



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form 990-PF

Department of the Treasury
Internal Revenue ServiceCHANGE OF ACCOUNTING PERIOD
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 JAN 1, 2013, and ending AUG 31, 2013

Name of foundation
THE LORING, WOLCOTT & COOLIDGE CHARITABLE TRUST

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite
LWC 230 CONGRESS STREET 12FL

City or town, state, and ZIP code
BOSTON, MA 02110

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

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16)
\$ **6,085.** (Part I, column (d) must be on cash basis.)

J Accounting method ☒ Cash ☐ Accrual
☐ Other (specify) _____

A Employer identification number
04-6108814

B Telephone number
(617) 523-6531

C If exemption application is pending, check here ☐

D 1. Foreign organizations, check here ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ☐

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

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).)

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received	10,000.		N/A	
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
3 Interest on savings and temporary cash investments	12.	5.		STATEMENT 1
4 Dividends and interest from securities				
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10				
b Gross sales price for all assets on line 6a				
7 Capital gain net income (from Part IV, line 2)		0.		
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)				
11 Other income				
12 Total. Add lines 1 through 11	10,012.	5.		
13 Compensation of officers, directors, trustees, etc.	0.	0.		0.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees				
b Accounting fees				
c Other professional fees				
17 Interest				
18 Taxes	5,573.	0.		0.
19 Depreciation and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses	70.	0.		70.
24 Total operating and administrative expenses. Add lines 13 through 23	5,643.	0.		70.
25 Contributions, gifts, grants paid	10,000.			10,000.
26 Total expenses and disbursements. Add lines 24 and 25	15,643.	0.		10,070.
27 Subtract line 26 from line 12	-5,631.			
a Excess of revenue over expenses and disbursements				
b Net investment income (if negative, enter -0-)		5.		
c Adjusted net income (if negative, enter -0-)			N/A	

12P

**THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST**

Form 990-PF (2012)

04-6108814 Page 2

Part II Balance Sheets <small>Attached schedules and amounts in the description column should be for end-of-year amounts only</small>		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1 Cash - non-interest-bearing	716.	85.	85.	
	2 Savings and temporary cash investments	11,000.	6,000.	6,000.	
	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				
	7 Other notes and loans receivable ▶				
	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				
	b Investments - corporate stock				
	c Investments - corporate bonds				
	11 Investments - land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶				
	12 Investments - mortgage loans				
	13 Investments - other				
	14 Land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶				
	15 Other assets (describe ▶)				
	16 Total assets (to be completed by all filers)	11,716.	6,085.	6,085.	
	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					
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 ▶ <input type="checkbox"/>				
	and complete lines 24 through 26 and lines 30 and 31				
	24 Unrestricted				
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>				
	and complete lines 27 through 31				
	27 Capital stock, trust principal, or current funds	0.	0.		
28 Paid-in or capital surplus, or land, bldg, and equipment fund	0.	0.			
29 Retained earnings, accumulated income, endowment, or other funds	11,716.	6,085.			
30 Total net assets or fund balances	11,716.	6,085.			
31 Total liabilities and net assets/fund balances	11,716.	6,085.			

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)	11,716.
2 Enter amount from Part I, line 27a	-5,631.
3 Other increases not included in line 2 (itemize) ▶	0.
4 Add lines 1, 2, and 3	6,085.
5 Decreases not included in line 2 (itemize) ▶	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6,085.

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				
b NONE				
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			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
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	
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) 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	200,857.	50,978.	3.940072
2010	515,088.	46,353.	11.112290
2009	132,422.	6,565.	20.170906
2008	382,201.	21,861.	17.483235
2007	261,346.	10,714.	24.392944

2 Total of line 1, column (d)	2	77.099447
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	15.419889
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	9,117.
5 Multiply line 4 by line 3	5	140,583.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	0.
7 Add lines 5 and 6	7	140,583.
8 Enter qualifying distributions from Part XII, line 4	8	10,070.

