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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

▶ Do not enter social security numbers on this form as it may be made public.
▶ Information about Form 990-PF and its instructions is at *www.irs.gov/form990pf*.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014, or tax year beginning 01-01-2014 , and ending 12-31-2014

Name of foundation
THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

% DONALD ZACK

Number and street (or P O box number if mail is not delivered to street address) Room/suite
3 RUBY FIELD COURT

City or town, state or province, country, and ZIP or foreign postal code
BALTIMORE, MD 21209

A Employer identification number
03-0575765

B Telephone number (see instructions)

C If exemption application is pending, check here ▶ ☐

G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

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

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

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)*▶$ 2,647,175

J Accounting method ☑ Cash ☐ Accrual
☐ Other (specify) ________
(Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)	300,000			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	48,220	48,220		
	5a	Gross rents				
	b	Net rental income or (loss) ________				
	6a	Net gain or (loss) from sale of assets not on line 10	427,936			
	b	Gross sales price for all assets on line 6a 1,269,960				
	7	Capital gain net income (from Part IV, line 2)		427,936		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	776,156	476,156		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	0			
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	3,020	0	0	0
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	5,906	906		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	11,320	11,320		
	24	**Total operating and administrative expenses.** Add lines 13 through 23	20,246	12,226	0	0
	25	Contributions, gifts, grants paid	92,500			92,500
	26	**Total expenses and disbursements.** Add lines 24 and 25	112,746	12,226	0	92,500
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	663,410			
	b	**Net investment income** (if negative, enter -0-)		463,930		
	c	**Adjusted net income** (if negative, enter -0-)				

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

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	210,482	567,069	567,069
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	1,528,711	1,502,664	1,834,670
	c	Investments—corporate bonds (attach schedule)	183,299	242,357	244,470
	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 ▶)	0	966	966
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	1,922,492	2,313,056	2,647,175
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities** (add lines 17 through 22)		0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here** ▶ ☐ **and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☑ **and complete lines 27 through 31.**			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	1,922,492	2,313,056	
	30	**Total net assets or fund balances** (see instructions)	1,922,492	2,313,056	
	31	**Total liabilities and net assets/fund balances** (see instructions)	1,922,492	2,313,056	

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	1,922,492
2	Enter amount from Part I, line 27a	2	663,410
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	2,585,902
5	Decreases not included in line 2 (itemize) ▶	5	272,846
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,313,056

Part IV Capital Gains and Losses for Tax on Investment Income

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

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

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

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
a	See Additional Data Table			
b				
c				
d				
e				

2	Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	427,936
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 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))
2013	72,100	2,014,342	0 035793
2012	35,600	1,552,956	0 022924
2011	62,133	1,354,351	0 045877
2010	69,283	1,102,586	0 062837
2009	63,894	969,929	0 065875

2	**Total** of line 1, column (d).	2	0 233306
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 046661
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	2,420,025
5	Multiply line 4 by line 3.	5	112,921
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	4,639
7	Add lines 5 and 6.	7	117,560
8	Enter qualifying distributions from Part XII, line 4.	8	92,500

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ **(attach copy of letter if necessary–see instructions)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	9,279
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	9,279
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	9,279
6	Credits/Payments		
a	2014 estimated tax payments and 2013 overpayment credited to 2014 — 6a — 7,693		
b	Exempt foreign organizations—tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c — 12,000		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	19,693
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	10,414
11	Enter the amount of line 10 to be **Credited to 2015 estimated tax** ▶ 10,414 **Refunded** ▶	11	

Part VII-A **Statements Regarding Activities**

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	1b		No
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MD			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

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

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

Website address ▶n/a

14 The books are in care of ▶DONALD ZACK Telephone no ▶(212) 331-7425

Located at ▶3 RUBY FIELD COURT BALTIMORE MD ZIP+4 ▶21209

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 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
	See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ▶			

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

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

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ **Yes** ☑ **No**			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ **Yes** ☑ **No**			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ **Yes** ☑ **No**			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ **Yes** ☑ **No**			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ **Yes** ☑ **No**			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ **Yes** ☑ **No**			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ **Yes** ☑ **No**			
	If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ **Yes** ☑ **No**			
b	If "Yes," did it have excess business holdings in 2014 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 2014.)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions). ☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)?	**5b**		
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No			
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	**6b**		No
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	**7b**		

