

FORM 6

FULL AND PUBLIC DISCLOSURE

2018

OF FINANCIAL INTERESTS

Please print or type your name, mailing address, agency name, and position below:

FOR OFFICE USE ONLY:

239428

FLORIDA COMMISSION ON ETHICS

JUL 01 2019

RECEIVED PROCESSED

HAND DELIVERED

LAST NAME — FIRST NAME — MIDDLE NAME:

OLIVA JOSE RUIZ

MAILING ADDRESS:

15721 TURNBERRY DR

CITY:

MIAMI AVE

ZIP:

33014

COUNTY:

MIAMI-DADE

NAME OF AGENCY:

HOUSE OF REPRESENTATIVES

NAME OF OFFICE OR POSITION HELD OR SOUGHT:

REPRESENTATIVE, DISTRICT 110

CHECK IF THIS IS A FILING BY A CANDIDATE

PART A -- NET WORTH

Please enter the value of your net worth as of December 31, 2018 or a more current date. [Note: Net worth is not calculated by subtracting your reported liabilities from your reported assets, so please see the instructions on page 3.]

My net worth as of DECEMBER 31, 2018 was \$ 15,197,833.00

PART B -- ASSETS

HOUSEHOLD GOODS AND PERSONAL EFFECTS:

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 effects (described above) is \$ 300,000

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

DESCRIPTION OF ASSET (specific description is required - see instructions p.4)

VALUE OF ASSET

SEE ATTACHMENT

PART C -- LIABILITIES

LIABILITIES IN EXCESS OF \$1,000 (See instructions on page 4):

NAME AND ADDRESS OF CREDITOR

AMOUNT OF LIABILITY

SEE ATTACHMENT

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

NAME AND ADDRESS OF CREDITOR

AMOUNT OF LIABILITY

N/A

PART D -- 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 2018 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 2018 federal income tax return and all W2's, schedules, and attachments.
 [If you check this box and attach a copy of your 2018 tax return, you need not complete the remainder of Part D.]

PRIMARY SOURCES OF INCOME (See instructions on page 5):

NAME OF SOURCE OF INCOME EXCEEDING \$1,000	ADDRESS OF SOURCE OF INCOME	AMOUNT
SEE ATTACHMENT		

SECONDARY SOURCES OF INCOME [Major customers, clients, etc., of businesses owned by reporting person--see instructions on page 5]:

NAME OF BUSINESS ENTITY	NAME OF MAJOR SOURCES OF BUSINESS' INCOME	ADDRESS OF SOURCE	PRINCIPAL BUSINESS ACTIVITY OF SOURCE
N/A	N/A	N/A	N/A

PART E -- INTERESTS IN SPECIFIED BUSINESSES [Instructions on page 6]

	BUSINESS ENTITY # 1	BUSINESS ENTITY # 2	BUSINESS ENTITY # 3
NAME OF BUSINESS ENTITY			
ADDRESS OF BUSINESS ENTITY			
PRINCIPAL BUSINESS ACTIVITY			
POSITION HELD WITH ENTITY			
I OWN MORE THAN A 5% INTEREST IN THE BUSINESS			
NATURE OF MY OWNERSHIP INTEREST			

PART F - TRAINING

For officers required to complete annual ethics training pursuant to section 112.3142, F.S.

I CERTIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING.

OATH

I, the person whose name appears at the beginning of this form, do depose on oath or affirmation and say that the information disclosed on this form and any attachments hereto is true, accurate, and complete.

STATE OF FLORIDA
 COUNTY OF Miami - Dade

Sworn to (or affirmed) and subscribed before me this 30th day of

June, 2019 by Jose Oliva

[Signature]
 (Signature of Notary Public--State of Florida)

(Print, Type, or Stamp Commissioned Notary Public)
GUIRELLY Z CHAVARRO
 Notary Public - State of Florida
 Commission # GG 206178
 My Comm. Expires Apr 11, 2022

Personally Known OR Produced Identification

[Signature]
 SIGNATURE OF REPORTING OFFICIAL OR CANDIDATE

Type of Identification Produced _____

If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, _____, prepared the CE Form 6 in accordance with Art. II, Sec. 8, Florida Constitution, Section 112.3144, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

Signature

Date

Preparation of this form by a CPA or attorney does not relieve the filer of the responsibility to sign the form under oath.

