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GPO Member Guide)

## Rep. Gary J. Palmer (R-AL)

House · Republican (most recent term) · AL-6 · in Congress 2015–present ·  
Bioguide ID P000609

**Party history:** R 2015–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<br>(report year 2015, the member's first year in office) | 2015          | \$257,127        | <b>\$1,446,563</b>      | \$2,635,999      |
| (b) Latest net worth estimate                                                                           | 2025          | \$1,631,032      | <b>\$2,660,516</b>      | \$3,690,000      |
| (c) Estimated gain / loss, nominal dollars, 2015<br>→ 2025 (10 years spanned)                           | 2015–<br>2025 | –<br>\$1,004,967 | +<br><b>\$1,213,953</b> | +<br>\$3,432,873 |

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 |
|-------------|--------------|-------------------|--------------------|---------------------------|----------------|
| 2015        | \$1,621,564  | \$175,000         | <b>\$1,446,563</b> | \$257,127 ... \$2,635,999 | computed       |
| 2016        | \$1,729,058  | \$175,000         | <b>\$1,554,058</b> | \$355,117 ... \$2,752,999 | computed       |
| 2017        | \$1,598,572  | \$175,000         | <b>\$1,423,571</b> | \$167,143 ... \$2,679,999 | computed       |
| 2018        | \$1,918,044  | \$175,000         | <b>\$1,743,044</b> | \$546,088 ... \$2,939,999 | computed       |
| 2019        | \$1,512,518  | \$175,000         | <b>\$1,337,518</b> | \$525,037 ... \$2,149,999 | computed       |
| 2020        | \$1,494,514  | \$175,000         | <b>\$1,319,514</b> | \$579,028 ... \$2,059,999 | computed       |
| 2021        | \$1,416,017  | \$175,000         | <b>\$1,241,016</b> | \$527,034 ... \$1,954,999 | computed       |
| 2022        | \$1,274,020  | \$175,000         | <b>\$1,099,019</b> | \$353,039 ... \$1,844,999 | computed       |

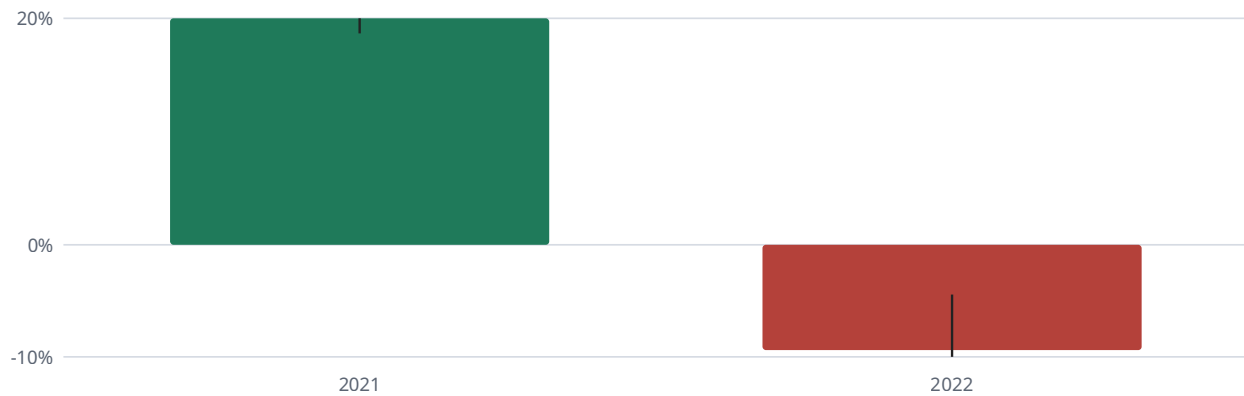
|      |             |           |                    |                                |          |
|------|-------------|-----------|--------------------|--------------------------------|----------|
| 2023 | \$3,356,024 | \$175,000 | <b>\$3,181,024</b> | \$1,707,049 ...<br>\$4,654,999 | computed |
| 2024 | \$1,573,004 | \$175,000 | <b>\$1,398,003</b> | \$781,007 ... \$2,014,999      | computed |
| 2025 | \$2,660,516 | \$0       | <b>\$2,660,516</b> | \$1,631,032 ...<br>\$3,690,000 | 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.

