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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 EDDEMA FOUNDATION		A Employer identification number 36-3781866	
Number and street (or P O box number if mail is not delivered to street address) 700 N LINDEN AVENUE		B Telephone number (see instructions) (708) 386-4034	
City or town, state or province, country, and ZIP or foreign postal code OAK PARK, IL 60302		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 (from Part II, col. (c), line 16) \$ 26,475,438	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)	2,779,000			
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	68,839	60,431	68,839	
	4 Dividends and interest from securities.	232,742	232,742	232,742	
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	6,146,824			
	b Gross sales price for all assets on line 6a 16,551,217				
	7 Capital gain net income (from Part IV, line 2) . . .		6,146,824		
	8 Net short-term capital gain			44,506	
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	46		46	
	12 Total. Add lines 1 through 11	9,227,451	6,439,997	346,133	
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)	135			
	b Accounting fees (attach schedule)	2,200			
	c Other professional fees (attach schedule)	49,527			
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	178,794			
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	72,718			
	24 Total operating and administrative expenses. Add lines 13 through 23	303,374	0		0
	25 Contributions, gifts, grants paid	647,230			647,230
	26 Total expenses and disbursements. Add lines 24 and 25	950,604	0		647,230
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	8,276,847			
	b Net investment income (if negative, enter -0-)		6,439,997		
	c Adjusted net income (if negative, enter -0-)			346,133	

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	113,007	204,549	204,549
	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)	186,008	 184,744	92,255
	c	Investments—corporate bonds (attach schedule).	3,219,040	 6,327,508	6,296,316
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	9,781,669	 14,859,770	19,882,318
	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)	13,299,724	21,576,571	26,475,438
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ ☒ and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted	13,299,724	21,576,571	
	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	Total net assets or fund balances (see page 17 of the instructions)	13,299,724	21,576,571	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	13,299,724	21,576,571	

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	13,299,724
2	Enter amount from Part I, line 27a	2	8,276,847
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	21,576,571
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	21,576,571

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	See Additional Data Table			
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	See Additional Data Table		
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(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	See Additional Data Table		
b			
c			
d			
e			

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	6,146,824
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	44,506

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	604,870	13,639,059	0 044348
2011	484,630	12,141,380	0 039916
2010	349,440	10,774,687	0 032432
2009	416,795	7,554,640	0 055171
2008	465,000	8,195,108	0 056741

2	Total of line 1, column (d).	2	0 228608
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 045722
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	20,825,603
5	Multiply line 4 by line 3.	5	952,188
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	64,400
7	Add lines 5 and 6.	7	1,016,588
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	647,230

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		1	128,800		
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		2			
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	128,800
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	128,800		
6 Credits/Payments		7	151,811		
a 2013 estimated tax payments and 2012 overpayment credited to 2013				6a	151,811
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	151,811		
8 Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached		8	516		
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	22,495		
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 22,495 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	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	
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	
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) IL _____			
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	Yes

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 EDWARD PETRICK Telephone no (708) 386-4034 Located at 700 N LINDEN AVE OAK PARK IL ZIP+4 60302			
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		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? If "Yes," list the years 20____, 20____, 20____, 20____			
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		

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required <i>(continued)</i>				
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
EDWARD PETRICK 	MANAGER	0	0	0
700 N LINDEN AVE	10 00			
OAK PARK,IL 60302				
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

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
NONE		
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 N/A	
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	20,984,966
b	Average of monthly cash balances.	1b	157,778
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	21,142,744
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	21,142,744
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	317,141
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	20,825,603
6	Minimum investment return. Enter 5% of line 5.	6	1,041,280

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	1,041,280
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	128,800
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	128,800
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	912,480
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	912,480
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	912,480

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	647,230
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	647,230
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	647,230
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				912,480
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			637,996	
b Total for prior years 2012 , 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 ▶ \$ 647,230			637,996	
a Applied to 2012, but not more than line 2a				
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.				9,234
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				903,246
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 XIV

4942(j)(3) or 4942(j)(5)

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

1

EDWARD PETRICK

• 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

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

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

Form **990-PF** (2013)

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 IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
AMERICAN FUNDS ERUO PACIFIC	P	2011-07-01	2013-09-25
PIMCO LOW DURATION II INSTL SHARES F	P	2012-08-15	2013-07-02
MARATHON OIL CORP	P	2011-02-14	2013-04-11
COACH INC	P	2011-03-24	2013-04-19
PANERA BREAD CO COMMON-CLASS A	P	2010-08-18	2013-03-05
ALLY BANK CD	P	2010-06-28	2013-07-09
PIMCO SHORT TERM INSTITUTIONAL	P	2012-08-15	2013-07-02
MARRIOTT INTL INC CL A	P	2012-06-28	2013-08-13
CT ST TAXABLE-SER B 1 72% 5/15	P	2011-08-17	2013-05-15
PANERA BREAD CO COMMON-CLASS A	P	2010-08-18	2013-10-10
BOEING CO COM	P	2012-04-13	2013-01-10
QUALCOMM INC COM	P	2012-07-17	2013-02-01
MATTEL INC COM	P	2012-02-29	2013-08-13
EXXON MOBIL CORP COM	P	1996-07-19	2013-04-11
PIMCO LOW DRTN II INSTL SHARES FD	P	2010-12-16	2013-07-02
CHECK POINT SOFTWARE TECHNOLOGIES	P	2012-06-28	2013-04-11
QUALCOMM INC COM	P	2013-10-10	2013-11-27
NORTHERN TRUST	P	2011-02-27	2013-08-06
EXXON MOBIL CORP COM	P	1996-07-19	2013-08-13
PIMCO SHORT TERM INSTITUTIONAL	P	2010-12-28	2013-07-02
DRIL-QUIP INC	P	2012-12-07	2013-11-27
ROCK TENN CO	P	2012-12-14	2013-11-27
PIMCO LOW DURATION II INSTL SHARES	P	2012-06-28	2013-07-02
EXXON MOBIL CORP COM	P	1996-07-19	2013-10-10
PRAXAIR INC COM	P	2004-11-22	2013-05-29
E M C CORP MASS COM	P	2012-06-01	2013-04-11
VERIZON COMMUNICATIONS	P	2013-10-10	2013-11-22
PRAXAIR INC COM	P	2012-05-04	2013-05-29
HP CO SR UNSECURED BOND 4 5	P	2011-04-12	2013-03-01
PRAXAIR INC COM	P	2000-10-17	2013-05-31

