AO 10
Rev. 1/2022

FINANCIAL DISCLOSURE REPORT
FINAL FILING

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Cowen, Robert E.	U.S. Court of Appeals 3rd Cir.	04/28/2022
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
Senior U.S. Circuit Judge	☐ Nomination Date ☐ Initial ☐ Annual ☑ Final	01/01/2021 **to** 04/01/2022
	5b. ☐ Amended Report	
7. Chambers or Office Address		
402 E. State Street Room 207 Trenton, NJ 08608		

IMPORTANT NOTES: ***The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.***

I. POSITIONS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☑ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.		
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☐ NONE *(No reportable non-investment income.)*

	DATE	SOURCE
1.	2020	State of New Jersey
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Cowen, Robert E.	04/28/2022

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(1) Amount Code 1 (A-H)	(2) Type (e g , div , rent, or int)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e g , buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	
1. Alphabet Inc.	A	Dividend	L	T					
2. Accenture PLC	A	Dividend	K	T					
3. Beckton Dickinson	A	Dividend	K	T					
4. Chevron Corp. (Common Stock)	B	Dividend	K	T					
5. Black Rock Inc.	A	Dividend	K	T					
6. Chubb Corp. (Common Stock) A Dividend K T	A	Dividend	K	T					
7. Cisco Systems (Common Stock)	B	Dividend	K	T					
8. Calvert Equity Fund	A	Dividend	K	T	Buy	11/03/20	K		
9. Colgate Palmolive (Common Stock)	A	Dividend	J	T					
10. Calvert Impact Fund	A	Dividend	K	T	Buy	12/03/20	K		
11. Conoco Phillips (Common Stock)	A	Dividend	K	T					
12. Emerson Electric (Common Stock)	A	Dividend	J	T					
13. ExxonMobil (Common Stock)	A	Dividend	J	T					
14. FedEx Corp. (Common Stock)	A	Dividend	K	T					
15. Goldman Sachs Gr. Op. Fd. (Mutual Fund)		None	L	T					
16. First Trust ETF	A	Dividend	K	T					
17. Home Depot (Common Stock)	B	Dividend	L	T					

1 Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000	
2 Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000		
3 Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
	U =Book Value	V =Other	W =Estimated		

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Cowen, Robert E.	04/28/2022

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

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18. Intel Corp. (Common Stock)	A	Dividend	K	T					
19. Johnson & Johnson (Common Stock)	B	Dividend	K	T					
20. JP Morgan Chase (Common Stock)	B	Dividend	L	T					
21. McDonalds Corp. (Common Stock)	A	Dividend	K	T					
22. N.J. Res Corp. (Common Stock)	A	Dividend	J	T					
23. Nextera Energy (Common Stock)	B	Dividend	L	T					
24. Microsoft Corp. (Common Stock)	B	Dividend	M	T					
25. Phillips 66 PSX (Common Stock)	A	Dividend	J	T					
26. PNC Financial Serv. Group	A	Dividend	J	T					
27. Public Service Enterprise Group Inc. (Common Stock)	A	Dividend	K	T					
28. VIRTUS FD-Midcap	A	Dividend	K	T					
29. Sysco Corp. (Common Stock)	A	Dividend	J	T					
30. WalMart Inc.	A	Dividend	K	T					
31. Target Corp. (Common Stock)	A	Dividend	K	T					
32. 3M Co. (Common Stock)	A	Dividend	K	T					
33. Apple (Common Stock)	A	Dividend	K	T					
34. Abbvie Inc. (Common Stock)	A	Dividend	J	T					

1 Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000	
2 Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
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35. United TechnologiesNow Raytheon Technologies	A	Dividend	K	T					
36. United Health Grp. Inc.	A	Dividend	K	T					
37. Abbot Labs (Common Stock)	A	Dividend	J	T					
38. AT & T (Common Stock)	A	Dividend	J	T					
39. Wells Fargo Adv. Asset All. FD	A	Dividend	J	T					
40. Eaton-Vance Tax Free (Municipal Fund)	A	Dividend	J	T					
41. Eaton-Vance Tax Free (Municipal Fund)	A	Interest	J	T					
42. IShares Russell 2000 ETF	A	Dividend	K	T					
43. IShares Core S&P Mid Cap	A	Dividend	J	T					
44. IShares Corp. U.S. Bond ETF	A	Dividend	J	T					
45. IShares 1 Boxx ETF	A	Dividend	J	T					
46. IShares ETF S & P Mid-Cap 400 Value	A	Dividend			Sold	04/06/20	J		
47. IShares ETF S & P Mid-Cap 400 Growth	A	Dividend			Sold	04/06/20	J		
48. IShares ETF S & P Index 500	A	Dividend	J	T	Buy	07/27/20	J		
49. IShares ETF S & P 500 Value	A	Dividend	J	T					
50. IShares ETF S & P Index 500	A	Dividend	J	T	Buy	07/27/20	J		
51. IShares ETF S & P 500 Growth	A	Dividend	J	T					

