Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Ripple, Kenneth F.
U.S. Court of Appeals - Seventh Circuit
Senior Circuit 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/ Ripple, Kenneth F. [electronically signed on May 26, 2026 2:43pm by Ripple, Kenneth F. in JEFS]
/s/ Ripple, Kenneth F. [electronically signed on May 7, 2026 2:19pm by Ripple, Kenneth F. in JEFS]

I. Positions

	ORGANIZATION/ENTITY NAME	ORGANIZATION/ENTITY TYPE	POSITION HELD
1.	University of Notre Dame	University/College	Professor Emeritus of Law

Additional Explanation: Judge Ripple retired from Notre Dame 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.

2.	American Law Institute	Non-Profit	Advisor, ALI, Restatement of the Law, 3d, Conflicts of Law

Additional Explanation: 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

	EMPLOYER OR PARTY NAME	TERMS	AGREEMENT START MONTH	AGREEMENT START YEAR
1.	TIAA/CREF Pension Fund	monthly pension payments	September	1977

Additional Explanation: 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 from Notre Dame and therefore received a distribution from this fund throughout the reporting period as set forth in Part VII.

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

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

IV. Reimbursements

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

V. Gifts

	SOURCE OF GIFT	DESCRIPTION	VALUE
1.	West Publishing Company	Federal Reporter, Civil Judicial Procedure and Rules, Federal Criminal Code and Rules	$4,041.72

Additional Explanation: 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 2025 is $3888.84. The accompanying copy of the Civil Rules is estimated at $75.24. The accompanying copy of the Criminal Rules is estimated at $77.64. 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.

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.	**Key Bank IRA - Money Market**	$1,000 or less	Interest		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Feb 13, 2025	$15,001 - $50,000

Additional Explanation: This IRA was rolled over to the IRA at First Source Bank reported later in this section.

2.	**IRA BNY Mellon Equity Income Fund- Class**	$2,501 - $5,000	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Distributed (part)	Nov 3, 2025	$15,000 or less

Additional Explanation: The transaction reported here is the annual minimum distribution.

3.	**Notre Dame FCU - savings & checking account**	$1,000 or less	Interest	$100,001 - $250,000	Cash/Market
4.	**U.S. Savings Bonds**		None	$15,000 or less	Cash/Market
5.	**(H) UND TIAA/CREF Retirement Fund**				
5-A.	TIAA Traditional	$5,001 - $15,000	Interest	$250,001 - $500,000	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).	Distributed (part)	Jan 2, 2025	$15,000 or less
(2).	Distributed (part)	Feb 3, 2025	$15,000 or less
(3).	Distributed (part)	Mar 3, 2025	$15,000 or less
(4).	Distributed (part)	Apr 1, 2025	$15,000 or less
(5).	Distributed (part)	May 1, 2025	$15,000 or less
(6).	Distributed (part)	Jun 2, 2025	$15,000 or less
(7).	Distributed (part)	Jul 1, 2025	$15,000 or less
(8).	Distributed (part)	Aug 1, 2025	$15,000 or less
(9).	Distributed (part)	Sep 2, 2025	$15,000 or less
(10).	Distributed (part)	Oct 1, 2025	$15,000 or less
(11).	Distributed (part)	Nov 3, 2025	$15,000 or less
(12).	Distributed (part)	Dec 1, 2025	$15,000 or less

5-B. CREF Stock R2 — None — $100,001 - $250,000 — Cash/Market

Additional Explanation: The annuity did not report any income as being credited to CREF2 or CREF 3 units, only a change in the value of the units.

5-C. CREF Stock R3 — None — $1,000,001 - $5,000,000 — Cash/Market

Additional Explanation: Please see note accompanying entry 5B, above.

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Distributed (part)	Jan 2, 2025	$15,000 or less
(2).	Distributed (part)	Feb 3, 2025	$15,000 or less
(3).	Distributed (part)	Mar 3, 2025	$15,000 or less
(4).	Distributed (part)	Apr 1, 2025	$15,000 or less
(5).	Distributed (part)	May 1, 2025	$15,000 or less
(6).	Distributed (part)	Jun 2, 2025	$15,000 or less
(7).	Distributed (part)	Jul 1, 2025	$15,000 or less
(8).	Distributed (part)	Aug 1, 2025	$15,000 or less
(9).	Distributed (part)	Sep 2, 2025	$15,000 or less
(10).	Distributed (part)	Oct 1, 2025	$15,000 or less
(11).	Distributed (part)	Nov 3, 2025	$15,000 or less
(12).	Distributed (part)	Dec 1, 2025	$15,000 or less

6. **Prudential Whole Life Insurance Policy #1** — $1,001 - $2,500 — Dividend — $15,001 - $50,000 — Cash/Market

7. **Prudential Whole Life Insurance Policy #2** — $1,000 or less — Dividend — $15,001 - $50,000 — Cash/Market

8. **Wilcac Whole Life Insurance Policy #1** — None — $15,000 or less — Cash/Market

9. **Wilcac Whole Life Insurance Policy #2** — None — $15,000 or less — Cash/Market

10. **Brighthouse Whole Life Insurance Policy** — None — $15,000 or less — Cash/Market