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
DONALD J ZACK 3 RUBY FIELD COURT BALTIMORE, MD 21209	PRESIDENT & TREASURER 1 0	0	0	0
ELLEN M OKUN 3 RUBY FIELD COURT BALTIMORE, MD 21209	VICE PRESIDENT & SECRETARY 1 0	0	0	0

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances

Total number of other employees paid over $50,000. ▶

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
Total number of others receiving over $50,000 for professional services. . . . . ▶		

Part IX-A **Summary of Direct Charitable Activities**

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

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
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	2,299,837
b	Average of monthly cash balances.	1b	157,041
c	Fair market value of all other assets (see instructions).	1c	0
d	**Total** (add lines 1a, b, and c).	1d	2,456,878
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	0
3	Subtract line 2 from line 1d.	3	2,456,878
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	36,853
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,420,025
6	**Minimum investment return.** Enter 5% of line 5.	6	121,001

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	121,001
2a	Tax on investment income for 2014 from Part VI, line 5.	2a	9,279		
b	Income tax for 2014 (This does not include the tax from Part VI).	2b			
c	Add lines 2a and 2b.			2c	9,279
3	Distributable amount before adjustments Subtract line 2c from line 1.			3	111,722
4	Recoveries of amounts treated as qualifying distributions.			4	
5	Add lines 3 and 4.			5	111,722
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	111,722

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	92,500
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	92,500
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	92,500

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				111,722
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			92,238	
b Total for prior years 2012 , 2011 , 2010				
3 Excess distributions carryover, if any, to 2014				
a From 2009.				
b From 2010.				
c From 2011.				
d From 2012.				
e From 2013. 0				
f **Total** of lines 3a through e.	0			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 92,500				
a Applied to 2013, but not more than line 2a			92,238	
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 2014 distributable amount.				262
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2014 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	0			0
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount —see instructions				
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				111,460
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)				
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . .				
9 **Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a	0			
10 Analysis of line 9				
a Excess from 2010. . . .				
b Excess from 2011. . . .				
c Excess from 2012. . . .				
d Excess from 2013. . . .				
e Excess from 2014. . . . 0				

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 2014, enter the date of the ruling. . . . . . . ▶

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

	Tax year	Prior 3 years			(e) Total
	(a) 2014	**(b)** 2013	**(c)** 2012	**(d)** 2011	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon **a** "Assets" alternative test—enter **(1)** Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

See Additional Data Table

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

NA

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 or email address of the person to whom applications should be addressed

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

c Any submission deadlines

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

Part XV **Supplementary Information** (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				92,500
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					
4 Dividends and interest from securities. . . .			14	48,220	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	427,936	
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). .				476,156	

13 Total. Add line 12, columns (b), (d), and (e). **13** 476,156

(See worksheet in line 13 instructions to verify calculations)

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

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

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

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

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

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

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

b If "Yes," complete the following schedule

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

Sign Here

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

****** | 2015-11-09 | ******

Signature of officer or trustee | Date | Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
JOAN TRIMBLE		2015-11-04		P00956817

Firm's name ▶ Berdon LLP

Firm's EIN ▶

Firm's address ▶ 360 Madison Ave New York, NY 10017

Phone no (212) 832-0400

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
NB02697/JPM13940 - LT (STATEMENT B)	D		
NB02697/JPM13940 - ST (STATEMENT A)	P		
NB02699/JPM13942 - ST (STATEMENT C)	P		
NB02699/JPM13942 - LT (STATEMENT D)	P		
NB01442/JPM16163 - LT (STATEMENT E)	P		
NB04286/JPM30678 - ST (STATEMENT F)	P		
NB04286/JPM30678 - LT (STATEMENT G)	P		
NB02697/JPM13940-CAPITAL GAIN DIST	P		
NB02697/JPM13940-LT SEE STATEMENT B	P		
NB02699/JPM13942 CASH IN LIEU			

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
279,885		21,957	257,928
64,017		63,650	367
155,192		151,239	3,953
250,325		175,221	75,104
50,129		50,668	-539
40,879		36,821	4,058
5,691		6,212	-521
55,005			55,005
368,822		336,256	32,566
15			15

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	
			257,928
			367
			3,953
			75,104
			-539
			4,058
			-521
			55,005
			32,566
			15

Form 990PF Part XV Line 1a - 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).

