

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2020

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) Waldor, Cathy L.	2. Court or Organization US District Court, New Jersey	3. Date of Report 12/09/2021
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) US Magistrate Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final	6. Reporting Period 01/01/2020 to 12/31/2020
	5b. ☒ Amended Report	
7. Chambers or Office Address US District Court 50 Walnut Street MLK Building Newark, NJ 07102		
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. _____	_____
2. _____	_____
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. _____	_____

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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. 2020	Rex Vinegar Company - self employed business executive
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.				

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Waldor, Cathy L.	12/09/2021

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

☒ NONE *(No reportable gifts.)*

SOURCE	DESCRIPTION	VALUE
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.)*

CREDITOR	DESCRIPTION	VALUE CODE
1.		
2.		
3.		
4.		
5.		

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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) 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)
1. (H) Brokerage Account #1 (44)									
2. Clearbridge Tactical Dividend Income Fund Cl C	C	Dividend	L	T					
3. Gugenheim Small Cap Value Fund Cl C		None	J	T					
4. Mainstay Epoch Global Equity Yield Cl C	A	Dividend			Sold	04/06/20	K		
5. Franklin Templeton Income Fund Cl C	C	Dividend	L	T	Sold (part)	04/06/20	K		
6. Thornburg Income Builder Cl C (X)	C	Dividend	L	T					
7. Thornburg Income Builder Cl A (X)	A	Dividend	J	T					
8. Vaneck Vectors High Yield Muni ETF	B	Dividend	K	T					
9. (H) AIG Sun America Polaris Choice IV Variable Annuity (X)									
10. - SA VCP Dynamic Allocation Portfolio		None	M	T					
11. - SA VCP Dynamic Strategy Portfolio		None	M	T					
12. - Secure Value Account		None	K	T					
13. (H) Brighthouse Life Ins Co Series L Variable Annuity (X)									
14. - American Funds Growth Portfolio		None	K	T					
15. - Baillie Gifford International Stock Portfolio		None	K	T					
16. - BH Small Cap Value Portfolio		None	J	T					
17. - Invesco Small Cap Growth Portfolio		None	J	T					

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	

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18. - JP Morgan Core Bond Portfolio		None	K	T					
19. - MetLife Stock Index Portfolio		None	L	T					
20. - MFS Value Portfolio B		None	J	T					
21. - PIMCO Total Return Portfolio B		None	K	T					
22. - T Rowe Price MId Cap Growth Portfolio B		None	J	T					
23. - VanEck Global Natural Resources B		None	J	T					
24. Bernstein All Asset Strategy Fund C	A	Dividend	L	T					
25. Janus Henderson Balanced Fund C	B	Dividend	M	T					
26. JP Morgan Income Builder Class C (X)	B	Dividend	K	T	Sold (part)	04/06/20	J		
27. JP Morgan Income Builder Class A (X)		None	J	T					
28. Mainstay MacKay High Yield Muni Bond Fund Cl C (X)	C	Dividend	M	T					
29. Principal Small Cap Dividend Income Fund C	A	Dividend			Sold (part)	04/06/20	K		
30.					Sold	09/25/20	K		
31. AIG Focused Dividend Strategy Fund C	A	Dividend	K	T	Sold (part)	04/06/20	J		
32. Cohen & Steers Preferred Sec & Inc Fund Cl C (X)		None							
33. Cohen & Steers Preferred Sec & Inc Fund Cl A (X)	B	Dividend	L	T					
34. Mainstay Mackay Tax Free Bond Cl A (X)	D	Dividend	N	T					

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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. Nuveen Large Cap Core Fund Cl C	A	Dividend	M	T	Sold (part)	04/06/20	L		
36. Principal Global Diversified Income Fund Cl C	B	Dividend	K	T	Sold (part)	04/06/20	K		
37. Putman Multi-Cap Core Fd Cl C	C	Dividend	M	T					
38. (H) Transamerica Life Insurance Co B-Share - Variable Annuity (X)									
39. - Fidelity - VIP Contrafund Portfolio		None	K	T					
40. - TA Janus Balanced		None	L	T					
41. - TA Managed Risk - Growth ETF		None	L	T					
42. - American Funds Growth Fund		None	K	T					
43. - American Funds Growth - Income Fund		None	K	T					
44. Janus Henderson Enterprise Fund Cl C	D	Dividend	M	T					
45. Units FT US EQ C/E Ser 26		None			Redeemed	01/15/20	K		
46. UBS Bank UT US 3.5% Mat 10/30/20 Fixed Rate CD	B	Interest			Matured	10/20/20	K		
47. Goldman Sachs Access Treas 0-1 Year ETF	A	Dividend	L	T					
48. Principal Blue Chip Fund Cl C	D	Dividend	M	T	Buy (add'l)	04/06/20	K		
49.					Buy (add'l)	09/25/20	K		
50. American Funds American Balanced Fd Cl C	D	Dividend	M	T					
51. BNY Mellon Equity Income FD Cl C	A	Dividend	L	T					

