AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Cummings, Jeffrey I.	United States District Court - Northern District of Illinois	08/19/2025
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**
U.S. District Judge (Active)	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
United States District Court 219 South Dearborn Street Chicago, Illinois 60604		

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.	Personal Representative	Estate #1 (reportable assets are listed in Part VII)
2.	Personal Representative	Estate #2 (reportable assets are listed in Part VII)
3.	Personal Representative	Estate #3 (reportable assets are listed in Part VII)
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.	2024	Apple (salary)
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
Cummings, Jeffrey I.	08/19/2025

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. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure		B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
		(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.	Individual Assets (H)									
2.	Wells Fargo (cash)	A	Interest	L	T					
3.	Bank of America (cash)	A	Interest	L	T					
4.	MONY Life Ins Policy #1 (whole)	A	Dividend	J	T					
5.	MONY Life Ins Policy #2 (whole)	A	Dividend	K	T					
6.	NWM Life Ins Policy #1 (whole)	C	Dividend	M	T					
7.	NWM Life Ins Policy #2 (whole)	B	Dividend	K	T					
8.	NWM Life Ins Policy #3 (whole)	A	Dividend	K	T					
9.	Coin Collection		None	N	W					
10.	Real Property, Springfield, IL (X)		None	L	W					
11.	Heartland Bank (cash) (X)	A	Interest	K	T					
12.	Account #1 (H)									
13.	Advantage Bank Deposit Acct (cash)	A	Interest	L	T					
14.	Invesco Van Kampen Comstock Fd Y (ACSDX)	E	Dividend	M	T	Sold (part)	10/07/24	J	B	
15.	DWS RREEF Glbl Infrastr Fd A (TOLLX)	B	Dividend	K	T					
16.	Federated Hermes Strategic Income Fd Cl R6 (STILX)	D	Dividend	M	T	Buy (add'l)	01/11/24	J		
17.						Buy (add'l)	10/07/24	J		

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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Cummings, Jeffrey I.	08/19/2025

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. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure		B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
18.	Federated Hermes Kaufmann Lg Cap Fd Cl R6 (KLCSX)	G	Dividend	N	T	Sold (part)	01/11/24	J		
19.						Sold (part)	10/07/24	K		
20.	Federated Hermes Total Ret Bd Fd Cl R6 (FTRLX)	D	Dividend	M	T	Buy (add'l)	01/11/24	J		
21.						Buy (add'l)	10/07/24	J		
22.	Federated Intl Leaders Cl R6 (FGRSX)	B	Dividend	K	T	Buy (add'l)	10/07/24	J		
23.	Account #2 (H)									
24.	Xanthus Fund, LLC		None	M	T					
25.	Jackson National Life Perspective II S&P Aggressive Growth Portfolio		None	O	T					
26.	Account #3 (H)									
27.	American Funds, Capital World Growth & Income Fund Class A (CWGIX)	A	Dividend	J	T					
28.	American Funds, Europacific Growth Fund Class A (AEPGX)	A	Dividend	J	T					
29.	American Funds, The Growth Fund Of America Class A (AGTHX)	A	Dividend	J	T					
30.	American Funds, The Income Fund Of America Class A (AMECX)	A	Dividend	J	T					
31.	American Funds, Intermediate Bond Fund Of America Class A (AIBAX)	A	Dividend	J	T					
32.	Account #4 (H)									
33.	Advantage Bank Deposit Acct (cash)	A	Interest	J	T					
34.	Vanguard Federal Money Market Fund (VMFXX) (cash eq.)	B	Dividend	J	T	Buy (add'l)	03/11/24	K		

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2. Value Codes (See Columns C1 and D3)
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35.					Sold (part)	09/25/24	K		
36.					Sold (part)	11/12/24	J		
37.					Sold (part)	12/31/24	J		
38. Jackson National Life Perspective II S&P Aggressive Growth Portfolio		None	P1	T					
39. Account #5 (H)									
40. Advantage Bank Deposit Acct (cash)	A	Interest	J	T					
41. Invesco Van Kampen Comstock Fd Y (ACSDX)	D	Dividend	M	T	Buy (add'l)	03/12/24	J		
42. Invesco Main St Mid Cap Fund (OPMYX)	D	Dividend	L	T	Buy (add'l)	03/12/24	J		
43. DWS RREEF Glbl Infrastr Fd S (TOLSX)	B	Dividend	K	T					
44. Federated Intl Leaders Cl R6 (FGRSX)	C	Dividend	L	T	Buy (add'l)	03/12/24	J		
45. Account #6 (H)									
46. Advantage Bank Deposit Acct (cash)	A	Interest	J	T					
47. New York Life Investment ETF (MNA) (was Indexiq)	A	Dividend	L	T	Buy (add'l)	01/02/24	J		
48.					Buy (add'l)	03/19/24	J		
49. Ishares Gold Trust ETF (IAU)		None	K	T	Sold (part)	01/02/24	J	B	
50.					Sold (part)	04/11/24	J	A	
51.					Sold (part)	11/07/24	J	A	

