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Form **990-PF**

Department of the Treasury  
Internal Revenue Service

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

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▶ Information about Form 990-PF and its instructions is at [www.irs.gov/form990pf](http://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 KUTSCHE CHARITABLE TRUST		<b>A Employer identification number</b> 38-6610379
Number and street (or P O box number if mail is not delivered to street address) PO BOX 3636	Room/suite	<b>B Telephone number (see instructions)</b> (800) 400-0439
City or town, state or province, country, and ZIP or foreign postal code GRAND RAPIDS, MI 495013636		<b>C</b> If exemption application is pending, check here <input type="checkbox"/>
<b>G</b> Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		<b>D 1.</b> Foreign organizations, check here <input type="checkbox"/> <b>2.</b> Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<b>H</b> Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		<b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
<b>I</b> Fair market value of all assets at end of year (From Part II, col. (c), line 16) ▶ \$ 2,382,352	<b>J</b> Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)	<b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

	<b>Part I Analysis of Revenue and Expenses</b> <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions) )</small>	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)	
<b>Revenue</b>	<b>1</b> Contributions, gifts, grants, etc , received (attach schedule)					
	<b>2</b> Check <input checked="" type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B					
	<b>3</b> Interest on savings and temporary cash investments	3	3			
	<b>4</b> Dividends and interest from securities. . . . .	58,777	58,777			
	<b>5a</b> Gross rents . . . . .					
	<b>b</b> Net rental income or (loss) _____					
	<b>6a</b> Net gain or (loss) from sale of assets not on line 10	82,764				
	<b>b</b> Gross sales price for all assets on line 6a 1,164,987					
	<b>7</b> Capital gain net income (from Part IV, line 2) . . .		82,764			
	<b>8</b> Net short-term capital gain . . . . .			0		
	<b>9</b> Income modifications . . . . .					
	<b>10a</b> Gross sales less returns and allowances					
<b>b</b> Less Cost of goods sold . . . . .						
<b>c</b> Gross profit or (loss) (attach schedule) . . . . .						
<b>11</b> Other income (attach schedule) . . . . .						
<b>12 Total.</b> Add lines 1 through 11 . . . . .		141,544	141,544			
<b>Operating and Administrative Expenses</b>	<b>13</b> Compensation of officers, directors, trustees, etc					
	<b>14</b> Other employee salaries and wages . . . . .		0	0	0	
	<b>15</b> Pension plans, employee benefits . . . . .		0	0		
	<b>16a</b> Legal fees (attach schedule) . . . . .				0	
	<b>b</b> Accounting fees (attach schedule) . . . . .	870	435	0	435	
	<b>c</b> Other professional fees (attach schedule) . . . . .				0	
	<b>17</b> Interest . . . . .				0	
	<b>18</b> Taxes (attach schedule) (see instructions)	1,994	827		0	
	<b>19</b> Depreciation (attach schedule) and depletion . . .	0	0			
	<b>20</b> Occupancy . . . . .					
	<b>21</b> Travel, conferences, and meetings . . . . .		0	0		
	<b>22</b> Printing and publications . . . . .		0	0		
	<b>23</b> Other expenses (attach schedule) . . . . .	30,640	30,640			
	<b>24 Total operating and administrative expenses.</b> Add lines 13 through 23 . . . . .		33,504	31,902	0	435
	<b>25</b> Contributions, gifts, grants paid . . . . .		119,970			119,970
<b>26 Total expenses and disbursements.</b> Add lines 24 and 25		153,474	31,902	0	120,405	
<b>27</b> Subtract line 26 from line 12						
<b>a Excess of revenue over expenses and disbursements</b>		-11,930				
<b>b Net investment income</b> (if negative, enter -0-)			109,642			
<b>c Adjusted net income</b> (if negative, enter -0-)				0		