IF ANY OF PARTS A THROUGH E ARE CONTINUED ON A SEPARATE SHEET, PLEASE CHECK HERE

JOSE R OLIVA
FULL AND PUBLIC DISCLOSURE OF FINANCIAL INTERESTS
FORM 6 - 2018
Attachment

DEC 31 2018

PART B - ASSETS

<u>BANK/INVESTMENT ACCOUNTS</u>	<u>VALUE OF ASSETS</u>
Schwab One Account	\$89,549.43
Brokerage Account	\$6,488,027.46
CITIBANK CITIGOLD ACCOUNT	\$18,233.86
BANK UNITED CHECKING	\$224,993.65
401-K (NON SELF DIRECTED) WESTCOTT FINANCIAL, 30 S. 17 ST., PHILADELPHIA, PA, 19034	\$432,986.59
TOTAL	\$7,253,790.99

<u>INVESTMENTS IN REAL ESTATE</u>	<u>MARKET VALUE</u>
HOUSE, 15900 W PRESTWICK PLACE, MIAMI LAKES, FL, 33014	\$1,310,300.00
HOUSE, 15331 DURNFORD DRIVE, MIAMI LAKES, FL, 33014	\$466,324.00
TOWNHOUSE, 829 W 79 PLACE, HIALEAH, FL, 33014	\$232,412.00
HOUSE, 15721 TURNBERRY DR., MIAMI LAKES, FL 33014	\$1,281,484.00
INVESTMENT IN LOT - 8855 SW 62 CT, PINECREST, FL 33156	\$1,500,000.00
GEORGIA LAND, 4380 CHATSWORTH HWY, ELIJAY, GA 30540	\$800,000.00
TOTAL	\$5,590,520.00

<u>INVESTMENTS IN PARTNERSHIPS/CORPORATIONS</u>	<u>MARKET VALUE</u>
OLIVA PROPERTIES LLC (25%) 13955 NW 60 AVE., MIAMI LAKES, FL 33014	\$1,375,000.00
PENTA HOLDINGS LLC - 15721 TURNBERRY DR., MIAMI LAKES, FL 33014	\$1,350,000.00
TOTAL	\$2,725,000.00

<u>HOUSEHOLD GOODS AND OTHER PERSONAL ITEMS</u>	<u>MARKET VALUE</u>
HOUSEHOLD GOODS AND PERSONAL EFFECTS	\$360,000.00
BOAT- PRESTIGE 500	\$650,000.00
BURIAL PLOTS - MIAMI MEMORIAL	\$165,000.00
TOTAL	\$1,175,000.00

PART C - LIABILITIES

<u>MORTGAGES</u>	<u>AMOUNT DUE</u>
15900 W PRESTWICK PLACE-CHASE-PO BOX 36520,LOUISVILLE, KY 40233-6520	\$766,397.84
15721 TURNBERRY DR., MIAMI LAKES, TOTAL BANK, P.O. BOX 75965, CHICAGO, IL 60675-5965	\$662,083.00
TOTAL	\$1,428,480.84

<u>LOANS/LEASES PAYABLE</u>	<u>AMOUNT DUE</u>
2017 CADILLAC - BANK OF AMERICA, PO BOX 15220, WILMINGTON, DE 19886	\$50,796.34
2018 Porsche Financial Services 908 hammond Dr, Atlanta, GA 30328	\$67,200.18
TOTAL	\$117,996.52

NET WORTH **\$15,197,833.63**

PART D - INCOME

<u>PRIMARY SOURCES OF INCOME</u>	
OLIVA CIGAR CO. 13955 NW 60 AVENUE, MIAMI LAKES, FL 33014	\$347,629.10
SALE OF SHARES IN OLIVA CIGAR CO. (EARN OUT PORTION)	\$500,000.00
TABACALERA OLIVA DE ESTELI S.A. - CEPAD 2 c. al norte, 1/2 c.al este, ESTELI, NICARAGUA	\$25,000.00
DIVIDEND INCOME ON INVESTMENTS - CITIBANK 153 E 51 St. New York, NY 10022	\$13,995.28
STATE OF FLORIDA, FLORIDA HOUSE OF REPRESENTATIVES, 420 THE CAPITOL, TALLAHASSEE, FL, 32399	\$30,139.72
CHARLES SCHWAB BROKERAGE ACCOUNT 211 Main St. San Francisco, CA 94105	\$171,764.55
TOTAL	\$1,088,528.65

Confidential:
 Attn: H.R./Payroll Dept,
 OLIVA CIGAR COMPANY
 13955 NW 60th Avenue
 MIAMI LAKES, FL 33014

