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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 separate instructions is at www.irs.gov/form990pf.

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

| | | |
|---|--|--|
| Name of foundation THE HARLE AND STEPHEN OSMAN CHARITABLE FOUNDATION | | A Employer identification number 06-1413907 |
| Number and street (or P.O. box number if mail is not delivered to street address) 57 WEST HILL ROAD | Room/suite | B Telephone number (203) 253-0512 |
| City or town, state or province, country, and ZIP or foreign postal code STAMFORD, CT 06902 | | C If exemption application is pending, check here <input type="checkbox"/> |
| G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change | | D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> |
| 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 | | E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> |
| I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 424,349. | J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ | F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/> |

| Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a)) | | (a) Revenue and expenses per books | (b) Net investment income | (c) Adjusted net income | (d) Disbursements for charitable purposes (cash basis only) | |
|--|--|------------------------------------|---------------------------|-------------------------|---|----|
| Revenue | 1 Contributions, gifts, grants, etc., received | 77,656. | | N/A | | |
| | 2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B | | | | | |
| | 3 Interest on savings and temporary cash investments | | | | | |
| | 4 Dividends and interest from securities | 5,543. | 5,543. | | STATEMENT 1 | |
| | 5a Gross rents | | | | | |
| | b Net rental income or (loss) | | | | | |
| | 6a Net gain or (loss) from sale of assets not on line 10 | -109,370. | | | | |
| | b Gross sales price for all assets on line 6a | 388,149. | | | | |
| | 7 Capital gain net income (from Part IV, line 2) | | 0. | | | |
| | 8 Net short-term capital gain | | | | | |
| | 9 Income modifications | | | | | |
| | 10a Gross sales less returns and allowances | | | | | |
| b Less Cost of goods sold | | | | | | |
| c Gross profit or (loss) | | | | | | |
| 11 Other income | -3,052. | -3,052. | | STATEMENT 2 | | |
| 12 Total. Add lines 1 through 11 | -29,223. | 2,491. | | | | |
| Operating and Administrative Expenses | 13 Compensation of officers, directors, trustees, etc | 0. | 0. | | 0. | |
| | 14 Other employee salaries and wages | | | | | |
| | 15 Pension plans, employee benefits | | | | | |
| | 16a Legal fees | | | | | |
| | b Accounting fees | STMT 3 | 2,919. | 2,919. | | 0. |
| | c Other professional fees | | | | | |
| | 17 Interest | | 3,381. | 3,381. | | 0. |
| | 18 Taxes | STMT 4 | 559. | 81. | | 0. |
| | 19 Depreciation and depletion | | | | | |
| | 20 Occupancy | | | | | |
| | 21 Travel, conferences, and meetings | | | | | |
| | 22 Printing and publications | | | | | |
| | 23 Other expenses | STMT 5 | -53. | -53. | | 0. |
| | 24 Total operating and administrative expenses. Add lines 13 through 23 | | 6,806. | 6,328. | | 0. |
| 25 Contributions, gifts, grants paid | | 30,935. | | | 30,935. | |
| 26 Total expenses and disbursements. Add lines 24 and 25 | | 37,741. | 6,328. | | 30,935. | |
| 27 Subtract line 26 from line 12: | | | | | | |
| a Excess of revenue over expenses and disbursements | | -66,964. | | | | |
| b Net investment income (if negative, enter -0-) | | | 0. | | | |
| c Adjusted net income (if negative, enter -0-) | | | | N/A | | |

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| Part II Balance Sheets <small>Attached schedules and amounts in the description column should be for end-of-year amounts only</small> | | Beginning of year | End of year | |
|--|--|-------------------|----------------|-----------------------|
| | | (a) Book Value | (b) Book Value | (c) Fair Market Value |
| Assets | 1 Cash - non-interest-bearing | | | |
| | 2 Savings and temporary cash investments | | | |
| | 3 Accounts receivable ▶ | | | |
| | Less: allowance for doubtful accounts ▶ | | | |
| | 4 Pledges receivable ▶ | | | |
| | Less: allowance for doubtful accounts ▶ | | | |
| | 5 Grants receivable | | | |
| | 6 Receivables due from officers, directors, trustees, and other disqualified persons | | | |
| | 7 Other notes and loans receivable ▶ | | | |
| | Less: allowance for doubtful accounts ▶ | | | |
| | 8 Inventories for sale or use | | | |
| | 9 Prepaid expenses and deferred charges | | | |
| | 10a Investments - U.S. and state government obligations | | | |
| | b Investments - corporate stock STMT 6 | 314,742. | 343,592. | 424,349. |
| | c Investments - corporate bonds | | | |
| | 11 Investments - land, buildings, and equipment basis ▶ | | | |
| Less accumulated depreciation ▶ | | | | |
| 12 Investments - mortgage loans | | | | |
| 13 Investments - other | | | | |
| 14 Land, buildings, and equipment basis ▶ | | | | |
| Less accumulated depreciation ▶ | | | | |
| 15 Other assets (describe ▶) | | | | |
| 16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item 1) | 314,742. | 343,592. | 424,349. | |
| Liabilities | 17 Accounts payable and accrued expenses | | | |
| | 18 Grants payable | | | |
| | 19 Deferred revenue | | | |
| | 20 Loans from officers, directors, trustees, and other disqualified persons | 338,959. | 358,958. | |
| | 21 Mortgages and other notes payable | | | |
| | 22 Other liabilities (describe ▶ STATEMENT 7) | 5,133. | 80,948. | |
| 23 Total liabilities (add lines 17 through 22) | 344,092. | 439,906. | | |
| Net Assets or Fund Balances | Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> | | | |
| | and complete lines 24 through 26 and lines 30 and 31. | | | |
| | 24 Unrestricted | | | |
| | 25 Temporarily restricted | | | |
| | 26 Permanently restricted | | | |
| | Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> | | | |
| | and complete lines 27 through 31. | | | |
| | 27 Capital stock, trust principal, or current funds | 0. | 0. | |
| 28 Paid-in or capital surplus, or land, bldg., and equipment fund | 0. | 0. | | |
| 29 Retained earnings, accumulated income, endowment, or other funds | -29,350. | -96,314. | | |
| 30 Total net assets or fund balances | -29,350. | -96,314. | | |
| 31 Total liabilities and net assets/fund balances | 314,742. | 343,592. | | |

