

2022 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/16/2023

General Information

Name: Hon Michael Joseph McNicholas

CONFIDENTIAL

Address: 100 SE Ocean Blvd Suite A364, Stuart, FL 34994

PID 266195

County: Martin

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (19Th)	Elected Constitutional Officer	Circuit Judge

Net Worth

My Net Worth as of December 31, 2022 was \$ 490,000.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 45,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
Residence	\$ 800,000.00
iThink Financial (checking/savings)	\$ 470,000.00
Puma/River Forest RV	\$ 17,000.00
State of Florida Deferred Compensation - Nationwide (see attached)	\$ 50,500.00
See Attached	

Liabilities**LIABILITIES IN EXCESS OF \$1,000:**

Name of Creditor	Address of Creditor	Amount of Liability
Flagstar Bank	P.O. Box 660263, Dallas TX	\$ 377,923.73
WSFS Bank	500 Delawar Ave., Wilmington DE	\$ 129,496.67

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income.

☐ I elect to file a copy of my 2022 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
State of Florida	200 E. Gaines Ave., Tallahassee FL	\$ 173,784.54

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Business Entity	Major Sources of Business Income	Address	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Michael Joseph McNicholas

Digitally signed: 06/16/2023

Filed with COE: 06/16/2023

Important disclosures

4th Qtr. Yield = 3.50%; 1st Qtr. Yield = 3.20%; Contract floor through 2023 = 3.20%.

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 12/31/2022. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 12/31/2022

Ticker Symbol	Fund	Morningstar Category	Total Return (%)	Average Annual Return (%)				Inception Date	Gross Expense (%)
			3 Month	1 YR	5 YR	10 YR	Since Inception		
Asset allocation									
XX196	TRowePr RtrmtBal Trust F (b)	Allocation- 30% to 50% Equity	4.43	-12.94	3.27	4.54	4.94	1/13/2012	0.370

Performance (continued)

			Total Return (%)	Average Annual Return (%)						
Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)	
Asset allocation										
XX184	TRowePr 2005 Trust F (b)	Target-Date 2000-2010	4.73	-13.51	3.06	4.63	5.12	1/13/2012	0.370	
XX185	TRowePr 2010 Trust F (b)	Target-Date 2000-2010	5.00	-13.85	3.34	5.14	5.66	1/13/2012	0.370	
XX186	TRowePr 2015 Trust F (b)	Target-Date 2015	5.31	-14.08	3.68	5.89	6.44	1/13/2012	0.370	
XX187	TRowePr 2020 Trust F (b)	Target-Date 2020	5.53	-14.54	4.01	6.60	7.18	1/13/2012	0.370	
XX188	TRowePr 2025 Trust F (b)	Target-Date 2025	6.03	-15.52	4.44	7.32	7.90	1/13/2012	0.370	
XX189	TRowePr 2030 Trust F (b)	Target-Date 2030	6.85	-16.79	4.79	7.92	8.51	1/13/2012	0.370	
XX190	TRowePr 2035 Trust F (b)	Target-Date 2035	7.66	-17.77	5.13	8.41	9.00	1/13/2012	0.370	
XX191	TRowePr 2040 Trust F (b)	Target-Date 2040	8.41	-18.53	5.44	8.80	9.36	1/13/2012	0.370	
XX192	TRowePr 2045 Trust F (b)	Target-Date 2045	8.75	-18.74	5.70	8.96	9.52	1/13/2012	0.370	
XX193	TRowePr 2050 Trust F (b)	Target-Date 2050	8.93	-18.82	5.68	8.96	9.52	1/13/2012	0.370	
XX194	TRowePr 2055 Trust F (b)	Target-Date 2055	8.94	-18.89	5.66	8.95	9.50	1/13/2012	0.370	
XX195	TRowePr 2060 Trust F (b)	Target-Date 2060	8.94	-18.92	5.67	N/A	7.04	12/5/2014	0.370	
XX245	TRowePr 2065 Trust F (b)	Target-Date 2065+	8.84	-18.88	N/A	N/A	N/A	10/19/2020	0.370	
Specialty										
TTMIX	TRowePr Comm Tech I	Communications	-2.32	-40.53	5.77	12.03	13.20	10/13/1993	0.640	
THISX	TRowePr Hlth Scnc I	Health	8.86	-12.08	11.21	16.00	14.00	12/29/1995	0.650	
VGSNX	Vngrd RealEst Indx Inst	Real Estate	4.36	-26.20	3.71	6.45	7.88	12/2/2003	0.100	
TSNIX	TRowePr Scnc Tech I	Technology	3.19	-35.09	6.33	14.06	10.49	9/30/1987	0.650	
International										
✓	RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	10.01	-21.75	3.04	4.98	7.52	6/17/1999	0.570
	VTSNX	Vngrd Ttl IntStkIndx Inst	Foreign Large Blend	14.72	-15.98	1.12	4.09	4.05	11/29/2010	0.080
✓	TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	16.73	-15.38	1.74	4.95	2.86	12/29/2006	0.660
Small cap										
	PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	0.53	-36.91	9.46	13.96	11.46	6/3/1960	0.640
	VSCIX	Vngrd SmCap Indx Inst	Small Blend	7.96	-17.60	5.95	10.12	8.53	7/7/1997	0.040
✓	VSENX	JPM SmCap Eq R6	Small Blend	10.43	-15.88	6.42	10.86	12.41	12/20/1994	0.750
	XX436	SmCap Val Eq D	Small Blend	4.86	-18.56	4.98	9.00	9.48	1/13/2012	0.640
	WIAEX	Wasatch SmCap Gr Inst	Small Growth	2.29	-40.19	7.84	9.60	11.32	12/8/1986	1.060
	XX435	SmCap Cor Eq D	Small Growth	4.54	-23.15	7.46	11.02	11.35	1/13/2012	0.740
	DVZRX	DE SmCap Val R6	Small Value	11.93	-12.06	4.46	N/A	8.49	5/2/2016	0.690
Mid cap										
	VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	10.77	-13.11	6.64	10.71	9.78	3/28/2011	0.080
	XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	8.34	-22.37	7.44	12.14	12.05	1/13/2012	0.610
	JMVYX	JPM MdCap Val R6	Mid-Cap Value	10.30	-8.03	6.11	10.03	11.50	11/13/1997	0.730
	XX437	MdCap Val D	Mid-Cap Value	13.61	-4.09	7.08	10.70	11.24	1/13/2012	0.640
Large cap										
	NRSRX	NeuBer Sustnbl Eq R6	Large Blend	8.65	-18.38	7.58	11.22	9.17	3/16/1994	0.570
	PDGIX	TRowePr Divd Gr I	Large Blend	10.81	-10.10	10.96	12.90	10.02	12/30/1992	0.490
	XX198	TRowePr Eq Indx C	Large Blend	7.55	-18.16	9.36	12.48	9.65	12/31/1992	0.050
✓	VIIIX	Vngrd Inst Indx Inst Pls	Large Blend	7.55	-18.13	9.41	12.55	7.82	7/7/1997	0.020

