Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ **Do not enter Social Security numbers on this form as it may be made public. By law, the IRS cannot redact the information on the form.**

▶ **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
GHASSAN & MANAL SAAB FOUNDATION

A Employer identification number
38-3416517

Number and street (or P O box number if mail is not delivered to street address)
3407 TORREY ROAD

Room/suite

B Telephone number (see instructions)
(810) 767-4821

City or town, state or province, country, and ZIP or foreign postal code
FLINT, MI 48507

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 ▶ ☐

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

H Check type of organization ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)*▶$ 2,864,632

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	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	99,860	99,860		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	129,921			
	b	Gross sales price for all assets on line 6a 1,368,035				
	7	Capital gain net income (from Part IV, line 2)				
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	229,781	99,860		
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)	275	138		137
	b	Accounting fees (attach schedule)	3,600	1,800		1,800
	c	Other professional fees (attach schedule)	12,779	6,390		6,389
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	20	10		10
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)				
	24	**Total operating and administrative expenses.** Add lines 13 through 23	16,674	8,338		8,336
	25	Contributions, gifts, grants paid	323,500			323,500
	26	**Total expenses and disbursements.** Add lines 24 and 25	340,174	8,338		331,836
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-110,393			
	b	**Net investment income** (if negative, enter -0-)		91,522		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II **Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	407,772	364,724	364,724
	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)	2,261,210	2,190,209	2,499,908
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment basis ▶ ______ Less accumulated depreciation (attach schedule) ▶ ______			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ ______ Less accumulated depreciation (attach schedule) ▶ ______			
	15	Other assets (describe ▶ ______)			
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	2,668,982	2,554,933	2,864,632
Liabilities	17	Accounts payable and accrued expenses	3,615		
	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)	3,615	0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☑ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	2,665,367	2,554,933	
	30	**Total net assets or fund balances** (see page 17 of the instructions)	2,665,367	2,554,933	
	31	**Total liabilities and net assets/fund balances** (see page 17 of the instructions)	2,668,982	2,554,933	

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	2,665,367
2	Enter amount from Part I, line 27a	2	-110,393
3	Other increases not included in line 2 (itemize) ▶ ______	3	
4	Add lines 1, 2, and 3	4	2,554,974
5	Decreases not included in line 2 (itemize) ▶ ______	5	41
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,554,933

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				
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				
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☑ No
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	189,273	2,836,013	0 066739
2011	168,000	2,891,406	0 058103
2010	144,737	2,788,685	0 051902
2009	119,543	2,283,899	0 052342
2008	108,203	2,721,615	0 039757

2	**Total** of line 1, column (d)	2	0 268843
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 053769
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	2,921,617
5	Multiply line 4 by line 3	5	157,092
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	915
7	Add lines 5 and 6	7	158,007
8	Enter qualifying distributions from Part XII, line 4	8	331,836

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ **(attach copy of letter if necessary–see instructions)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☑ and enter 1% of Part I, line 27b	1	915
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	915
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	915
6	Credits/Payments		
a	2013 estimated tax payments and 2012 overpayment credited to 2013 — 6a: 1,753		
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	1,753
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	838
11	Enter the amount of line 10 to be **Credited to 2014 estimated tax** ▶ 838 **Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	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? *If "Yes," attach a detailed description of the activities.*	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? *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? *If "Yes," attach the statement required by General Instruction T.*	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? *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) ▶MI			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

Part VII-A Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶GHASSAN M SAAB Telephone no ▶(810) 767-4821

Located at ▶3407 TORREY ROAD FLINT MI ZIP+4 ▶48507

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 |

			Yes	No
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		No
	See instructions for exceptions and filing requirements for Form TD F 90-22 1 If "Yes", enter the name of the foreign country ▶			

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

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

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☑ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☑ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ Yes ☑ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?	1b		
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
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? ☐ Yes ☑ No			
	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? ☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2013 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969, **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(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
GHASSAN M SAAB 3407 TORREY ROAD FLINT, MI 485070718	DIRECTOR 2 00	0	0	0
KHALIL SAAB 3407 TORREY ROAD FLINT, MI 485070718	DIRECTOR 1 00	0	0	0
NADIM SAAB 3407 TORREY ROAD FLINT, MI 485070718	DIRECTOR 1 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 **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	2,380,205
b	Average of monthly cash balances.	1b	585,904
c	Fair market value of all other assets (see instructions).	1c	0
d	**Total** (add lines 1a, b, and c).	1d	2,966,109
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	2,966,109
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	44,492
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,921,617
6	**Minimum investment return.** Enter 5% of line 5.	6	146,081

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	146,081
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	915		
b	Income tax for 2013 (This does not include the tax from Part VI).	2b			
c	Add lines 2a and 2b.			2c	915
3	Distributable amount before adjustments Subtract line 2c from line 1.			3	145,166
4	Recoveries of amounts treated as qualifying distributions.			4	
5	Add lines 3 and 4.			5	145,166
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	145,166

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	331,836
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	331,836
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	915
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	330,921

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					145,166
2 Undistributed income, if any, as of the end of 2013					
a Enter amount for 2012 only.					
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.	27,490				
e From 2012.	49,942				
f Total of lines 3a through e.		77,432			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ $ 331,836					
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.					145,166
e Remaining amount distributed out of corpus		186,670			
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		264,102			
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					0
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		264,102			
10 Analysis of line 9					
a Excess from 2009. . . .					
b Excess from 2010. . . .					
c Excess from 2011. . . .	27,490				
d Excess from 2012. . . .	49,942				
e Excess from 2013. . . .	186,670				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling. . . . . . . ▶