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 | -29,350. |
| 2 Enter amount from Part I, line 27a | 2 | -66,964. |
| 3 Other increases not included in line 2 (itemize) ▶ | 3 | 0. |
| 4 Add lines 1, 2, and 3 | 4 | -96,314. |
| 5 Decreases not included in line 2 (itemize) ▶ | 5 | 0. |
| 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 | 6 | -96,314. |

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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 FIDELITY SHORT TERM - SEE ATT'D | P | VARIOUS | VARIOUS |
| b FIDELITY LONG TERM - SEE ATT'D | P | VARIOUS | VARIOUS |
| c FIDELITY LONG TERM - SEE ATT'D | P | VARIOUS | VARIOUS |
| d FIDELITY SHORT TERM OPTIONS - SEE ATT'D | P | VARIOUS | VARIOUS |
| 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 59,153. | | 54,656. | 4,497. |
| b 13,258. | | 12,409. | 849. |
| c 46,137. | | 60,181. | -14,044. |
| d 269,601. | | 370,273. | -100,672. |
| e | | | |

| (i) F.M.V. as of 12/31/69 | (j) Adjusted basis as of 12/31/69 | (k) Excess of col. (i) over col. (j), if any | (l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h)) |
|---------------------------|--------------------------------------|---|---|
| a | | | 4,497. |
| b | | | 849. |
| c | | | -14,044. |
| d | | | -100,672. |
| 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 | -109,370. |
| 3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 | { } | 3 | N/A |

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

| (a) Base period years Calendar year (or tax year beginning in) | (b) Adjusted qualifying distributions | (c) Net value of noncharitable-use assets | (d) Distribution ratio (col. (b) divided by col. (c)) |
|---|---------------------------------------|---|--|
| 2012 | 25,985. | 348,541. | .074554 |
| 2011 | 31,225. | 209,570. | .148996 |
| 2010 | 122,526. | 157,611. | .777395 |
| 2009 | 25,400. | 92,513. | .274556 |
| 2008 | 36,620. | 102,294. | .357988 |

| | | |
|--|---|----------|
| 2 Total of line 1, column (d) | 2 | 1.633489 |
| 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 | .326698 |
| 4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5 | 4 | 285,660. |
| 5 Multiply line 4 by line 3 | 5 | 93,325. |
| 6 Enter 1% of net investment income (1% of Part I, line 27b) | 6 | 0. |
| 7 Add lines 5 and 6 | 7 | 93,325. |
| 8 Enter qualifying distributions from Part XII, line 4 | 8 | 30,935. |

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.

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

| | | | |
|--|----|---|----|
| 1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions) | | | |
| b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b | | 1 | 0. |
| c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b). | | | |
| 2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) | | 2 | 0. |
| 3 Add lines 1 and 2 | | 3 | 0. |
| 4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) | | 4 | 0. |
| 5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0- | | 5 | 0. |
| 6 Credits/Payments: | | | |
| a 2013 estimated tax payments and 2012 overpayment credited to 2013 | 6a | | |
| b Exempt foreign organizations - tax withheld at source | 6b | | |
| c Tax paid with application for extension of time to file (Form 8868) | 6c | | |
| d Backup withholding erroneously withheld | 6d | | |
| 7 Total credits and payments. Add lines 6a through 6d | 7 | | 0. |
| 8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached | 8 | | |
| 9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed | 9 | | 0. |
| 10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid | 10 | | |
| 11 Enter the amount of line 10 to be: Credited to 2014 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/> | 11 | | |

Part VII-A Statements Regarding Activities

| | Yes | No |
|--|-----------|----------|
| 1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? | | X |
| 1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? <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> | | X |
| c Did the foundation file Form 1120-POL for this year? | | X |
| d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ _____ 0. (2) On foundation managers. \$ _____ 0. | | |
| e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ _____ 0. | | |
| 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 | X |
| 3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i> | 3 | X |
| 4a Did the foundation have unrelated business gross income of \$1,000 or more during the year? | 4a | X |
| b If "Yes," has it filed a tax return on Form 990-T for this year? | 4b | |
| 5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i> | 5 | X |
| 6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? | 6 | X |
| 7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i> | 7 | X |
| 8a Enter the states to which the foundation reports or with which it is registered (see instructions) CT | | |
| 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 <i>General Instruction G</i> ? <i>If "No," attach explanation</i> | 8b | X |
| 9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i> | 9 | X |
| 10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i> | 10 | X |

N/A

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Part VII-A Statements Regarding Activities (continued)

| | | | | |
|----|---|----|------------|-----------------------|
| 11 | At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions) | 11 | | X |
| 12 | Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) | 12 | | X |
| 13 | Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ N/A | 13 | X | |
| 14 | The books are in care of ▶ STEPHEN OSMAN Telephone no. ▶ 203-253-0512 Located at ▶ 1100 SUMMER STREET, STAMFORD, CT ZIP+4 ▶ 06905 | | | |
| 15 | Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A | | | |
| 16 | At any time during calendar year 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? See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶ | 16 | Yes | No X |

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

| | | Yes | No |
|-----------|---|------------|-----------|
| 1a | During the year did the foundation (either directly or indirectly): | | |
| (1) | Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| (2) | Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| (3) | Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| (4) | Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| (5) | Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| (6) | Agree to pay money or property to a government official? (Exception Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| b | If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/> | 1b | X |
| 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 | X |
| 2 | Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): | | |
| a | At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ | | |
| b | Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A | 2b | |
| c | If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶ | | |
| 3a | Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| b | If "Yes," did it have excess business holdings in 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) N/A | 3b | |
| 4a | Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? | 4a | X |
| b | Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013? | 4b | X |

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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)? | <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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

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

1 List all officers, directors, trustees, foundation managers and their compensation.

| (a) Name and address | (b) Title, and average hours per week devoted to position | (c) Compensation (If not paid, enter -0-) | (d) Contributions to employee benefit plans and deferred compensation | (e) Expense account, other allowances |
|----------------------|---|---|---|---------------------------------------|
| STEPHEN OSMAN | TRUSTEE | | | |
| 57 WEST HILL ROAD | | | | |
| STAMFORD, CT 06902 | 1.00 | 0. | 0. | 0. |
| HARLE OSMAN | TRUSTEE | | | |
| 57 WEST HILL ROAD | | | | |
| STAMFORD, CT 06902 | 1.00 | 0. | 0. | 0. |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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