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
EBAY INC COMMON	P	2012-12-10	2013-12-04
WAL-MART STORES INC	P	2012-07-17	2013-05-08
QUALCOMM INC COM	P	2011-02-27	2013-11-27
JP MORGAN CHASE & CO COMMON	P	2011-03-24	2013-04-11
QUALCOMM INC COM	P	2000-10-17	2013-02-01
EXXON MOBIL CORP COM	P	2012-06-28	2013-04-11
XILINX INC COM	P	2012-12-14	2013-12-04
VERIZON COMMUNICATIONS	P	2011-02-27	2013-11-22
JP MORGAN CHASE & CO COMMON	P	2011-03-24	2013-10-02
QUALCOMM INC COM	P	2000-10-17	2013-11-27
GNC HOLDINGS INC	P	2012-12-14	2013-11-27
BOEING CO COM	P	2011-12-07	2013-01-10
VISA INC COMMON - CLASS A	P	2012-06-28	2013-08-15
JP M C &CO SBRDNTD BND 5 75% 1/2/13	P	2011-03-17	2013-01-02
SCHLUMBERGER LTD COM	P	2009-03-13	2013-06-13
INGREDION INCORPORATED COMMON	P	2012-06-28	2013-02-01
CHEVRON TEXACO CORP	P	2011-12-07	2013-07-17
WELLS FARGO & COMPANY COMMON	P	2012-06-28	2013-10-02
MCDONALDS CORP COM	P	2009-05-07	2013-04-25
VERIZON COMMUNICATIONS	P	2010-08-18	2013-11-22
JP MORGAN CHASE & COMPANY COMMON	P	2012-06-28	2013-04-11
COVIDIEN PLC	P	2011-02-14	2013-05-29
XILINX INC COM	P	2012-06-28	2013-12-04
MICROSOFT CORP COM	P	2009-05-07	2013-08-06
VISA INC COMM - CLASS A	P	2008-07-15	2013-08-15
JP MORGAN CHASE & COMPANY COMMON	P	2012-12-14	2013-10-02
EXXON MOBIL CORP COM	P	2012-06-28	2013-08-13
BOEING CO 5 125% 2/15/13	P	2011-03-24	2013-02-15
MICROSOFT CORP COM	P	2009-05-07	2013-09-26
M&T BANK CORP COMMON	P	2012-12-14	2013-11-27

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehause, 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)
INGREDION INCORPORATED COMMON	P	2011-02-14	2013-02-01
CATERPILLAR FNCL SRVCS CORP 4 25% 0	P	2011-06-30	2013-02-08
NATIONAL OILWELL VARCO INC	P	2010-12-16	2013-01-10
NORTHEAST UTILITIES	P	2012-06-28	2013-05-08
JP MORGAN CHASE & COMPANY COMMON	P	2011-02-14	2013-10-02
CHECK POINT SOFTWARE TECHNOLOGIES	P	2011-06-30	2013-04-11
NORTHERN TRUST CORP COMMON	P	2009-03-13	2013-08-06
ORACLE CORP COM	P	2012-07-17	2013-06-25
MARATHON OIL CORP	P	2011-02-14	2013-02-11
CHUBB CORP COM	P	2011-03-24	2013-08-06
ORACLE CORP COM	P	2009-03-13	2013-06-25

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
2,323,259		1,677,693	645,566
327,082		335,000	-7,918
138,415		130,694	7,721
128,009		112,631	15,378
130,491		63,436	67,055
22,000		22,000	
312,530		315,000	-2,470
202,151		189,400	12,751
200,000		200,000	
1,205,847		594,709	611,138
138,458		131,744	6,714
24,197		19,870	4,327
234,146		179,619	54,527
13,990		5,401	8,589
58,779		59,498	-719
41,347		43,085	-1,738
10,447		9,511	936
70,084		55,311	14,773
84,384		32,405	51,979
53,645		53,809	-164
32,113		30,347	1,766
42,219		44,836	-2,617
48,468		50,000	-1,532
2,028,594		847,105	1,181,489
80,860		31,122	49,738
182,685		212,504	-29,819
107,572		100,151	7,421
80,860		80,423	437
200,000		200,000	
2,305,702		380,116	1,925,586

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
52,429		58,284	-5,855
249,853		232,786	17,067
10,456		7,797	2,659
83,024		65,190	17,834
42,344		9,083	33,261
21,620		20,099	1,521
9,765		9,455	310
88,903		78,312	10,591
26,041		19,381	6,660
18,297		3,564	14,733
51,790		40,618	11,172
153,842		140,388	13,454
37,426		26,327	11,099
200,000		214,886	-14,886
129,516		108,749	20,767
23,555		17,281	6,274
187,084		150,100	36,984
4,116		3,291	825
1,816,822		957,071	859,751
136,774		76,495	60,279
74,722		58,799	15,923
228,442		177,402	51,040
13,146		9,871	3,275
72,119		55,464	16,655
93,565		37,755	55,810
33,735		36,060	-2,325
130,412		120,593	9,819
200,000		200,000	
154,225		113,340	40,885
27,822		26,640	1,182

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
160,173		134,898	25,275
200,000		200,000	
210,744		187,677	23,067
221,665		199,194	22,471
23,437		17,481	5,956
114,591		84,194	30,397
87,605		87,452	153
17,935		17,771	164
41,370		38,252	3,118
94,163		54,864	39,299
179,355		100,109	79,246

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			645,566
			-7,918
			7,721
			15,378
			67,055
			-2,470
			12,751
			611,138
			6,714
			4,327
			54,527
			8,589
			-719
			-1,738
			936
			14,773
			51,979
			-164
			1,766
			-2,617
			-1,532
			1,181,489
			49,738
			-29,819
			7,421
			437
			1,925,586

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-5,855
			17,067
			2,659
			17,834
			33,261
			1,521
			310
			10,591
			6,660
			14,733
			11,172
			13,454
			11,099
			-14,886
			20,767
			6,274
			36,984
			825
			859,751
			60,279
			15,923
			51,040
			3,275
			16,655
			55,810
			-2,325
			9,819
			40,885
			1,182

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			25,275
			23,067
			22,471
			5,956
			30,397
			153
			164
			3,118
			39,299
			79,246

TY 2013 Accounting Fees Schedule

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	2,200			

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

TY 2013 Amortization Schedule

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Description of Amortized Expenses	Date Acquired, Completed, or Expended	Amount Amortized	Deduction for Prior Years	Amortization Method	Current Year Amortization	Net Investment Income	Adjusted Net Income	Total Amount of Amortization
AMORTIZATION					72,718			

