Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Montenegro, Ruth Bermudez
U.S. District Court - California Southern
District Judge

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

/s/ Montenegro, Ruth Bermudez [electronically signed on Aug 27, 2026 1:21pm by Montenegro, Ruth Bermudez in JEFS]

I. Positions

I do not have any Positions to report
No entries in this section

II. Agreements

	EMPLOYER OR PARTY NAME	TERMS	AGREEMENT START MONTH	AGREEMENT START YEAR
1.	Imperial County Employee Retirement Systems	Defined benefit pension plan	March	2000
2.	State of California Savings Plus Program	457 deferred comp, 401k	May	2015
	Additional Explanation: Reportable assets are listed in Part VII.			
3.	Superior Court of California	457 deferred comp	January	2013
	Additional Explanation: Reportable assets are listed in Part VII.			
4.	California State Teachers Retirement System	Defined benefit pension plan	July	2000
5.	National Life Group	403(b) Retirement Plan	May	2010
	Additional Explanation: No reportable assets.			

III A. Filer Non-Investment Income

I do not have any Filer Non-Investment Income to report
No entries in this section

III B. Spouse Non-Investment Income

	SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE
1.	Southern California Gas Company	Bonus	No	$0.00	

IV. Reimbursements

I do not have any Reimbursements to report
No entries in this section

V. Gifts

I do not have any Gifts to report
No entries in this section

VI. Liabilities

I do not have any Liabilities to report
No entries in this section

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**(H) Individual Assets**				
1-A.	US Bank (cash) (was Union Bank of CA)	$2,501 - $5,000	Interest	$100,001 - $250,000	Cash/Market
1-B.	Sun Community Federal Credit Union (cash)	$5,001 - $15,000	Dividend		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Closed Jun 12, 2025 $100,001 - $250,000				
1-C.	New York Life Insurance Policy (whole life)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market
1-D.	National Life Group Fixed Indexed Annuity	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
2.	**(H) Account #1**				
2-A.	Schwab US Mid-Cap ETF (SCHM)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-B.	Schwab US REIT ETF (SCHH)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-C.	iShares Exponential Technologies ETF (XT)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-D.	iShares Core International Aggregate Bond ETF (IAGG)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-E.	iShares 5-10 Year Investment Grade Corporate Bond ETF (IGIB)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-F.	Schwab 1000 Index ETF (SCHK)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-G.	SPDR Portfolio Emerging Markets ETF (SPEM)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-H.	SPDR Portfolio Developed World ex-US ETF (SPDW)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-I.	State Street SPDR S&P Kensho New Economies Composite ETF (KOMP)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-J.	State Street SPDR Portfolio Mortgage Backed Bond ETF (SPMB)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-K.	State Street SPDR Portfolio S&P 600 Small Cap ETF (SPSM)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-L.	State Street SPDR Portfolio Intermediate Term Treasury (SPTI)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-M.	State Street SPDR Portfolio S&P 500 Value ETF (SPYV)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-N.	State Street SPDR Portfolio S&P 500 Growth ETF (SPYG)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-O.	State Street SPDR Portfolio Long Term Treasury ETF (SPTL)	$1,000 or less	Dividend	$15,000 or less	Cash/Market
2-P.	Nuveen Core Bond Fund R6 (TIBDX)	$1,000 or less	Dividend	$15,000 or less	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
3.	**(H) Account #2**				
3-A.	Charles Schwab Bank (cash)	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
3-B.	Schwab US Mid-Cap ETF (SCHM)	$2,501 - $5,000	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 7, 2025	$15,001 - $50,000
(3).	Sold (part)	Jun 9, 2025	$15,000 or less

3-C.	Schwab US REIT ETF (SCHH)	$2,501 - $5,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 11, 2025	$15,000 or less
(3).	Buy (add'l)	Jun 9, 2025	$15,000 or less
(4).	Buy (add'l)	Dec 23, 2025	$15,000 or less

3-D.	iShares Exponential Technologies ETF (XT)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Apr 7, 2025	$15,000 or less
(2).	Sold (part)	Jun 9, 2025	$15,000 or less

3-E.	iShares Core International Aggregate Bond ETF (IAGG)	$2,501 - $5,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Sold (part)	Apr 7, 2025	$15,000 or less
(3).	Buy (add'l)	Jun 9, 2025	$15,000 or less

3-F.	iShares 5-10 Year Investment Grade Corporate Bond ETF (IGIB)	$15,001 - $50,000	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Feb 12, 2025	$15,000 or less
(3).	Sold (part)	Apr 7, 2025	$15,001 - $50,000
(4).	Buy (add'l)	Jun 9, 2025	$15,001 - $50,000
(5).	Buy (add'l)	Nov 6, 2025	$15,001 - $50,000

3-G.	Schwab 1000 Index ETF (SCHK)	$2,501 - $5,000	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Apr 7, 2025	$15,001 - $50,000
(2).	Sold (part)	Jun 9, 2025	$15,001 - $50,000