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

Total number of other employees paid over \$50,000

0

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

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

| (a) Name and address of each person paid more than \$50,000 | (b) Type of service | (c) Compensation |
|---|---------------------|------------------|
| NONE | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Total number of others receiving over \$50,000 for professional services 0

Part IX-A Summary of Direct Charitable Activities

| List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc. | Expenses |
|--|----------|
| 1 N/A | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Part IX-B Summary of Program-Related Investments

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

Form **990-PF** (2013)

**THE HARLE AND STEPHEN OSMAN CHARITABLE
FOUNDATION**

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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 | 290,010. |
| b | Average of monthly cash balances | 1b | 0. |
| c | Fair market value of all other assets | 1c | |
| d | Total (add lines 1a, b, and c) | 1d | 290,010. |
| e | Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) | 1e | 0. |
| 2 | Acquisition indebtedness applicable to line 1 assets | 2 | 0. |
| 3 | Subtract line 2 from line 1d | 3 | 290,010. |
| 4 | Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions) | 4 | 4,350. |
| 5 | Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4 | 5 | 285,660. |
| 6 | Minimum investment return. Enter 5% of line 5 | 6 | 14,283. |

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 | 14,283. |
| 2a | Tax on investment income for 2013 from Part VI, line 5 | 2a | |
| b | Income tax for 2013. (This does not include the tax from Part VI.) | 2b | |
| c | Add lines 2a and 2b | 2c | 0. |
| 3 | Distributable amount before adjustments. Subtract line 2c from line 1 | 3 | 14,283. |
| 4 | Recoveries of amounts treated as qualifying distributions | 4 | 0. |
| 5 | Add lines 3 and 4 | 5 | 14,283. |
| 6 | Deduction from distributable amount (see instructions) | 6 | 0. |
| 7 | Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 | 7 | 14,283. |

Part XII

Qualifying Distributions (see instructions)

| | | | |
|----------|---|-----------|---------|
| 1 | Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes: | | |
| a | Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26 | 1a | 30,935. |
| b | Program-related investments - total from Part IX-B | 1b | 0. |
| 2 | Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes | 2 | |
| 3 | Amounts set aside for specific charitable projects that satisfy the: | | |
| a | Suitability test (prior IRS approval required) | 3a | |
| b | Cash distribution test (attach the required schedule) | 3b | |
| 4 | Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4 | 4 | 30,935. |
| 5 | Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b | 5 | 0. |
| 6 | Adjusted qualifying distributions. Subtract line 5 from line 4 | 6 | 30,935. |

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.

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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 | | | | 14,283. |
| 2 Undistributed income, if any, as of the end of 2013 | | | | |
| a Enter amount for 2012 only | | | 0. | |
| b Total for prior years: | | 0. | | |
| 3 Excess distributions carryover, if any, to 2013: | | | | |
| a From 2008 | 31,536. | | | |
| b From 2009 | 21,619. | | | |
| c From 2010 | 114,683. | | | |
| d From 2011 | 20,897. | | | |
| e From 2012 | 9,036. | | | |
| f Total of lines 3a through e | 197,771. | | | |
| 4 Qualifying distributions for 2013 from Part XII, line 4: ► \$ | 30,935. | | | |
| a Applied to 2012, but not more than line 2a | | | 0. | |
| b Applied to undistributed income of prior years (Election required - see instructions) | | 0. | | |
| c Treated as distributions out of corpus (Election required - see instructions) | 0. | | | |
| d Applied to 2013 distributable amount | | | | 14,283. |
| e Remaining amount distributed out of corpus | 16,652. | | | |
| 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: | | | | |
| a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5 | 214,423. | | | |
| b Prior years' undistributed income. Subtract line 4b from line 2b | | 0. | | |
| c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed | | 0. | | |
| d Subtract line 6c from line 6b. Taxable amount - see instructions | | 0. | | |
| e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount - see instr. | | | 0. | |
| f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014 | | | | 0. |
| 7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) | 0. | | | |
| 8 Excess distributions carryover from 2008 not applied on line 5 or line 7 | 31,536. | | | |
| 9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a | 182,887. | | | |
| 10 Analysis of line 9: | | | | |
| a Excess from 2009 | 21,619. | | | |
| b Excess from 2010 | 114,683. | | | |
| c Excess from 2011 | 20,897. | | | |
| d Excess from 2012 | 9,036. | | | |
| e Excess from 2013 | 16,652. | | | |

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

N/A

-

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- (2013)

**THE HARLE AND STEPHEN OSMAN CHARITABLE
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Part XV **Supplementary Information** (continued)

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

| Recipient Name and address (home or business) | If recipient is an individual, show any relationship to any foundation manager or substantial contributor | Foundation status of recipient | Purpose of grant or contribution | Amount |
|--|--|--------------------------------------|-------------------------------------|---------|
| a Paid during the year | | | | |
| SEE ATTACHED SCHEDULE | NONE | PUBLIC | GENERAL | 30,935. |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | | | ▶ 3a | 30,935. |
| b Approved for future payment | | | | |
| NONE | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | | | ▶ 3b | 0. |

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

- | | | Yes | No |
|---|--|-------|----|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | |
| | (1) Cash | 1a(1) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions: | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

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

- b** If "Yes," complete the following schedule.

| (a) Name of organization | (b) Type of organization | (c) Description of relationship |
|--------------------------|--------------------------|---------------------------------|
| N/A | | |
| | | |
| | | |
| | | |

**Sign
Here**

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

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 | |
|------|--|

LINDA P. MODUGNO

Firm's name ► **KAHAN, STEIGER & COMPANY, P.C.**

Firm's address ▶ 1100 SUMMER STREET
STAMFORD, CT 06905-0227

Firm's EIN ► 06-1443759

Phone no. 203-327-5717

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

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and
its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

Name of the organization

**THE HARLE AND STEPHEN OSMAN CHARITABLE
FOUNDATION**

Employer identification number

06-1413907

Organization type (check one).

