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Rep. Cliff Bentz (R-OR)

House · Republican (most recent term) · OR-2 · in Congress 2021–present ·
Bioguide ID B000668

Party history: R 2021–present. Source: term data in unitedstates/congress-legislators (CC0);
party shown is as recorded per term there.

Estimated net worth (from public disclosures)

Estimate	Report year	Low	Mid	High
(a) Estimated net worth before entering office (report year 2020)	2020	\$2,524,066	\$5,264,530	\$8,004,993
(b) Latest net worth estimate	2025	\$3,398,091	\$6,259,045	\$9,119,999
(c) Estimated gain / loss, nominal dollars, 2020 → 2025 (5 years spanned)	2020– 2025	– \$4,606,902	+\$994,516	+ \$6,595,933

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

Reliability flags (net worth): none for these two endpoints. **Included in the recommended dollar-gain ranking.**

Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2020	\$6,104,533	\$840,004	\$5,264,530	\$2,524,066 ... \$8,004,993	computed
2021	\$6,049,022	\$690,002	\$5,359,019	\$2,803,043 ... \$7,914,995	computed
2022	\$6,148,522	\$450,001	\$5,698,521	\$3,217,044 ... \$8,179,998	computed
2023	\$6,116,524	\$450,001	\$5,666,523	\$3,152,048 ... \$8,180,998	computed

2024	\$6,658,546	\$375,000	\$6,283,546	\$3,426,093 ... \$9,140,999	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2025	\$6,634,046	\$375,000	\$6,259,045	\$3,398,091 ... \$9,119,999	computed

- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. Low and High are outer bounds of the reported ranges, not likely outcomes.
- **What it excludes / understates:** exact values (only ranges are reported); a **personal residence is not reported as an asset** (although a mortgage on it may be listed as a liability, which then lowers the estimate); retirement and federal accounts (e.g. Thrift Savings Plan, defined-benefit pensions) are only partly or not reported; assets of excepted/blind trusts, cash held below reporting thresholds, vehicles, household goods and most spouse/dependent items exempt from reporting are not included; liabilities on a personal residence, revolving credit under thresholds and loans to family may be omitted by filers.
- **Open-ended top ranges** (e.g. "Over \$50,000,000") are counted at their **lower bound** and flagged, so such values are understated.
- The change is a change in **estimated net worth in nominal dollars** (no inflation adjustment). It includes salary, gifts, inheritances, business income and re-valuation as well as investment results, and it is subject to range-bracket noise; it is **not** an investment return and implies nothing about conduct.

Read this first. Members report asset values only as *ranges* (e.g. "\$15,001 – \$50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)

+5.8%

SIMPLE AVERAGE OF
YEARS

+6.1%

YEARS ESTIMATED

4

BEST / WORST
SINGLE YEAR

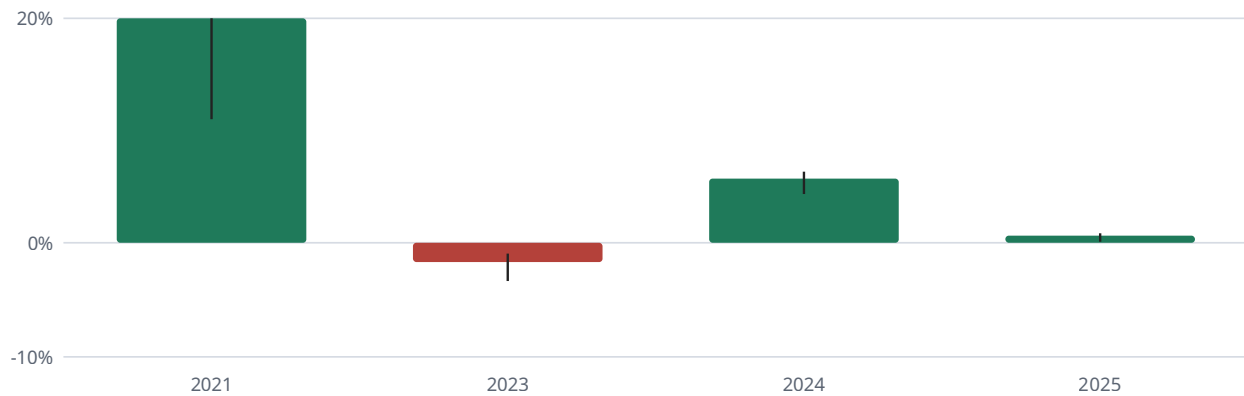
2021 +20%

2023 -2%

Reliability flags: few years (4); 1 unparsed value(s).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +2.8% to +7.0%. This band is narrow because it moves both years together; the true uncertainty is larger — see the per-year "strict envelope" column and the limitations.