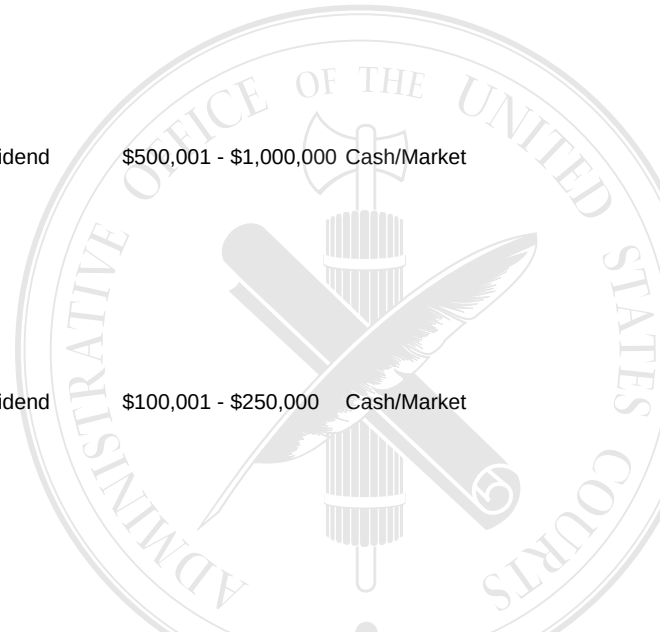
3-H.	SPDR Portfolio Emerging Markets ETF (SPEM)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Sold (part)	Apr 7, 2025	$15,000 or less
(3).	Buy (add'l)	Apr 11, 2025	$15,000 or less
(4).	Sold (part)	Jun 9, 2025	$15,000 or less

3-I.	SPDR Portfolio Developed World ex-US ETF (SPDW)	$15,001 - $50,000	Dividend	$500,001 - $1,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,001 - $50,000
(2).	Sold (part)	Apr 7, 2025	$15,001 - $50,000
(3).	Buy (add'l)	Apr 11, 2025	$15,000 or less
(4).	Sold (part)	Jun 9, 2025	$15,001 - $50,000

3-J.	State Street SPDR S&P Kensho New Economies Composite ETF (KOMP)	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Apr 7, 2025	$15,000 or less
(2).	Sold (part)	Jun 9, 2025	$15,000 or less
(3).	Sold (part)	Oct 23, 2025	$15,001 - $50,000

3-K.	State Street SPDR Portfolio Mortgage Backed Bond ETF (SPMB)	$15,001 - $50,000	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Feb 12, 2025	$15,000 or less
(3).	Sold (part)	Apr 7, 2025	$15,001 - $50,000
(4).	Buy (add'l)	Jun 9, 2025	$15,001 - $50,000
(5).	Buy (add'l)	Sep 9, 2025	$15,000 or less
(6).	Buy (add'l)	Dec 23, 2025	$15,001 - $50,000

3-L.	State Street SPDR Portfolio S&P 600 Small Cap ETF (SPSM)	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 7, 2025	$15,001 - $50,000
(3).	Sold (part)	Jun 9, 2025	$15,000 or less

3-M.	State Street SPDR Portfolio Intermediate Term Treasury (SPTI)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Buy (add'l)	Feb 12, 2025	$15,000 or less
(3).	Sold (part)	Apr 7, 2025	$15,000 or less
(4).	Buy (add'l)	Jun 9, 2025	$15,000 or less
(5).	Buy (add'l)	Dec 31, 2025	$15,000 or less

3-N.	State Street SPDR Portfolio S&P 500 Value ETF (SPYV)	$5,001 - $15,000	Dividend	$500,001 - $1,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Feb 12, 2025	$15,000 or less
(3).	Buy (add'l)	Apr 7, 2025	$15,000 or less
(4).	Buy (add'l)	Jun 9, 2025	$15,000 or less

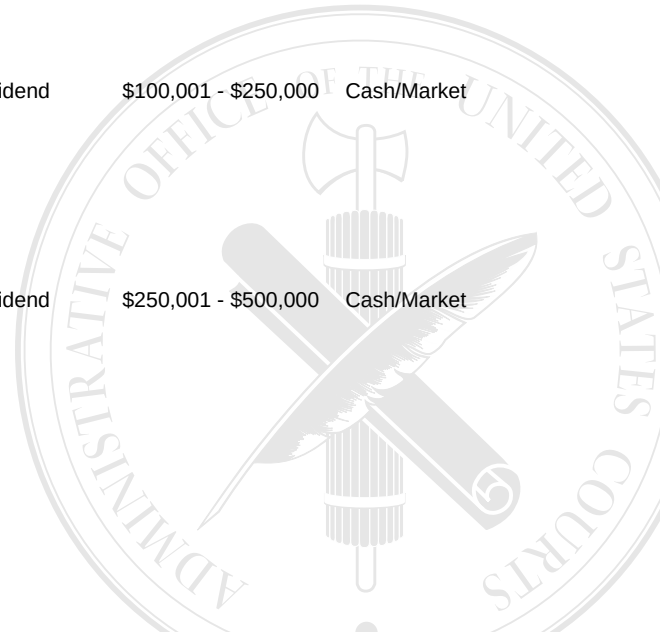
3-O.	State Street SPDR Portfolio S&P 500 Growth ETF (SPYG)	$1,001 - $2,500	Dividend	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 7, 2025	$15,001 - $50,000
(3).	Sold (part)	Jun 9, 2025	$15,001 - $50,000