DONALD ZACK
ELLEN OKUN

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
EDUCATE 4492 BURR PLACE BOULDER, CO 80303	NONE	PC	DEVELOPING YOUNG LEADERS IN AFRICA	1,000
MARYLAND FOOD BANK 2200 HALETHROPE FARMS ROAD BALTIMORE, MD 21227	NONE	PC	TO FEED THE HUNGRY BY DONATING TO A FOOD BANK	15,000
PINE STREET INN 444 HARRISON AVE BOSTON, MA 02118	NONE	PC	TO PROVIDE HOUSING FOR AND SUPPORT THE HOMELESS	10,000
HUMAN RIGHTS WATCH 350 FITH AVENUE NEW YORK, NY 10118	NONE	PC	CONDUCTS RESEARCH AND ADVOCACY ON HUMAN RIGHTS	10,000
ACLU FOUNDATION 125 BROAD STREET NEW YORK, NY 10004	NONE	PC	TO HELP PROTECT CIVIL LIBERTIES	10,000
PUBLIC JUSTICE CENTER ONE N CHARLES STREET BALTIMORE, MD 21201	NONE	PC	TO SUPPORT AN ADVOCACY GROUP TO HELP BUILD A JUST SOCIETY	12,500
OXFAM AMERICA 226 CAUSEWAY STREET 5TH FLOOR BOSTON, MA 021142206	NONE	PC	FINDS SOLUTION FOR POVERTY AND WHAT IT CONSIDERS INJUSTICE AROUND THE WORLD	5,000
GIVE DIRECTLY PO BOX 3221 NEW YORK, NY 10008	NONE	PC	AIMS TO HELP PEOPLE LIVING IN EXTREME POVERTY BY MAKING UNCONDITIONAL CASH TRANSFERS TO THEM VIA MOBILE PHONE	10,000
VIOLENCE PREVENTION PROGRAM 1600 CLIFTON ROAD ATLANTA, GA 303294027	NONE	PC	PREVENT INJURIES AND DEATHS CAUSED BY VIOLENCE	2,000
DOCTORS WITHOUT BORDERS 333 7TH AVENUE NEW YORK, NY 100015004	NONE	PC	SOLVE ISSUE OF WORLDS HEALTH	10,000
HATUA LIKONI 121 AVENUE OF AMERICAS 6TH FLOOR NEW YORK, NY 10013	NONE	PC	SPONSORING STUDENTS FOR SECONDARY SCHOOL, COLLEGE AND UNIVERSITIES ALSO SERVES THE WINDER COMMUNITY THROUGH CIVIC EDUCATION AND MANAGING THE COMMUNITY LIBRARY	2,000
JOHNS HOPKINS UNIVERSITY JOHN HOPKINS UNIVERSITY BALTIMORE, MD 21218	NONE	PC	TO SUPPORT AN EDUCATIONAL INSTITUTION	5,000
Total . . . . ▶ **3a**				92,500

efile GRAPHIC print - DO NOT PROCESS	As Filed Data -	DLN: 93491315006445

TY 2014 Accounting Fees Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BERDON LLP	3,020			

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

TY 2014 Depreciation Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

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TY 2014 Investments Corporate Bonds Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SEE STATEMENT F	242,357	244,470

TY 2014 Investments Corporate Stock Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SEE STMT E-NB#02697 JPM#13940	1,075,560	1,256,718
SEE STMT G-NB#02699 JPM#13942	241,371	409,464
SEE STMT H-NB#04286 JPM#30678	185,733	168,488

TY 2014 Other Assets Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ACCRUED INT PAID C/O	0	55	55
DUE FROM BROKER		911	911

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TY 2014 Other Decreases Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Amount
DIFFERENCE BETWEEN FAIR MARKET VALUE	0
AND TAX BASIS OF SECURITIES CONTRIBUTED	272,846

TY 2014 Other Expenses Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	10,961	10,961		
ADR FEES	147	147		
AMORTIZATION OF BOND PREMIUM	212	212		

TY 2014 Other Income Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
Federal tax refund			
transfer			

TY 2014 Taxes Schedule

Name: THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

EIN: 03-0575765

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAX ON INV INC	5,000			
FOREIGN TAXES	906	906		

efile GRAPHIC print - DO NOT PROCESS	As Filed Data -	DLN: 93491315006445

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at *www.irs.gov/form990*.