Estimated year-over-year change



Bars: midpoint estimate; whisker: same-position floor/ceiling band. Axis clipped to -100%...+150%. Years with insufficient traceable holdings are omitted.

Year (t-1 → t)	Opening value (mid)	Closing value (mid)	Income (mid)	Buys (mid)	Sales (mid)	Est. gain	Same-position band	Strict envelope	Traced coverage	Status flags
2020→2021	\$3,794,012	\$3,953,012	\$652,504	\$64,502	\$0	+19.7%	+10.8% ... +23.6%	-72% ... +112%	62%	counted
2021→2022	\$2,428,012	\$2,827,513	\$106,254	\$375,000	\$0	+5.4%	+4.6% ... +5.7%	-89% ... +100%	40%	excluded not eligible: traced coverage 40% < 60%
2022→2023	\$5,692,520	\$5,502,520	\$126,356	\$107,501	\$75,000	-1.7%	-3.4% ... -0.9%	-79% ... +76%	93%	counted
2023→2024	\$4,002,516	\$4,154,014	\$148,956	\$75,000	\$0	+5.6%	+4.3% ... +6.2%	-75% ... +87%	65%	counted
2024→2025	\$6,161,043	\$6,293,043	\$156,827	\$433,002	\$182,502	+0.6%	+0.1% ... +0.8%	-88% ... +89%	95%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is $\geq 40\%$ of the largest). Electronic (text) PDFs are parsed. Scanned/image-only filings are OCR-read and used **only** if they pass the explicit validation gates described in the project README (value/income coverage, two-

engine agreement, exact bracket snapping, page completeness, year-to-year position continuity); such years are labelled **OCR-derived** below. Scanned filings that fail validation are listed as “insufficient data – scanned”.

Report year	Doc ID	Type	Filed	Schedule A rows	Rows with unparsed value	Source (official filing) / SHA-256
2020	10039460	House amendment	1/25/2021	66	0	10039460.pdf 60f7a1e9b568ff9433ddc519ef31efa901a11e0854c48a3c61901e2b58eeef75
2021	10047220	House annual	5/18/2022	45	0	10047220.pdf 934fb2fd91699c72f9929d2b43422ee9c61ca07b58e23174cb996b6e7c8d4755
2022	10052052	House annual	5/11/2023	45	0	10052052.pdf 4b52ca3f023556c3041730d5c4695301909d62593d9b8a8016cb815bebab0d96
2023	10058877	House annual	8/5/2024	49	0	10058877.pdf ed28f823cc053cdcba8a801653c197aa521a823f2bae8cf7ef737ab07d8badec
2024	10067150	House annual	6/27/2025	99	1	10067150.pdf 494d511781c3063230c2d40e24ce71e5964fe172adcbd58299a1558ab9ac3b75
2025	10075533	House annual	5/11/2026	95	0	10075533.pdf d9e276dfcfa48ba7c3c22b6212c7ab1a5d5f3b8082b8de8b77e73ba911f174e4

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Charles Schwab IRA ⇒ US Treasury NT .05% Note Due 11/30/23 [GS]	—	held	\$250,001 - \$500,000	None	\$0	\$0
Charles Schwab IRA ⇒ Ishares MSCI EAF Min Vol [MF]	—	held	\$1,001 - \$15,000	\$100,001 - \$250,000	\$0	\$0
Charles Schwab IRA ⇒ Dodge & Cox Income Bond Fund [MF]	—	held	\$250,001 - \$500,000	\$100,001 - \$250,000	\$0	\$75,000
Charles Schwab SEP-IRA ⇒ Vanguard S&P 500 ETF [EF]	SP	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0

