

General Information

Name: Maria Marino

PID 265869

AGENCY INFORMATION

Organization	Suborganization	Title
Pal Mar Water Control District	Board of Supervisors	Chairperson
Palm Beach County	Elected Constitutional Officer	County Commissioner
Palm Beach County Solid Waste Authority	Governing Board	County Commissioner District 1
Treasure Coast Reg. Planning Council	Board of Supervisors	Commissioner

Net WorthMy Net Worth as of December 31, 2025 was \$ 2,199,777.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 150,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
{REDACTED}	\$ 1,150,000.00
42 Cottontail Lane, Jay NY 12941	\$ 300,400.00
3021 Alcazar Place, Palm Beach Gardens, FL 33410	\$ 280,000.00
14 Elmcrest Properties LLC, PO Box 579, Wilton, CT 06897	\$ 131,052.00
Personal Checking, Bank of America	\$ 6,129.00
Personal Savings, Bank of America	\$ 2,232.00
FRS Retirement Plan	\$ 175,000.00
Roth IRA Merrill Lynch	\$ 259,307.00
PSP Retirement Plan, Merrill Lynch	\$ 34,212.00
Cash Management Account, Merrill Lynch	\$ 62,431.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
United Wholesale Mortgage	585 South Blvd. E., Pontiac MI 48341	\$ 269,648.00
Suntrust Bank	PO Box 79041, Baltimore, MD 21279	\$ 74,903.00
BMW Financial Services	PO Box 3608, Dublin, OH 43016	\$ 6,435.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Palm Beach County	301 N. Olive Avenue, WPB, FL 33401	\$ 128,057.00
14 Elmcrest Properties LLC	PO Box 579 Wilton, CT 06897	\$ 7,050.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

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

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, 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 Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Maria Marino

Digitally signed: 06/22/2026

Filed with COE: 06/22/2026



Online at: www.mymerrill.com

Account Number:

24-Hour Assistance: (800)MERRILL

MARIA G MARINO
3 CARRICK RD
PALM BCH GDNS FL 33418-6836

Total Value: **\$62,431.69**

Your Financial Advisor:
MARINO HALBRECHT MCWILLIAMS GROUP
3507 KYOTO GARDENS DR STE 400
PALM BCH GRDNS FL 33410
1-800-937-0398

MARIA BBA

November 29, 2025 - December 31, 2025

	This Statement	Year to Date
Opening Value (11/29)	\$61,817.34	
Total Credits	4.71	217.30
Total Debits	-	(12,000.00)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	609.64	9,132.89
Closing Value (12/31)	\$62,431.69	

ASSETS	December 31	November 28
Cash/Money Accounts	826.85	824.49
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	826.85	824.49
TOTAL ASSETS	\$826.85	\$824.49

LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$826.85	\$824.49
Assets Not Held/Valued By MLPF&S (2)	\$61,604.84	\$60,992.85
TOTAL VALUE	\$62,431.69	\$61,817.34

(2) Please see Assets Not Held/Valued By MLPF&S section for an important disclosure.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (BoFA Corp). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp. Investment products: ☐ Are Not FDIC Insured ☐ Are Not Bank Guaranteed ☐ May Lose Value

MARIA BBA

Account Number:

ACCOUNT INVESTMENT OBJECTIVE

November 29, 2025 - December 31, 2025

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	104	104	.01	0.00	104
TOTAL ML Bank Deposit Program	104			0.00	104

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS		Total	Estimated	Estimated	Estimated	Est. Annual
Description	Quantity	Cost Basis	Market Price	Market Value	Annual Income	Yield%
CASH	0.82	0.82		.82		
+ML BANK DEPOSIT PROGRAM	104.00	104.00	1.0000	104.00		.01
+FDIC INSURED NOT SIPC COVERED						
TOTAL		104.82		104.82		.01

OTHER MONEY MARKET MUTUAL FUNDS		Total	Estimated	Estimated	Unrealized	Total Client	Cumulative	Estimated
Description	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Investment	Investment Return (\$)	Annual Income
BLACKROCK LIQUIDITY	721.5920	721.92	1.0006	722.03	.11		722	
FUNDS TEMPCASH SYMBOL: TMCXX Initial Purchase: 01/31/24								
TOTAL		721.92		722.03	.11		722	

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

MARIA BBA

Account Number:

