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

OMB No 1545-0052

2013

For calendar year 2013, or tax year beginning , 2013, and ending ,

Name of foundation: John Polakovic Charitable Trust

A Employer identification number: 38-6390004

Number and street (or P O box number if mail is not delivered to street address): 32100 Telegraph Road — Room/suite: 200

B Telephone number (see the instructions): (248) 642-7733

City or town, state or province, country, and ZIP or foreign postal code: Bingham Farms MI 48025

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 [X] 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, column (c), line 16)* ► $ 117,262.

J Accounting method [X] 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 (att sch)				
2 Ck ► [X] if the foundn is not req to att Sch B				
3 Interest on savings and temporary cash investments	983.			
4 Dividends and interest from securities	2,152.			
5a Gross rents				
b Net rental income or (loss)				
6a Net gain/(loss) from sale of assets not on line 10	2,335.	L-6a Stmt		
b Gross sales price for all assets on line 6a 18,034.				
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/(loss) (att sch)				
11 Other income (attach schedule)				
12 **Total.** Add lines 1 through 11	5,470.			
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) L-16a Stmt	750.			
b Accounting fees (attach sch)				
c Other prof fees (attach sch)	2,048.			
17 Interest				
18 Taxes (attach schedule)(see instrs) US Dept of Treasury	372.			
19 Depreciation (attach sch) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) See Line 23 Stmt				
24 **Total operating and administrative expenses.** Add lines 13 through 23	3,170.			
25 Contributions, gifts, grants paid	1,500.			
26 **Total expenses and disbursements.** Add lines 24 and 25	4,670.			
27 Subtract line 26 from line 12:				
a **Excess of revenue over expenses and disbursements**	800.			
b **Net investment income** (if negative, enter -0-)				
c **Adjusted net income** (if negative, enter -0-)				

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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 (a) Book Value	End of year (b) Book Value	End of year (c) Fair Market Value
ASSETS	1 Cash — non-interest-bearing	3,557.	2,203.	2,203.
	2 Savings and temporary cash investments			
	3 Accounts receivable ►			
	Less allowance for doubtful accounts ►			
	4 Pledges receivable ►			
	Less allowance for doubtful accounts ►			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach sch) ►			
	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)		25,488.	26,122.
	b Investments — corporate stock (attach schedule)	62,272.	62,014.	88,937.
	c Investments — corporate bonds (attach schedule)	25,411.		
	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)	91,240.	89,705.	117,262.
LIABILITIES	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ►)			
	23 Total liabilities (add lines 17 through 22)			
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 ► X and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	91,240.	89,705.	
	28 Paid-in or capital surplus, or land, building, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	91,240.	89,705.	
	31 Total liabilities and net assets/fund balances (see instructions)	91,240.	89,705.	

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	91,240.
2	Enter amount from Part I, line 27a	2	800.
3	Other increases not included in line 2 (itemize) ►	3	
4	Add lines 1, 2, and 3	4	92,040.
5	Decreases not included in line 2 (itemize) ► Unrealized gains	5	2,335.
6	Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, column (b), line 30	6	89,705.

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 shares MLC Company)	(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1 a				
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

	(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
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 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 (column (b) divided by column (c))
2012	1,500.	100,754.	0.014888
2011	0.	96,720.	0.000000
2010	8,092.	100,053.	0.080877
2009		88,715.	
2008		80,921.	

2	**Total** of line 1, column (d)	2	0.095765
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	0.031922
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	0.
5	Multiply line 4 by line 3	5	0.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	
7	Add lines 5 and 6	7	0.
8	Enter qualifying distributions from Part XII, line 4	8	4,670.

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 instructions)

1 a 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 instrs)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► [X] and enter 1% of Part I, line 27b		1	
c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, column (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0.
3 Add lines 1 and 2		3	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0.
5 **Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-		5	0.
6 Credits/Payments			
a 2013 estimated tax pmts and 2012 overpayment credited to 2013	6 a 0.		
b Exempt foreign organizations — tax withheld at source	6 b		
c Tax paid with application for extension of time to file (Form 8868)	6 c		
d Backup withholding erroneously withheld	6 d		
7 Total credits and payments Add lines 6a through 6d		7	0.
8 Enter any **penalty** for underpayment of estimated tax Check here [ ] if Form 2220 is attached		8	
9 **Tax due** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ►		9	0.
10 **Overpayment** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ►		10	0.
11 Enter the amount of line 10 to be **Credited to 2014 estimated tax** ► 0.	**Refunded** ►	11	

Part VII-A Statements Regarding Activities

		Yes	No
1 a 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?	1 a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see the instructions for definition)?	1 b		X
*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?	1 c		X
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		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If 'Yes,' attach a conformed copy of the changes*	3		X
4 a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4 a		X
b If 'Yes,' has it filed a tax return on **Form 990-T** for this year?	4 b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If 'Yes,' attach the statement required by General Instruction T*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If 'Yes,' complete Part II, column (c), and Part XV*	7	X	
8 a Enter the states to which the foundation reports or with which it is registered (see instructions) ► MI - Michigan			
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*	8 b	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? *If 'Yes,' complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? *If 'Yes,' attach a schedule listing their names and addresses*	10		X

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

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

Website address ► N/A

14 The books are in care of ► Thomas W. Payne, Esq. Telephone no ► (248) 642-7733

Located at ► 32100 Telegraph Rd 200, Bingham Farms, MI ZIP + 4 ► 48025-2454

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		X
	See the 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
1 a	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 instructions)?		1 b		
	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?		1 c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))				
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?	☐ 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)		2 b		
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__ .				
3 a	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)*		3 b		
4 a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4 a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?		4 b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

5 a 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 [X] 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 [X] No

(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . . . [X] 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 [X] 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 [X] 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)? . . . . . **5 b** X

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).

6 a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . . [ ] Yes [X] No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . . **6 b** X

If 'Yes' to 6b, file Form 8870

7 a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . . . . . [ ] Yes [X] No

b If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction? . . . . . **7 b**

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
None				

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 . . . . . ► None

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 ►		None

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See 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	
b	Average of monthly cash balances	1b	
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	
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	0.
4	Cash deemed held for charitable activities Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	0.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	0.
6	**Minimum investment return.** Enter 5% of line 5	6	0.

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	0.
2a	Tax on investment income for 2013 from Part VI, line 5	2a 0.		
b	Income tax for 2013 (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	0.
3	Distributable amount before adjustments Subtract line 2c from line 1		3	0.
4	Recoveries of amounts treated as qualifying distributions		4	
5	Add lines 3 and 4		5	0.
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	0.

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	4,670.
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	4,670.
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	4,670.