Performance (continued)

				Total Return (%)	Average Annual Return (%)					
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
Large cap										
✓	FLCNX	Fid Contra K6	Large Growth	4.64	-27.12	8.70	N/A	10.24	5/25/2017	0.450
	XX199	TRowePr Gr Stk A	Large Growth	-1.99	-39.62	5.01	11.30	8.64	3/31/2006	0.500
	MGRPX	MSIF Gr R6	Large Growth	-10.91	-60.28	2.72	N/A	9.08	9/13/2013	0.460
✓	XX197	TRowePr Eq Inc D	Large Value	12.98	-3.06	7.26	9.96	7.40	9/8/2006	0.520
Balanced										
	XX200	TRowePr Cap App A	Allocation- 50% to 70% Equity	5.53	-11.81	9.31	10.99	9.11	3/31/2006	0.570
	FPKFX	Fid Puritan K6	Allocation--50% to 70% Equity	5.47	-17.11	N/A	N/A	7.63	6/14/2019	0.320
Bonds										
	REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	10.22	-11.94	0.11	N/A	2.20	4/22/2016	0.550
	XX434	Bd Tr I T5	Intermediate Core Bond	1.56	-14.07	-0.34	0.90	1.75	8/2/2010	0.300
	DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	2.76	-10.87	1.12	2.09	5.95	12/30/1988	0.410
	TSPNX	TRowePr Spectrm Inc I	Multisector Bond	4.24	-10.54	1.16	2.55	6.15	6/29/1990	0.470

Fixed investment option

VRU#	Fixed Investment option	Annualized current quarter yield (%)	Current year guaranteed minimum yield (%)
✓ 365	NRS Florida Fixed Fund	3.200	N/A

Disclosures

Fee disclosures

The Standardized illustration represents performance based on a \$10,000 hypothetical investment, and reflects the deduction of the following fees:

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

Footnotes

b) These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the fund's expenses, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Risk disclosures

Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although the Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.

International/emerging markets funds: Funds that invest in international stocks face risks that funds investing only in U.S. stocks do not. Currency fluctuation, political risk, differences in accounting standards and the limited availability of information may make these funds less stable.

Small company funds: Small and emerging companies may have less liquidity than larger, established companies. Therefore, funds investing in stocks of small or emerging companies may face greater price volatility and risk.

High-yield bond funds: Funds that invest in high-yield securities may have more credit risk and changes in price than funds that invest in higher-quality securities.

Non-diversified funds: Funds that invest in a single industry or small number of securities may be more volatile than those that invest more broadly.

Government bond funds: These funds invest mainly in securities of the U.S. government and its agencies; however, these entities do not guarantee the value of the funds.

Real estate funds: Funds that invest mainly in real estate are sensitive to economic and business cycles, changing demographic patterns and government actions.

Important disclosures

"Inception Date" is the date the fund was established. The "Since Inception" column contains performance for the funds if the Inception Date was before the time period indicated.

Performance numbers in the "3 Month" column are not annualized returns and represent the total percentage change in share value for the time period indicated.

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