**Limited data – not ranked.** Only 2 comparable year-pair(s) could be computed (minimum 3 to rank). 11 annual filing(s) were usable (text-readable, validated OCR, or validated X-mark decoding) and 0 scanned/image-only filing(s) could not be used (older layouts failing validation, small amendments not integrated). See the method-per-year section below.

## 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                                                                                                                     |
|----------------|---------------------|---------------------|--------------|------------|-------------|----------------|----------------------------|---------------------|-----------------|----------------------------------------------------------------------------------------------------------------------------------|
| 2015→2016      | \$415,014           | \$531,012           | \$2,505      | \$80,005   | \$120,008   | <b>+38.2%</b>  | +33.2%<br>...<br>+59.2%    | -135% ...<br>+211%  | 26%             | excluded; not eligible for tracing; coverage 26% - 60%; new/entry position                                                       |
| 2016→2017      | \$8,000             | \$40,002            | \$0          | \$64,502   | \$0         | <b>-406.2%</b> | -1498.6%<br>...<br>-333.3% | -1500% ...<br>+687% | 0%              | excluded; not eligible for tracing; prior-value below \$50,000; high turnover (buys > 100% opening value); many exited positions |

|           |           |             |         |           |           |         |                           |                    |     |                                                                                                                                         |
|-----------|-----------|-------------|---------|-----------|-----------|---------|---------------------------|--------------------|-----|-----------------------------------------------------------------------------------------------------------------------------------------|
| 2017→2018 | \$97,003  | \$227,005   | \$802   | \$64,502  | \$64,004  | +134.3% | +132.1%<br>...<br>+144.7% | -173% ...<br>+442% | 6%  | exclud<br>not<br>eligibl<br>traced<br>cover<br>6% <<br>high<br>turnov<br>(buys<br>> 100<br>openi<br>value)<br>many<br>exited<br>positi  |
| 2018→2019 | \$256,002 | \$412,504   | \$1,750 | \$64,502  | \$24,002  | +46.0%  | +41.4%<br>... +59.1%      | -102% ...<br>+194% | 13% | exclud<br>not<br>eligibl<br>traced<br>cover<br>13% <<br>60%;<br>new/e<br>positi                                                         |
| 2019→2020 | \$528,504 | \$1,141,010 | \$4,452 | \$280,018 | \$330,513 | +126.3% | +114.9%<br>...<br>+158.4% | -105% ...<br>+357% | 35% | exclud<br>not<br>eligibl<br>traced<br>cover<br>35% <<br>60%;<br>turnov<br>(buys<br>> 100<br>openi<br>value)<br>many<br>exited<br>positi |
| 2020→2021 | \$943,007 | \$1,227,514 | \$5,501 | \$625,520 | \$526,014 | +20.2%  | +18.9%<br>...<br>+23.7%   | -159% ...<br>+199% | 63% | count<br>high<br>turnov<br>(buys<br>> 100<br>openi<br>value)<br>many<br>exited<br>positi                                                |

