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Form

990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

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Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013, or tax year beginning 01-01-2013 , and ending 12-31-2013

Name of foundation THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC		A Employer identification number 03-0575765	
% DONALD ZACK		B Telephone number (see instructions)	
Number and street (or P O box number if mail is not delivered to street address) Room/suite 3 RUBY FIELD COURT Suite			
City or town, state or province, country, and ZIP or foreign postal code BALTIMORE, MD 21209		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change			
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) <input type="checkbox"/> \$ 2,375,079			
J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

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)	249,293			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities.	40,195	40,195		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	321,545			
	b Gross sales price for all assets on line 6a 718,106				
	7 Capital gain net income (from Part IV, line 2) . . .		321,545		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
Operating and Administrative Expenses	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	9,707			
	12 Total. Add lines 1 through 11	620,740	361,740		
	13 Compensation of officers, directors, trustees, etc	0			
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	7,441	0	0	0
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	10,052	345		
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	11,229	10,712		
	24 Total operating and administrative expenses. Add lines 13 through 23	28,722	11,057	0	0
	25 Contributions, gifts, grants paid	72,100			72,100
	26 Total expenses and disbursements. Add lines 24 and 25	100,822	11,057	0	72,100
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	519,918			
	b Net investment income (if negative, enter -0-)		350,683		
	c Adjusted net income (if negative, enter -0-)				

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			
	2	Savings and temporary cash investments	80,617	210,482	210,482
	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)	1,294,166	1,528,711	1,980,160
	c	Investments—corporate bonds (attach schedule).	268,407	183,299	184,437
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	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)	1,643,190	1,922,492	2,375,079	
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	
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			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	1,643,190	1,922,492	
	30	Total net assets or fund balances (see page 17 of the instructions)	1,643,190	1,922,492	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,643,190	1,922,492	

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	1,643,190
2	Enter amount from Part I, line 27a	2	519,918
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	2,163,108
5	Decreases not included in line 2 (itemize) ▶ _____	5	240,616
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,922,492

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	See Additional Data Table			
b				
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 See Additional Data Table			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(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	
a See Additional Data Table			
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	321,545
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 page 18 of 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))
2012	35,600	1,552,956	0 022924
2011	62,133	1,354,351	0 045877
2010	69,283	1,102,586	0 062837
2009	63,894	969,929	0 065875
2008	58,504	1,201,304	0 0487

2	Total of line 1, column (d).	2	0 246213
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 049243
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	2,014,342
5	Multiply line 4 by line 3.	5	99,192
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	3,507
7	Add lines 5 and 6.	7	102,699
8	Enter qualifying distributions from Part XII, line 4. 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	8	72,100

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the 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	7,014
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	7,014
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	7,014
6 Credits/Payments		
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	9,707
b Exempt foreign organizations—tax withheld at source	6b	
c Tax paid with application for extension of time to file (Form 8868)	6c	5,000
d Backup withholding erroneously withheld	6d	
7 Total credits and payments. Add lines 6a through 6d.	7	14,707
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" 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	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . .	10	7,693
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 7,693 Refunded	11	

Part VII-A Statements Regarding Activities

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?		Yes	No
	1a		No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		No
<i>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.</i>			
c Did the foundation file Form 1120-POL for this year?.	1c		No
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? <i>If "Yes," attach a detailed description of the activities.</i>	2		No
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? <i>If "Yes," attach a conformed copy of the changes</i>	3		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?.	4a		No
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? <i>If "Yes," attach the statement required by General Instruction T.</i>	5		No
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	Yes	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) MD _____			
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? <i>If "No," attach explanation.</i>	8b	Yes	
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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address n/a				
14	The books are in care of DONALD ZACK Telephone no (212) 331-7425 Located at 3 RUBY FIELD COURT BALTIMORE MD ZIP+4 21209			
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		
16	At any time during calendar year 2013, 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	Yes	No
See 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? <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 page 20 of the instructions)?. Organizations relying on a current notice regarding disaster assistance check here. <input checked="" 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 2013?.	1c		No
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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?. If "Yes," list the years 20____, 20____, 20____, 20____ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
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		
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?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 2013 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 2013.).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2013?	4b		No

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))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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).	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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		
	Organizations relying on a current notice regarding disaster assistance check here.	<input checked="" type="checkbox"/>		
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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	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 (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
DONALD J ZACK	PRESIDENT &	0	0	0
3 RUBY FIELD COURT	TREASURER			
BALTIMORE, MD 21209	1 0			
ELLEN M OKUN	VICE PRESIDENT &	0	0	0
3 RUBY FIELD COURT	SECRETARY			
BALTIMORE, MD 21209	1 0			
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
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
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	
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 page 24 of the instructions	
3	
Total. Add lines 1 through 3	

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	1,934,943
b	Average of monthly cash balances.	1b	110,074
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	2,045,017
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	0
3	Subtract line 2 from line 1d.	3	2,045,017
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	30,675
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,014,342
6	Minimum investment return. Enter 5% of line 5.	6	100,717

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	100,717
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	7,014
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	7,014
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	93,703
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	93,703
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	93,703

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	72,100
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	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	72,100
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	72,100
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 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				93,703
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			70,635	
b Total for prior years 2011 , 2010 , 2009				
3 Excess distributions carryover, if any, to 2013				
a From 2008.				
b From 2009.				
c From 2010.				
d From 2011.				
e From 2012.				0
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 72,100				
a Applied to 2012, but not more than line 2a			70,635	
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 2013 distributable amount.				1,465
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2013 (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:	0			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b.				
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				
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				92,238
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 2008 not applied on line 5 or line 7 (see instructions). . .				
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	0			
10 Analysis of line 9				
a Excess from 2009. . . .				
b Excess from 2010. . . .				
c Excess from 2011. . . .				
d Excess from 2012. . . .				
e Excess from 2013. . . .	0			

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 2013, enter the date of the ruling.

b

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

☐ 4942(j)(3) or ☐ 4942(j)(5)

2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	Tax year	Prior 3 years			(e) Total
		(a) 2013	(b) 2012	(c) 2011	(d) 2010	
b	85% of line 2a					
c	Qualifying distributions from Part XII, line 4 for each year listed					
d	Amounts included in line 2c not used directly for active conduct of exempt activities					
e	Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3	Complete 3a, b, or c for the alternative test relied upon					
a	"Assets" alternative test—enter					
	(1) Value of all assets					
	(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b	"Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . . .					
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).					
	(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
	(3) Largest amount of support from an exempt organization					
	(4) Gross investment income					

Part XV

Supplementary Information (Complete this part only if the organization 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))

See Additional Data Table

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

NA

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 of the person to whom applications should be addressed

b

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

c

Any submission deadlines

d

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

Part XV

Supplementary Information (continued)

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

Recipient	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
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			3a	72,100
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2013)

Part XVII

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

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.

2

Other assets.

b

Other transactions

1

Sales of assets to a noncharitable exempt organization.

2

Purchases of assets from a noncharitable exempt organization.

3

Rental of facilities, equipment, or other assets.

4

Reimbursement arrangements.

5

Loans or loan guarantees.

6

Performance of services or membership or fundraising solicitations.

c

Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

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.

		Yes	No
1a(1)			No
1a(2)			No
1b(1)			No
1b(2)			No
1b(3)			No
1b(4)			No
1b(5)			No
1b(6)			No
1c			No

(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

1

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 or fiduciary) is based on all information of which preparer has any knowledge.

2014-11-10

Signature of officer or trustee

Date

Title

May the IRS discuss this return with the preparer shown below (see instr.)?

☒

Yes

☐

No

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.

JOAN TRIMBLE

2014-11-08

☒

P00956817

Berdon LLP

360 Madison Ave New York, NY 10017

(212) 832-0400

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
STATEMENT A NB ACCT 02699 (JPM541-13942)	P		
STATEMENT A - NB ACCT 02699 (JPM 13942)	P		
STATEMENT B - NB ACCT 02697 (JPM 13940)	P		
STATEMENT B-NB ACCT 02697 (JPM13490)	D		
STATEMENT C NB ACCT 01442 (JPM 16163)	P		
STATEMENT C -NB ACCT 01442 (JPM 16163)	P		
STATEMENT D NB ACCT 04286 (JPM 30678)	P		
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
85,766		85,805	-39
147,750		102,054	45,696
57,331		66,008	-8,677
251,295		8,677	242,618
25,729		25,808	-79
102,253		101,771	482
6,060		6,438	-378
			41,922


Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(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	
			-39
			45,696
			-8,677
			242,618
			-79
			482
			-378

Form 990PF Part XV Line 1a - 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).