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

	Tax year	Prior 3 years			(e) Total
	(a) 2013	**(b)** 2012	**(c)** 2011	**(d)** 2010	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon **a** "Assets" alternative test—enter **(1)** Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . . .					
c "Support" alternative test—enter **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . .					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the organization had $5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2))

GHASSAN M SAAB

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

NONE

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 Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ 3a				323,500
b *Approved for future payment*				
Total . . . . ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	(b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	(d) Amount	(e) Related or exempt function income (See instructions)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities. . . .			14	99,860	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	129,921	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory. .					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .				229,781	

13 Total. Add line 12, columns (b), (d), and (e). 13 229,781

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

Part XVII **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a Transfers from the reporting foundation to a noncharitable exempt organization of			
(1) Cash.	1a(1)		No
(2) Other assets.	1a(2)		No
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization.	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)		No
(3) Rental of facilities, equipment, or other assets.	1b(3)		No
(4) Reimbursement arrangements.	1b(4)		No
(5) Loans or loan guarantees.	1b(5)		No
(6) Performance of services or membership or fundraising solicitations.	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c		No

d If the answer to any of the above is "Yes," complete the following schedule Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received

(a) Line No	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

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

b If "Yes," complete the following schedule

(a) Name of organization	**(b)** Type of organization	**(c)** Description of relationship

Sign Here

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

****** | 2014-11-01 | ******

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instr)? ☐ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶☐	PTIN
GREGORY G WALLER		2014-11-06		P00113065
Firm's name ▶ LEWIS & KNOPF CPAS			Firm's EIN ▶ 38-3205662	
Firm's address ▶ 5206 GATEWAY CENTRE SUITE 100 FLINT, MI 48507			Phone no (810) 238-4617	

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
LEBANESE AMERICAN UNIV 475 RIVERSIDE DR RM 184 NEW YORK, NY 10115	NONE	501C3	SCHOLARSHIPS	5,000
AMERICAN ARAB HERITAGE CO P O BOX 8032 FLINT, MI 48501	NONE	501C3	GENERAL OPERATIONS	5,000
ARAB AMER NATL MUSEUM 13624 MICHIGAN AVE DEARBORN, MI 48126	NONE	501C3	GENERAL OPERATIONS	10,000
FLINT INSTITUTE OF MUSIC 1025 E KEARSLEY FLINT, MI 48503	NONE	501C3	SEEING STARS PROGRAM	5,000
MICHIGAN RADIO 3003 SOUT STATE ST ANN ARBOR, MI 48109	NONE	501C3	GENERAL OPERATION	1,000
ACCESS COMMUNITY 2651 SAULINO COURT DEARBORN, MI 48120	NONE	501C3	GENERAL OPERATION	25,000
AMERICAN DRUZE SOCIETY PO BOX 17718 SUGAR LAND, TX 77479	NONE	501C3	GENERAL OPERATIONS	8,000
AMERICAN DRUZE FOUNDATION 901 CHIPPEWA ST FLINT, MI 48501	NONE	501C3	EDUCATION	200,000
COMMUNITY FDN OF GREATER FLINT 500 S SAGINAW STREET FLINT, MI 48502	NONE	501C3	RAISE ROOF FUND	2,500
FLINT DIAPER BANK 5190 EXCHANGE DRIVE FLINT, MI 48507	NONE	501C3	GENERAL FUNDS	5,000
ST JUDE CHILDREN'S RESEARCH HOSPITA 262 DANNY THOMAS PLACE MEMPHIS, TN 38105	NONE	501C3	GENERAL FUNDS	20,000
AMERICAN TASK FORCE FOR LEBANON 1100 CONNECTICUT AVE WASHINGTON, DC 20036	NONE	501C3	GENERAL FUNDS	3,000
CORD USA 4545 WARWICK CIRCLE GRAND BLANC, MI 48439	NONE	501C3	GENERAL FUNDS	500
FLINT INSTITUTE OF ARTS 1120 EAST KEARSLEY ST FLINT, MI 48503	NONE	501C3	GENERAL FUNDS	5,000
LEBANESE AMERICAN HERITAGE CLUB 4337 MAPLE ST DEARBORN, MI 48126	NONE	501C3	GENERAL FUNDS	5,000
Total . . . . ▶ **3a**				323,500

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
NAWAYA NETWORK RINNO BLDG LYON STREET BEIRUT, BEIRUT LE	NONE	501C3	GENERAL FUNDS	10,000
TEACH FOR LEBANON 14 EAST 4TH STREET APT 80 NEW YORK, NY 10012	NONE	501C3	GENERAL FUNDS	10,000
TROY ROTARY CLUB PO BOX 4544 TROY, MI 48099	NONE	501C3	GENERAL FUNDS	1,000
MISCELLANEOUS 500 S SAGINAW ST FLINT, MI 48502	NONE	501C3	GENERAL FUNDS	2,500
Total . . . . ▶ **3a**				323,500

TY 2013 Accounting Fees Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEWIS & KNOPF CPA	3,600	1,800		1,800

TY 2013 Compensation Explanation

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Person Name	Explanation
GHASSAN M SAAB	
KHALIL SAAB	
NADIM SAAB	

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

TY 2013 Gain/Loss from Sale of Other Assets Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
SEE ATTACHED SCHEDULE 04297	2013-02	PURCHASE	2013-10		610,172	463,091			147,081	
SEE ATTACHED SCHEDULE 04297	2011-02	PURCHASE	2013-10		434,061	415,972			18,089	
SEE ATTACHED SCHEDULE 04296	2013-02	PURCHASE	2013-10		50,027	50,000			27	
SEE ATTACHED SCHEDULE 04296	2011-02	PURCHASE	2013-10		273,775	309,051			-35,276	