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					0.
2 Undistributed income, if any, as of the end of 2013					
a Enter amount for 2012 only				4,931.	
b Total for prior years 20 __, 20 __, 20 __					
3 Excess distributions carryover, if any, to 2013					
a From 2008	12,668.				
b From 2009	8,533.				
c From 2010	8,092.				
d From 2011	0.				
e From 2012	1,500.				
f Total of lines 3a through e		30,793.			
4 Qualifying distributions for 2013 from Part XII, line 4 ► $ 4,670.					
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					
e Remaining amount distributed out of corpus		4,670.			
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		35,463.			
b Prior years' undistributed income Subtract line 4b from line 2b			0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed					
d Subtract line 6c from line 6b Taxable amount — see instructions			0.		
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount — see instructions				4,931.	
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)		12,668.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a		22,795.			
10 Analysis of line 9					
a Excess from 2009	8,533.				
b Excess from 2010	8,092.				
c Excess from 2011	0.				
d Excess from 2012	1,500.				
e Excess from 2013	4,670.				

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

1 a 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 foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	(e) Total
2 a 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 foundation 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))

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc, Programs:**

Check here ► [X] 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 or e-mail of the person to whom applications should be addressed

Patricia Bowman
7916 Greenview Terrace Court
Charlotte NC 28277

b The form in which applications should be submitted and information and materials they should include

Written request, together with high school academic information

c Any submission deadlines

None

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

None

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				
University of Illinois at Chicago 1200 W. Harrison Chicago IL 60607		n/a	Scholarship/Destiny Rodriguez	1,500.
Total ► **3a**				1,500.
b Approved for future payment				
Total ► **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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					983.
4 Dividends and interest from securities					2,152.
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					2,335.
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)					5,470.

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 5,470.

(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)
3	Used to provide scholarships
4	Used to provide scholarships

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	1 a (1)		X
(2) Other assets	1 a (2)		X
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization	1 b (1)		X
(2) Purchases of assets from a noncharitable exempt organization	1 b (2)		X
(3) Rental of facilities, equipment, or other assets	1 b (3)		X
(4) Reimbursement arrangements	1 b (4)		X
(5) Loans or loan guarantees	1 b (5)		X
(6) Performance of services or membership or fundraising solicitations	1 b (6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1 c		X

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

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

2 a 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) is based on all information of which preparer has any knowledge

Signature of officer or trustee: [signature] Date: 5/8/14 Title: Trustee

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Thomas W. Payne, Esq	[signature]	4-29-14		P01482634

Firm's name ► PAYNE, BRODER & FOSSEE, P.C. Firm's EIN ► 13-4224896

Firm's address ► 32100 TELEGRAPH RD STE 200 BINGHAM FARMS MI 48025-2454 Phone no (248) 642-7733

Form 990-PF Part I, Line 6a	Net Gain or Loss From Sale of Assets	2013

Name	Employer Identification Number
John Polakovic Charitable Trust	38-6390004

Asset Information:

Description of Property: Stocks
Date Acquired: various — How Acquired: Purchased
Date Sold: various — Name of Buyer:
Sales Price: 14,629. — Cost or other basis (do not reduce by depreciation): 12,121.
Sales Expense: — Valuation Method:
Total Gain (Loss): 2,508. — Accumulation Depreciation:

Description of Property: Stocks
Date Acquired: various — How Acquired: Purchased
Date Sold: various — Name of Buyer:
Sales Price: 3,405. — Cost or other basis (do not reduce by depreciation): 3,578.
Sales Expense: — Valuation Method:
Total Gain (Loss): -173. — Accumulation Depreciation:

Description of Property:
Date Acquired: — How Acquired:
Date Sold: — Name of Buyer:
Sales Price: — Cost or other basis (do not reduce by depreciation):
Sales Expense: — Valuation Method:
Total Gain (Loss): — Accumulation Depreciation:

Description of Property:
Date Acquired: — How Acquired:
Date Sold: — Name of Buyer:
Sales Price: — Cost or other basis (do not reduce by depreciation):
Sales Expense: — Valuation Method:
Total Gain (Loss): — Accumulation Depreciation:

Description of Property:
Date Acquired: — How Acquired:
Date Sold: — Name of Buyer:
Sales Price: — Cost or other basis (do not reduce by depreciation):
Sales Expense: — Valuation Method:
Total Gain (Loss): — Accumulation Depreciation:

Description of Property:
Date Acquired: — How Acquired:
Date Sold: — Name of Buyer:
Sales Price: — Cost or other basis (do not reduce by depreciation):
Sales Expense: — Valuation Method:
Total Gain (Loss): — Accumulation Depreciation:

Description of Property:
Date Acquired: — How Acquired:
Date Sold: — Name of Buyer:
Sales Price: — Cost or other basis (do not reduce by depreciation):
Sales Expense: — Valuation Method:
Total Gain (Loss): — Accumulation Depreciation:

Description of Property:
Date Acquired: — How Acquired:
Date Sold: — Name of Buyer:
Sales Price: — Cost or other basis (do not reduce by depreciation):
Sales Expense: — Valuation Method:
Total Gain (Loss): — Accumulation Depreciation:

Form 990-PF, Page 1, Part I, Line 23
Line 23 Stmt

Other expenses:	Rev/Exp Book	Net Inv Inc	Adj Net Inc	Charity Disb
Duplicating				
Misc				
Total				

Form 990-PF, Page 1, Part I
Line 16a - Legal Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Payne, Payne, Broder & Fossee, P.C	Tax Preparation, Legal Counsel	750.			
Total		750.			

RAYMOND JAMES®

2013 COMPOSITE STATEMENT OF 1099 FORMS

Patricia Tintera Bowman & Katja Dubuque TTEE
U/A Dtd Apr 16, 1979
John F Polakovic Char Tr
7916 Greenview Terrace Ct
Charlotte, NC 28277-8746

LYNCH CRACRAFT WEALTH MGT
Raymond James & Associates, Inc.
360 Concord Street
Suite 210
Charleston, SC 29401
spencer lynch@raymondjames.com
Office # 3KP
FA # 28L5

Advisor Phone 843-720-3515
Online Account Access raymondjames.com/investoraccess

Important Information

THIS IS IMPORTANT TAX INFORMATION THAT IS REPORTED TO THE INTERNAL REVENUE SERVICE IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED

ATTENTION

Raymond James will report adjusted cost basis of securities currently covered by the Emergency Economic Stabilization Act of 2008 to the IRS on Form 1099-B For uncovered securities, cost basis displayed is provided for informational purposes only and will not be reported to the IRS by Raymond James Cost basis, for uncovered securities, may have been estimated by you or your advisor, or may have been obtained from third-party sources In these instances, Raymond James cannot guarantee its accuracy

IMPORTANT NOTICE - TIME CRITICAL TAX INFORMATION

Please read this important message before filing your tax return

Mutual funds, real estate investment trusts, unit investment trusts, royalty and grantor trusts, HOLDRs and some mortgage-backed securities and corporations may not notify us of changes to the tax consequences of their allocations in a timely manner, which may result in amended 1099 forms Additionally, due to the Emergency Economic Stabilization Act of 2008, adjustments to cost basis may also result in amended 1099 forms Be aware that Raymond James is required by the IRS to produce an amended tax statement if notice of an adjustment is received after the original 1099 has been produced There is no cut-off or deadline for corrected 1099s.