Filers of:

Section:

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions**General Rule**

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

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

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

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2013)

Name of organization

THE HARLE AND STEPHEN OSMAN CHARITABLE
FOUNDATION

Employer identification number

06-1413907

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

| (a) No. | (b) Name, address, and ZIP + 4 | (c) Total contributions | (d) Type of contribution |
|------------|--|----------------------------|---|
| 1 | STEPHEN OSMAN 57 WEST HILL ROAD STAMFORD, CT 06902 | \$ 77,656. | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions.) |
| | | \$ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.) |
| | | \$ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.) |
| | | \$ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.) |
| | | \$ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.) |
| | | \$ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.) |
| | | \$ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.) |

Employer identification number

06-1413907

| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
|------------------------------|--|--|----------------------|
| 1 | 5 CALL OPTIONS APPLE INC JAN 18 14 \$400 | \$ 77,656. | 12/13/13 |
| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
| | | \$ | |
| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
| | | \$ | |
| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
| | | \$ | |
| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
| | | \$ | |
| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
| | | \$ | |

Name of organization

Employer identification number

**THE HARLE AND STEPHEN OSMAN CHARITABLE
FOUNDATION****06-1413907**

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once) ▶ \$ _____

Use duplicate copies of Part III if additional space is needed

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

| | | | |
|-------------|--|-----------|---|
| FORM 990-PF | DIVIDENDS AND INTEREST FROM SECURITIES | STATEMENT | 1 |
|-------------|--|-----------|---|

| SOURCE | GROSS AMOUNT | CAPITAL GAINS DIVIDENDS | (A) REVENUE PER BOOKS | (B) NET INVEST- MENT INCOME | (C) ADJUSTED NET INCOME |
|----------------------------|-----------------|-------------------------------|-----------------------------|-----------------------------------|-------------------------------|
| FIDELITY #157-227617 | 5,503. | 0. | 5,503. | 5,503. | |
| KINDER MORGAN ENERGY K1 | 40. | 0. | 40. | 40. | |
| TO PART I, LINE 4 | 5,543. | 0. | 5,543. | 5,543. | |

| | | | |
|-------------|--------------|-----------|---|
| FORM 990-PF | OTHER INCOME | STATEMENT | 2 |
|-------------|--------------|-----------|---|

| DESCRIPTION | (A) REVENUE PER BOOKS | (B) NET INVEST- MENT INCOME | (C) ADJUSTED NET INCOME |
|---------------------------------------|-----------------------------|-----------------------------------|-------------------------------|
| SUBSTITUTE PAYMENTS IN LIEU | 6. | 6. | |
| KINDER MORGAN ENERGY K1 | -2,178. | -2,178. | |
| PETROLOGISTICS K1 | -880. | -880. | |
| TOTAL TO FORM 990-PF, PART I, LINE 11 | -3,052. | -3,052. | |

| | | | |
|-------------|-----------------|-----------|---|
| FORM 990-PF | ACCOUNTING FEES | STATEMENT | 3 |
|-------------|-----------------|-----------|---|

| DESCRIPTION | (A) EXPENSES PER BOOKS | (B) NET INVEST- MENT INCOME | (C) ADJUSTED NET INCOME | (D) CHARITABLE PURPOSES |
|------------------------------|------------------------------|-----------------------------------|-------------------------------|-------------------------------|
| | 2,919. | 2,919. | | 0. |
| TO FORM 990-PF, PG 1, LN 16B | 2,919. | 2,919. | | 0. |

| FORM 990-PF | TAXES | | | STATEMENT | 4 |
|-----------------------------|------------------------------|-----------------------------------|-------------------------------|-------------------------------|---|
| DESCRIPTION | (A) EXPENSES PER BOOKS | (B) NET INVEST- MENT INCOME | (C) ADJUSTED NET INCOME | (D) CHARITABLE PURPOSES | |
| 2012 EXCISE TAXES | 478. | 0. | | 0. | |
| FOREIGN TAXES | 81. | 81. | | 0. | |
| TO FORM 990-PF, PG 1, LN 18 | 559. | 81. | | 0. | |

| FORM 990-PF | OTHER EXPENSES | | | STATEMENT | 5 |
|-----------------------------|------------------------------|-----------------------------------|-------------------------------|-------------------------------|---|
| DESCRIPTION | (A) EXPENSES PER BOOKS | (B) NET INVEST- MENT INCOME | (C) ADJUSTED NET INCOME | (D) CHARITABLE PURPOSES | |
| MISCELLANEOUS | -53. | -53. | | 0. | |
| TO FORM 990-PF, PG 1, LN 23 | -53. | -53. | | 0. | |

| FORM 990-PF | CORPORATE STOCK | | STATEMENT | 6 |
|--------------------------------------|-----------------|----------------------|-----------|---|
| DESCRIPTION | BOOK VALUE | FAIR MARKET VALUE | | |
| 5 WHITE MOUNTAINS INSUR | 1,742. | 3,015. | | |
| 5 AMERICAN INTL GROUP | 6,146. | 295. | | |
| 150 BERKSHIRE HATHAWAY | 7,040. | 17,784. | | |
| 70 GATX CORP | 1,078. | 3,652. | | |
| 4 WASHINGTON POST | 0. | 0. | | |
| 555 COMCAST CORP | 15,597. | 28,841. | | |
| 232 GANNETT CO. | 13,550. | 6,863. | | |
| 159 SHRS GUGGENHM CHINA SM CAP | 0. | 0. | | |
| 62 SHRS ISHARES BRAZIL INDEX | 0. | 0. | | |
| 67 SHRS ISHARES CHILE INVESTABLE | 0. | 0. | | |
| 366 SHRS ISHARES TAIWAN INDEX | 0. | 0. | | |
| 90 SHRS ISHARES SOUTH KOREA INDEX | 5,008. | 5,820. | | |
| 71 SHRS ISHARES SOUTH AFRICA | 0. | 0. | | |
| 354 SHRS ISHARES MALAYSIA FREE INDEX | 0. | 0. | | |
| 300 SHRS KINDER MORGAN | 10,661. | 24,198. | | |
| 162 SHRS MKT VECT BRAZIL SM CAP | 0. | 0. | | |
| 56 SHRS MARKET VECTOR INDONESIA | 0. | 0. | | |
| 180 SHRS WISDOMTREE | 0. | 0. | | |
| 100 SHRS APPLE | 0. | 0. | | |
| APPLE INC CALLS | 0. | 0. | | |