TY 2013 Investments Corporate Stock Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Name of Stock	End of Year Book Value	End of Year Fair Market Value
UBS BROKERAGE ACCOUNT 04297 SEE SCH	999,531	1,375,183
UBS BROKERAGE ACCOUNT 04296 SEE SCH	1,190,678	1,124,725

TY 2013 Legal Fees Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
SHAHEEN LAW FIRM	275	138		137

TY 2013 Other Decreases Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Description	Amount
FEDERAL EXCISE TAX	41

TY 2013 Other Professional Fees Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	12,779	6,390		6,389

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TY 2013 Taxes Schedule

Name: GHASSAN & MANAL SAAB FOUNDATION

EIN: 38-3416517

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MICHIGAN ANNUAL REPORT	20	10		10

UBS Financial Services Inc.
1000 Harbor Boulevard
Weehawken, NJ 07086-6790
Federal ID 13-2638166

Your Financial Advisor:
TOWNSEND/MORGAN
810-344-8100/888-694-7393

Payer:
GHASSAN & MANAL SAAB FNDTN
NON PROFIT ORGANIZATION
3407 TORREY ROAD
FLINT MI 48507-3253

2013 Informational Statement

Account Number: F5 04297 TM
Tax Identification Number: 38-3416517

Proceeds from Broker Transactions

Short-term transactions for covered securities; included in Box 2a.

Activity type	*Quantity / face value (Box 1e)*	*Original cost basis ($)*	*Date acquired (Box 1b)*	*Date of sale / exchange (Box 1a)*	*Sale amount (Box 2a) ($)*	*Cost or other basis (Box 3) ($)*	*Wash sale loss disallowed (Box 5) ($)*	*Federal income tax withheld (Box 4) ($)*	*Loss not allowed (Box 2b)*	*Gain/Loss ($)*
Description (Box 8) CISCO SYSTEMS INC					*CUSIP* 17275R102		*Symbol (Box 1d)*. CSCO			
Sell	**190.0000**		06/14/12	02/28/13	**3,965.89**	**3,224.22**				**741.67**
Description (Box 8) EXPRESS SCRIPTS HLDG CO					*CUSIP*. 30219G108		*Symbol (Box 1d)* ESRX			
Sell	**92.0000**		12/06/12	02/28/13	**5,228.24**	**4,948.88**				**279.36**
Description (Box 8) GENL ELECTRIC CO					*CUSIP* 369604103		*Symbol (Box 1d)* GE			
Sell	**189.0000**		06/14/12	02/28/13	**4,407.38**	**3,700.02**				**707.36**
Description (Box 8) ISHARES MSCI PAC EX JAPAN ETF					*CUSIP* 464286665		*Symbol (Box 1d)* EPP			
Sell	**30.0000**		02/20/13	04/02/13	**1,495.48**	**1,497.80**				**(2.32)**
Description (Box 8) ISHARES RUSSELL MID-CAP GROWTH ETF					*CUSIP* 464287481		*Symbol (Box 1d)* IWP			
Sell	9 0000		02/20/13	08/20/13	679 13	609 00				70 13
Sell	356 0000		04/02/13	08/20/13	26,863 29	24,656 56				2,206 73
Sub Total	**365.0000**				**27,542.42**	**25,265.56**				**2,276.86**
Description (Box 8) ISHARES RUSSELL MID-CAP VALUE ETF					*CUSIP*. 464287473		*Symbol (Box 1d)* IWS			
Sell	22 0000		02/20/13	08/20/13	1,315 14	1,219 38				95 76
Sell	154 0000		04/02/13	08/20/13	9,206 01	8,710 24				495 77
Sub Total	**176.0000**				**10,521.15**	**9,929.62**				**591.53**

continued next page

Proceeds from Broker Transactions (continued)

Short-term transactions for covered securities; included in Box 2a. (continued)

Activity type	*Quantity / face value (Box 1e)*	*Original cost basis ($)*	*Date acquired (Box 1b)*	*Date of sale / exchange (Box 1a)*	*Sale amount (Box 2a) ($)*	*Cost or other basis (Box 3) ($)*	*Wash sale loss disallowed (Box 5) ($)*	*Federal income tax withheld (Box 4) ($)*	*Loss not allowed (Box 2b)*	*Gain/Loss ($)*
Description (Box 8) SPDR BARCLAYS 1-3 MTH T-BILL ETF					*CUSIP* 78464A680	*Symbol (Box 1d)* BIL				
Sell	1,559.0000		11/13/12	01/24/13	71,400.60	71,433.38				(32.78)
Sell	1,651.0000		06/12/13	10/11/13	75,564.96	75,632.31				(67.35)
Sub Total	**3,210.0000**				**146,965.56**	**147,065.69**				**(100.13)**
Description (Box 8) SPDR S&P EMERGING ASIA PAC ETF					*CUSIP:* 78463X301	*Symbol (Box 1d):* GMF				
Sell	**14.0000**		02/20/13	04/02/13	**1,064.54**	**1,096.01**				**(31.47)**
Description (Box 8) VANGUARD INDEX FDS S&P 500 ETF *REVERSE SPLIT -EFF-10/2013*					*CUSIP* 922908413					
Sell	**1,463.0000**		08/20/13	10/17/13	**115,912.06**	**111,187.71**				**4,724.35**
Description (Box 8) VANGUARD TOTAL STOCK MKT ETF					*CUSIP* 922908769	*Symbol (Box 1d)* VTI				
Sell	367.0000		09/18/12	02/28/13	28,865.04	27,525.00				1,340.04
Sell	109.0000		09/18/12	06/12/13	9,074.09	8,175.00				899.09
Sell	792.0000		01/24/13	06/12/13	65,932.85	61,142.40				4,790.45
Sell	133.0000		01/24/13	10/17/13	12,003.04	10,267.60				1,735.44
Sell	12.0000		02/20/13	10/17/13	1,082.98	946.04				136.94
Sub Total	**1,413.0000**				**116,958.00**	**108,056.04**				**8,901.96**
Total	**7,142.0000**				**$434,060.72**	**$415,971.55**				**$18,089.17**

continued next page

Proceeds from Broker Transactions (continued)