ASSETS NOT HELD/VALUED BY MLPF&S

November 29, 2025 - December 31, 2025

CMA INSURANCE SERVICES

VARIABLE ANNUITY AND FIXED INDEXED ANNUITY CONTRACTS

Annuities	Tax Status	Contract Value	Contractual Benefit Information ¹			
			Cash Surrender Value	Protected Living Benefit Base Amount	Projected Annual Income Amount	Guaranteed Minimum Death Benefit
NWIDE ACHIEVER VA BONUS	NON-QUALIFIED	\$60,382.69	\$60,071.72	\$50,045.45	\$2,752.49	\$20,000.00
POLICY NUMBER 013479786 ISSUE DATE 04/22/09 TOTAL PREMIUMS \$20,000.00 PRODUCT TYPE VARIABLE ANNUITY CONTRACT VALUE AS OF 12/30/25						
CURRENT DEATH BENEFIT \$60,382.69						

UNDERLYING INVESTMENT INFORMATION:

Name	Units	Unit Price	Value (\$)
BLK RK TTL RTN V.I. III	592.1563	10.077456	\$5,967.43
PTNM VT INTL EQ IB	129.3322	33.031821	\$4,272.08
NW NVIT INTL INDX VIII	482.0776	16.545321	\$7,976.13
NW NVIT AMFDS BD II	505.5173	11.790060	\$5,960.08
NW NVIT AMFDS GLBL GR II	87.4071	41.576243	\$3,634.06
NW NVIT AMFDS GR II	100.4035	65.900231	\$6,616.62
NW NVIT AMFDS GR INC II	150.7167	40.164479	\$6,053.46
NW NVIT S P 500 INDX II	302.4612	42.217111	\$12,769.04
NW NVIT SMCAP INDX II	121.6141	24.907546	\$3,029.11
NMURA VIP MDCAP GR SVC	76.7057	30.158868	\$2,313.36
NW NVIT VIC MDCAPVAL II	61.0948	29.320323	\$1,791.32

TOTAL VARIABLE ANNUITY AND FIXED INDEXED ANNUITY CONTRACTS \$60,382.69

¹ If present, values displayed in the Contractual Benefits section represent aspects of an annuity living benefit and/or death benefit feature associated with your contract. These annuity details are provided to assist you with determining the value of these benefits as of the date shown. The Protected Living Benefit Base Amount and Guaranteed Minimum Death Benefit values are not amounts you can withdraw as cash. The Protected Living Benefit Base Amount shown is used to determine the current year's living benefit income amount (Annual Income Amount). The actual Annual Income Amount may be more or less depending on the income start date, market fluctuations and withdrawals. The Guaranteed Minimum Death Benefit is the minimum death benefit payable under your contract. The actual annuity death benefit amount may be more or less depending on the date of death, market fluctuations and withdrawals. For more information regarding your benefits, please refer to your contract or prospectus.

MARIA BBA

Account Number:

24-Hour Assistance: (800) MERRILL

ASSETS NOT HELD/VALUED BY MLPF&S

November 29, 2025 - December 31, 2025

FIXED LIFE INSURANCE CONTRACTS

Fixed Life Insurance	Contract Value
MONEYGUARD FIXD ADV 2025	\$1,222.15
POLICY NUMBER MG10122480 ISSUE DATE 05/19/25 TOTAL PREMIUMS PAID \$12,000.00 CONTRACT VALUE AS OF 12/30/25 LOANS OUTSTANDING PLUS ACCRUED INTEREST.	
TOTAL FIXED LIFE INSURANCE CONTRACTS	\$1,222.15

This Insurance Services Summary is provided to you as a courtesy and is reported to you based upon information supplied by the issuing insurance company. Merrill Lynch does not verify the information provided by the insurance company. The official accounting of your life insurance or annuity contract values will be provided by the issuing insurance company in a separate statement. If the life insurance or annuity product is variable, the investments underlying the contract values are held in the insurance company's separate account, which is registered with the SEC under the Investment Company Act of 1940. If the insurance product is fixed or you have elected a fixed interest subaccount, these guarantees are provided by the issuing insurance company and are backed by its claims-paying ability. Insurance product(s) and any underlying variable product investment option(s) are not held in your Merrill Lynch CMA Account, and are not covered by SIPC protection. Any questions concerning your contract should be directed to the issuing insurance company. Insurance and annuity contract guarantees and benefits, including rider guarantees and annuity payout rates, are not backed by Merrill, or any of its affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation (BoFA Corp). Merrill Lynch Life Agency Inc. is a licensed insurance agency and a wholly owned subsidiary of BoFA Corp. MLPF&S is a registered broker-dealer, Member SIPC, and a wholly owned subsidiary of BoFA Corp.