| | | |
|---|----------|----------|
| 400 SHRS BRISTOL MYERS | 10,176. | 21,260. |
| 100 SHRS GUGGENHM CANADIAN EGY | 0. | 0. |
| 400 SHRS ISHARES CANADA INDEX | 11,231. | 11,664. |
| 300 BP PLC | 12,760. | 14,583. |
| 400 NY COMMUNITY BANCORP | 5,496. | 6,740. |
| 500 NOKIA OYJ ADR | 2,656. | 4,055. |
| 500 RESEARCH IN MOTION | 0. | 0. |
| 100 SPDR SER TR SP | 3,463. | 4,372. |
| 300 SONY CORP ADR | 0. | 0. |
| 2000 SPRINT NEXTEL | 0. | 0. |
| 80 ISHARES TR US OIL | 4,891. | 6,586. |
| 200 SHS APPLE | 88,772. | 112,204. |
| 4 GRAHAM HOLDINGS | 2,901. | 2,653. |
| 300 INTEL | 6,456. | 7,786. |
| 3000 PETROLOGISTICS | 32,234. | 34,950. |
| 800 POWERSHARES | 24,078. | 26,528. |
| 5 CALL OPTIONS - APPLE | 77,656. | 80,500. |
| TOTAL TO FORM 990-PF, PART II, LINE 10B | 343,592. | 424,349. |

| FORM 990-PF | OTHER LIABILITIES | STATEMENT | 7 |
|-------------|-------------------|-----------|---|
|-------------|-------------------|-----------|---|

| DESCRIPTION | BOY AMOUNT | EOY AMOUNT |
|--|------------|------------|
| FIDELITY MARGIN LOAN | 5,133. | 80,948. |
| TOTAL TO FORM 990-PF, PART II, LINE 22 | 5,133. | 80,948. |

| FORM 990-PF | PART XV - LINE 1A LIST OF FOUNDATION MANAGERS | STATEMENT | 8 |
|-------------|--|-----------|---|
|-------------|--|-----------|---|

NAME OF MANAGER

STEPHEN OSMAN
HARLE OSMAN

THE HARLEY & STEPHEN OSMAN CHARITABLE FOUNDATION
2013 CONTRIBUTIONS

| | | | | |
|---|------------|----|----------|-------------|
| American Farm School | 8/27/2013 | \$ | 300.00 | |
| American Cancer Society | 5/18/2013 | \$ | 1,000.00 | |
| Avon Film Center | 5/5/2013 | \$ | 2,500.00 | |
| | 12/29/2013 | \$ | 1,050.00 | \$ 3,550.00 |
| Children Learning Center | 3/18/2013 | \$ | 500.00 | |
| | 9/11/2013 | \$ | 250.00 | |
| | 12/15/2013 | \$ | 500.00 | \$ 1,250.00 |
| Center Children's Advocacy | 12/15/2013 | \$ | 50.00 | |
| Connecticut Food Bank | 12/15/2013 | \$ | 50.00 | |
| Ethical Culture Fieldstone School | 4/28/2013 | \$ | 250.00 | |
| Family Center of Stamford | 4/15/2014 | \$ | 50.00 | |
| Family Center of Stamford | 4/28/2013 | \$ | 50.00 | \$ 100.00 |
| Fairfield community Found. for Women and Girls | 4/2/2013 | \$ | 1,000.00 | |
| Food Allergy Research & Edu. | 7/4/2013 | \$ | 2,500.00 | |
| Ferguson Library | 12/15/2013 | \$ | 1,000.00 | |
| Greenwich Academy Annual F | 2/24/2013 | \$ | 250.00 | |
| Holocaust Memorial | 3/3/2013 | \$ | 50.00 | |
| Horizon Enrichment Program | 12/15/2013 | \$ | 150.00 | |
| Jewish Community Center | 2/2/2013 | \$ | 500.00 | |
| Laura Mann Center Integrative health | 1/4/2013 | \$ | 100.00 | |
| Laura Mann Center Integrative health | 12/15/2013 | \$ | 100.00 | \$ 200.00 |
| Lee Pesky Learning Center | 12/15/2013 | \$ | 100.00 | |
| Lincon Center for Performin Arts | 4/1/2013 | \$ | 2,500.00 | |
| | 12/15/2013 | \$ | 1,000.00 | \$ 3,500.00 |
| Merrit Parkway Conservancy | 1/5/2013 | \$ | 1,000.00 | |
| Mill River Collaborative | 2/1/2013 | \$ | 5,000.00 | |
| NationalTrust for Historic Preservation | 7/13/2013 | \$ | 1,000.00 | |
| New York Public Radio | 9/25/2013 | \$ | 2,000.00 | |
| Planned Parenthood | 2/14/2013 | \$ | 1,000.00 | |
| Reach Prep | 2/17/2013 | \$ | 500.00 | |
| Saint Judes Children's Research | 4/1/2013 | \$ | 15.00 | |
| Shelter for the Homeless | 3/18/2013 | \$ | 50.00 | |
| S L E Lupus Foundation | 3/14/2013 | \$ | 300.00 | |
| S L E Lupus Foundation | 9/26/2013 | \$ | 1,000.00 | \$ 1,300.00 |
| Special Olimpics CT | 4/1/2013 | \$ | 20.00 | |
| Stamford EMS | 12/20/2013 | \$ | 50.00 | |
| Stamford Hospital Found | 1/3/2013 | \$ | 1,000.00 | |
| Stamford Museum & Nature Center | 4/20/2013 | \$ | 500.00 | |
| Stamford Public Education Center | 10/21/2013 | \$ | 250.00 | |
| Temple Beth EL | 4/15/2013 | \$ | 50.00 | |

| | | | | |
|---------------------------------|------------|----|--------|---------------------|
| Temple Beth EL | 4/28/2013 | \$ | 50.00 | |
| Temple Beth EL | 7/13/2013 | \$ | 250.00 | \$ 350.00 |
| The.center for several Accnts ? | 12/24/2013 | | | \$ 50.00 |
| Temple Sinai | 4/28/2013 | | | \$ 50.00 |
| Waterside School | 9/26/2013 | | | \$ 1,000.00 |
| TOTALS | | | | \$ 30,935.00 |



2013 TAX REPORTING STATEMENT

HARLEY & STEPHEN OSMAN FOUND
Account No. 157-227617 Customer Service: 800-544-6666
Recipient ID No. 06-1413907 Payer's Fed ID Number: 04-3523567