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52. Allianz Artificial Intelligence & Technology	B	Dividend	K	T					
53. Vanguard Growth ETF		None	K	T	Buy	09/25/20	K		
54. AIG Focused Growth Fund Cl C	B	Dividend	K	T	Buy	06/06/20	J		
55. FT - Franklin Dynatech C		None	K	T	Buy	04/06/20	K		
56. JP Morgan Equity Income Fund Cl A	A	Dividend	J	T	Buy	04/06/20	J		
57. UNTS FT Div Strength PRTFO Ser 47	A	Dividend	K	T	Buy	01/14/20	K		
58. UNTS FT Mega-Cap PRTFO Ser 58	A	Dividend	K	T	Buy	09/25/20	K		
59. Mainstay Income Builder Fund Cl C	A	Dividend	L	T	Buy	04/06/20	K		
60. Nuveen Large Cap Value Fund Cl C (X)	B	Dividend			Buy	04/06/20	L		
61. Nuveen Dividend Value Fund Cl C (X)		None	M	T					
62.									
63. (H) Brokerage Account #2 (45)									
64. iShares Trust Russell 2000 Index ETF	A	Dividend	K	T	Sold (part)	09/01/20	J	B	
65. iShares Trust Core S&P Mid Cap ETF	B	Dividend	L	T	Sold (part)	09/01/20	K	D	
66. iShares TIPS Bond ETF	A	Dividend	K	T					
67. Vanguard Index Funds Vanguard Growth ETF	B	Dividend	M	T					
68. Vanguard Total Stock Market ETF	B	Dividend	M	T					

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69. Vanguard Index Fund S&P 500 ETF	B	Dividend	M	T					
70. Vanguard Divid Appreciation ETF	C	Dividend	M	T					
71. Vanguard Mega Cap ETF	B	Dividend	M	T					
72. Vaneck Vectors AMT-Free Short Municipal Index ETF	A	Dividend	K	T					
73. Vaneck Vectors High Yield Municipal Index ETF	B	Dividend	K	T	Sold (part)	04/08/20	J		
74.					Sold (part)	05/28/20	J	A	
75. First Trust Dorsey Wright FO ETF	A	Dividend	K	T					
76. Principal Small Mid Cap Div Inst	A	Dividend			Sold (part)	04/06/20	J		
77.					Sold (part)	04/24/20	K		
78.					Sold	09/01/20	J		
79. First Trust Preferred Security & Inc ETF	B	Dividend	K	T					
80. Vaneck Vectors AMT-Free Inter ETF	A	Dividend	K	T					
81. Wisdomtree Trust Small Cap Dividend Fund ETF	A	Dividend			Sold	03/10/20	L		
82. First Trust Morningstar Div Leader Index Fund	B	Dividend	K	T	Buy (add'l)	09/23/20	K		
83. First Trust Value Line Divid Index Fund	B	Dividend	K	T					
84. Goldman Sachs Active Beta US Large Cap Equity ETF	B	Dividend	M	T					
85. iShares EDGE MSCI Min Vol USA ETF	A	Dividend	J	T					

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86. SPDR Nuveen S&P High Yield Municipal Bond ETF	B	Dividend	L	T					
87. Vanguard Financials ETF	A	Dividend			Sold	09/23/20	K		
88. Vanguard Health Care ETF	A	Dividend	L	T	Buy (add'l)	03/30/20	K		
89.					Buy (add'l)	04/06/20	J		
90.					Buy (add'l)	04/24/20	K		
91. Vanguard Value ETF	B	Dividend	L	T	Buy (add'l)	04/08/20	J		
92. First Trust Dow Jones Internet Index Fund ETF		None	M	T	Buy (add'l)	02/25/20	J		
93.					Buy (add'l)	03/02/20	J		
94. First Trust STOxx European Select Divd Index Fund ETF		None			Sold	03/02/20	J		
95. Wisdomtree Intl High Divid Fund ETF		None			Sold	02/25/20	J		
96. Schwab US Mid-Cap ETF		None			Buy (add'l)	02/25/20	J		
97.					Sold	03/10/20	K		
98. SPDR S&P Aerospace & Defense ETF	A	Dividend	L	T					
99. Vanguard High Divid Yield ETF	A	Dividend	K	T	Buy (add'l)	03/10/20	K		
100. Franklin Short Duration US Govt ETF	A	Dividend	K	T					
101. Thornburg Limited Term Municipal Fund Cl I	B	Dividend	L	T	Buy (add'l)	09/01/20	J		
102. iShares Core S&P Small-Cap ETF	A	Dividend			Sold (part)	03/30/20	K		