Investment products offered through MLPF&S and insurance and annuity products offered through Merrill Lynch Life Agency Inc.:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
Are Not Deposits	Are Not Insured By Any Federal Government Agency	Are Not a Condition to Any Banking Service or Activity

TOTAL ASSETS NOT HELD/VALUED BY MLPF&S \$61,604.84

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safekeep, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

Online at: www.mymerrill.com

Account Number:

24-Hour Assistance: (800) MERRILL



MLPF&S CUST FPO
MARIA G MARINO RRA
FBO MARIA G MARINO
3 CARRICK RD
PALM BCH GDNS FL 33418-6836

Net Portfolio Value: **\$259,307.16**

Your Financial Advisor:
MARINO HALBRECHT MCWILLIAMS GROUP
3507 KYOTO GARDENS DR STE 400
PALM BCH GRDNS FL 33410
1-800-937-0398

MARIA ROTH IRA

This account is enrolled in the Merrill Lynch Investment Advisory Program

November 29, 2025 - December 31, 2025

	This Statement	Year to Date
Opening Value (11/29)	\$259,413.53	
Total Credits	765.06	4,325.83
Total Debits	(28.65)	(3,313.61)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	(842.78)	30,913.46
Closing Value (12/31)	\$259,307.16	

ASSETS		
	December 31	November 28
Cash/Money Accounts	4,257.93	3,979.89
Fixed Income	-	-
Equities	-	-
Mutual Funds	255,049.23	255,433.64
Options	-	-
Other/Annuities/Insurance	-	-
Subtotal (Long Portfolio)	259,307.16	259,413.53
TOTAL ASSETS	\$259,307.16	\$259,413.53
LIABILITIES		
Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$259,307.16	\$259,413.53

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Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

MARIA ROTH IRA

Account Number:

ACCOUNT INVESTMENT OBJECTIVE

November 29, 2025 - December 31, 2025

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

MERRILL LYNCH INVESTMENT ADVISORY PROGRAM

This Account is enrolled in the Merrill Lynch Investment Advisory Program (Program) and your Financial Advisor(s) is acting in a fiduciary capacity in providing services under the Program. The Program Fee for this Account is calculated as described in the Client Agreement and the Program ADV Brochure (Brochure).

For this Account, the Program Fee is comprised of the Merrill Lynch Fee. The Merrill Lynch Fee is the fee charged by Merrill for the Program services based on the fee rate determined as provided in the Brochure and set forth in your Program Report sent to you upon enrollment or as updated in any updated Program Report. The dollar amount of the Merrill Lynch Fee for this month is reflected in this statement.

Upon request, and at no charge, we will provide more detailed information regarding the calculation of the Program Fee for the billing period indicated. Please contact your Financial Advisor(s) if you would like to request this detailed Account fee information.

We encourage you to contact your Financial Advisor(s) if there have been any changes in your financial situation or investment objectives, or if you wish to impose any reasonable restrictions on the management of your Account or reasonably modify existing restrictions.

If you would like to receive a free copy of the Brochure, please ask your Financial Advisor(s). You may also access the Brochure at www.mymerrill.com/ADV/Materials or www.ml.com/relationships. You may also obtain a copy of the Brochure by accessing the SEC's website at www.adviserinfo.sec.gov.

YOUR RETIREMENT ACCOUNT ASSETS

CASH/MONEY ACCOUNTS		Total	Estimated	Estimated	Estimated	Est. Annual
Description	Quantity	Cost Basis	Market Price	Market Value	Annual Income	Yield%
CASH	94.50	94.50		94.50		
+BANK OF AMERICA, NA RASP	878.58	878.58	1.0000	878.58	29	3.26
+FDIC INSURED NOT SIPC COVERED						
TOTAL		973.08		973.08	29	3.26

MARIA ROTH IRA

Account Number:

24-Hour Assistance: (800) MERRILL

YOUR RETIREMENT ACCOUNT ASSETS

November 29, 2025 - December 31, 2025

OTHER MONEY MARKET MUTUAL FUNDS									
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income	
BLACKROCK LIQUIDITY	3,282.9010	3,284.10	1.0006	3,284.85	.75	3,001	283		
FUNDS TEMPCASH SYMBOL: TMCXX Initial Purchase: 06/20/24									
TOTAL		3,284.10		3,284.85	.75	3,001	283		

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

MUTUAL FUNDS/CLOSED END FUNDS/UTS/ETPS									
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Income	
INVESCO QQQ TR SER 1	119.0000	57,885.17	614.3100	73,102.89	15,217.72	57,885	15,217	333	
CURRENT YIELD 0.454% SYMBOL: QQQ Initial Purchase: 06/20/24 Equity 100%									
ISHARES EDGE MSCI	326.0000	56,635.98	198.6200	64,750.12	8,114.14	56,635	8,114	606	
USA QUALITY FACTOR ETF CURRENT YIELD 0.935% SYMBOL: QUAL Initial Purchase: 06/20/24 Equity 100%									
PIMCO INCOME FUND CL I2	4,148.7360	45,325.67	10.9900	45,594.62	268.95	37,197	8,397	765	
SYMBOL: PONPX Initial Purchase: 06/05/17 Fixed Income 100%									
SPDR S&P 500 ETF TRUST	105.0000	57,695.40	681.9200	71,601.60	13,906.20	57,695	13,906	765	
CURRENT YIELD 1.067% SYMBOL: SPY Initial Purchase: 06/20/24 Equity 100%									
Subtotal (Fixed Income)									
Subtotal (Equities)									
TOTAL		217,542.22		255,049.23	37,507.01		45,634	1,704	

