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
Ripple, Kenneth F.	Court of Appeals - 7th Circuit	05/09/2025
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**
United States Circuit Judge - Senior	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2024 **to** 12/31/2024
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.	2024	See Section VIII, Part II
2.		
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.			
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.	05/09/2025

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. Key Bank [redacted] IRA - Money Market	A	Interest	K	T	Sold (part)	11/15/24	J		
2. IRA BNY Mellon Equity Income Fund-Class A	C	Dividend	K	T	Sold (part)	11/01/24	J		
3. Notre Dame FCU - [redacted] 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	Sold (part)	01/02/24	J		
7.					Sold (part)	02/01/24	J		
8.					Sold (part)	03/01/24	J		
9.					Sold (part)	04/01/24	J		
10.					Sold (part)	05/01/24	J		
11.					Sold (part)	06/03/24	J		
12.					Sold (part)	07/01/24	J		
13.					Sold (part)	08/01/24	J		
14.					Sold (part)	09/03/24	J		
15.					Sold (part)	10/01/24	J		
16.					Sold (part)	11/01/24	J		
17.					Sold (part)	12/2/24	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

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.	05/09/2025

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. - CREF Stock R3		None	P1	T	Sold (part)	01/02/24	J		
19.					Sold (part)	02/01/24	J		
20.					Sold (part)	03/01/24	J		
21.					Sold (part)	04/01/24	J		
22.					Sold (part)	05/01/24	J		
23.					Sold (part)	06/03/24	J		
24.					Sold (part)	07/01/24	J		
25.					Sold (part)	08/01/24	J		
26.					Sold (part)	09/03/24	J		
27.					Sold (part)	10/01/24	J		
28.					Sold (part)	11/01/24	J		
29.					Sold (part)	12/2/24	J		
30. - CREF Stock R2		None	L	T					
31. Prudential Whole Life Insurance Policy #1	A	Dividend	K	T					
32. Prudential Whole Life Insurance Policy #2	A	Dividend	K	T					
33. Wilcac Life Insurance Policy #1		None	J	T					
34. Wilcac Life Insurance Policy #2		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; 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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☐ 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)	
35. Brighthouse Whole Life Insurance Policy		None	J	T					
36. Trust #7 (H)									
37. - Boston Partners Inv All Cap Val Inst	D	Dividend	M	T					
38. - Fidelity Contrafund	D	Dividend	M	T	Buy (add'l)	02/20/24	J		
39.					Buy (add'l)	12/06/24	J		
40.					Buy (add'l)	12/06/24	J		
41. - Ishares Russell 2000 ETF	A	Dividend	K	T					
42. - T Rowe PR Mid Cap Grow - I	C	Dividend	K	T					
43. - T Rowe Price All Cap Opp - I	D	Dividend	M	T					
44. - Federated Hermes Govt Obl	B	Distribution	L	T	Buy (add'l)	01/31/24	N		
45.					Sold (part)	01/31/24	N		
46.					Buy (add'l)	02/29/24	J		
47.					Sold (part)	02/29/24	J		
48.					Buy (add'l)	03/31/24	J		
49.					Sold (part)	03/31/24	J		
50.					Buy (add'l)	04/30/24	J		
51.					Sold (part)	04/30/24	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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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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☐ NONE *(No reportable income, assets, or transactions.)*

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52.					Buy (add'l)	05/31/24	J		
53.					Sold (part)	05/31/24	J		
54.					Buy (add'l)	06/30/24	J		
55.					Sold (part)	06/30/24	J		
56.					Buy (add'l)	07/31/24	N		
57.					Sold (part)	07/31/24	J		
58.					Buy (add'l)	08/31/24	J		
59.					Sold (part)	08/31/24	N		
60.					Buy (add'l)	09/30/24	J		
61.					Sold (part)	09/30/24	J		
62.					Buy (add'l)	10/31/24	J		
63.					Sold (part)	10/31/24	J		
64.					Buy (add'l)	11/30/24	J		
65.					Sold (part)	11/30/24	J		
66.					Buy (add'l)	12/31/24	K		
67.					Sold (part)	12/31/24	J		
68. - First Trust Value Line Dvd	B	Dividend	L	T					

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69. - Promissory Note G Ripple & E Talarico	B	Interest	L	T					
70. - American Cent Int T/F Bond-Ins	D	Dividend	M	T	Sold (part)	1/30/24	M	D	
71.					Sold (part)	10/22/24	J	A	
72. - Vanguard Ult SH Trm Tax Ex-Adm	C	Dividend	K	T	Sold (part)	01/30/24	L	B	
73.					Sold (part)	07/31/24	K	A	
74.					Sold (part)	10/22/24	J	A	
75. - Ishares Russell 1000 Growth ETF	A	Dividend	M	T					
76. - NYLI Mackay H/Y Muni Bond (formerly Mnsty Mcky H/Y Muni Bond)	C	Dividend	L	T	Sold (part)	01/30/24	L	B	
77.					Buy (add'l)	07/31/24	K		
78.					Buy (add'l)	10/22/24	J		
79. - PIMCO Municipal Bond Fund	A	Dividend	L	T	Buy	07/31/24	L		
80.					Buy (add'l)	10/22/24	J		
81.					Buy (add'l)	11/27/24	J		
82. - Vanguard Intm Trm T/E	B	Dividend	M	T	Buy	07/31/24	M		
83.					Buy (add'l)	10/22/24	J		
84. 1st Source Bank - Checking	A	Interest	J	T					
85. Everwise Savings Account		None	J	T					

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☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets)	B. Income during reporting period		C. Gross value at end of reporting period		D. 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)	
86.									

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. University of Notre Dame Professor Emeritus of Law.

Judge Ripple retired in June 2023 and is a Professor Emeritus of Law. As an emeritus faculty member, Judge Ripple is entitled to purchase tickets at a discount for athletic events. He receives, on the same basis as other emeritus faculty members, a discount on some items at the University bookstore. He also may use other University facilities such as the library. During part of the reporting period, Notre Dame permitted all emeritus faculty, including Judge Ripple, to retain their Notre Dame BOX accounts for the storage of research in digital format. The University terminated this courtesy during the reporting period.

Item No. 2. Member, Judicial Advisory Board, American Society of International Law. During part of the reporting period, Judge Ripple served on this board whose function is to advise the Society on 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. During the reporting period, Judge Ripple requested to be relieved of this duty. Another member of the court replaced him in November 2024.

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 reimbursable 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 to the bench, 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 continued to teach on a part-time basis after his judicial appointment, neither he nor the University contributed to the fund as part of this arrangement. As reported previously, Judge Ripple retired in 2023 and therefore received a distribution from this fund throughout the reporting period as set forth in Part VII.

V. Gifts

As in past years, West Publishing Company supplied 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 the Federal Reporter in 2024 is $3037.02. The accompanying copy of the Civil Rules is estimated at $58.75. The accompanying copy of the Criminal Rules is estimated at $60.62. These estimates were supplied by the Library of the Court. These books were 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 14 & 22. 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. 23 & 24. These are whole life insurance policies, and Judge Ripple has no ability to select specific investment funds.

Item Nos. 25, 26 & 27. 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. 29- 83. These are all holdings, as well as purchase and sale transactions, within Trust No. 7 (Item 28).

Name of Person Reporting	Date of Report
Ripple, Kenneth F.	05/09/2025

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/ 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. § 13106)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite G-330
One Columbus Circle, N.E.
Washington, D.C. 20544