FORM 1099-B

2013 Proceeds from Broker and Barter/Exchange Transactions

Copy B for Recipient OMB NO. 1545-0045

Short-term transactions for which basis is reported to the IRS -- report on Form 8949 with Box A checked and/or Schedule D, Part I

(This label is a Substitute for Boxes 1c & 6)

(IRS Form 1099-B box numbers are shown below in bold type)

| 8 Description, 1d Stock or Other Symbol, CUSIP | | 1a Date of Sale or Exchange | 1b Date of Acquisition | 1e Quantity Sold | 2a Sales Price of Stocks, Bonds, etc. (a) | 3 Cost or Other Basis (b) | Gain/Loss (-) | 5 Wash Sale Loss Disallowed | 4 Federal Income Tax Withheld | 13 State Tax Withheld | 15 State Tax Withheld |
|--|--|-----------------------------|------------------------|------------------|---|---------------------------|---------------|-----------------------------|-------------------------------|-----------------------|-----------------------|
| APPLE INC, AAPL, 037833100 | | | | | | | | | | | |
| Sale | | 01/24/13 | 11/08/12 | 45,000 | 20,165.54 | 19,299.78 | 865.76 | | | | |
| Sale | | 01/24/13 | 11/08/12 | 55,000 | 24,655.94 | 23,588.61 | 1,067.33 | | | | |
| Subtotals | | | | | 44,821.48 | 42,888.39 | | | | | |
| SPRINT NEXTEL CORP FON SHS, 852061100 | | | | | | | | | | | |
| Sale | | 04/15/13 | 10/15/12 | 2,000,000 | 14,331.72 | 11,767.95 | 2,563.77 | | | | |
| TOTALS | | | | | 59,153.20 | 54,656.34 | | | | | |
| Box A Short-Term Realized Gain | | | | | | | 4,496.86 | | | | |
| Box A Short-Term Realized Loss | | | | | | | 0.00 | | | | |
| Box A Wash Sale Loss Disallowed | | | | | | | | 0.00 | | | |

* This is important tax information and is being furnished to the Internal Revenue Service. 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.





2013 TAX REPORTING STATEMENT

HARLEY & STEPHEN OSMAN FOUND
Account No. 157-227617 Customer Service: 800-544-6666
Recipient ID No. 06-1413907 Payer's Fed ID Number: 04-3523567

FORM 1099-B*

2013 Proceeds from Broker and Barter Exchange Transactions

Copy B for Recipient OMB No. 1545-0715

Long-term transactions for which basis is reported to the IRS --report on Form 8949 with Box D checked and/or Schedule D, Part II
(This Label is a Substitute for Boxes 1c & 6)

(IRS Form 1099-B box numbers are shown below in bold type)

| 8 Description, 1d Stock or Other Symbol, CUSIP | | 1a Date of Sale or Exchange | 1b Date of Acquisition | 1e Quantity Sold | 2a Sales Price of Stocks, Bonds, etc. (a) | 3 Cost or Other Basis (b) | Gain/Loss (-) | 5 Wash Sale Loss Disallowed | 4 Federal Income Tax Withheld | 13 State Tax Withheld |
|---|--|-----------------------------|------------------------|------------------|---|---------------------------|---------------|-----------------------------|-------------------------------|-----------------------|
| RESEARCH IN MOTION COM NPV ISIN #CA76097, 760975102 | | | | | | | | | | |
| Sale | | 01/30/13 | 12/29/11 | 500.000 | 7,246.93 | 7,137.05 | 109.88 | | | |
| SONY CORP ADR-EACH CNV INTO 1 ORD NPV, SNE, 835699307 | | | | | | | | | | |
| Sale | | 06/14/13 | 12/29/11 | 300.000 | 6,010.96 | 5,272.08 | 738.88 | | | |
| TOTALS | | | | | 13,257.89 | 12,409.13 | | | 0.00 | |
| Box D Long-Term Realized Gain | | | | | 848.76 | | | | | |
| Box D Long-Term Realized Loss | | | | | 0.00 | | | | | |
| Box D Wash Sale Loss Disallowed | | | | | | | | 0.00 | | |

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2013 TAX REPORTING STATEMENT

HARLEY & STEPHEN OSMAN FOUND
Account No. 157-227817 Customer Service. 800-544-6666
Recipient ID No. 06-1413907 Payer's Fed ID Number 04-3523567

FORM 1099-B*

2013 Proceeds from Broker and Barter Exchange Transactions

Copy B for Recipient OMB NO. 1545-0045

Long-term transactions for which basis is not reported to the IRS --report on Form 8949 with Box E checked and/or Schedule D, Part II
(This Label is a Substitute for Boxes 1c & 6)

(IRS Form 1099-B box numbers are shown below in bold type)

| 8 Description, 1d Stock or Other Symbol, CUSIP | | | | | | | | | |
|---|-----------------------------|------------------------|------------------|---|---------------------------|---------------|-----------------------------|-------------------------------|-----------------------|
| Action | 1a Date of Sale or Exchange | 1b Date of Acquisition | 1e Quantity Sold | 2a Sales Price of Stocks, Bonds, etc. (a) | 3 Cost or Other Basis (b) | Gain/Loss (-) | 5 Wash Sale Loss Disallowed | 4 Federal Income Tax Withheld | 15 State Tax Withheld |
| GUGGENHM CANADIAN ENERGY INCOME ETF, ENY, 18383Q606 | | | | | | | | | |
| Sale | 06/14/13 | 04/07/11 | 100.000 | 1,433.73 | 2,314.12 | -880.39 | | | |
| Sale | 06/14/13 | 12/29/11 | 450.000 | 6,451.78 | 7,502.76 | -1,050.98 | | | |
| Subtotals | | | | 7,885.51 | 9,816.88 | | | | |
| GUGGENHM CHINA SMALL CAP ETF, HAO, 18383Q853 | | | | | | | | | |
| Sale | 06/14/13 | 10/14/10 | 54.000 | 1,236.30 | 1,704.77 | -468.47 | | | |
| Sale | 06/14/13 | 10/14/10 | 105.000 | 2,394.41 | 3,314.84 | -920.43 | | | |
| Subtotals | | | | 3,630.71 | 5,019.61 | | | | |
| ISHARES INC MSCI MALAYSIA FREE INDEX FD, EWM, 464286830 | | | | | | | | | |
| Sale | 06/14/13 | 11/04/10 | 100.000 | 1,576.52 | 1,435.11 | 141.41 | | | |
| Sale | 06/14/13 | 11/04/10 | 254.000 | 4,024.14 | 3,645.18 | 378.96 | | | |
| Subtotals | | | | 5,600.66 | 5,080.29 | | | | |
| ISHARES INC MSCI SOUTH AFRICA INDEX FD, EZA, 464286780 | | | | | | | | | |
| Sale | 06/14/13 | 11/04/10 | 71.000 | 4,080.15 | 5,092.26 | -1,012.11 | | | |
| ISHARES INC MSCI TAIWAN INDEX FD, EWT, 464286731 | | | | | | | | | |
| Sale | 06/14/13 | 10/14/10 | 200.000 | 2,637.63 | 2,733.95 | -96.32 | | | |
| Sale | 06/14/13 | 10/14/10 | 166.000 | 2,189.23 | 2,262.41 | -73.18 | | | |
| Subtotals | | | | 4,826.86 | 4,996.36 | | | | |
| ISHARES MSCI BRAZIL CAPPED INDEX FUND, EWZ, 464286400 | | | | | | | | | |
| Sale | 06/14/13 | 11/04/10 | 62.000 | 2,948.15 | 5,006.97 | -2,058.82 | | | |

