

ANNAPOLIS FINANCIAL SERVICES, LLC

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

Filed 07/17/24 for the Period Ending 06/30/24

Address 582 BELLERIVE ROAD, SUITE 4D
ANNAPOLIS, MD, 21409
Telephone 410-626-8198
CIK 0001843110
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

OMB Number: 3235-0006
Estimated average burden
hours per response: 23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2024

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: Annapolis Financial Services, LLC
Address: 582 BELLERIVE ROAD, SUITE 4D
ANNAPOLIS MD 21409

Form 13F File Number: 028-20662
CRD Number (if applicable): 000123095
SEC File Number (if applicable): 801-95167

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: William James Hufnell
Title: Chief Compliance Officer
Phone: 410-626-8198

Signature, Place, and Date of Signing:

William James Hufnell Annapolis, MARYLAND 07-17-2024
[Signature] [City, State] [Date]

Do you wish to provide information pursuant to Special Instruction 5?

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>364</u>
Form 13F Information table Value Total:	<u>308,666,140</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 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 FIGI	COLUMN 5 VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH/ PRN	PUT/ CALL	COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
										SOLE	SHARED	NONE
3M CO	COM	88579Y101	-	17,884	175	SH	-	SOLE	-	0	0	175
ABBOTT LABS	COM	002824100	-	38,189	368	SH	-	SOLE	-	0	0	368
ABBVIE INC	COM	00287Y109	-	77,871	454	SH	-	SOLE	-	0	0	454
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	-	23,970	79	SH	-	SOLE	-	0	0	79
ADOBE INC	COM	00724F101	-	3,334	6	SH	-	SOLE	-	0	0	6
ALPHABET INC	CAP STK CL A	02079K305	-	182,150	1,000	SH	-	SOLE	-	0	0	1,000
ALPHABET INC	CAP STK CL C	02079K107	-	443,877	2,420	SH	-	SOLE	-	0	0	2,420
ALTRIA GROUP INC	COM	02209S103	-	7,607	167	SH	-	SOLE	-	0	0	167
AMAZON COM INC	COM	023135106	-	475,202	2,459	SH	-	SOLE	-	0	0	2,459
AMERICAN CENTY ETF TR	AVANTIS ALL EQT	025072232	-	412,551	5,951	SH	-	SOLE	-	0	0	5,951
AMERICAN CENTY ETF TR	AVANTIS EMGMKT	025072604	-	8,251,108	135,065	SH	-	SOLE	-	0	0	135,065
AMERICAN CENTY ETF TR	INTL EQT ETF	025072703	-	19,243,135	309,077	SH	-	SOLE	-	0	0	309,077
AMERICAN CENTY ETF TR	INTL SMCP VLU	025072802	-	294,029	4,527	SH	-	SOLE	-	0	0	4,527
AMERICAN CENTY ETF TR	US EQT ETF	025072885	-	450,229	4,992	SH	-	SOLE	-	0	0	4,992
AMERICAN CENTY ETF TR	US SML CP VALU	025072877	-	597,267	6,657	SH	-	SOLE	-	0	0	6,657
