Filed with COE: 06/04/2026

General Information

Name: Mr Joseph Stephen Ayoub

PID 217294

AGENCY INFORMATION

Organization	Suborganization	Title
Safety Harbor	Mayor And City Commission	Mayor

Disclosure Period

THIS STATEMENT REFLECTS YOUR FINANCIAL INTERESTS FOR CALENDAR YEAR ENDING DECEMBER 31, 2025.

Primary Sources of Income

PRIMARY SOURCE OF INCOME (Over $2,500) (Major sources of income to the reporting person)
(If you have nothing to report, write “none” or “n/a”)

Name of Source of Income	Source's Address	Description of the Source's Principal Business Activity
J.S. Ayoub & Associates, Inc.	234 Prescott St., Safety Harbor, FL 34695	Consulting
AmeriMex Communications Corp	600 2nd St. S, Safety Harbor, FL 34695	Telecommunications
AHEAD Parent Holdings, LP	401 N. Michigan Ave, Ste 3400, Chicago, IL 60611	Technology provider
Technology Investment Group, Inc	234 Prescott St., Safety Harbor, FL 34695	Technology consulting
Catalina Crossings LLC	1414 W. Swann Ave, Suite 100, Tampa, FL 33606	Real estate investing
AIA 20, LLC	3000 Glf to Bay Blvd, Clearwater, FL 33759	Real estate investing
Wilderness Center LLC	P.O. Box 1469, New Port Richey, FL 34673	Real estate investing
Finback Investment Partners 2021 Fund, L.P.	1200 Anastasia Ave, Ste 500, Coral Gables, FL 33134	Investment fund

Name of Source of Income	Source's Address	Description of the Source's Principal Business Activity
Finback ISCP, LP	One Alhambra Plaza, Ste 1225, Coral Gables, FL 33134	Investment fund
Finback Investment Partners 2024 Fund, L.P.	1200 Anastasia Ave, Ste 500, Coral Gables, FL 33134	Investment fund
BNY MELLON NATL INTM MUNI-M	publicly traded security	Dividends
ISHARES CORE MSCI EAFE ETF	publicly traded security	Dividends
BNY MELLON MUNI OPPORT-M	publicly traded security	Dividends
ISHARES CORE S&P MID-CAP ETF	publicly traded security	Dividends
ARISTOTLE FLOATING RATE INCOME FUND	publicly traded security	Dividends
ISHARES CORE MSCI EMERGING	publicly traded security	Dividends
BLACKROCK STRAT INC OPP-INST	publicly traded security	Dividends
ISHARES CORE S&P 500 ETF	publicly traded security	Dividends
FIDELITY ADV INTL SM CAP-Z	publicly traded security	Dividends
G Q G PART EMERG MKTS EQ-INST	publicly traded security	Dividends
CAUSEWAY INTL VALUE FD INST	publicly traded security	Dividends
ISHARES SHORT-TERM NATL MUNI BD ETF	publicly traded security	Dividends
CRA (BNY MELLON, N.A., MEMBER FDIC)	publicly traded security	Dividends
INVESCO S&P 500 EQUAL WEIGHT	publicly traded security	Dividends
VANGUARD REAL ESTATE ETF	publicly traded security	Dividends
ALPHABET INC/CA-CL A	publicly traded security	Security Realized Gain
ELI LILLY & CO	publicly traded security	Security Realized Gain
AMPHENOL CORP NEW	publicly traded security	Security Realized Gain
EATON CORP PLC	publicly traded security	Security Realized Gain
CAUSEWAY INTL VALUE FD INST	publicly traded security	Security Realized Gain
JOHNSON CTLS INTL PLC	publicly traded security	Security Realized Gain
CONSTELLATION ENERGY	publicly traded security	Security Realized Gain
BNYM INTL STCK-Y	publicly traded security	Security Realized Gain
BOSTON SCIENTIFIC CORP	publicly traded security	Security Realized Gain
TRANE TECHNOLOGIES PLC	publicly traded security	Security Realized Gain
BNY MELLON DYNAMIC VALUE FUND	publicly traded security	Security Realized Gain
UBER TECHNOLOGIES INC	publicly traded security	Security Realized Gain