Long-term transactions for covered securities; included in Box 2a

Activity type	*Quantity / face value (Box 1e)*	*Original cost basis ($)*	*Date acquired (Box 1b)*	*Date of sale / exchange (Box 1a)*	*Sale amount (Box 2a) ($)*	*Cost or other basis (Box 3) ($)*	*Wash sale loss disallowed (Box 5) ($)*	*Federal income tax withheld (Box 4) ($)*	*Loss not allowed (Box 2b)*	*Gain/Loss ($)*
Description (Box 8) INTEL CORP					*CUSIP* 458140100		*Symbol (Box 1d)* INTC			
Sell	**180.0000**		11/28/11	02/28/13	**3,775.17**	**4,230.27**				**(455.10)**
Description (Box 8) ISHARES MSCI PAC EX JAPAN ETF					*CUSIP* 464286665		*Symbol (Box 1d)* EPP			
Sell	**7.0000**		02/06/12	04/02/13	**348.94**	**305.95**				**42.99**
Description (Box 8) ISHARES RUSSELL MID-CAP GROWTH ETF					*CUSIP* 464287481		*Symbol (Box 1d)* IWP			
Sell	**4.0000**		02/06/12	08/20/13	**301.84**	**243.99**				**57.85**
Description (Box 8) MEDTRONIC INC					*CUSIP* 585055106		*Symbol (Box 1d)* MDT			
Sell	**130.0000**		04/14/11	02/28/13	**5,840.02**	**5,289.49**				**550.53**
Description (Box 8) PNC FINANCIAL SERVICES GROUP					*CUSIP* 693475105		*Symbol (Box 1d)* PNC			
Sell	**48.0000**		04/14/11	02/28/13	**2,993.69**	**2,976.78**				**16.91**
Description (Box 8) SPDR S&P EMERGING ASIA PAC ETF					*CUSIP* 78463X301		*Symbol (Box 1d)* GMF			
Sell	**7.0000**		02/06/12	04/02/13	**532.27**	**527.94**				**4.33**
Description (Box 8) TECHNOLOGY SECTOR SPDR TRUST SHS					*CUSIP* 81369Y803		*Symbol (Box 1d)* XLK			
Sell	126 0000		02/22/12	02/28/13	3,756 51	3,604 82				151 69
Sell	386 0000		02/22/12	09/27/13	12,419 60	11,043 35				1,376 25
Sub Total	**512.0000**				**16,176.11**	**14,648.17**				**1,527.94**

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UBS Financial Services Inc.
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Weehawken, NJ 07086-6790
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Your Financial Advisor:
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Payer:
GHASSAN & MANAL SAAB FNDTN
NON PROFIT ORGANIZATION
3407 TORREY ROAD
FLINT MI 48507-3253

2013 Informational Statement

Account Number: F5 04297 TM
Tax Identification Number: 38-3416517

Proceeds from Broker Transactions (continued)

Long-term transactions for covered securities, included in Box 2a. (continued)

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) TJX COS INC NEW					*CUSIP* 872540109	*Symbol (Box 1d)* TJX				
Sell	**134.0000**		11/28/11	02/28/13	**6,066.50**	**4,006.74**				**2,059.76**
Description (Box 8) US BANCORP DEL (NEW)					*CUSIP* 902973304	*Symbol (Box 1d)* USB				
Sell	**93.0000**		02/11/11	02/28/13	**3,164.72**	**2,643.61**				**521.11**
Total	**1,115.0000**				**$39,199.26**	**$34,872.94**				**$4,326.32**

Long-term transactions for noncovered securities, included in Box 2a.

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) ANADARKO PETROLEUM CORP					*CUSIP* 032511107	*Symbol (Box 1d)* APC				
Sell	**41.0000**		08/15/07	02/28/13	**3,279.11**	**1,991.99**				**1,287.12**
Description (Box 8) ANALOG DEVICES INC					*CUSIP* 032654105	*Symbol (Box 1d)* ADI				
Sell	**81.0000**		06/25/10	02/28/13	**3,694.33**	**2,353.73**				**1,340.60**
Description (Box 8) APPLE INC					*CUSIP* 037833100	*Symbol (Box 1d)* AAPL				
Sell	**21.0000**		06/25/10	02/28/13	**9,365.37**	**5,619.60**				**3,745.77**
Description (Box 8) AT&T INC					*CUSIP* 00206R102	*Symbol (Box 1d)* T				
Sell	**168.0000**		06/25/10	02/28/13	**6,082.17**	**4,182.93**				**1,899.24**

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Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities; included in Box 2a (continued)

