Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0052

2012

Open to Public Inspection

For calendar year 2012 or tax year beginning , 2012, and ending , 20

Name of foundation: EMC Insurance Foundation

A Employer identification number: 42-1343474

Number and street (or P O box number if mail is not delivered to street address): P.O. Box 712

Room/suite:

B Telephone number (see instructions): 515-345-2788

City or town, state, and ZIP code: Des Moines IA 50306-0712

C If exemption application is pending, check here ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 6,904,534

J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) *(Part I, column (d) must be on cash basis.)*

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)	1,474,752			
	2	Check ▶ ☒ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments	352	352		
	4	Dividends and interest from securities	202,820	202,820		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	39,549			
	b	Gross sales price for all assets on line 6a 296,725				
	7	Capital gain net income (from Part IV, line 2)		1,500,524		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less: Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)	0			
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	1,717,473	1,703,696	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	5,750	5,750		5,750
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)				
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	600	600		600
	24	**Total operating and administrative expenses.** Add lines 13 through 23	6,350	6,350	0	6,350
	25	Contributions, gifts, grants paid	1,058,780			1,058,780
	26	**Total expenses and disbursements.** Add lines 24 and 25	1,065,130	6,350	0	1,065,130
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	652,343			
	b	**Net investment income** (if negative, enter -0-)		1,697,346		
	c	**Adjusted net income** (if negative, enter -0-)			0	

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For Paperwork Reduction Act Notice, see instructions.

ISA

Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	814,972	523,835	523,835
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U.S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)			
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment: basis ▶			
		Less. accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	4,961,210	5,908,034	6,380,699
	14	Land, buildings, and equipment: basis ▶			
		Less: accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	5,776,182	6,431,869	6,904,534
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities** (add lines 17 through 22)	0	0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ ☒ and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted	5,776,182	6,431,869	
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☐ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	**Total net assets or fund balances** (see instructions)	5,776,182	6,431,869	
	31	**Total liabilities and net assets/fund balances** (see instructions)	5,776,182	6,431,869	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	5,776,182
2	Enter amount from Part I, line 27a	2	652,343
3	Other increases not included in line 2 (itemize) ▶ Excess of sales price over FMV of contribution	3	3,344
4	Add lines 1, 2, and 3	4	6,431,869
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	6,431,869

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr)	(d) Date sold (mo., day, yr.)
1a	2,400 shs of Apple Inc	D	5/15/1998	3/29/2012
b	22,094.2 shs Vanguard Long Term Bond Index	P	8/15/2009	4/5/2012
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	1,478,095		17,120	1,460,975
b	296,725		257,176	39,549
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 } **2** 1,500,524

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 . . . . **3**

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2011	1,277,265	5,460,604	0.2339
2010	855,257	6,884,122	0.1242
2009	951,506	7,389,858	0.1288
2008	899,126	8,001,783	0.1124
2007	966,782	8,468,213	0.1142

2	**Total** of line 1, column (d)	2	0.7135
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.1427
4	Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	5,865,124
5	Multiply line 4 by line 3	5	836,953
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	16,973
7	Add lines 5 and 6	7	853,926
8	Enter qualifying distributions from Part XII, line 4	8	1,058,780

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ **(attach copy of letter if necessary—see instructions)**				
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☒ and enter 1% of Part I, line 27b			1	16,973
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col. (b)				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			2	
3	Add lines 1 and 2			3	16,973
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			4	
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-			5	16,973
6	Credits/Payments.				
a	2012 estimated tax payments and 2011 overpayment credited to 2012	6a	3,371		
b	Exempt foreign organizations—tax withheld at source	6b			
c	Tax paid with application for extension of time to file (Form 8868)	6c			
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments. Add lines 6a through 6d			7	3,371
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached			8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	13,602
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	0
11	Enter the amount of line 10 to be: **Credited to 2013 estimated tax ▶** **Refunded ▶**			11	0

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year. **(1)** On the foundation. ▶ $ ______ **(2)** On foundation managers. ▶ $ ______			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ______			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ Iowa			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10	X	

Part VII-A Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ Ron Herman Telephone no. ▶ 515-345-2788

Located at ▶ 717 Mulberry Street Des Moines, IA ZIP+4 ▶ 50309-3872

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041**—Check here ▶ ☒

and enter the amount of tax-exempt interest received or accrued during the year ▶ | 15 |