Holders of royalty trusts will receive tax information booklets prepared by the trusts on or before March 14, 2014 For more information please refer to the End Notes on your Original 1099

If you hold any of these securities, we strongly suggest that you contact a tax advisor regarding when to file your tax return

Please contact your financial advisor or Raymond James Client Services at 800-647-7378 if you have any questions. Thank you for allowing us to serve your investment needs

2013 INFORMATION PROVIDED FOR TAX PREPARATION

54225296 - 001

RAYMOND JAMES®	Tax Information Account 54225296	Statement Date: 02/10/2014 Document ID: H1S0HT460K1	2013
880 Carillon Parkway P.O Box 12749 Saint Petersburg, FL 33733-2479 Customer Service 800-647-7378 PAYER'S Federal ID No 59-1237041	Patricia Tintera Bowman & Katja Dubuque TTEE U/A Dtd Apr 16, 1979 John F Polakovic Char Tr 7916 Greenview Terrace Ct Charlotte, NC 28277-8746 RECIPIENT'S ID No XX-XXX0004	LYNCH CRACRAFT WEALTH MGT 843-720-3515 spencer lynch@raymondjames com Office Code· 3KP Rep Code· 28L5	

Dividends and Distributions

2013 1099-DIV*
OMB No 1545-0110

1a- Total ordinary dividends (includes line 1b)		1,914 89
1b- *Qualified dividends*		1,848 66
2a- Total capital gain distributions (includes lines 2b, 2c, 2d)		22 07
2b- Unrecaptured Section 1250 gain		2 64
2c- Section 1202 gain		0 00
2d- Collectibles (28%) gain		0 00
3- Nondividend distributions		0 00
4- Federal income tax withheld		**0.00**
5- Investment expenses		0 00
7- Foreign country or US possession	6- Foreign tax paid	0 00
8- Cash liquidation distributions		0 00
9- Noncash liquidation distributions		0 00
10- Exempt-interest dividends (includes line 11)		0 00
11- Specified private activity bond interest dividends (AMT)		0 00
12- State	13- State ID number	
14- State tax withheld		0 00

Interest Income

2013 1099-INT*
OMB No 1545-0112

1- Interest income (not included in line 3)		0 47
2- Early withdrawal penalty		0 00
3- Interest on US Savings Bonds & Treasury obligations		796 89
4- Federal income tax withheld		**0.00**
5- Investment expenses		0 00
7- Foreign country or US possession·	6- Foreign tax paid·	0 00
8- Tax-exempt interest (includes line 9)		0 00
9- Specified private activity bond interest (AMT)		0 00
10- Tax-exempt bond CUSIP number (see instructions)		
11- State	12- State ID number	
13- State tax withheld		0 00

Lines 8 & 9 include tax-exempt interest and original issue discount

Regulated Futures Contracts

2013 1099-B*
OMB No 1545-0715

9- Profit (loss) realized in 2013-closed contracts	0 00
10- Unrealized profit (loss)-open contracts 12/31/2012	0 00
11- Unrealized profit (loss)-open contracts 12/31/2013	0 00
12- Aggregate profit (loss) on contracts	0 00

If applicable, summaries and details of proceeds from sale transactions appear in subsequent sections of this document

Miscellaneous Income

2013 1099-MISC*
OMB No 1545-0115

2- Royalties		0 00
3- Other income		0 00
4- Federal income tax withheld		**0 00**
8- Substitute payments in lieu of dividends or interest		0.00
12- Foreign country or US possession	11- Foreign tax paid	0 00
16- State tax withheld		0 00
17- State	Payer's state ID number	
18- State income		0 00

*** This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported**

ORIGINAL ISSUE DISCOUNT SUMMARY

Use bond-by-bond details from the 1099-OID pages to determine reportable amounts of Original Issue Discount income for your tax return(s) The informational totals shown below appear for reference only

Original issue discount for 2013		0 00
Other periodic interest		0 00
Early withdrawal penalty		0 00
Federal income tax withheld		0 00
Foreign country or US possession	Foreign tax paid	0 00

Original issue discount on US Treasury obligations		0 00
Investment expenses		0 00
State	State ID number	
State tax withheld		0 00

Changes to dividend tax classifications processed after your original tax form is issued for 2013 may require an amended form 1099.

Raymond James & Associates, Inc. Account 54225296

Supplemental Information

2013

SUMMARY OF PROCEEDS, GAINS & LOSSES AND TAX WITHHELD

Refer to the 1099-B and PROCEEDS NOT REPORTED to the IRS pages to ensure that you consider all relevant items and to determine the correct gains and losses The amounts shown below are for informational purposes

Term*	Category	Detail Schedule	Gross Proceeds #	Cost Basis +	Wash Sale Loss Disallowed	Net Gain/Loss
Short	A (basis reported to the IRS)	Form 1099-B	1,857 45	1,974 16	0 00	-116 71
Short	B (basis not reported to the IRS)	Form 1099-B	0 00	0 00	0 00	0 00
Short	C (Form 1099-B not received)	Proceeds not reported to IRS	0 00	0 00	0 00	0 00
Total Short-term			1,857 45	1,974 16	0 00	-116 71
Long	D (basis reported to the IRS)	Form 1099-B	7,747 38	6,123 86	0 00	1,623 52
Long	E (basis not reported to the IRS)	Form 1099-B	5,023 83	4,022 74	0 00	1,001 09
Long	F (Form 1099-B not received)	Proceeds not reported to IRS	0 00	0 00	0 00	0 00
Total Long-term			12,771 21	10,146 60	0 00	2,624 61
Undetermined	B or E (basis not reported to the IRS)	Form 1099-B	0 00	0 00	0 00	0 00
Undetermined	C or F (Form 1099-B not received)	Proceeds not reported to IRS	0 00	0 00	0 00	0 00
Total Undetermined-term			0 00	0 00	0 00	0 00
		Total Categories A, B, D, E	**14,628.66**	**12,120.76**	**0.00**	**2,507.90**
		Total Category C, F	**0.00**	**0.00**	**0 00**	**0.00**
		Grand total	**14,628.66**	**12,120.76**	**0.00**	**2,507.90**

Withholding from Proceeds

Federal income tax withheld	0 00
State tax withheld	0 00

SUMMARY OF NON REPORTED INCOME, FEES, EXPENSES AND EXPENDITURES

The items in this section are not reported to the IRS They are presented here for your reference when preparing your tax return(s)

Interest Payments and Other Adjustments

Taxable accrued interest paid	0 00
Tax-exempt accrued interest paid	0 00
Tax-exempt accrued interest paid AMT	0 00
Taxable accrued interest paid on OID bonds	0 00
Non qualified interest	0 00
Taxable non qualified interest paid	0 00
Projected interest shortfall on contingent payment debt	0 00

