

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2019

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) BERNSTEIN, STUART M.	2. Court or Organization U.S. Bankruptcy Court	3. Date of Report 05/07/2020
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2019 to 12/31/2019
7. Chambers or Office Address United States Bankruptcy Court One Bowling Green New York, New York 10004		
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.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. Director	Fordham Law Alumni Association
2. Trustee	Trust # 1
3.	
4.	
5.	

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

☒ NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.	
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2019	Defined Benefit Plan
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.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1.				
2.				
3.				
4.				
5.				

Name of Person Reporting	Date of Report
BERNSTEIN, STUART M.	05/07/2020

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

☒ NONE *(No reportable gifts.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
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.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.			
2.			
3.			
4.			
5.			

FINANCIAL DISCLOSURE REPORT

Page 4 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

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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		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)

1. 401K Plan									
2. -- Vanguard Prime Money Market Instl (401k)	D	Dividend	N	T					
3. -- T. Rowe Price Personal Strat Balanced (401k)	D	Dividend	N	T					
4. JP Morgan Chase Bank Accounts	A	Interest	M	T					
5. Citibank Accounts	A	Interest	N	T					
6. Citibank Account	A	Interest	M	T					
7. Citibank Account	A	Interest	K	T					
8. Keogh (Target) Plan--Plan I	F	Int./Div.	O	T	Distributed (part)	12/31/19	K		
9. Nassau Life Insurance (Whole Life)	B	Dividend	L	T					
10. Capital "A" Account	D	Interest	M	T	Distributed (part)	02/01/19	M		
11. Jensen Quality Growth (2588)	D	Dividend	N	T	Buy (add'l)	02/01/19	M		
12.					Buy (add'l)	02/01/19	M		
13. Schwab US Treasury Money Fund (2588)	A	Interest			Redeemed	12/31/19	O		
14. Money Market Sweep (2588)	A	Interest			Redeemed	09/13/19	O		
15. Cash (2588)	A	Interest	L	T	Open	09/13/19	O		
16. T. Rowe Price Capital Appreciation (2588)	D	Dividend	O	T	Buy (add'l)	02/06/19	M		
17.					Sold (part)	07/15/19	K	C	

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000 J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000 K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000 L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000 M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	
3 Value Method Codes (See Column C2)					

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

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18. SPDR S&P 500 Index (2588)	A	Dividend	M	T	Buy (add'l)	04/24/19	M		
19.					Buy (add'l)	09/18/19	M		
20.					Sold (part)	05/13/19	M		
21. American Funds EuroPacific Growth-A (2588)		None			Buy (add'l)	03/22/19	M		
22.					Buy (add'l)	04/03/19	M		
23.					Buy (add'l)	04/16/19	M		
24.					Sold (part)	05/14/19	M	C	
25.					Sold	05/31/19	N		
26. Nuveen High Yield Muni Bond Fund C1 A (2588)	E	Dividend	M	T	Buy	03/22/19	N		
27.					Buy (add'l)	05/17/19	M		
28.					Sold (part)	11/19/19	M	D	
29.					Sold (part)	12/11/19	M	D	
30. Rydex Inverse S&P 500 Strategy Fund (2588)		None			Sold (part)	01/23/19	M	C	
31.					Sold	01/25/19	M	C	
32. Schwab Value Advantage (2588)	D	Dividend			Buy (add'l)	09/10/19	N		
33.					Sold (part)	02/13/19	M		
34.					Sold (part)	02/19/19	M		

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000 J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000 K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000 L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000 M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	E =\$15,001 - \$50,000
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FINANCIAL DISCLOSURE REPORT

Page 6 of 20

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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.)