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103.					Sold	04/24/20	J		
104. iShares Core MSCI Emerging Markets ETF		None			Sold	02/25/20	J		
105. Goldman Sachs Access TREAS 0-1 Year ETF	A	Dividend	K	T					
106. First Trust NASDAQ Clean Edge Green Energy Index Fd ETF	A	Dividend	J	T	Buy	10/22/20	J		
107. Vanguard Information Technology ETF	A	Dividend	M	T	Buy	03/10/20	K		
108.					Buy (add'l)	03/30/20	J		
109.					Buy (add'l)	04/08/20	K		
110. First Trust Enhanced Short Mat Fund ETF	A	Dividend	K	T	Buy	09/01/20	J		
111.					Buy (add'l)	09/23/20	J		
112. IQ Mackay Municipal Insd ETF	A	Dividend	L	T	Buy	05/28/20	K		
113.					Buy (add'l)	07/30/20	J		
114.					Buy (add'l)	09/01/20	K		
115. SPDR Gold Shares ETF		None	K	T	Buy	09/23/20	K		
116. Wisdomtree US Midcap	A	Dividend			Buy	03/10/20	K		
117.					Sold	05/28/20	K		
118. Proshares Russell 2000	A	Dividend			Buy	03/10/20	K		
119.					Sold (part)	04/08/20	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		

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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)
120.					Sold (part)	07/30/20	J		
121.					Sold	09/01/20	J		
122.									
123. (H) Brokerage Account #5 (51)									
124. Principal MidCap Fund Class A	A	Dividend	L	T					
125. Franklin Mutual Global Discover Fund Cl A		None			Sold (part)	07/30/20	L		
126.					Sold	09/25/20	K		
127. Franklin Templeton Income Cl A	B	Dividend	K	T					
128. American Funds American Balanced Fund Cl R4	A	Dividend	L	T					
129. First Eagle Global Fund Cl A	B	Dividend	L	T					
130. Thornburg Income Builder Cl C (X)	B	Dividend							
131. Thornburg Income Builder Cl A (X)	A	Dividend	K	T					
132. Goldman Sachs Income Builder Funds Cl IR	B	Dividend	L	T					
133. iShares Edge MSCI Min Vol USA EFT	A	Dividend	K	T					
134. Putnam Equity Income Fund Cl C	B	Dividend	K	T					
135. UNTS FT HI DIV EQ PORT SER 42	B	Dividend	L	T					
136. First Trust Enhanced Short Mat Fund ETF	A	Dividend	K	T					

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		

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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) 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. Vanguard Growth ETF	A	Dividend	K	T	Buy	09/25/20	K		
138. FT Franklin Dynatech A		None	K	T	Buy	09/25/20	K		
139. FT Franklin Rising Dividends A	A	Dividend	L	T	Buy	07/30/20	L		
140.									
141. (H) Brokerage Account #6 (52)									
142. iShares Russell MidCap ETF	A	Dividend	K	T	Buy (add'l)	03/23/20	J		
143. SPDR S&P 500 ETF TR	A	Dividend	K	T	Sold (part)	01/24/20	J	A	
144.					Buy (add'l)	04/28/20	J		
145. John Hancock Disciplined Value Mid Cap Fund CI A	A	Dividend	J	T	Buy (add'l)	04/28/20	J		
146. Baird MidCap Fund Institutional Class	B	Dividend	J	T	Sold (part)	04/28/20	J	A	
147. Chartwell Small Cap Value I Share	A	Dividend	J	T	Buy (add'l)	04/28/20	J		
148. iShares IBOXX \$ Invt Grade Corporate Bond ETF	A	Dividend	J	T	Buy (add'l)	02/20/20	J		
149.					Buy (add'l)	04/21/20	J		
150.					Sold (part)	04/28/20	J	A	
151.					Sold (part)	08/21/20	J	A	
152. Ashmore Emerging Markets Total Ret Fund CI I	A	Dividend	K	T	Buy (add'l)	01/24/20	J		
153.					Buy (add'l)	04/28/20	J		