Other Receipts

Partnership distributions	0 00
Foreign tax paid - partnership distributions	0 00
Return of principal distributions	0 00
Deferred income payment	5 30

Expenses

Margin interest	0 00
Dividends paid - short position	0 00
Interest paid - short position	0 00
Non reportable distribution expense	0 00
Other expenses	0 00
Severance tax	0 00

Opening Transactions

Securities purchased	13,675 74
Installment payments	0 00
Short sales	0 00

Fees and Payments Received

Deemed premium	0 00
Organizational expense	0 00
Income accrual - UIT	0 00
Miscellaneous fees	1,573 63
Basis adjustments	0 00
Tax-exempt investment expense	0 00
Foreign tax withholding paid in excess of treaty rate	0 00

Options Transactions

Sales	0 00
Short sales	0 00
Purchases	0 00
Purchases to close	0 00

*Amounts of undetermined-term must be reviewed to establish the correct acquisition date and whether the gains/losses are short-term or long-term
Less commissions
+Cost basis totals include only amounts that were available to us

Raymond James & Associates, Inc. Account 54225296

Proceeds from Broker and Barter Exchange Transactions

2013 1099-B* OMB No. 1545-0715

*1c - SHORT-TERM TRANSACTIONS 6 - COVERED tax lot for which cost basis is reported to the IRS***

Report on Form 8949, Part I, with Box A checked

8 - Description / CUSIP / 1d - Symbol — These columns are not reported to the IRS: Gain or loss(-), Additional information

1a - Date of Sale or exchange	1e - Quantity	2a - Proceeds of # stocks, bonds, etc.	1b - Date of acquisition	3 - Cost or other basis	5 - Wash sale loss disallowed	Gain or loss(-)	Additional information
DARDEN RESTAURANTS INCORPORATED / CUSIP 237194105 / Symbol DRI							
03/04/13	40 000	1,857 45	04/10/12	1,974 16	0 00	-116 71	Sale

*1c - LONG-TERM TRANSACTIONS 6 - COVERED tax lot for which cost basis is reported to the IRS***

Report on Form 8949, Part II, with Box D checked

8 - Description / CUSIP / 1d - Symbol — These columns are not reported to the IRS: Gain or loss(-), Additional information

1a - Date of Sale or exchange	1e - Quantity	2a - Proceeds of # stocks, bonds, etc.	1b - Date of acquisition	3 - Cost or other basis	5 - Wash sale loss disallowed	Gain or loss(-)	Additional information
AIR PRODUCTS & CHEMICALS INCORPORATED / CUSIP 009158106 / Symbol APD							
08/08/13	20 000	2,131 90	06/08/11	1,814 82	0 00	317 08	Sale
AMERICAN EXPRESS COMPANY / CUSIP 025816109 / Symbol AXP							
08/14/13	10 000	759 08	03/27/12	584 70	0 00	174 38	Sale
BLACKROCK INCORPORATED / CUSIP 09247X101 / Symbol BLK							
08/14/13	5 000	1,391 87	12/28/11	881 73	0 00	510 14	Sale
ENERGEN CORPORATION / CUSIP 29265N108 / Symbol EGN							
03/01/13	40 000	1,816 98	09/26/11	1,588 76	0 00	228 22	Sale
PAYCHEX INCORPORATED / CUSIP 704326107 / Symbol PAYX							
03/11/13	10 000	338 98	06/23/11	300 97	0 00	38 01	Sale
TEXAS INSTRS INCORPORATED / CUSIP 882508104 / Symbol TXN							
08/14/13	10 000	394 19	07/20/12	273 78	0 00	120 41	Sale
PARTNERRE LIMITED (BERMUDA) / CUSIP G6852T105 / Symbol PRE							
04/08/13	10 000	914 38	06/23/11	679 10	0 00	235 28	Sale
	Totals:	**7,747.38**		**6,123.86**	**0.00**	**1,623.52**	

*** This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).**
**For NONCOVERED tax lots, values for "Date of acquisition," "Cost or other basis" and "Wash sale loss disallowed" are provided for your reference and are NOT reported to the IRS
Less commissions

Raymond James & Associates, Inc.

Account 54225296

Proceeds from Broker and Barter Exchange Transactions

(continued)

2013 1099-B*

OMB No. 1545-0715

LONG-TERM TRANSACTIONS *6 - NONCOVERED tax lot for which cost basis is NOT reported to the IRS***

Report on Form 8949, Part II, with Box E checked

8 - Description / CUSIP / 1d - Symbol 1a - Date of Sale or exchange	1e - Quantity	2a - Proceeds of # stocks, bonds, etc.	Date of acquisition	These columns are not reported to the IRS Cost or other basis	Wash sale loss disallowed	Gain or loss(-)	Additional information
PAYCHEX INCORPORATED / CUSIP 704326107 / Symbol PAYX							
03/11/13	60 000	2,033 91	05/14/10	1,784 71	0 00	249 20	Sale
TARGET CORPORATION / CUSIP 87612E106 / Symbol TGT							
08/14/13	10 000	703 98	10/19/10	532 88	0 00	171 10	Sale
PARTNERRE LIMITED (BERMUDA) / CUSIP G6852T105 / Symbol PRE							
2 tax lots for 04/08/13 Total proceeds (and cost when required) reported to the IRS							
	20 000	*1,828 75*	*04/30/09*	*1,341 40*	*0 00*	*487 35*	*Sale*
	5 000	*457 19*	*08/18/10*	*363 75*	*0 00*	*93 44*	*Sale*
04/08/13	25 000	2,285 94	VARIOUS	1,705 15	0 00	580 79	Total of 2 lots
Totals:		**5,023.83**		**4,022.74**	**0.00**	**1,001.09**	

*** This is important tax information and is being furnished to the Internal Revenue Service If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. Remember, taxpayers are ultimately responsible for the accuracy of their tax return(s).**

**For NONCOVERED tax lots, values for "Date of acquisition," "Cost or other basis" and "Wash sale loss disallowed" are provided for your reference and are NOT reported to the IRS

Less commissions

Raymond James & Associates, Inc.