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 <input type="checkbox"/> 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 <input type="checkbox"/> and enter 1% of Part I, line 27b	1	0.
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	0.
3 Add lines 1 and 2	3	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	0.
6 Credits/Payments		
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a	
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	0.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> 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	0.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11 Enter the amount of line 10 to be Credited to 2013 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	

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?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? 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		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ 0. (2) On foundation managers <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 0.		
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		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		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
4b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		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?	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	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> MA		
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	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		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

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? Website address ► N/A	13	X	
14	The books are in care of ► LORING WOLCOTT & COOLIDGE TRUST LLC Telephone no ► 617-523-6531 Located at ► 230 CONGRESS STREET, BOSTON, MA ZIP+4 ► 02110			
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 N/A			
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? See the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes," enter the name of the foreign country ►	16	Yes	No X

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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? Organizations relying on a current notice regarding disaster assistance check here N/A ► <input type="checkbox"/>	1b	
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ►		
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) N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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) N/A	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

Form 990-PF (2012)

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

☐ 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)?

N/A

5b

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?

N/A

☐ 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**

If "Yes" to 6b, file Form 8870

X

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?

N/A

7b**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.

(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
C-F DAVID BOIT 230 CONGRESS STREET BOSTON, MA 02110	TRUSTEE 0.50	0.	0.	0.
PETER B LORING 230 CONGRESS STREET BOSTON, MA 02110	TRUSTEE 0.50	0.	0.	0.
THOMAS R APPLETON 230 CONGRESS STREET BOSTON, MA 02110	TRUSTEE 0.50	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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☒ 0

Form 990-PF (2012)

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

3 Five highest-paid independent contractors for professional services. 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		0

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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments	
Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
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	0.
b	Average of monthly cash balances	1b	9,256.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	9,256.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	9,256.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	139.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	9,117.
6	Minimum investment return. Enter 5% of line 5 ADJUSTED FOR SHORT TAX PERIOD	6	303.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (i)(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	303.
2a	Tax on investment income for 2012 from Part VI, line 5	2a	
b	Income tax for 2012 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	0.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	303.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	303.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	303.

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	10,070.
b	Program-related investments - total from Part IX-B	1b	0.
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	10,070.
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	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	10,070.

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.

THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST

Form 990-PF (2012)

04-6108814 Page 9

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				303.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2012				
a From 2007				
b From 2008				
c From 2009				
d From 2010				
e From 2011				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2012 from Part XII, line 4 ▶ \$ 10,070.				
a Applied to 2011, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2012 distributable amount				303.
e Remaining amount distributed out of corpus	9,767.			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	9,767.			
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		0.		
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 instr			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)	9,767.			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2013 Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9				
a Excess from 2008				
b Excess from 2009				
c Excess from 2010				
d Excess from 2011				
e Excess from 2012				

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			(e) Total
(a) 2012	(b) 2011	(c) 2010	(d) 2009	

(4) Gross investment income

1 Information Regarding Foundation Managers:

NONE

NONE

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

c Any submission deadlines

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

THE LORING, WOLCOTT & COOLIDGE

Form 990-PF (2012)

CHARITABLE TRUST

04-6108814 Page 11

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				
AUDUBON SOCIETY 159 SAPSICKER WOODS ROAD ITHACA, NY 14850	NONE	PUBLIC CHARITY	SEABIRD RESTORATION PROGRAM	10,000.
Total			3a	10,000.
b Approved for future payment				
NONE				
Total			3b	0.

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.		