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 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
2 Value Codes (See Columns C1 and D3)					
3 Value Method Codes (See Column C2)	Q =Appraisal U =Book Value				

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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) 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)
154. iShares CORE MSCI EAFE ETF	A	Dividend	K	T	Buy (add'l)	02/20/20	J		
155.					Buy (add'l)	04/28/20	J		
156.					Sold (part)	12/14/20	J	B	
157. iShares CORE MSCI Emerging Markets ETF	A	Dividend	K	T	Buy (add'l)	02/20/20	J		
158.					Sold (part)	03/20/20	J		
159.					Sold (part)	07/09/20	J	A	
160. iShares Core S&P US Growth ETF	A	Dividend	K	T	Sold (part)	05/22/20	J	B	
161.					Sold (part)	06/10/20	J	B	
162. Pear Tree Polaris Foreign Value Fund Instl	A	Dividend	K	T	Buy (add'l)	02/20/20	J		
163.					Buy (add'l)	03/30/20	J		
164. Pimco Investment Grade Corporate Bond Fund P	B	Dividend	K	T	Sold (part)	03/20/20	J		
165.					Buy (add'l)	04/28/20	J		
166.					Buy (add'l)	06/08/20	J		
167. AQR US Defensive Equity Fund Cl I	A	Dividend	K	T	Buy (add'l)	07/09/20	J		
168. LSV Value Equity Fund CL NL		None			Buy (add'l)	03/03/20	J		
169.					Sold	03/20/20	J		
170. iShares 20+ Year Treasury Bond ETF	A	Dividend	J	T	Sold (part)	03/23/20	J	A	

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	

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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)
171.					Buy (add'l)	04/28/20	J		
172.					Sold (part)	06/19/20	J	B	
173.					Buy (add'l)	11/13/20	J		
174. iShares JP Morgan USD Emerging Market Bond ETF	A	Dividend	J	T	Sold (part)	01/24/20	J	A	
175.					Buy (add'l)	03/20/20	J		
176.					Buy (add'l)	08/21/20	J		
177. PIMCO Enhanced Short Mat Active Ex-Traded FD	A	Dividend			Buy (add'l)	01/24/20	J		
178.					Sold (part)	03/03/20	J		
179.					Sold	03/20/20	J		
180. Lord Abbett High Yield Fund Cl F	B	Dividend	K	T	Buy (add'l)	03/03/20	J		
181.					Buy (add'l)	04/28/20	J		
182.					Sold (part)	08/21/20	J		
183. iShares Core S&P Small-Cap ETF	A	Dividend	K	T	Buy (add'l)	03/23/20	J		
184. Harding Loevner International Equity Fund	A	Dividend	K	T					
185. Schwab US TIPS ETF	A	Dividend	J	T	Buy (add'l)	11/13/20	J		
186. Vanguard Total World Stock ETF	A	Dividend	J	T	Buy	06/19/20	J		
187. iShares US Treasury Bond ETF	A	Dividend			Buy	03/20/20	J		

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		
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(See Column C2)	U =Book Value	V =Other	W =Estimated		

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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.)

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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)
188.					Sold	04/21/20	J	A	
189. iShares MSCI EAFE Small Cap ETF	A	Dividend	J	T	Buy	12/14/20	J		
190. Vanguard Mid-Cap ETF	A	Dividend	J	T	Buy	05/22/20	J		
191.					Buy (add'l)	06/10/20	J		
192.					Sold (part)	12/14/20	J	C	
193. Vanguard Russell 1000 Value ETF	A	Dividend	K	T	Buy	03/20/20	K		
194.					Buy (add'l)	04/28/20	J		
195.					Sold (part)	05/22/20	J	A	
196.					Sold (part)	06/10/20	J	B	
197. Vanguard Russell 2000 ETF	A	Dividend	J	T	Buy	12/14/20	J		
198. GQG Partners Emerging Markets Equity Fd CI Inst	A	Dividend	K	T	Buy	07/09/20	J		
199. Invesco Optimum Yield		None			Buy	08/21/20	J		
200.					Sold	11/13/20	J	A	
201.									
202. (H) IRA #1 (42)									
203. First Eagle Global Fund Class C	A	Dividend	K	T					
204. First Eagle Global Fund Class A	B	Dividend	L	T					

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		
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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.)

