

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 05/24/2024

General Information

Name: Hon Paul Marvin Renner

PID 242813

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative

Net Worth

My Net Worth as of December 31, 2023 was \$ 1,177,741.00.

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, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 48,460.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Primary Residence--1 Devin Court Palm Coast FL 32137	\$ 1,169,398.00
Condo (300 South Duval St, Tallahassee 32301)	\$ 227,000.00
Rental (4635 Kingsbury St. Jacksonville, FL 32205	\$ 146,831.00
Vystar CU--All Accounts	\$ 20,955.88
American Express Bank All Accounts	\$ 91,105.11
Vanguard 401K--see attached	\$ 244,345.91
Charles Schwab 401K--see attached	\$ 45,271.70
Charles Schwab Checking	\$ 1,691.32
Vanguard IRA--see attached	\$ 6,384.28
529 Plan--FL Prepaid--Child 1	\$ 8,761.93
Milam Howard Promissory Note	\$ 24,000.00
Northwestern Mutual--Cash Surrender Value	\$ 58,308.33
529 Plan--FL Prepaid--Child 2	\$ 1,011.37
82 Veranda Way, Palm Coast, FL 32137	\$ 217,488.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Mortgage--Ameris Bank	1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945	\$ 892,779.20
UWM	P.O Box 77404, Ewing, NJ 08628	\$ 232,028.90

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 2023 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 2023 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
Nelson Mullins Riley & Scarborough, LLP	390 North Orange Ave. Suite 1400, Orlando, FL 32801	\$ 195,375.06
Milam Howard Nicandri & Gillam, P.A.	14 East Bay Street, Jacksonville, FL 32202	\$ 17,356.80
State of Florida	400 S. Monroe Street, Tallahassee, FL 32399	\$ 38,803.08
Rental Income (Wrangler Properties, Inc.)-- See attached	4635 Kingsbury St. Jacksonville, FL 32205	\$ 7,789.00
American Express Interest--all accounts--see attached	P.O. Box 981535 El Paso, TX 79998-1535	\$ 1,869.36

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.

Paul Marvin Renner

Digitally signed: 05/24/2024

Filed with COE: 05/24/2024

YOUR NELSON MULLINS RETIREMENT PLAN STATEMENT

Period covered: OCTOBER 1, 2023 TO DECEMBER 31, 2023

Prepared for: PAUL M RENNER

Nelson Mullins

Nelson Mullins Riley & Scarborough LLP

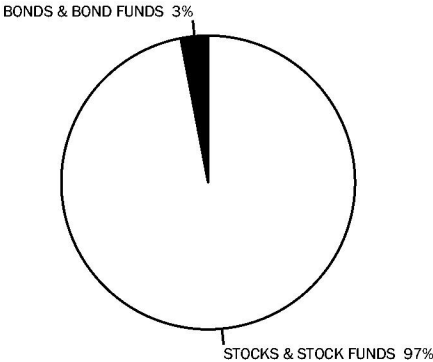
Your Account Value \$45,271.70

Change in Plan Account Value

	This Period	This Year
Beginning Value	\$40,018.93	\$33,266.96
Your Contributions	500.00	4,200.00
Employer Contributions	0.00	0.00
Individual Transaction Fees*	0.00	0.00
Plan Administration and Other Fees*	(13.50)	(51.39)
Gain/Loss/Net Income	4,766.27	7,856.13
Ending Value	\$45,271.70	\$45,271.70
Vested Amount	\$45,271.70	

* For detailed information about activity in your account, including fees and expenses, go to workplace.schwab.com under the History tab.

Your Positions



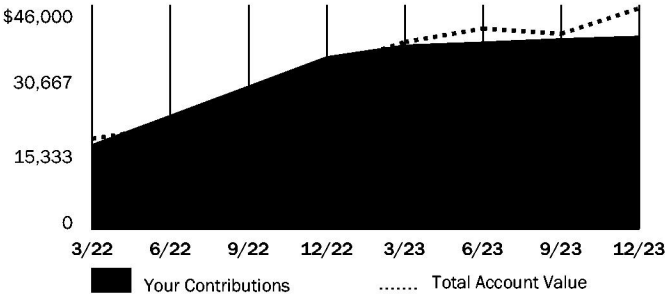
Your Positions chart shows how your account is divided among the different types of assets within your retirement plan account.