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52. Ishares Inc JP Mrg Em Crp Bd (CEMB)	A	Dividend	J	T	Sold (part)	01/02/24	J	A	
53. Ishares Tr Core US Aggbd ET (AGG)	C	Dividend	L	T	Sold (part)	01/02/24	J	A	
54.					Buy (add'l)	03/19/24	J		
55.					Buy (add'l)	04/11/24	J		
56.					Buy (add'l)	07/23/24	J		
57.					Buy (add'l)	10/15/24	J		
58.					Buy (add'l)	11/07/24	J		
59. Ishares Tr MSCI Emg Mkt ETF (EEM)	A	Dividend	K	T					
60. Ishares Tr MSCI EAFE ETF (EFA)	C	Dividend	L	T	Sold (part)	01/02/24	J	B	
61.					Sold (part)	03/19/24	J	A	
62.					Buy (add'l)	07/11/24	J		
63.					Buy (add'l)	07/23/24	J		
64.					Buy (add'l)	11/07/24	J		
65. Ishares Tr Rus 1000 Val ETF (IWD)	B	Dividend	L	T	Sold (part)	03/19/24	J	A	
66.					Sold (part)	11/07/24	J	A	
67. Ishares Tr Rus 1000 Grw ETF (IWF)	A	Dividend	L	T	Sold (part)	03/19/24	J	B	
68.					Sold (part)	05/01/24	J	A	

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	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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69.					Sold (part)	05/14/24	J	B	
70.					Sold (part)	07/23/24	J	B	
71.					Sold (part)	11/07/24	J	C	
72. iShares TR Russ 2000 ETF (IWM)	A	Dividend	L	T	Sold (part)	01/02/24	J	A	
73.					Sold (part)	07/11/24	J	A	
74.					Sold (part)	07/23/24	J	B	
75.					Buy (add'l)	11/07/24	J		
76. Ishares MSCI EAFE Small Cap Index Fund (SCZ)	A	Dividend	K	T	Buy (add'l)	11/07/24	J		
77. Ishares Tr MBS ETF (MBB)	B	Dividend	K	T	Buy	01/02/24	K		
78.					Buy (add'l)	05/01/24	J		
79.					Buy (add'l)	05/14/24	J		
80.					Buy (add'l)	11/07/24	J		
81. SPDR Blmbg Barclays Hy Bd ETF (SJNK)	B	Dividend	K	T	Sold (part)	01/02/24	J	A	
82.					Sold (part)	05/01/24	J	A	
83.					Sold (part)	05/14/24	J	B	
84.					Sold (part)	10/15/24	J	A	
85. Vanguard Bd Index FDS Short Trm Bond (BSV)	A	Dividend	K	T	Sold (part)	01/02/24	J	A	

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86.					Buy (add'l)	07/23/24	J		
87. Vanguard Index Fds Real Estate ETF (VNQ)	A	Dividend	J	T					
88. Account #7 (H)									
89. NM FDIC Insured Deposit Program (cash) (Y)									
90. Thornburg Value Class A (TVAFX) (Y)									
91. Account #8 (H)									
92. Charles Schwab (cash)		None	K	T					
93. Walmart (WMT)		None	J	T					
94. Regions Financial (RF)		None	J	T					
95. JB Hunt Transport (JBHT)		None	K	T					
96. Janus Henderson (JHG)		None	K	T					
97. United Parcel Service (UPS)		None	J	T					
98. Edwards Lifesciences (EW)		None	J	T					
99. AT&T Inc (T)		None	J	T					
100. Medtronic PLC (MDT)		None	J	T					
101. Motorola Solutions (MSI)		None	J	T					
102. Southwest Airlines (LUV)		None	J	T					

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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
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103. Takeda Pharmaceutical Company (TAK)		None	J	T					
104. TE Connectivity (TEL)		None	J	T					
105. Baxter International (BAX)		None	J	T					
106. Proctor & Gamble (PG)		None	K	T					
107. Account #9 (H)									
108. Amazon Com Inc (AMZN)		None			Sold	03/07/24	K	E	
109. Apple Inc (AAPL)	A	Dividend	M	T					
110. McDonalds Corp (MCD)	A	Dividend			Sold	03/07/24	L	E	
111. Federated Hermes Kaufmann Large Cap-A (KLCAX)	C	Dividend	J	T					
112. Federated Hermes Total Return Bond Fd Cl A (TLRAX) (Y)									
113. Thornburg Small Mid Cap Core Fund Cl A (TVAFX)		None	M	T					
114. First Tr Exchange Traded FD Wtr ETF (FIW)	A	Dividend	K	T					
115. First Trust ETF NASDAQ Cybersecurity ETF (CIBR)	A	Dividend	L	T					
116. Invesco S&P Global Water Index ETF (CGW)	A	Dividend	K	T					
117. IShares Tr US Broker-Dealers & SE ETF (IAI)	A	Dividend	K	T					
118. Proshares Tr S&P 500 Dv Arist SBI/CBI ETF (NOBL)	A	Dividend	K	T					
119. SPDR S&P 500 ETF (SPY)	A	Dividend	K	T	Buy	03/07/24	K		

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

Name of Person Reporting	Date of Report
Cummings, Jeffrey I.	08/19/2025

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. Description of Assets (including trust assets). Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
120. Financial Select Sector SPDR (XLF)	A	Dividend	K	T					
121. Vanguard Index FDS S&P 500 ETF (VOO)	A	Dividend	K	T					
122. FT Global Dividend #65[redacted]	B	Interest	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
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

Name of Person Reporting	Date of Report
Cummings, Jeffrey I.	08/19/2025

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

Part VII, Column B: Lines reflecting no income are so reported because none was attributed to those particular holdings during the reporting period, whether taxable, tax exempt, or tax deferred, or because the investments do not allocate income to individual holdings, but instead are credited only in unit value.

Name of Person Reporting	Date of Report
Cummings, Jeffrey I.	08/19/2025

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. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Jeffrey I. Cummings

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. § 13106)

Committee on Financial Disclosure
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