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	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
35.					Sold (part)	02/26/19	N		
36.					Sold (part)	03/22/19	O		
37.					Sold (part)	04/16/19	N		
38.					Sold	10/17/19	N		
39. iShares Russell 1000 Value (2588)	B	Dividend	M	T	Buy	10/17/19	M		
40. Ishares Tr Russell (2588)	B	Dividend	N	T	Buy	06/21/19	N		
41.					Buy (add'l)	07/11/19	M		
42.					Buy (add'l)	11/19/19	M		
43.					Buy (add'l)	12/11/19	M		
44.					Sold (part)	08/06/19	M		
45.			J		Sold (part)	08/14/19	M		
46.					Sold (part)	08/27/19	M		
47. Pacer Trendpilot US (2588)	D	Dividend	N	T	Buy	02/26/19	N		
48. SPDR Barclays High Yield (2588)	D	Dividend	N	T	Buy	02/13/19	N		
49. Vanguard FTSE All-World ex-US (2588)	B	Dividend	M	T	Buy	11/04/19	M		
50. American Century Equity (2588)	D	Dividend	N	T	Buy	01/30/19	N		
51. Agr Large Cap Defensive (2588)	C	Dividend	N	T	Buy	02/19/19	N		

1 Income Gain Codes:	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
(See Columns B1 and D4)	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	J =\$15,000 or less	K =\$15,001 - \$50,000	L =\$50,001 - \$100,000	M =\$100,001 - \$250,000	
(See Columns C1 and D3)	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	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
(See Column C2)	U =Book Value	V =Other	W =Estimated		

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.)

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	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
52. Prudential High Yield (2588)		None	N	T	Buy	01/14/19	N		
53. T. Rowe Price Capital Appreciation (5289)	D	Dividend	N	T	Buy (add'l)	04/15/19	M		
54.					Sold (part)	07/15/19	M	C	
55. Jensen Quality Growth (5289)	C	Dividend	N	T	Buy (add'l)	03/28/19	M		
56.					Buy (add'l)	09/12/19	M		
57.					Sold (part)	05/13/19	M		
58. Rydex Internet Fund (5289)		None			Buy	04/12/19	M		
59.					Buy (add'l)	04/23/19	M		
60.					Sold (part)	05/24/19	M		
61.					Sold	06/03/19	M		
62. Schwab Value Advantage (5289)	D	Dividend			Sold (part)	02/06/19	M		
63.					Buy (add'l)	05/28/19	N		
64.					Sold (part)	02/13/19	N		
65.					Sold (part)	02/15/19	M		
66.					Sold (part)	03/19/19	M		
67.					Sold (part)	03/21/19	M		
68.					Sold (part)	03/28/19	M		

1 Income Gain Codes:
(See Columns B1 and D4)

2 Value Codes
(See Columns C1 and D3)

3 Value Method Codes
(See Column C2)

A =\$1,000 or less
F =\$50,001 - \$100,000
J =\$15,000 or less
N =\$250,001 - \$500,000
P3 =\$25,000,001 - \$50,000,000
Q =Appraisal
U =Book Value

B =\$1,001 - \$2,500
G =\$100,001 - \$1,000,000
K =\$15,001 - \$50,000
O =\$500,001 - \$1,000,000
R =Cost (Real Estate Only)
V =Other

C =\$2,501 - \$5,000
H1 =\$1,000,001 - \$5,000,000
L =\$50,001 - \$100,000
P1 =\$1,000,001 - \$5,000,000
P4 =More than \$50,000,000
S =Assessment
W =Estimated

D =\$5,001 - \$15,000
H2 =More than \$5,000,000
M =\$100,001 - \$250,000
P2 =\$5,000,001 - \$25,000,000
T =Cash Market