TY 2013 Compensation Explanation

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Person Name	Explanation
EDWARD PETRICK	

**TY 2013 Investments Corporate
Bonds Schedule**

Name: EDDEMA FOUNDATION
EIN: 36-3781866

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FIRST AMERICAN BONDS	6,327,508	6,296,316

**TY 2013 Investments Corporate
Stock Schedule****Name:** EDDEMA FOUNDATION**EIN:** 36-3781866

Name of Stock	End of Year Book Value	End of Year Fair Market Value
PREFERRED/COMMON STOCK	184,744	92,255

TY 2013 Investments - Other Schedule**Name:** EDDEMA FOUNDATION**EIN:** 36-3781866

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
FIRST AMERICAN-VARIOUS EQUITIE	AT COST	12,071,222	16,776,856
MERRILL LYNCH MUTUAL FUNDS	AT COST	2,788,548	3,105,462
FIRST AMERICAN-MUTUAL FUNDS	AT COST		

TY 2013 Legal Fees Schedule

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES	135			

TY 2013 Other Income Schedule

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
MISCELLANEOUS INCOME	46		46

TY 2013 Other Professional Fees Schedule

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT ADVISORY	49,527			

TY 2013 Taxes Schedule

Name: EDDEMA FOUNDATION

EIN: 36-3781866

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FRANCHISE TAX	25			
FOREIGN TAXES	1,211			
FEDERAL ESTIMATED TAX PAYMENTS	151,811			
2012 INVESTMENT TAX BALANCE DUE	25,747			

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Statement 1

The shareholders of Raffles Insurance Limited meet Form 5471 Category 3 and 5 filing requirements because of IRC Section 953(c). None of the shareholders meet the 10% ownership requirement stated in the instructions for Form 5471 Schedule B. Accordingly, no shareholder list is required per the instructions.

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Statement 2

Schedule C, Line 8 - Other Income

Claims Indemnifications	18,248,343
Unrealized Gains on Securities	22,455,755
Provisional Claims Indemnifications	4,541,535
Other Investment Income	<u>790,375</u>
Total	<u>\$ 46,036,008</u>

Schedule C, Line 16 - Other Deductions

Reinsurance Premium	18,453,296
Losses Incurred	137,348,732
Policy Issuance and Program Operating Costs	47,760,414
Administrative Costs	<u>4,012,228</u>
Total	<u>\$ 207,574,670</u>

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Statement 3

	<u>Beginning of Year</u>	<u>End of Year</u>
Schedule F, Line 4 - Other Current Assets		
Insurance Balances Receivable	13,276,504	16,243,748
Premiums Due from Ceding Insurer	4,398,178	6,782,448
Accounts Receivable and Other Current Assets	<u>499,891</u>	<u>203,025</u>
Total	<u>\$ 18,174,573</u>	<u>\$ 23,229,221</u>
Schedule F, Line 7 - Other Investments		
The Captive Investors Fund	334,357,841	367,302,464
Other Investment	<u>1,588,073</u>	<u>-</u>
Total	<u>\$ 335,945,914</u>	<u>\$ 367,302,464</u>
Schedule F, Line 12 - Other Assets		
Provisional Claims Indemnifications Receivable	91,148,383	95,689,918
Loss Fund	73,287,583	73,287,583
Deferred Cash Flow Premiums Receivable	57,955,916	58,248,276
Insurance Balances Receivable	<u>3,411,122</u>	<u>2,794,507</u>
Total	<u>\$ 225,803,004</u>	<u>\$ 230,020,284</u>
Schedule F, Line 15 - Other Current Liabilities		
Dividends Payable	275,540	287,703
Losses Payable	16,683,228	22,468,314
Loss and Loss Reserves	103,984,135	112,764,942
Incurred But Not Reported Reserves	<u>260,514,642</u>	<u>268,717,179</u>
Total	<u>\$ 381,457,545</u>	<u>\$ 404,238,138</u>

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Statement 4

Schedule H, Line 2h - Other

Provisional Claims Indemnifications	(4,541,535)
Sale of Investment	(261,927)
Unrealized Gains on Securities	(22,455,755)
Loss Reserve Discounting	<u>776,590</u>
Total	<u><u>\$ (26,482,627)</u></u>

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Statement 5

Category 3 Filers Additional Filing Requirements

Amount and type of any indebtedness the foreign corporation has with the related persons described in Regulations section 1.6046-1(b)(11)

N/A

Name, address, identifying number, and number of shares subscribed to by each subscriber to the foreign corporation's stock

N/A

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Schedule O - Section B - Persons Who Are Officers of the Foreign Corporation

<u>Officer Name</u>	<u>Office</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip Code</u>
Mr. Morton Zifferer, Jr.	Co-President	74 Commerce Way	York	PA	17406-8038
Mr. Robert Brown	Co-President	4101 Gateway Park Boulevard	Sacramento	CA	95834
Mr. Richard Harrell III	Co-Vice President	P.O. Box 426	South Boston	VA	24592
Mr. Christopher Fitzgerald	Co-Vice President	7103 St. Vincent Ave	Shreveport	LA	71106
Mr. Richard Frank	Co-Secretary	2341 Colorado Boulevard, Suite 500	Pasadena	CA	91101
Mr. Jonathan G. Newman	Co-Secretary	P.O. Box 308	Denver	PA	17517

Due to security concerns, the officers' social security numbers may be obtained from the offices of Raffles Insurance Limited.