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) CELGENE CORP					*CUSIP* 151020104	*Symbol (Box 1d)* CELG				
Sell	**74.0000**		12/20/10	02/28/13	**7,756.52**	**4,389.58**				**3,366.94**
Description (Box 8) CHEVRON CORP					*CUSIP* 166764100	*Symbol (Box 1d)* CVX				
Sell	**41.0000**		06/25/10	02/28/13	**4,818.21**	**2,890.89**				**1,927.32**
Description (Box 8) COCA COLA CO COM					*CUSIP* 191216100	*Symbol (Box 1d)* KO				
Sell	16 0000		08/23/01	02/28/13	620 79	394 75				226 04
Sell	133 0000		12/16/02	02/28/13	5,160 28	3,030 42				2,129 86
Sub Total	**149.0000**				**5,781.07**	**3,425.17**				**2,355.90**
Description (Box 8) COMCAST CORP NEW CL A					*CUSIP.* 20030N101	*Symbol (Box 1d).* CMCSA				
Sell	**149.0000**		07/09/10	02/28/13	**5,982.85**	**2,681.23**				**3,301.62**
Description (Box 8). CSX CORPORATION					*CUSIP·* 126408103	*Symbol (Box 1d)* CSX				
Sell	**143.0000**		06/25/10	02/28/13	**3,293.71**	**2,480.02**				**813.69**
Description (Box 8) EMC CORP MASS					*CUSIP* 268648102	*Symbol (Box 1d):* EMC				
Sell	**103.0000**		07/09/10	02/28/13	**2,382.77**	**1,994.73**				**388.04**

continued next page

UBS Financial Services Inc.
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Payer:
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NON PROFIT ORGANIZATION
3407 TORREY ROAD
FLINT MI 48507-3253

2013 Informational Statement

Account Number: F5 04297 TM
Tax Identification Number: 38-3416517

Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities; included in Box 2a. (continued)

Activity type	*Quantity / face value (Box 1e)*	*Original cost basis ($)*	*Date acquired (Box 1b)*	*Date of sale / exchange (Box 1a)*	*Sale amount (Box 2a) ($)*	*Cost or other basis (Box 3) ($)*	*Wash sale loss disallowed (Box 5) ($)*	*Federal income tax withheld (Box 4) ($)*	*Loss not allowed (Box 2b)*	*Gain/Loss ($)*
Description (Box 8) EXXON MOBIL CORP					*CUSIP* 30231G102		*Symbol (Box 1d)* XOM			
Sell	15 0000		03/03/08	02/28/13	1,343 37	1,302 86				40 51
Sell	41 0000		09/11/08	02/28/13	3,671 88	3,054.40				617 48
Sub Total	**56.0000**				**5,015.25**	**4,357.26**				**657.99**
Description (Box 8) FEDEX CORP					*CUSIP* 31428X106		*Symbol (Box 1d)* FDX			
Sell	**37.0000**		11/05/10	02/28/13	**3,911.92**	**3,322.62**				**589.30**
Description (Box 8) INTERCONTINENTALEXCHANGE INC *NAME CHANGE-EFF-11/2013 *					*CUSIP* 45865V100					
Sell	**19.0000**		07/09/10	02/28/13	**2,959.18**	**2,018.85**				**940.33**
Description (Box 8) INTL BUSINESS MACH					*CUSIP* 459200101		*Symbol (Box 1d)* IBM			
Sell	**27.0000**		06/25/10	02/28/13	**5,434.98**	**3,457.24**				**1,977.74**
Description (Box 8) ISHARES MSCI EAFE ETF					*CUSIP* 464287465		*Symbol (Box 1d):* EFA			
Sell	**674.0000**		12/07/11	02/28/13	**39,383.30**	**34,615.50**				**4,767.80**
Description (Box 8) ISHARES MSCI JAPAN ETF					*CUSIP* 464286848		*Symbol (Box 1d)* EWJ			
Sell	1,003 0000		06/25/10	02/28/13	10,240 50	9,552 87				687 63
Sell	1,126 0000		06/25/10	08/20/13	12,656 02	10,724 35				1,931 67
Sell	1,966 0000		03/24/11	08/20/13	22,097 46	20,838 03				1,259 43
Sell	51 0000		04/07/11	08/20/13	573 23	501 15				72 08
Sub Total	**4,146.0000**				**45,567.21**	**41,616.40**				**3,950.81**

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Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities; included in Box 2a (continued)

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) ISHARES MSCI PAC EX JAPAN ETF					*CUSIP* 464286665		*Symbol (Box 1d)* EPP			
Sell	209 0000		06/25/10	02/28/13	10,431 61	7,895 35				2,536 26
Sell	536 0000		06/25/10	04/02/13	26,719 16	20,248 37				6,470 79
Sell	9 0000		04/07/11	04/02/13	448 64	445 40				3 24
Sub Total	**754.0000**				**37,599.41**	**28,589.12**				**9,010.29**
Description (Box 8) ISHARES RUSSELL MID-CAP GROWTH ETF					*CUSIP* 464287481		*Symbol (Box 1d)* IWP			
Sell	146 0000		06/25/10	02/28/13	9,865 82	6,691 76				3,174 06
Sell	267 0000		06/25/10	08/20/13	20,147 47	12,237 69				7,909 78
Sell	9 0000		02/23/11	08/20/13	679 13	529 82				149 31
Sell	110 0000		03/24/11	08/20/13	8,300 45	6,564 78				1,735 67
Sell	9 0000		04/07/11	08/20/13	679 13	552 48				126 65
Sub Total	**541.0000**				**39,672.00**	**26,576.53**				**13,095.47**
Description (Box 8) ISHARES RUSSELL MID-CAP VALUE ETF					*CUSIP* 464287473		*Symbol (Box 1d)* IWS			
Sell	275 0000		06/25/10	02/28/13	15,169 51	10,462 40				4,707 11
Sell	581 0000		06/25/10	08/20/13	34,731 75	22,104 21				12,627 54
Sell	5 0000		02/23/11	08/20/13	298 90	233 84				65 06
Sell	152 0000		03/24/11	08/20/13	9,086 45	7,178 96				1,907 49
Sell	12 0000		04/07/11	08/20/13	717 35	580 64				136 71
Sub Total	**1,025.0000**				**60,003.96**	**40,560.05**				**19,443.91**

continued next page

Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities, included in Box 2a. (continued)