E =\$15,001 - \$50,000

FINANCIAL DISCLOSURE REPORT

Page 8 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

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69.					Sold (part)	04/02/19	N		
70.					Sold (part)	10/18/19	M		
71.					Sold	11/04/19	N		
72. SPDR Gold Shares (5289)		None			Sold	04/15/19	M	C	
73. Money Market Sweep (5289)	A	Interest			Redeemed	09/13/19	O		
74. Cash (5289)	A	Interest	M	T	Open	09/13/19	O		
75. Guggenheim S&P 500 Equal (5289)	D	Dividend	N	T	Buy	01/30/19	M		
76.					Buy (add'l)	02/13/19	M		
77.					Buy (add'l)	09/06/19	M		
78.					Sold (part)	05/15/19	M	D	
79.					Sold (part)	05/29/19	M	A	
80. Ishares Gold (5289)		None	M	T	Buy	09/24/19	M		
81. Ishares Msci Emerging Mkt. Fund (5289)	C	Dividend	M	T	Buy	11/04/19	M		
82. Ishares Russell 1000 Value (5289)	B	Dividend	M	T	Buy	10/10/19	M		
83.					Buy (add'l)	10/18/19	M		
84.					Sold (part)	11/25/19	M	D	
85. Ishares Tr Russell (5289)	B	Dividend			Buy	03/19/19	M		

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2 Value Codes (See Columns C1 and D3)	J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	
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86.					Buy (add'l)	03/21/19	M		
87.					Buy (add'l)	04/30/19	M		
88.					Sold (part)	05/14/19	M	B	
89.					Sold	10/02/19	N	C	
90. PowerShares S&P 500 Low Volatility (5289)	C	Dividend	N	T	Buy	06/06/19	M		
91.					Buy (add'l)	10/03/19	M		
92. PowerShares Qqq Trust (5289)	A	Dividend	M	T	Buy	11/27/19	M		
93. Schwab US Broad Mkt (5289)	C	Dividend	N	T	Buy	02/06/19	M		
94.					Buy (add'l)	09/06/19	L		
95. SPDR S&P 500 (5289)		None	M	T	Buy	10/24/19	M		
96. Vaneck Vectors Gold (5289)		None			Buy	06/21/19	M		
97.					Sold	09/11/19	M	E	
98. Vanguard Growth (5289)	B	Dividend	N	T	Buy	06/11/19	N		
99.					Buy (add'l)	11/15/19	M		
100.					Sold (part)	10/24/19	M	D	
101. JPMorgan Emerging Mkts (5289)		None			Buy	01/25/19	M		
102.					Sold	08/22/19	M	D	

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FINANCIAL DISCLOSURE REPORT

Page 10 of 20

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103. Rydex Health Care Fund (5289)		None			Buy	02/25/19	M		
104.					Sold	03/28/19	M		
105. Rydex Nova Fund (5289)		None			Buy	07/03/19	M		
106.					Sold	08/05/19	M		
107. Rydex Technology Fund (5289)		None			Buy	02/05/19	M		
108.					Buy (add'l)	02/22/19	L		
109.					Sold (part)	05/23/19	M	D	
110.					Sold	05/31/19	M	A	
111. Schwab Value Advantage (IRA-1410)	A	Dividend			Sold (part)	02/13/19	J		
112.					Sold (part)	02/19/19	K		
113.					Sold (part)	02/26/19	K		
114.	H1				Sold (part)	03/25/19	L		
115.					Sold (part)	04/16/19	K		
116.					Buy (add'l)	09/10/19	K		
117.					Sold	10/17/19	K		
118. Schwab U.S. Treasury Money Funds (IRA-1410)	A	Interest			Sold	12/31/19	J		
119. Cash (IRA-1410)	A	Interest	J	T	Open	09/13/19	L		

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3 Value Method Codes (See Column C2)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	

FINANCIAL DISCLOSURE REPORT

Page 11 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(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)	(5) Identity of buyer/seller (if private transaction)
120. Money Market Sweep (IRA-1410)	A	Interest			Redeemed	09/13/19	L		
121. Rydex Inverse S&P 500 Strategy Fund (IRA-1410)		None			Sold (part)	01/23/19	K	A	
122.					Sold	01/25/19	K	A	
123. T. Rowe Price Capital Appreciation (IRA-1410)	A	Dividend	L	T	Buy (add'l)	03/06/19	J		
124.					Sold (part)	07/15/19	J	A	
125. Ishares Iboxx High Yield (IRA-1410)	B	Dividend	K	T	Buy	02/13/19	K		
126. Ishares Russell 1000 Value (IRA-1410)	A	Dividend	K	T	Buy	10/17/19	K		
127. Ishares Tr Russell (IRA-1410)	A	Dividend	K	T	Buy	06/21/19	K		
128.					Buy (add'l)	07/11/19	K		
129.					Buy (add'l)	11/19/19	K		
130.					Buy (add'l)	12/10/19	K		
131.					Sold (part)	08/06/19	J		
132.					Sold (part)	08/14/19	K		
133.					Sold (part)	08/27/19	K		
134. Spdr S&P 500 (IRA-1410)	A	Dividend	K	T	Buy	04/24/19	K		
135.					Buy (add'l)	09/18/19	K		
136.					Sold (part)	05/13/19	K		