AMERICAN ELEC PWR CO INC	COM	025537101	-	9,827	112	SH	-	SOLE	-	0	0	112
AMERICAN EXPRESS CO	COM	025816109	-	46,079	199	SH	-	SOLE	-	0	0	199
AMERICAN INTL GROUP INC	COM NEW	026874784	-	10,246	138	SH	-	SOLE	-	0	0	138
AMERICAN TOWER CORP NEW	COM	03027X100	-	30,129	155	SH	-	SOLE	-	0	0	155
AMERIPRISE FINL INC	COM	03076C106	-	30,758	72	SH	-	SOLE	-	0	0	72
AMGEN INC	COM	031162100	-	78,113	250	SH	-	SOLE	-	0	0	250
ANALOG DEVICES INC	COM	032654105	-	16,435	72	SH	-	SOLE	-	0	0	72
ANSYS INC	COM	03662Q105	-	10,288	32	SH	-	SOLE	-	0	0	32
APOLLO GLOBAL MGMT INC	COM	03769M106	-	14,759	125	SH	-	SOLE	-	0	0	125
APPLE INC	COM	037833100	-	1,342,507	6,374	SH	-	SOLE	-	0	0	6,374
APTIV PLC	SHS	G6095L109	-	8,803	125	SH	-	SOLE	-	0	0	125
APYX MEDICAL CORPORATION	COM	03837C106	-	2,102	1,568	SH	-	SOLE	-	0	0	1,568
ARK ETF TR	AUTNMUS TECHNLGY	00214Q203	-	1,653	30	SH	-	SOLE	-	0	0	30
ARK ETF TR	INNOVATION ETF	00214Q104	-	7,428	169	SH	-	SOLE	-	0	0	169
AUTOMATIC DATA PROCESSING IN	COM	053015103	-	23,869	100	SH	-	SOLE	-	0	0	100
BANK AMERICA CORP	COM	060505104	-	231,863	5,830	SH	-	SOLE	-	0	0	5,830
BERKSHIRE HATHAWAY INC DEL	CLA	084670108	-	612,241	1	SH	-	SOLE	-	0	0	1
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	-	796,922	1,959	SH	-	SOLE	-	0	0	1,959
BHP GROUP LTD	SPONSORED ADS	088606108	-	4,111	72	SH	-	SOLE	-	0	0	72
BLACKROCK ETF TRUST	FUTURE TECH ETF	09290C301	-	173,234	6,314	SH	-	SOLE	-	0	0	6,314
BLACKROCK INC	COM	09247X101	-	59,049	75	SH	-	SOLE	-	0	0	75
BOEING CO	COM	097023105	-	37,495	206	SH	-	SOLE	-	0	0	206
BRISTOL-MYERS SQUIBB CO	COM	110122108	-	4,403	106	SH	-	SOLE	-	0	0	106
BROADCOM INC	COM	11135F101	-	175,003	109	SH	-	SOLE	-	0	0	109
CADENCE DESIGN SYSTEM INC	COM	127387108	-	32,006	104	SH	-	SOLE	-	0	0	104
CAPITAL GROUP GBL GROWTH EQT	SHS CREATION UNI	14020X104	-	6	0	SH	-	SOLE	-	0	0	0
CAPITAL ONE FINL CORP	COM	14040H105	-	43,769	316	SH	-	SOLE	-	0	0	316
CARRIER GLOBAL CORPORATION	COM	14448C104	-	18,924	300	SH	-	SOLE	-	0	0	300
CATERPILLAR INC	COM	149123101	-	24,650	74	SH	-	SOLE	-	0	0	74
CENTENE CORP DEL	COM	15135B101	-	5,835	88	SH	-	SOLE	-	0	0	88
CENTRAIS ELETRICAS BRASILEIR	SPONSORED ADR	15234Q207	-	2,553	397	SH	-	SOLE	-	0	0	397
CHEVRON CORP NEW	COM	166764100	-	77,428	495	SH	-	SOLE	-	0	0	495
CHIPOTLE MEXICAN GRILL INC	COM	169656105	-	43,855	700	SH	-	SOLE	-	0	0	700
CHUBB LIMITED	COM	H1467J104	-	44,129	173	SH	-	SOLE	-	0	0	173
CISCO SYS INC	COM	17275R102	-	56,632	1,192	SH	-	SOLE	-	0	0	1,192
COCA COLA CO	COM	191216100	-	39,591	622	SH	-	SOLE	-	0	0	622