[illegible]

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
N/A		

**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 instr)?

☒ Yes ☐ No

Signature of officer or trustee

Date _____

► TRUSTEE

Title

Print/Type preparer's name

Preparer's signature

Date

Check ☐
self-employed

PTIN

MARY-JEAN MOUGHAN

OTT & COOLIDGE

1/14/14

P00133963

Firm's name ► LORING, WOLCOTT & COOLIDGE TRUST LLC

Firm's EIN ► 27-3396508

Firm's address ► 230 CONGRESS STREET
BOSTON, MA 02110-2437

Phone no 617-523-6531

Form **990-PF** (2012)

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**THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST**Employer identification number**

04-6108814

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 foundationCheck 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).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2012)

Name of organization

THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST

Employer identification number

04-6108814

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	WALTER J GAMBLE C/O LORING, WOLCOTT & COOLIDGE 230 CONGRESS ST BOSTON, MA 02110	\$ 10,000.	Person <input checked="checked" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)

Name of organization

THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST

Employer identification number

04-6108814

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
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization

THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST

Employer identification number

04-6108814

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) ▶ \$

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
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
BLACKROCK TEMP FUND INST	3.
TEMPORARY INVESTMENT FUND B	9.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	12.

FORM 990-PF TAXES STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
2012 FEDERAL EXCISE BAL DUE	5,573.	0.		0.
TO FORM 990-PF, PG 1, LN 18	5,573.	0.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FILING FEE COMM OF MA FORM PC ANNUAL REPORT	70.	0.		70.
TO FORM 990-PF, PG 1, LN 23	70.	0.		70.

FOOTNOTES STATEMENT 4

CHANGE IN ACCOUNTING PERIOD
PREVIOUSLY THE FOUNDATION OPERATED ON A CALENDAR TAX YEAR.
THE ORGANIZATION IS CHANGING ITS TAX YEAR TO AN AUGUST 31
FISCAL YEAR.

NAME CHANGE
PREVIOUSLY THE FOUNDATION NAME WAS JINGO FOUNDATION. IT HAS
EXECUTED THE FIRST AMENDMENT TO THE TRUST AND HAS CHANGED
THE NAME TO THE LORING, WOLCOTT & COOLIDGE CHARITABLE TRUST.

FIRST AMENDMENT
TO
THE JINGO FOUNDATION
DECLARATION OF TRUST

C-F DAVID BOIT, PETER B. LORING and THOMAS R. APPLETON,
the currently serving Trustees (hereinafter with their successors in trust referred to as the
"Trustees") of THE JINGO FOUNDATION, under instrument of trust dated April 30,
1964, pursuant to Article SEVENTH thereof hereby amend said instrument of trust as
follows:

I. By striking out Article FIRST thereof in its entirety and substituting
therefor the following new Article FIRST:

"This Trust shall be known as THE LORING, WOLCOTT & COOLIDGE
CHARITABLE TRUST. It is established as a perpetual charitable organization."

II. By striking out the word "Foundation" wherever it appears in
Articles SECOND through FOURTEENTH of said instrument of trust and substituting
therefor the word "Organization";

III. By striking out section A of Article THIRD thereof in its entirety
and substituting therefor the following new section A:

"(A) The Trustees may pay annually or oftener any part or all of the net
income and/or principal of the trust to such charitable organizations and in such amounts
as the Trustees in their sole discretion shall determine. All net income not so paid shall
be added to the principal of the trust at the end of each calendar year. Notwithstanding
any provisions of this instrument to the contrary, the net income and principal of any gift

from a corporation to the Trustees may be paid by the Trustees as hereinabove provided for use only within the United States of America and any of its possessions.”

IV. By inserting the words “(or in opposition to)” in between the phrases “any political campaign on behalf of” and “any candidate for public office” in the first sentence of section B of Article THIRD thereof.

V. By striking out the last sentence of section B of Article THIRD in its entirety and substituting therefor the following:

“It is intended that organizations described in this paragraph shall be entitled to exemption from Federal income tax under section 501(c)(3) of the Code.”

VI. By striking out section C of Article THIRD thereof in its entirety and substituting nothing therefor.

VII. By striking out Article FOURTH thereof in its entirety and substituting therefor the following new Article FOURTH:

“ARTICLE FOURTH: No part of the principal or net earnings of this Trust shall inure or be payable to or for the benefit of any private shareholder, individual, or contributor and no substantial part of the activities of this Organization shall be carrying on propaganda or otherwise attempting to influence legislation, or participating in or intervening in (including the publishing or distributing of statements), any political campaign on behalf of (or in opposition to) any candidate for public office.”

