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
Gerrard, John M.	U.S. District Court, Nebraska	10/02/2025
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 - Senior Status	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
507 Federal Building 100 Centennial Mall North Lincoln, Nebraska 68508		

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.	President - Elect	Nebraska State Bar Association
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.	July 1995	Nebraska Judges Retirement System (my judicial employment began in July 1995) - Defined Benefit Plan
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.	2024	Nebraska Judges Retirement System (Defined Benefit - no control)	$87,717.00
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.		
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
Gerrard, John M.	10/02/2025

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)	
1. U.S. Bank Checking Account	A	Interest	J	T					
2. Frontier Bank Checking Account	A	Interest	J	T					
3. Stifel Bank Program Money Market Account	A	Interest	K	T					
4. Edward Jones Cash Account	A	Interest	J	T					
5. U.S. Treasury Bill	A	Interest	J	T	Buy	08/01/24	J		
6.					Buy (add'l)	08/27/24	J		
7.					Buy (add'l)	09/10/24	J		
8.					Buy (add'l)	11/20/24	J		
9.					Sold (part)	11/20/24	J	A	
10.					Buy (add'l)	12/02/24	J		
11. ABNFX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
12.					Buy (add'l)	10/24/24	J		
13. AEPFX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/07/24	J		
14.					Sold (part)	05/28/24	J	A	
15.					Buy (add'l)	07/24/24	J		
16.					Sold (part)	08/27/24	J	A	
17.					Buy (add'l)	10/22/24	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

Name of Person Reporting	Date of Report
Gerrard, John M.	10/02/2025

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. BAGIX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
19.					Buy (add'l)	10/24/24	J		
20. BIL ETF	A	Dividend			Sold	07/24/24	K	A	
21. CDC ETF	B	Dividend	K	T	Sold (part)	07/23/24	K	B	
22. CDL ETF	B	Dividend	K	T	Sold (part)	07/23/24	K	B	
23. CFA ETF	A	Dividend	K	T	Sold (part)	07/23/24	K	A	
24. CFO ETF	A	Dividend	K	T	Sold (part)	07/23/24	K	A	
25. CGDV ETF	A	Dividend	K	T	Buy	07/23/24	K		
26. CGGR ETF	A	Dividend	L	T	Buy	07/23/24	L		
27. CIL ETF	A	Dividend			Sold	09/10/24	K	A	
28. CIZ ETF	A	Dividend			Sold	09/10/24	K	A	
29. CSF ETF	A	Dividend			Sold	09/10/24	K	A	
30. DSCPX Mutual Fund	A	Dividend	J	T	Buy	02/07/24	J		
31.					Buy (add'l)	02/09/24	J		
32.					Buy (add'l)	07/24/24	J		
33.					Buy (add'l)	10/22/24	J		
34.					Buy (add'l)	10/24/24	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

Name of Person Reporting	Date of Report
Gerrard, John M.	10/02/2025

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)	
35. EQAL ETF	A	Dividend			Sold	07/24/24	K	A	
36. FSCCX Mutual Fund	A	Dividend			Sold (part)	02/07/24	J	A	
37.					Sold	02/09/24	J	A	
38. GFFFX Mutual Fund	A	Dividend	K	T	Sold (part)	02/07/24	J	A	
39.					Sold (part)	05/28/24	J	A	
40.					Buy (add'l)	07/24/24	J		
41.					Sold (part)	08/27/24	J	A	
42.					Sold (part)	10/14/24	J	A	
43.					Sold (part)	10/22/24	J	A	
44.					Sold (part)	11/26/24	J	A	
45. GIBIX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
46.					Buy (add'l)	10/24/24	J		
47. GICIX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/07/24	J		
48.					Buy (add'l)	02/09/24	J		
49.					Sold (part)	05/28/24	J	A	
50.					Buy (add'l)	07/24/24	J		
51.					Sold (part)	08/27/24	J	A	

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
Gerrard, John M.	10/02/2025