COMCAST CORP NEW	CLA	20030N101	-	47,893	1,223	SH	-	SOLE	-	0	0	1,223
CONOCOPHILLIPS	COM	20825C104	-	21,847	191	SH	-	SOLE	-	0	0	191
CONSTELLATION BRANDS INC	CLA	21036P108	-	19,296	75	SH	-	SOLE	-	0	0	75
CONSTELLATION ENERGY CORP	COM	21037T109	-	12,417	62	SH	-	SOLE	-	0	0	62
CORNING INC	COM	219350105	-	3,885	100	SH	-	SOLE	-	0	0	100
CORTEVA INC	COM	22052L104	-	4,585	85	SH	-	SOLE	-	0	0	85
COSTAR GROUP INC	COM	22160N109	-	15,570	210	SH	-	SOLE	-	0	0	210
COSTCO WHSL CORP NEW	COM	22160K105	-	114,391	135	SH	-	SOLE	-	0	0	135
CSX CORP	COM	126408103	-	41,244	1,233	SH	-	SOLE	-	0	0	1,233
CUMMINS INC	COM	231021106	-	19,939	72	SH	-	SOLE	-	0	0	72
CVS HEALTH CORP	COM	126650100	-	716	12	SH	-	SOLE	-	0	0	12
DANAHER CORPORATION	COM	235851102	-	57,966	232	SH	-	SOLE	-	0	0	232
DEERE & CO	COM	244199105	-	50,814	136	SH	-	SOLE	-	0	0	136
DESKTOP METAL INC	COM CLA	25058X303	-	207	50	SH	-	SOLE	-	0	0	50
DIAGEO PLC	SPON ADR NEW	25243Q205	-	8,322	66	SH	-	SOLE	-	0	0	66
DIMENSIONAL ETF TRUST	CORE FIXED INCOM	25434V872	-	6,526,350	157,110	SH	-	SOLE	-	0	0	157,110
DIMENSIONAL ETF TRUST	EMGR CRE EQT MNG	25434V302	-	2,232,530	86,298	SH	-	SOLE	-	0	0	86,298
DIMENSIONAL ETF TRUST	GLOBAL CORE PLUS	25434V583	-	6,334,121	119,715	SH	-	SOLE	-	0	0	119,715
DIMENSIONAL ETF TRUST	INFLATION PROTE	25434V856	-	458,863	11,237	SH	-	SOLE	-	0	0	11,237
DIMENSIONAL ETF TRUST	INTL CORE EQT MK	25434V203	-	1,651,344	55,657	SH	-	SOLE	-	0	0	55,657
DIMENSIONAL ETF TRUST	INTL HIGH PROFIT	25434V765	-	250,093	9,502	SH	-	SOLE	-	0	0	9,502
DIMENSIONAL ETF TRUST	NATL MUN BD ETF	25434V849	-	311,461	6,520	SH	-	SOLE	-	0	0	6,520
DIMENSIONAL ETF TRUST	SHORT DURATION F	25434V864	-	1,145,014	24,362	SH	-	SOLE	-	0	0	24,362
DIMENSIONAL ETF TRUST	US CORE EQT MKT	25434V104	-	4,787,923	127,712	SH	-	SOLE	-	0	0	127,712
DIMENSIONAL ETF TRUST	US CORE EQUITY 2	25434V708	-	1,250,139	38,776	SH	-	SOLE	-	0	0	38,776
DIMENSIONAL ETF TRUST	US EQUITY ETF	25434V401	-	311,964	5,301	SH	-	SOLE	-	0	0	5,301
DIMENSIONAL ETF TRUST	US HIGH PROFITAB	25434V831	-	717,568	22,431	SH	-	SOLE	-	0	0	22,431
DIMENSIONAL ETF TRUST	US LARGE CAP VAL	25434V666	-	34,056	1,178	SH	-	SOLE	-	0	0	1,178
DIMENSIONAL ETF TRUST	US REAL ESTATE E	25434V823	-	329,423	14,906	SH	-	SOLE	-	0	0	14,906
DIMENSIONAL ETF TRUST	US SMALL CAP ETF	25434V500	-	8,727,341	145,262	SH	-	SOLE	-	0	0	145,262
DIMENSIONAL ETF TRUST	US SMALL CAP VAL	25434V815	-	4,213,824	146,415	SH	-	SOLE	-	0	0	146,415
DIMENSIONAL ETF TRUST	US TARGETED VLU	25434V609	-	16,080	310	SH	-	SOLE	-	0	0	310
DIMENSIONAL ETF TRUST	WORLD EX US CORE	25434V880	-	214,418	8,435	SH	-	SOLE	-	0	0	8,435
DISNEY WALT CO	COM	254687106	-	86,581	872	SH	-	SOLE	-	0	0	872
DOLLAR GEN CORP NEW	COM	256677105	-	83,967	635	SH	-	SOLE	-	0	0	635
DOMINION ENERGY INC	COM	25746U109	-	19,600	400	SH	-	SOLE	-	0	0	400
DOW INC	COM	260557103	-	12,361	233	SH	-	SOLE	-	0	0	233
DRAFTKINGS INC NEW	COM CLA	26142V105	-	764	20	SH	-	SOLE	-	0	0	20
DUPONT DE NEMOURS INC	COM	26614N102	-	9,418	117	SH	-	SOLE	-	0	0	117
EASTMAN CHEM CO	COM	277432100	-	19,594	200	SH	-	SOLE	-	0	0	200
EATON CORP PLC	SHS	G29183103	-	11,288	36	SH	-	SOLE	-	0	0	36
ELEVANCE HEALTH INC	COM	036752103	-	1,510	3	SH	-	SOLE	-	0	0	3
ELI LILLY & CO	COM	532457108	-	298,776	330	SH	-	SOLE	-	0	0	330
EMERSON ELEC CO	COM	291011104	-	15,868	144	SH	-	SOLE	-	0	0	144
ENERGY TRANSFER L P	COM UT LTD PTN	29273V100	-	8,321	513	SH	-	SOLE	-	0	0	513
EQT CORP	COM	26884L109	-	92,450	2,500	SH	-	SOLE	-	0	0	2,500
EQUITY RESIDENTIAL	SH BEN INT	29476L107	-	16,157	233	SH	-	SOLE	-	0	0	233
EXELON CORP	COM	30161N101	-	6,438	186	SH	-	SOLE	-	0	0	186
EXXON MOBIL CORP	COM	30231G102	-	22,909	199	SH	-	SOLE	-	0	0	199
FASTENAL CO	COM	311900104	-	80,813	1,286	SH	-	SOLE	-	0	0	1,286
FIRSTENERGY CORP	COM	337932107	-	8,688	227	SH	-	SOLE	-	0	0	227