Raffles Insurance Limited
Fiscal Year End March 31, 2013

Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Ms Rhonda Nicoloff	1505 South Redwood Road, P O Box 30076	Salt Lake City	UT	84104
Mr Jack Grundfest	4500 W Bethany Road	North Little Rock	AR	72117
Mr Bradley A Fulton	11535 Hopewell Road, P O Box 4217	Hagerstown	MD	21741
Mr Brian Glade	2180 S Ivanhoe Suite 5	Denver	CO	80222
Mr Charles Bitzer	1000 RIDC Plaza, Suite 404	Pittsburgh	PA	15238
Mr Dixon Abell	2201 Sterlington Road	Monroe	LA	71203
Mr Jeffrey Garvens	14400 North Brook Suite 210	San Antonio	TX	78232
Mr John Brooks Sr	1915 S Hoover Street, P O Box 77303	Los Angeles	CA	90007
Ms Lynne M Durbin	400 Seaks Run Road, P O Box 100	Glen Rock	PA	17327
Mr Blaine Schultz	4407 West St Joseph Hwy	Lansing	MI	48917
Mr Kent Smeltz	163 Research Lane	Millersburg	PA	17061
Ms Karen Bleach	1126 South 70th Street, Suite N408B	West Allis	WI	53214
Mr Don Langston	15122 Bolsa Chica St	Huntington Beach	CA	92649
Mr James Alban IV	8531 Pulaski Highway P O Box 9595	Baltimore	MD	21237
Mr Perry Glen Shepard	7555 FM 762 Rd	Richmond	TX	77469
Mr Ryan L Hershman	670 Allen Road	Carlisle	PA	17015
Mr Bret Berniche	525 Barnesville Hwy, P O Box 10	Wylliesburg	VA	23976
Mr Howard Farber	1815 South Soto Street	Los Angeles	CA	90023
Mr Dennis Slutsky	400 Stuart Street Apt 23E	Boston	MA	02116
Mr Robert J Bruckman	88 Currant Road	Fall River	MA	02720
Ms Erin Tucker	1900 S Price Road	Chandler	AZ	85286
Mr Walter J Hope Jr	1300 Morris Drive	Chesterbrook	PA	19087
Mr Alvin Sortwell	2337 American Ave	Hayward	CA	94545
Mr Alan Hassman	3304 Market Street	Camp Hill	PA	17011
Mr George R Anthony	301 Gordon Street	Allentown	PA	18102
Mr Gary Dawson	49630 Pontiac Trail	Wixom	MI	48393-2009
Ms Patrice Bishop	4500 PGA Boulevard, Suite 400	Palm Beach Gardens	FL	33418
Mr Carl Borntraeger	2220 Palmer Street	Pittsburgh	PA	15218
Mr Stacy Brovitz	621 Hunt Valley Circle	New Kensington	PA	15068
Mr Martin Moore	2000 NW Corporate Blvd , Suite 101	Boca Raton	FL	33431
Mr Ralph Lalero	1100 Hawthorne Lane	Charlotte	NC	28205
Mr Hector Ortega	5090 N 40th Street, Suite 300	Phoenix	AZ	85018
Mr Brad Steelman	12322 Monarch St	Garden Grove	CA	92841
Mr Steven I Boyle	2390 Blackhawk Drive, P O Box 6007	Rockford	IL	61125-1007
Mr Bernard Little Jr	1920 SW 12th Ave, P O Box 5279	Ocala	FL	34478-5279
Mr Steven Bentley	175 N 27th Street, Suite 800, P O Box 2506	Billings	MT	59103
Mr Michael I Blach	469 El Camino Real, Suite 100	Santa Clara	CA	95050-4372
Mr Fred Cuda	4 New Park Road	East Windsor	CT	06088
Mr Joseph R Blanchard	3151 Charleston Highway, P O Box 7517	Columbia	SC	29202-7517
Mr David Blinderman	8501 West Higgins Road, Suite 320	Chicago	IL	60631
Mr R Don Comer Jr	600 Germantown Road	Raleigh	NC	27607
Mr John Rourke	P O Box 13527	Roanoke	VA	24035
Mr Scott Castle	601 McHenry Avenue	Modesto	CA	95350
Mr Douglas Brink	13500 Quincey Street P O Box 1199	Holland	MI	49422-1199
Mr Scott Braen	400-402 Central Ave	Haledon	NJ	07538
Mr Melanie Wheeler	442 Rutherford Avenue NE	Roanoke	VA	24016
Mr Greg Branch	335 NE Watula Avenue	Ocala	FL	34470
Mr Edward Petrick	11000 Seymour Ave	Franklin Park	IL	60131
Mr Robert Brent Gotwals	12 Gotwals Lane	Oley	PA	19547
Mr Larry Brown	7986 Villa Park Dr	Richmond	VA	23228
Mr Harold Mast	813 N Octorara Trail	Parkesburg	PA	19365
Mr Scott A Dolmetsch	156 North George Street	York	PA	17401
Mr Michael Stodden	5615 Elder Creek Road	Sacramento	CA	95828
Mr Byron F Talbot	301 Main Project Rd	Schriever	LA	70390
Mr Jimmy Briggs	300 Oakland Flatrock Road P O Box 988	Bowling Green	KY	42102
Mr William H Francis, Jr	4641 Paragon Park Road	Raleigh	NC	27616
Mr David Metzler	6380 Brackbill Blvd , P O Box 1549	Mechanicsburg	PA	17055
Mr Daniel B Carson	171 Route 94 North	Latayette	NY	07848
Mr Daniel Eugene Stielka	1330 Lynchburg Timpke	Salem	VA	24153
Mr Michael Abercrombie Jr	P O Box 1030	Salisbury	MD	21803
Mr Dwight Alford	8024 Glenwood Ave P O Box 90635	Raleigh	NC	27675-0635
Mr Eric Nicholson	2280 E College Ave	State College	PA	16804
Mr Dennis Hays	5215 Ashe Road	Bakersfield	CA	93313
Mr Steve Meston	1000 Century Boulevard	Midwest City	OK	73110
Mr Thomas "Ted" Chandler Jr	P O Box 131	Burlington	NC	27216
Mr Kevin Sean O'Neill	20 Elm Street	Brandford	CT	06405
Mr Frank I Kruse Jr	109 Miller Lane	Harrisburg	PA	17110
Mr Andrew Lee Ockenfels	3 East Benton Street	Iowa City	IA	52240
Mr Fred E Clark	2205 Old Philadelphia Pike	Lancaster	PA	17602
Mr Steve Davison	1040 Booth Road P O Box 7444	Warner Robins	GA	31095
Mr Jay Cleveland Jr	4565 William Penn Highway	Murrys ville	PA	15668