OMB No 1545-0047

2014

Name of the organization	Employer identification number
THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC	03-0575765

Organization type (check one)

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

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

General Rule

☑ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or other property) from any one contributor Complete Parts I and II See instructions for determining a contributor's total contributions

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the $33\frac{1}{3}$% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

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

Name of organization
THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

Employer identification number
03-0575765

Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Donald Zack 3 RUBY FIELD COURT Baltimore, MD 21209	$ 294,804	Person ☑ Payroll ☐ Noncash ☑ (Complete Part II for noncash contributions)
2	Donald Zack Ellen Okun 3 RUBY FIELD COURT Baltimore, MD 21209	$ 5,196	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization
THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

Employer identification number
03-0575765

Part II Noncash Property (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	661 SHARES PROCTER & GAMBLE	$ 59,916	2014-12-02

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	375 sh PEPSICO	$ 37,534	2014-12-02

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	500sh PFIZER INC	$ 15,725	2014-12-02

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	2,655 sh CONOCOPHILLIPS	$ 181,629	2014-12-02

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

Name of organization
THE BEA & DAVID ZACK MEMORIAL FOUNDATION INC

Employer identification number
03-0575765

Part III *Exclusively* **religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e) and** the following line entry For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc , contributions of **$1,000 or less** for the year (Enter this information once See instructions) ▶ $ ____________
Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Telephone Number (212) 476-5505

Account No	541-13940
Account Name	THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number.	03-0575765
Account Executive No	V71
CORRECTED:	*03/02/15*

NEUBERGER BERMAN

STATEMENT A
PAGE 1 OF 1

2014 Supplemental Gain/(Loss) Information

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/01/14 **H**	12/31/13	**DREYFUS EMERGING MARKETS DEBT LOCAL CURRENCY FUND CL I	DDBIX 261980494	24 82900	330 72	344 87	(14 15)
12/01/14 **H**	10/02/14	**DREYFUS EMERGING MARKETS DEBT LOCAL CURRENCY FUND CL I	DDBIX 261980494	38 25700	509 58	518 76	
		**DREYFUS EMERGING MARKETS DEBT LOCAL CURRENCY FUND CL I	DDBIX 261980494	1,789.54900	23,836.79	25,000 00	
		**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	22.16700	291.05	259 80	
		**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	68.17600	895.15	799 02	
12/01/14 **H**	09/25/14	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	105.81800	1,389.39	1,365 05	24.34
		**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	109.70900	1,440.48	1,354 90	85.58
12/01/14 **H**	06/24/14	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	121.46100	1,594.78	1,582 64	
		**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	633.56000	8,318.64	7,425 32	893.32
		**NEUBERGER & BERMAN EQUITY FD EMERGING MKTS EQUITY FD INST	NEMIX 641224415	1,521.60700	25,410.84		
		10 ITEMS - Total Short-Term Not Reported Transactions Gain/(Loss)			**64,017.42**	**63,650.36**	**367.06**

(Loss) Information

Date of Sale or Exchange	Date Acquired	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN (LOSS)
				331 56500			
					23,454 90		
						288 33	
				26 08400			
				36.29200	483.41	504 09	
							22 63
				51.49000	676 06	594 20	
					999 44		
				92.00200			

NEUBERGER BERMAN LLC
OH4-RM00
P O. BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Telephone Number (212) 476-5505

Account No 541-13940
Account Name THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number: 03-0575765