Contact Us

Schwab Retirement Plan Services, Inc.
Call 800-724-7526
Monday - Friday 8:00 a.m. to 10:00 p.m.
Eastern Time (ET)

workplace.schwab.com

Account History



Your contributions may not reflect withdrawals taken from your account. Data points represent value as of the last business day of the month shown and do not reflect volatility between months. The Account History chart illustrates the long-term performance of your account.



NELSON MULLINS RETIREMENT PLAN

Asset Allocation and Account Value

	<i>Percent of Total</i>	<i>Number of Shares</i>	<i>Share Price</i>	<i>Value as of 12/31/2023</i>
STOCKS & STOCK FUNDS	97%			
Large Company	42%			
Schwab S&P 500 Index		259.6500	\$73.10	\$18,980.42
Small / Mid Company	24%			
Vanguard Extended Market Index Inst		86.1780	\$124.68	\$10,744.67
International / Global	31%			
American Funds Europacific Growth R		255.8540	\$54.70	\$13,995.21
BONDS & BOND FUNDS	3%			
Vanguard Inflation-Protected Secs I		165.3940	\$9.38	\$1,551.40
TOTAL ACCOUNT VALUE	100%			\$45,271.70

FUND PERFORMANCE

Past performance is no guarantee or indication of future results. For more information, visit workplace.schwab.com.

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NELSON MULLINS RETIREMENT PLAN

Disclosure

DIVERSIFICATION

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified.

Although diversification is not a guarantee against loss, it is an effective strategy to help you manage risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerance for risk. It is important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

For more information on individual investing and diversification, visit <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>

STANDARD AND POOR'S®

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RETIREMENT PLAN ADVICE

At the Plan Sponsor's direction, participants may have access to advice services that can provide a retirement savings and investment strategy for their Plan account, furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither SRPS, CS&Co., nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the advice services provided to the participants by Morningstar Investment Management. The Morningstar name and logo are registered marks of Morningstar, Inc.

FEES

Some of the Plan's administrative expenses may have been paid to Charles Schwab and Co., Inc. and its affiliates, including Schwab Retirement Plan Services, Inc. from the funds (or the affiliates of such funds) in which assets are invested, including from the fund operating expense ratio. These payments are for shareholders servicing and other administrative services provided by Schwab and are not reflected on this statement.

Please refer to your brokerage account statement for trading fees, commissions and other fees charged if you have a self-directed brokerage account. These fees are not reflected on this statement.

Individual transaction fees are charges for activity you requested that resulted in fees to your account, such as participant loan processing, redemption fees, withdrawal fees or qualified domestic relations order processing or managed account services. Plan Administrative Fees are charges to your account for plan administration (e.g., recordkeeping, accounting, legal and other services). For more detailed information on fees that may be charged to your account please refer to the Fee and Investment Notice. To view, visit workplace.schwab.com or call 800-724-7526 to request a copy.

Schwab Retirement Plan Services, Inc. is not responsible for the accuracy of information furnished to it for statement purposes.

LIFETIME INCOME ILLUSTRATION DISCLOSURE

This statement provides you with information about how much monthly income you could collect at retirement based on your current account balance. The estimated monthly payments in this statement are for illustrative purposes only; they are not a guarantee. Having this information now may help you plan how much money to save for your retirement.

Your account balance is \$45,271.7 as of 12/31/2023. The following are estimates of how much money you could receive each month if you were to receive payments in one of the following two payment forms: 1) A single life annuity is an arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs. If you receive payments in this form, we estimate you would receive \$292.19 per month starting at retirement. 2) A qualified joint and 100% survivor annuity is an arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life. If you receive payments in this form, we estimate you would receive \$249.23 per month starting at retirement and, after your death, your surviving spouse would receive \$249.23 per month. An annuity with a lower survivor percentage may be available, and reducing the survivor percentage (below 100%) would increase monthly payments during your lifetime, but would decrease what your surviving spouse would receive after your death.

The following information is to help you understand these estimated monthly payments.

The estimated monthly payments in this statement assume that your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.

The estimated monthly payments in this statement assume that payments begin 12/31/2023 and that you are age 67, or your current age if older, on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years.