FIVE BELOW INC	COM	33829M101	-	7,301	67	SH	-	SOLE	-	0	0	67
FMC CORP	COM NEW	302491303	-	49	85	SH	-	SOLE	-	0	0	85
FORD MTR CO DEL	COM	345370860	-	1,625	130	SH	-	SOLE	-	0	0	130
FORTREA HLDGS INC	COMMON STOCK	34965K107	-	1,167	50	SH	-	SOLE	-	0	0	50
FRESENIUS MEDICAL CARE AG	SPONSORED ADR	358029106	-	44,442	2,328	SH	-	SOLE	-	0	0	2,328
FS CREDIT OPPORTUNITIES CORP	COMMON STOCK	30290Y101	-	42,654	6,696	SH	-	SOLE	-	0	0	6,696
GE AEROSPACE	COM NEW	369604301	-	40,265	253	SH	-	SOLE	-	0	0	253
GE HEALTHCARE TECHNOLOGIES I	COMMON STOCK	36266G107	-	15,044	193	SH	-	SOLE	-	0	0	193
GE VERNOVA INC	COM	36828A101	-	10,634	62	SH	-	SOLE	-	0	0	62
GENERAC HLDGS INC	COM	368736104	-	2,645	20	SH	-	SOLE	-	0	0	20
GENERAL DYNAMICS CORP	COM	369550108	-	45,316	156	SH	-	SOLE	-	0	0	156
GENERAL MTRS CO	COM	37045V100	-	25,553	550	SH	-	SOLE	-	0	0	550
GENUINE PARTS CO	COM	372460105	-	16,322	118	SH	-	SOLE	-	0	0	118
GLEN BURNIE BANCORP	COM	377407101	-	4,130	1,000	SH	-	SOLE	-	0	0	1,000
GLOBANT S A	COM	L44385109	-	13,727	77	SH	-	SOLE	-	0	0	77
GRAND CANYON ED INC	COM	38526M106	-	15,391	110	SH	-	SOLE	-	0	0	110
GRAYSCALE BITCOIN TR BTC	SHS REP COM UT	389637109	-	125,753	2,362	SH	-	SOLE	-	0	0	2,362
HANNON ARMSTRONG SUST INFR C	COM	41068X100	-	252,710	8,537	SH	-	SOLE	-	0	0	8,537
HEICO CORP NEW	COM	422806109	-	22,138	99	SH	-	SOLE	-	0	0	99
HOME DEPOT INC	COM	437076102	-	287,440	835	SH	-	SOLE	-	0	0	835
HONEYWELL INTL INC	COM	438516106	-	62,995	295	SH	-	SOLE	-	0	0	295
HUMANA INC	COM	444859102	-	5,232	14	SH	-	SOLE	-	0	0	14
IDEXX LABS INC	COM	45168D104	-	10,232	21	SH	-	SOLE	-	0	0	21
INFOSYS LTD	SPONSORED ADR	456788108	-	3,576	192	SH	-	SOLE	-	0	0	192
INTEL CORP	COM	458140100	-	18,644	602	SH	-	SOLE	-	0	0	602
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	-	24,504	179	SH	-	SOLE	-	0	0	179
INTERNATIONAL BUSINESS MACHS	COM	459200101	-	2,249	13	SH	-	SOLE	-	0	0	13
INTERPUBLIC GROUP COS INC	COM	460690100	-	143,705	4,940	SH	-	SOLE	-	0	0	4,940
INVESCO EXCH TRADED FD TR II	S&P ULTRA DIVIDE	46138G656	-	8,960	200	SH	-	SOLE	-	0	0	200
INVESCO EXCHANGE TRADED FD T	DIVID ACHIEVEV	46137V506	-	170,680	4,000	SH	-	SOLE	-	0	0	4,000
INVESCO EXCHANGE TRADED FD T	NASDAQ INTERNT	46137V530	-	73,908	1,800	SH	-	SOLE	-	0	0	1,800
INVESCO EXCHANGE TRADED FD T	S&P500 EQL TEC	46137V282	-	61,631	1,681	SH	-	SOLE	-	0	0	1,681
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	-	7,526,479	45,815	SH	-	SOLE	-	0	0	45,815
INVESCO EXCHANGE TRADED FD T	WILDERHIL CLAN	46137V134	-	31,676	1,572	SH	-	SOLE	-	0	0	1,572
INVESCO QQQ TR	UNIT SER 1	46090E103	-	47,596	99	SH	-	SOLE	-	0	0	99
ISHARES INC	CORE MSCI EMKT	46434G103	-	1,628,172	30,416	SH	-	SOLE	-	0	0	30,416
ISHARES INC	MSCI EMRG CHN	46434G764	-	49,610	838	SH	-	SOLE	-	0	0	838
ISHARES TR	COHEN STEER REIT	464287564	-	15,354	268	SH	-	SOLE	-	0	0	268
ISHARES TR	CORE MSCI EAFE	46432F842	-	2,740,046	37,721	SH	-	SOLE	-	0	0	37,721
ISHARES TR	CORE S&P MCP ETF	464287507	-	3,743,232	63,965	SH	-	SOLE	-	0	0	63,965
ISHARES TR	CORE S&P SCP ETF	464287804	-	1,231,923	11,550	SH	-	SOLE	-	0	0	11,550
ISHARES TR	CORE S&P500 ETF	464287200	-	5,271,380	9,633	SH	-	SOLE	-	0	0	9,633
ISHARES TR	CORE US AGGBD ET	464287226	-	123,668	1,274	SH	-	SOLE	-	0	0	1,274
ISHARES TR	EXPANDED TECH	464287515	-	445,797	5,130	SH	-	SOLE	-	0	0	5,130
ISHARES TR	GL CLEAN ENE ETF	464288224	-	76,764	5,763	SH	-	SOLE	-	0	0	5,763
ISHARES TR	JPMORGAN USD EMG	464288281	-	11,945	135	SH	-	SOLE	-	0	0	135
ISHARES TR	MBS ETF	464288588	-	98,788	1,076	SH	-	SOLE	-	0	0	1,076
ISHARES TR	MRGSTR MD CP ETF	464288208	-	49,066	700	SH	-	SOLE	-	0	0	700
ISHARES TR	MSCI ACWI ETF	464288257	-	3,148	28	SH	-	SOLE	-	0	0	28
ISHARES TR	MSCI EAFE ETF	464287465	-	3,284,926	41,937	SH	-	SOLE	-	0	0	41,937
ISHARES TR	MSCI EMG MKT ETF	464287234	-	4,259	100	SH	-	SOLE	-	0	0	100
ISHARES TR	MSCI GBL SUS DEV	46435G532	-	780,728	10,400	SH	-	SOLE	-	0	0	10,400
ISHARES TR	MSCI KLD400 SOC	464288570	-	1,795,152	17,286	SH	-	SOLE	-	0	0	17,286