|           |             |             |          |             |           |         |                           |                     |     |                                                                                                                                         |
|-----------|-------------|-------------|----------|-------------|-----------|---------|---------------------------|---------------------|-----|-----------------------------------------------------------------------------------------------------------------------------------------|
| 2021→2022 | \$1,093,514 | \$1,019,014 | \$5,854  | \$355,512   | \$321,516 | -9.4%   | -23.0%<br>... -4.4%       | -149% ...<br>+130%  | 77% | count<br>many<br>exited<br>positi                                                                                                       |
| 2022→2023 | \$207,501   | \$2,073,505 | \$5,501  | \$614,004   | \$191,002 | +698.1% | +640.8%<br>...<br>+847.4% | +110% ...<br>+1286% | 16% | exclud<br>not<br>eligibl<br>traced<br>cover<br>16% <<br>60%;<br>turnov<br>(buys<br>> 100<br>openi<br>value)<br>many<br>exited<br>positi |
| 2023→2024 | \$750,001   | \$750,001   | \$0      | \$0         | \$0       | +0.0%   | +0.0% ...<br>+0.0%        | -67% ...<br>+67%    | 22% | exclud<br>not<br>eligibl<br>traced<br>cover<br>22% -<br>60%                                                                             |
| 2024→2025 | \$0         | \$2,212,514 | \$34,506 | \$1,227,514 | \$766,002 | n/a     | n/a ... n/a               | n/a ... n/<br>a     | 0%  | exclud<br>not<br>eligibl<br>traced<br>prior-<br>value<br>below<br>\$50,0<br>many<br>exited<br>positi                                    |

## 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                                                                       |
|-------------|----------|-----------------|------------|-----------------|--------------------------|----------------------------------------------------------------------------------------------------------|
| 2015        | 10010836 | House annual    | 5/20/2016  | 127             | 0                        | <a href="#">10010836.pdf</a><br>5121f3bfac9d79e7d598983b<br>fc0c33f9df632d006f19da00<br>f555b8687d032f1b |
| 2016        | 10017859 | House amendment | 6/20/2017  | 131             | 0                        | <a href="#">10017859.pdf</a><br>f5661aa1ea42a17465df896e1<br>72a5b5d0afb7c5bacf1c76cb<br>e50a9957a4dbd4a |
| 2017        | 10029538 | House amendment | 10/16/2019 | 153             | 0                        | <a href="#">10029538.pdf</a><br>96fe12a6cf783cc614b53814<br>e5e83091b5f08cabdf22bc037<br>468d93351669c8d |
| 2018        | 10029539 | House amendment | 10/16/2019 | 130             | 0                        | <a href="#">10029539.pdf</a><br>75e65470309aed9bfa351df71<br>7345518d3f8cea20fe1b83b15<br>52edbbd2e1b132 |
| 2019        | 10036293 | House annual    | 7/21/2020  | 37              | 0                        | <a href="#">10036293.pdf</a><br>4c47e709cd74ff0c09e799909<br>21492c2a9da68c9303ef2284<br>c6e6f430274e7a6 |
| 2020        | 10040165 | House annual    | 5/28/2021  | 28              | 0                        | <a href="#">10040165.pdf</a><br>f2614696df333a1fa4048a398<br>429a51a747cc92c13f9e73e00<br>4e88980b4acee8 |
| 2021        | 10046606 | House annual    | 5/14/2022  | 34              | 0                        | <a href="#">10046606.pdf</a><br>8eba61d940b4d4cc1bd32d6a7<br>9182d7c7db136315e8c089ee<br>fb0b032bbc7def8 |
| 2022        | 10051941 | House annual    | 5/8/2023   | 42              | 0                        | <a href="#">10051941.pdf</a><br>ad049c7e1623c07d12c24b5c<br>b90d54f0e8addb9618f7af275<br>356ed4b7f063194 |
| 2023        | 10058923 | House annual    | 5/7/2024   | 49              | 0                        | <a href="#">10058923.pdf</a><br>d6f85b062d8adee600f583dc0<br>dba9a4571c71f37e47999e5e9<br>38dc98cf928405 |
| 2024        | 10066690 | House annual    | 5/5/2025   | 7               | 0                        | <a href="#">10066690.pdf</a><br>9a4cb45f8e0837046e337dc9<br>ed4b286f232e5ef56cb06d7d2<br>45243a38e0bf01f |

2025 10075305 House annual 4/15/2026 32 0 [10075305.pdf](#)  
89f2a13bed03460b9b14275a6  
4fd2cc9c809d119520b615996  
f9c9f8b9aabf45