The estimated monthly payments for a qualified joint and 100% survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

The estimated monthly payments in this statement are based on an interest rate of 4.220000%, which is the 10-year constant maturity U.S. Treasury securities yield rate of 12/01/2023, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

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NELSON MULLINS RETIREMENT PLAN**Disclosure** *continued*

The estimated monthly payments in this statement are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that our life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

The estimated monthly payments in this statement are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

The estimated monthly payments in this statement are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions, and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

IN CASE OF ERRORS OR DISCREPANCIES

If you find an error or discrepancy with anything in this statement or your account, please notify Schwab Retirement Plan Services, Inc. within 10 days after this statement is received or made available to you. Absent notification within 10 days, it shall be deemed that you have approved the statement activity and balance information as correct.

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For More Information



Visit your **workplace.schwab.com** participant portal for complete details about your account, including investments, rate of return and more. You can also update your contribution rate and contact information, all in one convenient place.
We take your privacy seriously – you will need your log-in ID and password.

Trust, custody, and deposit products and services are available through Charles Schwab Trust Bank. Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.

Investment products are : Not FDIC Insured — No Bank Guarantee — May Lose Value

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NEL/NEL

PAUL M RENNER
1 DEVIN COURT
PALM COAST FL 32137



Participant Statement

FOR THE PERIOD DEC 31, 2023 - DEC 31, 2023

Participant Information

PAUL RENNER
1 DEVIN COURT
PALM COAST, FL 32137

Your Account At A Glance

Beginning Balance as of Dec 31, 2023	\$244,345.91
Total Contribution	\$0.00
Total Withdrawals	\$0.00
Total Other	\$0.00
Total Gains/Losses	\$0.00
Ending Balance as of Dec 31, 2023	\$244,345.91
Ending Vested Balance as of Dec 31, 2023	\$244,345.91

Employee Roth 401(K) Deferral	\$0.00
Roth Basis	\$0.00
Roth Earnings	\$0.00

Activity That Created Your Ending Balance

Activity By Contribution Source

	Beginning Balance as of Dec 31, 2023	Contributions	Withdrawals	Other	Gains/Losses	Ending Balance as of
EMPLOYEE 401(K) (100% Vested)	\$92,687.77	\$0.00	\$0.00	\$0.00	\$0.00	\$
EMPLOYEE ROLLOVER (100% Vested)	\$72,848.16	\$0.00	\$0.00	\$0.00	\$0.00	\$
ER MATCH - SAFE HARBOR (100% Vested)	\$78,809.98	\$0.00	\$0.00	\$0.00	\$0.00	\$
Total	\$244,345.91	\$0.00	\$0.00	\$0.00	\$0.00	\$2

Activity By Fund

Beginning Balance as of	Contributions	Withdrawals	Other	Exchanges	Gains/Lo
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Dec 31, 2023

Vanguard Value Index Inv	\$81,598.08	\$0.00	\$0.00	\$0.00	\$0.00	\$
Vanguard Mid-Cap Value Index Inv	\$79,696.83	\$0.00	\$0.00	\$0.00	\$0.00	\$
Vanguard Small-Cap Value Index Inv	\$83,051.00	\$0.00	\$0.00	\$0.00	\$0.00	\$
Total	\$244,345.91	\$0.00	\$0.00	\$0.00	\$0.00	\$

Transaction Activity

LARGE CAP U.S. STOCK

Vanguard Value Index Inv

Transaction Date	Type	Dollars	Price	Shares Purchased/Sold	Total Shares	Market Price	Market Value
12/31/2023	Beginning Balance	\$0.00	\$58.31	0.000	1,399.384	\$58.31	\$81,598.08
12/31/2023	Ending Balance	\$0.00	\$58.31	0.000	1,399.384	\$58.31	\$81,598.08

MID CAP U.S. STOCK

Vanguard Mid-Cap Value Index Inv

Transaction Date	Type	Dollars	Price	Shares Purchased/Sold	Total Shares	Market Price	Market Value
12/31/2023	Beginning Balance	\$0.00	\$57.07	0.000	1,396.475	\$57.07	\$79,696.83
	Ending						

12/31/2023

Balance

\$0.00

\$57.07

0.000

1,396.475

\$57.07

\$79,696.83

SMALL CAP U.S. STOCK

Vanguard Small-Cap Value Index Inv

Transaction Date	Type	Dollars	Price	Shares Purchased/Sold	Total Shares	Market Price	Market Value
12/31/2023	Beginning Balance	\$0.00	\$43.17	0.000	1,923.813	\$43.17	\$83,051.00
12/31/2023	Ending Balance	\$0.00	\$43.17	0.000	1,923.813	\$43.17	\$83,051.00