DONALD ZACK
ELLEN OKUN

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
PARTNERS IN HEALTH 641 HUNTINGTON AVENUE NW 11TH FLOOR BOSTON, MA 02201	N/A	PC	TO IMPROVE THE HEALTH OF THE POOR	10,000
EDUCATE 4492 BURR PLACE BOULDER, CO 80303	NONE	PC	DEVELOPING YOUNG LEADERS IN AFRICA	1,000
JEWISH NATIONAL FUND 42 EAST 69TH STREET NEW YORK, NY 10021	NONE	PC	COMMUNITY OUTREACH FOR ISRAEL	100
MARYLAND FOOD BANK 2200 HALETHROPE FARMS ROAD BALTIMORE, MD 21227	NONE	PC	TO FEED THE HUNGRY BY DONATING TO A FOOD BANK	20,000
PINE STREET INN 444 HARRISON AVE BOSTON, MA 02118	NONE	PC	TO PROVIDE HOUSING FOR AND SUPPORT THE HOMELESS	10,000
HUMAN RIGHTS WATCH 350 FIFTH AVENUE NEW YORK, NY 10118	NONE	PC	CONDUCTS RESEARCH AND ADVOCACY ON HUMAN RIGHTS	10,000
ACLU FOUNDATION 125 BROAD STREET NEW YORK, NY 10004	NONE	PC	TO HELP PROTECT CIVIL LIBERTIES	6,000
PUBLIC JUSTICE CENTER ONE N CHARLES STREET BALTIMORE, MD 21201		PC	TO SUPPORT AN ADVOCACY GROUP TO HELP BUILD A JUST SOCIETY	10,000
UNIVERSITY OF MARYLAND 1100 CHESAPEAKE BUILDING COLLEGE PARK, MD 20742	NONE	PC	TO SUPPORT AND EDUCATIONAL INSTITUTION	2,000
FCNY-HATUA 121 AVENUE OF THE AMERICAS NEW YORK, NY 10013	NONE	PC	TO PROMOTE EDUCATION AND EMPLOYMENT IN KENYA	3,000
Total  3a				72,100

<div>Schedule B</div> <div>(Form 990, 990-EZ, or 990-PF)</div> <div>Department of the Treasury Internal Revenue Service</div>	<div>Schedule of Contributors</div> <div>▶ Attach to Form 990, 990-EZ, or 990-PF.</div> <div>▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.</div>	<div>OMB No 1545-0047</div> <div>2013</div>
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<div>Name of the organization</div> <div>THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC</div>	<div>Employer identification number</div> <div>03-0575765</div>
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Organization type (check one)

Filers of:	Section:
Form 990 or 990-EZ	<div><input type="checkbox"/> 501(c)() (enter number) organization</div> <div><input type="checkbox"/> 4947(a)(1) nonexempt charitable trust not treated as a private foundation</div> <div><input type="checkbox"/> 527 political organization</div>
Form 990-PF	<div><input checked="" type="checkbox"/> 501(c)(3) exempt private foundation</div> <div><input type="checkbox"/> 4947(a)(1) nonexempt charitable trust treated as a private foundation</div> <div><input type="checkbox"/> 501(c)(3) taxable private foundation</div>

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 33¹/₃% 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 for 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 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 its Form 990PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC	Employer identification number 03-0575765
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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
<div>1</div>	<div>Donald Zack</div> <div>3 RUBY FIELD COURT</div> <div>Baltimore, MD 21209</div>	<div>\$</div> <div>159,565</div>	<div>Person <input checked="" type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input checked="" type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>
<div>2</div>	<div>ELLEN OKUN</div> <div>3 RUBY FIELD COURT</div> <div>Baltimore, MD 21209</div>	<div>\$</div> <div>89,728</div>	<div>Person <input checked="" type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input checked="" type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>
<div></div>		<div>\$</div>	<div>Person <input type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>
<div></div>		<div>\$</div>	<div>Person <input type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>
<div></div>		<div>\$</div>	<div>Person <input type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>
<div></div>		<div>\$</div>	<div>Person <input type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>
<div></div>		<div>\$</div>	<div>Person <input type="checkbox"/></div> <div>Payroll <input type="checkbox"/></div> <div>Noncash <input type="checkbox"/></div> <div>(Complete Part II for noncash contributions)</div>

Name of organization THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC	Employer identification number 03-0575765
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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	1327 SH PHILLIPS 66 \$97,594 507 CHEVRON \$61,971	\$ 159,565	2013-12-19
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
2	100 STARZ \$2,790 135 REGENERON PHARM \$36,133 100 LIBERTY MEDIA \$14,415 470 LAS VEGAS SANDS \$36,390	\$ 89,728	2013-12-19
(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 THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC	Employer identification number 03-0575765
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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
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

TY 2013 Accounting Fees Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BERDON LLP	7,441			

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2013 Depreciation Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC
EIN: 03-0575765

**TY 2013 Investments Corporate
Bonds Schedule**

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC
EIN: 03-0575765

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SEE STATEMENT F	183,299	184,437

**TY 2013 Investments Corporate
Stock Schedule****Name:** THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC**EIN:** 03-0575765

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SEE STMT E-NB#02697 JPM#13940	1,064,476	1,310,325
SEE STMT G-NB#02699 JPM#13942	366,477	571,592
SEE STMT H-NB#04286 JPM#30678	97,758	98,243

TY 2013 Investments - Land Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

TY 2013 Land, Etc. Schedule**Name:** THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC**EIN:** 03-0575765

TY 2013 Other Decreases Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Amount
DIFFERENCE BETWEEN FAIR MARKET VALUE	0
AND TAX BASIS OF SECURITIES CONTRIBUTED	240,616

TY 2013 Other Expenses Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	10,712	10,712		
OTHER FEES	517			

TY 2013 Other Income Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
Federal tax refund	9,707		

TY 2013 Taxes Schedule**Name:** THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC**EIN:** 03-0575765

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAX ON INV INC	9,707			
FOREIGN TAXES	345	345		

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-13942
Account Name THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number 03-0575765
Account Executive No R20
ORIGINAL 12/31/13

NEUBERGER BERMAN

STATEMENT A

2013 SUPPLEMENTAL GAIN OR LOSS INFORMATION

Total Cost, Realized Gain/ (Loss), and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. JPMCC does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information; taxpayers may be required to report to federal, state or other taxing authorities. JPMCC makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise noted, JPMCC determines cost basis at the time of sale based on the average cost-single category method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Proceeds information excludes accrued income.

Supplemental Gain or Loss Totals Summary

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Short Term Gain or Loss from Transactions Not Reported to IRS	85,766.28	85,805.57	(39.29)

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Long Term Gain or Loss from Transactions Not Reported to IRS	147,750.21	102,053.97	45,696.24

If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-13942
Account Name THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number 03-0575765
Account Executive No R20

ORIGINAL 12/31/13

NEUBERGER BERMAN

STATEMENT A

2013 Supplemental Gain or Loss Information

Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
09/19/13 H	04/18/13	***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	BUD 03524A108	50 00000	5,136 47	4,871 23	265 24
10/22/13 H	04/18/13	***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	BUD 03524A108	50 00000	5,192 06	4,871 23	320 83
08/05/13 H	01/29/13	APPLE INC	AAPL 037833100	2 00000	933 71	911 37	22 34
08/05/13 H	11/08/12	APPLE INC	AAPL 037833100	5 00000	2,334 27	2,726 24	(391 97)
10/29/13 H	01/29/13	APPLE INC	AAPL 037833100	2 00000	1,050 87	911 37	139 50
10/09/13 H	12/21/12	ARIAD PHARMACEUTICALS INC-DEL	ARIA 04033A100	25 00000	134 03	507 48	(373 45)
10/09/13 H	12/26/12	ARIAD PHARMACEUTICALS INC-DEL	ARIA 04033A100	75 00000	402 08	1,517 07	(1,114 99)
10/09/13 H	12/18/12	ARIAD PHARMACEUTICALS INC-DEL	ARIA 04033A100	75 00000	402 08	1,501 63	(1,099 55)
10/09/13 H	02/19/13	ARIAD PHARMACEUTICALS INC-DEL	ARIA 04033A100	200 00000	1,072 22	4,107 07	(3,034 85)
10/09/13 H	12/17/12	ARIAD PHARMACEUTICALS INC-DEL	ARIA 04033A100	200 00000	1,072 22	3,994 16	(2,921 94)
04/15/13 H	09/25/12	BRISTOL MYERS SQUIBB CO	BMJ 110122108	50 00000	2,057 74	1,706 94	350 80
10/29/13 H	12/26/12	***CENOVUS ENERGY INC	CVE 15135U109	25 00000	743 61	828 09	(84 48)
10/29/13 H	02/14/13	***CENOVUS ENERGY INC	CVE 15135U109	25 00000	743 61	792 52	(48 91)

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NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-13942
Account Name THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number 03-0575765
Account Executive No R20