3-P.	State Street SPDR Portfolio Long Term Treasury ETF (SPTL)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,001 - $50,000
(2).	Sold (part)	Apr 7, 2025	$15,000 or less
(3).	Buy (add'l)	Jun 9, 2025	$15,001 - $50,000

3-Q.	Nuveen Core Bond R6 (TIBDX)	$15,001 - $50,000	Dividend	$250,001 - $500,000	Cash/Market



DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 3, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Feb 12, 2025	$15,000 or less
(3).	Sold (part)	Apr 7, 2025	$15,001 - $50,000
(4).	Buy (add'l)	Apr 11, 2025	$15,000 or less
(5).	Buy (add'l)	Jun 9, 2025	$15,001 - $50,000
(6).	Buy (add'l)	Sep 9, 2025	$15,001 - $50,000
(7).	Buy (add'l)	Dec 31, 2025	$15,001 - $50,000

4. **(H) Account #3**

Additional Explanation: This account does not attribute income to individual assets; it reports unit value.

4-A.	CA Savings Plus Program Target Date 2030		None	$250,001 - $500,000	Cash/Market

5. **(H) Account #4**

Additional Explanation: This account does not attribute income to individual assets; it reports unit value.

5-A.	LVIP Blackrock Inflation Protected Bond (BPRAX)		None	$15,000 or less	Cash/Market
5-B.	LVIP Fidelity Inst Am Tot Bond		None	$15,000 or less	Cash/Market
5-C.	American Funds Growth Income (GAIOX)		None	$15,001 - $50,000	Cash/Market
5-D.	LVIP Nomura US REIT Fund		None	$15,000 or less	Cash/Market
5-E.	American Funds Growth (AGTHX)		None	$15,001 - $50,000	Cash/Market
5-F.	American Funds International (IGAAX)		None	$15,000 or less	Cash/Market
5-G.	LVIP Mondrian International Value (VLMIVSV)		None	$15,000 or less	Cash/Market
5-H.	LVIP Nomura Mid Cap Value Fund		None	$15,000 or less	Cash/Market
5-I.	Nomura VIP Small Cap Value Series		None	$15,000 or less	Cash/Market

6. **(H) Account #5**

6-A.	Charles Schwab Bank (cash)	$1,000 or less	Interest	$15,000 or less	Cash/Market
6-B.	iShares Core S&P Small-Cap ETF (IJR)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Apr 2, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-C.	iShares Exponential Technologies ETF (XT)	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 30, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-D.	State Street SPDR S&P Kensho New Economies Composite ETF (KOMP)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-E.	State Street SPDR Portfolio S&P 500 Value ETF (SPYV)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Apr 25, 2025	$15,000 or less
(2).	Sold (part)	May 30, 2025	$15,000 or less
(3).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-F.	State Street SPDR Portfolio S&P 500 (SPYM) (Was SPLG)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Apr 25, 2025	$15,000 or less
(2).	Sold (part)	May 30, 2025	$15,000 or less
(3).	Sold (part)	Jun 23, 2025	$50,001 - $100,000

6-G.	Vanguard Emerging Markets Stock Index Fund ETF (VWO)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

ADMINISTRATIVE OFFICE OF THE UNITED STATES COURTS

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 30, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-H.	Schwab California Tax-Free Bond Fund (SWCAX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 30, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$100,001 - $250,000
(3).	Buy (add'l)	Dec 12, 2025	$15,000 or less

6-I.	Vanguard CA Intermediate-Term Tax- Fund Admiral Shares (VCADX)	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 30, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$100,001 - $250,000
(3).	Buy (add'l)	Dec 29, 2025	$15,000 or less

6-J.	DFA International Core Equity Portfolio Institutional Class (DFIEX)	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Apr 25, 2025	$15,000 or less
(2).	Sold (part)	May 30, 2025	$15,000 or less
(3).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-K.	Vanguard Growth Index Fund Admiral Shares (VIGAX)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 30, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

6-L.	Vanguard Tax-Managed Capital Appreciation Fund Admiral Shares (VTCLX)	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	May 30, 2025	$15,000 or less
(2).	Sold (part)	Jun 23, 2025	$15,001 - $50,000

VIII. Additional Information or Explanations

I do not have any Additional Information to report
No entries in this section