Account 54225296

Detail for Dividends and Distributions

2013

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Country	Notes
AFLAC INCORPORATED	001055102 AFL		09/03/13	14 00	Qualified dividend		
			12/02/13	14 80	Qualified dividend		
	Dividends and Distributions			28 80			
AT&T INCORPORATED	00206R102 T		05/01/13	31 50	Qualified dividend		
			08/01/13	31 50	Qualified dividend		
			11/01/13	31 50	Qualified dividend		
	Dividends and Distributions			94 50			
AIR PRODUCTS & CHEMICALS INCORPORATED	009158106 APD		05/13/13	14 20	Qualified dividend		
			08/12/13	14 20	Qualified dividend		
	Dividends and Distributions			28 40			
ALBEMARLE CORPORATION	012653101 ALB		04/01/13	9 60	Qualified dividend		
			07/01/13	9 60	Qualified dividend		
			10/01/13	9 60	Qualified dividend		
	Dividends and Distributions			28 80			
AMERICAN EXPRESS COMPANY	025816109 AXP		05/10/13	8 00	Qualified dividend		
			08/09/13	9 20	Qualified dividend		
			11/08/13	6 90	Qualified dividend		
	Dividends and Distributions			24 10			
BAXTER INTERNATIONAL INCORPORATED	071813109 BAX		04/01/13	18 00	Qualified dividend		
			07/01/13	19 60	Qualified dividend		
			10/01/13	19 60	Qualified dividend		
	Dividends and Distributions			57 20			
BLACKROCK INCORPORATED	09247X101 BLK		03/25/13	25 20	Qualified dividend		
			06/24/13	25 20	Qualified dividend		
			09/23/13	16 80	Qualified dividend		
			12/23/13	16 80	Qualified dividend		
	Dividends and Distributions			84 00			
CHEVRON CORPORATION NEW	166764100 CVX		03/11/13	18 00	Qualified dividend		
			06/10/13	20 00	Qualified dividend		
			09/10/13	20 00	Qualified dividend		

Raymond James & Associates, Inc.

Account 54225296

Detail for Dividends and Distributions
(continued)

2013

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Country	Notes
CHEVRON CORPORATION NEW (Cont'd)	166764100 CVX		12/10/13	20 00	Qualified dividend		
	Dividends and Distributions			78 00			
DIGITAL RLTY TR INCORPORATED REIT	253868103 DLR		04/01/13	17 55	Nonqualified dividend		03
			04/01/13	5 15	Long-term capital gain		03
			04/01/13	0 70	Unrecaptured section 1250 gain		03
			06/28/13	17 55	Nonqualified dividend		03
			06/28/13	5 15	Long-term capital gain		03
			06/28/13	0 70	Unrecaptured section 1250 gain		03
			09/30/13	17 55	Nonqualified dividend		03
			09/30/13	5 15	Long-term capital gain		03
			09/30/13	0 70	Unrecaptured section 1250 gain		03
			01/15/14	13 58	Nonqualified dividend		03
			01/15/14	3 98	Long-term capital gain		03
			01/15/14	0 54	Unrecaptured section 1250 gain		03
	Dividends and Distributions			88 30			
ENERGEN CORPORATION	29265N108 EGN		03/01/13	5 80	Qualified dividend		
EXXON MOBIL CORPORATION	30231G102 XOM		03/11/13	11 40	Qualified dividend		
			06/10/13	12 60	Qualified dividend		
			09/10/13	12 60	Qualified dividend		
			12/10/13	12 60	Qualified dividend		
	Dividends and Distributions			49 20			
GENUINE PARTS COMPANY	372460105 GPC		04/01/13	16 13	Qualified dividend		
			07/01/13	16 13	Qualified dividend		
			10/01/13	16 13	Qualified dividend		
	Dividends and Distributions			48 39			
GRAINGER W W INCORPORATED	384802104 GWW		03/01/13	8 00	Qualified dividend		
			06/03/13	9 30	Qualified dividend		
			09/03/13	9 30	Qualified dividend		
			12/02/13	9 30	Qualified dividend		
	Dividends and Distributions			35 90			
HELMERICH & PAYNE INCORPORATED	423452101 HP		03/01/13	6 00	Qualified dividend		

Raymond James & Associates, Inc.

Account 54225296

Detail for Dividends and Distributions
(continued)

2013

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Country	Notes
HELMERICH & PAYNE INCORPORATED (Cont'd)	423452101 HP		05/31/13	6 00	Qualified dividend		
			08/30/13	20 00	Qualified dividend		
			12/02/13	20 00	Qualified dividend		
	Dividends and Distributions			52 00			
JOHNSON & JOHNSON	478160104 JNJ		03/12/13	18 30	Qualified dividend		
			06/11/13	19 80	Qualified dividend		
			09/10/13	19 80	Qualified dividend		
			12/10/13	19 80	Qualified dividend		
	Dividends and Distributions			77 70			
LILLY ELI & COMPANY	532457108 LLY		03/08/13	24 50	Qualified dividend		
			06/10/13	24 50	Qualified dividend		
			09/10/13	24 50	Qualified dividend		
			12/10/13	24 50	Qualified dividend		
	Dividends and Distributions			98 00			
LINEAR TECHNOLOGY CORPORATION	535678106 LLTC		05/29/13	16 90	Qualified dividend		
			08/28/13	16 90	Qualified dividend		
			11/27/13	16 90	Qualified dividend		
	Dividends and Distributions			50 70			
MERCK & COMPANY INCORPORATED NEW	58933Y105 MRK		04/05/13	25 80	Qualified dividend		
			07/08/13	25 80	Qualified dividend		
			10/07/13	25 80	Qualified dividend		
	Dividends and Distributions			77 40			
MICROSOFT CORPORATION	594918104 MSFT		03/14/13	16 10	Qualified dividend		
			06/13/13	18 40	Qualified dividend		
			09/12/13	18 40	Qualified dividend		
			12/12/13	22 40	Qualified dividend		
	Dividends and Distributions			75 30			
NORFOLK SOUTHERN CORPORATION	655844108 NSC		03/11/13	15 00	Qualified dividend		
			06/10/13	15 00	Qualified dividend		
			09/10/13	15 60	Qualified dividend		
			12/10/13	15 60	Qualified dividend		
	Dividends and Distributions			61 20			

Raymond James & Associates, Inc.

Account 54225296

Detail for Dividends and Distributions

(continued)

2013

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Country	Notes
NORTHERN TR CORPORATION	665859104 NTRS		07/01/13	12 40	Qualified dividend		
			10/01/13	12 40	Qualified dividend		
	Dividends and Distributions			24 80			
OMNICOM GROUP INCORPORATED	681919106 OMC		04/02/13	16 00	Qualified dividend		
			07/11/13	16 00	Qualified dividend		
			10/09/13	16 00	Qualified dividend		
	Dividends and Distributions			48 00			
PRICE T ROWE GROUP INCORPORATED	74144T108 TROW		03/27/13	13 30	Qualified dividend		
			06/27/13	13 30	Qualified dividend		
			09/27/13	13 30	Qualified dividend		
			12/27/13	13 30	Qualified dividend		
	Dividends and Distributions			53 20			
PROCTER & GAMBLE COMPANY	742718109 PG		05/15/13	18 05	Qualified dividend		
			08/15/13	18 05	Qualified dividend		
			11/15/13	18 05	Qualified dividend		
	Dividends and Distributions			54 15			
QUALCOMM INCORPORATED	747525103 QCOM		06/26/13	14 00	Qualified dividend		
			09/25/13	14 00	Qualified dividend		
			12/19/13	14 00	Qualified dividend		
	Dividends and Distributions			42 00			
STRYKER CORPORATION	863667101 SYK		04/30/13	9 28	Qualified dividend		
			07/31/13	9 28	Qualified dividend		
			10/31/13	9 28	Qualified dividend		
	Dividends and Distributions			27 84			
TARGET CORPORATION	87612E106 TGT		03/11/13	14 40	Qualified dividend		
			06/10/13	14 40	Qualified dividend		
			09/10/13	12 90	Qualified dividend		
			12/10/13	12 90	Qualified dividend		
	Dividends and Distributions			54 60			