1 Income Gain Codes:	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
(See Columns B1 and D4)	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	J =\$15,000 or less	K =\$15,001 - \$50,000	L =\$50,001 - \$100,000	M =\$100,001 - \$250,000	
(See Columns C1 and D3)	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	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
(See Column C2)	U =Book Value	V =Other	W =Estimated		

FINANCIAL DISCLOSURE REPORT

Page 12 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(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)	(5) Identity of buyer/seller (if private transaction)
137. American Century Equity (IRA-1410)	A	Dividend	K	T	Buy	01/30/19	K		
138. American Fund Growth (IRA-1410)		None			Buy	03/25/19	K		
139.					Buy (add'l)	04/03/19	K		
140.					Buy (add'l)	04/16/19	K		
141.					Sold (part)	05/14/19	K	A	
142.					Sold	05/30/19	K		
143. American Fund High Income (IRA-1410)	B	Dividend	K	T	Buy	01/09/19	K		
144. Aqr Large Cap Defensive (IRA-1410)	A	Dividend	K	T	Buy	02/19/19	K		
145. Doubleline Total Return (IRA-1410)	B	Dividend	K	T	Buy	03/25/19	K		
146.					Buy (add'l)	05/17/19	K		
147.					Sold (part)	11/19/19	K	A	
148.					Sold (part)	12/10/19	K	A	
149. Jensen Quality Growth Fund (IRA-1410)	A	Dividend	K	T	Buy (add'l)	02/01/19	J		
150. Jhancock International Growth (IRA-1410)	A	Dividend	K	T	Buy	11/01/19	K		
151. Parnassus Core Equity Fund (IRA-1410)	A	Dividend	K	T	Buy	02/26/19	K		
152. T. Rowe Price Capital Appreciation (IRA-5055)	A	Dividend	L	T	Buy (add'l)	04/15/19	K		
153.					Sold (part)	07/15/19	J	A	

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	
3 Value Method Codes (See Column C2)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	

FINANCIAL DISCLOSURE REPORT

Page 13 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
154. Jensen Quality Growth (IRA-5055)	A	Dividend	L	T	Buy (add'l)	03/28/19	J		
155.					Buy (add'l)	09/12/19	K		
156.					Sold (part)	05/15/19	K		
157. Guggenheim S&P 500 Equal (IRA-5055)	A	Dividend	K	T	Buy	01/30/19	K		
158.					Buy (add'l)	09/06/19	J		
159. Ishares Gold (IRA-5055)		None	K	U	Buy	09/24/19	K		
160. Rydex Inverse S&P 500 Strategy Fund (IRA-5055)		None			Sold (part)	01/18/19	K		
161.					Sold	01/24/19	K		
162. Schwab Value Advantage (IRA-5055)	B	Dividend			Sold (part)	02/06/19	J		
163.					Sold (part)	02/13/19	K		
164.					Sold (part)	02/15/19	K		
165.					Sold (part)	03/19/19	K		
166.					Sold (part)	03/21/19	K		
167.					Sold (part)	04/02/19	L		
168.					Buy (add'l)	05/28/19	K		
169.					Sold	10/18/19	K		
170. SPDR Gold Shares (IRA-5055)		None			Sold	04/15/19	K	A	