LONG PORTFOLIO									
	Adjusted/Total Cost Basis	Estimated Market/Contract Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income				
TOTAL	221,799.40	259,307.16	37,507.76		1,732				



Online at: www.mymerrill.com

Account Number:

24-Hour Assistance: (866) 4MILBUSINESS

FLORIDA GOLF LIFESTYLE LLC
FBO MARIA G. MARINO
U/A 12/22/2005
3 CARRICK RD
PALM BCH GDNS FL 334186836

Net Portfolio Value:

\$34,212.90

Your Financial Advisor:

MARINO HALBRECHT MCWILLIAMS GROUP
3507 KYOTO GARDENS DR STE 400
PALM BCH GRDNS FL 33410
1-800-937-0398

MARIA PSP

November 29, 2025 - December 31, 2025

	This Statement	Year to Date
Opening Value (11/29)	\$34,179.65	
Total Credits	95.57	413.17
Total Debits	-	(30.21)
Securities You Transferred In/Out	-	-
Market Gains/(Losses)	(62.32)	3,802.42
Closing Value (12/31)	\$34,212.90	

ASSETS	December 31	November 28
Cash/Money Accounts	4,976.39	4,893.71
Fixed Income	-	-
Equities	-	-
Mutual Funds	29,236.51	29,285.94
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	34,212.90	34,179.65
TOTAL ASSETS	\$34,212.90	\$34,179.65
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$34,212.90	\$34,179.65

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Investment products: ☐ Are Not FDIC Insured ☐ Are Not Bank Guaranteed ☐ May Lose Value

MARIA PSP

Account Number:

YOUR RCMA ASSETS

November 29, 2025 - December 31, 2025

CASH/MONEY ACCOUNTS		Total	Estimated	Estimated	Estimated	Estimated	Est. Annual
Description	Quantity	Cost Basis	Market Price	Market Value	Market Value	Annual Income	Yield%
CASH	15.75	15.75		15.75			
BLF FEDFUND CASH RESERVE	1,002.00	1,002.00	1.0000	1,002.00	1,002.00	34	3.35
TOTAL		1,017.75		1,017.75		34	3.35

OTHER MONEY MARKET MUTUAL FUNDS		Total	Estimated	Estimated	Unrealized	Total Client	Cumulative	Estimated
Description	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Investment	Investment Return (\$)	Annual Income
BLACKROCK LIQUIDITY	3,956.3100	3,957.23	1.0006	3,958.64	1.41	3,500	458	
FUNDS TEMPCASH SYMBOL: TMCXX Initial Purchase: 05/24/23								
TOTAL		3,957.23		3,958.64	1.41	3,500	458	

Other Money Market Mutual Funds includes money market mutual funds with a floating net asset value or whose trade settlement occurs on the business day after the trade date. Money market mutual funds whose trade settlement typically occurs on the same business day as the trade date will appear in the "Cash/Money Accounts" section.

MUTUAL FUNDS/CLOSED END FUNDS/UTS/ETPS		Total	Estimated	Estimated	Unrealized	Total Client	Cumulative	Estimated
Description	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Investment	Investment Return (\$)	Annual Income
INVESCO OOO TR SER 1	19.0000	1,915.11	614.3100	11,671.89	9,756.78	1,915	9,756	54
CURRENT YIELD 0.454% SYMBOL: OOO Initial Purchase: 11/12/12 Equity 100%								
ISHARES EDGE MSCI	85.0000	6,357.80	198.6200	16,882.70	10,524.90	6,357	10,524	158
USA QUALITY FACTOR ETF CURRENT YIELD 0.935% SYMBOL: OUAL Initial Purchase: 01/20/17 Equity 100%								
SPDR S&P 500 ETF TRUST	1.0000	439.73	681.9200	681.92	242.19	439	242	8
CURRENT YIELD 1.067% SYMBOL: SPY Initial Purchase: 11/10/23 Equity 100%								
Subtotal (Equities)				29,236.51				
TOTAL		8,712.64		29,236.51	20,523.87		20,522	220
LONG PORTFOLIO								
		Adjusted/Total	Estimated	Unrealized	Estimated	Estimated	Estimated	
		Cost Basis	Market Value	Gain/(Loss)	Accrued Interest	Annual Income		
TOTAL	YIELD 7.4%	13,687.62	34,212.90	20,525.28			253	