ISHARES TR	MSCI USA MIN VOL	46429B697	-	24,349	290	SH	-	SOLE	-	0	0	290
ISHARES TR	MSCI USA QLT FCT	46432F339	-	38,251	224	SH	-	SOLE	-	0	0	224
ISHARES TR	RUS 1000 GRW ETF	464287614	-	200,481	550	SH	-	SOLE	-	0	0	550
ISHARES TR	RUS 1000 VAL ETF	464287598	-	1,047	6	SH	-	SOLE	-	0	0	6
ISHARES TR	RUS MDCP VAL ETF	464287473	-	2,004,062	16,598	SH	-	SOLE	-	0	0	16,598
ISHARES TR	RUS MID CAP ETF	464287499	-	206,349	2,545	SH	-	SOLE	-	0	0	2,545
ISHARES TR	RUSSELL 2000 ETF	464287655	-	34,898	172	SH	-	SOLE	-	0	0	172
ISHARES TR	S&P 500 GRWT ETF	464287309	-	50,897	550	SH	-	SOLE	-	0	0	550
ISHARES TR	SELECT DIVID ETF	464287168	-	145,176	1,200	SH	-	SOLE	-	0	0	1,200
ISHARES TR	SP SMCP600VL ETF	464287879	-	443,746	4,562	SH	-	SOLE	-	0	0	4,562
ISHARES TR	U.S. MED DVC ETF	464288810	-	20,511	366	SH	-	SOLE	-	0	0	366
ISHARES TR	U.S. UTILITS ETF	464287697	-	85,596	974	SH	-	SOLE	-	0	0	974
J P MORGAN EXCHANGE TRADED F	HEDGED EQUITY LA	46654Q724	-	34,827	595	SH	-	SOLE	-	0	0	595
J P MORGAN EXCHANGE TRADED F	INCOME ETF	46641Q159	-	932,249	20,507	SH	-	SOLE	-	0	0	20,507
J P MORGAN EXCHANGE TRADED F	ULTRA SHRT INC	46641Q837	-	133,658	2,648	SH	-	SOLE	-	0	0	2,648
JOHNSON & JOHNSON	COM	478160104	-	125,260	857	SH	-	SOLE	-	0	0	857
JOHNSON CTLS INTL PLC	SHS	G51502105	-	19,277	290	SH	-	SOLE	-	0	0	290
JPMORGAN CHASE & CO.	COM	46625H100	-	285,072	1,409	SH	-	SOLE	-	0	0	1,409
KROGER CO	COM	501044101	-	16,393	328	SH	-	SOLE	-	0	0	328
KYNDRYL HLDGS INC	COMMON STOCK	50155Q100	-	185	7	SH	-	SOLE	-	0	0	7
LABCORP HOLDINGS INC	COM SHS	504922105	-	10,176	50	SH	-	SOLE	-	0	0	50
LINDE PLC	SHS	G54950103	-	30,278	69	SH	-	SOLE	-	0	0	69
LIVE NATION ENTERTAINMENT IN	COM	538034109	-	1,875	20	SH	-	SOLE	-	0	0	20
LOCKHEED MARTIN CORP	COM	539830109	-	991	2	SH	-	SOLE	-	0	0	2
LOWES COS INC	COM	548661107	-	26,676	121	SH	-	SOLE	-	0	0	121
LULULEMON ATHLETICA INC	COM	550021109	-	298,700	1,000	SH	-	SOLE	-	0	0	1,000
M & T BK CORP	COM	55261F104	-	22,704	150	SH	-	SOLE	-	0	0	150
MAGNA INTL INC	COM	559222401	-	13,492	322	SH	-	SOLE	-	0	0	322
MARATHON OIL CORP	COM	565849106	-	2,103	73	SH	-	SOLE	-	0	0	73
MARATHON PETE CORP	COM	56585A102	-	14,399	83	SH	-	SOLE	-	0	0	83
MARRIOTT INTL INC NEW	CLA	571903202	-	32,639	135	SH	-	SOLE	-	0	0	135
MASTERCARD INCORPORATED	CLA	57636Q104	-	25,147	57	SH	-	SOLE	-	0	0	57
MCCORMICK & CO INC	COM NON VTG	579780206	-	17,806	251	SH	-	SOLE	-	0	0	251
MCDONALDS CORP	COM	580135101	-	44,343	174	SH	-	SOLE	-	0	0	174
MCKESSON CORP	COM	58155Q103	-	26,282	45	SH	-	SOLE	-	0	0	45
MERCK & CO INC	COM	58933Y105	-	142,123	1,148	SH	-	SOLE	-	0	0	1,148
META PLATFORMS INC	CLA	30303M102	-	1,220,739	2,421	SH	-	SOLE	-	0	0	2,421
METLIFE INC	COM	59156R108	-	7,370	105	SH	-	SOLE	-	0	0	105
MICROCHIP TECHNOLOGY INC.	COM	595017104	-	17,385	190	SH	-	SOLE	-	0	0	190
MICRON TECHNOLOGY INC	COM	595112103	-	790	6	SH	-	SOLE	-	0	0	6
MICROSOFT CORP	COM	594918104	-	981,562	2,196	SH	-	SOLE	-	0	0	2,196
MODERNA INC	COM	60770K107	-	4,632	39	SH	-	SOLE	-	0	0	39
MONDELEZ INTL INC	CLA	609207105	-	12,696	194	SH	-	SOLE	-	0	0	194
MORGAN STANLEY	COM NEW	617446448	-	43,444	447	SH	-	SOLE	-	0	0	447
NAVIENT CORPORATION	COM	63938C108	-	8,862	609	SH	-	SOLE	-	0	0	609
NCR ATLEOS CORPORATION	COM SHS	63001N106	-	163	6	SH	-	SOLE	-	0	0	6
NCR VOYIX CORPORATION	COM	62886E108	-	149	12	SH	-	SOLE	-	0	0	12
NETFLIX INC	COM	64110L106	-	106,970	159	SH	-	SOLE	-	0	0	159
NEXTERA ENERGY INC	COM	65339F101	-	192,675	2,721	SH	-	SOLE	-	0	0	2,721
NIKE INC	CL B	654106103	-	20,350	270	SH	-	SOLE	-	0	0	270
NORTHROP GRUMMAN CORP	COM	666807102	-	17,438	40	SH	-	SOLE	-	0	0	40
NOVARTIS AG	SPONSORED ADR	66987V109	-	17,141	161	SH	-	SOLE	-	0	0	161
NUVEEN MUN VALUE FD INC	COM	670928100	-	31,931	3,700	SH	-	SOLE	-	0	0	3,700
NVIDIA CORPORATION	COM	67066G104	-	129,717	1,050	SH	-	SOLE	-	0	0	1,050
OCEANFIRST FINL CORP	COM	675234108	-	27,808	1,750	SH	-	SOLE	-	0	0	1,750