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

Part II Balance Sheets		Beginning of year			End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing . . . . .	4,484				
	2	Savings and temporary cash investments . . . . .	106,639	37,572	37,572		
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			0	0	
	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 ▶ _____ 0					
	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) . . . . .					
	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) . . . . .	2,012,286	2,071,449	2,344,780		
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
15	Other assets (describe ▶ _____)	1,089	3,547				
16	<b>Total assets</b> (to be completed by all filers—see the instructions Also, see page 1, item I)	2,124,498	2,112,568			2,382,352	
Liabilities	17	Accounts payable and accrued expenses . . . . .					
	18	Grants payable . . . . .					
	19	Deferred revenue . . . . .					
	20	Loans from officers, directors, trustees, and other disqualified persons					
	21	Mortgages and other notes payable (attach schedule) . . . . .					
	22	Other liabilities (describe ▶ _____)					
23	<b>Total liabilities</b> (add lines 17 through 22) . . . . .			0			
Net Assets or Fund Balances	<b>Foundations that follow SFAS 117, check here</b> <input type="checkbox"/>						
	<b>and complete lines 24 through 26 and lines 30 and 31.</b>						
	24	Unrestricted . . . . .					
	25	Temporarily restricted . . . . .					
	26	Permanently restricted . . . . .					
	<b>Foundations that do not follow SFAS 117, check here</b> <input checked="" type="checkbox"/>						
	<b>and complete lines 27 through 31.</b>						
	27	Capital stock, trust principal, or current funds . . . . .	2,108,784	2,102,241			
28	Paid-in or capital surplus, or land, bldg, and equipment fund						
29	Retained earnings, accumulated income, endowment, or other funds	15,714	10,327				
30	<b>Total net assets or fund balances</b> (see page 17 of the instructions) . . . . .	2,124,498	2,112,568				
31	<b>Total liabilities and net assets/fund balances</b> (see page 17 of the instructions) . . . . .	2,124,498	2,112,568				

**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	2,124,498
2	Enter amount from Part I, line 27a . . . . .	2	-11,930
3	Other increases not included in line 2 (itemize) ▶ _____	3	0
4	Add lines 1, 2, and 3 . . . . .	4	2,112,568
5	Decreases not included in line 2 (itemize) ▶ _____	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	6	2,112,568

**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)
<b>1a</b>	See Additional Data Table			
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				

  

(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)
<b>a</b>	See Additional Data Table		
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
<b>a</b>	See Additional Data Table		
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

<b>2</b>	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 }	<b>2</b>	82,764
<b>3</b>	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		}	<b>3</b>

**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	116,305	2,305,573	0.050445
2011	118,870	2,339,658	0.050807
2010	112,702	2,242,951	0.050247
2009	93,576	1,981,324	0.047229
2008	98,094	2,336,541	0.041983

  

<b>2</b>	<b>Total</b> of line 1, column (d).	<b>2</b>	0.240711
<b>3</b>	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	<b>3</b>	0.048142
<b>4</b>	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	<b>4</b>	2,365,787
<b>5</b>	Multiply line 4 by line 3.	<b>5</b>	113,894
<b>6</b>	Enter 1% of net investment income (1% of Part I, line 27b).	<b>6</b>	1,096
<b>7</b>	Add lines 5 and 6.	<b>7</b>	114,990
<b>8</b>	Enter qualifying distributions from Part XII, line 4.	<b>8</b>	120,405

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)

Table with 11 rows for excise tax calculations. Includes categories like 'Exempt operating foundations', 'Domestic foundations', and 'Tax due'. Values range from 0 to 1,096.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political influence, tax on political expenditures, and foundation status. Columns for 'Yes' and 'No'.

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

<b>11</b> 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). . . . .	<b>11</b>		<b>No</b>
<b>12</b> 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) . . . . .	<b>12</b>		<b>No</b>
<b>13</b> Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ _____	<b>13</b>	<b>Yes</b>	
<b>14</b> The books are in care of ▶ <u>FIFTH THIRD BANK</u> Telephone no ▶ <u>(616) 653-5417</u> Located at ▶ <u>111 LYON STREET NW GRAND RAPIDS MI</u> ZIP +4 ▶ <u>49503</u>			
<b>15</b> Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —Check here . . . . . ▶ <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year . . . . . ▶	<b>15</b>		
<b>16</b> 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? See instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country ▶ _____	<b>16</b>	<b>Yes</b>	<b>No</b>