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)	
52.					Buy (add'l)	10/22/24	J		
53.					Buy (add'l)	10/24/24	J		
54. IAI ETF	A	Dividend	J	T	Buy	04/10/24	J		
55.					Sold (part)	05/28/24	J	A	
56.					Buy (add'l)	07/24/24	J		
57.					Sold (part)	08/07/24	J	A	
58.					Sold (part)	08/27/24	J	A	
59.					Sold (part)	11/08/24	J	A	
60. IEMG ETF	A	Dividend	J	T					
61. IGV ETF	A	Dividend	J	T	Buy	11/08/24	J		
62. MADVX Mutual Fund	A	Dividend	J	T	Sold (part)	02/09/24	J	A	
63.					Sold (part)	10/24/24	J	A	
64. MFEIX Mutual Fund	A	Dividend	J	T	Sold (part)	02/09/24	J	A	
65.					Sold (part)	10/24/24	J	A	
66. MISGX Mutual Fund	A	Dividend			Sold (part)	02/07/24	J	A	
67.					Sold	02/09/24	J	A	
68. MQGIX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	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

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)	
69.					Sold (part)	10/24/24	J	A	
70. NERYX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
71.					Buy (add'l)	10/24/24	J		
72. ODVYX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/07/24	J		
73.					Buy (add'l)	02/09/24	J		
74.					Sold (part)	05/28/24	J	A	
75.					Buy (add'l)	07/24/24	J		
76.					Sold (part)	10/22/24	J	A	
77.					Sold (part)	10/24/24	J	A	
78. PHYZX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
79.					Buy (add'l)	10/24/24	J		
80. PTTRX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
81.					Buy (add'l)	10/24/24	J		
82. RILYK Preferred	A	Dividend	J	T					
83. RILYN Note	A	Dividend	J	T					
84. SMGIX Mutual Fund	A	Dividend	K	T	Sold (part)	02/07/24	J	A	
85.					Sold (part)	02/09/24	J	A	

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
Gerrard, John M.	10/02/2025

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)	
86.					Sold (part)	05/28/24	J	A	
87.					Buy (add'l)	07/24/24	J		
88.					Sold (part)	10/14/24	J	A	
89.					Sold (part)	10/22/24	J	A	
90.					Sold (part)	10/24/24	J	A	
91. SPY ETF	A	Dividend			Sold	07/24/24	K	A	
92. TROIX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/07/24	J		
93.					Buy (add'l)	02/09/24	J		
94.					Sold (part)	05/28/24	J	A	
95.					Buy (add'l)	07/24/24	J		
96.					Sold (part)	08/27/24	J	A	
97.					Buy (add'l)	10/22/24	J		
98.					Buy (add'l)	10/24/24	J		
99. TSFYX Mutual Fund	A	Dividend	J	T	Buy	02/07/24	J		
100.					Buy (add'l)	02/09/24	J		
101.					Buy (add'l)	07/24/24	J		
102.					Buy (add'l)	10/22/24	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		

Name of Person Reporting	Date of Report
Gerrard, John M.	10/02/2025

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)	
103.					Buy (add'l)	10/24/24	J		
104. TSWIX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/07/24	J		
105.					Buy (add'l)	02/09/24	J		
106.					Sold (part)	05/28/24	J	A	
107.					Buy (add'l)	07/24/24	J		
108.					Sold (part)	08/27/24	J	A	
109.					Buy (add'l)	10/22/24	J		
110.					Buy (add'l)	10/24/24	J		
111. WMFFX Mutual Fund	A	Dividend	K	T	Sold (part)	02/07/24	J	A	
112.					Sold (part)	05/28/24	J	A	
113.					Buy (add'l)	07/24/24	J		
114.					Sold (part)	08/27/24	J	A	
115.					Sold (part)	10/22/24	J	A	
116. WOBDX Mutual Fund	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
117.					Buy (add'l)	10/24/24	J		
118. XLC ETF	A	Dividend	J	T	Sold (part)	02/09/24	J	A	
119.					Sold (part)	04/10/24	J	A	

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
Gerrard, John M.	10/02/2025

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.					Sold (part)	05/28/24	J	A	
121.					Buy (add'l)	07/24/24	J		
122.					Sold (part)	08/07/24	J	A	
123.					Sold (part)	08/27/24	J	A	
124.					Sold (part)	10/14/24	J	A	
125.					Sold (part)	11/08/24	J	A	
126.					Sold (part)	11/26/24	J	A	
127. XLF ETF	A	Dividend	K	T	Buy	02/09/24	J		
128.					Buy (add'l)	04/10/24	J		
129.					Sold (part)	05/28/24	J	A	
130.					Buy (add'l)	07/24/24	J		
131.					Buy (add'l)	08/07/24	J		
132.					Sold (part)	08/27/24	J	A	
133.					Sold (part)	10/14/24	J	A	
134.					Buy (add'l)	11/08/24	J		
135.					Sold (part)	11/26/24	J	A	
136. XLK ETF	A	Dividend	K	T	Sold (part)	02/09/24	J	A	