ORIGINAL 12/31/13

NEUBERGER BERMAN

STATEMENT A
2013 Supplemental Gain or Loss Information (continued)
Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
10/29/13 H	01/28/13	***CENOVUS ENERGY INC	CVE 15135U109	100 00000	2,974 43	3,346 90	(372 47)
10/29/13 H	08/12/13	***CENOVUS ENERGY INC	CVE 15135U109	100 00000	2,974 43	2,844 59	129 84
01/14/13 H	08/16/12	DUNKIN BRANDS GROUP INC	DNKN 265504100	75 00000	2,561 03	2,326 48	234 55
04/29/13 H	11/09/12	WALT DISNEY CO	DIS 254687106	50 00000	3,149 78	2,356 49	791 29
10/29/13 H	11/09/12	WALT DISNEY CO	DIS 254687106	25 00000	1,721 59	1,179 24	542 35
03/25/13 H	03/26/12	DOVER CORP	DOV 260003108	40 00000	2,893 59	2,529 68	363 91
10/29/13 H	12/26/12	EMC CORP-MASS	EMC 268648102	125 00000	2,997 96	3,164 79	(166 83)
10/29/13 H	10/22/13	EMC CORP-MASS	EMC 268648102	150 00000	3,597 55	3,610 29	(12 74)
06/21/13 H	11/06/12	EXPRESS SCRIPTS HOLDING COMPANY	ESRX 30219G108	25 00000	1,539 59	1,374 54	165 05
07/18/13 S	12/26/12	INTERNATIONAL BUSINESS MACHINES CORP	IBM 459200101	10 00000	1,984 04	1,916 81	67 23
06/04/13 H	12/13/12	L BRANDS INC	LB 501797104	50 00000	2,596 15	2,514 50	81 65
06/04/13 H	12/26/12	L BRANDS INC	LB 501797104	50 00000	2,596 15	2,304 95	291 20
08/05/13 H	01/03/13	L BRANDS INC	LB 501797104	25 00000	1,443 38	1,115 57	327 81

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ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information (continued)
Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
04/12/13 H	12/26/12	MCDONALDS CORP	MCD 580135101	15 00000	1,550 68	1,329 93	220 75
01/23/13 H	04/20/12	***NOVARTIS AG AMERICAN DEPOSITARY SHARES	NVS 66987V109	40 00000	2,716 25	2,256 28	459 97
01/03/13 H	04/05/12	ORACLE CORPORATION	ORCL 68389X105	25 00000	861 17	734 93	126 24
10/29/13 H	03/21/13	ORACLE CORPORATION	ORCL 68389X105	125 00000	4,200 73	4,058 74	141 99
06/21/13 H	07/27/12	PRECISION CASTPARTS CORP	PCP 740189105	5 00000	1,058 51	789 60	268 91
11/11/13 H	09/19/13	SIRONA DENTAL SYSTEMS INC	SIRO 82966C103	25 00000	1,779 26	1,669 09	110 17
11/12/13 H	09/19/13	SIRONA DENTAL SYSTEMS INC	SIRO 82966C103	25 00000	1,769 99	1,669 08	100 91
11/13/13 H	09/20/13	SIRONA DENTAL SYSTEMS INC	SIRO 82966C103	25 00000	1,777 96	1,654 92	123 04
07/22/13 H	12/14/12	***SCHLUMBERGER LTD	SLB 806857108	35 00000	2,948 96	2,400 93	548 03
01/28/13 H	10/05/12	SOTHEBYS	BID 835898107	25 00000	922 26	805 56	116 70
01/29/13 H	10/08/12	SOTHEBYS	BID 835898107	25 00000	893 41	798 52	94 89
09/24/13 H	10/04/12	SOTHEBYS	BID 835898107	50 00000	2,415 59	1,592 92	822 67
10/29/13 H	11/12/12	SOTHEBYS	BID 835898107	25 00000	1,324 28	721 66	602 62

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ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information (Continued)

Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
07/11/13 H	10/02/12	***TYCO INTERNATIONAL LTD	TYC H89128104	50 00000	1,765 09	1,444.62 T	320 47
07/25/13 H	07/26/12	VARIAN MEDICAL SYSTEMS INC	VAR 92220P105	75 00000	5,477 50	4,045.56	1,431.94
41 ITEMS - Total Short Term Not Reported Transactions Gain or Loss					85,766.28	85,805.57	(39.29)

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NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information

Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
05/31/13 H	10/07/10	AMERICAN EXPRESS COMPANY	AXP 025816109	25 00000	1,913 40	948 48	964 92
10/29/13 H	01/19/11	APPLE INC	AAPL 037833100	1 00000	525 43	341 99	183 44
10/29/13 H	10/19/10	APPLE INC	AAPL 037833100	5 00000	2,627 17	1,547 59	1,079 58
10/29/13 H	05/05/10	APPLE INC	AAPL 037833100	7 00000	3,678 03	1,782 71	1,895 32
06/03/13 H	05/17/12	CHEVRON CORPORATION	CVX 166764100	100 00000	12,339 87	10,048 42	2,291 45
10/29/13 H	05/17/12	***CENOVUS ENERGY INC	CVE 15135U109	50 00000	1,487 21	1,559 80	(72 59)
10/29/13 H	03/29/10	***CENOVUS ENERGY INC	CVE 15135U109	100 00000	2,974 42	2,498 12	476 30
10/29/13 H	01/12/10	***CENOVUS ENERGY INC	CVE 15135U109	150 00000	4,461 64	3,818 13	643 51
06/04/13 H	03/30/12	DUNKIN BRANDS GROUP INC	DNKN 265504100	50 00000	2,051 31	1,475 00	576 31
06/07/13 H	03/30/12	DUNKIN BRANDS GROUP INC	DNKN 265504100	25 00000	1,029 38	737 50	291 88
10/28/13 H	03/30/12	DUNKIN BRANDS GROUP INC	DNKN 265504100	25 00000	1,194 71	737 50	457 21
10/29/13 H	03/30/12	DUNKIN BRANDS GROUP INC	DNKN 265504100	75 00000	3,583 80	2,212 50	1,371 30
01/09/13 H	03/01/11	DANAHER CORP	DHR 235851102	25 00000	1,491 85	1,256 08	235 77

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ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information (continued)

Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
01/09/13 H	06/07/07	DANAHER CORP	DHR 235851102	25 00000	1,491 85	900 97	590 88
10/29/13 H	09/30/11	WALT DISNEY CO	DIS 254687106	50 00000	3 443 19	1,517 18	1,926 01
09/09/13 S	03/26/12	DOVER CORP	DOV 260003108	10 00000	879 02	632 42	246 60
09/09/13 S	03/23/12	DOVER CORP	DOV 260003108	15 00000	1,318 52	932 95	385 57
10/29/13 H	05/24/12	EMC CORP-MASS	EMC 268648102	125 00000	2,997 96	3,012 24	(14 28)
10/29/13 H	05/17/12	EMC CORP-MASS	EMC 268648102	275 00000	6,595 51	7,046 32	(450 81)
03/22/13 H	02/03/12	EDWARDS LIFESCIENCES CORP	EW 28176E108	85 00000	6,988 39	6,136 59	851 80
07/11/13 H	04/23/12	FMC TECHNOLOGIES INC	FTI 30249U101	25 00000	1,444 76	1,176 09	268 67
07/08/13 S	07/25/11	GENERAL ELECTRIC CO	GE 369604103	25 00000	585 34	474 62	110 72
07/08/13 S	10/22/09	GENERAL ELECTRIC CO	GE 369604103	50 00000	1,170 68	764 10	406 58
07/08/13 S	07/25/11	GENERAL ELECTRIC CO	GE 369604103	75 00000	1,756 02	1,423 88	332 14
07/08/13 S	07/20/09	GENERAL ELECTRIC CO	GE 369604103	75 00000	1 756 03	876 76	879 27
07/08/13 S	07/17/09	GENERAL ELECTRIC CO	GE 369604103	200 00000	4,682 74	2,345 14	2,337 60

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NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information (continued)

Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
07/18/13 S	12/17/07	INTERNATIONAL BUSINESS MACHINES CORP	IBM 459200101	5 00000	992 02	525 53	466 49
05/02/13 H	12/02/10	***LUXOTTICA GROUP SPA SPONSORED ADR	LUX 55068R202	15 00000	767 29	419 86	347 43
02/05/13 H	10/07/10	MOODYS CORP	MCO 615369105	225 00000	10,725 53	5,937 35	4,788 18
04/12/13 H	07/26/07	MCDONALDS CORP	MCD 580135101	35 00000	3,618 25	1,756 92	1,861 33
07/29/13 S	07/26/07	MCDONALDS CORP	MCD 580135101	75 00000	7,328 72	3,764 82	3,563 90
06/21/13 H	04/20/12	***NOVARTIS AG AMERICAN DEPOSITARY SHARES	NVS 66987V109	25 00000	1,744 27	1,410 18	334 09
07/18/13 H	04/02/08	OMNICOM GROUP INC	OMC 681919106	125 00000	8,223 86	5,700 76	2,523 10
07/19/13 H	04/02/08	OMNICOM GROUP INC	OMC 681919106	75 00000	4,840 55	3,420 46	1,420 09
01/03/13 H	12/19/06	ORACLE CORPORATION	ORCL 68389X105	25 00000	861 17	428 79	432 38
10/29/13 H	12/19/06	ORACLE CORPORATION	ORCL 68389X105	275 00000	9,241 59	4,716 69	4,524 90
04/18/13 H	03/19/12	PEPSICO INC	PEP 713448108	100 00000	8,220 72	6,473 85	1,746 87
06/21/13 H	02/03/11	PRECISION CASTPARTS CORP	PCP 740189105	10 00000	2,117 03	1,425 89	691 14
08/07/13 H	05/14/12	SOTHEBYS	BID 835898107	75.00000	3,268 64	2,393 64	875 00

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ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information (continued)

Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
09/16/13 H	05/14/12	SOTHEBYS	BID 835898107	50.00000	2,390.48	1,595.76	794.72
10/28/13 H	05/15/12	SOTHEBYS	BID 835898107	25.00000	1,317.36	793.85	523.51
10/29/13 H	05/15/12	SOTHEBYS	BID 835898107	75.00000	3,972.83	2,381.53	1,591.30
07/25/13 H	08/25/11	VARIAN MEDICAL SYSTEMS INC	VAR 92220P105	50.00000	3,651.67	2,705.01	946.66
43 ITEMS - Total Long Term Not Reported Transactions Gain or Loss					147,750.21	102,053.97	45,696.24

FOOTNOTES

A - Position carried at Average Cost

T - Cost Basis information is based on information you, your advisor or third parties have supplied and it has been included on your statement for informational purposes only. JPMCC has not attempted to validate this information and disclaims all warranties of any kind related to this information, either express or implied, including, without limitation, any implied warranties of accuracy, completeness and fitness for a particular purpose.