Activity type	*Quantity / face value (Box 1e)*	*Original cost basis ($)*	*Date acquired (Box 1b)*	*Date of sale / exchange (Box 1a)*	*Sale amount (Box 2a) ($)*	*Cost or other basis (Box 3) ($)*	*Wash sale loss disallowed (Box 5) ($)*	*Federal income tax withheld (Box 4) ($)*	*Loss not allowed (Box 2b)*	*Gain/Loss ($)*
Description (Box 8) JOHNSON & JOHNSON COM					*CUSIP* 478160104	*Symbol (Box 1d)* JNJ				
Sell	**45.0000**		07/05/06	02/28/13	**3,433.42**	**2,697.32**				**736.10**
Description (Box 8) JPMORGAN CHASE & CO					*CUSIP* 46625H100	*Symbol (Box 1d)* JPM				
Sell	102 0000		04/16/08	02/28/13	5,040 04	4,552 97				487 07
Sell	6 0000		06/13/08	02/28/13	296 47	233 13				63 34
Sub Total	**108.0000**				**5,336.51**	**4,786.10**				**550.41**
Description (Box 8) MCDONALDS CORP					*CUSIP* 580135101	*Symbol (Box 1d)* MCD				
Sell	**47.0000**		06/25/10	02/28/13	**4,510.02**	**3,193.79**				**1,316.23**
Description (Box 8) MERCK & CO INC NEW COM					*CUSIP* 58933Y105	*Symbol (Box 1d)* MRK				
Sell	**106.0000**		07/09/10	02/28/13	**4,568.50**	**3,845.95**				**722.55**
Description (Box 8) METLIFE INC					*CUSIP* 59156R108	*Symbol (Box 1d)* MET				
Sell	**75.0000**		12/10/10	02/28/13	**2,679.93**	**3,288.83**				**(608.90)**
Description (Box 8) MICROSOFT CORP					*CUSIP* 594918104	*Symbol (Box 1d)* MSFT				
Sell	**95.0000**		06/14/05	02/28/13	**2,647.02**	**2,404.44**				**242.58**
Description (Box 8) NOVARTIS AG SPON ADR					*CUSIP* 66987V109	*Symbol (Box 1d)* NVS				
Sell	**32.0000**		06/25/10	02/28/13	**2,180.43**	**1,562.45**				**617.98**

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2013 Informational Statement

Account Number: F5 04297 TM
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Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities; included in Box 2a. (continued)

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) OCCIDENTAL PETROLEUM CRP					*CUSIP* 674599105		*Symbol (Box 1d)* OXY			
Sell	**45.0000**		06/25/10	02/28/13	**3,702.07**	**3,681.23**				**20.84**
Description (Box 8) PEPSICO INC					*CUSIP* 713448108		*Symbol (Box 1d)* PEP			
Sell	**68.0000**		03/05/02	02/28/13	**5,158.36**	**3,418.30**				**1,740.06**
Description (Box 8) SCHLUMBERGER LTD NETHERLANDS ANTILLES					*CUSIP* 806857108		*Symbol (Box 1d)* SLB			
Sell	**70.0000**		06/25/10	02/28/13	**5,488.80**	**4,020.69**				**1,468.11**
Description (Box 8) SPDR S&P EMERGING ASIA PAC ETF					*CUSIP* 78463X301		*Symbol (Box 1d)* GMF			
Sell	180 0000		06/25/10	02/28/13	13,988 26	13,081 53				906 73
Sell	475 0000		06/25/10	04/02/13	36,118 28	34,520 71				1,597 57
Sell	9 0000		02/03/11	04/02/13	684 35	753 86				(69 51)
Sell	11 0000		04/07/11	04/02/13	836 42	966 62				(130 20)
Sub Total	**675.0000**				**51,627.31**	**49,322.72**				**2,304.59**
Description (Box 8) TEVA PHARMACEUTICALS IND LTD ISRAEL ADR					*CUSIP* 881624209		*Symbol (Box 1d)* TEVA			
Sell	**51.0000**		06/25/10	02/28/13	**1,904.30**	**2,673.68**				**(769.38)**
Description (Box 8) THERMO FISHER SCIENTIFIC INC					*CUSIP* 883556102		*Symbol (Box 1d)* TMO			
Sell	**62.0000**		05/14/09	02/28/13	**4,595.54**	**2,209.54**				**2,386.00**
Description (Box 8) TRAVELERS COS INC/THE					*CUSIP* 89417E109		*Symbol (Box 1d)* TRV			
Sell	**61.0000**		06/25/10	02/28/13	**4,939.87**	**3,086.96**				**1,852.91**

continued next page

Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities; included in Box 2a (continued)

