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
Montenegro, Ruth B.	U.S. District Court, Southern District of California	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 Courthouse 2003 W. Adams Ave. El Centro, CA 92243		

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. 2000	Imperial County Employee Retirement Systems (defined benefit program)
2. 2000	California State Teachers Retirement System (defined benefit program)
3. 2017	State of California Superior Court Judges Retirement System (defined benefit, rollover, 401k)
4. 2017	State of California Savings Plus Program (457 deferred comp, 401k) (reportable assets are included in Part VII)
5. 2017	Superior Court of California (457 deferred comp) (reportable assets are included in Part VII)

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	Southern California Gas Company (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
Montenegro, Ruth B.	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)	
1.	Individual Assets (H)									
2.	Union Bank of CA (cash)	D	Interest	M	T					
3.	Sun Community Federal Credit Union (cash)	D	Int./Div.	M	T					
4.	New York Life Insurance Policy (whole life)	D	Dividend	M	T					
5.	National Life Group Fixed Indexed Annuity	A	Interest	K	T					
6.	Account #1 (H)									
7.	Schwab US Mid-Cap ETF (SCHM)	A	Dividend	J	T					
8.	Schwab US REIT ETF (SCHH)	A	Dividend	J	T					
9.	iShares Exponential Technologies ETF (XT)	A	Dividend	J	T					
10.	iShares Core International Aggregate Bond ETF (IAGG)	A	Dividend	J	T					
11.	iShares 5-10 Year Investment Grade Corporate Bond ETF (IGIB)	A	Dividend	J	T					
12.	Schwab 1000 Index ETF (SCHK)	A	Dividend	J	T					
13.	SPDR Portfolio Emerging Markets ETF (SPEM)	A	Dividend	J	T					
14.	SPDR Portfolio Long Term Treasury ETF (SPTL)	A	Dividend	J	T					
15.	SPDR Portfolio Intermediate Term Treasury ETF (SPTI)	A	Dividend	J	T					
16.	SPDR Portfolio Mortgage Backed Bond ETF (SPMB)	A	Dividend	J	T					
17.	SPDR Portfolio Developed World ex-US ETF (SPDW)	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	
	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
Montenegro, Ruth B.	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. SPDR Portfolio S&P 600 Small Cap ETF (SPSM)	A	Dividend	J	T					
19. SPDR S&P Kensho New Economies Composite ETF (KOMP)	A	Dividend	J	T					
20. SPDR Portfolio S&P 500 Growth ETF (SPYG)	A	Dividend	J	T					
21. SPDR Portfolio S&P 500 Value ETF (SPYV)	A	Dividend	J	T					
22. Nuveen Core Bond Fund R6 (TIBDX)	A	Dividend	J	T					
23. Account #2 (H)									
24. Charles Schwab Bank (cash)	A	Interest	N	T					
25. Schwab US Mid-Cap ETF (SCHM)	C	Dividend	N	T	Sold (part)	03/18/24	J		
26.					Buy (add'l)	07/02/24	J		
27.					Sold (part)	07/25/24	K		
28. Schwab US REIT ETF (SCHH)	C	Dividend	M	T	Buy (add'l)	03/18/24	J		
29. iShares Exponential Technologies ETF (XT)	A	Dividend	M	T	Buy (add'l)	07/02/24	J		
30.					Buy (add'l)	09/10/24	J		
31. iShares Core International Aggregate Bond ETF (IAGG)	C	Dividend	L	T	Buy (add'l)	03/18/24	J		
32. iShares 5-10 Year Investment Grade Corporate Bond ETF (IGIB)	E	Dividend	N	T	Buy (add'l)	03/18/24	J		
33. Schwab 1000 Index ETF (SCHK)	C	Dividend	N	T	Sold (part)	03/18/24	K		
34. SPDR Portfolio Emerging Markets ETF (SPEM)	C	Dividend	M	T	Buy (add'l)	03/18/24	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
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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)	
35. SPDR Portfolio Long Term Treasury ETF (SPTL)	D	Dividend	M	T	Buy (add'l)	03/18/24	K		
36.					Buy (add'l)	07/02/24	J		
37. SPDR Portfolio Intermediate Term Treasury ETF (SPTI)	C	Dividend	M	T	Buy (add'l)	03/18/24	J		
38.					Buy (add'l)	07/25/24	K		
39. SPDR Portfolio Mortgage Backed Bond ETF (SPMB)	D	Dividend	N	T	Buy (add'l)	01/02/24	J		
40.					Buy (add'l)	03/18/24	K		
41.					Buy (add'l)	07/02/24	J		
42. SPDR Portfolio Developed World ex-US ETF (SPDW)	D	Dividend	N	T	Sold (part)	03/18/24	J		
43.					Buy (add'l)	07/02/24	J		
44.					Buy (add'l)	11/13/24	K		
45. SPDR Portfolio S&P 600 Small Cap ETF (SPSM)	B	Dividend	M	T	Buy (add'l)	03/18/24	J		
46. SPDR S&P Kensho New Economies Composite ETF (KOMP)	B	Dividend	M	T	Sold (part)	03/18/24	J		
47. SPDR Portfolio S&P 500 Growth ETF (SPYG)	B	Dividend	N	T	Sold (part)	03/18/24	K		
48.					Sold (part)	11/13/24	K		
49. SPDR Portfolio S&P 500 Value ETF (SPYV)	D	Dividend	N	T	Sold (part)	03/18/24	K		
50.					Buy (add'l)	07/02/24	J		
51. Nuveen Core Bond R6 (TIBDX)	D	Dividend	N	T	Buy (add'l)	03/15/24	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	
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3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market		
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52.					Buy (add'l)	07/02/24	J		
53.					Buy (add'l)	09/10/24	J		
54.					Buy (add'l)	12/30/24	K		
55. Account #3 (H)									
56. CA Savings Plus Program Target Date 2030		None	N	T					
57. Account #4 (H)									
58. LVIP Blackrock Inflation Protected Bond (BPRAX)		None	J	T					
59. LVIP Macquarie Diversified Income (DPDFX)		None	J	T					
60. American Funds Growth Income (GAIOX)		None	J	T					
61. LVIP Macquarie VIP REIT (VDREIRV)		None	J	T					
62. American Funds Growth (AGTHX)		None	K	T					
63. American Funds International (IGAAX)		None	J	T					
64. LVIP Macquarie Mid Cap Value Fund		None	J	T					
65. LVIP Mondrian International Value (VLMIVSV)		None	J	T					
66. Macquarie Small Cap Value (VDSCVSV)		None	J	T					
67. Account #5 (H)									
68. T. Rowe Price Retirement 2020 Trust Class C		None			Buy (add'l)	01/02/24	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
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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
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3. Value Method Codes (See Column C2)
Q =Appraisal
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S =Assessment
T =Cash Market
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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)	
69.					Buy (add'l)	04/02/24	J		
70.					Buy (add'l)	07/02/24	J		
71.					Buy (add'l)	10/02/24	J		
72.					Sold	10/03/24	M		
73. Account #6 (H)									
74. Charles Schwab Bank (cash)	A	Interest	K	T					
75. iShares Core S&P Small-Cap ETF (IJR)	B	Dividend	M	T	Buy (add'l)	02/07/24	J		
76.					Sold (part)	11/08/24	J		
77.					Buy (add'l)	12/27/24	J		
78. iShares Exponential Technologies ETF (XT)	A	Dividend	L	T	Buy (add'l)	02/07/24	J		
79.					Buy (add'l)	11/08/24	J		
80. SPDR Portfolio S&P 500 ETF (SPLG)	B	Dividend	M	T	Sold (part)	02/07/24	J		
81.					Sold (part)	11/08/24	J		
82. SPDR S&P Kensho New Economies Composite ETF (KOMP)	A	Dividend	K	T	Sold (part)	11/08/24	J		
83. SPDR Portfolio S&P 500 Value ETF (SPYV)	C	Dividend	M	T	Sold (part)	02/07/24	J		
84.					Sold (part)	11/08/24	J		
85. Vanguard Emerging Markets Stock Index Fund ETF (VWO)	C	Dividend	L	T	Buy (add'l)	02/07/24	J		