E - Adjusted for option exercise or assignment

DISPOSAL METHODS

Blank - FIFO (First In First Out), L - LIFO (Last In First Out), S - Specific Match (Versus Purchase Method), H - High Cost Method; C - Low Cost Method, X - High Cost Long Term

NEUBERGER BERMAN LLC
OH4-RM00
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Account No: 541-13940
Account Name THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number: 03-0575765

Account Executive No: R98

ORIGINAL: 12/31/13

NEUBERGER BERMAN

STATEMENT B

2013 SUPPLEMENTAL GAIN OR LOSS INFORMATION

Total Cost, Realized Gain/ (Loss), and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. JPMCC does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to report to federal, state or other taxing authorities. JPMCC makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise noted, JPMCC determines cost basis at the time of sale based on the average cost-single category method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Proceeds information excludes accrued income.

Supplemental Gain or Loss Totals Summary

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Short Term Gain or Loss from Transactions Not Reported to IRS	57,331.42	66,008.51	(8,677.09)

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Long Term Gain or Loss from Transactions Not Reported to IRS	251,295.53	8,677.33	242,618.20

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NEUBERGER BERMAN LLC
OH4-RM00
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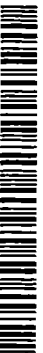
Account No 541-13940
Account Name: THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number: ON-FILE
Account Executive No: R98
ORIGINAL: 12/31/13

NEUBERGER BERMAN

SPECIAL INFORMATION REGARDING YOUR 2013 CONSOLIDATED FORMS 1099 AND DETAIL SUMMARY REPORT:

*** IMPORTANT TAX INFORMATION ***

Additional tax information including income subject to AMT and tax-exempt income by state for shareholders of J.P. Morgan Funds is available at www.jpmorganfunds.com



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Account Executive No R98
ORIGINAL 12/31/13

NEUBERGER BERMAN



2013 Supplemental Gain or Loss Information

Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
10/14/13 H	09/20/13	**PIMCO COMMODITY REAL RETURN STRATEGY FUND INSTITUTIONAL CL	PCRIX 722005667	20 46400	117 87	119 10	(1 23)
10/14/13 H	12/28/12	**PIMCO COMMODITY REAL RETURN STRATEGY FUND INSTITUTIONAL CL	PCRIX 722005667	28 74900	165 59	191 18	(25 59)
10/14/13 H	03/22/13	**PIMCO COMMODITY REAL RETURN STRATEGY FUND INSTITUTIONAL CL	PCRIX 722005667	47 00000	270 72	309 26	(38 54)
10/14/13 H	06/21/13	**PIMCO COMMODITY REAL RETURN STRATEGY FUND INSTITUTIONAL CL	PCRIX 722005667	68 00200	391 70	388 97	2 73
10/14/13 H	12/24/12	**PIMCO COMMODITY REAL RETURN STRATEGY FUND INSTITUTIONAL CL	PCRIX 722005667	9,789 15700	56,385 54	65,000 00	(8,614 46)
5 ITEMS - Total Short Term Not Reported Transactions Gain or Loss					57,331.42	66,008.51	(8,677.09)

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Taxpayer Identification Number: 03-0575765
Account Executive No. R98

NEUBERGER BERMAN

ORIGINAL: 12/31/13

2013 Supplemental Gain or Loss Information

Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
12/20/13 H	02/02/02	CHEVRON CORPORATION	CVX 166764100	507.00000	62,253.44	0.01	62,253.43
12/20/13 H	04/20/09	LAS VEGAS SANDS CORP	LVS 517834107	50.00000	3,829.34	243.49	3,585.85
12/20/13 H	04/08/09	LAS VEGAS SANDS CORP	LVS 517834107	420.00000	32,166.48	1,626.20	30,540.28
12/20/13 H	04/13/09	LIBERTY MEDIA CORP DELAWARE CL A	LMCA 53122C102	100.00000	14,584.75	853.55	13,731.20
12/20/13 H	02/16/89	PHILLIPS 66 COM	PSX 718546104	478.00000	35,417.65	1,332.40	34,085.25
12/20/13 H	03/21/85	PHILLIPS 66 COM	PSX 718546104	849.00000	62,907.08	2,866.01	60,041.07
12/20/13 H	07/14/06	REGENERON PHARMACEUTICALS INC	REGN 75886F107	135.00000	37,245.85	1,639.22	35,606.63
12/20/13 H	04/13/09	STARZ SERIES A COMMON STOCK	STRZA 85571Q102	100.00000	2,890.94	116.45	2,774.49
8 ITEMS - Total Long Term Not Reported Transactions Gain or Loss					251,295.53	8,677.33	242,618.20

FOOTNOTES

A - Position carried at Average Cost
E - Adjusted for option exercise or assignment

DISPOSAL METHODS

Blank - FIFO (First In First Out), L - LIFO (Last In First Out), S - Specific Match (Versus Purchase Method), H - High Cost Method, C - Low Cost Method, X - High Cost Long Term

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Account No 541-16163
Account Name BEA AND DAVID ZACK
Taxpayer Identification Number 03-0575765

Account Executive No R20

ORIGINAL 12/31/13

NEUBERGER BERMAN

STATEMENT C

2013 SUPPLEMENTAL GAIN OR LOSS INFORMATION

Total Cost, Realized Gain/ (Loss), and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. JPMCC does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information; taxpayers may be required to report to federal, state or other taxing authorities. JPMCC makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise noted, JPMCC determines cost basis at the time of sale based on the average cost-single category method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Proceeds information excludes accrued income.

Supplemental Gain or Loss Totals Summary

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Short Term Gain or Loss from Transactions Not Reported to IRS	25,729.54	25,808.15	(78.61)

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Long Term Gain or Loss from Transactions Not Reported to IRS	102,253.29	101,771.63	481.66

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Account No 541-16163
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Taxpayer Identification Number ON-FILE

Account Executive No R20

ORIGINAL. 12/31/13

NEUBERGER BERMAN

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***** IMPORTANT TAX INFORMATION*****

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NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information

Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
10/15/13 S	02/28/13	EXPRESS SCRIPTS HLDG CO SR NT 2 1%15	30219GAB4	5,000 00000	5,079 30	5,115 65 T	(36 35)
10/15/13 S	09/23/13	COMERICA INC SR NT	200340AN7	5,000 00000	5,204 80	5,215 60 T	(10 80)
07/30/13 S	12/13/12	DUN & BRADSTREET CORP SR UNSECURED	26483EAG5	1,000 00000	986 46	1,018 67 T	(32 21)
08/01/13 S	12/13/12	DUN & BRADSTREET CORP SR UNSECURED	26483EAG5	1,000 00000	981 44	1,018 67 T	(37 23)
10/17/13 S	12/13/12	DUN & BRADSTREET CORP SR UNSECURED	26483EAG5	2,000 00000	1,970 00	2,037 34 T	(67 34)
10/28/13 S	12/13/12	DUN & BRADSTREET CORP SR UNSECURED	26483EAG5	1,000 00000	991 24	1 018 67 T	(27 43)
04/30/13 S	02/28/13	FIRSTENERGY CORP	337932AF4	5,000 00000	5,169 35	4,996 30 T	173 05
10/15/13 S	08/06/13	METLIFE INC	59156RAN8	5,000 00000	5,346 95	5,387 25 T	(40 30)
8 ITEMS - Total Short Term Not Reported Transactions Gain or Loss					25,729.54	25,808.15	(78.61)

If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-16163
Account Name BEA AND DAVID ZACK
Taxpayer Identification Number 03-0575765

