Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Rowland, Mary M.
U.S. District Court - Illinois Northern
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/ Rowland, Mary M. [electronically signed on Sep 2, 2026 10:22am by Rowland, Mary M. in JEFS]
/s/ Rowland, Mary M. [electronically signed on Aug 5, 2026 2:38pm by Rowland, Mary M. in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	Trust A	Trust	Trustee

II. Agreements

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

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.	Executive Director, Legal Council for Health Justice			$0.00	
2.	Self-employed			$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) Aspida Annuity 2**				
1-A.	S&P 500 Index	$1,001 - $2,500	Interest	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 2, 2025	$100,001 - $250,000

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
2.	**(H) Aspida Annuity 1**				
2-A.	S&P 500 Index	$1,001 - $2,500	Interest	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Oct 2, 2025	$100,001 - $250,000

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE
3.	**(H) Annuity A: Northwestern Mutual Variable Account (H)**		
3-A.	-Index 500 Stock/MSA	$1,001 - $2,500	Interest

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

3-B.	-Mid Cap Value (MSA/Amer Century)	$1,001 - $2,500	Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

3-C.	-Index 600 (MSA)	$1,001 - $2,500	Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

3-D.	-International Equity/ MWS/Dodge Cox	$1,001 - $2,500	Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

3-E.	-Short Term Bond/MSA/T.Rowe Price	$1,000 or less	Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

3-F.	-Strategic Bond RIF	$1,000 or less	Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
4.	**(H) 529Fund: Illinois Plan (H)**				
4-A.	-Index Age Based 19+	$1,000 or less	Dividend	$15,000 or less	Cash/Market
5.	**(H) Annuity B: Northwestern Variable Annuity Account (H)**				
5-A.	-Index 500 Stock (MSA)	$1,001 - $2,500	Dividend		

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

5-B. -Mid Cap Value (MSA/Am Century) $1,001 - $2,500 Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

5-C. -Index 600 Stock (MSA) $1,000 or less Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Sep 23, 2025	$15,000 or less

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

5-D. -International Equity /MSA/Dodge Cox $1,000 or less Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Sep 23, 2025	$15,000 or less

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

5-E. -Short Term Bond/MSA/T. Rowe Price $1,000 or less Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

5-F. -Strategic Bond (RIF) $1,000 or less Dividend

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

Additional Explanation: Sold as part of a 1035 exchange to an Aspida fixed indexed annuity. Aspida purchase disclosed in annual report.

6.	**(H) Schwab Rollover IRA #1**				
6-A.	iShares MSCI - AAJX	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
6-B.	TUA, Simplify Short Term Treasury ETF	$1,001 - $2,500	Interest	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

6-C. SLV, iShares Silver Trust $1,000 or less Dividend $100,001 - $250,000 Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$100,001 - $250,000

6-D. VGK, Vanguard European Stock ETF $1,000 or less Dividend $15,001 - $50,000 Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$15,001 - $50,000

6-E. VPL, Vanguard Pacific Stock Idx ETF $2,501 - $5,000 Dividend $50,001 - $100,000 Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

6-F. GDX, Van Eck Gold Miners ETF $1,000 or less Dividend $50,001 - $100,000 Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

6-G. IAU, ISHARES GOLD TRUST $1,000 or less Interest $50,001 - $100,000 Cash/Market



DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

6-H. Innovator Buffered ETF - BUFF — $1,000 or less — Dividend — $50,001 - $100,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

6-I. -DFA Emerging Mkts — $1,001 - $2,500 — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$50,001 - $100,000

Additional Explanation: Sold as part of a portfolio rebalance

6-J. -iShare Core S&P SC ETF — $1,001 - $2,500 — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,001 - $50,000

Additional Explanation: Sold as part of a portfolio rebalance

6-K. -iShare1000 ETF — $1,001 - $2,500 — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$100,001 - $250,000

Additional Explanation: Sold as part of a portfolio rebalance

6-L. -iShare Morningstar SC Value ETF — $1,001 - $2,500 — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,001 - $50,000

Additional Explanation: Sold as part of a portfolio rebalance

6-M. -Oppenheimer Int'l Growth — $1,000 or less — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$50,001 - $100,000

Additional Explanation: Sold as part of a portfolio rebalance

6-N. -Pimco Total Return — $1,000 or less — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$50,001 - $100,000

Additional Explanation: Sold as part of a portfolio rebalance

6-O. -Vanguard Small Cap Value ETF — $1,000 or less — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,000 or less

Additional Explanation: Sold as part of a portfolio rebalance

6-P. -Vanguard ST Inv Grade Bond Fund — $1,001 - $2,500 — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,001 - $50,000

Additional Explanation: Sold as part of a portfolio rebalance

6-Q. Harbor Core Plus Institutional — $1,000 or less — Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,000 or less