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A =$1,000 or less
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H1 =$1,000,001 - $5,000,000
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2. Value Codes (See Columns C1 and D3)
J =$15,000 or less
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L =$50,001 - $100,000
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86.					Sold (part)	11/08/24	J		
87. Schwab California Tax-Free Bond Fund (SWCAX)	D	Dividend	N	T	Buy (add'l)	02/06/24	K		
88.					Buy (add'l)	11/08/24	K		
89. Vanguard CA Intermediate-Term Tax-Exempt Fund Admiral Shares (VCADX)	D	Dividend	N	T	Buy (add'l)	02/06/24	K		
90.					Buy (add'l)	06/28/24	J		
91.					Buy (add'l)	11/08/24	K		
92. DFA International Core Equity Portfolio Institutional Class (DFIEX)	C	Dividend	M	T	Buy (add'l)	02/06/24	J		
93.					Buy (add'l)	11/08/24	J		
94. Vanguard Growth Index Fund Admiral Shares (VIGAX)	A	Dividend	M	T	Sold (part)	02/06/24	K		
95.					Sold (part)	11/08/24	J		
96. Vanguard Tax-Managed Capital Appreciation Fund Admiral Shares (VTCLX)	B	Dividend	M	T	Sold (part)	02/06/24	J		
97.					Sold (part)	11/08/24	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
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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 change: TIAA-CREF Core Bond Fund Institutional Class (TIBDX) is now Nuveen Core Bond Fund R6 (TIBDX)

Name change: Delaware VIP Diversified Income (DPDFX) is now LVIP Macquarie Diversified Income (DPDFX).

Name change: Delaware VIP REIT (VDREIRV) is now LVIP Macquarie VIP REIT (VDREIRV).

Name change: LVIP Delaware Mid Cap is now LVIP Macquarie Mid Cap Value Fund.

Name change: Delaware VIP Small Cap (VDSCVSV) is now Macquarie Small Cap Value (VDSCVSV)

Account #5 is controlled and managed by an individual with assets subject to this report. The account holder is permitted to adjust percentages of investment for each position, but the timing of any transactions is within the exclusive purview of the manager. Despite request, specific transaction dates are not available to the filer. In the absence of more precise information, transactions are reported as of the second business day of the quarter in which they occurred.

Name of Person Reporting	Date of Report
Montenegro, Ruth B.	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/ Ruth B. Montenegro

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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