AO 10
Rev. 1/2022

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2021

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
Ripple, Kenneth F.	Court of Appeals - 7th Circuit	05/06/2022
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**
United States Circuit Judge - Senior	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2021 **to** 12/31/2021
7. Chambers or Office Address		
United States Courthouse 204 South Main Street, Room 208 South Bend, IN 46601-2122		

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.	See Section VIII, Part I	
2.	See Section VIII, Part I	
3.	See Section VIII, Part I	
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.	2021	See Section VIII, Part II
2.	2021	See Section VIII, Part II
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.	2021	Part-time teaching - University of Notre Dame	$28,468.65
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.	See Section VIII, Part V		
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
Ripple, Kenneth F.	05/06/2022

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		B		C		D				
Description of Assets (including trust assets)		Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure		(1) Amount Code 1 (A-H)	(2) Type (e g , div , rent, or int)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e g , buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	
1.	Key Bank, So. Bend, IN IRA - Money Market	A	Interest	K	T	Sold (part)	11/15/21	J		
2.	IRA BNY Mellon Equity Income Fund-Class A	A	Dividend	K	T	Sold (part)	11/01/21	J		
3.	Notre Dame FCU - Notre Dame, IN savings & checking account	A	Interest	M	T					
4.	U.S. Savings Bonds		None	J	T					
5.	UND TIAA/CREF Retirement Fund (H)									
6.	-TIAA Traditional	D	Int./Div.	N	T					
7.	- CREF Stock R3		None	P1	T					
8.	- CREF Stock R2		None	L	T					
9.	Prudential Whole Life Insurance Policy #1	A	Dividend	K	T					
10.	Prudential Whole Life Insurance Policy #2	A	Dividend	K	T					
11.	Wilcac Life Insurance Policy #1		None	J	T					
12.	Wilcac Life Insurance Policy #2		None	J	T					
13.	Brighthouse Whole Life Insurance Policy		None	J	T					
14.	Trust #7 (H)									
15.	-Pimco Municipal Bond-Inst	C	Dividend	M	T	Buy (add'l)	02/19/21	J		
16.						Buy (add'l)	04/05/21	J		
17.	-Vanguard Intm Trm T/E	D	Dividend	N	T	Buy (add'l)	02/19/21	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
Ripple, Kenneth F.	05/06/2022

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.					Buy (add'l)	04/05/21	J		
19. -Vanguard Long-Trm T/E	B	Dividend	K	T	Buy (add'l)	02/19/21	J		
20.					Buy (add'l)	04/05/21	J		
21.					Buy (add'l)	12/30/21	J		
22. -Voya Strategic Inc Opp-I	C	Dividend	L	T	Buy (add'l)	02/19/21	J		
23.					Buy (add'l)	04/05/21	J		
24. -Boston Partners INV All Cap Val Inst	D	Dividend	M	T	Buy (add'l)	06/07/21	J		
25. -Fidelity Contrafund	E	Dividend	N	T	Buy (add'l)	02/16/21	J		
26.					Sold (part)	04/05/21	J	D	
27.					Sold (part)	06/01/21	J	D	
28.					Sold (part)	12/06/21	J	B	
29.					Buy (add'l)	12/13/21	K		
30. -iShares Russell 2000 ETF	A	Dividend	K	T					
31. -T Rowe PR Mid Cap Grow-I	D	Dividend	L	T					
32. -T Rowe Price All-Cap Opp-I (formerly T Rowe Price New Amer Grw-I)	E	Dividend	M	T	Buy (add'l)	06/01/21	J		
33.					Sold (part)	09/01/21	J	B	
34. - Federated Hermes Govt Obl	A	Distribution			Buy (add'l)	01/31/21	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	
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	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	
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35.					Sold (part)	01/31/21	J		
36.					Buy (add'l)	02/28/21	J		
37.					Sold (part)	02/28/21	K		
38.					Buy (add'l)	03/31/21	J		
39.					Sold (part)	03/31/21	J		
40.					Buy (add'l)	04/30/21	J		
41.					Sold (part)	04/30/21	J		
42.					Buy (add'l)	05/31/21	J		
43.					Sold (part)	05/31/21	J		
44.					Buy (add'l)	06/30/21	J		
45.					Sold (part)	06/30/21	J		
46.					Buy (add'l)	07/31/21	J		
47.					Sold (part)	07/31/21	J		
48.					Buy (add'l)	08/31/21	J		
49.					Sold (part)	08/31/21	J		
50.					Buy (add'l)	09/30/21	J		
51.					Sold (part)	09/30/21	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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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	
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52.					Buy (add'l)	10/31/21	J		
53.					Sold (part)	10/31/21	J		
54.					Buy (add'l)	11/30/21	J		
55.					Sold (part)	11/30/21	J		
56.					Buy (add'l)	12/31/21	K		
57.					Sold (part)	12/31/21	J		
58. -Mnsty Mcky H/Y Muni Bnd-I	C	Dividend	M	T	Buy (add'l)	02/19/21	J		
59.					Buy (add'l)	04/05/21	J		
60. -First Trust Value Line Dvd	B	Dividend	L	T					
61. -Promissory Note G. Ripple & E. Talarico	C	Interest	L	T					
62. 1st Source Bank - Checking	A	Interest	J	T					
63. Teacher's Credit Union Savings Account		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
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