			Yes	No
16	At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly):			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b	N/A	
	Organizations relying on a current notice regarding disaster assistance check here ▶☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a	At the end of tax year 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? ☐ Yes ☒ No If "Yes," list the years ▶ 20_____ , 20_____ , 20_____ , 20_____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.)	2b	N/A	
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20_____ , 20_____ , 20_____ , 20_____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2012 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012.)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2012?	4b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

			Yes	No
5a	During the year did the foundation pay or incur any amount to:			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☒ No		
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☒ No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No		
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions)	☐ Yes ☒ No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No		
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	5b	N/A	
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes ☐ No		
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		X
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	7b	N/A	

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Please see attached listing				

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over $50,000 ▶				

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
NONE		
Total number of others receiving over $50,000 for professional services ▶		

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See instructions 3	
Total. Add lines 1 through 3 ▶	0

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1		Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:				
	a	Average monthly fair market value of securities			1a	5,257,894
	b	Average of monthly cash balances			1b	696,547
	c	Fair market value of all other assets (see instructions)			1c	
	d	**Total** (add lines 1a, b, and c)			1d	5,954,441
	e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e			
2		Acquisition indebtedness applicable to line 1 assets			2	
3		Subtract line 2 from line 1d			3	5,954,441
4		Cash deemed held for charitable activities. Enter 1 ½ % of line 3 (for greater amount, see instructions)			4	89,317
5		**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4			5	5,865,124
6		**Minimum investment return.** Enter 5% of line 5			6	293,256

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6			1	293,256
2a	Tax on investment income for 2012 from Part VI, line 5	2a	16,973		
b	Income tax for 2012. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	16,973
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	276,283
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	276,283
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	276,283

Part XII Qualifying Distributions (see instructions)

1		Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes.		
	a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	1,058,780
	b	Program-related investments—total from Part IX-B	1b	
2		Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3		Amounts set aside for specific charitable projects that satisfy the:		
	a	Suitability test (prior IRS approval required)	3a	
	b	Cash distribution test (attach the required schedule)	3b	
4		**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	1,058,780
5		Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	16,973
6		**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	1,041,807

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

			(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1	Distributable amount for 2012 from Part XI, line 7					276,283
2	Undistributed income, if any, as of the end of 2012:					
a	Enter amount for 2011 only					
b	Total for prior years: 20____,20____,20____					
3	Excess distributions carryover, if any, to 2012:					
a	From 2007	559,052				
b	From 2008	509,236				
c	From 2009	197,139				
d	From 2010	152,776				
e	From 2011	1,010,293				
f	**Total** of lines 3a through e		2,428,496			
4	Qualifying distributions for 2012 from Part XII, line 4: ▶ $ 1,058,780					
a	Applied to 2011, but not more than line 2a					
b	Applied to undistributed income of prior years (Election required—see instructions)					
c	Treated as distributions out of corpus (Election required—see instructions)					
d	Applied to 2012 distributable amount					276,283
e	Remaining amount distributed out of corpus		782,497			
5	Excess distributions carryover applied to 2012 *(If an amount appears in column (d), the same amount must be shown in column (a).)*					
6	**Enter the net total of each column as indicated below:**					
a	Corpus. Add lines 3f, 4c, and 4e. Subtract line 5		3,210,993			
b	Prior years' undistributed income. Subtract line 4b from line 2b			0		
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed					
d	Subtract line 6c from line 6b Taxable amount—see instructions			0		
e	Undistributed income for 2011 Subtract line 4a from line 2a. Taxable amount—see instructions				0	
f	Undistributed income for 2012. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013					0
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)					
8	Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions)		559,052			
9	**Excess distributions carryover to 2013.** Subtract lines 7 and 8 from line 6a		2,651,941			
10	Analysis of line 9					
a	Excess from 2008	509,236				
b	Excess from 2009	197,139				
c	Excess from 2010	152,776				
d	Excess from 2011	1,010,293				
e	Excess from 2012	782,497				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling . . . . . . ▶ N/A

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			
	(a) 2012	**(b)** 2011	**(c)** 2010	**(d)** 2009	**(e) Total**
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					0
b 85% of line 2a	0	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c	0	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter ⅔ of minimum investment return shown in Part X, line 6 for each year listed					0
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2).)

None

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

None

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail of the person to whom applications should be addressed:

Sean Pelletier Po Box 712 Des Moines, IA 50309-3872 515-345-7390

b The form in which applications should be submitted and information and materials they should include:

The following information should be provided: 1.intended use of funds 2.verification of IRS 501 c (3) 3. List of major donors

c Any submission deadlines:

None

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors.

Generally only Iowa based charitable organizations are funded.