## Largest movers 2020→2021

| Position (as written in filing)                                                            | Owner | Kind | Opening range(s)      | Closing range(s)     | Buys (mid) | Sales (mid) |
|--------------------------------------------------------------------------------------------|-------|------|-----------------------|----------------------|------------|-------------|
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ MFST Eventide Core Bond Fund ETIRX | SP    | new  | —                     | \$50,001 - \$100,000 | \$24,002   | \$32,500    |
| Ameriprise ADP Gary and Ann Palmer Joint ⇒ TD Ameritrade JT Account ⇒ Vanguard Intermediat | JT    | held | \$100,001 - \$250,000 | \$50,001 - \$100,000 | \$8,000    | \$40,501    |
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ Vanguard Intermediate Term VGIT [E | SP    | held | \$100,001 - \$250,000 | \$50,001 - \$100,000 | \$24,002   | \$65,001    |
| Ameriprise ADP Gary Palmer Individual IRA ⇒ TD Ameritrade Gary IRA ⇒ Vanguard Intermediate | —     | held | \$50,001 - \$100,000  | \$50,001 - \$100,000 | \$24,002   | \$65,001    |
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ OneAscent Large Cap Core ETF OALC  | SP    | new  | —                     | \$50,001 - \$100,000 | \$40,501   | \$0         |
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ Calvert EMG Mkts Eq CI CVMIX [MF]  | SP    | new  | —                     | \$1,001 - \$15,000   | \$8,000    | \$32,500    |
| Ameriprise ADP Gary Palmer Individual IRA ⇒ TD Ameritrade Gary IRA ⇒ SCM Trust Shelton Int | —     | new  | —                     | \$15,001 - \$50,000  | \$16,001   | \$16,001    |
| Ameriprise ADP Gary Palmer Individual IRA ⇒ TD Ameritrade Gary IRA ⇒ Eventide Gilead FD In | —     | new  | —                     | \$15,001 - \$50,000  | \$16,001   | \$8,000     |

## Largest movers 2021→2022

| Position (as written in filing)                                                            | Owner | Kind | Opening range(s) | Closing range(s)      | Buys (mid) | Sales (mid) |
|--------------------------------------------------------------------------------------------|-------|------|------------------|-----------------------|------------|-------------|
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ Oneascent Core Plus Bond ET OACP [ | SP    | new  | —                | \$100,001 - \$250,000 | \$8,000    | \$8,000     |

|                                                                                            |    |        |                      |                       |          |           |
|--------------------------------------------------------------------------------------------|----|--------|----------------------|-----------------------|----------|-----------|
| Ameriprise ADP Gary and Ann Palmer Joint ⇒ TD Ameritrade JT Account ⇒ Oneascent Core Plus  | JT | new    | —                    | \$100,001 - \$250,000 | \$32,500 | \$8,000   |
| Ameriprise ADP Gary and Ann Palmer Joint ⇒ TD Ameritrade JT Account ⇒ MFST Eventide Core B | JT | exited | \$50,001 - \$100,000 | —                     | \$32,500 | \$32,002  |
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ Alphacentric Income Opp IOFIX [MF] | SP | exited | \$50,001 - \$100,000 | —                     | \$0      | \$16,001  |
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ OneAscent Large Cap Core ETF OALC  | SP | held   | \$50,001 - \$100,000 | \$15,001 - \$50,000   | \$8,000  | \$0       |
| Ameriprise ADP Ann Palmer IRA ⇒ TD Ameritrade Ann IRA ⇒ MFST Eventide Core Bond Fund ETIRX | SP | exited | \$50,001 - \$100,000 | —                     | \$0      | \$113,502 |
| Ameriprise ADP Gary Palmer Individual IRA ⇒ TD Ameritrade Gary IRA ⇒ MFST Eventide Core Bo | —  | exited | \$50,001 - \$100,000 | —                     | \$0      | \$40,002  |
| Ameriprise ADP Gary and Ann Palmer Joint ⇒ TD Ameritrade JT Account ⇒ Mutual Fund Series T | JT | held   | \$15,001 - \$50,000  | \$1,001 - \$15,000    | \$8,000  | \$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.