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Name of Source of Income	Source's Address	Description of the Source's Principal Business Activity
GE VERNOVA LLC	publicly traded security	Security Realized Gain
RENAISSANCE RE HLDGS LTD ADR	publicly traded security	Security Realized Gain
ILLINOIS TOOL WKS INC	publicly traded security	Security Realized Gain
ISHARES CORE S&P SMALL-CAP ETF	publicly traded security	Security Realized Gain
LABCORP HOLDINGS INC	publicly traded security	Security Realized Gain
NVIDIA CORP	publicly traded security	Security Realized Gain
ALLSTATE CORP	publicly traded security	Security Realized Gain
3M CO	publicly traded security	Security Realized Gain
GOLDMAN SACHS ABS RETURN TR FUND - I	publicly traded security	Security Realized Gain
AMERICAN INTERNATIONAL GROUP	publicly traded security	Security Realized Gain
SCHWAB TREASURY OBLIG MONEY ULTRA	publicly traded security	Dividends
VANGUARD S&P 500 ETF	publicly traded security	Dividends
SCHWAB US BROAD MARKET ETF	publicly traded security	Dividends
SCHWAB TARGET 2040 INDEX	publicly traded security	Dividends
JPMORGAN CHASE & CO	publicly traded security	Dividends
AT&T INC	publicly traded security	Dividends
SPDR S&P 500 ETF	publicly traded security	Dividends
GOLDMAN SACHS GROUP	publicly traded security	Dividends
VANGUARD INTERMDIATE TAX EXEMPT ADMIRAL	publicly traded security	Dividends
AVANTIS INTERNATIONAL SMALL CAP VAL ETF	publicly traded security	Dividends
DIMENSIONAL ETF TRUST INTL CORE EQT MK	publicly traded security	Dividends
VANGUARD MUN BD FDS TAX EXEMPT BD	publicly traded security	Dividends
DIMENSIONAL ETF TRUST EMGR CRE EQT MNG	publicly traded security	Dividends
VANGUARD MID-CAP INDEX FUND	publicly traded security	Dividends
AVANTIS INTERNATIONAL EQUITY ETF	publicly traded security	Dividends
FIDELITY 500 INDEX FUND	publicly traded security	Dividends
DFA GLOBAL REAL ESTATE SEC PORTFOLIO	publicly traded security	Dividends

Name of Source of Income	Source's Address	Description of the Source's Principal Business Activity
VANGUARD DEVELOPED MARKETS INDEX FUND E	publicly traded security	Dividends
AVANTIS US LARGE CAP VALUE ETF	publicly traded security	Dividends
DIMENSIONAL ETF TRUST US CORE EQT MKT	publicly traded security	Dividends
WISDOMTREE EMERGING MARKETS SMALLCAP DI	publicly traded security	Dividends
ISHARES CORE S&P 500 ETF	publicly traded security	Dividends
ISHARES CORE MSCI EMERGING MARKETS ETF	publicly traded security	Dividends

Secondary Sources of Income

SECONDARY SOURCES OF INCOME (Major customers, clients, and other sources of income to businesses owned by the reporting person) (If you have nothing to report, write “none” or “n/a”)

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Real Property

REAL PROPERTY (Land, buildings owned by the reporting person)
(If you have nothing to report, write “none” or “n/a”)

Location/Description
N/A

Intangible Personal Property

INTANGIBLE PERSONAL PROPERTY (Stocks, bonds, certificates of deposit, etc. over $10,000)
(If you have nothing to report, write “none” or “n/a”)