OGE ENERGY CORP	COM	670837103	-	19,064	534	SH	-	SOLE	-	0	0	534
ON HLDG AG	NAMEN AKT A	H5919C104	-	15,520	400	SH	-	SOLE	-	0	0	400
OPENDOOR TECHNOLOGIES INC	COM	683712103	-	549	300	SH	-	SOLE	-	0	0	300
ORACLE CORP	COM	68389X105	-	19,768	140	SH	-	SOLE	-	0	0	140
OREILLY AUTOMOTIVE INC	COM	67103H107	-	5,281	5	SH	-	SOLE	-	0	0	5
ORGANON & CO	COMMON STOCK	68622V106	-	1,035	50	SH	-	SOLE	-	0	0	50
OTIS WORLDWIDE CORP	COM	68902V107	-	14,439	150	SH	-	SOLE	-	0	0	150
PALANTIR TECHNOLOGIES INC	CLA	69608A108	-	279,213	11,023	SH	-	SOLE	-	0	0	11,023
PARKER-HANNIFIN CORP	COM	701094104	-	3,541	7	SH	-	SOLE	-	0	0	7
PAYCOM SOFTWARE INC	COM	70432V102	-	5,436	38	SH	-	SOLE	-	0	0	38
PENTAIR PLC	SHS	G7S00T104	-	26,835	350	SH	-	SOLE	-	0	0	350
PEPSICO INC	COM	713448108	-	30,842	187	SH	-	SOLE	-	0	0	187
PFIZER INC	COM	717081103	-	22,085	789	SH	-	SOLE	-	0	0	789
PG&E CORP	COM	69331C108	-	11,402	653	SH	-	SOLE	-	0	0	653
PHILIP MORRIS INTL INC	COM	718172109	-	44,586	440	SH	-	SOLE	-	0	0	440
PNC FINL SVCS GROUP INC	COM	693475105	-	378,439	2,434	SH	-	SOLE	-	0	0	2,434
POLARIS INC	COM	731068102	-	3,055	39	SH	-	SOLE	-	0	0	39
PPG INDS INC	COM	693506107	-	3,777	30	SH	-	SOLE	-	0	0	30
PRICE T ROWE GROUP INC	COM	74144T108	-	240,375	2,085	SH	-	SOLE	-	0	0	2,085
PROCTER AND GAMBLE CO	COM	742718109	-	6,267	38	SH	-	SOLE	-	0	0	38
PROGRESSIVE CORP	COM	743315103	-	8,724	42	SH	-	SOLE	-	0	0	42
PROLOGIS INC.	COM	74340W103	-	6,290	56	SH	-	SOLE	-	0	0	56
PROSHARES TR	S&P 500 DV ARIST	74348A467	-	27,301	284	SH	-	SOLE	-	0	0	284
PROSHARES TR	SP500 EX FINLS	74347B573	-	507,714	8,556	SH	-	SOLE	-	0	0	8,556
RB GLOBAL INC	COM	74935Q107	-	15,731	206	SH	-	SOLE	-	0	0	206
REPUBLIC SVCS INC	COM	760759100	-	2,527	13	SH	-	SOLE	-	0	0	13
RIO TINTO PLC	SPONSORED ADR	767204100	-	3,231	49	SH	-	SOLE	-	0	0	49
ROYAL BK CDA	COM	780087102	-	5,639	53	SH	-	SOLE	-	0	0	53
RTX CORPORATION	COM	75513E101	-	76,598	763	SH	-	SOLE	-	0	0	763
S&P GLOBAL INC	COM	78409V104	-	13,826	31	SH	-	SOLE	-	0	0	31
SALESFORCE INC	COM	79466L302	-	15,169	59	SH	-	SOLE	-	0	0	59
SCHWAB STRATEGIC TR	INTL EQTY ETF	808524805	-	20,517	534	SH	-	SOLE	-	0	0	534
SCHWAB STRATEGIC TR	INTL SCEQT ETF	808524888	-	398,247	11,193	SH	-	SOLE	-	0	0	11,193
SCHWAB STRATEGIC TR	US BRD MKT ETF	808524102	-	12,826	204	SH	-	SOLE	-	0	0	204
SCHWAB STRATEGIC TR	US DIVIDEND EQ	808524797	-	3,733	48	SH	-	SOLE	-	0	0	48
SCHWAB STRATEGIC TR	US LCAP GR ETF	808524300	-	15,773	156	SH	-	SOLE	-	0	0	156
SCHWAB STRATEGIC TR	US LCAP VA ETF	808524409	-	2,196,594	29,652	SH	-	SOLE	-	0	0	29,652
SCHWAB STRATEGIC TR	US TIPS ETF	808524870	-	9,840,449	189,203	SH	-	SOLE	-	0	0	189,203
SCIENCE APPLICATIONS INTL CO	COM	808625107	-	5,290	45	SH	-	SOLE	-	0	0	45
SELECT SECTOR SPDR TR	ENERGY	81369Y506	-	47,398	520	SH	-	SOLE	-	0	0	520
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	-	35,150	855	SH	-	SOLE	-	0	0	855
SELECT SECTOR SPDR TR	INDL	81369Y704	-	8,897	73	SH	-	SOLE	-	0	0	73
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	-	44,163	303	SH	-	SOLE	-	0	0	303
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	-	282,788	1,250	SH	-	SOLE	-	0	0	1,250
SERVICENOW INC	COM	81762P102	-	14,161	18	SH	-	SOLE	-	0	0	18
SHOPIFY INC	CLA	82509L107	-	33,290	504	SH	-	SOLE	-	0	0	504
SHORE BANCSHARES INC	COM	825107105	-	5,325	465	SH	-	SOLE	-	0	0	465
SNAP INC	CLA	83304A106	-	24,915	1,500	SH	-	SOLE	-	0	0	1,500
SOLVENTUM CORP	COM SHS	83444M101	-	2,274	43	SH	-	SOLE	-	0	0	43
SOUTHWEST AIRLS CO	COM	844741108	-	16,486	576	SH	-	SOLE	-	0	0	576
SPDR DOW JONES INDL AVERAGE	UT SER 1	78467X109	-	458,796	1,173	SH	-	SOLE	-	0	0	1,173
SPDR GOLD TR	GOLD SHS	78463V107	-	153,733	715	SH	-	SOLE	-	0	0	715
SPDR INDEX SHS FDS	PORTFLO EURP ETF	78463X103	-	5,010	120	SH	-	SOLE	-	0	0	120
SPDR INDEX SHS FDS	PORTFOLIO DEVLDP	78463X889	-	4,359,344	124,269	SH	-	SOLE	-	0	0	124,269
SPDR INDEX SHS FDS	PORTFOLIO EMG MK	78463X509	-	1,431,936	38,013	SH	-	SOLE	-	0	0	38,013
SPDR INDEX SHS FDS	S&P INTL SMLCP	78463X871	-	3,835,864	120,853	SH	-	SOLE	-	0	0	120,853
SPDR S&P 500 ETF TR	TR UNIT	78462F103	-	1,029,665	1,892	SH	-	SOLE	-	0	0	1,892

SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	-	10,702	20	SH	-	SOLE	-	0	0	20
SPDR SER TR	BLOOMBERG 1-3 MO	78468R663	-	5,874	64	SH	-	SOLE	-	0	0	64
SPDR SER TR	NUVEEN BLMBRG SH	78468R739	-	27,418	581	SH	-	SOLE	-	0	0	581
SPDR SER TR	PORTFOLI S&P1500	78464A805	-	1,768,981	26,661	SH	-	SOLE	-	0	0	26,661
SPDR SER TR	PORTFOLIO INTRMD	78464A375	-	96,378	2,960	SH	-	SOLE	-	0	0	2,960
SPDR SER TR	PORTFOLIO S&P400	78464A847	-	3,219,486	62,758	SH	-	SOLE	-	0	0	62,758
SPDR SER TR	PORTFOLIO S&P600	78468R853	-	1,960,185	47,199	SH	-	SOLE	-	0	0	47,199
SPDR SER TR	PRTFLO S&P500 VL	78464A508	-	4,037,621	82,840	SH	-	SOLE	-	0	0	82,840
SPDR SER TR	S&P 400 MDCP VAL	78464A839	-	3,628,595	49,748	SH	-	SOLE	-	0	0	49,748
SPDR SER TR	S&P 600 SMCP VAL	78464A300	-	3,727,497	47,599	SH	-	SOLE	-	0	0	47,599
SPDR SER TR	S&P SEMICNDCTR	78464A862	-	323,209	1,306	SH	-	SOLE	-	0	0	1,306
STAGWELL INC	COM CL A	85256A109	-	16,921	2,481	SH	-	SOLE	-	0	0	2,481
STARBUCKS CORP	COM	855244109	-	11,055	142	SH	-	SOLE	-	0	0	142
STERIS PLC	SHS USD	G8473T100	-	3,952	18	SH	-	SOLE	-	0	0	18
STRYKER CORPORATION	COM	863667101	-	9,187	27	SH	-	SOLE	-	0	0	27
SYNCHRONY FINANCIAL	COM	87165B103	-	18,546	393	SH	-	SOLE	-	0	0	393
SYSCO CORP	COM	871829107	-	126,147	1,767	SH	-	SOLE	-	0	0	1,767
T ROWE PRICE ETF INC	CAP APPRECIATION	87283Q867	-	77,750	2,475	SH	-	SOLE	-	0	0	2,475
T ROWE PRICE ETF INC	SMALL MID CAP	87283Q826	-	35,802	1,185	SH	-	SOLE	-	0	0	1,185
TARGET CORP	COM	87612E106	-	28,312	191	SH	-	SOLE	-	0	0	191
TECHNIPFCM PLC	COM	G87110105	-	13,834	529	SH	-	SOLE	-	0	0	529
TERADATA CORP DEL	COM	88076W103	-	415	12	SH	-	SOLE	-	0	0	12
TESLA INC	COM	88160R101	-	1,188	6	SH	-	SOLE	-	0	0	6
TEXAS INSTRS INC	COM	882508104	-	30,347	156	SH	-	SOLE	-	0	0	156
TFI INTL INC	COM	87241L109	-	9,436	65	SH	-	SOLE	-	0	0	65
THE CIGNA GROUP	COM	125523100	-	11,570	35	SH	-	SOLE	-	0	0	35
THERMO FISHER SCIENTIFIC INC	COM	883556102	-	30,415	55	SH	-	SOLE	-	0	0	55
TIDAL ETF TR	SOFI NEXT 500	886364306	-	707	53	SH	-	SOLE	-	0	0	53
TIDAL ETF TR	SOFI SELCT 500	886364207	-	7,905	398	SH	-	SOLE	-	0	0	398
TIMKEN CO	COM	887389104	-	4,087	51	SH	-	SOLE	-	0	0	51
TJX COS INC NEW	COM	872540109	-	182,877	1,661	SH	-	SOLE	-	0	0	1,661
TORONTO DOMINION BK ONT	COM NEW	891160509	-	12,861	234	SH	-	SOLE	-	0	0	234
TOYOTA MOTOR CORP	ADS	892331307	-	4,920	24	SH	-	SOLE	-	0	0	24
TRAVELERS COMPANIES INC	COM	89417E109	-	151,082	743	SH	-	SOLE	-	0	0	743
TRUIST FINL CORP	COM	89832Q109	-	26,807	690	SH	-	SOLE	-	0	0	690
TYLER TECHNOLOGIES INC	COM	902252105	-	17,095	34	SH	-	SOLE	-	0	0	34
UBS GROUP AG	SHS	H42097107	-	9,128	309	SH	-	SOLE	-	0	0	309
UDR INC	COM	902653104	-	14,814	360	SH	-	SOLE	-	0	0	360
UNDER ARMOUR INC	CLA	904311107	-	28,822	4,321	SH	-	SOLE	-	0	0	4,321
UNDER ARMOUR INC	CL C	904311206	-	3,788	580	SH	-	SOLE	-	0	0	580
UNION PAC CORP	COM	907818108	-	34,618	153	SH	-	SOLE	-	0	0	153
UNITEDHEALTH GROUP INC	COM	91324P102	-	61,112	120	SH	-	SOLE	-	0	0	120
VANECK ETF TRUST	CLO ETF	92189H748	-	132,721	2,507	SH	-	SOLE	-	0	0	2,507
VANECK ETF TRUST	DIGITAL INDIA ET	92189H789	-	54,042	1,327	SH	-	SOLE	-	0	0	1,327
VANECK ETF TRUST	MRNGSTR WDE MOAT	92189F643	-	70,321	812	SH	-	SOLE	-	0	0	812
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	-	218,289	2,846	SH	-	SOLE	-	0	0	2,846
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	-	931,702	12,931	SH	-	SOLE	-	0	0	12,931
VANGUARD BD INDEX FDS	VANGUARD ULTRA	92203C303	-	5,018,167	101,336	SH	-	SOLE	-	0	0	101,336
VANGUARD CHARLOTTE FDS	TOTAL INT BD ETF	92203J407	-	812,356	16,691	SH	-	SOLE	-	0	0	16,691
VANGUARD INDEX FDS	EXTEND MKT ETF	922908652	-	12,153	72	SH	-	SOLE	-	0	0	72
VANGUARD INDEX FDS	GROWTH ETF	922908736	-	38,524	103	SH	-	SOLE	-	0	0	103
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	-	697,961	2,796	SH	-	SOLE	-	0	0	2,796
VANGUARD INDEX FDS	MCAP VL IDXVIP	922908512	-	11,709,659	77,841	SH	-	SOLE	-	0	0	77,841