Account Executive No R20

ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information

Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
10/15/13 S	09/22/10	WILLIS NORTH AMER INC GTD SR NT	970648AD3	5,000 00000	5,535 15	5,360 25 T	174 90
08/19/13 S	01/31/11	BANK OF AMERICA CORP SR UNSECURED	06051GEF2	10,000 00000	10,074 30	10,032 70 T	41 60
04/30/13 S	03/30/12	CATERPILLAR INC	149123BU4	5,000 00000	5,045 60	5,081 70 T	(36 10)
10/15/13 S	01/06/11	***BARCLAYS BANK PLC SENIOR NOTES	06740P3N4	5,000 00000	5,011 24	5,000 00 T	11 24
04/30/13 S	02/13/12	ENERGY TRANSFER PARTNERS L P SR NT	29273RAG4	5,000 00000	5,040 90	5,266 00 T	(225 10)
05/01/13 S	11/16/10	WACHOVIA CORP GLOBAL MEDIUM TERM SR NTS	92976WBK1	10,000 00000	10,000 00	10,298 60 T	(298 60)
01/14/13 S	10/22/10	PRUDENTIAL FINANCIAL INC MEDIUM TERM NTS	74432QBK0	10,000 00000	10,000 00	10,276 60 T	(276 60)
04/30/13 S	09/09/10	MORGAN STANLEY GLOBAL MEDIUM TERM NT SER F	61747YQC6	10,000 00000	10,007 20	10,170 09 T	(162 89)
04/30/13 S	09/13/10	GENERAL ELEC CAP CORP MEDIUM TERM NTS	36962G4Q4	10,000 00000	10,052 00	9,984 90 T	67 10
10/15/13 S	11/02/10	ROWAN COS INC SR NT	779382AN0	5,000 00000	5,417 20	5,259 40 T	157 80
10/15/13 S	03/09/11	BUNGE LTD FINANCE CO	120568AU4	5,000 00000	5,266 25	5,029 85 T	236 40
10/15/13 S	01/10/12	ENTERGY CORP SR UNSECURED	29364GAG8	5,000 00000	5,324 00	4,994 25 T	329 75
10/15/13 S	02/23/12	***ARCELORMITTAL SR UNSECURED	03938LAW4	3,000 00000	3,124 56	3,020 61 T	103 95

If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-16163
Account Name BEA AND DAVID ZACK
Taxpayer Identification Number 03-0575765
Account Executive No R20
ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information (continued)
Long Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
			CUSIP				
10/15/13 S	02/23/12	***ARCELORMITTAL SR UNSECURED	03938LAW4	3,000 00000	3,124 56	2,990 73 T	133 83
10/15/13 S	02/23/12	***ARCELORMITTAL SR UNSECURED	03938LAW4	4,000 00000	4,166 08	4,031 00 T	135 08
10/15/13 S	02/01/12	***PETROBAS INTL FIN CO SR UNSECURED	71645WAV3	5,000 00000	5,064 25	4,974 95 T	89 30
16 ITEMS - Total Long Term Not Reported Transactions Gain or Loss					102,253.29	101,771.63	481.66

FOOTNOTES

A - Position carried at Average Cost

T - Cost Basis information is based on information you, your advisor or third parties have supplied and it has been included on your statement for informational purposes only JPMCC has not attempted to validate this information and disclaims all warranties of any kind related to this information, either express or implied, including, without limitation, any implied warranties of accuracy, completeness and fitness for a particular purpose

E - Adjusted for option exercise or assignment

DISPOSAL METHODS

Blank - FIFO (First In First Out), L - LIFO (Last In First Out), S - Specific Match (Versus Purchase Method), H - High Cost Method, C - Low Cost Method, X - High Cost Long Term

If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-16163
Account Name BEA AND DAVID ZACK
Taxpayer Identification Number ON-FILE

NEUBERGER BERMAN

Account Executive No R20

ORIGINAL: 12/31/13

2013 FEES & CHARGES DETAIL

DETAILS OF 2013 FEES & CHARGES

Date	Security Description	CUSIP	Transaction Description	Amount	Income Tax Withheld	Foreign Tax Paid	Country	Comments
09/26	COMERICA INC SR NT	200340AN7	Short Accrued Int	8 33				
11/20	EASTMAN CHEM CO NT	277432AJ9	Short Accrued Int	64 58				
03/05	EXPRESS SCRIPTS HLDG CO SR NT 2 1%15	30219GAB4	Short Accrued Int	13 42				
08/09	METLIFE INC DUE 06/15/2015 AT 5 000%	59156RAN8	Short Accrued Int	75 00				
09/17	PSEG POWER LLC SENIOR NOTES	69362BAX0	Short Accrued Int	0 76				
11/22	TECO FINANCE INC DUE 03/15/2016 AT 4 000%	87875UAJ1	Short Accrued Int	74 44				
03/11	TUPPERWARE BRANDS CORP SR NT 4 75%21	899896AC8	Short Accrued Int	26 39				
03/11	TUPPERWARE BRANDS CORP SR NT 4 75%21	899896AC8	Short Accrued Int	39 58				
	Sub Total			65 97				
03/26	VALERO ENERGY CORP NEW NOTES	91913YAQ3	Short Accrued Int	34 38				
Total Short Accrued Interest				336.88				

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

NEUBERGER BERMAN LLC
OH4-RM00
P.O. BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-30678
Account Name THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number 03-0575765
Account Executive No D94
ORIGINAL: 12/31/13

NEUBERGER BERMAN

STATEMENT D

2013 SUPPLEMENTAL GAIN OR LOSS INFORMATION

Total Cost, Realized Gain/ (Loss), and holding period information may not reflect all adjustments necessary for tax reporting purposes. Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange. JPMCC does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information; taxpayers may be required to report to federal, state or other taxing authorities. JPMCC makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information. Unless otherwise noted, JPMCC determines cost basis at the time of sale based on the average cost-single category method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities. Proceeds information excludes accrued income.

Supplemental Gain or Loss Totals Summary

	Proceeds	Cost	REALIZED GAIN/ (LOSS)
Total Short Term Gain or Loss from Transactions Not Reported to IRS	6,060.48	6,438.01	(377.53)

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Account No 541-30678
Account Name THE BEA & DAVID ZACK MEMORIAL
Taxpayer Identification Number 03-0575765
Account Executive No. D94
ORIGINAL 12/31/13

NEUBERGER BERMAN

2013 Supplemental Gain or Loss Information

Short Term Gain or Loss from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN / (LOSS)
11/11/13 H	10/25/13	AUTOLIV INC	ALV 052800109	7 00000	630 24	642.04	(11 80)
11/11/13 H	10/25/13	***EXPERIAN PLC SPONSORED ADR	EXPGY 30215C101	32 00000	614 77	633 28	(18.51)
12/04/13 H	10/25/13	***RECKITT BENCKISER PLC SPONSORED ADR	RBGLY 756255204	22 00000	348 16	342 76	5 40
12/04/13 H	10/25/13	***SWISS RE LTD SPONSORED ADR	SSREY 870886108	4 00000	344 92	356 44	(11.52)
11/07/13 H	10/25/13	***TEVA PHARMACEUTICAL INDUSTRIES LIMITED ADR	TEVA 881624209	53 00000	1,965 15	2,208 51	(243 36)
12/04/13 H	10/25/13	***WILLIS GROUP HOLDINGS PLC	WSH G96666105	49 00000	2,157 24	2,254 98	(97 74)
6 ITEMS - Total Short Term Not Reported Transactions Gain or Loss					6,060.48	6,438.01	(377.53)

FOOTNOTES

A - Position carried at Average Cost

E - Adjusted for option exercise or assignment

DISPOSAL METHODS

Blank - FIFO (First In First Out), L - LIFO (Last In First Out); S - Specific Match (Versus Purchase Method), H - High Cost Method; C - Low Cost Method, X - High Cost Long Term

If you are required to file a return, a negligence penalty or other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

BEA AND DAVID ZACK MEMORIAL FOUNDATION
EIN 03-0575765
MUTUAL FUNDS - STATEMENT E (NB # 593-02697 JPM 13940)
DECEMBER 31, 2013

		COST	FMV
Artisan International Value Fund Inv	ARTKX	180,770 91	276,469 70
Keeley Funds Inc Small Cap Value	KSCIX	72,487 75	116,552 58
Neuberger & Berman Equity Funds Equity Income Fund	NBHIX	177,931 50	190,889 17
Neuberger & Berman Equity Funds Emerging Market Fund	NEMIX	110,000 00	113,145 62
Neuberger & Berman Equity Funds Socially Responsive	NBSLX	215,356 85	282,525 80
Rouce Fund Special Equity	RYSEX	80,124 40	104,568 84
Dreyfus Emerging Markets	DDBIX	77,069 25	71,951 32
Neuberger Berman High Income Bond Fund	NHILX	45,735 23	48,363 44
Neuberger Berman Income Fund New Floating Rate	NFIIX	105,000 00	105,858 53
		<u>1,064,475 89</u>	<u>1,310,325 00</u>

Client Statement

For the period 11/30/2013 to 12/31/2013

BEA AND DAVID ZACK
MEMORIAL FOUNDATION, INC.
DONALD ZACK, PRES.

