOMTREE TR	EM LCL DEBT FD	97717X867	-	4,189,298	150,316	SH	-	SOLE	-	51,156	1,600	0
WISDOMTREE TR	FLOATNG RAT TREA	97717Y527	-	6,987,884	138,676	SH	-	SOLE	-	117,494	0	0
XENON PHARMACEUTICALS INC	COM	98420N105	-	504,929	13,577	SH	-	SOLE	-	6,420	0	0