**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
<b>1a</b> During the year did the foundation (either directly or indirectly)				
<b>(1)</b> Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>(2)</b> Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>(3)</b> Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>(4)</b> Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>(5)</b> Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>(6)</b> Agree to pay money or property to a government official? ( <b>Exception.</b> 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). . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>b</b> If any answer is "Yes" to 1a(1)–(6), did <b>any</b> of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? . . . Organizations relying on a current notice regarding disaster assistance check here. . . . . ▶ <input type="checkbox"/>	<b>1b</b>			
<b>c</b> 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? . . . . .	<b>1c</b>			<b>No</b>
<b>2</b> 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))				
<b>a</b> 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? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____				
<b>b</b> Are there any years listed in 2a for which the foundation is <b>not</b> 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 <b>all</b> years listed, answer "No" and attach statement—see instructions). . . . .	<b>2b</b>			<b>No</b>
<b>c</b> If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____				
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>b</b> If "Yes," did it have excess business holdings in 2013 as a result of <b>(1)</b> any purchase by the foundation or disqualified persons after May 26, 1969, <b>(2)</b> 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 <b>(3)</b> the lapse of the 10-, 15-, or 20-year first phase holding period? ( <i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.</i> ) . . . . .	<b>3b</b>			
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	<b>4a</b>			<b>No</b>
<b>b</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?	<b>4b</b>			<b>No</b>

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

<p><b>5a</b> During the year did the foundation pay or incur any amount to</p> <p><b>(1)</b> Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>(2)</b> Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>(3)</b> Provide a grant to an individual for travel, study, or other similar purposes? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>(4)</b> 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). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>(5)</b> Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>b</b> If any answer is "Yes" to 5a(1)–(5), did <b>any</b> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                  Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/></p> <p><b>c</b> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                  If "Yes," attach the statement required by Regulations section 53.4945–5(d).</p> <p><b>6a</b> Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>b</b> Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                  If "Yes" to 6b, file Form 8870.</p> <p><b>7a</b> At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p><b>b</b> If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<b>5b</b>		
	<b>6b</b>		<b>No</b>
	<b>7b</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
Fifth Third Bank 111 Lyon Street NW Grand Rapids, MI 49501	Trustee 1	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. 0

**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		
<b>Total</b> number of others receiving over \$50,000 for professional services. . . . .		0

**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
<b>1</b>	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**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
<b>1</b>	
<b>2</b>	
All other program-related investments. See page 24 of the instructions	
<b>3</b>	
<b>Total.</b> Add lines 1 through 3 . . . . .	

**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
<b>a</b>	Average monthly fair market value of securities. . . . .	<b>1a</b>	2,401,814
<b>b</b>	Average of monthly cash balances. . . . .	<b>1b</b>	0
<b>c</b>	Fair market value of all other assets (see instructions). . . . .	<b>1c</b>	0
<b>d</b>	<b>Total</b> (add lines 1a, b, and c). . . . .	<b>1d</b>	2,401,814
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation). . . . .	<b>1e</b>	0
<b>2</b>	Acquisition indebtedness applicable to line 1 assets. . . . .	<b>2</b>	0
<b>3</b>	Subtract line 2 from line 1d. . . . .	<b>3</b>	2,401,814
<b>4</b>	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	<b>4</b>	36,027
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3 Enter here and on Part V, line 4	<b>5</b>	2,365,787
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5. . . . .	<b>6</b>	118,289

**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.)

<b>1</b>	Minimum investment return from Part X, line 6. . . . .	<b>1</b>	118,289
<b>2a</b>	Tax on investment income for 2013 from Part VI, line 5. . . . .	<b>2a</b>	1,096
<b>b</b>	Income tax for 2013 (This does not include the tax from Part VI ). . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b. . . . .	<b>2c</b>	1,096
<b>3</b>	Distributable amount before adjustments Subtract line 2c from line 1. . . . .	<b>3</b>	117,193
<b>4</b>	Recoveries of amounts treated as qualifying distributions. . . . .	<b>4</b>	0
<b>5</b>	Add lines 3 and 4. . . . .	<b>5</b>	117,193
<b>6</b>	Deduction from distributable amount (see instructions). . . . .	<b>6</b>	0
<b>7</b>	<b>Distributable amount</b> as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1. . . . .	<b>7</b>	117,193

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
<b>a</b>	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26. . . . .	<b>1a</b>	120,405
<b>b</b>	Program-related investments—total from Part IX-B. . . . .	<b>1b</b>	0
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes. . . . .	<b>2</b>	0
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required). . . . .	<b>3a</b>	0
<b>b</b>	Cash distribution test (attach the required schedule). . . . .	<b>3b</b>	0
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	120,405
<b>5</b>	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). . . . .	<b>5</b>	1,096
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4. . . . .	<b>6</b>	119,309