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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. Blackrock Equity Dividend Fund C (X)	B	Dividend							
206. Blackrock Equity Dividend Fund A (X)	B	Dividend	L	T					
207. Franklin Templeton Mutual Global Discovery Fund Cl A		None			Sold	09/25/20	J		
208. Franklin Templeton Income C	A	Dividend	J	T					
209. Franklin Templeton Income Fund Class A	B	Dividend	K	T					
210. American Funds American Balanced Fund Cl C (X)	B	Dividend							
211. American Funds American Balanced Fund Cl A (X)	B	Dividend	K	T					
212. American Funds American Balanced F-1	B	Dividend	K	T					
213. UNTSFT HI DIV EQ PORT SER 42 REIN 10/21/21	A	Dividend	K	T					
214. Goldman Sachs Access Invt Grade Corp Bond ETF	A	Dividend	J	T					
215. FT Franklin Dynatech A		None	J	T	Buy	09/25/20	J		
216.									
217. (H) IRA #2 (43)									
218. American Funds American Balanced F-1	A	Dividend	J	T					
219. UNITS FT HI DIV EQ PORT SER 42	A	Dividend	K	T					
220. First Trust Enhanced Short Mat Fund ETF	A	Dividend	J	T					
221.									

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	

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

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	(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)
222. (H) IRA #3 (13)									
223. JP Morgan Income Builder Cl C (X)	B	Dividend							
224. JP Morgan Income Builder Cl A (X)	A	Dividend	L	T					
225. Janus Henderson Balanced Fund C	B	Dividend	L	T					
226.									
227. (H) AXA Equitable Flexible Premium Variable Life Insurance #4									
228. - AXA Moderate Allocation Fund		None	K	T					
229.									
230. Nationwide Life Insurance #2 (Whole Life)		None	K	T					
231.									
232. (H) Cash Accounts #1									
233. Santander Cash Accounts	A	Int./Div.	M	T					
234. Wells Fargo Cash Accounts	A	Int./Div.	K	T					
235. UBS Cash Accounts	A	Int./Div.	L	T					
236. TD Bank Cash Account	A	Int./Div.	J	T					
237.									
238. Real Estate - Rental Property - Verona, Essex County, NJ	F	Rent	O	W					

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

Lines 6-7 - On 10/13/20, 291.16 shares of Class C (Line 6) were exchanged to 290.86 shares of Class A (Line 7).

Line 9 - This variable annuity does not show or report any dividends, income, or short-term or long-term capital gains on its statements. The value of each investment in the annuity will increase or decrease in any year based upon the performance of each investment. No distributions were made from the annuity.

Line 13 - This variable annuity does not show or report any dividends, income, or short-term or long-term capital gains on its statements. The value of each investment in the annuity will increase or decrease in any year based upon the performance of each investment. No distributions were made from the annuity.

Lines 26-27 - On 4/16/20, 621.12 shares of Class C (Line 26) were exchanged to 608.07 shares of Class A (Line 27). On 10/15/20, 1307.81 shares of Class C (Line 26) were exchanged to 1304.08 shares of Class A (Line 27).

Line 28 - The name of this asset changed from Mainstay High Yield Muni Bond Fund Cl C to Mainstay Mackay High Yield Muni Bond Fund Cl C.

Lines 32-33 - On 9/16/20, 3525.572 shares of Class C (Line 32) were exchanged to 3502.908 shares of Class A (Line 33).

Line 34 - The name of this asset changed from Mainstay Funds Tax Free Bond Cl A to Mainstay Mackay Tax Free Bond Cl A.

Line 38 - This variable annuity does not show or report any dividends, income, or short-term or long-term capital gains on its statements. The value of each investment in the annuity will increase or decrease in any year based upon the performance of each investment. No distributions were made from the annuity.

Lines 60-61 - On 12/9/20, 6472.509 shares of Nuveen Large Cap Value Fund Cl C (Line 60) were exchanged to 10411.19 shares of Nuveen Dividend Value Fund Cl C (Line 61).

Lines 130-131 - On 10/13/20, 2260.028 shares of Class C (Line 130) were exchanged to 2257.703 shares of Class A (Line 131).

Lines 205-206 - On 01/09/20, 1545.399 shares of Class C (Line 205) were exchanged to 1475.660 shares of Class A (Line 206). On 12/09/20, 1982.534 shares of Class C (Line 205) were exchanged to 1890.208 shares of Class A (Line 206).

Lines 210-211 - On 7/13/20, 1369.161 shares of Class C (Line 210) were exchanged to 1359.468 shares of Class A (Line 211).

Lines 223-224 - On 10/15/20, 5854.877 shares of Class C (Line 223) were exchanged to 5838.165 shares of Class A (Line 224).

FINANCIAL DISCLOSURE REPORT

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Name of Person Reporting

Waldor, Cathy L.

Date of Report

12/09/2021

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/ Cathy L. Waldor**

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
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