Raffles Insurance Limited
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Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Mr. Alvin Hutzler	8043 Industrial Park Rd	Mechanicsville	VA	23116-1514
Mr. Richard E. Forrestel, Jr.	3 Jackson St.	Akron	NY	14001-0000
Mr. Michael Mann	217 Linden Street, P.O. Box 311	Columbia	PA	17512
Mr. Arlo Anderson	3700 E. 56th Ave., P.O. Box 329	Commerce City	CO	80037
Mr. Vince Van Heukelem	8085 E. Harvard Avenue	Denver	CO	80231
Mr. Eric K. Nix	1030 1st Avenue	Columbus	GA	31901
Mr. Benjamin "Ben" Abrams	120 Hokes Mill Rd., P.O. Box 389	York	PA	17405
Mr. Greg Steven Rummel	5200 East La Palma Avenue	Anaheim	CA	92807
Mr. Barry Margolis	200 Lincoln West Drive	Mountville	PA	17554
Mr. Edward W. Bedell	840 North 700 West, P.O. Box 20913	Billings	MT	59104
Mr. Michael B. Coulson	1434 Pike Ave., P.O. Box 68	N. Little Rock	AR	72115
Mr. Kenneth L. Robison	4725 Highway 28 East	Pineville	LA	71360
Mr. David A. DeLeonardis	9300 Tech Center Drive, Suite 100	Sacramento	CA	95826
Mr. Henry Proudfoot Acuff	21111 Plummer Street	Chatsworth	CA	91311
Mr. Michael Schwab	2525 N. 7th Street	Harrisburg	PA	17110
Mr. Ty Stoller	9503 Middlex Drive	San Antonio	TX	78217
Mr. Raymond "Kim" Kayser, III	2460 Midway Street, P.O. Box 31435	Shreveport	LA	71130
Mr. Edward S. UK Hong	23840 Madison Street	Torrance	CA	90505
Mr. John Oster, III	2740 S. 20th Street, P.O. Box 343915	Milwaukee	WI	53234-3915
Mr. Edmund Francis Burke, Jr.	284 Eastern Avenue	Chelsea	MA	02150
Mr. John Drewes	3870 Channel Drive	West Sacramento	CA	95691
Mr. Michael S. Francis	277 Blair Park Road, Ste #130	Williston	VT	05495
Mr. Lenny Lynch	767 Autry Highway, P.O. Box 1098	Roseboro	NC	28382
Mr. Marchand (Sean) Venables	748 S. Hillview Drive	Milpitas	CA	95035
Mr. Michael Murphy	115 Sinclair Road	Bristol	PA	19007
Mr. David Mitchell	P.O. Box 351	Millersville	MD	21108
Mr. Bradley Allen Nichols	900 W. 62nd Street	Shreveport	LA	71106
Mr. Timothy J. Travis	4800 York Street	Denver	CO	80216
Mr. Peter N. Sattis	715 Fountain Ave.	Lancaster	PA	17608
Mr. Burke Blackman	909 S. 7th Avenue	Sioux Falls	SD	57101
Mr. Edwin G. Gerber	1401 Garden Hwy., Suite 125, P.O. Box 191840	Sacramento	CA	95819
Mr. Dennis "Mike" Itheredge	6719 Woolworth Road, P.O. Box 19570	Shreveport	LA	71149-0570
Mr. Howard "Blackie" Bowen	11949 Robinwood Drive	Hagerstown	MD	21742
Mr. Jeffrey A. Wahba	20333 S. Normandie Avenue	Torrance	CA	90502
Mr. John Tighe	5561 Grayson Road, P.O. Box 4055	Harrisburg	PA	17111
Mr. Patrick A. Powers	1789 Norwood Avenue	Itasca	IL	60143-1095
Mr. Michael Gulari	2501 Kutztown Road	Reading	PA	19605
Mr. Christopher Fitzgerald	7103 St. Vincent Ave.	Shreveport	LA	71106
Mr. John M. Mosunic	8708 Technology Forest Place, Suite 125	The Woodlands	TX	77381
Ms. Pamela Hassevoort	1413 Randall	Coopersville	MI	49404
Mr. Shlomo Crandus	666 Garland Place	Des Plaines	IL	60016
Mr. Henry Fry	800 W. Church Road	Mechanicsburg	PA	17055
Mr. Fred Smith	6105 Chapel Hill Road	Raleigh	NC	27607
Mr. Robert J. Leach	2780 Benner Pike	Belleville	PA	16823
Mr. Gary Thrapp	4800 Overton Plaza, Suite 380	Fort Worth	TX	76106
Mr. Henry Koplin Olmer	4131 Broadway, P.O. Box 1503	Macon	GA	31202
Mr. Don Dinkgrave	7034 E. Court Street, P.O. Box 309	Davison	MI	48423-0309
Mr. Steve Dykman	600 N. Centennial	Zeeland	MI	49464
Mr. George F. Buss	2745 Blackridge Road	York	PA	17402
Mr. Gil Haugan, Jr.	200 E. 60th Street North, P.O. Box 84430	Sioux Falls	SD	57118
Mr. Daniel Hawbaker	1952 Waddle Road, Suite 203	State College	PA	16803
Mr. James E. Mantyla	2177 West Grandview Blvd	Erie	PA	16509
Mr. Rand H. Talbaum	5023 Hazel Jones Drive	Bossier City	LA	71111
Mr. George B. Cartledge, III	4235 Electric Road, Suite 100	Roanoke	VA	24018
Mr. Todd J. Granger	16980 Wood Road	Lansing	MI	48906-1044
Mr. Jacob Griffiths	10761 Court Ave.	Stanton	CA	90680
Ms. Kathy Morris	4807 Beryl Road	Raleigh	NC	27606
Mr. Mike Ward	2000 Fifth Street	Berkeley	CA	94710-1918
Mr. Eric Smith	2 Main Street	Clinton	NJ	08809
Mr. Robert Whalen	600 South 17th Street	Harrisburg	PA	17104
Mr. John Schrantz	1515 State Road, P.O. Box 100	Duncannon	PA	17020
Mr. Thomas Cleveland	122 Noxon Road	Poughkeepsie	NY	12603
Mr. Thomas J. Halquist	N51 W23S63 Lisbon Road, P.O. Box 308	Sussex	WI	53089-4307
Mr. M. Cavee Hand	9445 Stevens Road, Suite 200	Shreveport	LA	71106
Mr. James D. Franklin	2750 Signal Parkway	Signal Hill	CA	90755
Mr. L. Worth Harris, III	733 W. Johnson St., Suite 103	Raleigh	NC	27603
Mr. Randall Alan Hartley	209 Circle Drive	Watertown	SD	57201
Mr. David Gustafson	P.O. Box 3239	Rapid City	SD	57709
Mr. Max I. Hempt	205 Creek Road	Camp Hill	PA	17010
Mr. Andrew May	550 W. John Street	Hicksville	NY	11801
Mr. Richard A. McBride	4421 Valley Rd	Enola	PA	17025