**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
<b>1</b> Distributable amount for 2013 from Part XI, line 7				117,193
<b>2</b> Undistributed income, if any, as of the end of 2013				
<b>a</b> Enter amount for 2012 only. . . . .			0	
<b>b</b> Total for prior years 2011, 20__, 20__		0		
<b>3</b> Excess distributions carryover, if any, to 2013				
<b>a</b> From 2008. . . . .				0
<b>b</b> From 2009. . . . .				0
<b>c</b> From 2010. . . . .				2,782
<b>d</b> From 2011. . . . .				3,967
<b>e</b> From 2012. . . . .				3,232
<b>f</b> Total of lines 3a through e. . . . .	9,981			
<b>4</b> Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ <u>120,405</u>				
<b>a</b> Applied to 2012, but not more than line 2a			0	
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions). . . . .		0		
<b>c</b> Treated as distributions out of corpus (Election required—see instructions). . . . .	0			
<b>d</b> Applied to 2013 distributable amount. . . . .				117,193
<b>e</b> Remaining amount distributed out of corpus	3,212			
<b>5</b> Excess distributions carryover applied to 2013 <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i>	0			0
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	13,193			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b. . . . .		0		
<b>c</b> 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. . . . .		0		
<b>d</b> Subtract line 6c from line 6b Taxable amount—see instructions. . . . .		0		
<b>e</b> Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions. . . . .			0	
<b>f</b> Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014. . . . .				0
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions). . . . .	0			
<b>8</b> Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions). . . . .	0			
<b>9</b> Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a. . . . .	13,193			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2009. . . . .				0
<b>b</b> Excess from 2010. . . . .				2,782
<b>c</b> Excess from 2011. . . . .				3,967
<b>d</b> Excess from 2012. . . . .				3,232
<b>e</b> Excess from 2013. . . . .				3,212

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

NONE

**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

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**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

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**Part XV Supplementary Information** (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i> MARY FREE BED HOS & REHAB CTR ATTN RANDALL L DENEFF 235 WEALTHY ST SE GRAND RAPIDS, MI 49503	NONE	509 A (1)	RESEARCH & DIAGNOSTIC	39,990
ST MARY'S HEALTH SERVICES MICHELLE RABIDEAU DIRECT 200 JEFFERSON SE GRAND RAPIDS, MI 49503	NONE	509 A (1)	RESEARCH & DIAGNOSTIC	39,990
SPECTRUM HEALTH FOUNDATION ATTN LARRY B JONGEKRIK 100 MICHIGAN ST NE GRAND RAPIDS, MI 49503	NONE	509 A (1)	RESEARCH AND DIAGNOSTIC	39,990
<b>Total . . . . .</b>				<b>119,970</b>
<b>b</b> <i>Approved for future payment</i>				
<b>Total . . . . .</b>				



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

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

Table with 4 columns: (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 [x] No

b If "Yes," complete the following schedule
Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

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.

Signature of officer or trustee: \*\*\*\*\* Date: 2014-04-24 Title: \*\*\*\*\*
May the IRS discuss this return with the preparer shown below (see instr.)? [ ] Yes [x] No

Paid Preparer Use Only
Print/Type preparer's name, Preparer's Signature, Date, Check if self-employed [x], PTIN, Firm's name, Firm's EIN, Firm's address, Phone no.