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) UNTD TECHNOLOGIES CORP					*CUSIP* 913017109		*Symbol (Box 1d)* UTX			
Sell	**75.0000**		06/25/10	02/28/13	**6,821.85**	**5,047.35**				**1,774.50**
Description (Box 8) VANGUARD FTSE EUROPE ETF					*CUSIP* 922042874		*Symbol (Box 1d)* VGK			
Sell	**721.0000**		06/25/10	02/28/13	**35,734.27**	**30,434.49**				**5,299.78**
Description (Box 8) VANGUARD INDEX FUNDS VANGUARD GROWTH ETF					*CUSIP* 922908736		*Symbol (Box 1d)* VUG			
Sell	328 0000		06/25/10	02/28/13	24,752 36	16,742 10				8,010 26
Sell	68 0000		06/25/10	09/27/13	5,775 90	3,470 93				2,304 97
Sell	369 0000		06/25/10	10/28/13	32,637 59	18,834 87				13,802 72
Sub Total	**765.0000**				**63,165.85**	**39,047.90**				**24,117.95**
Description (Box 8) VANGUARD INDEX FUNDS VANGUARD VALUE ETF					*CUSIP* 922908744		*Symbol (Box 1d)* VTV			
Sell	355 0000		06/25/10	02/28/13	22,640 33	16,476 62				6,163 71
Sell	438 0000		06/25/10	10/28/13	32,047 94	20,328 89				11,719 05
Sub Total	**793.0000**				**54,688.27**	**36,805.51**				**17,882.76**
Description (Box 8) WALT DISNEY CO (HOLDING CO) DISNEY COM					*CUSIP* 254687106		*Symbol (Box 1d)* DIS			
Sell	**121.0000**		09/04/01	02/28/13	**6,634.28**	**3,096.04**				**3,538.24**
Description (Box 8) YUM! BRANDS INC					*CUSIP* 988498101		*Symbol (Box 1d)* YUM			
Sell	**68.0000**		06/25/10	02/28/13	**4,483.14**	**2,789.36**				**1,693.78**

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2013 Informational Statement

Account Number: F5 04297 TM
Tax Identification Number: 38-3416517

Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities, included in Box 2a (continued)

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) 3M CO						*CUSIP* 88579Y101	*Symbol (Box 1d)* MMM			
Sell	**45.0000**		07/09/10	02/28/13	**4,690.08**	**3,681.81**				**1,008.27**
Total	12,377.0000				**$570,973.14**	**$428,217.90**				**$142,755.24**
Total					**$1,044,233.12**					

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2013 Informational Statement

Account Number: F5 04297 TM
Tax Identification Number: 38-3416517

2013 Realized Gain/Loss Summary

Description	Sale amount	Cost/other basis	Wash sale loss disallowed	Net Gain/Loss
Short-term Gain/Loss				
Short-term transactions for covered securities, included in Box 2a	434,060 72	415,971 55		18,089 17
Total short-term	$434,060 72	$415,971 55		$18,089 17
Long-term Gain/Loss				
Long-term transactions for covered securities, included in Box 2a	39,199 26	34,872 94		4,326 32
Long-term transactions for noncovered securities, included in Box 2a	570,973 14	428,217 90		142,755 24
Total long-term	$610,172 40	$463,090 84		$147,081 56
Sub Total	**$1,044,233.12**	**$879,062.39**		**$165,170.73**
Totals	**$1,044,233.12**	**$879,062.39**		**$165,170.73**

Dividends and Distributions Details

Transactions shown as "Qualified Dividend" only indicate that the dividend is issuer-qualified We do not compute the holding period required for a qualified dividend It is the responsibility of the taxpayer to determine whether the holding period requirements have been met To assist you, we include the ex-dividend date information if available

Security Description	CUSIP	Activity Description	Ex Date	Payment Date	Amount
ALPS TR BARRON 400 ETF	00162Q726	Qualified Dividend	12/26/13	01/03/14	**$ 59.91**
AMERICAN TOWER CORP REIT	03027X100	Dividend	12/12/13	12/31/13	36 88
		Qualified Dividend	12/12/13	12/31/13	11 55
				Sub-Total:	**$ 48.43**
ANADARKO PETROLEUM CORP	032511107	Qualified Dividend	03/11/13	03/27/13	9 99
		Qualified Dividend	06/10/13	06/26/13	9 99
		Qualified Dividend	09/09/13	09/25/13	19 98
		Qualified Dividend	12/09/13	12/23/13	19 98
				Sub-Total:	**$ 59.94**
ANALOG DEVICES INC	032654105	Qualified Dividend	02/27/13	03/12/13	115 26
		Qualified Dividend	05/29/13	06/11/13	87 72
		Qualified Dividend	08/28/13	09/11/13	87 72
		Qualified Dividend	12/04/13	12/17/13	87 72
				Sub-Total:	**$ 378.42**
APPLE INC	037833100	Qualified Dividend	02/07/13	02/14/13	196 10
		Qualified Dividend	05/09/13	05/16/13	173 85

continued next page

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2013 Informational Statement

Account Number: F5 04296 TM
Tax Identification Number: 38-3416517

Proceeds from Broker Transactions

Short-term transactions for covered securities; included in Box 2a.

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8)· BB&T CORPORATION (BBT) 5 200% PREFERRED CLBL PAR VALUE - 25 00 USD *CUSIP* 054937602 *Symbol (Box 1d)* BBT PRF										
Sell	**2,000.0000**		10/24/12	02/27/13	**50,026.53**	**50,000.00**				**26.53**
Total	**2,000.0000**				**$50,026.53**	**$50,000.00**				**$26.53**

