AO 10
Rev. 1/2018

FINANCIAL DISCLOSURE REPORT
FINAL FILING

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Neff, Janet T.	US District Court Western District of Michigan	12/17/2024
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**
US District Judge, Senior Status	☐ Nomination Date ☐ Initial ☐ Annual ☑ Final **5b.** ☐ Amended Report	01/01/2024 **to** 09/16/2024
7. Chambers or Office Address		
110 Michigan Street NW Suite 402 Grand Rapids, Michigan 49503		

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 pp. 9-13 of filing instructions.)*

☑ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.		
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see pp. 14-16 of filing instructions.)*

☐ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.	1989	Michigan Judges Retirement System - Pension upon Retirement from Michigan Court of Appeals
2.		
3.		

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III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)*

A. Filer's Non-Investment Income

☐ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.	2024	State of Michigan Pension	$90,865.00
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 AND TYPE
1.	2024	State of Michigan Pension
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

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VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ 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)	D. (5) Identity of buyer/seller (if private transaction)
1. Chase Bank - Deposit Account	A	Int./Div.	J	T					
2. IRA #1									
3. - Fidelity Salem STR TR - FXAIX		None	J	T	Buy (add'l)	02/20/24	J		
4.					Sold (part)	03/13/24	J	A	
5.					Sold (part)	07/15/24	J	A	
6.					Buy (add'l)	08/07/24	J		
7. - Ishares TR - USHY	A	Dividend	J	T	Buy	07/24/24	J		
8. - Ishares Trust - MBB	A	Dividend	J	T	Sold (part)	02/12/24	J	A	
9.					Sold (part)	03/13/24	J	A	
10. - JP Morgan Exchange - BBCA	A	Dividend	J	T	Buy (add'l)	02/20/24	J		
11.					Sold (part)	03/13/24	J	B	
12.					Sold (part)	07/15/24	J	B	
13. - JP Morgan Exchange - BBEU	A	Dividend			Buy (add'l)	02/20/24	J		
14.					Sold (part)	03/13/24	J	A	
15.					Sold	07/15/24	J	A	
16. - JP Morgan Exchange - BBAX	A	Dividend	J	T	Buy (add'l)	02/20/24	J		
17.					Sold (part)	03/13/24	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

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VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ 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)	D. (5) Identity of buyer/seller (if private transaction)
18.					Sold (part)	07/15/24	J	A	
19. - JP Morgan Exchange - BBJP		None	K	T	Buy (add'l)	02/20/24	J		
20.					Sold (part)	03/13/24	J	A	
21.					Sold (part)	07/15/24	J	A	
22. - JP Morgan TR II Govt- QCVEZ	A	Dividend	J	T					
23. - PIMCO Income FD - PIMIX	A	Dividend	J	T	Sold (part)	03/13/24	J	A	
24. - Six Circles Tr - CIUEX		None	L	T	Sold (part)	03/13/24	J	A	
25. - Six Circles Tr Global - CGLBX	C	Dividend	M	T	Buy (add'l)	02/20/24	K		
26.					Sold (part)	03/13/24	J	A	
27. - Six Circles Tr - CUSDX	A	Dividend	J	T					
28. - Six Circles Tr - CUSUX		None	M	T	Sold (part)	02/12/24	J	B	
29.					Sold (part)	03/13/24	J	B	
30. - Six Circles Tr - CRDOX	B	Dividend	K	T	Buy (add'l)	02/12/24	J		
31.					Sold (part)	03/13/24	J	A	
32.					Buy (add'l)	07/24/24	J		
33. - Vanguard Bond Index FD - VBTLX	A	Dividend	K	T					
34. - Vanguard Index Tr - VFIAX	B	Dividend	M	T	Sold (part)	07/15/24	K	D	

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35. - Vanguard Intermediate - VCIT	A	Dividend	K	T	Sold (part)	05/08/24	J	A	
36. - Vanguard Charlotte Fd - VTABX	B	Dividend	L	T					
37. - Vanguard Scottsdale - VGLT	A	Dividend	K	T	Buy (add'l)	02/12/24	J		
38.					Sold (part)	03/13/24	J	A	
39. - Vanguard Total Bond - BND	A	Dividend	K	T	Sold (part)	02/12/24	J	A	
40.					Sold (part)	03/13/24	J	A	
41. - Vanguard Total Int'l Bond - BNDX	A	Dividend	L	T	Sold (part)	02/12/24	J	A	
42.					Sold (part)	02/20/24	J	A	
43.					Sold (part)	03/13/24	J	A	
44.					Buy (add'l)	05/08/24	J		
45.									
46. TRUST #1									
47. - Chase Bank Deposit Account - QCPCM	A	Interest	J	T					
48. - Advisors Inner Circle FD - GQGIX		None	K	T	Sold (part)	05/17/24	J	B	
49. - Blackrock Event Driven - BILPX		None	K	T	Buy (add'l)	05/17/24	J		
50. - Brown Advisory - BAFWX		None	K	T	Sold (part)	05/17/24	J	B	
51. - Columbia FDS Ser TR I - CGTUX		None	K	T	Sold (part)	05/17/24	J	C	

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52. - Dodge & Cox Stock Fund - DODGX	A	Dividend	L	T	Sold (part)	05/17/24	J	B	
53. - Domini Social Invt TR - DOMOX	A	Dividend	L	T	Sold (part)	05/17/24	J	A	
54. - Fidelity SCH STR TR - FIQZX	B	Dividend	L	T	Buy (add'l)	05/17/24	J		
55. - Impax International (formerly Pax Int'l or Pax MSCI) - PXNIX	A	Dividend	L	T	Buy (add'l)	05/17/24	J		
56. - IShares - DSI	B	Dividend	M	T	Sold (part)	05/17/24	J	C	
57. - IShares TR - MTUM	A	Dividend	L	T	Sold (part)	05/17/24	J	C	
58. - IShares TR - VLUE	B	Dividend	L	T	Buy (add'l)	05/17/24	J		
59. - IShares Trust - CRBN	A	Dividend	K	T	Sold (part)	05/17/24	J	A	
60. - JP Morgan Exchange - JMSI	B	Dividend	L	T	Buy (add'l)	05/17/24	J		
61. - JP Morgan TR IV - JHDRX	A	Dividend	L	T	Buy (add'l)	05/17/24	J		
62. - Neugerger Berman - NLSIX		None	K	T	Buy (add'l)	05/17/24	J		
63. - Neuberger Berman Equity - NRGSX		None	K	T	Buy (add'l)	05/17/24	J		
64. - Parnassus FDS - PFPMX		None	K	T	Sold (part)	05/17/24	J	A	
65. - Parnassus Income TR - PRILX	A	Dividend	M	T	Sold (part)	05/17/24	J	B	
66. - Pimco FDS - PCEIX	B	Dividend	L	T	Buy (add'l)	05/17/24	J		
67. - Select Sector SPDR Trust - XLV	B	Dividend	K	T	Buy (add'l)	05/17/24	J		
68. - Select Sector SPDR Trust - XLK	A	Dividend	K	T	Sold (part)	05/17/24	J	B	

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69. - SPDR Series Trust - TFI	B	Dividend	L	T	Buy (add'l)	05/17/24	J		
70. - Vanguard Index Funds - VO	A	Dividend	K	T	Sold (part)	05/17/24	J	A	
71. - WCM Focused International - WCMIX		None	K	T	Buy (add'l)	05/17/24	J		

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

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

Signature: s/ Janet T. Neff

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. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544