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2013 TAX REPORTING STATEMENT

HARLEY & STEPHEN OSMAN FOUND
Account No 157-227617 Customer Service: 800-544-6666
Recipient ID No 06-1413907 Payer's Fed ID Number: 04-3523567

FORM 1099-B

2013 Proceeds from Broker and Barter Exchange Transactions

Copy B for Recipient (OMB) NO. 1545-0715

Long-term transactions for which basis is not reported to the IRS --report on Form 8949 with Box E checked and/or Schedule D, Part II

(This label is a Substitute for Boxes 1c & 6)

(IRS Form 1099-B box numbers are shown below in bold type)

| 8 Description, 1d Stock or Other Symbol, CUSIP | | 1a Date of Sale or Exchange | 1b Date of Acquisition | 1e Quantity Sold | 2a Sales Price of Stocks, Bonds, etc. (a) | 3 Cost or Other Basis (b) | Gain/Loss (-) | 5 Wash Sale Disallowed | 4 Federal Income Tax Withheld | 13 State Tax Withheld | 15 State Tax Withheld |
|--|----------|-----------------------------|------------------------|------------------|---|---------------------------|---------------|------------------------|-------------------------------|-----------------------|-----------------------|
| ISHARES MSCI CHILE CAPPED INVESTABLE MAR, ECH, 464286640 | | | | | | | | | | | |
| Sale | 06/14/13 | 10/14/10 | | 67.000 | 3,710.48 | 4,999.69 | -1,289.21 | | | | |
| MARKET VECTORS ETF TR BRAZIL SM CAP ETF, BRF, 57060U613 | | | | | | | | | | | |
| Sale | 06/14/13 | 10/14/10 | | 81.000 | 2,798.50 | 5,014.56 | -2,216.06 | | | | |
| Sale | 06/14/13 | 11/04/10 | | 81.000 | 2,798.49 | 5,121.48 | -2,322.99 | | | | |
| Subtotals | | | | | 5,596.99 | 10,136.04 | | | | | |
| MARKET VECTORS ETF TR INDONESIA ETF, IDX, 57060U753 | | | | | | | | | | | |
| Sale | 06/14/13 | 11/04/10 | | 168.000 | 4,847.87 | 5,024.99 | -177.12 | | | | |
| WISDOMTREE TR INDIA EARNINGS FD, EPI, 97717W422 | | | | | | | | | | | |
| Sale | 06/14/13 | 10/14/10 | | 180.000 | 3,009.15 | 5,008.35 | -1,999.20 | | | | |
| TOTALS | | | | | 46,136.53 | 60,181.44 | | | | | 0.00 |
| Box E Long-Term Realized Gain | | | | | | | | | 520.37 | | |
| Box E Long-Term Realized Loss | | | | | | | | | -14,565.28 | | |
| Box E Wash Sale Loss Disallowed | | | | | | | | | 0.00 | | |

For any transaction listed on Form 1099-B in a section indicating that "basis is reported to the IRS", we are reporting to the IRS: 1c type of gain or loss (i.e. short-term or long-term), 6 basis reported to IRS, 8 Description, 1d Stock or other symbol, the CUSIP number, and columns 1a, 1b, 1e, 2a and 2b, 3, 4, 5, 13, 14 and 15. We are not reporting to the IRS: the Action, the Gain / Loss, and all subtotals and totals

For any transaction listed on Form 1099-B in a section indicating that "basis is not reported to the IRS", we are reporting to the IRS: 6 Noncovered security 8 Description, 1d Stock or other symbol, the CUSIP number, and columns 1a, 1e, 2a and 2b, 4, 13, 14 and 15. We are not reporting to the IRS: 1c type of gain or loss (i.e. short-term or long-term), the Action, the Gain / Loss, columns 1b, 3, 5, and all subtotals and totals.

Although Fidelity makes every effort to provide accurate information, please bear in mind that you, the taxpayer, are ultimately responsible for the accuracy of your tax returns.

* This is important tax information and is being furnished to the Internal Revenue Service. 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.



2013 SUPPLEMENTAL INFORMATION

HARLEY & STEPHEN OSMAN FOUND
 Account No. 157-227617 Customer Service: 800-544-6666
 Recipient ID No 06-1413907 Payer's Fed ID Number 04-3523567

Note: This information is not reported to the IRS. It may assist you in tax return preparation.

Details of 1099-MISC Transactions

Royalties, Substitute Payments, Withholdings

| Description, Symbol, CUSIP | | | | | | | |
|---|-------------|------------------------|---|------------------------------------|-----------------------|----------------------------|-----------------|
| Date | 2 Royalties | 4 Federal Tax Withheld | 8 Substitute Payments in Lieu of Dividend or Interest | | 16 State Tax Withheld | 17 State/Payer's State No. | 18 State Income |
| | | | Eligible for Credit Adjustment (\$) | Not Eligible for Credit Adjustment | Total | | |
| ISHARES U S OIL & GAS EXPLORATION &, IEO, 464288851 | | | | | | | |
| 07/02/13 | | | 2.98 | | 2.98 | | |
| 09/30/13 | | | 2.32 | | 2.32 | | |
| 12/30/13 | | | 0.95 | | 0.95 | | |

TOTALS 0.00 0.00 0.00 6.25 0.00 6.25 0.00 0.00

(s) Eligible customers may receive an annual credit adjustment in 2014 to help offset any additional federal tax burden resulting from the receipt of a substitute payment in lieu of a qualified dividend in 2013.