Additional Explanation: Sold as part of a portfolio rebalance

6-R. Schwab S&P 500 Index — $1,001 - $2,500 — Dividend

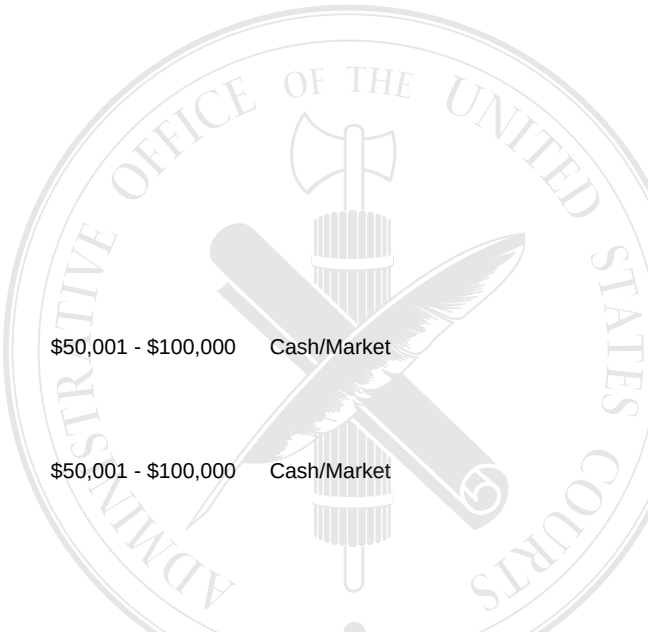
Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,000 or less

Additional Explanation: Sold as part of a portfolio rebalance

6-S. FLRN, SPDR Floating Rate ETF — $1,001 - $2,500 — Interest — $50,001 - $100,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

6-T. DVY, iShares Select Dividend ETF — $1,001 - $2,500 — Dividend — $50,001 - $100,000 — Cash/Market



	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $50,001 - $100,000				
6-U.	Innovator Buffered ETF - UAPR	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $50,001 - $100,000				
7.	**(H) Schwab Roth IRA**				
7-A.	DFA US LC Value	$2,501 - $5,000	Dividend		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jun 18, 2025 $50,001 - $100,000				
	Additional Explanation: Sold and liquidated for personal expenses				
8.	**(H) Schwab Rollover #2**				
8-A.	DVY, iShares Select Dividend ETF	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-B.	Innovator Buffered ETF - BUFF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-C.	FLRN, Floating Rate ETF	$1,000 or less	Interest	$50,001 - $100,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $50,001 - $100,000				
8-D.	VPL, Vanguard Pacific Stock Idx ETF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-E.	GDX, Van Eck Gold Miners ETF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-F.	Innovator Buffered ETF - UAPR	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-G.	TUA, Simplify Short Term Treasury ETF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-H.	VGK, Vanguard European Stock ETF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Buy Jun 27, 2025 $15,001 - $50,000				
8-I.	-DFA US LC Value	$2,501 - $5,000	Dividend		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jun 18, 2025 $100,001 - $250,000				
	Additional Explanation: Sold as part of a portfolio rebalance				
8-J.	-iShare1000 ETF	$1,001 - $2,500	Dividend		
	Transactions **Transaction Type** **Transaction Date** **Transaction Value**				
	(1). Sold Jun 18, 2025 $50,001 - $100,000				
	Additional Explanation: Sold as part of a portfolio rebalance				
8-K.	-Pimco Total Return	$2,501 - $5,000	Dividend		

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	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$50,001 - $100,000

Additional Explanation: sold as part of a portfolio rebalance

8-L.	iShares MSCI - AAJX	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$50,001 - $100,000

8-M.	IAU, ISHARES GOLD TRUST	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 27, 2025	$15,001 - $50,000

9.	**(H) Schwab SEP IRA (H)**				
9-A.	TUA, Simplify Short Term Treasury ETF	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-B.	Innovator Buffered ETF - BUFF	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-C.	SLV, iShares Silver Trust	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-D.	VGK, Vanguard European Stock ETF	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-E.	FLRN, Floating Rate ETF	$1,000 or less	Interest	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-F.	DVY, iShares Select Dividend ETF	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-G.	-Pimco Total Return	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,000 or less

Additional Explanation: Sold as part of a portfolio rebalance

9-H.	-Vanguard ST Inv Grade Bond Fund	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jun 18, 2025	$15,000 or less

Additional Explanation: Sold as part of a portfolio rebalance

9-I.	UBS FDIC Insured CD	$1,000 or less	Interest	$15,000 or less	Cash/Market
9-J.	GDX, Van Eck Gold Miners ETF	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-K.	Innovator Buffered ETF - UAPR	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

9-L.	iShares MSCI - AAJX	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

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	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
9-M.	VPL, Vanguard Pacific Stock Idx ETF	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
9-N.	IAU, ISHARES GOLD TRUST	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jun 25, 2025	$15,000 or less

10.	**Principal: IRA Principal Life time Hybrid 2030**	$5,001 - $15,000	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Closed	Jun 18, 2025	$100,001 - $250,000

Additional Explanation: IRA was transferred (tax exempt trustee to trustee transfer)... destination IRA is Schwab IRA 2... sending account (Principal IRA) was closed after the transfer. Transfer was made to consolidate redundant account types and manage asset allocation in a single account vs multiple.

11.	**ABA Reitrement Funds2030 Reirement Date R2 Voya Finanical**	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

VIII. Additional Information or Explanations

	ADDITIONAL INFORMATION OR EXPLANATION
1.	Part I: Although I am Trustee of Trust #1, it is unfunded and contains no assets.