Type of Intangible	Business Entity to Which the Property Relates
Business Entity	J.S. Ayoub & Associates, Inc.
Equity interest	AHEAD Parent Holdings, LP
Investment Fund	Finback Investment Partners 2021 Fund, L.P.
Investment Fund	Finback Investment Partners 2024 Fund, L.P.
Investment Fund	Finback ISCP, LP
Equity interest	OMV Terra 1, LLC
Investment Fund	Overlay Capital Innovation Fund, L.P.
Equity Interest	OC Sortera Partners 1, LLC
Equity Interest	OC Fusion Partners, LLC
Equity Interest	Overlay Avalanche Partners GP, LLC
Equity Interest	Overlay - WAM Anchor LLC
Investment Fund	Gallant Capital Partners II
Checking & Savings Bank Accounts	Bank of America
Checking & Savings Bank Accounts	Wells Fargo Bank
Public Security	BNY MELLON NATIONAL INTERMEDIATE MUNICIPAL BOND FUND
Public Security	ISHARES TR S & P MIDCAP 400 INDEX FD
Public Security	CASH & CASH EQUIVALENTS-INCOME
Public Security	ISHARES S&P 500 INDEX FUND
Public Security	ISHARES CORE MSCI EAFE ETF
Public Security	BNY MELLON MUNICIPAL OPPORTUNITIES FUND
Public Security	NVIDIA CORP
Public Security	CAUSEWAY INTL VALUE FD INST
Public Security	FULLERTHALER BEHAVIORAL SMALL-CAP EQUITY FUND - R6 SHARES
Public Security	ISHARES CORE MSCI EMERGING MARKETS ETF
Public Security	MICROSOFT CORPORATION
Public Security	GOLDMAN SACHS ABSOLUTE RETURN TRACKER FUND - I
Public Security	ALPHABET, INC.
Public Security	APPLE INC
Public Security	ISHARES TR S & P SMALLCAP 600
Public Security	POWERSHARES S&P 500? EQUAL WEIGHT PORTFOLIO
Public Security	G Q G PARTNERS EMERGING MARKETS EQUITY FUND
Public Security	AMAZON.COM INC
Public Security	BNY MELLON DYNAMIC VALUE FUND - CLASS Y
Public Security	TCW EMERGING MARKETS INCOME FUND-I

Type of Intangible	Business Entity to Which the Property Relates
Public Security	BLACKROCK STRATEGIC INCOME OPPORTUNITIES PORTFOLIO
Public Security	FIDELITY INTERNATIONAL SMALL CAP FUND
Public Security	ISHARES S&P SHORT TERM NATIONAL MUNICIPAL BOND FUND
Public Security	JP MORGAN CHASE & CO
Public Security	BNY MELLON INTERNATIONAL STOCK FUND - CLASS Y
Public Security	CRA (BNY MELLON, N.A., MEMBER FDIC)
Public Security	BERKSHIRE HATHAWAY INC DEL CL B
Public Security	VANGUARD REAL ESTATE ETF
Public Security	NEWMONT MINING CORP
Public Security	JOHNSON & JOHNSON
Public Security	META PLATFORMS INC
Public Security	BROADCOM INC
Public Security	ABBVIE INC.
Public Security	CISCO SYSTEMS INC
Public Security	HARRIS CORPORATION
Public Security	ARISTOTLE FLOATING RATE INCOME FUND CLASS I
Public Security	BNY MELLON HIGH YIELD FUND - CLASS I
Public Security	EXXON MOBIL CORP
Public Security	ELI LILLY & CO
Public Security	BOSTON SCIENTIFIC CORPORATION
Public Security	EATON CORP PLC
Public Security	ASSURANT INC
Public Security	CONSTELLATION ENERGY
Public Security	THE WALT DISNEY COMPANY
Public Security	GILEAD SCIENCES INC
Public Security	THERMO FISHER SCIENTIFIC INC.
Public Security	CRH PLC
Public Security	AMETEK INC NEW
Public Security	HUBBELL INC COM
Public Security	LAS VEGAS SANDS CORP
Public Security	GE VERNOVA LLC
Public Security	AMPHENOL CORP NEW CL A
Public Security	BNY MELLON NATIONAL SHORT-TERM MUNICIPAL BOND FUND
Public Security	E Q T CORPORATION