NEUBERGER BERMAN

JPMCC Account: 541-16163 R20
Base Currency: USD
NB Account Number: 593-01442

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total ⁽¹⁾⁽⁴⁾⁽⁹⁾ Cost	Price	Mkt. Value	% Portfolio ⁽¹²⁾	Annual ⁽⁶⁾ Income	Yield ⁽¹⁰⁾
CASH EQUIVALENT									
69,727.18	JPMORGAN TR 1 100% U S TREAS SECS MONEY MKT AGENCY SHARE CL SECURITY SYMBOL IS VPIXX	VPIXZ	1.0000	69,727.18	1.0000	69,727.18	27.43	0.00	0.00
TOTAL CASH EQUIVALENT				69,727.18		69,727.18	27.43	0.00	0.00
CORPORATE BONDS									
5,000	ALCOA INC NT 5.72%19 DATED DATE 04/02/07 DUE 02/23/2019 5.720% FA 23	013817AP6	109.2570	5,482.85	106.5450	5,327.25	2.10	286.00	4.28
5,000	***BANK OF MONTREAL MEDIUM TERM NOTE DATED DATE 04/29/11 DUE 04/29/2014 .770% JAJ0 29	06366QGN1	100.2110	5,010.55	100.1390	5,006.95	1.97	35.34	0.26
5,000	***BARCLAYS BANK PLC SENIOR NOTES DATED DATE 01/13/11 DUE 01/13/2014 1.283% JAJ0 13	06740P3N4	100.0000	5,000.00	100.0270	5,001.35	1.97	64.18	(0.11)
5,000	BB&T CORPORATION NOTES DATED DATE 04/28/11 PAR CALL 03/28/2014 DUE 04/28/2014 1.165% JAJ0 28	05531FAJ2	100.0854	5,004.27	100.1770	5,008.85	1.97	46.91	0.15
5,000	BUNGE LTD FINANCE CO DATED DATE 03/11/11 ORIGINAL ISSUE DISCOUNT DUE 03/15/2016 4.100% MS 15	120568AU4	100.5970	5,029.85	105.5940	5,279.70	2.08	205.00	1.50

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT F



Client Statement

For the period 11/30/2013 to 12/31/2013

BEA AND DAVID ZACK
MEMORIAL FOUNDATION, INC.
DONALD ZACK, PRES.

NEUBERGER	BERMAN
-----------	--------

JPMCC Account: 541-16163 R20
Base Currency: USD
NB Account Number: 593-01442

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	% Portfolio ⁽¹²⁾	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
CORPORATE BONDS (Continued)									
5,000	CME GROUP INC DATED DATE 02/09/09 DUE 02/15/2014 5.750% FA 15	12572QAD7	109.1810	5,459.05	100.5860	5,029.30	1.98	287.50	0.33
5,000	COMERICA INC SR NT DATED DATE 09/16/10 DUE 09/16/2015 3.000% MS 16	200340AN7	104.3120	5,215.60	103.7920	5,189.60	2.04	150.00	0.74
10,000	DEVON ENERGY CORP NEW SR NT FLTG RATE DATED DATE 12/19/13 FIRST COUPON 03/15/2014 DUE 12/15/2016 7.84% MJSD 15	25179MAR4	100.0000	10,000.00	100.1740	10,017.40	3.94	78.44	0.74
5,000	EASTMAN CHEM CO NT DATED DATE 12/10/10 DUE 12/15/2015 3.000% JD 15	277432AJ9	104.1070	5,205.35	103.6080	5,180.40	2.04	150.00	1.12
5,000	ENTERGY CORP SR UNSECURED DATED DATE 01/13/12 PAR CALL 12/15/2016 DUE 01/15/2017 4.700% JJ 15	29364GAG8	99.8850	4,994.25	107.5220	5,376.10	2.12	235.00	2.12
5,000	EXPRESS SCRIPTS HLDG CO SR NT 2.1%15 DATED DATE 01/11/13 DUE 02/12/2015 2.100% FA 12	30219GAB4	102.3130	5,115.65	101.4490	5,072.45	2.00	105.00	0.77
10,000	FIFTH THIRD BK CINCINNATI OHIO DATED DATE 11/20/13 FIRST COUPON 02/18/2014 PAR CALL 10/18/2016 DUE 11/18/2016 7.48% FMAN 18	31677QAZ2	100.0000	10,000.00	100.2640	10,026.40	3.94	74.81	0.66

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT F

Client Statement

For the period 11/30/2013 to 12/31/2013

BEA AND DAVID ZACK
MEMORIAL FOUNDATION, INC.
DONALD ZACK, PRES.

NEUBERGER	BERMAN
-----------	--------

JPMCC Account: 541-16163 R20
Base Currency: USD
NB Account Number: 593-01442

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	% Portfolio ⁽¹²⁾	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
CORPORATE BONDS (Continued)									
5,000	FIRSTENERGY CORP DATED DATE 03/05/13 PAR CALL 12/15/2022 DUE 03/15/2023 4 250% MS 05	337932AF4	99.9260	4,996.30	93.2150	4,660.75	1.83	212.50	5.19
5,000	GENERAL ELEC CAP CORP DATED DATE 07/02/12 DUE 07/02/2015 1 625% JJ 02	36962G5Z3	101.4360	5,071.80	101.6250	5,081.25	2.00	81.25	0.53
10,000	GOLDMAN SACHS GROUP INC DATED DATE 02/07/11 DUE 02/07/2014 1.265% FMAN 07	38143USB8	100.0000	10,000.00	100.0700	10,007.00	3.94	123.77	0.45
5,000	***LLOYDS TSB BK PLC DATED DATE 01/21/11 DUE 01/21/2021 6.375% JJ 21	539473AH1	100.5130	5,025.65	117.9190	5,895.95	2.32	318.75	3.48
5,000	METLIFE INC DATED DATE 06/23/05 DUE 06/15/2015 5.000% JD 15	59156RAN8	107.7450	5,387.25	106.1420	5,307.10	2.09	250.00	0.71
5,000	NASDAQ STK MKT INC SENIOR NOTES DATED DATE 01/15/10 DUE 01/15/2015 4.000% JJ 15	631103AC2	100.2000	5,010.00	102.6150	5,130.75	2.02	200.00	1.42
5,000	***PETROBAS INTL FIN CO SR UNSECURED DATED DATE 02/06/12 ORIGINAL ISSUE DISCOUNT DUE 02/06/2015 2.875% FA 06	71645WAV3	99.4990	4,974.95	101.5000	5,075.00	2.00	143.75	1.47
5,000	***POTASH CORP SASK INC SR NTS DATED DATE 05/01/09 DUE 05/15/2014 5.250% MN 15	73755LAE7	107.6440	5,382.20	101.7160	5,085.80	2.00	262.50	0.45

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT F



Client Statement

For the period 11/30/2013 to 12/31/2013

BEA AND DAVID ZACK
MEMORIAL FOUNDATION, INC.
DONALD ZACK, PRES.

NEUBERGER BERMAN

JPMCC Account: 541-16163 R20
Base Currency: USD
NB Account Number: 593-01442

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt Value	% Portfolio ⁽¹²⁾	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
CORPORATE BONDS (Continued)									
5,000	PSEG POWER LLC SENIOR NOTES DATED DATE 09/19/11 DUE 09/15/2016 2 750% MS 15	69362BAX0	103 2570	5,162 85	103 5510	5,177 55	2 04	137 50	1 40
5,000	QUEST DIAGNOSTIC INC DATED DATE 03/24/11 DUE 03/24/2014 1 122% MJSD 24	74834LAT7	100 3000	5,015 00	100 1260	5,006 30	1 97	54 92	0 50
9,000	RAYMOND JAMES FINL INC DATED DATE 03/26/12 DUE 04/01/2024 5 625% AO 01	754730AD1	99 6020	8,964 18	104 9070	9,441 63	3 71	506 25	5 01
5,000	ROWAN COS INC SR NT DATED DATE 08/30/10 DUE 09/01/2017 5 000% MS 11	779382AN0	105 1880	5,259 40	108 3770	5,418 85	2 13	250 00	2 58
5,000	***ROYAL BANK OF CANADA DATED DATE 09/11/13 DUE 09/09/2016 7 13% MJSD 09	78010UBZ9	100 0000	5,000 00	100 4280	5,021 40	1 98	35 08	0 55
5,000	SEMPRA ENERGY NT FLTG RATE DATED DATE 03/22/11 DUE 03/15/2014 1 227% MJSD 15	816851AR0	100 0000	5,000 00	100 1440	5,007 20	1 97	50 14	0 24
10,000	TECO FINANCE INC DATED DATE 03/15/10 DUE 03/15/2016 4 000% MS 15	87875UAJ1	106 5420	10,654 20	106 0270	10,602 70	4 17	400 00	1 20
5,000	TUPPERWARE BRANDS CORP SR NT 4 75%21 DATED DATE 01/06/12 PAR CALL 03/01/2021 DUE 06/01/2021 4 750% JD 01	899896AC8	104 0042	5,200 21	100 5690	5,028 45	1 98	237 50	4 66

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT F

Client Statement

For the period 11/30/2013 to 12/31/2013

BEA AND DAVID ZACK
MEMORIAL FOUNDATION, INC.
DONALD ZACK, PRES.