Raffles Insurance Limited
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Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Mr. Chris Carpenito	804 W. Diamond Ave. Suite 300	Gaithersburg	MD	20878
Mr. Donald Cooper	1805 Horseshoe Pike	Honey Brook	PA	19344
Mr. Dale High	1853 William Penn Way	Lancaster	PA	17608
Mr. James Frederick Haas	1201 Ave. N. P.O. Box 31511	Billings	MT	59107
Mr. Howard J. Miller	860 E. Main Avenue	Zeeland	MI	49464
Mr. Andy Howes	823 E. 14th St., P.O. Box 1025	Sioux Falls	SD	57101
Mr. Tom Hughes	5611 Bird Creek Avenue, P.O. Box 2220	Tulsa	OK	74101
Mr. Patrick Kinsley	620 S. Edgar Street	York	PA	17403
Mr. Steven G. Philp	1700 S. Lewis Street	Anaheim	CA	92805
Mr. James "Jim" Petelle	1373 Boggs Drive	Mount Airy	NC	27030
Ms. Laurie Andrews	8221 Alpine Avenue	Sacramento	CA	95826
Mr. Ivan I. Smith III	5434 Technology Drive	Shreveport	LA	71129
Mr. Denny Upton	9125 Inter-state 30	Little Rock	AR	72201
Mr. Gregory S. Hadjis	U.S. Rt 33 West Old Weston Road	Buckhannon	WV	26201
Mr. Dan Reilly	10491 Old Placerville Road, Suite 150	Sacramento	CA	95827-2508
Mr. Jay K. Poppleton	861 N. Hercules Avenue	Clearwater	FL	33765
Mr. Walter Frank Duch, Jr.	1427 Military Cutoff Rd. Suite 208	Wilmington	NC	28403
Mr. Brian Busacca	3101 State Road, P.O. Box 82515	Bakersfield	CA	93380-2515
Mr. Jonn Schultz	P.O. Box 5055	Jersey Shore	PA	17740
Ms. Sharon Arnold Tobat	1200 Jacob Lane	Carmichael	CA	95608
Mr. Robert Wood	2200 Monroe Street	York	PA	17405
Mr. Jason P. Bullock	198 Sterling Ave. P.O. Box 75	West Montoe	LA	71294
Mr. Michael Kolakowski	30 Batterson Park Road	Farmington	CT	06032
Mr. Scott Wagner	4924 Lincoln Highway West	Thomasville	PA	17364
Mr. William Aubrey Paulette	8050 Kimway Drive	Richmond	VA	23228
Mr. Kelvin Scott Classen	4300 S. Vanburen	Enid	OK	73703
Mr. Ken Sander	1575 Henthron Dr.	Maunee	OH	43537
Mr. Kevin F. Raker	2802 Hallowing Run Road	Sunbury	PA	17801
Mr. Dwayne A. House	3790 NW 11th Street	Miami	FL	33126
Mr. Jerry Lee Watson	30 Marianne Drive	York	PA	17406
Mr. Robert Kinsley	2700 Water Street, P.O. Box 2886	York	PA	17405-2886
Mr. James D. Bartol	3742 Bradview Drive	Sacramento	CA	95827
Mr. John R. Batiste	105 Vanguard Parkway	Rochester	NY	14606
Mr. Jeffrey A. Klempeter	14444 Airline Highway	Baton Rouge	LA	70817
Mr. Norbert Karsci	686 Skyc Lane	Barrington	IL	60010-5558
Mr. James D. Warner	1299 Harrisburg Pike, P.O. Box 4425	Lancaster	PA	17604-4425
Mr. Patrick A. Collings	3905 Hartzdale Dr., Suite 514	Camp Hill	PA	17011
Mr. Richard Frank	234 E. Colorado Boulevard, Suite 500	Pasadena	CA	91101
Mr. George Reinhard	P.O. Box 586	Burlington	NJ	08016
Mr. Lewis Bear, Jr.	6120 Enterprise Drive	Pensacola	FL	32505
Mr. Jeffrey Kilbert	1909 McFarland Drive	Landsville	PA	17538
Mr. Danny Graham	P.O. Box 400	Ruston	LA	71273-0400
Mr. Christian Bame	900 Mendelssonhn Ave. North	Golden Valley	MN	55427
Mr. James Parker III	515 Stone Mill Drive, P.O. Box 29682	Richmond	VA	23242
Mr. Dennis Luckinbill	304 E. Broadway	Enid	OK	73701
Mr. Marshall D. Welch III	700 College Place	Williamsport	PA	17701
Mr. Steven Young Marmande	1210 St. Charles Street	Houma	LA	70360
Mr. Shawn Anderson	17 East Meadow Avenue	Robesonia	PA	19551
Mr. William H. "Bill" Hummer	159 Dumbill Rd., P.O. Box 573	Elizabethville	PA	17023
Mr. James LaBarge	1260 E. Grand Ave.	Pomona	CA	91766
Mr. Nicholas John Marino	6401 Arundel Cove Road	Baltimore	MD	21226
Mr. Mark A. Buller	885 Conklin Street	Farmingdale	NY	11735
Mr. Ronny H. Graham	P.O. Box 404	Ruston	LA	71270
Mr. Randall Hatcher	501 Greene Street, Hatcher 500 Building	Augusta	GA	30901
Mr. Andrew Louis McCorkle, Sr.	903 Outer Road	Orlando	FL	32814
Mr. Ian A. McElroy	1500 Hamilton Rd.	Bossier City	LA	71111
Mr. Daniel McComas	PO Box 1320	Wilmington	NC	28402
Mr. C. Ken McPherson	5051 Cardinal Street	Trussville	AL	35173
Mr. Von Whitby	1739 Devonshire Drive	Salt Lake City	UT	84108
Mr. Paul C. Mellott, Jr.	100 Mellott Drive, Suite 100	Warfordsburg	PA	17267
Ms. Sally J. Dixon	P.O. Box 15118	York	PA	17405
Mr. Barry Douglas	325 Hellman Street	Wrightsville	PA	17368
Mr. Ben Bielski	2107 Rear Missouri Boulevard	Jefferson City	MO	66102
Mr. Bert Jones	147 Shelby Road, P.O. Box 560	Simsboro	LA	71275-0560
Mr. Charles A. "Pete" Little	2201 West Royal Lane, Suite 250	Irving	TX	75063
Mr. Paul S. Taylor	438N White Road	San Jose	CA	95127
Mr. Phillip Terry	9347 E. Pendleton Pike	Indianapolis	IN	46236
Mr. Scott Haag	4033 W. Custer Avenue	Milwaukee	WI	53209
Mr. Robert Istwan	125 East Commercial Street, Bldg. B	Anaheim	CA	92801
Mr. Rudolph Nelson Niswanger	2604 Millhaven Rd.	Monroe	LA	71203
Mr. Steve Matlock	3500 Second St.	Arcadia	LA	71001