Account Executive No: V71

CORRECTED: 03/02/15

NEUBERGER BERMAN

2014 Supplemental Gain/(Loss) Information (continued)

Long-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN (LOSS
12/01/14 H	03/25/13	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	92.90100	1,219 79	1,140.83	78.96
12/01/14 H	06/25/12	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	94 31600	1,238 37	1,046.91	191 46
12/01/14 H	06/24/13	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	106 82200	1,402.57	1,262 64	139 93
12/01/14 H	09/24/13	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	107 96000	1,417 51	1,318.19	99 32
12/01/14 H	12/17/12	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	169 32100	2,223.18	1,953.97	269 21
12/01/14 H	12/28/11	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	1,450 86900	19,049 93	15,959.56	3,090 37
12/01/14 H	12/24/12	**NEUBERGER & BERMAN EQUITY FDS EQUITY INCOME FD INSTL CL	NBHIX 641224498	4,299 22600	56,448.84	50,000 00	6,448 84
12/01/14 H	05/30/12	**NEUBERGER & BERMAN EQUITY FD EMERGING MKTS EQUITY FD INST	NEMIX 641224415	522 42900	8,724 56	7,402 82	
12/01/14 H	01/06/11	**NEUBERGER & BERMAN EQUITY FD EMERGING MKTS EQUITY FD INST	NEMIX 641224415	2,446.98200	40,864 60	45,000 00	(4,135 40)
12/01/14 H	10/14/13	**NEUBERGER BERMAN INCOME FDS NEW FLOATING RATE INC FD INSTL	NFIIX 64128K694	4,940 71100	50,000 00	50,592 88	(592 88)
12/10/14 S	03/19/12	PEPSICO INC	PEP 713448108	13 00000	1,260 54	841 60	418 94
12/10/14 S	02/03/88	PEPSICO INC	PEP 713448108	362 00000	35,101 16	1,896 35	33,204 81
12/10/14 H	06/21/89	PFIZER INC	PFE 717081103	500 00000	15,902 64	1,345 76	14,556 88

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Account No	541-13942
Account Name	THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number	03-0575765
Account Executive No	R20
ORIGINAL	12/31/14

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2014 Supplemental Gain/(Loss) Information

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
04/10/14	H	04/18/13	***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	BUD 03524A108	25 00000	2,674 13	2,435 62	238 51
04/10/14	H	04/26/13	***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	BUD 03524A108	30 00000	3,208 95	2,814 19	394 76
04/10/14	H	04/30/13	***ANHEUSER-BUSCH INBEV SA SPONSORED ADR	BUD 03524A108	30 00000	3,208 96	2,835 93	373 03
12/01/14	H	04/14/14	ANTERO RESOURCES CORPORATION	AR 03674X106	50 00000	2,338 18	2,987 30	(649 12)
12/01/14	H	01/16/14	ANTERO RESOURCES CORPORATION	AR 03674X106	100 00000	4,676 37	5,706 49	(1,030 12)
12/01/14	H	08/22/14	***ASML HOLDING N V N Y REGISTRY SHS 2012	ASML N07059210	25 00000	2,638 78	2,335 80	302 98
12/01/14	H	08/08/14	AMERICAN EXPRESS COMPANY	AXP 025816109	25 00000	2,308 87	2,167 12	141 75
10/23/14	H	07/10/14	APACHE CORP	APA 037411105	100 00000	7,573 81	9,946 24	(2,372 43)
03/03/14	H	04/11/13	C R BARD INC	BCR 067383109	25 00000	3,559 06	2,574 88	984 18
12/01/14	H	04/17/14	BRISTOL MYERS SQUIBB CO	BMY 110122108	25 00000	1,478 87	1,237 28	241 59
12/01/14	H	02/03/14	COOPER COMPANIES INC NEW (THE)	COO 216648402	10 00000	1,670 04	1,191 42	478 62
08/04/14	H	04/14/14	COOPER COMPANIES INC NEW (THE)	COO 216648402	25 00000	3 978 55	3 135 31	843 24
11/20/14	H	02/03/14	COOPER COMPANIES INC NEW (THE)	COO 216648402	25 00000	4,162 20	2,978 55	1,183 65