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

<b>(a)</b> 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>(b)</b> How acquired P—Purchase D—Donation	<b>(c)</b> Date acquired (mo , day, yr )	<b>(d)</b> Date sold (mo , day, yr )
104 SPDR GOLD TRUST [WHFIT]		2012-10-31	2013-02-20
321 SPDR GOLD TRUST [WHFIT]		2012-05-11	2013-02-20
9194 154 DODGE & COX INCOME FD COM		2010-11-24	2013-03-14
470 846 DODGE & COX INCOME FD COM		2010-12-27	2013-03-14
120 HARBOR INTERNATIONAL FUND-INV		2011-05-24	2013-03-14
55 HARBOR INTERNATIONAL FUND-INV		2012-12-19	2013-03-14
600 HARDING LOEVNER FDS INC INTL EQUITY PORT INVS CL		2012-12-19	2013-03-14
240 ISHARES BARCLAYS TIPS BOND FUND		2011-03-03	2013-03-14
21 ISHARES BARCLAYS TIPS BOND FUND		2010-12-27	2013-03-14
149 ISHARES BARCLAYS TIPS BOND FUND		2009-06-09	2013-03-14
17 ISHARES S&P PFD STK INDX FN ETF		2008-06-25	2013-03-14
167 ISHARES S&P PFD STK INDX FN ETF		2011-05-24	2013-03-14
201 ISHARES S&P PFD STK INDX FN ETF		2010-12-27	2013-03-14
157 ISHARES S&P PFD STK INDX FN ETF		2011-08-30	2013-03-14
8 ISHARES S&P PFD STK INDX FN ETF		2011-12-20	2013-03-14
325 JPMORGAN CHASE & CO ALERIAN MLP INDEX ETN [NQDI]		2012-03-05	2013-03-14
5962 949 PIMCO ALL ASSET ALL AUTH FUND		2011-03-03	2013-03-14
1237 051 PIMCO ALL ASSET ALL AUTH FUND		2012-03-26	2013-03-14
11350 PIMCO TOTAL RETURN FUND(IT		2008-06-25	2013-03-14
2350 TOUCHSTONE INVT TR HI YLD FD CLY		2010-11-24	2013-03-14
400 UBS E-TRACS ALERIAN MLP INFRASTR ETN ETF [QDI]		2012-10-31	2013-03-14
535 VANGUARD DIVIDEND APPRECIATION ETF [RIC]		2012-12-19	2013-03-14
615 VANGUARD DIVIDEND APPRECIATION ETF [RIC]		2010-11-24	2013-03-14
825 JPMORGAN CHASE & CO ALERIAN MLP INDEX ETN [NQDI]		2012-03-05	2013-05-06
1903 708 ROYCE FD PREMIER		2011-12-20	2013-05-23
496 278 ROYCE FD PREMIER		2010-01-26	2013-05-23
1315 FIDELITY ADV NEW INSIGHTS-I		2013-03-14	2013-09-17
750 ISHARES S&P PFD STK INDX FN ETF		2011-12-20	2013-09-17
750 ISHARES S&P PFD STK INDX FN ETF		2009-06-09	2013-09-17
7807 949 PIMCO ALL ASSET ALL AUTH FUND		2012-03-26	2013-09-17

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

<b>(a)</b> 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>(b)</b> How acquired P—Purchase D—Donation	<b>(c)</b> Date acquired (mo , day, yr )	<b>(d)</b> Date sold (mo , day, yr )
5192 PIMCO ALL ASSET ALL AUTH FUND		2011-12-20	2013-09-17
3401 PIMCO ALL ASSET FUND		2013-03-14	2013-09-17
935 T ROWE PRICE EQUITY INCOME FD SH BEN INT		2013-03-14	2013-09-17
6200 TCW FDS INC EMERGING MKTS INCOME FD CL I		2013-03-14	2013-09-17
2885 TEMPLETON INCOME TR TEMPLETON INTL BD FD ADVISOR		2012-10-31	2013-09-17
365 TEMPLETON INCOME TR TEMPLETON INTL BD FD ADVISOR		2011-08-30	2013-09-17
501 935 TOUCHSTONE INVT TR HI YLD FD CLY		2010-11-24	2013-09-17
605 485 TOUCHSTONE INVT TR HI YLD FD CLY		2011-12-20	2013-09-17
350 VANGUARD DIVIDEND APPRECIATION ETF [RIC]		2010-11-24	2013-09-17
CAPITAL GAIN DIVIDENDS	P		

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

<b>(e)</b> Gross sales price	<b>(f)</b> Depreciation allowed (or allowable)	<b>(g)</b> Cost or other basis plus expense of sale	<b>(h)</b> Gain or (loss) (e) plus (f) minus (g)
15,914		17,350	-1,436
49,118		49,283	-165
127,615		123,013	4,602
6,535		6,215	320
7,699		7,447	252
3,529		3,372	157
9,858		9,588	270
28,828		25,930	2,898
2,522		2,250	272
17,897		14,875	3,022
685		696	-11
6,732		6,692	40
8,102		7,789	313
6,329		5,953	376
322		285	37
14,085		13,267	818
65,771		63,804	1,967
13,645		13,162	483
127,120		120,761	6,359
21,926		20,578	1,348
14,596		13,452	1,144
35,036		32,469	2,567
40,275		31,270	9,005
38,949		33,677	5,272
39,807		35,028	4,779
10,377		8,000	2,377
37,122		32,770	4,352
28,226		26,752	1,474
28,226		24,431	3,795
80,031		83,077	-3,046