VIII. By striking out Article FIFTH thereof in its entirety and substituting therefor the following new Article FIFTH:

“ARTICLE FIFTH: This trust shall continue forever, unless terminated by the Trustees by the application or payment of all of the trust property to any one or more of the organizations or entities or for the purposes described in sections A and B of

Article THIRD. In the event of the termination of the trust for any reason, the Trustees shall pay all of the trust property to any one or more of the organizations or entities described in said sections A and B of Article THIRD, and in such proportions among them if to more than one, as the Trustees in their uncontrolled discretion shall determine.”

IX. By striking out section F of Article SIXTH thereof in its entirety and substituting therefor the following new section F:

“(F) Incapacity of a Trustee.

(1) Any individual serving as a Trustee hereunder shall cease to serve as Trustee if said individual becomes incapable of conducting business affairs.

(2) For all purposes of this instrument, any individual serving as a Trustee hereunder shall be deemed to be incapable of conducting business affairs if a physician attending that individual signs a certificate so stating. An individual serving as a Trustee hereunder shall cease to serve in said office upon receipt of such certificate

(a) by the Trustee or Trustees other than said individual, or if there is no such Trustee,

(b) by the Attorney General of the Commonwealth of Massachusetts or a person succeeding to the powers and duties of that office.”

X. By striking out section H of Article SIXTH thereof in its entirety and substituting therefor the following new section H:

“(H) Manner in Which Trustees Act.

(1) Except as otherwise provided in Article FIFTEENTH, any Trustee or any firm, corporation or association in or with which he is in any way interested or connected may act as attorney for, deal and contract with and be employed by the Trustees, and any Trustee, or any director, officer or employee of a corporation acting as a Trustee, may be in any manner interested in or connected with any corporation,

association or business in which any trust is directly or indirectly interested, all in the same manner and with the same freedom as though not a Trustee or the director, officer or employee of a corporation acting as a Trustee and without accountability for any profit, benefit or compensation received in connection with any such action, dealing or relationship, none of which shall be void or voidable.

(2) Any Trustee may from time to time by written power of attorney delegate all or any of his powers, whether discretionary or otherwise, to any other Trustee or Trustees for a period of not more than six months at a time; any such delegation may be renewed by successive powers of attorney and may be revoked."

XI. By striking out the phrase "the Internal Revenue Code of 1954" from Article SEVENTH in its entirety and substituting therefor the phrase "the Internal Revenue Code of 1986."

XII. By striking out Article EIGHTH thereof in its entirety and substituting therefor the following new Article EIGHTH:

"ARTICLE EIGHTH: (A) Action by a Majority of Trustees. All powers, authorities and discretions of the Trustees, including specifically amending the trust pursuant to Article SEVENTH and in all cases subject to Article FIFTEENTH, may be exercised by a majority of the Trustees in office at that time.

(B) Trustee Powers. In extension and not in limitation of any powers the Trustees may have under the common or statutory law of any jurisdiction, the Trustees shall have and may exercise at any time or times, without license of court or notice to or consent of anyone, the following powers, authorities and discretions, which shall continue after the termination of the trust for the purpose of distributing the trust estate:



(a) Subject to Article FIFTEENTH, to retain, purchase and invest in any property, regardless of its character, its quality, the principle of diversification or any other principle applicable to investments of fiduciaries, including without limitation (i) any and all property which by gift, by will or otherwise is transferred to and accepted by them as Trustees, (ii) any shares, participations or other interests in a common trust fund or a mutual fund and (iii) any securities or obligations of any closely-held corporation and/or limited liability company, any beneficial interest in any business trust or interest in any partnership, and any ownership interest in or obligation of any corporation, company, association or organization that is determined by them to be associated with or a subsidiary, parent, affiliate or successor to the whole or any part of the business of any such corporation, limited liability company, business trust or partnership;