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STATEMENT C

Date of Sale or Exchange	Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN (LOSS)
12/01/14 H	03/06/14	COSTCO WHOLESALE CORP-NEW	COST 22160K105	15.00000	2,127 24	1,708 97	418 27
06/04/14 H	04/10/14	COACH INC	COH 189754104	175 00000	6,830 35	8,774 36	(1,944 01)
12/01/14 H	10/24/14	COMCAST CORPORATION NEW SPL CLASS A	CMCSK 20030N200	25 00000	1 412 56	1,356 73	55 83
12/01/14 H	03/05/14	CABOT OIL & GAS CORP	COG 127097103	50 00000	1,659 03	1,727 72	(68 69)
12/01/14 H	01/24/14	CME GROUP INC	CME 12572Q105	25 00000	2,117 23	1,864 68	252 55
09/24/14 H	01/24/14	CME GROUP INC	CME 12572Q105	50 00000	4,055 44	3,729 36	326 08
08/15/14 H	04/07/14	DUNKIN BRANDS GROUP INC	DNKN 265504100	25 00000	1,084 37	1,175 81	(91 44)
08/18/14 H	04/07/14	DUNKIN BRANDS GROUP INC	DNKN 265504100	25 00000	1,093 14	1,175 81	(82 67)
08/19/14 H	04/07/14	DUNKIN BRANDS GROUP INC	DNKN 265504100	50 00000	2,209 92	2,351 63	(141 71)
12/01/14 H	04/17/14	DANAHER CORP	DHR 235851102	25 00000		1,816 89	262 72
12/01/14 H	09/24/14	DOVER CORPORATION	DOV 260003108	25 00000		2,046 56	(168 99)
01/15/14 H	09/18/13	EXPRESS SCRIPTS HOLDING COMPANY	ESRX 30219G108	50 00000		3,171 07	493 34
12/01/14 H	10/02/14	IPG PHOTONICS CORP	IPGP 44980X109	25 00000		1,701 97	82 45

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2014 Supplemental Gain/(Loss) Information (continued)

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/01/14	H	10/03/14	IPG PHOTONICS CORP	IPGP 44980X109	25 00000	1 784 41	1,733 77	50 64
12/01/14	H	09/12/14	IPG PHOTONICS CORP	IPGP 44980X109	125 00000	8,922 06	8,605 04	317 02
12/01/14	H	10/14/14	JOHNSON & JOHNSON	JNJ 478160104	25 00000	2,706 09	2,462 55	243 54
04/14/14	H	02/28/14	JOHNSON & JOHNSON	JNJ 478160104	50 00000	4,829 56	4,599 60	229 96
03/06/14	H	10/17/13	KNOWLES CORPORATION	KN 49926D109	3 00000	90 88	85 40	5 48
03/04/14	H	10/17/13	KNOWLES CORPORATION	KN 49926D109	22 00000	682 53	626 24	56 29
06/19/14	S	02/28/14	ESTEE LAUDER COMPANIES INC CL A	EL 518439104	25 00000	1,910 15	1,710 39	199 76
02/07/14	H	08/30/13	MOODYS CORP	MCO 615369105	25 00000	2,062 66	1,586 47	476 19
12/01/14	H	03/03/14	MOODYS CORP	MCO 615369105	25 00000	2,496 88	1,963 37	533 51
11/24/14	H	04/10/14	PIONEER NATURAL RESOURCES COMPANY	PXD 723787107	60 00000	10,304 76	11,033 66	(728 90)
12/01/14	H	10/23/14	OMNICOM GROUP INC	OMC 681919106	25 00000	1,932 58	1 716 29	216 29
07/28/14	H	04/17/14	PFIZER INC	PFE 717081103	25 00000	750 64	757 58	(6 94)
07/29/14	H	04/17/14	PFIZER INC	PFE 717081103	50 00000	1,494 49	1,515 17	(20 68)

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2014 Supplemental Gain/(Loss) Information (continued)