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

<b>(e)</b> Gross sales price	<b>(f)</b> Depreciation allowed (or allowable)	<b>(g)</b> Cost or other basis plus expense of sale	<b>(h)</b> Gain or (loss) (e) plus (f) minus (g)
53,218		54,464	-1,246
41,628		43,261	-1,633
29,611		27,396	2,215
51,708		57,583	-5,875
33,437		34,524	-1,087
4,230		4,364	-134
4,532		4,395	137
5,468		5,204	264
24,745		17,796	6,949
			29,533

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-1,436
			-165
			4,602
			320
			252
			157
			270
			2,898
			272
			3,022
			-11
			40
			313
			376
			37
			818
			1,967
			483
			6,359
			1,348
			1,144
			2,567
			9,005
			5,272
			4,779
			2,377
			4,352
			1,474
			3,795
			-3,046

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-1,246
			-1,633
			2,215
			-5,875
			-1,087
			-134
			137
			264
			6,949

## TY 2013 Accounting Fees Schedule

**Name:** KUTSCHE CHARITABLE TRUST

**EIN:** 38-6610379

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE	870	435		435

**TY 2013 Investments - Other Schedule****Name:** KUTSCHE CHARITABLE TRUST**EIN:** 38-6610379

<b>Category/ Item</b>	<b>Listed at Cost or FMV</b>	<b>Book Value</b>	<b>End of Year Fair Market Value</b>
ISHARES MSCI EMERGING	AT COST	98,763	115,563
PIMCO TOTAL RETURN FUND	AT COST	108,605	109,567
ROYCE FUND TOTAL RETURN FUND	AT COST	34,544	40,764
DODGE & COX INCOME FUND	AT COST	202,864	205,875
FIDELITY ADV NEW INSIGHTS	AT COST	106,189	137,411
ISHARES S&P MIDCAP 400 VALUE	AT COST	40,083	54,628
OPPENHEIMER DVLPING MKTS	AT COST	116,445	126,962
T ROWE PRICE EQUITY INCOME	AT COST	107,529	149,915
VANGUARD DIVIDEND APPRECIATION	AT COST	87,779	131,670
TCW FUNDS INC EMERGING MARKETS	AT COST	103,214	97,440
TEMPLETON INC INTL BOND FUND	AT COST	150,137	146,203
HARBOR INTL	AT COST	70,632	89,439
HARDING LOEVNER FUNDS	AT COST	69,389	89,710
ISHARES S&P MIDCAP 400 GROWTH	AT COST	39,131	55,570
PIMCO ALL ASSET ALL AUTH	AT COST	100,739	95,829
VANGUARD REIT ETF	AT COST	54,607	88,770
TOUCHSTONE INVT TR	AT COST	39,900	49,096
TOUCHSTONE SMALL CAP CORE FUND	AT COST	35,799	42,032
MAINSTAY FDS TR	AT COST	89,155	99,076
UBS E-TRACS ALERIAN MLP	AT COST	72,929	80,240
J P MORGAN TR INCOME	AT COST	120,000	120,405
AQR FDS RISK PARITY	AT COST	100,516	93,427
EATON VANCE MUT FDS TR	AT COST	97,500	97,609
ARTISAN MID CAP VALUE FUND	AT COST	12,500	13,636
PRINCIPAL MIDCAP BLEND FUND	AT COST	12,500	13,943

## TY 2013 Other Assets Schedule

**Name:** KUTSCHE CHARITABLE TRUST

**EIN:** 38-6610379

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ACCRUED INCOME		3,547	0

## TY 2013 Other Expenses Schedule

**Name:** KUTSCHE CHARITABLE TRUST

**EIN:** 38-6610379

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BANK SERVICE FEES	15,320	15,320		0
BANK SERVICE FEES	15,320	15,320		0

# TY 2013 Taxes Schedule

**Name:** KUTSCHE CHARITABLE TRUST

**EIN:** 38-6610379

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAX - PRIOR YEA	63	0		0
FEDERAL EXCISE TAX ESTIMATE	1,104	0		0
FOREIGN TAXES ON QUALIFIED FOR	500	500		0
FOREIGN TAXES PAID - NQDI	327	327		0