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	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000	
2 Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
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52. IShares ETF Int'l Select	A	Dividend	J	T					
53. Vanguard Midcap ETF	A	Dividend	J	T					
54. Invesco EM MAR ETF	A	Dividend	J	T					
55. Vanguard Intl. Equity ETF	A	Dividend	K	T					
56. Vanguard FTSE Developed Mkts ETF	A	Dividend	K	T					
57. Mainstay Real Estate Fund (new name)	A	Dividend	J	T					
58. Lord Abbett Trst Growth	A	Dividend	M	T					
59. Alhambra, Ct.	A	Interest	J	T					
60. Lancaster, CA School District	A	Interest			Redeemed	02/05/20	J		
61. Lancaster, CA Redev.	A	Interest	J	T					
62. Albany CA G/O	A	Interest	K	T	Buy	01/08/20	K		
63. Riverside Cty, CA 10-01-23	B	Interest	K	T					
64. Riverside Cty. CA 10-01-32	A	Interest	J	T					
65. San Francisco Comm.College	A	Interest			Redeemed	01/06/20	K		
66. Los Angeles Comm. College	A	Interest	K	T					
67. Essex Cty Impt Auth	A	Interest			Redeemed	11/01/20	J		
68. Goldman Sachs Grp. Inc.	A	Interest	J	T					

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69.	Goldman Sachs Note	B	Interest	K	T	Buy	11/03/20	J		
70.	Turlock, CA Uni Sch. Dist.	A	Interest	K	T					
71.	Tahoe Truckee, CA	A	Interest	J	T					
72.	San Francisco City & Cnty	A	Interest	J	T					
73.	San Lorenzo, CA	A	Interest	J	T					
74.	Kings Canyon, CA	A	Interest	J	T					
75.	Hayward, CA Uni School Dist.	B	Interest	K	T					
76.	Rowland CA Un. School Dist.	A	Interest	K	T					
77.	Livermore Valley School Dist.	A	Interest	J	T					
78.	Greenfield, CA Redev.	A	Interest	J	T					
79.	Invesco/Oppenheimer Equity Income FD	A	Dividend	K	T					
80.	Verizon Global Notes	A	Interest	J	T	Buy	11/03/20	J		
81.	Wells Fargo Municipal Bond Fund CL B	A	Interest	J	T					
82.	Wells Fargo Municipal Bond CL A	A	Interest	K	T					
83.	Wells Fargo Muni Bond CL C	A	Interest	J	T					
84.	America Funds Tax Exempt Bond Fd. CL C	A	Interest	K	T					
85.	Delaware Small Cap Core FD	A	Dividend	K	T					

1 Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000

2 Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000

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86. New World Fund CLC	A	Dividend	K	T					
87. Columbia Emerging Market Bond FD CLC	A	Dividend	J	T					
88. Monroe Twp., NJ RFDG GO	A	Interest	J	T					
89. Tennessee Valley Auth.	A	Interest	J	T					
90. Treasury Notes - Various Maturities	A	Interest			Redeemed	11/15/20	J		
91. Franklin Income Fund	C	Dividend	L	T	Buy	12/18/20	L		
92. Fidelity Inc. Money Market	A	Interest			Sold	11/18/20	K		
93. FNMA	A	Interest	J	T					
94. First Trust Portfolio	A	Int./Div.	K	T					
95. IRA #1	A	Int./Div.	K	T					
96. Baron Select Funds	A	Dividend	J	T	Buy	06/16/20	J		
97. - Blair Williams FDs International Growth	A	Dividend			Sold	03/19/20	J		
98. Dodge & Cox FDS	A	Dividend			Sold	06/16/20	J		
99. America FDS WMFFX	A	Dividend	J	T					
100. Eaton Vance Income FD	A	Dividend	J	T					
101. - Lazard FDs Emerging Mkts	A	Dividend			Sold	06/16/20	J		
102. Mainstay Large Cap Growth	A	Dividend	J	T					

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103. MFS Ser Tr. X	A	Dividend	J	T					
104. MFS Value FD	A	Dividend	J	T					
105. - Eagle Small Gap Growth FD	A	Dividend	J	T					
106. - John Hancock Classic Value FD	A	Dividend			Sold	06/16/20	J		
107. Invesco/Oppenheimer Dev. Mkts	A	Dividend	J	T					
108. - Victory Portfolios	A	Dividend	J	T					
109. - Wells Fargo FDS TR Mutual Fund	A	Dividend	J	T					
110. Wells Fargo Core Bond Fund	A	Dividend	J	T					
111. - Goldman Sacks Treas. Instr.	A	Dividend		T	Sold	07/10/20	J		
112. T. Rowe Price Intl. FD	A	Dividend	J	T					
113. - AMG FD Times Square Mid Cap	A	Dividend	J	T					
114. Voya Large Cap Growth FD	A	Dividend	J	T					
115.									
116.									

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2 Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000		
3 Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
	U =Book Value	V =Other	W =Estimated		

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Name of Person Reporting	Date of Report
Cowen, Robert E.	04/28/2022

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Robert E. Cowen

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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