OLIVA CIGAR COMPANY 401K SAVINGS PLAN

Access Your Account Online:
[HTTPS://drp.retirement.schwabrt.com/](https://drp.retirement.schwabrt.com/)

Jose Oliva
 15721 Turnberry Drive
 MIAMI LAKES, FL 33014

ACCOUNT STATEMENT

October 01, 2018 to December 31, 2018

Your Account at a Glance

Opening Balance	\$471,039.93
Conversions	\$0.00
Contributions	\$0.00
Investment Results	\$(38,053.34)
Loans	\$0.00
Loan Interest	\$0.00
Loan Principal	\$0.00
Fund Transfers	\$0.00
Withdrawal	\$0.00
Fees	\$0.00

Ending Balance **\$432,986.59**

Vested Balance **\$433,035.92**

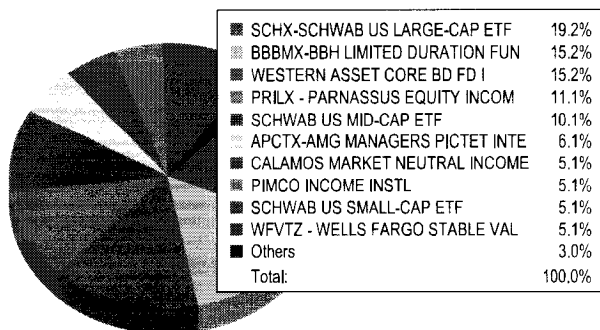
Rate of Return

Current Account Value:	\$432,986.59
Change in Value This Period:	\$(38,053.34)
Rate of Return:	(10.17)%

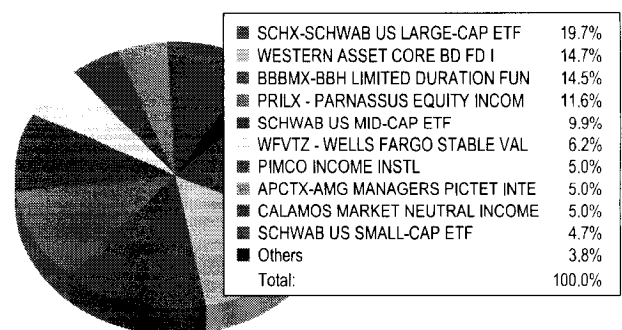
This rate of return is your personal rate of return and is not indicative of the rate of return published by each investment. Please login to your account at [HTTPS://drp.retirement.schwabrt.com/](https://drp.retirement.schwabrt.com/) for your rate of return by fund and to make any changes to your account.

Investment Summary

Future Contributions



Current Investment Allocation



Summary by Contribution Source

Source Name	Beginning Balance	Contributions	Investment Results	Other Activity	Fund Transfers	Withdrawals	Ending Balance	Vested%	Vested Balance
EMPLOYEE PRE-TAX 401K	\$176,958.23	\$0.00	-\$14,118.71	\$0.00	\$0.00	\$0.00	\$162,839.52	100%	\$162,857.94
DISCRETIONARY MATCH	\$7.20	\$0.00	-\$0.67	\$0.00	\$0.00	\$0.00	\$6.53	100%	\$6.53
SAFE-HARBOR PROFIT SH	\$70,520.17	\$0.00	-\$5,544.95	\$0.00	\$0.00	\$0.00	\$64,975.22	100%	\$64,982.62
DISCRETIONARY PROFIT	\$223,554.33	\$0.00	-\$18,389.01	\$0.00	\$0.00	\$0.00	\$205,165.32	100%	\$205,188.83
TOTAL	\$471,039.93	\$0.00	-\$38,053.34	\$0.00	\$0.00	\$0.00	\$432,986.59		\$433,035.92