Raffles Insurance Limited
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Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Mr. Morton Ziffeler, Jr.	74 Commerce Way	York	PA	17406-8038
Ms. Cynthia A. Vice	501 NMC Drive	Zebulon	NC	27597
Mr. James Novinger	1441 Stoneridge Drive	Middletown	PA	17057
Mr. James W. Connell, Jr.	2355 W. Utopia	Phoenix	AZ	85027
Mr. Marc Serrao	4401 Foxdale Avenue	Irwindale	CA	91706
Mr. L. Paul Nelson, II	4900 Ondura Drive	Fredericksburg	VA	22407
Mr. Ronald J. Shore	1057 Montague Expressway	Milpitas	CA	95035
Mr. Christopher Hackett	1124 Highway 315	Wilkes-Barre	PA	18702
Mr. Robert O. Orders, Jr.	501 6th Avenue	Saint Albans	WV	25177
Mr. Jeff Cummings	4916 Dudley Blvd	McCellan	CA	95652
Mr. James R. Parrish	1414 E. Willow Road	Enid	OK	73702
Mr. David B. Abrams	1659 E. 23rd Street	Los Angeles	CA	90011
Mr. Malcolm (Mac) Sullivan, Jr.	402 Commerce Ct	Goldsboro	NC	27352
Mr. Timothy J. Carberry	N59 W16500 Greenway Circle	Menomonee Falls	WI	53051
Mr. James P. Maslowski	700 Walnut Ridge Drive	Hartland	WI	53029
Mr. Matthew Funchion	401 Domino Lane	Philadelphia	PA	19128
Mr. Kenneth Daniel Balmer	3000 Meetinghouse Road	Telford	PA	18969
Mr. George Roland Clay Long	350 Pearl Street	Fort Wayne	IN	46802
Mr. Roy O. Martin III	P.O. Box 1110	Alexandria	LA	71309-1110
Mr. Leroy "Tighe" King, Jr.	333 East Seventh Ave. P.O. Box 20879	York	PA	17405-0709
Mr. John Arnold	P.O. Box 2621	Harrisburg	PA	17105
Mr. Richard D. Skerbee	C. O. Curt Gross, Parker Hannifin Corporation, 6035 Parkland Blvd	Cleveland	OH	44124
Mr. William N. "Trey" Morris III	4320 Marlana Street	Bossier City	LA	71111
Mr. Peter Williams	1031 Nowell Road	Raleigh	NC	27607
Mr. Lyle Meshberger	6096 McKee Road	Madison	WI	53719-5114
Mr. Jeff Karp	2360 N. Palmer Drive	Schaumburg	IL	60173-3819
Mr. James M. Wintford, Jr.	1334 Huntington Street, P.O. Box 1530	Opelousas	LA	70571
Mr. David Lau	1010 N. Industrial Blvd	Eufaula	TX	76039-7442
Mr. James K. Leimkuhler	5790 Peachtree Street	Los Angeles	CA	90040
Mr. William E. Farlow, Jr.	3263 Highway 80 West, P.O. Box 3170	Jackson	MS	39207
Mr. James MacDonald	25920 Eden Landing Road	Hayward	CA	94545
Mr. Richard Harrell III	P.O. Box 426	South Boston	VA	24592
Mr. Daniel R. Weddell	4945 East Carey	Las Vegas	NV	89115
Mr. Michael P. Kennedy	4910 Simpson Ferry Road	Mechanicsburg	PA	17050
Mr. Robert T. Ratchell, Jr.	1715 England Drive	Alexandria	LA	71303
Mr. David A. Baker	314 Main Street	Red Wing	MN	55066
Mr. Davis Mullholand, III	758 South Redwood Road, P.O. Box 25788	Salt Lake City	UT	84125
Mr. Randall Gross	650 N. State Street	York	PA	17403
Mr. Rick M. Joseph, Jr.	2000 Fantasy Lane	Sparks	NV	89436
Mr. Dale Voorheis	950 Smik Way	York	PA	17404
Mr. James Lee Kemerling	P.O. Box 239	Wausau	WI	54402-0239
Mr. Richard L. Thompson	11939 Richmond Hwy, P.O. Box 969	Concord	VA	24538
Mr. Joseph Sterchak	939 Jefferson Avenue, P.O. Box 133	Valley Forge	PA	19482
Mr. Stephen F. White	955 Martin Avenue	Santa Clara	CA	95050
Mr. Michael Deane	One River Road	Verona	PA	15147
Mr. Ted DeGroot	7011 Stewart & Gray Road	Downey	CA	90241
Mr. Steven H. Foote	5125 - B Rice Ct	Denver	CO	80216
Mr. Daniel Kadmas	4401 West Main Avenue	Fargo	ND	58103
Mr. Donald P. Miller	1602 North Union Street, P.O. Box 1158	Fostoria	OH	44830-1158
Mr. Charlie Rouse	228 Ridgewood Dr	Goldsboro	NC	27334
Mr. James Roscoe	P.O. Box 20435	Billings	MT	59104
Mr. Michael Perry Schein	30 West Huller Lane, P.O. Box 9	Temple	PA	19560
Mr. Samuel Schwab	111 South George St, Suite 13	Cumberland	MD	21502
Mr. Robert Slikkers	720 E. 40th Street	Holland	MI	49423
Mr. Robert Brown	4101 Gateway Park Boulevard	Sacramento	CA	95834
Mr. Richard Naponelli	3909 Three Oaks Road	Cary	IL	60013
Mr. Christopher Peterson	2530 Xenium Lane	Minneapolis	MN	55441
Mr. Marc Schupan	2619 Miller Road, P.O. Box 2408	Kalamazoo	MI	49003-2408
Mr. Larry Cooksey	1325 Farmville Rd	Memphis	TN	38122
Mr. Thomas Ames	7353 S. Eagle Street	Centennial	CO	80112-4223
Mr. Michael P. Solimine	45 Peter Court, P.O. Box 638	New Britain	CT	06050
Mr. Franklin Gladstone	60-01 31st Ave	Woodside	NY	11377
Mr. Walter Dealtry	2255 Avenue A	Bethlehem	PA	18017
Mr. Robert Borden	415 Norway Street, P.O. Box 1509	York	PA	17403
Mr. Doug Stewart	404 Patricia Way	Arcadia	CA	91006
Mr. Joseph Skender	200 West Madison St, Suite 1300	Chicago	IL	60606
Mr. James F. Partridge	791 East Washington Blvd	Los Angeles	CA	90021
Mr. Paul Snider	5150 Madison Avenue	Sacramento	CA	95841
Mr. Trevor Lloyd	361 Delaware Ave. 4th Floor	Buffalo	NY	14202
Mr. Joe McKinney	635 Fairgrounds Rd	Muscle Shoals	AL	35661
Mr. Ed Lisele	9600 W. Buckeye Road, Building B	Tolleson	AZ	85353