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
See attached schedule				
				1,058,780
Total . . . . ▶ **3a**				1,058,780
b *Approved for future payment*				
None				
Total . . . . ▶ **3b**				0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					352
4 Dividends and interest from securities					202,820
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory					1,500,524
9 Net income or (loss) from special events . . .					
10 Gross profit or (loss) from sales of inventory . .					
11 Other revenue: a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0		0	1,703,696

13 **Total.** Add line 12, columns (b), (d), and (e) 13 1,703,696

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)
3 & 4	The investment of the fund is used as a tool in safeguarding the
	assets needed to carry out the purpose of the Foundation.

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line no	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule.

(a) Name of organization	**(b)** Type of organization	**(c)** Description of relationship

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

May the IRS discuss this return with the preparer shown below (see instructions)? ☐ Yes ☐ No

Signature of officer or trustee	Date	Title
	3/22/13	Treasurer

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN

Firm's name ▶

Firm's EIN ▶

Firm's address ▶

Phone no

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**

OMB No 1545-0047

2012

Name of the organization
EMC Insurance Foundation

Employer identification number
42-1343474

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, $5,000 or more (in money or property) from any one contributor. Complete Parts I and II

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3 % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total to more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of $5,000 or more during the year . . . . ▶ $ ____________

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990; or check the box on line H of its Form 990-EZ or on Part I, line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization
EMC Insurance Foundation

Employer identification number
42-1343474

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Employers Mutual Casualty Company 717 Mulberry Street Des Moines, IA 50309-3872	$ 1,474,752	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II if there is a noncash contribution.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

Name of organization	Employer identification number
EMC Insurance Foundation	42-1343474

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	2,400 shares of Apple Inc	$ 1,474,752	3/28/2012

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

Name of organization	Employer identification number
EMC Insurance Foundation	42-1343474

Part III ***Exclusively*** **religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total more than $1,000 for the year.** Complete columns **(a)** through **(e) and** the following line entry.
For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this information once. See instructions.) ▶ $
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

EMC Insurance Foundation **FEIN - 42-1343474**
Form 990 PF, Part I
Year Ended December 31, 2012

Line 23 - Other Expenses

Description		Amount
Bank Fees	$	600.00
Total other expenses	$	600.00

EMC Insurance Foundation **FEIN - 42-1343474**
Form 990 PF, Part II
Year Ended December 31, 2012

Line 13 Investments - other	Beg of Year Book Value	End of Year Book Value	End of Year Fair Market Value
Vanguard Total Stock Market Index Fund	653,851.00	1,033,851.00	1,336,331.00
Dodge & Cox Income Fund	592,557.00	696,557.00	751,029.00
Pimco Low Duration Fund	1,463,268.00	1,938,268.00	2,004,202.00
Pimco Total Return Fund	629,774.00	722,774.00	742,088.00
Vanguard Short-Term Bond Index	1,364,584.00	1,516,584.00	1,547,049.00
Vanguard Long-Term Bonx Index	257,175.00	-	-
	4,961,209.00	5,908,034.00	6,380,699.00

EMC Insurance Foundation
Form 990 PF, Part VIII
List of Officers
Year Ended December 31, 2012
FEIN 42-1343474

Name and Address	Title	Hours per Week	Compensation	Contributions to Employee Benefit Plans	Expense Account
Bruce G. Kelley 717 Mulberry Street Des Moines, IA 50309	President/CEO	0-5	-0-	-0-	-0-
Sean Pelletier 717 Mulberry Street Des Moines, IA 50309	Executive Director	Approx 20	-0-	-0-	-0-
Ronald D. Herman 717 Mulberry Street Des Moines, IA 50309	Treasurer	0-5	-0-	-0-	-0-
Richard Hoffmann 717 Mulberry Street Des Moines, IA 50309	Secretary	0-5	-0-	-0-	-0-
John C. Burgeson 717 Mulberry Street Des Moines, IA 50309	Director	0-5	$ 1,500	-0-	-0-
David J. Fisher Onthank Company PO Box 1462 Des Moines, IA 50306	Director	0-5	$ 1,500	-0-	-0-
Fredrick Schiek 4615 67th St Urbandale, IA 50322	Director	0-5	$ 1,500	-0-	-0-
John H. Kelley MD 2038 Thatch Palm Dr Boca Raton, FL 33432	Director	0-5	$ 500	-0-	-0-
Philip T. Van Ekeren PO Box 241 Monroe, IA 50170	Director	0-5	$ 750	-0-	-0-
Total compensation			$ 5,750		