Short-Term Realized Gain/Loss

Cost basis, realized gain and loss, and holding period information reported may not reflect all adjustments necessary for tax reporting purposes. Only the information displayed on your IRS Form 1099-B as "Provided to IRS" is sent to the IRS.

| Description, Symbol, CUSIP | | | | | | | | | | |
|----------------------------|---|----------|-----------|------------------------------------|---------------------|--------------|--|--|--|--|
| Date Acquired | Date of Sale or Exchange | Quantity | Event | Sales Price of Stocks, Bonds, etc. | Cost or other Basis | Gain/Loss(-) | | | | |
| <hr/> | | | | | | | | | | |
| CALL (AAPL) APPLE INC | JAN 18 14 \$450 (10, AAPL14011, 1447619CC | | | | | | | | | |
| 03/07/12 | 01/25/13 | 5 000 | Sale | 23,055.54 | 69,307.85 | -46,252.31 | | | | |
| 03/07/12 | 01/25/13 | 5,000 | Sale | 23,062.59 | 69,307.85 | -46,245.26 | | | | |
| Subtotal | | | | 46,118.13 | 138,615.70 | | | | | |
| <hr/> | | | | | | | | | | |
| CALL (AAPL) APPLE INC | JAN 18 14 \$550 (10, AAPL14011, 1447619WW | | | | | | | | | |
| 03/07/12 | 01/25/13 | 5,000 | Sale | 44,420.33 | 8,078.94 | 36,341.39 | | | | |
| 03/07/12 | 01/25/13 | 5,000 | Sale | 44,420.32 | 8,098.94 | 36,321.38 | | | | |
| Subtotal | | | | 88,840.65 | 16,177.88 | | | | | |
| <hr/> | | | | | | | | | | |
| CALL (AAPL) APPLE INC | JAN 18 14 \$600 (10, AAPL14011, 1448389CU | | | | | | | | | |
| 02/17/12 | 01/25/13 | 2,000 | Sale | 1,782.41 | 11,509.50 | -9,727.09 | | | | |
| 03/07/12 | 01/25/13 | 2,000 | Sale | 1,782.40 | 13,509.50 | -11,727.10 | | | | |
| Subtotal | | | | 3,564.81 | 25,019.00 | | | | | |
| <hr/> | | | | | | | | | | |
| CALL (AAPL) APPLE INC | JUL 20 13 \$550 (10, AAPL13072, 1622008UO | | | | | | | | | |
| 10/11/12 | 07/19/13 | 10 000 | Exp Right | 0.00 | 121,345.74 | -121,345.74 | | | | |



2013 SUPPLEMENTAL INFORMATION

HARLEY & STEPHEN OSMAN FOUND
Account No. 157-227617 Customer Service: 800-544-6666
Recipient ID No 08-1413907 Payer's Fed ID Number: 04-3523567

Note: This Information is not reported to the IRS. It may assist you in tax return preparation.

Short-Term Realized Gain/Loss

Cost basis, realized gain and loss, and holding period information reported may not reflect all adjustments necessary for tax reporting purposes. Only the information displayed on your IRS Form 1099-B as "Provided to IRS" is sent to the IRS

| Description, Symbol, CUSIP | | Date of Sale or Exchange | | Quantity | Event | Sales Price of Stocks, Bonds, etc. | | Cost or other Basis | Gain/Loss(-) |
|---|--|--------------------------|----------|----------|-----------|------------------------------------|--|-------------------------------------|--------------|
| CALL (AAPL) APPLE INC JUL 20 13 \$600 (10, AAPL13072, 1622019MK | | 10/11/12 | 01/25/13 | 4.000 | Sale | 36,636.06 | | 1,219.15 | 35,416.91 |
| | | 10/11/12 | 07/19/13 | 6.000 | Exp Right | 54,954.09 | | 0.00 | 54,954.09 |
| Subtotal | | | | | | 91,590.15 | | 1,219.15 | |
| CALL (AAPL) APPLE INC JUN 28 13 \$450 (10, AAPL13062, 1759139PL | | 06/10/13 | 06/28/13 | 2.000 | Exp Right | 0.00 | | 1,879.52 | -1,879.52 |
| CALL (AAPL) APPLE INC MAR 16 13 \$550 (10, AAPL13031, 1645269BV | | 12/05/12 | 03/15/13 | 1.000 | Exp Right | 0.00 | | 4,283.73 | -4,283.73 |
| PUT (AAPL) APPLE INC JAN 18 14 \$550 (100, AAPL14011, 1447619XX | | 04/10/12 | 01/25/13 | 5.000 | Sale | 39,487.29 | | 61,731.89 | -22,244.60 |
| TOTALS | | | | | | | | | |
| | | | | | | | | Short-Term Realized Gain | 163,033.77 |
| | | | | | | | | Short-Term Realized Loss | -263,705.35 |
| | | | | | | | | Short-Term Realized Disallowed Loss | 0.00 |

Amortization, accretion, and similar adjustments to cost basis are not provided for short-term instruments, unit investment trusts, or securities of foreign issuers.

Account Fees

| Description | Date | Amount |
|---------------------------------------|----------|--------|
| SONY CORP ADR-EACH CNV INTO 1 ORD NPV | 06/11/13 | 0.45 |
| TOTAL | | 0.45 |

Margin Interest Paid

| Description | Date | Amount |
|--------------------------------|----------|--------|
| MARGIN INTEREST @ 7.075% AVG B | 05/20/13 | 288.50 |
| MARGIN INTEREST @ 7.075% AVG B | 06/20/13 | 510.28 |
| MARGIN INTEREST @ 7.075% AVG B | 09/22/13 | 432.21 |
| MARGIN INTEREST @ 7.075% AVG B | 10/20/13 | 418.10 |
| MARGIN INTEREST @ 7.075% AVG B | 11/20/13 | 477.42 |
| MARGIN INTEREST @ 7.075% AVG B | 12/22/13 | 482.79 |

269,601 370,273 100,672