1 Income Gain Codes:	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
(See Columns B1 and D4)	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	J =\$15,000 or less	K =\$15,001 - \$50,000	L =\$50,001 - \$100,000	M =\$100,001 - \$250,000	
(See Columns C1 and D3)	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	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
(See Column C2)	U =Book Value	V =Other	W =Estimated		

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
171. Money Market Sweep (IRA-5055)	A	Interest			Redeemed	09/13/19	L		
172. Cash (IRA-5055)	A	Interest	K	T	Open	09/13/19	L		
173. Ishares Tr Russell (IRA-5055)	A	Dividend			Buy	03/19/19	K		
174.					Buy (add'l)	03/21/19	K		
175.					Buy (add'l)	04/02/19	K		
176.					Sold (part)	05/14/19	K	A	
177.					Sold	10/02/19	K	A	
178. PowerShares S&P 500 Low Volatility (IRA-5055)	A	Dividend	K	T	Buy	06/06/19	L		
179.					Buy (add'l)	10/03/19	K		
180. Schwab US Broad Market (IRA-5055)	A	Dividend	K	T	Buy	02/06/19	K		
181.					Buy (add'l)	02/13/19	K		
182.					Buy (add'l)	09/06/19	K		
183.					Sold (part)	05/15/19	K	A	
184.					Sold (part)	05/29/19	K	A	
185. Spdr S&P 500 (IRA-5055)		None	K	T	Buy	10/23/19	K		
186. Vaneck Vectors Gold (IRA-5055)		None			Buy	06/21/19	K		
187.					Sold	09/11/19	K	B	

1 Income Gain Codes:

(See Columns B1 and D4)

2 Value Codes

(See Columns C1 and D3)

3 Value Method Codes

(See Column C2)

A =\$1,000 or less

F =\$50,001 - \$100,000

J =\$15,000 or less

N =\$250,001 - \$500,000

P3 =\$25,000,001 - \$50,000,000

Q =Appraisal

U =Book Value

B =\$1,001 - \$2,500

G =\$100,001 - \$1,000,000

K =\$15,001 - \$50,000

O =\$500,001 - \$1,000,000

R =Cost (Real Estate Only)

V =Other

C =\$2,501 - \$5,000

H1 =\$1,000,001 - \$5,000,000

L =\$50,001 - \$100,000

P1 =\$1,000,001 - \$5,000,000

P4 =More than \$50,000,000

S =Assessment

W =Estimated

D =\$5,001 - \$15,000

H2 =More than \$5,000,000

M =\$100,001 - \$250,000

P2 =\$5,000,001 - \$25,000,000

T =Cash Market

E =\$15,001 - \$50,000

FINANCIAL DISCLOSURE REPORT

Page 15 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(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)	(5) Identity of buyer/seller (if private transaction)
188. Vanguard Growth (IRA-5055)	A	Dividend	K	T	Buy	06/11/19	K		
189.					Buy (add'l)	11/15/19	K		
190.					Sold (part)	10/23/19	K	A	
191. Invesco Comstock Y (IRA-5055)	A	Dividend	K	T	Buy	10/10/19	K		
192.					Buy (add'l)	10/18/19	K		
193.					Sold (part)	12/02/19	K	B	
194. JPMorgan Emerging Markets Equity (IRA-5055)	A	Dividend	K	T	Buy	01/25/19	K		
195.					Buy (add'l)	11/01/19	K		
196.					Sold (part)	08/22/19	K	B	
197. Rydex Health Care Fund (IRA-5055)		None			Buy	02/15/19	K		
198.					Sold	03/28/19	K		
199. Rydex Internet Fund (IRA-5055)		None			Buy	04/12/19	K		
200.					Buy (add'l)	04/23/19	K		
201.					Sold (part)	05/24/19	K		
202.					Sold	06/03/19	K		
203. Rydex Nova Fund (IRA-5055)		None	K	T	Buy	07/03/19	K		
204.					Buy (add'l)	12/04/19	K		

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	
3 Value Method Codes (See Column C2)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
205. Rydex Technology Fund (IRA-5055)		None			Buy	02/05/19	K		
206.					Buy (add'l)	02/22/19	J		
207.					Sold (part)	05/23/19	K	A	
208.					Sold	05/31/19	K	A	
209. Trust # 1									
210. - JP MorganChase Bank Account	A	Interest	J	T					
211. -John Hancock Life Insurance Policy	D	Interest	M	U					
212.									
213.									
214.									
215.									
216.									
217.									
218.									
219.									
220.									
221.									