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
Gerrard, John M.	10/02/2025

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)	
137.					Buy (add'l)	04/10/24	J		
138.					Sold (part)	04/24/24	J	A	
139.					Sold (part)	06/25/24	J	A	
140.					Buy (add'l)	07/24/24	J		
141.					Sold (part)	08/07/24	J	A	
142.					Sold (part)	08/27/24	J	A	
143.					Sold (part)	10/14/24	J	A	
144.					Sold (part)	11/08/24	J	A	
145.					Sold (part)	11/26/24	J	A	
146. XLP ETF	A	Dividend	J	T	Sold (part)	02/09/24	J	A	
147.					Sold (part)	05/28/24	J	A	
148.					Buy (add'l)	07/24/24	J		
149.					Buy (add'l)	08/07/24	J		
150.					Sold (part)	08/27/24	J	A	
151.					Sold (part)	10/14/24	J	A	
152.					Buy (add'l)	11/08/24	J		
153.					Sold (part)	11/26/24	J	A	

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
Gerrard, John M.	10/02/2025

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)	
154. XLRE ETF	A	Dividend			Buy	08/07/24	J		
155.					Sold (part)	08/27/24	J	A	
156.					Sold (part)	10/14/24	J	A	
157.					Sold	11/08/24	J	A	
158. XLU ETF	A	Dividend			Buy (add'l)	02/09/24	J		
159.					Sold (part)	04/10/24	J	A	
160.					Sold (part)	05/28/24	J	A	
161.					Buy (add'l)	07/24/24	J		
162.					Sold (part)	08/07/24	J	A	
163.					Sold (part)	08/27/24	J	A	
164.					Sold (part)	10/14/24	J	A	
165.					Sold	11/08/24	J	A	
166. XLV ETF	A	Dividend	K	T	Buy (add'l)	02/09/24	J		
167.					Sold (part)	04/10/24	J	A	
168.					Sold (part)	05/28/24	J	A	
169.					Sold (part)	06/25/24	J	A	
170.					Buy (add'l)	07/24/24	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

Name of Person Reporting	Date of Report
Gerrard, John M.	10/02/2025

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)	
171.					Sold (part)	08/07/24	J	A	
172.					Sold (part)	08/27/24	J	A	
173.					Sold (part)	10/14/24	J	A	
174.					Buy (add'l)	11/08/24	J		
175.					Sold (part)	11/26/24	J	A	
176. XLY ETF	A	Dividend	J	T	Buy (add'l)	02/09/24	J		
177.					Sold (part)	05/28/24	J	A	
178.					Buy (add'l)	07/24/24	J		
179.					Buy (add'l)	08/07/24	J		
180.					Sold (part)	08/27/24	J	A	
181.					Sold (part)	11/08/24	J	A	
182.					Sold (part)	11/26/24	J	A	
183. American Bond Fund of Amer A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
184. American Cap Inc Builder A	A	Dividend	K	T	Sold (part)	05/15/24	K	A	
185. American Capital World Bond A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
186. American Fundamental INV A	A	Dividend	K	T	Sold (part)	05/15/24	J	A	
187. American High-Income Trust A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	

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
Gerrard, John M.	10/02/2025

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)	
188. American Inc. Fund of Amer A	A	Dividend	K	T	Sold (part)	05/15/24	J	A	
189. Franklin Equity Income A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
190. Franklin Growth Opport A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
191. Franklin High Income A1	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
192. Franklin Income A1	A	Dividend	K	T	Buy (add'l)	04/05/24	J		
193.					Sold (part)	05/15/24	J	A	
194. Franklin Rising Dividends A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
195. Franklin Total Return A	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
196. Franklin Utilities A1	A	Dividend	J	T	Sold (part)	05/15/24	J	A	
197. American General Universal Life Insurance		None	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
Gerrard, John M.	10/02/2025

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

Name of Person Reporting	Date of Report
Gerrard, John M.	10/02/2025

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/ John M. Gerrard

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
Suite G-330
One Columbus Circle, N.E.
Washington, D.C. 20544