Raymond James & Associates, Inc. Account 54225296

Detail for Dividends and Distributions
(continued)

2013

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Country	Notes
TEXAS INSTRS INCORPORATED	882508104 TXN		05/20/13	19 60	Qualified dividend		
			08/19/13	19 60	Qualified dividend		
			11/18/13	18 00	Qualified dividend		
	Dividends and Distributions			57 20			
UNITED PARCEL SERVICE INCORPORATED CLASS B	911312106 UPS		03/12/13	15 50	Qualified dividend		
			05/29/13	15 50	Qualified dividend		
			09/04/13	15 50	Qualified dividend		
			12/04/13	15 50	Qualified dividend		
	Dividends and Distributions			62 00			
UNITED TECHNOLOGIES CORPORATION	913017109 UTX		03/11/13	10 70	Qualified dividend		
			06/10/13	10 70	Qualified dividend		
			09/10/13	10 70	Qualified dividend		
			12/10/13	11 80	Qualified dividend		
	Dividends and Distributions			43 90			
WALGREEN COMPANY	931422109 WAG		03/12/13	13 75	Qualified dividend		
			06/12/13	13 75	Qualified dividend		
			09/12/13	15 75	Qualified dividend		
			12/12/13	15 75	Qualified dividend		
	Dividends and Distributions			59 00			
WILLIAMS COMPANIES INCORPORATED DEL	969457100 WMB		03/25/13	16 94	Qualified dividend		
			06/24/13	17 63	Qualified dividend		
			09/30/13	18 31	Qualified dividend		
			12/30/13	19 00	Qualified dividend		
	Dividends and Distributions			71 88			
ENSCO PLC SHS CLASS A (UNITED KINGDOM)	G3157S106 ESV		03/26/13	15 00	Qualified dividend		
			06/25/13	20 00	Qualified dividend		
			09/23/13	20 00	Qualified dividend		
			12/23/13	30 00	Qualified dividend		
	Dividends and Distributions			85 00			
PARTNERRE LIMITED (BERMUDA)	G6852T105 PRE		03/05/13	22 40	Qualified dividend		

Raymond James & Associates, Inc.

Account 54225296

Detail for Dividends and Distributions

(continued)

2013

Security description	CUSIP and/or symbol	State	Date	Amount	Transaction type	Country	Notes
WILLIS GROUP HOLDINGS PUBLIC L SHS (IRELAND)	G96666105 WSH		04/16/13	14 00	Qualified dividend		
			07/17/13	14 00	Qualified dividend		
			10/16/13	14 00	Qualified dividend		
	Dividends and Distributions			42 00			
ACE LIMITED SHS (SWITZERLAND)	H0023R105 ACE		04/15/13	14 70	Qualified dividend		
			08/14/13	15 30	Qualified dividend		
			10/22/13	15 30	Qualified dividend		
	Dividends and Distributions:			45 30			
	Total Dividends and Distributions:			**1,936.96**			

Raymond James & Associates, Inc. Account 54225296

Detail for Interest Income

2013

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Country	Notes
RJ BDP INTEREST		02/28/13	0 01	Credit interest		
RJ BDP INTEREST		03/28/13	0 11	Credit interest		
RJ BDP INTEREST		04/30/13	0 13	Credit interest		
RJ BDP INTEREST		05/31/13	0 10	Credit interest		
RJ BDP INTEREST		06/28/13	0 02	Credit interest		
RJ BDP INTEREST		07/31/13	0 02	Credit interest		
RJ BDP INTEREST		08/30/13	0 01	Credit interest		
RJ BDP INTEREST		09/30/13	0 02	Credit interest		
RJ BDP INTEREST		10/31/13	0 02	Credit interest		
RJ BDP INTEREST		11/29/13	0 02	Credit interest		
RJ BDP INTEREST		12/31/13	0 01	Credit interest		
	Interest Income		0 47			
US TREASURY BONDS 7 25%	912810DW5 USTB16	05/15/13	36 25	Treasury interest		
05/15/2016		11/15/13	36 25	Treasury interest		
	Interest Income		72 50			
US TREASURY BONDS 7 125%	912810EP9 USTB23	08/15/13	71 25	Treasury interest		
02/15/2023						
US TREASURY BONDS 6 125%	912810FJ2 USTB29	08/15/13	30 63	Treasury interest		
08/15/2029						
US TREASURY NOTES OID 4 75%	912828CJ7 912828CJ	05/15/13	71 25	Treasury interest		
05/15/2014		11/15/13	71 25	Treasury interest		
	Interest Income		142 50			
US TREASURY NOTES 4%	912828DM9 912828DM	08/15/13	60 00	Treasury interest		
02/15/2015						
US TREASURY NOTES 4 5%	912828EN6 912828EN	05/15/13	45 00	Treasury interest		
11/15/2015		11/15/13	45 00	Treasury interest		
	Interest Income		90 00			
US TREASURY NOTES 4 75%	912828HA1 912828HA	08/15/13	23 75	Treasury interest		
08/15/2017						

Raymond James & Associates, Inc.

Account 54225296

Detail for Interest Income

(continued)

2013

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Country	Notes
US TREASURY NOTES 4 25% 11/15/2017	912828HH6 912828HH	05/15/13	63 75	Treasury interest		
		11/15/13	63 75	Treasury interest		
	Interest Income		127 50			
US TREASURY NOTES OID 3 875% 05/15/2018	912828HZ6 912828HZ	05/15/13	58 13	Treasury interest		
		11/15/13	58 13	Treasury interest		
	Interest Income		116 26			
US TREASURY NOTES 1 25% 04/30/2019	912828ST8 912828ST	04/30/13	31 25	Treasury interest		
		10/31/13	31 25	Treasury interest		
	Interest Income		62 50			
	Total Interest Income:		**797.36**			

Raymond James & Associates, Inc.

Account 54225296

Other Receipts

2013

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
DIGITAL RLTY TR INCORPORATED REIT	253868103 DLR	01/15/14	5 30	Deferred income payment	03,24
	Total Other Receipts:		**5.30**		

Raymond James & Associates, Inc.