GIVE US A CALL

866-794-2145

|

Mon-Fri: 8am-8pm ET or

|

24/7 Automated Response

All investing is subject to risk, including possible loss of principal. Vanguard Marketing Corporation ("VMC") is the distributor of the Vanguard Funds and a subsidiary of The Vanguard Group, Inc. VMC is a registered broker-dealer, member FINRA. Retirement plan recordkeeping and administrative services are provided by The Vanguard Group, Inc. ("VGI"). VGI has entered into an agreement with Ascensus, LLC. to provide certain plan recordkeeping and administrative services on VGI's behalf. Advice services and educational services on this website are provided by Morningstar Associates LLC. Ascensus and Morningstar Associates LLC are not affiliated with VMC, VGI, or any of their affiliates. Ascensus is a registered trademark of Ascensus, Inc. All rights reserved. All trademarks, service marks, and logos appearing on this site are the exclusive property of their respective owners.

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PO BOX 3009
MONROE, WI 53566-8309

VFTC TR - SIMPLE IRA
PAUL M RENNER
1 DEVIN CT
PALM COAST FL 32137-4320

December 31, 2023, year-to-date statement
View your statements online at vanguard.com.

Client Services: 800-662-2739

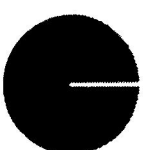
Statement overview

\$6,384.28

Total value of all accounts as of December 31, 2023

Accounts	Value on 12/31/2022	Value on 12/31/2023
Paul M. Renner		
Simple IRA account	\$4,404.92	\$6,384.28

Asset mix



100.0%	Stocks	\$6,384.28
0.0%	Fixed Income	0.00
0.0%	Short-term reserves	0.00
0.0%	Other	0.00
		\$6,384.28

Your asset mix percentages are based on your holdings as of the prior month-end.



Simple IRA account

VFTC Tr - Simple IRA Paul M. Renner

Client Services: 800-662-2739

Account overview

\$6,384.28
Total account value as of December 31, 2023

Year-to-date income

Taxable income	\$0.00
Nontaxable income	29.98
Total	\$29.98

Retirement summary

Your retirement information is reported for the 2023 tax period.	
2023 contributions	\$0.00
2023 employer contributions	0.00
2023 distributions	0.00

The fair market value (FMV) of your IRA, determined as of December 31, is being provided to the Internal Revenue Service.

Balances and holdings for Vanguard funds

Beginning on January 1, 2012, new tax rules on taxable (nonretirement) mutual fund accounts (excluding money market funds) require Vanguard to track cost basis information for shares acquired and subsequently sold, on or after that date. Unless you select another method, sales of Vanguard mutual funds, but not ETFs, will default to the average cost method. For more information, visit vanguard.com/costbasis.

Symbol	Name	Fund and account	Average price per share	Total cost	Balance on 12/31/2022	Balance on 12/31/2023
VIGAX	Growth Index Fund Adm		-	-	\$2,851.07	\$4,156.80
VWUSX	U.S. Growth Fund Investor		-	-	1,553.85	2,227.48
					\$4,404.92	\$6,384.28

Simple IRA account

VFTC Tr - Simple IRA Paul M. Renner

Account activity for Vanguard funds

Growth Index Fund Adm

Contributions	Distributions	Dividends
\$0.00	\$0.00	\$23.76

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2022		\$109.72		25.985	\$2,851.07
03/22	Income dividend	218	\$5.66	0.046	26.031	
06/22	Income dividend	2089	5.44	0.038	26.069	
09/20	Income dividend	1899	4.95	0.035	26.104	
10/17	Account service fee		25.00	-0.173	25.931	
12/20	Income dividend	2973	7.71	0.049	25.980	
	Ending balance on 12/31/2023		\$160.00		25.980	\$4,156.80

U.S. Growth Fund Investor

Contributions	Distributions	Dividends
\$0.00	\$0.00	\$6.22

Date	Transaction	Amount	Share price	Shares transacted	Total shares owned	Value
	Beginning balance on 12/31/2022		\$39.12		39.720	\$1,553.85
10/17	Account service fee	\$25.00	50.37	-0.496	39.224	
12/18	Income dividend	1587	6.22	0.110	39.334	
	Ending balance on 12/31/2023		\$56.63		39.334	\$2,227.48

For more cost basis information go to investor.vanguard.com/taxes/cost-basis.

December 31, 2023, year-to-date statement