Charles Schwab IRA ⇒ Schwab Value Advantage Money Market Fund [BA]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Charles Schwab IRA ⇒ Versus Cap Multi Mngr [MF]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Charles Schwab SEP-IRA ⇒ Oracle Corporation (ORCL) [ST]	SP	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Charles Schwab IRA ⇒ Charles Schwab Bank [BA]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Charles Schwab IRA ⇒ Charles Schwab Bank [BA]	—	held	\$1,001 - \$15,000	\$100,001 - \$250,000	\$0	\$0
Charles Schwab IRA ⇒ Vanguard S&P 500 ETF (VOO) [EF]	—	new	—	\$100,001 - \$250,000	\$75,000	\$0
Charles Schwab IRA ⇒ US Treasury NT .75% Due 11/15/24 [GS]	—	held	\$50,001 - \$100,000	None	\$0	\$0
Charles Schwab IRA ⇒ US Treasury NT 1.875% Due 8/31/24 [GS]	—	held	\$50,001 - \$100,000	None	\$0	\$0
Charles Schwab SEP-IRA ⇒ Schwab Value Advantage M (SWVXX) [BA]	SP	held	\$15,001 - \$50,000	None	\$0	\$0
Charles Schwab IRA ⇒ US Treasury NT .125% Due 1/15/24 [GS]	—	held	\$1,001 - \$15,000	None	\$0	\$0
The Bentz Farm ⇒ 42 acres, Morgan Ave, Ontario, OR [FA]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Charles Schwab IRA ⇒ Vanguard Mid Cap Index [MF]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Charles Schwab IRA ⇒ Baird Core Plus Bond Fund Institutional Class (BCOIX) [MF]	—	held	\$250,001 - \$500,000	\$50,001 - \$100,000	\$0	\$0

Charles Schwab IRA ⇒ Schwab Prime Advantage Money Fund- Investor Shares (SWVXX) [MF]	—	new	—	\$250,001 - \$500,000	\$250,001	\$150,001
Charles Schwab IRA ⇒ Charles Schwab Bank [BA]	—	held		\$100,001 - \$250,000	\$1,001 - \$15,000	\$0
Charles Schwab IRA ⇒ Vanguard Small Cap Index Fd Admiral Shs (VSMAX) [MF]	—	held		\$50,001 - \$100,000	\$100,001 - \$250,000	\$0
Charles Schwab SEP-IRA ⇒ Oracle Corporation (ORCL) [ST]	SP	held		\$50,001 - \$100,000	\$100,001 - \$250,000	\$0
Charles Schwab IRA ⇒ Ishares MSCI USA Min Vol FCTR ETF [EF]	—	held		\$100,001 - \$250,000	\$50,001 - \$100,000	\$0
Charles Schwab IRA ⇒ US Treasury Note 2.75% Due 2/28/25 [GS]	—	held		\$50,001 - \$100,000	None	\$0
Charles Schwab SEP-IRA ⇒ Versus Capital Real Estate Fund LLC (VCMIX) [MF]	SP	held		\$15,001 - \$50,000	None	\$0

Method (summary)

1. Schedule A asset rows are read from each annual report; the dollar range for each row is converted to its midpoint. Open-ended top ranges ("Over \$50,000,000") are excluded from the traced set and counted as a coverage loss.
2. Positions are matched year to year by owner code (self/SP/DC/JT) + normalised asset name. A position that appears only in year t is included only if Schedule B shows a purchase of it in year t (opening value 0); a position that disappears is included only if Schedule B shows a sale (closing value 0). Otherwise it is excluded as unexplained.
3. Estimated gain = (closing – opening + reported income – purchases + sale proceeds) ÷ opening, all at midpoints, for the traced positions. "Capital gains" income is not added again (it is already in value change and sale proceeds).
4. A year counts only if traced opening value ≥ \$50,000 and traced coverage ≥ 60% of the opening midpoint. A member is ranked only with ≥ 3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

Limitations

- Ranges are wide (up to a factor of 5 or more, and up to \$50M+ open-ended); a holding can move between ranges without any real change in value, and stay in a range while moving materially. Yearly estimates are therefore noisy; the "strict envelope" shows the mathematical worst/best case and is typically wider than ±100%.
- Purchases and sales are only disclosed as ranges and only for transactions over \$1,000; partial sales, dividend reinvestment, spousal/dependent accounts and retirement-plan funds are reported inconsistently. Excepted/ blind trusts, personal residences and certain pensions are not reported at all.
- Filers sometimes change how they list assets (e.g. listing a brokerage account vs. its individual holdings), which can make positions untraceable across years; these are excluded rather than guessed.

- Asset values in an annual report are as of Dec 31 of the reporting year; the report year $t-1 \rightarrow t$ covers that calendar year. Late or amended filings are used when filed; extensions can delay them.
- The text of these reports is machine-parsed from PDFs; parse errors are possible. Every number links back to the cited filing. This is not investment advice.
- Use of these filings is restricted by 5 U.S.C. § 105(c) (no unlawful, commercial or credit-rating purpose, and none for solicitation of money).

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Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.