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2012

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Abraham Lincoln High School Alumni Foundation Des Moines, IA	NO	See Note A	See Note B	1,000
AGWSR Elementary School Wellsburg, IA	NO	See Note A	See Note B	500
AIB College of Business Des Moines, IA	NO	See Note A	See Note B	13,400
AICPCU Malvern, PA	NO	See Note A	See Note B	2,000
ALS Association, Iowa Chapter Johnston, IA	NO	See Note A	See Note B	500
American Heart Association Des Moines, IA	NO	See Note A	See Note B	5,000
American Red Cross Des Moines, IA	NO	See Note A	See Note B	1,372
Anawim Housing Des Moines, IA	NO	See Note A	See Note B	1,000
Berg Elementary School Newton, IA	NO	See Note A	See Note B	500
Better Business Bureau Des Moines, IA	NO	See Note A	See Note B	3,000
Blank Children's Hospital Des Moines, IA	NO	See Note A	See Note B	10,000
Blank Park Zoo Des Moines, IA	NO	See Note A	See Note B	12,500
Bright Foundation West Des Moines, IA	NO	See Note A	See Note B	150
Care Packages for the Troops Des Moines, IA	NO	See Note A	See Note B	20
Cattell Elementary School Des Moines, IA	NO	See Note A	See Note B	500

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2012

FEIN· 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Children & Families of Iowa Des Moines, IA	NO	See Note A	See Note B	10,000
ChildServe Des Moines, IA	NO	See Note A	See Note B	6,000
Civic Center of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	13,000
Colwich Elementary Colwich, KS	NO	See Note A	See Note B	500
Community Foundation of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	35,000
Connecticut Challenge Fairfield, CT	NO	See Note A	See Note B	500
Corning Elementary School Corning, CA	NO	See Note A	See Note B	500
Des Moines Community Playhouse Des Moines, IA	NO	See Note A	See Note B	8,500
Des Moines Golden Kiwanis Des Moines, IA	NO	See Note A	See Note B	250
Des Moines Symphony Des Moines, IA	NO	See Note A	See Note B	27,250
De Soto Elementary School De Soto, IA	NO	See Note A	See Note B	500
DMACC Foundation Ankeny, IA	NO	See Note A	See Note B	10,000
DMARC Food Pantry Des Moines, IA	NO	See Note A	See Note B	389
Drake University Des Moines, IA	NO	See Note A	See Note B	250,250
Employee & Family Resources Des Moines, IA	NO	See Note A	See Note B	2,500
Farm Safety Just 4 Kids Des Moines, IA	NO	See Note A	See Note B	500
Garfield Elementary School Cedar Rapids, IA	NO	See Note A	See Note B	500

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2012

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Glasco Elementary School Glasco, KS	NO	See Note A	See Note B	500
Goodwill Industries Wichita, KS	NO	See Note A	See Note B	2,000
Greater Des Moines Botanical Garden Des Moines, IA	NO	See Note A	See Note B	50,000
Haven Grade School Haven, KS	NO	See Note A	See Note B	500
Hope Ministries Des Moines, IA	NO	See Note A	See Note B	500
I-Car Education Foundation Hoffman Estates, IL	NO	See Note A	See Note B	100
Iowa College Foundation Des Moines, IA	NO	See Note A	See Note B	16,000
Iowa Historical Foundation Des Moines, IA	NO	See Note A	See Note B	600
Iowa Insurance Hall of Fame West Liberty, IA	NO	See Note A	See Note B	250
Iowa Legal Aid Foundation Des Moines, IA	NO	See Note A	See Note B	2,500
Iowa Natural Heritage Foundation Des Moines, IA	NO	See Note A	See Note B	250
James B. Morris Scholarship Fund, Inc Des Moines, IA	NO	See Note A	See Note B	5,000
JDRF - Greater Iowa Chapter Des Moines, IA	NO	See Note A	See Note B	1,000
Junior Achievement Des Moines, IA	NO	See Note A	See Note B	12,000
Keep Iowa Beautiful Des Moines, IA	NO	See Note A	See Note B	250
Leukemia & Lymphoma Society Clive, IA	NO	See Note A	See Note B	1,000
Lincoln Elementary School Centerville, IA	NO	See Note A	See Note B	500

