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Form 990-PF

Return of Private Foundation

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

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OMB No 1545-0052

2013

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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

Name of foundation MURRAY & SUSAN HABER CHARITABLE FOUNDATION		A Employer identification number 06-1561416	
% MURRAY HABER		B Telephone number (see instructions) (860) 868-2560	
Number and street (or P O box number if mail is not delivered to street address) 58 UPPER CHURCH HILL ROAD Suite		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code WASHINGTON DEPOT, CT 06794		C If exemption application is pending, check here ☐	
G Check all that apply ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐	
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ☒ \$ 594,856		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐	
J Accounting method ☒ Cash ☐ Accrual ☐ 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)	0			
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	2	2		
	4 Dividends and interest from securities.	6,990	6,990		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	37,608			
	b Gross sales price for all assets on line 6a 172,210				
	7 Capital gain net income (from Part IV , line 2)				
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	44,600	6,992		
	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)	3,925	3,925	0	0
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	330	330		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	6,726	6,726		
	24 Total operating and administrative expenses. Add lines 13 through 23	10,981	10,981	0	0
	25 Contributions, gifts, grants paid	27,000			27,000
	26 Total expenses and disbursements. Add lines 24 and 25	37,981	10,981	0	27,000
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	6,619			
	b Net investment income (if negative, enter -0-)		0		
	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	785	3,953	3,953
	2	Savings and temporary cash investments	45,344	11,986	11,986
	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)	330,355	365,484	578,917
	c	Investments—corporate bonds (attach schedule).			
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	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)	376,484	381,423	594,856
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	376,484	381,423	
	30	Total net assets or fund balances (see page 17 of the instructions)	376,484	381,423	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	376,484	381,423	

Part III

Analysis of Changes in Net Assets or Fund Balances

Form 990-PF (2013)

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				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) 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				
b				
c				
d				
e				
2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (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	15,250	480,518	0 031737
2011	5,000	450,479	0 011099
2010		394,864	
2009		327,933	
2008		402,980	
2 Total of line 1, column (d). 2 0 042836			
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 008567			
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5. 4 548,020			
5 Multiply line 4 by line 3. 5 4,695			
6 Enter 1% of net investment income (1% of Part I, line 27b). 6 0			
7 Add lines 5 and 6. 7 4,695			
8 Enter qualifying distributions from Part XII, line 4. 8 27,000			

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1		
	Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b	1	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	
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	
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 ☐ 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 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? ☒	1a	Yes	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
	If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.			
c	Did the foundation file Form 1120-POL for this year?	1c		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?	2		No
	If "Yes," attach a detailed description of the activities.			
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes ☒	3		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?	5		No
	If "Yes," attach the statement required by General Instruction T. ☒			
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? If "Yes," complete Part II, col. (c), and Part XV.	7	Yes	
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 General Instruction G? If "No," attach explanation .	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)? If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses.	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 MURRAY HABER Telephone no (860) 868-2560 Located at 58 UPPER CHURCHILL ROAD WASHINGTON DEPOT CT ZIP +4 06794			
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? ☐ Yes ☒ No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?. ☐ Yes ☒ No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?. ☐ Yes ☒ No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?. Organizations relying on a current notice regarding disaster assistance check here.	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		
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____ ☒ Yes ☐ 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		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?. ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.</i>)	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))?	☐ Yes ☒ No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☒ No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No		
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions).	☐ Yes ☒ No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No		
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	5b		
	Organizations relying on a current notice regarding disaster assistance check here.	☒		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes ☐ No		
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		No
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No		
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		

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
MURRAY HABER	TRUSTEE	0	0	0
58 UPPER CHURCH HILL ROAD WASHINGTON DEPOT, CT 06794	2 0			
SUSAN HABER	TRUSTEE	0	0	0
58 UPPER CHURCH HILL ROAD WASHINGTON DEPOT, CT 06794	2 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	531,552
b	Average of monthly cash balances.	1b	24,813
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	556,365
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	556,365
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	8,345
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	548,020
6	Minimum investment return. Enter 5% of line 5.	6	27,401

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	27,401
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	0
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	27,401
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	27,401
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	27,401

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	27,000
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	27,000
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	27,000
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				27,401
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			24,026	
b Total for prior years 2011 , 2010 , 2009		2,143		
3 Excess distributions carryover, if any, to 2013				
a From 2008.				
b From 2009.				
c From 2010.				
d From 2011.				
e From 2012.				
f Total of lines 3a through e.				
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 27,000				
a Applied to 2012, but not more than line 2a			24,026	
b Applied to undistributed income of prior years (Election required—see instructions).		2,143		
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2013 distributable amount.				831
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).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0			
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				26,570
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)

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))

NA

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	27,000
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)

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 Paid during the year				
GUNN MEMORIAL LIBRARY 5 WYKEHAM ROAD PO BOX 1273 WASHINGTON,CT 06793	NONE	EOF	TO MAKE INFORMATION MORE ACCESSIBLE AND TO FOSTER THE PLEASURES OF READING AND DISCOVERY	6,250
JEWISH FEDERATION OF WESTERN CONNECTICUT 444 MAIN STREET NORTH SOUTHBURY,CT 06488	NONE	EOF	TO FURTHER THE WELFARE AND ADVANCEMENT OF THE JEWISH COMMUNITY LOCALLY, OVERSEAS AND IN ISRAEL	10,000
B'NAI ISRAEL OF SOUTHBURY 444 MAIN STREET NORTH SOUTHBURY,CT 06488	NONE	EOF	TO COVER CHARITABLE NEEDS	1,000
FRIENDS IN ADOPTION 212 MAIN STREET PO BOX 238 POULTNEY,VT 05764	NONE	EOF	TO KEEP THE CENTRAL FOCUS ON THE NEEDS OF EACH CHILD AND TO PROVIDE COMPASSIONATE ADOPTION SERVICES FOR THE UNIQUE INDIVIDUALS INVOLVED IN THE ADOPTION PROCESS	5,000
WASHINGTON MONTESSORI SCHOOL 240 LITCHFIELD TURNPIKE NEWPRESTON,CT 06777	NONE	EOF	TO BENEFIT STUDENTS BY SUPPORTING THE STAFF AND STAFF DEVELOPMENT, MAINTAINING BUILDING AND GROUNDS, PROVIDING FINANCIAL AID TO FAMILIES IN NEED, AND FUNDING SPECIAL PROGRAMS TO ENHANCE THE CURRICULUM	500
NATIONAL FOUNDATION FOR FACIAL RECONSTRUCTION 333 EAST 30TH STREET NEWYORK,NY 10016	NONE	EOF	TO TRANSFORM THE LIVES OF PEOPLE WITH FACIAL DISFIGUREMENT BY FUNDING UNRIVALED, COMPREHENSIVE CARE AND PROVIDING THEIR FAMILIES WITH A SOCIAL LIFELINE AND FINANCIAL RESOURCES TO HELP THEM IN THEIR JOURNEY	250
MOUNT SINAI HOSPITAL ONE GUSTAVE L LEVY PLACE NEWYORK,NY 10029	NONE	EOF	TO PROVIDE FOR THE INNOVATIVE ENDEAVORS OF THE HOSPITAL	1,000
EDGEWOOD VILLAGE NONPROFIT HOUSING CORPORATION 6213 TOWAR GARDEN CIRCLE EAST LANSING,MI 48823	NONE	EOF	TO EMPOWER AND ENRICH EDUCATIONAL AND ECONOMIC OPPORTUNITIES FOR THE EDGEWOOD VILLAGE COMMUNITY AND THE COMMUNITY AS A WHOLE THROUGH COMPUTER LITERACY, EDUCATION AND COMPUTER ACCESS	500
ONE WEST 54TH STREET FOUNDATION 1 WEST 54TH STREET NEWYORK,NY 10019	NONE	EOF	TO PRESERVE THE ARCHITECTURAL INTEGRITY AND DESIGN OF A NEWYORK HISTORICAL LANDMARK BUILDING, CONTRIBUTE TO THE EDUCATION OF THE GENERAL PUBLIC REGARDING THE SAME, AND TO AWARD SCHOLARSHIPS FOR THE STUDY OF DESIGN, ARCHITECTURE, AND HISTORIC PRESERVATION AT AN EDUCATIONAL INSTITUTION	250
PLANNED PARENTHOOD FEDERATION OF AMERICA 434 WEST 33RD STREET NEWYORK,NY 10001	NONE	EOF	TO PROVIDE COMPREHENSIVE REPRODUCTIVE AND COMPLEMENTARY HEALTH CARE SERVICES, TO ADVOCATE PUBLIC POLICIES, TO PROVIDE EDUCATIONAL PROGRAMS, AND TO PROMOTE RESEARCH AND THE ADVANCEMENT OF TECHNOLOGY IN REPRODUCTIVE HEALTH CARE	500
WASHINGTON ART ASSOCIATION 4 BRYAN MEMORIAL PLAZA PO BOX 17 WASHINGTON DEPOT,CT 06794	NONE	EOF	TO PROMOTE GREATER UNDERSTANDING AND APPRECIATION OF ART, AND TO ENCOURAGE AND FACILITATE THE STUDY, CREATION, AND EXHIBITION OF ART	250
CONNECTICUT COMMUNITY FOUNDATION 43 FIELD STREET WATERBURY,CT 06702	NONE	EOF	TO FOSTER CREATIVE PARTNERSHIPS IN ORDER TO BUILD REWARDING LIVES AND THRIVING COMMUNITIES	1,000
WASHINGTON COMMUNITY FUND PO BOX 1213 WASHINGTON,CT 06793	NONE	EOF	TO PROVIDE ASSISTANCE TO LOCAL NEEDY PEOPLE	250
FINCA INTERNATIONAL 1201 15TH STREET NW 11TH FLOOR WASHINGTON,DC 20005	NONE	EOF	TO PROVIDE FINANCIAL SERVICES TO THE WORLD'S LOWEST-INCOME ENTREPRENEURS SO THEY CAN CREATE JOBS, BUILD ASSETS AND IMPROVE THEIR STANDARD OF LIVING	250
Total  3a				27,000

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

TY 2013 Depreciation Schedule

Name: MURRAY & SUSAN HABER CHARITABLE FOUNDATION

EIN: 06-1561416

TY 2013 General Explanation Attachment**Name:** MURRAY & SUSAN HABER CHARITABLE FOUNDATION**EIN:** 06-1561416

Identifier	Return Reference	Explanation
IRC 4942(h) (2) ELECTION	IRC 4942(h)(2) ELECTION	THE MURRAY & SUSAN HABER CHARITABLE FOUNDATION, ELECTS PURSUANT TO IRC 4942(h)(2) AND REG 53 4942(a)-3(d)(2) TO TREAT QUALIFYING DISTRIBUTIONS FOR THE CURRENT TAX YEAR ENDED 12/31/2013, IN EXCESS OF THE UNDISTRIBUTED INCOME OF THE IMMEDIATELY PRECEDING TAXABLE YEAR AS BEING MADE FROM THE UNDISTRIBUTED INCOME FROM TAX YEAR 2011 AS FOLLOWS TAX YEAR 2011 \$2,143

**TY 2013 Investments Corporate
Stock Schedule**

Name: MURRAY & SUSAN HABER CHARITABLE FOUNDATION

EIN: 06-1561416

Name of Stock	End of Year Book Value	End of Year Fair Market Value
NEUBERGER BERMAN	365,484	578,917

TY 2013 Investments - Land Schedule**Name:** MURRAY & SUSAN HABER CHARITABLE FOUNDATION**EIN:** 06-1561416

TY 2013 Land, Etc. Schedule**Name:** MURRAY & SUSAN HABER CHARITABLE FOUNDATION**EIN:** 06-1561416

TY 2013 Other Decreases Schedule

Name: MURRAY & SUSAN HABER CHARITABLE FOUNDATION

EIN: 06-1561416

Description	Amount
FEDERAL INCOME TAX	910
OTHER DECREASES	770

TY 2013 Other Expenses Schedule

Name: MURRAY & SUSAN HABER CHARITABLE FOUNDATION

EIN: 06-1561416

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT EXPENSES	6,726	6,726		

TY 2013 Taxes Schedule

Name: MURRAY & SUSAN HABER CHARITABLE FOUNDATION

EIN: 06-1561416

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX ON DIVIDENDS	330	330		

THE MURRAY & SUSAN HABER
 CHARITABLE FOUNDATION
 58 UPPER CHURCH HILL ROAD
 P O BOX 505
 WASHINGTON DPT CT 06794-0505

Showing summary for account **55031756 - HABER THE MURRAY & SUSAN**; for **01 Jan 2013** to **31 Dec 2013**; as of **07 May 2014**

Realized Gains/Losses

Summary

Short Term Gains/Losses (\$524 42)

Total Capital Gains/Losses \$37,607 90

Discount Income \$0 00

Realized Gains/Losses Details: Capital Gains - Covered

Security Description	Security	Categorization	Indicator	Quantity	Unit Cost (Purchase Date)	Sale Price (Close Date)	Total Cost	Net Amount	¹ Short Term Gains/Losses	Long Term Gains/Losses
***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	A027192	Equities	ST	50	\$97 42 18 Apr 2013	\$102 73 19 Sep 2013	\$4,871 23	\$5,136 47	\$265 24	\$0 00
APPLE INC	A603109	Equities	ST	7	\$545 25 08 Nov 2012	\$466 86 05 Aug 2013	\$3,816 73	\$3,267 98	(\$548 75)	\$0 00
ARIAD PHARMACEUTICALS INC-DEL	A753508	Equities	ST	25	\$20 30 21 Dec 2012	\$5 36 09 Oct 2013	\$507 48	\$134 03	(\$373 45)	\$0 00

ARIAD PHARMACEUTICALS INC-DEL	A753508	Equities	ST	75	\$20 23 26 Dec 2012	\$5 36 09 Oct 2013	\$1,517 07	\$402 08	(\$1,114 99)	\$0 00
BRISTOL MYERS SQUIBB CO	B583504	Equities	ST	50	\$34 14 25 Sep 2012	\$41 16 15 Apr 2013	\$1,706 94	\$2,057 74	\$350 80	\$0 00
***CENOVUS ENERGY INC	C110551	Equities	ST	25	\$31 70 14 Feb 2013	\$29 74 29 Oct 2013	\$792 52	\$743 61	(\$48 91)	\$0 00
***CENOVUS ENERGY INC	C110551	Equities	ST	100	\$33 47 28 Jan 2013	\$29 74 29 Oct 2013	\$3,346 90	\$2,974 43	(\$372 47)	\$0 00
CHURCH & DWIGHT CO INC	C411003	Equities	LT	20	\$51 68 13 Aug 2012	\$64 69 29 Oct 2013	\$1,033 64	\$1,293 84	\$0 00	\$260 20
DOVER CORP	D474800	Equities	ST	50	\$63 24 26 Mar 2012	\$72 34 25 Mar 2013	\$3,162 10	\$3,616 99	\$454 89	\$0 00
DUNKIN BRANDS GROUP INC	D025730	Equities	ST	25	\$29 50 30 Mar 2012	\$34 15 14 Jan 2013	\$737 50	\$853 67	\$116 17	\$0 00
DUNKIN BRANDS GROUP INC	D025730	Equities	LT	25	\$29 50 30 Mar 2012	\$47 78 29 Oct 2013	\$737 50	\$1,194 59	\$0 00	\$457 09
DUNKIN BRANDS GROUP INC	D025730	Equities	LT	25	\$29 50 30 Mar 2012	\$41 18 07 Jun 2013	\$737 50	\$1,029 38	\$0 00	\$291 88

EOG RESOURCES INC	E002802	Equities	ST	15	\$125 46 25 Feb 2013	\$185 36 29 Oct 2013	\$1,881 96	\$2,780 31	\$898 35	\$0 00
EOG RESOURCES INC	E002802	Equities	LT	5	\$96 10 19 Dec 2011	\$185 36 29 Oct 2013	\$480 51	\$926 77	\$0 00	\$446 26
FMC TECHNOLOGIES INC	F005161	Equities	LT	25	\$46 36 25 Apr 2012	\$57 79 11 Jul 2013	\$1,158 94	\$1,444 76	\$0 00	\$285 82
GENERAL ELECTRIC CO	G136114	Equities	LT	50	\$18 99 25 Jul 2011	\$23 41 08 Jul 2013	\$949 25	\$1,170 68	\$0 00	\$221 43
L BRANDS INC	L013053	Equities	ST	50	\$50 29 13 Dec 2012	\$51 92 04 Jun 2013	\$2,514 50	\$2,596 15	\$81 65	\$0 00
L BRANDS INC	L013053	Equities	ST	35	\$44 62 03 Jan 2013	\$57 74 05 Aug 2013	\$1,561 80	\$2,020 73	\$458 93	\$0 00
***NOVARTIS AG-SPONSORED ADR	N001188	Equities	ST	25	\$56 41 20 Apr 2012	\$67 91 23 Jan 2013	\$1,410 18	\$1,697 66	\$287 48	\$0 00
***NOVARTIS AG-SPONSORED ADR	N001188	Equities	ST	5	\$55 46 19 Apr 2012	\$67 91 23 Jan 2013	\$277 28	\$339 53	\$62 25	\$0 00
PEPSICO INC	P395904	Equities	LT	100	\$64 74 19 Mar 2012	\$82 21 18 Apr 2013	\$6,473 85	\$8,220 72	\$0 00	\$1,746 87

PRECISION CASTPARTS CORP	P700753	Equities	LT	10	\$142 59 03 Feb 2011	\$211 71 21 Jun 2013	\$1,425 89	\$2,117 03	\$0 00	\$691 14
SIRONA DENTAL SYSTEMS INC	S018055	Equities	ST	25	\$66 76 19 Sep 2013	\$71 17 11 Nov 2013	\$1,669 08	\$1,779 26	\$110 18	\$0 00
SIRONA DENTAL SYSTEMS INC	S018055	Equities	ST	25	\$66 20 20 Sep 2013	\$71 12 13 Nov 2013	\$1,654 92	\$1,777 96	\$123 04	\$0 00
SOTHEBYS HOLDINGS INC-CL A LTD VTG	S362645	Equities	ST	25	\$32 22 05 Oct 2012	\$36 89 28 Jan 2013	\$805 56	\$922 27	\$116 71	\$0 00
SOTHEBYS HOLDINGS INC-CL A LTD VTG	S362645	Equities	LT	25	\$31 75 15 May 2012	\$53 09 30 Oct 2013	\$793 84	\$1,327 29	\$0 00	\$533 45
SOTHEBYS HOLDINGS INC-CL A LTD VTG	S362645	Equities	LT	25	\$31 75 15 May 2012	\$52 01 01 Nov 2013	\$793 85	\$1,300 34	\$0 00	\$506 49
SOTHEBYS HOLDINGS INC-CL A LTD VTG	S362645	Equities	ST	25	\$28 87 12 Nov 2012	\$52 01 01 Nov 2013	\$721 66	\$1,300 33	\$578 67	\$0 00
SOTHEBYS HOLDINGS INC-CL A LTD VTG	S362645	Equities	LT	75	\$31 92 14 May 2012	\$43 58 07 Aug 2013	\$2,393 64	\$3,268 64	\$0 00	\$875 00
SOTHEBYS HOLDINGS INC-CL A LTD VTG	S362645	Equities	ST	25	\$31 92 14 May 2012	\$35 74 29 Jan 2013	\$797 88	\$893 41	\$95 53	\$0 00

Realized Gains/Losses Details: Capital Gains - Noncovered

Security Description	Security	Categorization	Indicator	Quantity	Unit Cost (Purchase Date)	Sale Price (Close Date)	Total Cost	Net Amount	¹ Short Term Gains/Losses	Long Term Gains/Losses
AMERICAN EXPRESS COMPANY	A370137	Equities	LT	5	\$37 94 07 Oct 2010	\$76 54 31 May 2013	\$189 70	\$382 68	\$0 00	\$192 98
***CENOVUS ENERGY INC	C110551	Equities	LT	50	\$26 11 11 Jan 2010	\$28 09 23 Dec 2013	\$1,305 42	\$1,404 32	\$0 00	\$98 90
***CENOVUS ENERGY INC	C110551	Equities	LT	25	\$25 45 12 Jan 2010	\$28 06 27 Dec 2013	\$636 36	\$701 52	\$0 00	\$65 16
DANAHER CORP	D052506	Equities	LT	25	\$39 84 17 Jan 2008	\$59 68 09 Jan 2013	\$995 99	\$1,491 85	\$0 00	\$495 86
GENERAL ELECTRIC CO	G136114	Equities	LT	25	\$11 73 17 Jul 2009	\$23 41 08 Jul 2013	\$293 14	\$585 34	\$0 00	\$292 20
GENERAL ELECTRIC CO	G136114	Equities	LT	275	\$11 73 17 Jul 2009	\$23 41 08 Jul 2013	\$3,224 57	\$6,438 76	\$0 00	\$3,214 19
MCDONALDS CORP	M238353	Equities	LT	10	\$52 02 17 Jan 2008	\$97 72 29 Jul 2013	\$520 20	\$977 16	\$0 00	\$456 96
MCDONALDS CORP	M238353	Equities	LT	30	\$52 02 17 Jan 2008	\$103 38 12 Apr 2013	\$1,560 60	\$3,101 36	\$0 00	\$1,540 76

MOODYS CORP	M005555	Equities LT	25	\$26 94 14 Oct 2010	\$53 31 15 Jan 2013	\$673 45	\$1,332 60	\$0 00	\$659 15	
OMNICOM GROUP INC	P056799	Equities LT	75	\$37 60 01 Mar 2010	\$64 54 19 Jul 2013	\$2,820 17	\$4,840 55	\$0 00	\$2,020 38	
OMNICOM GROUP INC	P056799	Equities LT	25	\$37 60 01 Mar 2010	\$62 37 09 May 2013	\$940 06	\$1,559 11	\$0 00	\$619 05	

¹Net amount is inclusive of commission and fees

Indicators:

SS - Short Sale

ST - Short Term

MT - Medium Term

LT - Long Term

p - Purchase includes option premium

s - Sale includes option premium

b - Purchase and Sale includes option premium

PLEASE CONSULT YOUR TAX ADVISOR REGARDING THE USE OF THIS REPORT.

This supplemental report is provided for informational purposes only, please refer to your account statements or other information provided by your custodian for the official records of your account(s). This is not a substitute Form 1099 and you should not provide this report to the Internal Revenue Service. This report is not an official tax record for your account. Please contact your custodian with any questions regarding tax reporting information and/or the methodology used to calculate and report associated gain/loss computations.

Pursuant to Treasury regulations effective for the 2011 tax year, your custodian will be sending certain additional information regarding your security sales to the IRS on Form 1099-B. You will receive Form 1099-B from your custodian with information pertaining to security sales. The Form 1099-B may contain additional tax reporting information necessary to complete your tax return. Please see Form 1099-B for disallowed losses due to wash sales (Box 5) and other pertinent information which may not be included in this summary.

The sale of securities acquired prior to January 1, 2011, will be reported on Form 1099-B as "noncovered" securities and, as a result, the Form 1099-B sent to you and the IRS will not include any tax cost information.

The tax cost and gain information for the sale of "covered securities" will be reported to the IRS on Form 1099-B.

LT is the designation for a gain/loss on a security held for more than twelve (12) months.

ST is the designation for a gain/loss on a security held for twelve (12) months or less.

Transactions in this report are not adjusted for the following rules (if applicable):

Internal Revenue Code
SECTION 1091 - Wash Sales
SECTION 1092 - Straddles
SECTION 1259 - Constructive Sales
SECTION 852(b)(4) - Mutual Fund (& Closed-End Fund) Transactions

Closing transactions due to taxable merger involving cash and stock may be reflected differently on the above Capital Gains Schedule and on the Form 1099 you will or have received at the end of the year

The cost basis used to determine Gains/Losses as listed in this report for Master Limited Partnerships (MLP), Original Issue Discount (OID) and certain municipal bonds may have been adjusted for reallocated income, gains, losses or return of capital. For master limited partnership (MLP) holdings, please refer to the applicable Schedule K-1 for allocated income, gain, loss, deduction, and credits as well as for information pertaining to gain or loss on disposition.

For securities not purchased through Neuberger Berman but purchased elsewhere and later transferred in, you will need to supply relevant information to your tax advisor. It is your responsibility to ensure the accuracy of this information since Neuberger Berman has no knowledge of such assets' cost basis.

Exchange rates used to derive foreign exchange gains and losses may be provided from various outside sources and may not reflect realizable rates. Neuberger Berman does not warrant the accuracy of these sources and is not responsible for inaccuracies. Rates may also be subject to change without notice.

Certain investments, such as Real Estate Investment Trusts, commonly known as REITs pay distributions throughout the year and reallocate these distributions at year-end as all or some of the following: Return of Capital, Short Term Gain, Long Term Gain, and Regular Income. Due to this late reallocation, these entries may be posted to your account in the beginning of the following year resulting in a revised Capital Gains Schedule.

Mortgage backed factors are updated on the 8th business day of the month.

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