1 Income Gain Codes:	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
(See Columns B1 and D4)	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	J =\$15,000 or less	K =\$15,001 - \$50,000	L =\$50,001 - \$100,000	M =\$100,001 - \$250,000	
(See Columns C1 and D3)	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	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
(See Column C2)	U =Book Value	V =Other	W =Estimated		

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
222.									
223.									
224.									
225.									
226.									
227.									
228.									
229.									
230.									
231.									
232.									
233.									
234.									
235.									
236.									
237.									
238.									

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000 J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000 K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000 L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000 M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	

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		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
239.									
240.									
241.									
242.									
243.									
244.									
245.									
246.									
247.									
248.									
249.									
250.									
251.									
252.									
253.									
254.									
255.									

1 Income Gain Codes:

(See Columns B1 and D4)

2 Value Codes

(See Columns C1 and D3)

3 Value Method Codes

(See Column C2)

A =\$1,000 or less

F =\$50,001 - \$100,000

J =\$15,000 or less

N =\$250,001 - \$500,000

P3 =\$25,000,001 - \$50,000,000

Q =Appraisal

U =Book Value

B =\$1,001 - \$2,500

G =\$100,001 - \$1,000,000

K =\$15,001 - \$50,000

O =\$500,001 - \$1,000,000

R =Cost (Real Estate Only)

V =Other

C =\$2,501 - \$5,000

H1 =\$1,000,001 - \$5,000,000

L =\$50,001 - \$100,000

P1 =\$1,000,001 - \$5,000,000

P4 =More than \$50,000,000

S =Assessment

W =Estimated

D =\$5,001 - \$15,000

H2 =More than \$5,000,000

M =\$100,001 - \$250,000

P2 =\$5,000,001 - \$25,000,000

T =Cash Market

E =\$15,001 - \$50,000

FINANCIAL DISCLOSURE REPORT

Page 19 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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

All information and explanations relate to Part VII:

Lines 8: As a retiree, my spouse receives monthly distributions from the Keogh (Target) Plan. The aggregate amount of the monthly distributions in 2018 is listed in column "D(3)" as having been made on December 31, 2019

Line 9: The name of Phoenix Life Insurance Company was changed to Nassau Life Insurance Company, effective October 10, 2018.

Line 10: No contributions were made to the Capital "A" account in 2019.

Line 13-15, 73-74, 118-20; 171-72: On September 13, 2019, the "Money Sweep" was transferred to "Cash." The "Schwab US Treasury Money Fund," "Money Sweep" and "Cash" are cash accounts that were used throughout 2019 to receive cash from sales and fund new purchases.

lines 11-208: I maintain two IRA brokerage accounts and my spouse and I maintain two brokerage accounts held as tenants in common with Charles Schwab. The report identifies the security that is the subject of the reported transaction with a parenthetical reference that identifies the last four digits of the account number and whether the account is an IRA account. Where multiple purchases or sales were made during the year, the aggregate amount of the income, if any, and the value of the asset (if held at the end of the reporting period) are reported on the first line on which the asset is listed.

line 211: The John Hancock Life Insurance Policy is a Flexible Premium Survivorship Universal Life ("Second to Die") policy that my spouse and I maintain for the benefit of our son. I am not aware of any investment options and have never directed any investments. In addition, the value listed in column c(2) is the gross value and does not reflect the substantial "surrender charge" in the event that the policy is cancelled.

FINANCIAL DISCLOSURE REPORT

Page 20 of 20

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2020

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/ STUART M. BERNSTEIN**

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
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