Summary by Investment

<i>Investment Name</i>	<i>Beginning Balance</i>	<i>Contributions</i>	<i>Investment Results</i>	<i>Other Activity</i>	<i>Fund Transfers</i>	<i>Withdrawals</i>	<i>Ending Balance</i>	<i>Ending Units</i>
APCTX-AMG MANAGERS PICTE	\$26,034.29	\$0.00	-\$4,531.02	\$0.00	\$0.00	\$0.00	\$21,503.27	2,671.214
BBBMX-BBH LIMITED DURATIO	\$62,464.21	\$0.00	\$254.71	\$0.00	\$0.00	\$0.00	\$62,718.92	6,197.521
CALAMOS MARKET NEUTRAL I	\$21,884.39	\$0.00	-\$395.33	\$0.00	\$0.00	\$0.00	\$21,489.06	1,696.058
PIMCO INCOME INSTL	\$21,537.86	\$0.00	\$229.36	\$0.00	\$0.00	\$0.00	\$21,767.22	1,843.117
PRILX - PARNASSUS EQUITY II	\$55,707.73	\$0.00	-\$5,308.90	\$0.00	\$0.00	\$0.00	\$50,398.83	1,290.623
SCHF-SCHWAB INTERNATIONAL	\$13,949.82	\$0.00	-\$1,797.06	\$0.00	\$0.00	\$0.00	\$12,152.76	428.669
SCHWAB EMERGING MARKET:	\$4,399.26	\$0.00	-\$264.19	\$0.00	\$0.00	\$0.00	\$4,135.07	175.736
SCHWAB US MID-CAP ETF	\$51,310.33	\$0.00	-\$8,567.60	\$0.00	\$0.00	\$0.00	\$42,742.73	891.774
SCHWAB US SMALL-CAP ETF	\$25,494.56	\$0.00	-\$5,061.36	\$0.00	\$0.00	\$0.00	\$20,433.20	336.737
SCHX-SCHWAB US LARGE-CAI	\$98,657.85	\$0.00	-\$13,397.72	\$0.00	\$0.00	\$0.00	\$85,260.13	1,428.143
WESTERN ASSET CORE BD FL	\$62,809.15	\$0.00	\$645.40	\$0.00	\$0.00	\$0.00	\$63,454.55	5,192.680
WFWTZ - WELLS FARGO STABI	\$26,790.48	\$0.00	\$140.37	\$0.00	\$0.00	\$0.00	\$26,930.85	501.319
TOTAL	\$471,039.93	\$0.00	-\$38,053.34	\$0.00	\$0.00	\$0.00	\$432,986.59	

Diversification Information

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. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or particular security, to perform poorly. 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 investment 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 tolerances for risk.

Certain restrictions may apply to the right to direct the investment of assets with regard to timing and the types of assets involved. Please see the Annual 404(a)5 Disclosure or the Summary Plan Description for information related to restrictions. It is also 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. You may obtain additional information about individual investing and diversification at the website of the Department of Labor at www.dol.gov/ebsa/investing.html.

Please review this account statement carefully. You have 30 days from receipt of this statement to inform us or the Plan Sponsor of any error. No changes will be made for this statement after that date.

Investment Performance as of 12/31/2018

Ticker - Fund Name	Ticker	Current Period	YTD	1 Year	3 Year	5 Year	10 Year	Expense Ratio
APCTX-AMG MANAGERS PICTET INTE	APCTX	(17.40%)	(20.25%)	(20.25%)	1.55%	0.00%	0.00%	1.00%
BBBMX-BBH LIMITED DURATION FUN	BBBMX	0.33%	1.99%	1.99%	2.31%	1.54%	2.27%	0.35%
CALAMOS MARKET NEUTRAL INCOME	CMNIX	(1.81%)	1.80%	1.80%	3.85%	3.00%	4.88%	1.02%
PIMCO INCOME INSTL	PIMIX	1.47%	1.16%	1.16%	11.79%	10.98%	19.67%	1.48%
PRILX - PARNASSUS EQUITY INCOM	PRILX	(9.54%)	0.05%	0.05%	8.93%	8.12%	12.80%	0.64%
SCHF-SCHWAB INTERNATIONAL EQTY	SCHF	(12.89%)	(14.39%)	(14.39%)	3.48%	0.66%	0.00%	0.06%
SCHWAB US MID-CAP ETF	SCHM	(16.70%)	(8.68%)	(8.68%)	7.71%	6.61%	0.00%	0.05%
SCHWAB US SMALL-CAP ETF	SCHA	(19.81%)	(11.75%)	(11.75%)	6.77%	4.42%	0.00%	0.05%
SCHX-SCHWAB US LARGE-CAP ETF	SCHX	(13.69%)	(4.52%)	(4.52%)	9.17%	8.29%	0.00%	0.03%
WESTERN ASSET CORE BD FD I	WATFX	1.58%	(1.25%)	(1.25%)	5.73%	6.84%	12.73%	0.92%
WFVTZ - WELLS FARGO STABLE VAL	WFVTZ	0.49%	1.42%	1.87%	1.65%	1.51%	1.95%	0.52%