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2012

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Link Associates Des Moines, IA	NO	See Note A	See Note B	4,000
Living History Farms Des Moines, IA	NO	See Note A	See Note B	47,500
Make A Wish Foundation Des Moines, IA	NO	See Note A	See Note B	2,000
Mainstream Living Inc Ames, IA	NO	See Note A	See Note B	5,000
Manhattan Institute for Policy Research New York, NY	NO	See Note A	See Note B	1,000
March of Dimes Des Moines, IA	NO	See Note A	See Note B	2,500
Mazie Education Foundation Maumee, OH	NO	See Note A	See Note B	500
Melcher-Dallas Elementary School Dallas, IA	NO	See Note A	See Note B	500
Merrymakers Association Omaha, NE	NO	See Note A	See Note B	250
Metro Arts Alliance Des Moines, IA	NO	See Note A	See Note B	2,500
MHBT Charitable Fund Wichita, KS	NO	See Note A	See Note B	1,500
Mid-Iowa Council Boy Scouts of America Des Moines, IA	NO	See Note A	See Note B	50,000
Missouri Valley Family YMCA Bismarck, ND	NO	See Note A	See Note B	3,000
Missouri Insurance Education Foundation Jefferson City, MO	NO	See Note A	See Note B	250
Monroe Elementary School Monroe, IA	NO	See Note A	See Note B	500
Music Under the Stars Des Moines, IA	NO	See Note A	See Note B	1,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2012

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Oakridge Neighborhood Des Moines, IA	NO	See Note A	See Note B	10,000
On with Life Ankeny, IA	NO	See Note A	See Note B	2,500
Orchard Place Des Moines, IA	NO	See Note A	See Note B	2,500
Polk County Housing Trust Fund Des Moines, IA	NO	See Note A	See Note B	5,000
Phinney Elementary Larned, KS	NO	See Note A	See Note B	500
Rock In Prevention Windsor Heights, IA	NO	See Note A	See Note B	400
Roosevelt Elementary School Hays, KS	NO	See Note A	See Note B	500
Ruth Harbor Des Moines, IA	NO	See Note A	See Note B	150
Salisbury House Foundation Des Moines, IA	NO	See Note A	See Note B	43,750
Salvation Army Des Moines, IA	NO	See Note A	See Note B	1,000
Samuelson Elementary School Des Moines, IA	NO	See Note A	See Note B	500
Science Center of Iowa Des Moines, IA	NO	See Note A	See Note B	40,000
South Barber PreK-6 Kiowa, KS	NO	See Note A	See Note B	500
South Breeze Elementary School Newton, KS	NO	See Note A	See Note B	500
St Baldrick's Foundation Des Moines, IA	NO	See Note A	See Note B	1,000
Stepstone Wichita, KS	NO	See Note A	See Note B	2,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2012

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Summer Music Des Moines, IA	NO	See Note A	See Note B	300
The Childrens Charity Des Moines, IA	NO	See Note A	See Note B	15,000
United Way Various	NO	See Note A	See Note B	246,899
Variety Club of Iowa Des Moines, IA	NO	See Note A	See Note B	15,000
Washington Legal Foundation Des Moines, IA	NO	See Note A	See Note B	500
Wesley Life Des Moines, IA	NO	See Note A	See Note B	10,750
Whittier Elementary Indianola, IA	NO	See Note A	See Note B	500
World Food Prize Des Moines, IA	NO	See Note A	See Note B	25,000
YMCA of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	1,500
				1,058,780

Note A - All organizations are either listed in the Cumulative List of Organizations, as published by the Internal Revenue Service, or we have obtained a copy of their Section 501(c)(3) letter It is not known whether or not these organizations are Foundations.

Note B - All contributions are made either for the general support or for a capital fund drive of the respective organization.

EMC Insurance Foundation
Form 990 PF, Part I
Year Ended December 31, 2012

FEIN - 42-1343474

Line 23 - Other Expenses

Description	Amount
Bank Fees	$ 600.00
Total other expenses	$ 600.00

EMC Insurance Foundation
Form 990 PF, Part II
Year Ended December 31, 2012

FEIN - 42-1343474

Line 13 Investments - other	Beg of Year Book Value	End of Year Book Value	End of Year Fair Market Value
Vanguard Total Stock Market Index Fund	653,851.00	1,033,851.00	1,336,331.00
Dodge & Cox Income Fund	592,557.00	696,557.00	751,029.00
Pimco Low Duration Fund	1,463,268.00	1,938,268.00	2,004,202.00
Pimco Total Return Fund	629,774.00	722,774.00	742,088.00
Vanguard Short-Term Bond Index	1,364,584.00	1,516,584.00	1,547,049.00
Vanguard Long-Term Bonx Index	257,175.00	-	-
	4,961,209.00	5,908,034.00	6,380,699.00