VANGUARD INDEX FDS	MID CAP ETF	922908629	-	14,554,520	60,118	SH	-	SOLE	-	0	0	60,118
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	-	107,132	1,279	SH	-	SOLE	-	0	0	1,279
VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	-	6,579,024	13,155	SH	-	SOLE	-	0	0	13,155
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	-	8,462,361	46,364	SH	-	SOLE	-	0	0	46,364
VANGUARD INDEX FDS	SMALL CP ETF	922908751	-	6,743,832	30,929	SH	-	SOLE	-	0	0	30,929
VANGUARD INDEX FDS	SML CP GRW ETF	922908595	-	1,501	6	SH	-	SOLE	-	0	0	6
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	-	14,842,119	55,482	SH	-	SOLE	-	0	0	55,482
VANGUARD INDEX FDS	VALUE ETF	922908744	-	16,028,219	99,920	SH	-	SOLE	-	0	0	99,920
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	-	520,353	8,874	SH	-	SOLE	-	0	0	8,874
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	-	5,850,303	133,691	SH	-	SOLE	-	0	0	133,691
VANGUARD INTL EQUITY INDEX F	FTSE SMCAP ETF	922042718	-	4,660,593	39,668	SH	-	SOLE	-	0	0	39,668
VANGUARD INTL EQUITY INDEX F	TT WRLD ST ETF	922042742	-	40,105	356	SH	-	SOLE	-	0	0	356
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	-	1,477,694	29,489	SH	-	SOLE	-	0	0	29,489
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	-	3,118,940	39,021	SH	-	SOLE	-	0	0	39,021
VANGUARD SCOTTSDALE FDS	MTG-BKD SECS ETF	92206C771	-	1,010,880	22,266	SH	-	SOLE	-	0	0	22,266
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	-	11,539,083	149,325	SH	-	SOLE	-	0	0	149,325
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	-	204,822	1,122	SH	-	SOLE	-	0	0	1,122
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	-	13,395,466	271,054	SH	-	SOLE	-	0	0	271,054
VANGUARD WELLINGTON FD	SHORT TRM TAX EX	921935870	-	42,330	423	SH	-	SOLE	-	0	0	423
VANGUARD WORLD FD	CONSUM STP ETF	92204A207	-	7,716	38	SH	-	SOLE	-	0	0	38
VANGUARD WORLD FD	ESG US STK ETF	921910733	-	116,911	1,210	SH	-	SOLE	-	0	0	1,210
VANGUARD WORLD FD	MEGA CAP INDEX	921910873	-	11,898,955	60,312	SH	-	SOLE	-	0	0	60,312
VANGUARD WORLD FD	MEGA CAP VAL ETF	921910840	-	6,772,394	57,151	SH	-	SOLE	-	0	0	57,151
VANGUARD WORLD FD	UTILITIES ETF	92204A876	-	1,480	10	SH	-	SOLE	-	0	0	10
VEEVA SYS INC	CLA COM	922475108	-	9,700	53	SH	-	SOLE	-	0	0	53
VERALTO CORP	COM SHS	92338C103	-	7,161	75	SH	-	SOLE	-	0	0	75
VERISK ANALYTICS INC	COM	92345Y106	-	16,443	61	SH	-	SOLE	-	0	0	61
VERIZON COMMUNICATIONS INC	COM	92343V104	-	31,961	775	SH	-	SOLE	-	0	0	775
VERTEX PHARMACEUTICALS INC	COM	92532F100	-	29,999	64	SH	-	SOLE	-	0	0	64
VIATRIS INC	COM	92556V106	-	25	2	SH	-	SOLE	-	0	0	2
VISA INC	COM CLA	92826C839	-	114,437	436	SH	-	SOLE	-	0	0	436
WABTEC	COM	929740108	-	1,492	9	SH	-	SOLE	-	0	0	9
WALMART INC	COM	931142103	-	266,913	3,942	SH	-	SOLE	-	0	0	3,942
WARNER BROS DISCOVERY INC	COM SER A	934423104	-	1,608	216	SH	-	SOLE	-	0	0	216
WASTE MGMT INC DEL	COM	94106L109	-	69,336	325	SH	-	SOLE	-	0	0	325
WEC ENERGY GROUP INC	COM	92939U106	-	11,377	145	SH	-	SOLE	-	0	0	145
WELLS FARGO CO NEW	COM	949746101	-	62,963	1,060	SH	-	SOLE	-	0	0	1,060
WELLTOWER INC	COM	95040Q104	-	52,125	500	SH	-	SOLE	-	0	0	500
WEST PHARMACEUTICAL SVSC INC	COM	955306105	-	15,152	46	SH	-	SOLE	-	0	0	46
WEYERHAEUSER CO MTN BE	COM NEW	962166104	-	5,678	200	SH	-	SOLE	-	0	0	200
WILLIAMS COS INC	COM	969457100	-	10,710	252	SH	-	SOLE	-	0	0	252
WISDOMTREE TR	INDIA ERNGS FD	97717W422	-	88,546	1,834	SH	-	SOLE	-	0	0	1,834
WOLFSPEED INC	COM	977852102	-	2,276	100	SH	-	SOLE	-	0	0	100
ZOETIS INC	CLA	98978V103	-	70,905	409	SH	-	SOLE	-	0	0	409