Raffles Insurance Limited
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Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Mr. Michael Harrell	1711 F. Shortwell Street P.O. Box 1510	Bambridge	GA	39819
Mr. James Hall	39000 Chase Road	Romulus	MI	48174
Mr. John Forrey	175 East Walnut Street	Red Lion	PA	17356
Mr. Timothy P. Redfern	20362 Windrow Dr. Suite 600	Lake Forest	CA	92630
Mr. Tom Bertolino	1755 Adams Ave	San Leandro	CA	94577
Mr. Steven Alloy	11111 Sunset Hills Rd. Suite 200	Reston	VA	20190
Mr. Robert S. Miller	527 N. Acadian Thruway	Baton Rouge	LA	70806
Mr. Kenneth Staub	7747 East Rosecrans Ave. P.O. Box 1425	Paramount	CA	90723-1425
Mr. John Hunter	2101 Booth Street	Monroe	LA	71201
Mr. Robert Stenstrom	2422 Center Street	Rockford	IL	61104
Mr. Edward "Todd" Stephens	185 Anglers Ave	Fort Lauderdale	FL	33312
Mr. Gary Stine	1509 South Huntington Street	Sulphur	LA	70663
Mr. Robert L. Lcklin	1070 Robert Fulton Highway	Quarryville	PA	17566
Mr. Thomas Vande-Guchte	10800 World Trade Blvd	Raleigh	NC	27617
Mr. Harry W. Stowers, Jr.	6301 Old Rutledge Pike, P.O. Box 14802	Knoxville	TN	37914
Mr. James Alan Mitchell	P.O. Box 900	Gamesville	VA	20156
Ms. Lucy F. Kniseley	325 Hellam Street	Wrightsville	PA	17368
Mr. Greg Sutliff	802 South 16th Street P.O. Box 1307	Harrisburg	PA	17105
Mr. Jonathan G. Newman	P.O. Box 308	Denver	PA	17517
Mr. David C. Clark	28436 Satellite Street	Hayward	CA	94545
Mr. David P. Tadlock	P.O. Box 16990	Lake Charles	LA	70616
Mr. Randy Thompson	2209 E. 39th North, Suite 100	Sioux Falls	SD	57104
Mr. Jon Qvistgaard Petersen	1788 O'Neal Lane	Baton Rouge	LA	70816
Mr. William D. Fox	58-85 57th Street	Maspeth	NY	11378
Mr. David Manning	22 Stankey Street	Nashville	TN	37210-2133
Mr. Andrew McNall	1100 L. Campbell Road Suite 220	Ricardson	TX	75081
Mr. Stanley H. Lewis III	82 John Street, P.O. Box 26	Westminster	MD	21158
Mr. Robert Randall	6021 Wallace Road Extension Suite 202	Wexford	PA	15090
Mr. Jerry Nrad	420 East Fourth Street	Hinsdale	IL	60521
Mr. Scott Anthony Berger	3575 Reed Avenue	West Sacramento	CA	95605
Mr. David J. Hennes	8111 Lyndale Avenue South	Bloomington	MN	55420-1196
Mr. Dane Larsen	700 Larsen Lane	Bensenville	IL	60106
Mr. Donald Bainter	3657 Briarpark Road	Houston	TX	77042-5205
Mr. Scott Nord	1414 West 29th Street	Kansas City	MO	64108-3604
Mr. Allen Hatfield	200 W. Sycamore Street	St. Paul	MN	55117
Ms. Judith D. Taylor	N4 W 22610 Bluemound Road	Waukesha	WI	53186
Ms. Jeanne Nowak	25235 Hoover Road	Warren	MI	48089
Mr. Reynolds James Moran, Jr.	39423 Babin Road	Gonzales	LA	70737
Mr. Stephen Symons	4050 Industrial Road	Harrisburg	PA	17110
Mr. William Bradley Douglass	325 F. Forest Avenue P.O. Box 1124	Sherman	TX	75091
Mr. James Leason	P.O. Box 16150	Newport Beach	CA	92659-6150
Mr. Thomas Oxholm	6821 Knightdale Blvd, P.O. Box 190	Knightdale	NC	27545
Mr. John Hettie	1800 Industrial Highway	York	PA	17402
Mr. Peter Way	5308 Ashbrook Drive P.O. 36530	Houston	TX	77236
Ms. Dawn Fuchs Heiser	2 Dorrington Road	Carnegie	PA	15106
Mr. Charles Van Deventer	115 E. Capital Avenue P.O. Box 2221	Little Rock	AR	72203
Mr. Norbert Woodruff Weldon	141 Central Avenue	Westfield	NJ	07090
Ms. Barbara Leasure	C. O. Brown Trucking Company, 6908 Chapman Road	Lithonia	GA	30058
Mr. Donald R. Hodges	226 Industrial Park Drive	Martinsville	VA	24112
Mr. Timothy W. Wilhite	4450 Viking Loop	Bossier City	LA	71111
Mr. William A. Harrison Sr.	1501 Westpark Dr., Suite 9	Little Rock	AR	72204
Mr. Joseph Lucia	100 Willow Valley Lakes Drive	Willow Street	PA	17584-9456
Mr. J. Gary Langmuir	548 Steel Way P.O. Box 7066	Lancaster	PA	17604
Mr. Jason Young	P.O. Box 215	West Monroe	LA	71294-0215
Mr. Richard J. Ream	330 Lee Industrial Blvd	Austell	GA	30168
Mr. David J. Stewart	950 Smile Way	York	PA	17404
Mr. William C. Ludwig	138 Mt. Zion Road P.O. Box 3008	York	PA	17402
Mr. Carl Vizzi	2075 Loucl's Road	York	PA	17404
Mr. Spencer Wren Young	645 North Main	Jayton	UT	84041

Due to security concerns, the directors' social security numbers may be obtained from the offices of Raffles Insurance Limited.

Raffles Insurance Limited
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Schedule O - Section F - Additional Information

Raffles Insurance Limited filed Form 1120-F U S Income Tax Return
of a Foreign Corporation for its fiscal 2010, 2011 and 2012 tax years
The company had no taxable income and no tax due on the returns