(b) to make public or private offerings for the sale of any securities, to enter into agreements incident thereto containing representations, warranties and indemnity provisions and to incur liabilities in connection therewith; to participate in the formation, termination, dissolution, liquidation, reorganization, recapitalization, consolidation, sale or lease of any corporation, limited liability company, trust, partnership or other business organization, and to receive and retain any securities, partnership interest, beneficial interest or other property resulting therefrom; to deposit securities in a voting trust or with a committee, fiduciary or depository representing holders of securities; to exercise in whole or in part any or all options or other rights to purchase securities of or interests in any business organization;

(c) to vote, to give proxies with or without power of substitution and to exercise other rights of a holder of securities;

(d) to hold unproductive property, including without limitation uninvested cash

(e) to make contracts and covenants; to borrow or lend money; to sell, exchange, lease, mortgage, pledge or grant easements over or options with respect to any property, real or personal; and to determine the terms and manner of doing so and to execute and deliver all appropriate instruments connected therewith, whether or not the effect thereof extends beyond the termination of the trust;

(f) to maintain, repair, improve, develop, subdivide, partition, change or alter any property;

(g) to impose, amend or remove restrictions on the transfer of any property;

(h) to employ agents, employees, custodians, investment counsel and attorneys, and to pay them reasonable compensation in addition to that of the Trustees;

(i) to pay, resist, compromise or submit to arbitration any claim or matter in dispute;

(j) to open and close bank accounts with the right in any one or more of them to make withdrawals therefrom;

(k) to hold property in the name of a nominee or in any other form not indicating any fiduciary relationship;

(l) to make payments in cash or in kind or in both;

(m) to keep the whole or any part of the property of the trust in any jurisdiction; and

(n) to form and organize a nonprofit corporation limited to the uses and purposes provided in this instrument, and to convey, transfer and deliver to such corporation all the property and assets to which this trust may be or become entitled, such corporation to be organized under the laws of any state in the United States as may be determined by the Trustees and such corporation, when organized, to have the power to administer and control the affairs and property and to carry out the uses, objects and purposes of this trust."

XIII. By striking out Article ELEVENTH thereof in its entirety and substituting therefor the following new Article ELEVENTH:

"ARTICLE ELEVENTH: The Trustees shall each year prepare an account of their administration of the trust. Such accounts shall be available for inspection by any donor to the trust. In the discretion of the Trustees, such accounts may be audited by a certified public accountant whose reasonable compensation shall be charged to the Organization. The Trustees shall comply with all filing requirements applicable to the Organization under federal and Massachusetts law."

XIV. By striking out Article TWELFTH thereof in its entirety and substituting therefor the following new Article TWELFTH:

"ARTICLE TWELFTH: (A) The decisions, actions and non-actions of the Trustees on all matters connected with the trust hereunder shall be conclusive and binding on all persons who have or may have a beneficial interest in said trust.

(B) A Trustee shall not be liable for amending or failing to amend the trust pursuant to Article SEVENTH, for the default of any predecessor or other Trustee, for leaving property in the hands of any other Trustee or for any error of judgment or law on his own part, but he shall be liable only for his own willful default. No Trustee, whether original, additional or successor, shall be required to give any bond as said Trustee except as specifically required by law, and then only in the lowest permissible amount and without sureties if permitted by law. "

XV. By striking out Article THIRTEENTH thereof in its entirety and substituting therefor the following new Article THIRTEENTH:

"ARTICLE THIRTEENTH: All persons may rely conclusively (a) on the facts stated in a certificate signed by a Trustee with respect to the terms of this instrument, the existence and terms of any amendments hereto pursuant to Article SEVENTH hereof, the termination of the trust hereunder and the identify, decisions and actions of the Trustees and (b) on the records of the appropriate office in which instruments affecting real estate are recorded with respect to any real estate held by the Trustees."