Type of Intangible	Business Entity to Which the Property Relates
Public Security	FREEPORT MCMORAN COPPER & GOLD INC
Public Security	COMERICA INC
Public Security	COSTCO WHSL CORP NEW
Public Security	ALLSTATE CORP
Public Security	VERALTO CORPORATION
Public Security	CHEWY, INC
Public Security	DOMINION RES INC VA NEW
Public Security	VOYA FINANCIAL INC
Public Security	AMERICAN INTERNATIONAL GROUP INC
Public Security	OMNICOM GROUP INC
Public Security	BANK OF AMERICA CORPORATION
Public Security	TRANE TECHNOLOGIES PUBLIC LIMITED CO
Public Security	APPLIED MATERIALS INC
Public Security	CAPITAL ONE FINANCIAL CORPORATION
Public Security	NETFLIX COM INC
Public Security	EMERSON ELECTRIC CO
Public Security	SERVICENOW, INC.
Public Security	DOVER CORP
Public Security	C S X CORP
Public Security	AON PLC/IRELAND A
Public Security	IDEXX LABS INC
Public Security	CME GROUP INC
Public Security	MASTERCARD INC
Public Security	ALCON, INC.
Public Security	COSTAR GROUP INC
Public Security	REPLIGEN CORP
Public Security	DIAMONDBACK ENERGY INC
Public Security	AXON ENTERPRISE, INC.
Public Security	DELTA AIR LINES INC
Public Security	DOLBY LABORATORIES INC CL -A
Public Security	INTUITIVE SURGICAL INC
Public Security	ROYAL CARIBBEAN CRUISES LTD
Public Security	SCHWAB CHARLES CORP NEW
Public Security	CASEYS GENERAL STORES INC

Type of Intangible	Business Entity to Which the Property Relates
Public Security	HUBSPOT, INC.
Public Security	SHOPIFY INC
Public Security	CUMMINS INC
Public Security	UNITEDHEALTH GROUP INC
Public Security	S & P GLOBAL INC.
Public Security	HUMANA INC
Public Security	PHILLIPS 66
Public Security	AT&T INC
Public Security	BRISTOL-MYERS SQUIBB COMPANY
Public Security	MARATHON PETROLEUM CORP
Public Security	SYNOPSYS INC
Public Security	SPOTIFY TECHNOLOGY S.A
Public Security	DIMENSIONAL ETF TRUST US CORE EQT MKT
Public Security	FIDELITY 500 INDEX FUND
Public Security	VANGUARD INTERMDIATE TAX EXEMPT ADMIRAL
Public Security	DIMENSIONAL ETF TRUST INTL CORE EQT MK
Public Security	VANGUARD MID-CAP INDEX FUND
Public Security	AVANTIS US LARGE CAP VALUE ETF
Public Security	AVANTIS INTERNATIONAL SMALL CAP VAL ETF
Public Security	ISHARES CORE S&P 500 ETF
Public Security	DIMENSIONAL ETF TRUST EMGR CRE EQT MNG
Public Security	VANGUARD MUN BD FDS TAX EXEMPT BD
Public Security	AVANTIS INTERNATIONAL EQUITY ETF
Public Security	DFA US TARGETED VALUE PRTF INSTL
Public Security	VANGUARD DEVELOPED MARKETS INDEX FUND ETF
Public Security	DFA GLOBAL REAL ESTATE SEC PORTFOLIO
Public Security	WISDOMTREE EMERGING MARKETS SMALLCAP DIVIDEND FUND
Public Security	ISHARES CORE MSCI EMERGING MARKETS ETF
Public Security	AVANTIS EMERGING MARKETS EQUITY ETF
Public Security	DFA US LARGE CAP VALUE PRTF INSTL
Public Security	AVANTIS US SMALL CAP VALUE ETF
Public Security	SELECT SECTOR SPDR TRUST STATE STREET REAL ESTATE SELECT SECTOR SPDR ETF
Public Security	ISHARES NATIONAL MUNI BOND ETF