NEUBERGER BERMAN

JPMCC Account: 541-16163 R20
Base Currency: USD
NB Account Number: 593-01442

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	% Portfolio ⁽¹²⁾	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
CORPORATE BONDS (Continued)									
5,000	UNITRIN INC SR NT DATED DATE 11/24/10 DUE 11/30/2015 6 000% MN 30	913275AD5	99.9980	4,999.90	106.9570	5,347.85	2.10	300.00	2.24
5,000	VALERO ENERGY CORP NEW NOTES DATED DATE 02/08/10 DUE 02/01/2015 4 500% FA 01	91913YQA3	106.7410	5,337.05	103.9690	5,198.45	2.05	225.00	0.77
5,000	WILLIS NORTH AMER INC GTD SR NT DATED DATE 03/28/07 DUE 03/28/2017 6 200% MS 28	970648AD3	107.2050	5,360.25	108.5500	5,427.50	2.14	310.00	3.38
TOTAL CORPORATE BONDS				183,298.61		184,437.23	72.59	5,817.09	1.58
GRAND TOTAL⁽⁵⁾				253,025.79		254,164.41	100.00	5,817.09	2.29

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT F



Client Statement

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (BOLTON)
DONALD ZACK - PRES/TREASURER

NEUBERGER	BERMAN
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JPMCC Account: 541-13942 R20
Base Currency: USD
NB Account Number: 593-02699

EQUITIES

BASIC MATERIALS

100	PRAIRIE INC	PX	89 7561	8,975 60	130 0300	13,003.00	4,027 40	240 00	1 85
TOTAL BASIC MATERIALS				8,975.60		13,003.00	4,027.40	240.00	1.85

CONSUMER NON-CYCLICAL

85	***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	BUD	95.1262	8,085 74	106 4600	9,049 10	963 36	212 84	2 35
245	CHURCH & DWIGHT CO INC	CHD	40 7470	9,983 02	66 2800	16,238 60	6,255 58	274 40	1 69
225	ESTEE LAUDER COMPANIES INC CL A	EL	54 4753	12,256 94	75.3200	16,947.00	4,690.06	180 00	1 06
200	***NESTLE SA-SPONSORED ADR REPSTG REGD ORD (SF 10 PAR)	NSRGY	38 1103	7,622 06	73 4240	14,684 80	7,062 74	422 76	2.88
800	WHITEWAVE FOODS COMPANY (THE) COM CL A	WWAV	15 6666	12,533 29	22.9400	18,352 00	5,818 71	0 00	0.00

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT G

003992 NBDT0102 015135 NBTNT



Client Statement

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (BOLTON)
DONALD ZACK - PRES/TREASURER

NEUBERGER BERMAN

JPMCC Account: 541-13942 R20
Base Currency: USD
NB Account Number: 593-02699

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	Unrealized ⁽²⁾ P/L	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
EQUITIES (Continued)									
TOTAL CONSUMER NON-CYCLICAL				50,481.05		75,271.50	24,790.45	1,090.00	1.45
CONSUMER CYCLICALS									
150	DUNKIN BRANDS GROUP INC	DNKN	29 1214	4,368 21	48 2000	7,230.00	2,861 79	114 00	1 58
225	L BRANDS INC	LB	39 9938	8,998 62	61.8500	13,916 25	4,917 63	270 00	1 94
400	LENNAR CORP CL A	LEN	18.5032	7,401 27	39.5600	15,824 00	8,422 73	64 00	0.40
255	***LUXOTTICA GROUP SPA SPONSORED ADR	LUX	27 9906	7,137 61	53 9200	13,749 60	6,611 99	153 00	1 11
475	TOLL BROTHERS INC	TOL	31 9170	15,160 57	37 0000	17,575 00	2,414 43	0 00	0 00
150	WALT DISNEY CO	DIS	30 3435	4,551 53	76 4000	11,460 00	6,908 47	129 00	1.13
TOTAL CONSUMER CYCLICALS				47,617.81		79,754.85	32,137.04	730.00	0.92
ENERGY									
100	ANTERO RESOURCES CORPORATION	AR	51 9733	5,197 33	63 4400	6,344 00	1,146 67	0 00	0 00
350	CABOT OIL & GAS CORP	COG	13 5490	4,742 16	38 7600	13,566 00	8,823 64	28 00	0 21
90	EOG RES INC	EOG	71 8352	6,465 16	167.8400	15,105 60	8,640 44	67 50	0.45
285	FMC TECHNOLOGIES INC	FTI	38 3810	10,938 58	52 2100	14,879 85	3,941 27	0 00	0 00
150	OCCIDENTAL PETE CORP	OXY	56 5496	8,482 43	95 1000	14,265 00	5,782 57	384 00	2 69
175	RANGE RESOURCES CORP	RRC	63 9879	11,197 89	84 3100	14,754 25	3,556 36	28 00	0 19
190	***SCHLUMBERGER LTD	SLB	58 6192	11,137 66	90.1100	17,120 90	5,983 24	237 50	1.39
TOTAL ENERGY				58,161.21		96,035.60	37,874.39	745.00	0.78
FINANCIAL									
150	AMERICAN EXPRESS COMPANY	AXP	37 9391	5,690 86	90.7300	13,609 50	7,918 64	138 00	1 01

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT G

Client Statement

NEUBERGER BERMAN

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (BOLTON)
DONALD ZACK - PRES/TREASURER

JPMCC Account: 541-13942 R20
Base Currency: USD
NB Account Number: 593-02699

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	Unrealized ⁽²⁾ P/L	Annual ⁽⁶⁾ Income	Yield ⁽¹⁰⁾
EQUITIES (Continued)									
275	JPMORGAN CHASE & CO	JPM	49.2681	13,548.74	58.4800	16,082.00	2,533.26	418.00	2.60
110	M & T BANK CORP	MTB	105.3856	11,592.41	116.4200	12,806.20	1,213.79	308.00	2.41
100	MOODYS CORP	MCO	63.4588	6,345.88	78.4700	7,847.00	1,501.12	112.00	1.43
TOTAL FINANCIAL				37,177.89		50,344.70	13,166.81	976.00	1.94
HEALTHCARE									
275	BRISTOL MYERS SQUIBB CO	BMJ	33.8730	9,315.06	53.1500	14,616.25	5,301.19	396.00	2.71
115	C R BARD INC	BCR	102.4723	11,784.32	133.9400	15,403.10	3,618.78	96.60	0.63
250	EXPRESS SCRIPTS HOLDING COMPANY	ESRX	56.6694	14,167.36	70.2400	17,560.00	3,392.64	0.00	0.00
150	JOHNSON & JOHNSON	JNJ	70.1954	10,529.31	91.5900	13,738.50	3,209.19	396.00	2.88
160	***NOVARTIS AG AMERICAN DEPOSITARY SHARES	NVS	55.6642	8,906.27	80.3800	12,860.80	3,954.53	396.75	3.08
350	PFIZER INC	PFE	19.8867	6,960.34	30.6300	10,720.50	3,760.16	364.00	3.40
225	SIRONA DENTAL SYSTEMS INC	SIRO	48.9958	11,024.06	70.2000	15,795.00	4,770.94	0.00	0.00
TOTAL HEALTHCARE				72,686.72		100,694.15	28,007.43	1,649.35	1.64
INDUSTRIALS									
175	DANAHER CORP	DHR	36.0389	6,306.81	77.2000	13,510.00	7,203.19	17.50	0.13
185	DOVER CORP	DOV	68.4357	12,660.61	96.5400	17,859.90	5,199.29	277.50	1.55
200	GENERAC HOLDINGS INC	GNRC	34.4859	6,897.18	56.6400	11,328.00	4,430.82	0.00	0.00
54	PRECISION CASTPARTS CORP	PCP	141.9627	7,665.98	269.3000	14,542.20	6,876.22	6.48	0.04
75	ROPER INDUSTRIES INC NEW	ROR	41.1294	3,084.71	138.6800	10,401.00	7,316.29	60.00	0.58
375	***TYCO INTERNATIONAL LTD	TYC	21.6751	8,128.17	41.0400	15,390.00	7,261.83	240.00	1.56

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT G



Client Statement

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (BOLTON)
DONALD ZACK - PRES/TREASURER

NEUBERGER BERMAN

JPMCC Account: 541-13942 R20
Base Currency: USD
NB Account Number: 593-02699

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	Unrealized ⁽²⁾ P/L	Annual ⁽⁶⁾ Income	Yield ⁽¹⁰⁾
EQUITIES (Continued)									
TOTAL INDUSTRIALS				44,743.46		83,031.10	38,287.64	601.48	0.72
TECHNOLOGY									
23	APPLE INC	AAPL	243 6387	5,603 69	561 0200	12,903 46	7,299 77	280 60	2 17
250	FISERV INC	FISV	23 8553	5,963 81	59 0500	14,762 50	8,798 69	0 00	0 00
55	INTERNATIONAL BUSINESS MACHINES CORP	IBM	103 1886	5,675 38	187 5700	10,316.35	4,640 97	209 00	2 03
150	INTUIT INC	INTU	58 3554	8,753 31	76 3200	11,448 00	2,694.69	114 00	1 00
350	PITNEY BOWES INC	PBI	22 1853	7,764 85	23.3000	8,155 00	390 15	262 50	3.22
225	SANDISK CORP	SNDK	57 2124	12,872.80	70.5400	15,871 50	2,998 70	202.50	1 28
TOTAL TECHNOLOGY				46,633.84		73,456.81	26,822.97	1,068.60	1.45
TOTAL EQUITIES				366,477.58		571,591.71	205,114.13	7,100.43	1.24

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT G

Client Statement

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (ARISTOTLE)
DONALD ZACK PRES