I. Positions

Item No. 1. Part-time Professor of Law, University of Notre Dame (joined faculty in 1977; part-time since appointment to the Judiciary).

As a faculty member, Judge Ripple is entitled to purchase tickets at a discount for athletic events. He receives, on the same basis as other faculty members, a discount on some items at the University bookstore. He also may use other University facilities such as the library and athletic facilities. Notre Dame provides Judge Ripple with Westlaw and Lexis services for his academic needs. Judge Ripple had the approval of the Chief Circuit Judge for his teaching activities.

Item No. 2. Member, Judicial Advisory Board, American Society of International Law. During the reporting period, Judge Ripple served on this board whose function is to advise the Society of the educational needs of the judiciary in the area of International law and to inform the Society of the cases that have been decided by the courts in that area. Each circuit has a representative. Judge Ripple was designated by the Chief Judge of the Circuit, and his appointment was approved by Justice Ginsburg, who then served as chair of the Committee.

Item No. 3. Advisor, American Law Institute, Restatement of the Law, 3d, Conflicts of Law. During the reporting period, Judge Ripple served with other judges and lawyers as an advisor to this project of the American Law Institute. He served as a volunteer with no reimburseable travel expenses for meetings during the reporting period. Advisors have no authority over the management of the American Law Institute.

II. Agreements

Item No. 1. TIAA/CREF Pension Fund - Prior to his appointment, Judge Ripple was a full-time employee of the University of Notre Dame. During those years (1977-1985), both he and the University contributed on his behalf to this nation-wide pension fund for University professors. The fund is administered by a board of trustees. Although Judge Ripple continues to teach at the University, neither he nor the University contributes to the fund as part of this arrangement.

Item No. 2. Part-time professor, University of Notre Dame - Details are set forth above in Section VIII, I.

V. Gifts

West Publishing Company supplies Judge Ripple with a sample set of the Federal Reporter and miscellaneous legal material for use in his chambers. The Company makes these books available to all federal judges. The estimated value of materials received in 2021 is $2,527.46. These materials are used for the performance of official duties. Judge Ripple has transferred any interest he may have in these materials to the United States Government.

VII. Investments and Trusts

Item No. 5. This is a University of Notre Dame 403(B) Retirement Plan. It is an annuity contract invested in three funds. These investment funds have not changed from the prior year, but because the Committee of Financial Disclosure requested that specific funds chosen from the plan options be disclosed, each fund has been listed.

Items Nos 7 & 8. The annuity did not report any income as being credited to the CREF 2 and CREF 3 units, only a change in the value of the units.

Item Nos. 9 & 10. These are whole life insurance policies, and Judge Ripple has no ability to select specific investment funds.

Item Nos. 11, 12 & 13. No dividends or interest are attributable to any individual policy of this type. Each policy does have a cash value; that value is noted.

Item Nos. 15- 61. These are all holdings, as well as purchase and sale transactions, within Trust No. 7 (Item 14).

Name of Person Reporting	Date of Report
Ripple, Kenneth F.	05/06/2022

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/ Kenneth F. Ripple

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