Account 54225296

Opening Transactions

2013

Security Description	CUSIP and/or symbol	Opening date	Quantity	Amount	Transaction type	Notes
AFLAC INCORPORATED	001055102 AFL	08/16/13	40 000	-2,424 00	Purchase	
DIGITAL RLTY TR INCORPORATED REIT	253868103 DLR	03/11/13	30 000	-2,056 95	Purchase	
MICROSOFT CORPORATION	594918104 MSFT	03/19/13	10 000	-280 67	Purchase	
NORTHERN TR CORPORATION	665859104 NTRS	04/08/13	40 000	-2,168 80	Purchase	
QUALCOMM INCORPORATED	747525103 QCOM	05/10/13	40 000	-2,581 91	Purchase	
TUPPERWARE BRANDS CORPORATION	899896104 TUP	12/10/13	20 000	-1,876 71	Purchase	
WILLIAMS COMPANIES INCORPORATED DEL	969457100 WMB	03/01/13	50 000	-1,711 78	Purchase	
ENSCO PLC SHS CLASS A (UNITED KINGDOM)	G3157S106 ESV	03/19/13	10 000	-574 92	Purchase	
	Total Opening Transactions:			**-13,675.74**		

Raymond James & Associates, Inc.

Account 54225296

Fees & Payments Received

2013

Security description	CUSIP and/or symbol	Date	Amount	Transaction type	Notes
2Q Fees for 091/365 Days		04/17/13	-523 24	Management fee	
3Q Fees for 092/365 Days		07/17/13	-526 20	Management fee	
4Q Fees for 092/365 Days		10/16/13	-524 19	Management fee	
	Total Fees & Payments Received·		**0 00**		
	Total Management fee:		**-1,573.63**		

Raymond James & Associates, Inc. **2013 End Notes for Account 54225296**

03 Transaction has been adjusted for income reallocations

24 Although distributions by mutual funds or REITS are ordinarily reported in the year of record date (2013), the payer will not determine the tax character of this distribution until the conclusion of 2014 It will be reported on your Form 1099 for that year

RAYMOND JAMES®

REALIZED GAIN/LOSS INFORMATION

This report provides valuable information for preparing your tax return(s) but should not be considered tax advice. We strongly encourage you to consult a qualified tax professional regarding the appropriate tax reporting as this statement is not a substitute for an Internal Revenue Service Form 1040, Schedule D, and form 8949. Cost basis data may have been estimated from several sources including, but not limited to, you and your Financial Advisor. Please thoroughly review this historical data. Should there be any discrepancy between this review and your personal records, please contact your Financial Advisor. This realized gain/loss report takes into account specific requirements enacted under the Economic Stabilization Act of 2008 As a result securities that fall under these regulations will have cost basis and/or proceeds adjusted accordingly, and that adjusted cost basis will be reported to the IRS Generally, securities that do not fall under these regulations will display cost basis for informational purposes, as the cost basis may have been estimated by you or your advisor, or may have been obtained from third-party sources and Raymond James cannot guarantee its accuracy, this cost basis data will not be passed to the IRS. Please note designations on the 1099B indicate items that are reported to the IRS.

Please read the following information as it may pertain to one or more of your investments: Realized gains/losses are calculated assuming that the oldest purchase was liquidated first (first in-first out accounting, the default at Raymond James) unless otherwise specified by you. You should consult a qualified tax professional to decide which method you should apply to your accounting. Municipal Original Issue Discount bonds, most Corporate, Government, and Municipal bonds purchased at a discount or at a premium are adjusted for bond discount accretion or bond premium amortization. Realized gains/losses are calculated for zero coupon discount bonds using the adjusted cost. Reinvested dividends and capital gains are combined and shown with a purchase date of "various" wherever possible.

Recipient's identification number

For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN) However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments

Account number

May show an account or other unique number the payer assigned to distinguish your account

Nominees

If this form includes amounts belonging to another person, you are considered a nominee recipient You must file Forms 1099-DIV, 1099-B, 1099-INT and/or 1099-OID, as appropriate with the IRS for each of the other owners to show their share of the income, and you must furnish the appropriate Form 1099 to each owner File Copy A of the form with the IRS Furnish Copy B to each owner List yourself as the "payer" and the other owner(s) as the "recipient " File the new Form 1099 with Form 1096, Annual Summary and Transmittal of U S Information Returns, with the Internal Revenue Service Center for your area On Form 1096 list yourself as the "filer " A husband or wife is not required to file a nominee return to show amounts owned by the other See the 2013 General Instructions for Certain Information Returns

Form 1099-OID. If you bought or sold an obligation during the year and you are not a nominee, you are not required to issue or file Form 1099-OID showing the OID or stated interest allocable to the seller/buyer of the obligation

1099-DIV Instructions for Recipient

Line 1a. Shows total ordinary dividends that are taxable Include this amount on line 9a of Form 1040 or 1040A Also, report it on Schedule B (Form 1040 or 1040A), if required

Line 1b. Shows the portion of the amount on line 1a that may be eligible for reduced capital gains rates See Form 1040/1040A instructions for how to determine this amount Report the eligible amount on line 9b, Form 1040 or 1040A The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP) Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose

Line 2a. Shows total capital gain distributions from a regulated investment company or real estate investment trust Report the amounts shown on line 2a on Schedule D (Form 1040), line 13 But, if no amount is shown on lines 2c-2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown on line 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than Schedule D See the Form 1040/1040A instructions

Line 2b. Shows the portion of the amount on line 2a that is unrecaptured section 1250 gain from certain depreciable real property Report this amount on the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Schedule D instructions (Form 1040)

Line 2c. Shows the portion of the amount on line 2a that is section 1202 gain from certain small business stock that may be subject to a 50% exclusion and certain empowerment zone business stock that may be subject to a 60% exclusion See the Schedule D (Form 1040) instructions

Line 2d. Shows 28% rate gain from sales or exchanges of collectibles If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the instructions for Schedule D (Form 1040)

Line 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis) You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock But if you get back all your cost (or other basis), report future distributions as capital gains See Pub 550, Investment Income and Expenses

Line 4. See "Backup Withholding" section

Line 5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund If you file Form 1040, you may deduct these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit This amount is included on line 1a

Line 6. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 See the Form 1040 instructions

Line 7. This line should be left blank if a regulated investment company reported the foreign tax shown on line 6

Lines 8 and 9. Shows cash and noncash liquidation distributions

Line 10. Shows exempt-interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year Include this amount on line 8b of Form 1040 or 1040A as tax-exempt interest This amount may be subject to backup withholding See line 4

Line 11. Shows exempt-interest dividends subject to the alternative minimum tax This amount is included in line 10 See the instructions for Form 6251.