Long-term transactions for noncovered securities, included in Box 2a

Activity type	Quantity / face value (Box 1e)	Original cost basis ($)	Date acquired (Box 1b)	Date of sale / exchange (Box 1a)	Sale amount (Box 2a) ($)	Cost or other basis (Box 3) ($)	Wash sale loss disallowed (Box 5) ($)	Federal income tax withheld (Box 4) ($)	Loss not allowed (Box 2b)	Gain/Loss ($)
Description (Box 8) ALLIANZ SE 8 375% PERPETUAL, CALLABLE *CUSIP* 018805200										
Redemption	**2,000.0000**		11/10/09	06/15/13	**50,000.00**	**47,255.25**				**2,744.75**
Description (Box 8) BANCORPSOUTH CAP TR I 8 150% SER A DUE 01/28/32 CALLABLE *CUSIP* 05969E305 *Symbol (Box 1d)* BXS PRACL										
Redemption	**2,000.0000**		01/18/02	08/12/13	**50,000.00**	**50,000.00**				**0.00**
Description (Box 8) BANK OF AMER CORP *CUSIP* 060505104 *Symbol (Box 1d)* BAC										
Sell	**1,000.0000**		07/24/01	02/27/13	**11,207.50**	**30,930.00**				**(19,722.50)**
Description (Box 8) BANK OF AMERICA CORPORAT SER J 7 250% PREFERRED CLBL PAR VALUE - 25 00 *CUSIP* 060505724 *Symbol (Box 1d)* BAC PRJCL										
Redemption	**2,000.0000**		11/14/07	08/01/13	**50,000.00**	**50,000.00**				**0.00**

continued next page

Proceeds from Broker Transactions (continued)

Long-term transactions for noncovered securities; included in Box 2a. (continued)

Activity type	*Quantity / face value (Box 1e)*	*Original cost basis ($)*	*Date acquired (Box 1b)*	*Date of sale / exchange (Box 1a)*	*Sale amount (Box 2a) ($)*	*Cost or other basis (Box 3) ($)*	*Wash sale loss disallowed (Box 5) ($)*	*Federal income tax withheld (Box 4) ($)*	*Loss not allowed (Box 2b)*	*Gain/Loss ($)*
Description (Box 8) CAPITAL ONE CAP II 7 500% DUE 06/15/66 CALLABLE					*CUSIP* 14041L204	*Symbol (Box 1d)* COF PRBCL				
Redemption	**1,000.0000**		05/24/06	01/02/13	**25,000.00**	**25,000.00**				**0.00**
Description (Box 8) FORD MOTOR CO COM NEW					*CUSIP* 345370860	*Symbol (Box 1d)* F				
Sell	1,250 0000		07/24/01	02/27/13	15,967 84	31,542 50				(15,574 66)
Sell	1,000 0000		01/15/02	02/27/13	12,774 28	15,515 00				(2,740 72)
Sub Total	**2,250.0000**				**28,742.12**	**47,057.50**				**(18,315.38)**
Description (Box 8) GENERAL ELEC CAP CORP 6 625% DUE 06/28/32 CALLABLE					*CUSIP* 369622527	*Symbol (Box 1d)* GEA CL				
Redemption	**353.0000**		10/13/09	01/02/13	**8,825.00**	**8,808.28**				**16.72**
Description (Box 8) JPMORGAN CHASE CAP XXIV 6 875% SER X DUE 08/01/47 CALLABLE					*CUSIP* 48123W209	*Symbol (Box 1d)* JPM PRWCL				
Redemption	**2,000.0000**		07/25/07	05/08/13	**50,000.00**	**50,000.00**				**0.00**
Total	**12,603.0000**				**$273,774.62**	**$309,051.03**				**$(35,276.41)**
Total					**$323,801.15**					

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2013 Realized Gain/Loss Summary

Description	Sale amount	Cost/other basis	Wash sale loss disallowed	Net Gain/Loss
Short-term Gain/Loss				
Short-term transactions for covered securities, included in Box 2a	50,026 53	50,000 00		26 53
Total short-term	$50,026 53	$50,000 00		$26 53
Long-term Gain/Loss				
Long-term transactions for noncovered securities, included in Box 2a	273,774 62	309,051 03		(35,276 41)
Total long-term	$273,774 62	$309,051 03		$(35,276 41)
Sub Total	**$323,801.15**	**$359,051.03**		**$(35,249.88)**
Totals	**$323,801.15**	**$359,051.03**		**$(35,249.88)**

Dividends and Distributions Details

Transactions shown as "Qualified Dividend" only indicate that the dividend is issuer-qualified We do not compute the holding period required for a qualified dividend It is the responsibility of the taxpayer to determine whether the holding period requirements have been met To assist you, we include the ex-dividend date information if available

Security Description	CUSIP	Activity Description	Ex Date	Payment Date	Amount
ALLIANZ SE 8 375% PERPETUAL, CALLABLE	018805200	Qualified Dividend	02/27/13	03/15/13	1,046 88
		Qualified Dividend	05/30/13	06/15/13	1,046 88
				Sub-Total:	**$ 2,093.76**
ALLSTATE CORP 5.625% PREFERRED CLBL PAR VALUE - 25 00 USD	020002408	Qualified Dividend	09/26/13	10/15/13	**$ 960.94**
AMTRUST FINANCIAL SERVIC SER A 6 750% PREFERRED CLBL PAR VALUE - 25 00	032359408	Qualified Dividend	08/28/13	09/15/13	890 60
		Qualified Dividend	11/26/13	12/16/13	843 75
				Sub-Total:	**$ 1,734.35**
BANK OF AMER CORP	060505104	Qualified Dividend	02/27/13	03/22/13	**$ 10.00**
BANK OF AMERICA CORPORAT SER J 7 250% PREFERRED CLBL PAR VALUE - 25 00	060505724	Qualified Dividend	01/11/13	02/01/13	906 25
		Qualified Dividend	04/11/13	05/01/13	906 25
		Qualified Dividend		08/01/13	906 25
				Sub-Total:	**$ 2,718.75**
BARCLAYS BK PLC SER 2 6 625% PREFERRED CLBL PAR VALUE - 25 00 USD	06739F390	Qualified Dividend	02/27/13	03/15/13	828 12
		Qualified Dividend	05/29/13	06/17/13	828 12
		Qualified Dividend	08/28/13	09/16/13	828 13

continued next page