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
Garnett, Margaret M.	U.S. District Court, SDNY	09/12/2025
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		
Thurgood Marshall United States Courthouse 40 Foley Square New York, NY 10007		

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.	Board Secretary	[redacted] (co-op board)
2.	Practitioner Advisory Board Member	Max Berger '71 Public Interest/Public Service Fellows Program, Columbia Law School
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.	2024	Entertainment Partners Enterprises LLC (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.	Bank of America	credit card	K
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Garnett, Margaret M.	09/12/2025

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.	First Internet Bank - cash accounts	A	Interest	J	T					
2.	USAA Certificate of Deposit (Y)									
3.	Investment Account (H)									
4.	Invesco Charter Class A	A	Dividend	J	T					
5.	Touchstone Divident Equity Fund Class A	A	Dividend	J	T					
6.	Invesco American Franchise Fund Class A		None	J	T					
7.	529 Account #1 (H)									
8.	Aggressive Age-Based Option Blended Growth Portfolio (NY)		None	L	T					
9.	529 Account #2 (H)									
10.	Aggressive Age-Based Option Blended Growth Portfolio (NY)		None	L	T					
11.	IRA #1 (H)									
12.	American Beacon Small Cap Investor	D	Dividend	L	T					
13.	Fidelity Capital & Income	B	Dividend	K	T					
14.	Fidelity Emerging Markets Fund	B	Dividend	K	T					
15.	Fidelity Growth & Income	D	Dividend	K	T					
16.	Fidelity New Markets Income	C	Dividend	K	T					
17.	Fidelity Extended Market Index Fund	B	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	
	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
Garnett, Margaret M.	09/12/2025

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)	
18.	Hennessy Focus Fund Investor Class		None	M	T					
19.	Matthews Asia Dividend Fund	B	Dividend	K	T					
20.	Wasatch Core Growth Fund		None	M	T					
21.	IRA #2 (H)									
22.	Driehaus International Small Cap Growth Fund		None	J	T					
23.	401K #1 (H)									
24.	MM-Fidelity Growth Company Portfolio Fund		None			Sold	09/25/24	K	E	
25.	MM-Fidelity Worldwide Fund		None			Sold	09/25/24	K	D	
26.	MM-Dreyfus/The Boston Company Small/ Mid-Cap Growth Fund Class A		None			Sold	09/25/24	K	B	
27.	MM-Pimco Total Return (Administrative Class) Portfolio Fund		None			Sold	09/25/24	J	A	
28.	MM-TRP Div MidCap GR		None	K	T	Buy	09/25/24	K		
29.	MM-JPM LRG Cap GR		None	K	T	Buy	09/25/24	K		
30.	MM-Allspr COR PLS BN		None	J	T	Buy	09/25/24	J		
31.	MM-VAN Trgt Ret 2035		None	K	T	Buy	09/25/24	K		
32.	IRA #3 (H)									
33.	BlackRock Emerging Markets Inv A		None			Sold	05/09/24	J	A	
34.	Empower Emerging Markets Equity Inv. Fund		None			Sold	05/09/24	J	A	

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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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☐ 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				
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35.	Empower International Index Fund Inv.		None			Sold	05/09/24	K	B	
36.	MFS International Diversification A Fund		None			Sold	05/09/24	K	B	
37.	Mirova Global Sustainable Equity	A	Dividend			Sold	05/09/24	J	A	
38.	Cohen & Steers Realty Shares L	A	Dividend			Sold	05/09/24	J	A	
39.	Pimco Commodity Real Ret Strat Admin	A	Dividend			Sold	05/09/24	J	A	
40.	American Century Small Cap Value	A	Dividend			Sold	05/09/24	J	A	
41.	BlackRock Adv. Small Cap Core Inv. A		None			Sold	05/09/24	J	A	
42.	JPMorgan U.S. Small Company Fund		None			Sold	05/09/24	J	A	
43.	American Century Mid Cap Value	A	Dividend			Sold	05/09/24	J	B	
44.	JPMorgan Mid Cap Growth I Fund		None			Sold	05/09/24	J	A	
45.	MFS Blended Research Mid Cap Equity A		None			Sold	05/09/24	J	A	
46.	Allspring Special Mid Cap Value Admin Fund		None			Sold	05/09/24	J	A	
47.	JPMorgan U.S. Value Fund	A	Dividend			Sold	05/09/24	J	B	
48.	JPMorgan Growth Advantage Fund		None			Sold	05/09/24	K	C	
49.	JPMorgan Large Cap Growth		None			Sold	05/09/24	J	B	
50.	Putnam Large Cap Value Fund	A	Dividend			Sold	05/09/24	K	B	
51.	Putnam Core Equity Fund		None			Sold	05/09/24	J	B	

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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		
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52.	T.Rowe Price Overseas Stock Advisor		None			Sold	05/09/24	J	A	
53.	BlackRock Global Allocation A Fund		None			Sold	05/09/24	J	A	
54.	Empower Bond Index Fund		None			Sold	05/09/24	J	A	
55.	Empower U.S. Gov't Securities Fund		None			Sold	05/09/24	J	A	
56.	Empower Lifetime 2050 Fund Inv.		None	N	T	Buy	05/09/24	N		
57.	IRA #4 (H)									
58.	MassMutural Retiresmart 2030 Fund Class A	A	Dividend	J	T					
59.	401K #2 (H)									
60.	Vanguard Target Retire 2035 Trust II		None	L	T					
61.	MassMutual Overseas Fund	A	Dividend	M	T					
62.	MassMutual Small Company Value Fund	C	Dividend	K	T					
63.	MassMutual Mid-Cap Growth Fund	D	Dividend	L	T					
64.	T.Rowe Price New Horizon Fund	B	Dividend	K	T					
65.	Calvert Equity I Fund	B	Dividend	K	T					
66.	MassMutual Blue Chip Growth Fund	E	Dividend	L	T					
67.	MassMutual S&P 500 (R) Index Fund R5	F	Dividend	N	T					
68.	MassMutual Fundamental Value Fund	D	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
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Garnett, Margaret M.	09/12/2025

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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)	
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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)
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1. Income Gain Codes: (See Columns B1 and D4)
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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
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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
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Re: Part VII: My nomination report included a Certificate of Deposit held at USAA. The CD matured during the fall of 2023, when I was not yet a judicial officer and prior to the reporting period of this report, and was not renewed.

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. Likewise, per the filing instructions, I have not disclosed as income changes in the market value of assets, except for 401(K) #2 (H), because the plan statements only report "Dividends/Change in Value" as a single figure, without separating out the two sources. Accordingly, in an abundance of caution, I have reported that figure as "Dividends" for each asset.

Name of Person Reporting	Date of Report
Garnett, Margaret M.	09/12/2025

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/ Margaret M. Garnett

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
Administrative Office of the United States Courts
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