Lines 12-14. State income tax withheld reporting lines

1099-INT Instructions for Recipient

Line 1. Shows taxable interest paid to you during the calendar year by the payer This does not include interest shown on line 3 May also show the total amount of the credits from clean renewable energy bonds, qualified forestry conservation bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income These amounts were treated as paid to you during 2013 on the credit allowance dates (March 15, June 15, September 15, and December 15) For more information, see Form 8912, Credit to Holders of Tax Credit Bonds

Line 2. Shows interest or principal forfeited because of early withdrawal of time savings You may deduct this amount to figure your adjusted gross income on your income tax return See the instructions for Form 1040 to see where to take the deduction

Line 3. Shows interest on U S Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes This may or may not all be taxable See Pub 550 This interest is exempt from state and local income taxes This interest is not included on line 1

Line 4. See "Backup Withholding" section

Line 5. Any amount shown is your share of investment expenses of a single-class REMIC If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit This amount is included on line 1

Line 6. Shows foreign tax paid You may be able to claim this tax as a deduction or a credit on your Form 1040 See your Form 1040 instructions

Line 7. Shows the country or U S possession to which the foreign tax was paid

Line 8. Shows tax-exempt interest paid to you during the calendar year by the payer Report this amount on line 8b of Form 1040 or Form 1040A This amount may be subject to backup withholding See line 4

Line 9. Shows tax-exempt interest subject to the alternative minimum tax This amount is included on line 8 See the Instructions for Form 6251

Line 10. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid to you during the calendar year and reported on line 8 If blank, no CUSIP number was issued for the bond(s)

Lines 11-13. State tax withheld reporting lines

1099-OID Instructions for Recipient

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon) OID is taxable as interest over the life of the obligation If you are the holder of an OID obligation, generally you must include an amount of OID in your gross income each year you hold the obligation Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity In addition, the OID rules apply to Treasury inflation-protected securities See Pub 550, Investment Income and Expenses, for more information

Line 1. Shows the OID on the obligation for the part of the year you owned it Report the amount on line 1 as interest income on your income tax return However, depending on the type of debt instrument, the issue or acquisition date, and other factors (for example, if you paid acquisition or bond premium, or the obligation is a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return See Pub 1212, Guide to Original Issue Discount (OID) Instruments, for details on how to figure the correct OID

Line 2. Shows other interest on this obligation for the year, which is an amount separate from the OID If you held the obligation the entire year, report this amount as interest income on your tax return If you disposed of the obligation or acquired it from another holder during the year, see Pub 550 for reporting instructions If there is an amount on both lines 2 and 8, the amount on line 2 is interest on a U S Treasury obligation and is exempt from state and local income taxes

Line 3. Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD You may deduct this amount to figure your adjusted gross income on your income tax return See the instructions for Form 1040 to see where to take the deduction

Line 4. See "Backup Withholding" section

Line 5. Shows the foreign tax paid You may be able to claim this tax as a deduction or a credit on your Form 1040 See your Form 1040 instructions

Line 6. Shows the country or U S possession to which the foreign tax was paid

Line 7. Shows the identification number (CUSIP number) or description of the obligation (may include the stock exchange, issuer, coupon rate, and year of maturity)

Line 8 Shows OID on a U S Treasury obligation for the part of the year you owned it Report this amount as interest income on your federal income tax return, and see Pub 1212 to figure any appropriate adjustments to this amount This OID is exempt from state and local income taxes and is not included on line 1

Line 9. Any amount shown is your share of investment expenses of a single-class REMIC If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit This amount is included on line 2

Lines 10-12. State income tax withheld reporting

1099-B Instructions for Recipient

Brokers and barter exchanges must report proceeds from transactions to you and the IRS on Form 1099-B Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock If your broker reported this type of transaction to you, the corporation is identified in column 8

CUSIP Number. For broker transactions, may show the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number of the item reported

Column 1a. Shows the trade date of the sale or exchange For short sales, the date shown is the date the security was delivered to close the short sale For aggregate reporting on line 9 through 12, no entry will be present

Column 1b. This column may be blank if line 6 states noncovered or if the securities sold were acquired on a variety of dates For short sales, the date shown is the date you acquired the security delivered to close the short sale

Column 2a. Shows the aggregate cash proceeds from transactions involving stocks, bonds, other debt obligations, commodities, or forward contracts May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation Losses on forward contracts are shown in parentheses This column does not include proceeds from regulated futures contracts The broker must indicate whether the sales price or the sales price less commissions (including transfer taxes) and option premiums was reported to the IRS Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the instructions for Schedule D

Line 2b. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported on line 2a Do not report this loss on Form 8949 or Schedule D The broker should advise you of any losses on a separate statement

Column 3. Shows the cost or other basis of securities sold If line 6 states noncovered, column 3 may be blank See the Form 8949 instructions, Schedule D instructions, or Pub 550 for details

Line 4. See "Backup Withholding" section

Line 5. Shows the amount of nondeductible loss in a wash sale transaction For details on wash sales, see the Schedule D (Form 1040) instructions and Pub 550

Line 6. If noncovered, the securities sold were noncovered securities and columns 1b, 3, and lines 1c and 5 may be blank Generally a noncovered security means a security other than stock, stock purchased before 2011, stock in most mutual funds and other regulated investment companies purchased before 2012, and stock purchased in or transferred to a dividend reinvestment plan before 2012

Line 8. Shows a brief description of the item or service for which the proceeds is being reported For regulated futures contracts and forward contracts, "RFC" or other appropriate description must be shown For a corporation that had a reportable change in control or capital structure, this may show the class of stock as C (common), P (preferred), or O (other)

Regulated Futures Contracts (Lines 9 Through 12) :

Line 9. Shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2013

Line 10. Shows any year-end adjustment to the profit or (loss) shown on line 9 due to open contracts on December 31, 2012

Line 11. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2013 These are considered closed out as of that date This will become an adjustment reported as unrealized profit or (loss) on open contracts-12/31/2013 in 2014

Line 12. Lines 9, 10 and 11 are all used to figure the aggregate profit or (loss) on regulated futures or foreign currency contracts for the year Include this amount on your 2013 Form 6781

Lines 13-15. Shows state income tax withheld

1099-MISC Instructions for Recipient

Form 1099-MISC incorrect? If this form is incorrect or has been issued in error, contact the payer If you cannot get this form corrected, attach an explanation to your tax return and report your income correctly

Line 1. Report rents from real estate on Schedule E (Form 1040) However, report rents on Schedule C (Form 1040) if you provided significant services to the tenant, sold real estate as a business, or rented personal property as a business.
Line 2. Report royalties from oil, gas, or mineral properties, copyrights, and patents on Schedule E (Form 1040) However, report payments for a working interest as explained in the line 7 instructions For royalties on timber, coal, and iron ore, see Pub 544
Line 3. Generally, report this amount on the "Other *income" line of Form 1040 (or Form 1040NR) and identify the* payment The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income See Pub 525 If it is trade or business income, report this amount on Schedule C or F (Form 1040)
Line 4. See "Backup Withholding" section
Line 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities Report on the "Other income" line of Form 1040 (or Form 1040NR)
Line 11. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 See the Form 1040 instructions
Line 12. Shows the country or U S possession to which the foreign tax was paid
Lines 16-18. Shows state or local income tax withheld from the payments

Backup Withholding

Line/Column 4. Shows backup withholding Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding Include this amount on your income tax return as tax withheld

*** End of Statement ***