11. **(H) Trust #7**

11-A. - Boston Partners Inv All Cap Val Inst — $5,001 - $15,000 — Dividend — $100,001 - $250,000 — Cash/Market

11-B. - Fidelity Contrafund — $5,001 - $15,000 — Dividend — $100,001 - $250,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Feb 7, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 5, 2025	$15,000 or less

11-C. - Ishares Russell 2000 ETF — $1,000 or less — Dividend — $15,001 - $50,000 — Cash/Market

11-D. -T Rowe PR Mid Cap Grow — $2,501 - $5,000 — Dividend — $15,001 - $50,000 — Cash/Market

11-E. -T Rowe Price All-Cap Op — $5,001 - $15,000 — Dividend — $100,001 - $250,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Aug 22, 2025	$15,000 or less

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	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
11-F.	- Federated Hermes Govt Obl	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 31, 2025	$15,000 or less
(2).	Sold (part)	Jan 31, 2025	$15,000 or less
(3).	Sold (part)	Feb 28, 2025	$15,000 or less
(4).	Buy (add'l)	Feb 28, 2025	$15,000 or less
(5).	Buy (add'l)	Mar 31, 2025	$15,000 or less
(6).	Sold (part)	Mar 31, 2025	$15,000 or less
(7).	Buy (add'l)	Apr 30, 2025	$15,000 or less
(8).	Sold (part)	Apr 30, 2025	$15,000 or less
(9).	Buy (add'l)	May 31, 2025	$15,000 or less
(10).	Sold (part)	May 31, 2025	$15,000 or less
(11).	Buy (add'l)	Jun 30, 2025	$15,000 or less
(12).	Sold (part)	Jun 30, 2025	$15,001 - $50,000
(13).	Buy (add'l)	Jul 31, 2025	$15,000 or less
(14).	Sold (part)	Jul 31, 2025	$15,001 - $50,000
(15).	Sold (part)	Aug 31, 2025	$15,001 - $50,000
(16).	Buy (add'l)	Aug 31, 2025	$15,000 or less
(17).	Buy (add'l)	Sep 30, 2025	$15,000 or less
(18).	Sold (part)	Sep 30, 2025	$15,000 or less
(19).	Buy (add'l)	Oct 31, 2025	$15,000 or less
(20).	Sold (part)	Oct 31, 2025	$15,000 or less
(21).	Buy (add'l)	Nov 30, 2025	$15,000 or less
(22).	Sold (part)	Nov 30, 2025	$15,000 or less
(23).	Buy (add'l)	Dec 31, 2025	$15,001 - $50,000
(24).	Sold (part)	Dec 31, 2025	$15,001 - $50,000

11-G.	- First Trust Value Line Dvd	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Aug 22, 2025	$15,000 or less

11-H.	- Promissory Note G Ripple & E Talarico	$2,501 - $5,000	Interest	$50,001 - $100,000	Cash/Market
11-I.	- American Cent Int T/F Bond-Ins	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jun 5, 2025	$15,000 or less
(2).	Buy (add'l)	Jul 14, 2025	$15,000 or less
(3).	Buy (add'l)	Aug 22, 2025	$15,000 or less

11-J.	- Vanguard SH Trm Tax Ex Fund	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jun 6, 2025	$15,000 or less
(2).	Buy (add'l)	Jul 14, 2025	$15,000 or less

11-K.	- Ishares Russell 1000 Growth ETF	$1,000 or less	Dividend	$100,001 - $250,000	Cash/Market
11-L.	- NYLI Mackay H/Y Muni Bond	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jun 5, 2025	$15,000 or less
(2).	Buy (add'l)	Jul 14, 2025	$15,000 or less
(3).	Buy (add'l)	Aug 22, 2025	$15,000 or less

11-M.	- PIMCO Municipal Bond Fund	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jun 5, 2025	$15,000 or less
(2).	Buy (add'l)	Jul 14, 2025	$15,000 or less

11-N.	- Vanguard Intm Trm T/E	$5,001 - $15,000	Dividend	$100,001 - $250,000	Cash/Market

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	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jun 5, 2025	$15,000 or less
(2).	Buy (add'l)	Jul 14, 2025	$15,000 or less
(3).	Buy (add'l)	Aug 22, 2025	$15,000 or less

11-O.	-Causeway International Value Fund	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Aug 22, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 22, 2025	$15,000 or less

11-P.	-WCM Focused International Growth Fund	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Aug 22, 2025	$15,000 or less
(2).	Buy (add'l)	Dec 22, 2025	$15,000 or less

12.	**1st Source Bank - Checking**	$1,000 or less	Interest	$15,000 or less	Cash/Market
13.	**Everwise Savings Account**		None	$15,000 or less	Cash/Market
14.	**1st Source Bank**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market

Additional Explanation: This item is the new IRA created by the fund rolled over from the Key Bank IRA reported supra..

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Feb 13, 2025	$15,000 or less
(2).	Distributed (part)	Nov 20, 2025	$15,000 or less

Additional Explanation: This transaction reports the mandatory annual withdrawal.

VIII. Additional Information or Explanations

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