Type of Intangible	Business Entity to Which the Property Relates
Public Security	VANGUARD BD INDEX FDS TOTAL BND MRKT
Public Security	SPDR SERIES TRUST STATE STREET PORTFOLIO SHORT TERM CORPORATE BOND ETF
Public Security	DIMENSIONAL ETF TRUST US TARGETED VLU
Public Security	VANGUARD BD INDEX FDS SHORT TRM BOND
Public Security	SPDR SERIES TRUST STATE STREET PORTFOLIO S&P 400 MID CAP ETF
Public Security	ISHARES TRUST GLOBAL REIT ETF
Brockerage Acct	HELD IN FCASH
Public Security	DFA US MICRO CAP PRTF INSTL
Public Security	DFA US SMALL CAP VALUE PRTF INSTL
Public Security	ISHARES SHORT-TERM NATIONAL MUNI BOND ETF
Public Security	DIMENSIONAL ETF TRUST US SMALL CAP ETF
Public Security	VANGUARD S&P 500 ETF
Public Security	SCHWAB US BROAD MARKET ETF
Public Security	SCHWAB TREASURY OBLIG MONEY ULTRA
Public Security	NVIDIA CORP
Public Security	SCHWAB TARGET 2040 INDEX
Public Security	JPMORGAN CHASE & CO
Public Security	SPDR S&P 500 ETF
Public Security	GE AEROSPACE
Public Security	GOLDMAN SACHS GROUP INC
Public Security	GENERAL MTRS CO
Public Security	APPLE INC
Public Security	GE VERNOVA INC
Public Security	MICROSOFT CORP
Public Security	BANK OF AMERICA CORP
Public Security	DIMENSIONAL WLD EX US CREQ 2 ETF
Public Security	DISNEY WALT CO
Public Security	PALANTIR TECHNOLOGIES INCLASS CLASS A
Public Security	AT&T INC
Public Security	FIDELITY TOTAL MARKET INDEX
Public Security	SPDR DOW JONES INDUSTRIAL AVRG ETF
Public Security	RESIDEO TECHNOLOGIES INC
Public Security	AVANTIS US EQUITY ETF

Type of Intangible	Business Entity to Which the Property Relates
Public Security	WARNER BROS DISCOVERY INTENDER OFFER EXP: 01/21/26
Public Security	CHEVRON CORP NEW
Public Security	SCHWAB PRIME ADVANTAGE MONEY INVESTOR
Public Security	VANGUARD TOTAL STOCK MARKET ETF
Public Security	VANGUARD FTSE ALL WORLD EX US ETF
Public Security	IBM CORP
Public Security	VANGUARD MID CAP INDEX ADMIRAL
Public Security	SCHWAB TARGET 2045 INDEX
Public Security	MACYS INC
Public Security	AMAZON.COM INC
Public Security	WELLS FARGO & CO
Public Security	GE HEALTHCARE TECHNOLOGI
Public Security	BOEING CO
Public Security	PFIZER INC

Liabilities

LIABILITIES (Major debts valued over $10,000):
(If you have nothing to report, write “none” or “n/a”)

Name of Creditor	Address of Creditor
N/A	

Interests in Specified Businesses

INTERESTS IN SPECIFIED BUSINESSES (Ownership or positions in certain types of businesses)
(If you have nothing to report, write “none” or “n/a”)

Business Entity # 1
N/A

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Training

This section applies only to an appointed school superintendent, an elected municipal officer, elected local officer of an independent special district or a commissioner of a community redevelopment agency created under Part III, Chapter 163, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

☑ I certify that I have completed the required training under Section 112.3142, F.S.

☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Filer

Joseph Stephen Ayoub

Digitally signed: **06/04/2026**

Filed with COE: 06/04/2026