NEUBERGER	BERMAN
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JPMCC Account: 541-30678 D94
Base Currency: USD
NB Account Number: 593-04286

EQUITIES

BASIC MATERIALS

102	***ANGLO AMERICAN PLC ADR	AAUKY	10/25/2013	12 2100	1,245.42	10 9310	1,114.96	0.56	39.27	3.52
132	***ROYAL DSM NV SPONSORED ADR	RDSMY	10/25/2013	19 3100	2,548.92	19 6910	2,599.21	1.30	55.57	2.14

TOTAL BASIC MATERIALS

3,794.34	3,714.17	1.86	94.84	2.55
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CONSUMER NON-CYCLICAL

20	***DIAGEO PLC-SPONSORED ADR REPSTG 4 ORD SHS	DEO	10/25/2013	130 9684	2,619.37	132 4200	2,648.40	1.32	59.96	2.26
95	***HEINEKEN N V SPONSORED ADR LEVEL 1	HEINY	10/25/2013	34 9900	3,324.05	33 8150	3,212.43	1.60	45.41	1.41
28	***IMPERIAL TOBACCO GROUP PLC SPONSORED ADR	ITYBY	10/25/2013	76.1000	2,130.80	77 4470	2,168.52	1.08	103.04	4.75
34	***NESTLE SA-SPONSORED ADR REPSTG REGD ORD (SF 10 PAR)	NSRGY	10/25/2013	73.5500	2,500.70	73 4240	2,496.42	1.25	71.87	2.88
189	***RECKITT BENCKISER PLC SPONSORED ADR	RBGLY	10/25/2013	15.5800	2,944.62	15 8770	3,000.75	1.50	77.68	2.59

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT H

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Client Statement

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (ARISTOTLE)
DONALD ZACK PRES

NEUBERGER BERMAN

JPMCC Account: 541-30678 D94
Base Currency: USD
NB Account Number: 593-04286

Positions In Your Account

Quantity	Description	Ticker/Cusip	Purchase Date	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt Value	% Portfolio ⁽¹²⁾	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
EQUITIES (Continued)										
61	***UNILEVER N V YORK SHS ADR	UN	10/25/2013	39.6000	2,415.60	40.2300	2,454.03	1.23	72.35	2.95
					15,935.14		15,980.55	7.98	430.31	2.69
TOTAL CONSUMER NON-CYCLICAL										
CONSUMER CYCLICALS										
33	AUTOLIV INC	ALV	10/25/2013	91.7200	3,026.76	91.8000	3,029.40	1.51	68.64	2.27
188	***COMPASS GROUP PLC SPONSORED ADR	CMPGY	10/25/2013	14.7600	2,774.88	16.0330	3,014.20	1.51	65.61	2.18
143	***MICHELIN COMPAGNIE GENERALE DES ETABLISSEMENTS MICHELIN UNSPONSORED ADR REP NOM SHARES	MGDDY	10/25/2013	22.2000	3,180.95	21.2890	3,044.33	1.52	68.21	2.24
23	***TOYOTA MOTOR CORPORATION ADS	TM	10/25/2013	128.7200	2,960.56	121.9200	2,804.16	1.40	53.96	1.92
					11,943.15		11,892.09	5.94	256.42	2.16
TOTAL CONSUMER CYCLICALS										
ENERGY										
28	***BASF SE ADR	BASFY	10/25/2013	103.5500	2,899.40	107.7900	3,018.12	1.51	69.05	2.29
86	***NOBLE CORP PLC SHS USD	NE	10/25/2013	38.0100	3,268.86	37.4700	3,222.42	1.61	65.36	2.03
47	***TOTAL S A 1 ADR REPRESENTING 1 ORD SHS	TOT	10/25/2013	61.4600	2,894.40	61.2700	2,879.89	1.44	123.42	4.29
182	***WEATHERFORD INTERNATIONAL LTD SWITZERLAND	WFT	10/25/2013	16.2600	2,959.32	15.4900	2,819.18	1.41	0.00	0.00

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT H

Client Statement

For the period 11/30/2013 to 12/31/2013

THE BEA & DAVID ZACK MEMORIAL
FOUNDATION INC (ARISTOTLE)
DONALD ZACK PRES

NEUBERGER BERMAN

JPMCC Account: 541-30678 D94
Base Currency: USD
NB Account Number: 593-04286

Positions In Your Account

Quantity	Description	Ticker/Cusip	Purchase Date	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Price	Mkt. Value	% Portfolio ⁽¹²⁾	Annual Income ⁽⁶⁾	Yield ⁽¹⁰⁾
EQUITIES (Continued)										
TOTAL ENERGY					12,021.98		11,939.41	5.97	257.83	2.16
FINANCIAL										
341	***BANCO SANTANDER S A SPONSORED ADR	SAN	10/25/2013	8 9800	3,062 18	9 0700	3,092 87	1 54	214 15	6 92
67	***BROOKFIELD ASSET MANAGEMENT INC CLASS A LTD VTG SHS	BAM	10/25/2013	40 7000	2,726.90	38 8300	2,601.61	1 30	53 60	2 06
48	***DBS GROUP HOLDINGS LTD SPONSORED ADR	DBSDY	10/25/2013	53 9500	2,589 60	54 1740	2,600 35	1.30	83 23	3 20
16	***DNB ASA SPONSORED ADR REPSTG 10	DNHBY	10/25/2013	179 5200	2,872 32	178 8410	2,861 46	1 43	48 69	1 70
154	***ERSTE GROUP BANK AG SPONSORED ADR	EBKDY	12/04/2013	16 9274	2,606 82	17 4520	2,687 61	1.34	26 80	1 00
155	***EXPERIAN PLC SPONSORED ADR	EXPGY	10/25/2013	19 7900	3,067 45	18 4510	2,859 91	1 43	49 76	1 74
46	***HSBC HOLDINGS PLC SPONSORED ADR	HSBC	10/25/2013	55 3600	2,546 56	55 1300	2,535 98	1 27	110 40	4 35
31	***ORIX CORPORATION SPONSORED ADR	IX	10/25/2013	85 1650	2,640 12	89 1000	2,762 10	1 38	18 51	0 67
82	***PROVIDENT FINANCIAL PLC SPONSORED ADR	FPLPY	10/25/2013	26 6500	2,185.30	26 8980	2,205 64	1 10	99 55	4 51
31	***SWISS RE LTD SPONSORED ADR	SSREY	10/25/2013	89 1100	2,762 41	92 2580	2,860 00	1 43	115.60	4 04
125	***WESTFIELD GROUP SPONSORED ADR REPSTG STAPLED SECS	WFGPY	10/25/2013	21 1600	2,645 00	18 0540	2,256 75	1.13	55.13	2 44

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT H



Client Statement

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DONALD ZACK PRES

NEUBERGER	BERMAN
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JPMCC Account: 541-30678 D94
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EQUITIES (Continued)										
TOTAL FINANCIAL					29,704.66		29,324.28	14.65	875.42	2.99
HEALTHCARE										
44	***COVIDIEN PLC	COV	10/25/2013	64 1000	2,820 40	68 1000	2,996 40	1 50	56 32	1 88
91	***DAIICHI SANKYO CO LTD SPONSORED ADR	DSNKY	10/25/2013	18 2800	1,663 48	18 2960	1,664 94	0 83	46.23	2 78
34	***NOVARTIS AG AMERICAN DEPOSITARY SHARES	NVS	10/25/2013	78 8800	2,681 92	80 3800	2,732 92	1 36	84 31	3 08
TOTAL HEALTHCARE					7,165.80		7,394.26	3.69	186.86	2.53
INDUSTRIALS										
132	***NIDEC CORPORATION SPONSORED ADR	NJ	10/25/2013	23 4329	3,093 14	24 7100	3,261 72	1 63	25 34	0 78
22	***SIEMENS AKTIENGESELLSCHAFT SPONSORED ADR	SI	10/25/2013	129 8000	2,855 60	138 5100	3,047.22	1 52	65 91	2 16
TOTAL INDUSTRIALS					5,948.74		6,308.94	3.15	91.25	1.45
TECHNOLOGY										
35	***ACCENTURE PLC IRELAND SHS CL A	ACN	10/25/2013	73 5000	2,572 50	82 2200	2,877 70	1 44	65 10	2 28
235	***ERICSSON ADR CL B SEK 10	ERIC	10/25/2013	12.3300	2,897 55	12.2400	2,876 40	1 44	69.09	2 40
182	***KDDI CORPORATION UNSPONSORED ADR	KDDIY	11/12/2013	14.7670	2,687 59	15.3890	2,800.80	1.40	58.60	2 09

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT H

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DONALD ZACK PRES

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EQUITIES (Continued)										
TOTAL TECHNOLOGY					8,157.64		8,554.90	4.28	192.79	2.25
UTILITIES										
216	AES CORP	AES	10/25/2013	14.2900	3,086.64	14.5100	3,134.16	1.57	43.20	1.38
TOTAL UTILITIES					3,086.64		3,134.16	1.57	43.20	1.38
TOTAL EQUITIES					97,758.09		98,242.76	49.09	2,428.92	2.47

BEA AND DAVID ZACK MEMORIAL FOUNDATION

STATEMENT H