XVI. By inserting immediately after Article FOURTEENTH thereof the following new Articles FIFTEENTH and SIXTEENTH:

"ARTICLE FIFTEENTH: It is not intended that the Organization be a private foundation as defined in Section 509(a) of the Code. However, in the event that the Organization is recognized as a private foundation, the following provisions shall apply, notwithstanding any other provisions of this instrument:

(A) The Trustees shall distribute the income of the Organization for each taxable year at such time and in such manner as not to become subject to the tax on undistributed income imposed by Section 4942 of the Code.

(B) The Trustees shall not engage in any act of self-dealing as defined in Section 4941(d) of the Code, nor retain any excess business holdings as defined in Section 4943(c) of the Code, nor make any investments in such manner as to incur tax liability under Section 4944 of the Code, nor make any taxable expenditures as defined in Section 4945(d) of the Code.

ARTICLE SIXTEENTH: As used herein:

(A) The term 'Trustees' means, wherever the context so permits, the trustee or trustees for the time being of the trust, whether original, additional or successor;


(B) the term 'property' means any property, whether real, personal or mixed; and


(C) the term 'Code' means the Internal Revenue Code of 1986 and, except as otherwise provided herein, reference to any section of the Code shall be deemed to refer to such section of the Internal Revenue Code of 1986 as in effect on the date hereof and/or the corresponding provisions of subsequent federal tax laws."

Except as hereinabove provided, the Trustees hereby ratify and confirm said instrument of trust.

Executed under seal this 12th day of September, 2013.


C-F David Boit, Trustee

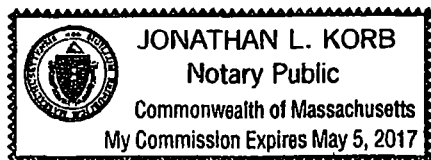

Peter B. Loring, Trustee


Thomas R. Appleton, Trustee

COMMONWEALTH OF MASSACHUSETTS

Suffolk, ss

On this 12th day of September, 2013, before me, the undersigned notary public, personally appeared C-F DAVID BOIT, proved to me through satisfactory evidence of identification, which consisted of personally known to me to be the person whose name is signed on the preceding document, and acknowledged to me that he signed it voluntarily for its stated purpose.



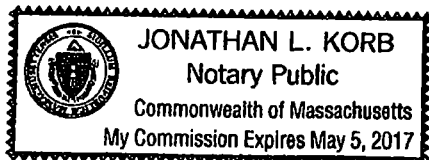

Notary Public
My commission expires:

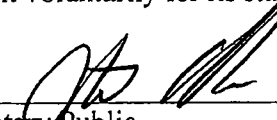
COMMONWEALTH OF MASSACHUSETTS

Suffolk

, ss

On this 12th day of September, 2013, before me, the undersigned notary public, personally appeared PETER B. LORING, proved to me through satisfactory evidence of identification, which consisted of Personally from to me, to be the person whose name is signed on the preceding document, and acknowledged to me that he signed it voluntarily for its stated purpose.





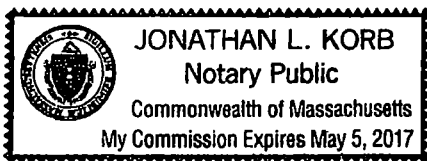
Notary Public
My commission expires:

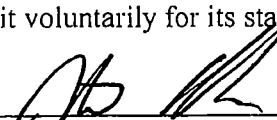
COMMONWEALTH OF MASSACHUSETTS

Suffolk

, ss

On this 12th day of September, 2013, before me, the undersigned notary public, personally appeared THOMAS R. APPLETON, proved to me through satisfactory evidence of identification, which consisted of Personally from to me, to be the person whose name is signed on the preceding document, and acknowledged to me that he signed it voluntarily for its stated purpose.





Notary Public
My commission expires: