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Form

990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2013

Open to Public Inspection

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

Name of foundation FUND FOR LIFE FOUNDATION INC		A Employer identification number 11-3239215	
Number and street (or P O box number if mail is not delivered to street address) C/O ROTH COMPANY LLP ROOM/SUITE 200		B Telephone number (see instructions) (718) 439-8900	
City or town, state or province, country, and ZIP or foreign postal code BROOKLYN, NY 11218		C If exemption application is pending, check here ☐	
G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐	
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐	
I Fair market value of all assets at end of year (<i>from Part II, col. (c), line 16</i>) ☒ \$ 30,484,513	J Accounting method ☐ Cash ☒ Accrual ☐ Other (specify) _____ (Part I, column (d) must be on cash basis.)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐	

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	211,320			
	2 Check ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	498,286	498,286	498,286	
	4 Dividends and interest from securities.	396,235	396,235	396,235	
	5a Gross rents	6,700	6,700	6,700	
	b Net rental income or (loss) <u>3,895</u>				
	6a Net gain or (loss) from sale of assets not on line 10	229,511			
	b Gross sales price for all assets on line 6a <u>2,355,916</u>				
	7 Capital gain net income (from Part IV, line 2) . . .		229,511		
	8 Net short-term capital gain			44,064	
	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)	228,456	225,955	228,456	
	12 Total. Add lines 1 through 11	1,570,508	1,356,687	1,173,741	
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages	130,139	65,070		65,070
	15 Pension plans, employee benefits	9,956	4,978		4,978
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)	195,941	195,941		
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	6,990	6,240		
	19 Depreciation (attach schedule) and depletion . . .	2,805	2,805	2,805	
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	6,829	6,606		223
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	352,660	281,640	2,805	70,271
	25 Contributions, gifts, grants paid	1,950,800			1,950,800
	26 Total expenses and disbursements. Add lines 24 and 25	2,303,460	281,640	2,805	2,021,071
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-732,952			
	b Net investment income (if negative, enter -0-)		1,075,047		
	c Adjusted net income (if negative, enter -0-)			1,170,936	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	4,280,923	4,668,680	4,668,680
	3	Accounts receivable ▶ <u>6,127</u>			
		Less allowance for doubtful accounts ▶ _____		6,127	6,127
	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) ▶ <u>2,758,063</u>			
		Less allowance for doubtful accounts ▶ _____	7,091,344	2,758,063	2,758,063
	8	Inventories for sale or use	5,082		
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	4,827,798	6,782,287	6,782,287
	c	Investments—corporate bonds (attach schedule).	9,646,047	11,114,037	11,114,037
	11	Investments—land, buildings, and equipment basis ▶ _____			
	Less accumulated depreciation (attach schedule) ▶ _____				
12	Investments—mortgage loans				
13	Investments—other (attach schedule)	4,945,949	4,884,114	4,884,114	
14	Land, buildings, and equipment basis ▶ <u>90,253</u>				
	Less accumulated depreciation (attach schedule) ▶ <u>33,965</u>	60,764	56,288	56,288	
15	Other assets (describe ▶ _____)	409,917	214,917	214,917	
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	31,267,824	30,484,513	30,484,513	
Liabilities	17	Accounts payable and accrued expenses		20,524	
	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 ▶ _____)	930,904	1,000	
	23	Total liabilities (add lines 17 through 22)	930,904	21,524	
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	30,336,920	30,462,989	
	30	Total net assets or fund balances (see page 17 of the instructions)	30,336,920	30,462,989	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	31,267,824	30,484,513	

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	30,336,920
2	Enter amount from Part I, line 27a	2	-732,952
3	Other increases not included in line 2 (itemize) ▶ _____	3	859,021
4	Add lines 1, 2, and 3	4	30,462,989
5	Decreases not included in line 2 (itemize) ▶ _____	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	30,462,989

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)
1 a	SEE ATTACHED-SANFORD BERNSTEIN	P		
b	SEE ATTACHED-SANFORD BERNSTEIN	P		
c	6 GARFIELD STREET LAKEWOOD, NJ	P	2004-06-10	2013-08-01
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 1,090,920		1,046,856	44,064
b 1,083,282		884,549	198,733
c 181,714		195,000	-13,286
d			
e			

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

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			44,064
b			198,733
c			-13,286
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	229,511
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	44,064

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	2,116,708	39,627,909	0 053415
2011	1,593,838	34,142,898	0 046681
2010	928,922	33,524,207	0 027709
2009	675,350	26,272,051	0 025706
2008	1,651,869	28,639,400	0 057678

2 Total of line 1, column (d).	2	0 211189
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 042238
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	29,835,617
5 Multiply line 4 by line 3.	5	1,260,197
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	10,750
7 Add lines 5 and 6.	7	1,270,947
8 Enter qualifying distributions from Part XII, line 4. If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions	8	2,021,071

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	10,750
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	10,750
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	10,750
6 Credits/Payments		
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	3,138
b Exempt foreign organizations—tax withheld at source	6b	
c Tax paid with application for extension of time to file (Form 8868)	6c	15,000
d Backup withholding erroneously withheld	6d	
7 Total credits and payments. Add lines 6a through 6d.	7	18,138
8 Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8	147
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	7,241
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 7,241 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)? <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>	1b		No
c Did the foundation file Form 1120-POL for this year?.	1c		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ _____ (2) On foundation managers \$ _____			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2		No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?.	4a		No
b If "Yes," has it filed a tax return on Form 990-T for this year?.	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5		No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) NY _____			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation.</i>	8b	Yes	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

Part VII-A

Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address N/A				
14	The books are in care of ROTH COMPANY LLP Telephone no (718) 236-1600 Located at 1428 36TH STREET BROOKLYN NY NY ZIP+4 11218			
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? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (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)? (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).			
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		No
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____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions).	2b		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?			
b	If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to				
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?		☐ 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
HARRY REICHMAN 1552 53RD STREET BROOKLYN, NY 11219	PRESIDENT 2 00	0	0	0
CHAYA REICHMAN 1552 53RD STREET BROOKLYN, NY 11219	TREASURER 2 00	0	0	0
SIMON REICHMAN 5411 15TH AVENUE BROOKLYN, NY 11219	DIRECTOR 3 00	0	0	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
NONE				
Total number of other employees paid over \$50,000.				

Part VIII

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

NONE

Total number of others receiving over \$50,000 for professional services. 1

Part IX-A

Expenses

1

Part IX-B

Amount

1 N/A

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	10,880,422
b	Average of monthly cash balances.	1b	12,811,048
c	Fair market value of all other assets (see instructions).	1c	6,598,496
d	Total (add lines 1a, b, and c).	1d	30,289,966
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	30,289,966
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	454,349
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	29,835,617
6	Minimum investment return. Enter 5% of line 5.	6	1,491,781

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	1,491,781
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	10,750
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	10,750
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	1,481,031
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	1,481,031
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	1,481,031

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	2,021,071
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	2,021,071
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	10,750
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	2,010,321
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				1,481,031
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			775,951	
b Total for prior years 20____, 20____, 20____				
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 ▶ \$ 2,021,071				
a Applied to 2012, but not more than line 2a			775,951	
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2013 distributable amount.				1,245,120
e Remaining amount distributed out of corpus				
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				
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				235,911
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				
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. . . .				

Part XIVPrivate 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 XVSupplementary 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))

HARRY REICHMAN

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

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	1,950,800
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 <i>Paid during the year</i>				
BAYIS ESTER 1353 50TH ST BROOKLYN,NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	150,000
BNOS SANZ 199 LEE AVE 373 BROOKLYN,NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	186,000
CONG OHR YISROEL YAAKOV 1565 48TH ST BROOKLYN,NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	10,000
CONG SANZ KLAUSENBERG 1420 50TH ST BROOKLYN,NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	3,000
CONG SANZ OF LAKEWOOD 183 WILSON ST PMB 155 BROOKLYN,NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	10,000
ISRAEL HUMANITARIAN FOUNDATION INC 2 W 46TH STREET 1500 NEW YORK,NY 10036		TAX EXEMPT	TO FURTHER JEWISH CAUSES	350,000
KHAL KOLLEL TSANZ 2143 65TH ST BROOKLYN,NY 11204		TAX EXEMPT	TO FURTHER JEWISH CAUSES	900,000
KOLLEL BOKER SANZ 1349 50TH STREET BROOKLYN,NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	48,000
MOSDOS KLAUSENBURG INC 620 BEDFORD AVE BROOKLYN,NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	10,000
MOSDOS SANZ KLAUSENBERG OF MONSEY POB 242 TALLMAN,NY 10982		TAX EXEMPT	TO FURTHER JEWISH CAUSES	125,000
NJ CENTER FOR JUDAICA STUDIES 801 W KENNEDY BLVD LAKEWOOD,NJ 08701		TAX EXEMPT	TO FURTHER JEWISH CAUSES	25,000
THE OJC FUND 1303 53RD ST 303 BROOKLYN,NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	1,800
YESHIVA CHERNOBYL 1217 41ST STREET BROOKLYN,NY 11218		TAX EXEMPT	TO FURTHER JEWISH CAUSES	5,000
YESHIVA SHEARITH HAPLETAH 712 BEDFORD AVE BROOKLYN,NY 11206		TAX EXEMPT	TO FURTHER JEWISH CAUSES	127,000
Total  3a				1,950,800

Schedule B (Form 990, 990-EZ, or 990-PF) Department of the Treasury Internal Revenue Service	Schedule of Contributors ▶ Attach to Form 990, 990-EZ, or 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 FUND FOR LIFE FOUNDATION INC	Employer identification number 11-3239215
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Organization type (check one)

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

Check if your organization is covered by the **General Rule** or a **Special Rule**.
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

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

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33¹/₃% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

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

Name of organization FUND FOR LIFE FOUNDATION INC	Employer identification number 11-3239215
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Part I	Contributors (see instructions) Use duplicate copies of Part I if additional space is needed		
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>1</u>	HARRY REICHMAN 1552 53RD STREET BROKLYN, NY 11219	\$ 200,000	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
 		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
 		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
 		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
 		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
 		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
 		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization FUND FOR LIFE FOUNDATION INC	Employer identification number 11-3239215
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Part II	Noncash Property (see instructions) Use duplicate copies of Part II if additional space is needed		
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____ _____	\$ _____	_____
(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 FUND FOR LIFE FOUNDATION INC	Employer identification number 11-3239215
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Part III

Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry

For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc , contributions of **\$1,000 or less** for the year (Enter this information once See instructions) ▶ \$

Use duplicate copies of Part III if additional space is needed

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

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

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

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

Form **4562**

Department of the Treasury
Internal Revenue Service (99)

Depreciation and Amortization
(Including Information on Listed Property)

▶ See separate instructions. ▶ Attach to your tax return.

OMB No 1545-0172

2013

Attachment
Sequence No **179**

Name(s) shown on return
FUND FOR LIFE FOUNDATION INC

Business or activity to which this form relates
PROPERTIES

Identifying number

11-3239215

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	500,000
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	2,000,000
4	Reduction in limitation Subtract line 3 from line 2 If zero or less, enter -0-	4	
5	Dollar limitation for tax year Subtract line 4 from line 1 If zero or less, enter -0- If married filing separately, see instructions	5	500,000

6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost	
7	Listed property Enter the amount from line 29	7		
8	Total elected cost of section 179 property Add amounts in column (c), lines 6 and 7	8		
9	Tentative deduction Enter the smaller of line 5 or line 8	9		
10	Carryover of disallowed deduction from line 13 of your 2012 Form 4562	10		3
11	Business income limitation Enter the smaller of business income (not less than zero) or line 5 (see instructions)	11		
12	Section 179 expense deduction Add lines 9 and 10, but do not enter more than line 11	12		
13	Carryover of disallowed deduction to 2014 Add lines 9 and 10, less line 12	13		3

Note: Do not use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property) (See instructions)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year (see instructions)	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Do not include listed property.) (See instructions.)

Section A			
17	MACRS deductions for assets placed in service in tax years beginning before 2013	17	2,805
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here		

Section B—Assets Placed in Service During 2013 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only—see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs		S/L	
h Residential rental property			27 5 yrs	MM	S/L	
			27 5 yrs	MM	S/L	
i Nonresidential real property			39 yrs	MM	S/L	
				MM	S/L	

Section C—Assets Placed in Service During 2013 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs		S/L	
c 40-year			40 yrs	MM	S/L	

Part IV Summary (see instructions.)

21	Listed property Enter amount from line 28	21	
22	Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21 Enter here and on the appropriate lines of your return Partnerships and S corporations—see instructions	22	2,805
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

Part V

Listed Property (Include automobiles, certain other vehicles, certain computers, and property used for entertainment, recreation, or amusement.)
Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete **only** 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

Section A—Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed? ☐ Yes ☐ No						24b If "Yes," is the evidence written? ☐ Yes ☐ No		
(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/ investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/ Convention	(h) Depreciation/ deduction	(i) Elected section 179 cost
25Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see instructions)							25	
26 Property used more than 50% in a qualified business use								
		%						
		%						
		%						
27 Property used 50% or less in a qualified business use								
		%				S/L -		
		%				S/L -		
		%				S/L -		
28 Add amounts in column (h), lines 25 through 27 Enter here and on line 21, page 1						28		
29 Add amounts in column (i), line 26 Enter here and on line 7, page 1							29	

Section B—Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person
If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles

30 Total business/investment miles driven during the year (do not include commuting miles)	(a) Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
31 Total commuting miles driven during the year												
32 Total other personal(noncommuting) miles driven												
33 Total miles driven during the year Add lines 30 through 32												
34 Was the vehicle available for personal use during off-duty hours?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
35 Was the vehicle used primarily by a more than 5% owner or related person?												
36 Is another vehicle available for personal use?												

Section C—Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who **are not** more than 5% owners or related persons (see instructions)

37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?	Yes	No
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See instructions)		
Note: If your answer to 37, 38, 39, 40, or 41 is "Yes," do not complete Section B for the covered vehicles		

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2013 tax year (see instructions)					
43 Amortization of costs that began before your 2013 tax year				43	
44 Total. Add amounts in column (f) See the instructions for where to report				44	

TY 2013 Compensation Explanation

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Person Name	Explanation
HARRY REICHMAN	
CHAYA REICHMAN	
SIMON REICHMAN	

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

TY 2013 Depreciation Schedule

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
805 RIDGE AVE	2002-02-01	77,121	31,160	S/L	27 5000	2,805	2,805	2,805	
LAND 805 RIDGE	2002-03-01	13,132							

**TY 2013 Investments Corporate
Bonds Schedule****Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SANFORD BERNSTEIN	169,727	169,727
SANFORD BERNSTEIN	7,729,118	7,729,118
SANFORD BERNSTEIN	1,750,404	1,750,404
SANFORD BERNSTEIN	1,464,788	1,464,788

**TY 2013 Investments Corporate
Stock Schedule**

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SANFORD C BERNSTEIN	6,782,287	6,782,287

TY 2013 Investments - Other Schedule**Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
ANNUITIES	FMV	849,585	849,585
INSURANCE POLICIES	FMV	405,209	405,209
REAL ESTATE PARTNERSHIP INTEREST	AT COST	3,629,320	3,629,320

TY 2013 Land, Etc. Schedule

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
805-RIDGE	77,121	33,965	43,156	43,156
805-RIDGE	13,132		13,132	13,132

TY 2013 Other Assets Schedule

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ARTWORK	20,900	20,900	20,900
REAL PROPERTY- HOPE ROAD	389,017	194,017	194,017

TY 2013 Other Expenses Schedule**Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
BANK CHARGES	602	602		
WORKERS COMP	445	222		223
REPAIRS AND MAINTENANCE	3,921	3,921		
INSURANCE	1,861	1,861		

TY 2013 Other Income Schedule**Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
	43,030	43,030	43,030
CLASS ACTION PROCEEDS	37	37	37
INCOME FROM K-1 (RENTAL)	99,563	99,563	99,563
INCOME FROM K-1 (ORDINARY)	83,325	83,325	83,325
FEDERAL TAX REFUND	2,501		2,501

TY 2013 Other Increases Schedule

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Description	Amount
CHANGE IN UNREALIZED GAINS/(LOSS)	859,021

TY 2013 Other Liabilities Schedule

Name: FUND FOR LIFE FOUNDATION INC

EIN: 11-3239215

Description	Beginning of Year - Book Value	End of Year - Book Value
SECURITY DEPOSITS PAYABLE		1,000
LOAN PAYABLE	930,904	

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

TY 2013 Other Notes/Loans
Receivable Long Schedule

Name: FUND FOR LIFE FOUNDATION INC
EIN: 11-3239215

Borrower's Name	Relationship to Insider	Original Amount of Loan	Balance Due	Date of Note	Maturity Date	Repayment Terms	Interest Rate	Security Provided by Borrower	Purpose of Loan	Description of Lender Consideration	Consideration FMV
NURSING HOME-SUNRISE	NONE	3,450,000	38,040	2008-12	2012-12	MONTHLY	15 70 %	INVESTMENT IN IBSHAR IV LLC	INVESTMENT	NONE	
VARIOUS PUBLIC CHARITIES	NONE		1,064,500			ON DEMAND	0 %	REAL PROPERTY	CHARITABLE	NONE	
LOWY TIBOR	NONE	322,869	405,398	2006-03	2027-03	MONTHLY	7 00 %	REAL PROPERTY	INVESTMENT	NONE	
MODECHAI SYLVIA KLEIN	NONE	180,000	203,100	2009-09	2015-09	MONTHLY INT PRIN @ MATURI	6 00 %	PROPERTY	INVESTMENT	NONE	
CONG SANZ KLAUSENBERG	NONE	600,000	1,020,000	2008-03		ON DEMAND	15 00 %	REAL PROPERTY	CHARITABLE	NONE	
SHMAYA SILBERMAN	NONE	10,000		2012-05		ON DEMAND	6 00 %	PROPERTY	INVESTMENT	NONE	
FISHEL LEVY	NONE	10,000		2012-04		ON DEMAND	6 00 %	PROPERTY	INVESTMENT	NONE	
BFF FOUNDATION	NONE	2,000,000		2012-07	2013-05	10 MONTHS	0 %	PROPERTY	INVESTMENT	NONE	
MOSDOS SANZ KLAUSENBERG OF MONSEY	NONE	700,000		2012-07		18 MONTHS	6 00 %	PROPERTY	INVESTMENT	NONE	

**TY 2013 Other Notes/Loans
Receivable Short Schedule****Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Name of 501(c)(3) Organization	Balance Due
MISC LOANS RECEIVABLE	27,025
EMPLOYEE ADVANCES	

TY 2013 Other Professional Fees Schedule**Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	45,941	45,941		
PROFESSIONAL FEES	150,000	150,000		

TY 2013 Taxes Schedule**Name:** FUND FOR LIFE FOUNDATION INC**EIN:** 11-3239215

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
STATE TAXES	750			
PROPERTY TAX	3,117	3,117		
FOREIGN TAX	3,123	3,123		

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC (Account 888-22398)

January 1, 2013 through December 31, 2013

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
SHORT-TERM COVERED								
10/23/2012	01/09/2013	50	LIBERTY MEDIA CORP - LIBER-A	121 26	109 99	6,063.01	5,499 58	563.43
05/18/2012	01/09/2013	45	SHERWIN-WILLIAMS CO/THE	162 23	116 17	7,300.32	5,227 72	2,072.60
05/31/2012	01/10/2013	75	INTL BUSINESS MACHINES CORP	192 00	193 60	14,399.76	14,519 80	-120.04
11/19/2012	01/10/2013	100	***PARTNERRE LTD	83 14	79 75	8,313.54	7,975 22	338.32
08/22/2012	01/10/2013	175	UNITED TECHNOLOGIES CORP	84 70	79 45	14,821.84	13,904 59	917.25
09/07/2012	01/10/2013	75	UNITED TECHNOLOGIES CORP	84 70	79 38	6,352.21	5,953 22	398.99
10/23/2012	01/16/2013	150	STARZ - A	15 73	12 59	2,359.01	1,888 91	470.10
06/18/2012	01/22/2013	308	AB DISCOVERY VALUE FUND CL ADV	18 49	16 02	5,700.00	4,938 57	761.43
		275						
02/14/2012	01/24/2013	75	NATIONAL - OILWELL INC	73 57	83 52	5,517.71	6,264 09	-746.38
07/25/2012	01/30/2013	800	NV ENERGY INC	18 91	17 79	15,124.00	14,233 12	890.88
03/14/2012	01/31/2013	250	TIBCO SOFTWARE INC	23 51	29 87	5,878.60	7,466 53	-1,587.93
04/04/2012	01/31/2013	100	TIBCO SOFTWARE INC	23 51	31 35	2,351.44	3,134 81	-783.37
05/08/2012	02/01/2013	75	MCKESSON CORP	103 90	89 30	7,792.26	6,697 42	1,094.84
05/31/2012	02/01/2013	75	MCKESSON CORP	103 90	87 59	7,792.25	6,569 25	1,223.00
06/08/2012	02/06/2013	75	EXXON MOBIL CORP	89 67	80 16	6,724.90	6,011 69	713.21
05/21/2012	02/06/2013	150	PROCTER & GAMBLE CO	75 45	63 24	11,318.15	9,486 00	1,832.15
10/08/2012	02/07/2013	150	HARRIS CORP	46 49	51 69	6,974.18	7,753 34	-779.16
12/27/2012	02/08/2013	350	MARSH & MCLENNAN COS INC	36 46	34 38	12,759.46	12,034 05	725.41
01/08/2013	02/08/2013	250	MARSH & MCLENNAN COS INC	36 46	35 00	9,113.90	8,749 15	364.75
09/12/2012	02/12/2013	450	BB&T CORP	30 49	32 81	13,720.14	14,765 94	-1,045.80
09/14/2012	02/12/2013	250	BB&T CORP	30 49	34 03	7,622.30	8,506 93	-884.63
04/27/2012	02/13/2013	100	***ASTRAZENECA PLC-SPONS ADR	45 88	43 63	4,587.66	4,362 70	224.96
08/29/2012	02/13/2013	25	***ASTRAZENECA PLC-SPONS ADR	45 88	47 02	1,146.92	1,175 41	-28.49
04/24/2012	02/13/2013	100	***BP PLC-SPONS ADR	42 46	42 05	4,245.87	4,205 50	40.37
12/04/2012	02/19/2013	75	ULTA SALON COSMETICS & FRAGRAN	85 26	99 97	6,394.61	7,498 12	-1,103.51
11/09/2012	02/27/2013	250	DIRECTV	48 61	49 07	12,151.90	12,267 83	-115.93
09/04/2012	03/01/2013	50	INTERCONTINENTALEXCHANGE INC	153 80	135 39	7,690.19	6,769 70	920.49
06/15/2012	03/07/2013	20	CHIPOTLE MEXICAN GRILL-CL A	326 46	398 29	6,529.26	7,965 80	-1,436.54
04/12/2012	03/08/2013	25	COACH INC	48 72	74 63	1,218.05	1,865 65	-647.60
04/23/2012	03/08/2013	100	COACH INC	48 72	74 62	4,872.20	7,462 21	-2,590.01
04/27/2012	03/08/2013	100	COACH INC	48 72	74 06	4,872.20	7,405 78	-2,533.58
05/23/2012	03/08/2013	125	COACH INC	48 72	67 77	6,090.25	8,470 94	-2,380.69
04/13/2012	03/14/2013	75	F5 NETWORKS INC	91 58	122 23	6,868.65	9,167 19	-2,298.54
05/24/2012	03/14/2013	25	F5 NETWORKS INC	91 58	107 74	2,289.55	2,693 45	-403.90
04/10/2012	03/15/2013	400	MGM RESORTS INTERNATIONAL	13 09	13 67	5,236.00	5,466 92	-230.92
05/31/2012	03/19/2013	150	MCKESSON CORP	105 82	87 59	15,872.54	13,138 50	2,734.04
10/08/2012	03/20/2013	150	HARRIS CORP	44 83	51 69	6,724.85	7,753 33	-1,028.48
01/07/2013	03/20/2013	150	HARRIS CORP	44 83	50 15	6,724.84	7,522 86	-798.02
05/17/2012	03/21/2013	125	AMGEN INC	94 02	71 38	11,752.34	8,922 50	2,829.84
07/30/2012	03/21/2013	100	BECTON DICKINSON & CO	92 00	76 04	9,200.46	7,603 95	1,596.51
11/08/2012	03/21/2013	125	DIAMOND OFFSHORE DRILLING	68 37	65 90	8,545.74	8,237 56	308.18
05/18/2012	03/22/2013	115	SHERWIN-WILLIAMS CO/THE	168 54	116 17	19,382.64	13,359 72	6,022.92
05/18/2012	03/22/2013	5	SHERWIN-WILLIAMS CO/THE	168 54	116 17	842.72	580 86	261.86
04/04/2012	03/22/2013	100	TIBCO SOFTWARE INC	20 21	31 35	2,020.93	3,134 81	-1,113.88
05/24/2012	03/22/2013	150	TIBCO SOFTWARE INC	20 21	29 58	3,031.40	4,437 00	-1,405.60

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Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
12/04/2012	03/22/2013	25	ULTA SALON COSMETICS & FRAGRAN	77 59	99 97	1,939.69	2,499 37	-559.68
12/13/2012	03/22/2013	100	ULTA SALON COSMETICS & FRAGRAN	77 59	94 57	7,758.74	9,457 42	-1,698.68
12/26/2012	04/02/2013	100	PETSMART	62 13	68 53	6,212.50	6,853 24	-640.74
08/29/2012	04/09/2013	375	***ASTRAZENECA PLC-SPONS ADR	50 64	47 02	18,990.94	17,631 11	1,359.83
06/08/2012	04/11/2013	100	EXXON MOBIL CORP	88 69	80 16	8,868.59	8,015 58	853.01
07/20/2012	04/11/2013	100	IDEXX LABS CORP	91 03	89 67	9,102.94	8,966 90	136.04
05/24/2012	04/19/2013	100	TIBCO SOFTWARE INC	18 58	29 58	1,858.40	2,958 00	-1,099.60
08/23/2012	04/19/2013	250	TIBCO SOFTWARE INC	18 58	29 40	4,646.00	7,349 08	-2,703.08
11/07/2012	04/22/2013	35	LINKEDIN CORP - A	174 10	101 24	6,093.67	3,543 24	2,550.43
07/20/2012	04/23/2013	75	IDEXX LABS CORP	86 90	89 67	6,517.78	6,725 18	-207.40
02/06/2013	04/25/2013	225	INTUIT INC	57 00	62 73	12,824.23	14,114 57	-1,290.34
06/28/2012	05/01/2013	175	***EATON CORP PLC	59 55	37 42	10,421.74	6,547 63	3,874.11
06/08/2012	05/02/2013	100	EXXON MOBIL CORP	88 60	80 16	8,859.51	8,015 58	843.93
05/21/2012	05/03/2013	300	ALTRIA GROUP INC	36 69	31 79	11,006.85	9,537 00	1,469.85
01/23/2013	05/06/2013	78	CST BRANDS INC	29 61	29 25	2,309.70	2,281 25	28.45
02/14/2013	05/06/2013	22	CST BRANDS INC	29 61	37 13	651.45	816 93	-165.48
09/19/2012	05/10/2013	25	TYSON FOODS INC-CL A	24 76	16 61	618.91	415 28	203.63
06/12/2012	05/14/2013	450	US BANCORP	33 78	30 48	15,202.13	13,715 41	1,486.72
08/20/2012	05/14/2013	400	US BANCORP	33 78	33 08	13,513.00	13,230 92	282.08
02/06/2013	05/14/2013	250	US BANCORP	33 78	33 53	8,445.62	8,382 55	63.07
05/21/2012	05/16/2013	100	PHILIP MORRIS INTERNATIONAL	95 94	84 50	9,593.85	8,449 80	1,144.05
09/19/2012	05/16/2013	325	TYSON FOODS INC-CL A	25 08	16 61	8,151.03	5,398 68	2,752.35
08/06/2012	05/17/2013	175	MERCK & CO INC	45 53	44 55	7,967.24	7,795 45	171.79
09/19/2012	05/17/2013	275	MEDTRONIC INC	49 55	42 91	13,625.51	11,799 73	1,825.78
08/16/2012	05/17/2013	50	MICROSOFT CORP	34 35	30 45	1,717.44	1,522 67	194.77
09/12/2012	05/17/2013	150	MICROSOFT CORP	34 35	30 91	5,152.30	4,636 73	515.57
01/03/2013	05/17/2013	100	JM SMUCKER CO/THE	102 29	89 13	10,229.24	8,912 61	1,316.63
12/24/2012	05/21/2013	75	***EVEREST RE GROUP LTD	131 26	108 74	9,844.35	8,155 87	1,688.48
02/20/2013	05/21/2013	75	MONSANTO CO	107 31	99 16	8,048.56	7,437 31	611.25
06/27/2012	05/23/2013	50	VISA INC - CLASS A SHRS	178 22	122 91	8,911.21	6,145 57	2,765.64
07/26/2012	06/06/2013	100	ALTRIA GROUP INC	35 65	35 70	3,564.78	3,569 77	-4.99
08/08/2012	06/11/2013	125	IDEXX LABS CORP	84 88	89 57	10,609.80	11,195 68	-585.88
01/30/2013	06/14/2013	75	F5 NETWORKS INC	74 47	105 26	5,585.22	7,894 71	-2,309.49
01/31/2013	06/14/2013	75	F5 NETWORKS INC	74 47	104 94	5,585.22	7,870 44	-2,285.22
03/21/2013	06/21/2013	750	SAFEWAY INC	22 81	25 29	17,110.88	18,971 10	-1,860.22
08/17/2012	07/16/2013	75	EXXON MOBIL CORP	93 07	88 43	6,980.12	6,632 47	347.65
08/16/2012	07/16/2013	425	GENERAL ELECTRIC CO	23 48	20 95	9,979.89	8,904 94	1,074.95
12/21/2012	07/19/2013	150	FISERV INC	91 65	79 72	13,748.09	11,958 02	1,790.07
01/07/2013	07/19/2013	150	FISERV INC	91 65	80 98	13,748.09	12,146 33	1,601.76
05/22/2013	07/19/2013	150	FISERV INC	91 65	89 60	13,748.08	13,440 03	308.05
11/02/2012	07/23/2013	100	VERTEX PHARMACEUTICALS INC	87 27	44 75	8,726.78	4,475 33	4,251.45
11/08/2012	08/12/2013	175	DIAMOND OFFSHORE DRILLING	67 94	65 90	11,888.87	11,532 59	356.28
11/13/2012	08/12/2013	250	DIAMOND OFFSHORE DRILLING	67 94	64 15	16,984.10	16,036 47	947.63
02/05/2013	08/23/2013	400	GAMESTOP CORP-CLASS A	51 35	26 07	20,538.20	10,429 56	10,108.64
03/11/2013	09/12/2013	425	EXXON MOBIL CORP	88 12	89 16	37,452.06	37,894 06	-442.00
05/31/2013	09/19/2013	175	STERICYCLE INC	117 06	110 47	20,485.69	19,332 01	1,153.68
02/20/2013	09/20/2013	200	MONSANTO CO	106 16	99 16	21,232.40	19,832 82	1,399.58
12/06/2012	09/26/2013	700	DISCOVER FINANCIAL SERVICES	51 44	40 40	36,006.39	28,282 52	7,723.87
11/14/2012	10/02/2013	20	AMAZON COM INC	318 37	224 39	6,367.46	4,487 87	1,879.59

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Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
07/24/2013	10/10/2013	550	ABERCROMBIE & FITCH CO-CL A	34 11	49 13	18,761.55	27,024 14	-8,262.59
05/01/2013	10/18/2013	100	BOEING CO/THE	121 96	91 33	12,195.62	9,133 37	3,062.25
03/28/2013	10/23/2013	650	CAMPBELL SOUP CO	42 71	45 13	27,763.19	29,335 93	-1,572.74
07/25/2013	10/23/2013	1,000	EMC CORP/MASS	23 51	26 59	23,512.20	26,593 60	-3,081.40
08/26/2013	10/23/2013	800	EMC CORP/MASS	23 51	26 37	18,809.76	21,094 56	-2,284.80
12/26/2012	10/23/2013	75	PETSMART	72 77	68 53	5,457.62	5,139 93	317.69
02/28/2013	10/23/2013	150	PETSMART	72 77	64 55	10,915.23	9,682 07	1,233.16
04/08/2013	10/25/2013	100	CAPITAL ONE FINANCIAL CORP	70 50	54 77	7,049.96	5,476 70	1,573.26
05/01/2013	11/08/2013	75	ALLERGAN INC	89 90	100 43	6,742.49	7,532 24	-789.75
11/28/2012	11/14/2013	100	CITRIX SYSTEMS INC	55 18	59 66	5,518.35	5,966 43	-448.08
01/10/2013	11/19/2013	200	GOLDMAN SACHS GROUP INC	167 33	136 32	33,466.52	27,264 08	6,202.44
01/07/2013	11/21/2013	250	KRAFT FOODS GROUP INC-W/I	52 47	45 78	13,117.75	11,444 20	1,673.55
04/22/2013	12/04/2013	20	INTUITIVE SURGICAL INC	368 10	476 88	7,362.07	9,537 68	-2,175.61
07/15/2013	12/04/2013	15	INTUITIVE SURGICAL INC	368 10	427 06	5,521.55	6,405 87	-884.32
07/19/2013	12/04/2013	30	INTUITIVE SURGICAL INC	368 10	378 12	11,043.10	11,343 57	-300.47
01/03/2013	12/23/2013	125	JM SMUCKER CO/THE	101 70	89 13	12,712.40	11,140 76	1,571.64
01/10/2013	12/23/2013	75	JM SMUCKER CO/THE	101 70	89 82	7,627.44	6,736 50	890.94
01/24/2013	12/23/2013	75	JM SMUCKER CO/THE	101 70	90 12	7,627.44	6,758 85	868.59
SUBTOTAL FOR SHORT-TERM COVERED						1,090,920.23	1,046,856 08	44,064.15
LONG-TERM COVERED								
08/12/2011	01/07/2013	200	***BP PLC-SPONS ADR	43 41	39 72	8,681.56	7,944 26	737.30
06/22/2011	01/07/2013	50	UNITEDHEALTH GROUP INC	52 03	52 26	2,601.27	2,613 14	-11.87
08/08/2011	01/07/2013	150	UNITEDHEALTH GROUP INC	52 03	42 64	7,803.81	6,396 14	1,407.67
03/24/2011	01/09/2013	325	ALTRIA GROUP INC	31 93	25 82	10,378.55	8,391 53	1,987.02
08/09/2011	01/09/2013	50	LORILLARD INC	114 96	100 18	5,747.76	5,008 79	738.97
01/25/2011	01/23/2013	450	DELTA AIR LINES INC	13 88	11 70	6,246.36	5,266 21	980.15
08/08/2011	01/23/2013	100	UNITEDHEALTH GROUP INC	55 73	42 64	5,572.61	4,264 09	1,308.52
08/19/2011	01/30/2013	100	NV ENERGY INC	18 91	14 48	1,890.50	1,447 87	442.63
12/28/2011	01/30/2013	400	NV ENERGY INC	18 91	16 23	7,562.00	6,491 56	1,070.44
04/18/2011	02/06/2013	275	AT&T INC	35 37	30 32	9,725.79	8,337 67	1,388.12
08/08/2011	02/07/2013	50	UNITEDHEALTH GROUP INC	57 00	42 64	2,850.15	2,132 04	718.11
08/11/2011	02/07/2013	50	UNITEDHEALTH GROUP INC	57 00	42 81	2,850.15	2,140 62	709.53
08/12/2011	02/13/2013	50	***ASTRAZENECA PLC-SPONS ADR	45 88	45 11	2,293.83	2,255 69	38.14
08/12/2011	02/13/2013	50	***ASTRAZENECA PLC-SPONS ADR	45 88	45 11	2,293.83	2,255 68	38.15
11/11/2011	02/13/2013	100	***ASTRAZENECA PLC-SPONS ADR	45 88	46 54	4,587.66	4,653 51	-65.85
08/12/2011	02/13/2013	25	***BP PLC-SPONS ADR	42 46	39 72	1,061.47	993 03	68.44
09/15/2011	02/13/2013	275	***BP PLC-SPONS ADR	42 46	39 31	11,676.14	10,809 34	866.80
09/20/2011	02/13/2013	150	***BP PLC-SPONS ADR	42 46	38 96	6,368.81	5,844 66	524.15
10/06/2011	02/13/2013	150	***BP PLC-SPONS ADR	42 46	36 21	6,368.80	5,430 90	937.90
10/11/2011	02/13/2013	200	***BP PLC-SPONS ADR	42 46	38 15	8,491.74	7,629 16	862.58
10/28/2011	02/13/2013	200	***BP PLC-SPONS ADR	42 46	45 37	8,491.74	9,074 50	-582.76
11/10/2011	02/13/2013	100	***BP PLC-SPONS ADR	42 46	42 98	4,245.87	4,297 81	-51.94
01/06/2012	02/20/2013	500	MGM RESORTS INTERNATIONAL	12 95	11 11	6,477.25	5,552 55	924.70
01/06/2012	02/20/2013	700	MGM RESORTS INTERNATIONAL	12 95	11 11	9,068.15	7,773 56	1,294.59
08/09/2011	03/05/2013	150	LORILLARD INC	38 52	33 39	5,777.30	5,008 79	768.51

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01/06/2012	03/15/2013	500	MGM RESORTS INTERNATIONAL	13 09	11 11	6,545.00	5,552 55	992.45
03/01/2012	03/15/2013	400	MGM RESORTS INTERNATIONAL	13 09	13 82	5,236.00	5,526 80	-290.80
03/23/2011	03/21/2013	70	CITIGROUP INC	45 99	43 63	3,219.43	3,053 82	165.61
03/30/2011	03/21/2013	160	CITIGROUP INC	45 99	44 97	7,358.70	7,195 36	163.34
04/12/2011	03/21/2013	90	CITIGROUP INC	45 99	44 87	4,139.27	4,038 03	101.24
04/19/2011	03/21/2013	140	CITIGROUP INC	45 99	44 74	6,438.87	6,264 02	174.85
05/02/2011	03/21/2013	140	CITIGROUP INC	45 99	45 46	6,438.87	6,363 84	75.03
03/07/2011	03/22/2013	100	WELLPOINT INC	63 71	67 84	6,370.74	6,784 01	-413.27
05/03/2011	03/25/2013	300	TYSON FOODS INC-CL A	24 15	20 23	7,243.56	6,067 86	1,175.70
06/23/2011	03/25/2013	50	TYSON FOODS INC-CL A	24 15	18 55	1,207.26	927 45	279.81
08/12/2011	04/01/2013	225	LORILLARD INC	40 22	33 78	9,049.37	7,601 06	1,448.31
10/05/2011	04/01/2013	225	LORILLARD INC	40 22	37 15	9,049.36	8,359 62	689.74
11/01/2011	04/01/2013	150	LORILLARD INC	40 22	35 99	6,032.91	5,399 17	633.74
10/18/2011	04/05/2013	700	MICRON TECHNOLOGY INC	9 35	5 68	6,545.00	3,972 78	2,572.22
01/11/2011	04/25/2013	50	INTUIT INC	57 00	47 59	2,849.83	2,379 57	470.26
01/21/2011	04/25/2013	75	INTUIT INC	57 00	47 31	4,274.75	3,548 33	726.42
02/22/2011	04/25/2013	75	INTUIT INC	57 00	52 83	4,274.74	3,962 28	312.46
08/22/2011	04/25/2013	125	INTUIT INC	57 00	43 79	7,124.58	5,473 69	1,650.89
09/13/2011	04/25/2013	100	INTUIT INC	57 00	46 60	5,699.66	4,660 21	1,039.45
08/11/2011	05/01/2013	150	UNITEDHEALTH GROUP INC	59 48	42 81	8,922.02	6,421 85	2,500.17
03/24/2011	05/03/2013	450	ALTRIA GROUP INC	36 69	25 82	16,510.28	11,619 05	4,891.23
10/17/2011	05/06/2013	500	APPLIED MATERIALS INC	14 82	11 46	7,407.55	5,728 05	1,679.50
12/02/2011	05/06/2013	100	APPLIED MATERIALS INC	14 82	10 97	1,481.51	1,097 27	384.24
06/23/2011	05/10/2013	50	TYSON FOODS INC-CL A	24 76	18 55	1,237.82	927 45	310.37
08/17/2011	05/10/2013	250	TYSON FOODS INC-CL A	24 76	17 46	6,189.10	4,364 14	1,824.96
03/23/2012	05/13/2013	125	JPMORGAN CHASE & CO	49 50	44 80	6,187.48	5,600 51	586.97
08/11/2011	05/14/2013	50	UNITEDHEALTH GROUP INC	61 87	42 81	3,093.57	2,140 61	952.96
04/12/2012	05/14/2013	150	UNITEDHEALTH GROUP INC	61 87	58 38	9,280.71	8,756 73	523.98
06/14/2011	05/17/2013	50	PRECISION CASTPARTS CORP	212 02	152 70	10,600.75	7,634 78	2,965.97
11/02/2011	05/22/2013	1,600	MICRON TECHNOLOGY INC	11 21	5 40	17,934.88	8,638 40	9,296.48
02/16/2012	06/04/2013	75	NATIONAL - OILWELL INC	69 80	83 85	5,234.84	6,289 03	-1,054.19
03/27/2012	06/04/2013	50	NATIONAL - OILWELL INC	69 80	78 32	3,489.89	3,916 14	-426.25
05/21/2012	06/06/2013	150	ALTRIA GROUP INC	35 65	31 79	5,347.17	4,768 50	578.67
01/19/2011	06/06/2013	100	KROGER CO	33 04	21 46	3,303.61	2,145 65	1,157.96
05/24/2012	06/14/2013	75	F5 NETWORKS INC	74 47	107 74	5,585.22	8,080 34	-2,495.12
11/01/2011	07/08/2013	125	HARLEY DAVIDSON INC	55 26	38 19	6,907.66	4,774 05	2,133.61
11/14/2011	07/08/2013	100	HARLEY DAVIDSON INC	55 26	39 53	5,526.13	3,953 16	1,572.97
06/08/2012	07/16/2013	200	EXXON MOBIL CORP	93 07	80 16	18,613.64	16,031 16	2,582.48
09/06/2011	07/16/2013	375	GENERAL ELECTRIC CO	23 48	15 23	8,805.79	5,709 94	3,095.85
02/08/2012	07/16/2013	400	GENERAL ELECTRIC CO	23 48	19 20	9,392.84	7,680 44	1,712.40
01/06/2011	07/19/2013	50	CITRIX SYSTEMS INC	64 99	68 86	3,249.68	3,443 14	-193.46
05/13/2011	07/19/2013	75	CITRIX SYSTEMS INC	64 99	83 84	4,874.52	6,288 36	-1,413.84
09/16/2011	07/19/2013	25	CITRIX SYSTEMS INC	64 99	57 89	1,624.84	1,447 28	177.56
08/24/2011	07/23/2013	75	TIME WARNER CABLE	117 06	63 15	8,779.53	4,736 32	4,043.21
11/23/2011	07/23/2013	75	TIME WARNER CABLE	117 06	58 54	8,779.53	4,390 42	4,389.11
11/14/2011	07/25/2013	25	HARLEY DAVIDSON INC	55 90	39 53	1,397.50	988 29	409.21
07/13/2012	07/25/2013	175	HARLEY DAVIDSON INC	55 90	44 01	9,782.50	7,701 52	2,080.98
03/27/2012	07/26/2013	100	NATIONAL - OILWELL INC	71 43	78 32	7,142.84	7,832 27	-689.43
04/12/2012	07/26/2013	125	NATIONAL - OILWELL INC	71 43	80 28	8,928.55	10,035 20	-1,106.65

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC (Account 888-22398)

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Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
08/04/2011	08/09/2013	50	PRECISION CASTPARTS CORP	219 31	151 85	10,965.74	7,592 44	3,373.30
12/02/2011	08/16/2013	400	APPLIED MATERIALS INC	15 83	10 97	6,330.04	4,389 08	1,940.96
12/27/2011	08/16/2013	500	APPLIED MATERIALS INC	15 83	10 89	7,912.55	5,445 35	2,467.20
01/31/2012	08/16/2013	700	APPLIED MATERIALS INC	15 83	12 27	11,077.57	8,590 26	2,487.31
07/17/2012	08/16/2013	500	APPLIED MATERIALS INC	15 83	10 29	7,912.55	5,147 50	2,765.05
11/29/2011	08/16/2013	100	TIME WARNER CABLE	110 01	57 32	11,000.94	5,731 82	5,269.12
06/08/2012	08/23/2013	75	CHEVRON CORP	118 97	100 20	8,922.42	7,514 81	1,407.61
08/24/2012	09/06/2013	75	BIOGEN IDEC INC	226 96	146 92	17,022.31	11,018 73	6,003.58
03/02/2011	09/09/2013	40	EOG RESOURCES INC	162 90	107 38	6,516.18	4,295 06	2,221.12
08/15/2011	09/10/2013	150	WALT DISNEY CO/THE	62 59	33 29	9,388.53	4,993 44	4,395.09
05/21/2012	09/17/2013	100	WAL-MART STORES INC	75 20	62 92	7,519.81	6,291 92	1,227.89
08/04/2011	10/02/2013	20	PRECISION CASTPARTS CORP	228 63	151 85	4,572.65	3,036 97	1,535.68
09/30/2011	10/02/2013	10	PRECISION CASTPARTS CORP	228 63	156 48	2,286.33	1,564 80	721.53
03/02/2011	10/04/2013	10	EOG RESOURCES INC	173 35	107 38	1,733.50	1,073 76	659.74
07/25/2011	10/04/2013	50	EOG RESOURCES INC	173 35	106 46	8,667.50	5,322 81	3,344.69
02/23/2011	10/14/2013	400	DELTA AIR LINES INC	24 06	10 47	9,622.28	4,189 28	5,433.00
07/15/2011	10/14/2013	150	DELTA AIR LINES INC	24 06	8 49	3,608.36	1,272 96	2,335.40
07/15/2011	10/14/2013	400	DELTA AIR LINES INC	24 06	8 49	9,622.28	3,394 56	6,227.72
07/18/2012	10/14/2013	300	MACY'S INC	42 55	34 56	12,764.73	10,367 58	2,397.15
04/09/2012	10/15/2013	150	COGNIZANT TECH SOLUTIONS-A	86 34	75 89	12,951.63	11,383 14	1,568.49
10/15/2012	10/21/2013	600	KINDER MORGAN INC	35 44	34 74	21,262.02	20,842 80	419.22
09/19/2012	10/24/2013	650	FIDELITY NATIONAL FINANCIAL IN	27 09	20 09	17,606.42	13,056 42	4,550.00
10/05/2012	10/24/2013	250	FIDELITY NATIONAL FINANCIAL IN	27 09	22 58	6,771.70	5,644 48	1,127.22
11/30/2011	11/01/2013	250	CIT GROUP INC	48 02	33 19	12,003.88	8,297 15	3,706.73
01/17/2012	11/01/2013	50	CIT GROUP INC	48 02	36 84	2,400.77	1,842 12	558.65
06/02/2011	11/08/2013	50	***LYONDELLBASELL INDU-CL A	75 22	31 49	3,761.19	1,574 37	2,186.82
08/29/2011	11/08/2013	50	***LYONDELLBASELL INDU-CL A	75 22	34 18	3,761.18	1,708 99	2,052.19
03/07/2011	11/13/2013	25	WELLPOINT INC	87 63	67 84	2,190.80	1,696 00	494.80
03/07/2011	11/13/2013	25	WELLPOINT INC	87 63	67 84	2,190.80	1,696 01	494.79
04/07/2011	11/13/2013	175	WELLPOINT INC	87 63	69 12	15,335.58	12,096 00	3,239.58
04/27/2011	11/13/2013	75	WELLPOINT INC	87 63	74 70	6,572.39	5,602 51	969.88
05/02/2011	11/13/2013	100	WELLPOINT INC	87 63	77 47	8,763.19	7,746 93	1,016.26
07/22/2011	11/13/2013	50	WELLPOINT INC	87 63	74 60	4,381.60	3,730 13	651.47
09/16/2011	11/14/2013	75	CITRIX SYSTEMS INC	55 18	57 89	4,138.76	4,341 83	-203.07
08/21/2012	11/14/2013	75	CITRIX SYSTEMS INC	55 18	77 45	4,138.76	5,808 86	-1,670.10
10/26/2012	11/14/2013	100	CITRIX SYSTEMS INC	55 18	62 80	5,518.36	6,280 34	-761.98
12/27/2011	11/18/2013	50	CISCO SYSTEMS INC	21 24	18 55	1,061.84	927 46	134.38
02/07/2012	11/18/2013	500	CISCO SYSTEMS INC	21 24	20 25	10,618.40	10,127 50	490.90
10/31/2012	11/18/2013	200	KINDER MORGAN INC	35 65	34 68	7,129.78	6,936 94	192.84
11/14/2012	11/21/2013	25	AMAZON COM INC	366 03	224 39	9,150.85	5,609 84	3,541.01
08/02/2012	11/21/2013	91	KRAFT FOODS GROUP INC-W/I	52 47	40 80	4,774.86	3,713 25	1,061.61
08/21/2012	11/21/2013	50	KRAFT FOODS GROUP INC-W/I	52 47	42 60	2,623.55	2,129 80	493.75
10/05/2012	11/21/2013	259	KRAFT FOODS GROUP INC-W/I	52 47	47 55	13,589.99	12,314 47	1,275.52
08/24/2012	11/26/2013	30	BIOGEN IDEC INC	289 87	146 92	8,696.03	4,407 49	4,288.54
08/15/2011	11/27/2013	50	WALT DISNEY CO/THE	70 70	33 29	3,535.16	1,664 48	1,870.68
10/03/2011	11/27/2013	75	WALT DISNEY CO/THE	70 70	29 63	5,302.75	2,222 25	3,080.50
11/14/2012	12/04/2013	60	INTUITIVE SURGICAL INC	368 10	530 29	22,086.21	31,817 61	-9,731.40
07/22/2011	12/10/2013	50	WELLPOINT INC	91 41	74 60	4,570.64	3,730 13	840.51
09/06/2011	12/10/2013	100	WELLPOINT INC	91 41	61 93	9,141.27	6,192 83	2,948.44

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Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
02/06/2012	12/10/2013	100	WELLPOINT INC	91 41	64 71	9,141.27	6,471 39	2,669.88
05/17/2012	12/10/2013	200	WELLPOINT INC	91 41	65 91	18,282.54	13,182 00	5,100.54
05/31/2012	12/13/2013	80	INTL BUSINESS MACHINES CORP	173 13	193 60	13,850.10	15,487 78	-1,637.68
02/07/2012	12/16/2013	100	CISCO SYSTEMS INC	20 40	20 25	2,040.39	2,025 50	14.89
02/16/2012	12/16/2013	311	CISCO SYSTEMS INC	20 40	20 15	6,345.61	6,266 53	79.08
03/19/2012	12/16/2013	239	CISCO SYSTEMS INC	20 40	20 20	4,876.54	4,827 30	49.24
08/17/2012	12/16/2013	300	CISCO SYSTEMS INC	20 40	19 07	6,121.17	5,721 12	400.05
08/24/2012	12/18/2013	150	EBAY INC	52 41	47 21	7,861.82	7,082 07	779.75
SUBTOTAL FOR LONG-TERM COVERED						935,819.02	769,722 55	166,096.47
LONG-TERM NON-COVERED								
09/23/2010	01/09/2013	175	ALTRIA GROUP INC	31 93	23 59	5,588.45	4,129 05	1,459.40
08/20/2009	01/15/2013	75	TIME WARNER CABLE	98 09	34 04	7,356.71	2,553 37	4,803.34
10/25/2010	01/24/2013	50	CITRIX SYSTEMS INC	69 33	60 88	3,466.47	3,044 04	422.43
12/09/2010	01/24/2013	50	CITRIX SYSTEMS INC	69 33	70 24	3,466.47	3,511 79	-45.32
12/23/2010	01/24/2013	50	CITRIX SYSTEMS INC	69 33	68 47	3,466.47	3,423 71	42.76
07/25/2007	01/30/2013	200	PFIZER INC	27 60	24 90	5,520.96	4,980 26	540.70
05/26/2010	02/13/2013	400	***ASTRAZENECA PLC-SPONS ADR	45 88	40 95	18,350.64	16,378 13	1,972.51
11/23/2010	02/13/2013	250	***ASTRAZENECA PLC-SPONS ADR	45 88	47 98	11,469.15	11,995 58	-526.43
12/20/2010	02/13/2013	150	***ASTRAZENECA PLC-SPONS ADR	45 88	45 86	6,881.49	6,879 33	2.16
01/29/2008	03/15/2013	40	HEWLETT-PACKARD CO	21 99	43 36	879.48	1,734 39	-854.91
05/25/2010	03/15/2013	250	HEWLETT-PACKARD CO	21 99	45 14	5,496.72	11,284 10	-5,787.38
05/26/2010	03/15/2013	10	HEWLETT-PACKARD CO	21 99	46 25	219.87	462 51	-242.64
04/12/2010	04/04/2013	50	NOBLE ENERGY INC	113 31	77 03	5,665.65	3,851 54	1,814.11
07/14/2010	04/04/2013	25	NOBLE ENERGY INC	113 31	66 96	2,832.83	1,673 91	1,158.92
10/07/2010	04/23/2013	50	STARBUCKS CORP	59 27	26 00	2,963.68	1,299 89	1,663.79
11/01/2010	04/23/2013	50	STARBUCKS CORP	59 27	28 72	2,963.67	1,435 91	1,527.76
12/17/2008	05/01/2013	150	SCHLUMBERGER LTD	73 67	42 57	11,050.59	6,385 75	4,664.84
08/23/2007	05/03/2013	200	PFIZER INC	28 97	24 58	5,793.98	4,916 16	877.82
12/03/2007	05/03/2013	300	PFIZER INC	28 97	23 55	8,690.97	7,066 32	1,624.65
11/22/2010	05/07/2013	200	KROGER CO	34 81	23 09	6,962.72	4,617 06	2,345.66
11/22/2010	06/06/2013	300	KROGER CO	33 04	23 09	9,910.83	6,925 59	2,985.24
12/05/2008	06/17/2013	25	APPLE INC	433 70	90 94	10,842.49	2,273 43	8,569.06
02/08/2010	07/16/2013	200	GENERAL ELECTRIC CO	23 48	15 77	4,696.42	3,153 40	1,543.02
08/20/2009	07/23/2013	25	TIME WARNER CABLE	117 06	34 04	2,926.51	851 12	2,075.39
SUBTOTAL FOR LONG-TERM NON-COVERED						147,463.22	114,826 34	32,636.88
TOTAL						2,174,202 47	1,931,404 97	242,797 50

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Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
** ACCOUNT TOTALS **								
CURRENT PERIOD - G/L							242,797 50	
SHORT TERM - COVERED (COST BASIS REPORTED ON 1099-B)						44,064 15		
SHORT TERM - NON-COVERED (COST BASIS NOT REPORTED ON 1099-B)						0 00		
SHORT TERM TOTAL							44,064 15	
LONG TERM - COVERED (COST BASIS REPORTED ON 1099-B)						166,096 47		
LONG TERM - NON-COVERED (COST BASIS NOT REPORTED ON 1099-B)						32,636 88		
LONG TERM TOTAL							198,733 35	

Capital-Gains Distributions If you own shares of the Sanford C. Bernstein Fund, Inc , you may have received an annual capital-gains distribution (different from the capital gains or losses on securities sold, which are listed in this report) Long-term capital-gains distributions are a separate item on the I R S forms, and appear on the Summary-of-Key-Items report

Zero-Cost Transactions If you transferred securities to Bernstein for which the purchase price was unavailable, the total capital-gains figure that appears on this report needs to be adjusted Any such transactions are segregated on the Capital-Gains report, with the cost entered as zero You will need to update the report data with the correct purchase information.

This information should be reviewed by your tax advisor or accountant