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
07/28/14	H	03/13/14	PFIZER INC	PFE 717081103	100 00000	3,002 55	3,175 53	(172 98)
12/01/14	H	12/17/13	PITNEY BOWES INC	PBI 724479100	25 00000	602 73	549 73	53 00
12/01/14	H	04/28/14	PITNEY BOWES INC	PBI 724479100	25 00000	602 74	612 57	(9 83)
12/01/14	H	04/29/14	PITNEY BOWES INC	PBI 724479100	25 00000	602 74	623 22	(20 48)
12/01/14	H	03/25/14	PITNEY BOWES INC	PBI 724479100	25 00000	602 74	643 57	(40 83)
12/01/14	H	03/24/14	PITNEY BOWES INC	PBI 724479100	100 00000	2,410 95	2,542 91	(131 96)
12/01/14	H	12/13/13	PITNEY BOWES INC	PBI 724479100	125 00000	3,013 68	2,778 60	235 08
12/01/14	H	12/16/13	PITNEY BOWES INC	PBI 724479100	200 00000	4,821 89	4,436 52	385 37
12/01/14	H	07/24/14	PRECISION CASTPARTS CORP	PCP 740189105	5 00000	1,180 98	1,166 94	14.04
12/01/14	H	05/08/14	PRECISION CASTPARTS CORP	PCP 740189105	10 00000	2,361 95	2,547 14	(185 19)
12/01/14	H	08/04/14	RPM INTERNATIONAL INC	RPM 749685103	25 00000	1,181 53	1,107.56	73 97
12/01/14	H	07/10/14	RPM INTERNATIONAL INC	RPM 749685103	25 00000	1,181 52	1,121 90	59 62
12/01/14	H	08/05/14	RPM INTERNATIONAL INC	RPM 749685103	50 00000	2,363 04	2,222 19	140 85

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ORIGINAL *12/31/14*

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2014 Supplemental Gain/(Loss) Information (continued)

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/01/14 **H**	07/11/14	RPM INTERNATIONAL INC	RPM 749685103	50 00000	2,363 04	2,242 39	120 65
12/01/14 **H**	06/11/14	RPM INTERNATIONAL INC	RPM 749685103	75 00000	3 544 56	3,361 07	183 49
12/01/14 **H**	06/10/14	RPM INTERNATIONAL INC	RPM 749685103	125 00000	5,907 61	5,579 13	328 48
12/01/14 **H**	11/13/14	***TYCO INTERNATIONAL PLC SHS	TYC G91442106	25 00000	1,072 37	1,052 72	19 65
12/01/14 **H**	10/20/14	TIFFANY & CO NEW	TIF 886547108	5 00000	533 78	447 93	85 85
01/09/14 **H**	06/17/13	WHITEWAVE FOODS COMPANY (THE) COM CL A	WWAV 966244105	100 00000	2,402 16	1,684 13	718 03
		58 ITEMS - Total Short-Term Not Reported Transactions Gain/(Loss)			**155,192.31**	**151.238.97**	**3,953.34**

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Account Name	THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number	03-0575765
Account Executive No	R20
ORIGINAL	*12/31/14*

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STAETMENT D

2014 Supplemental Gain/(Loss) Information

Long-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange	Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/01/14 **H**	10/10/13	ANTERO RESOURCES CORPORATION	AR 03674X106	100 00000	4,676 37	5,197 33	(520 96)
12/01/14 **H**	04/13/10	APPLE INC	AAPL 037833100	4 00000	459 61	138 28	321 33
12/01/14 **H**	05/05/10	APPLE INC	AAPL 037833100	21 00000	2 412 94	764 02	1,648 92

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Account No 541-16163
Account Name BEA AND DAVID ZACK
Recipient's Identification Number 03-0575765
Account Executive No R20
ORIGINAL. *12/31/14*

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STATEMENT E

2014 Supplemental Gain/(Loss) Information

Long-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
02/07/14	H	02/02/11	GOLDMAN SACHS GROUP INC	38143USB8	10,000 00000	10,000 00	10,000 00	0 00
03/24/14	H	03/22/11	QUEST DIAGNOSTIC INC	74834LAT7	5,000 00000	5,000 00	5,015 00	(15 00)
04/28/14	H	04/27/11	BB&T CORPORATION NOTES	05531FAJ2	5,000 00000	5,000 00	5,004 27	(4 27)
04/29/14	H	04/27/11	***BANK OF MONTREAL MEDIUM TERM NOTE	06366QGN1	5,000 00000	5,000 00	5,010 55	(10 55)
01/13/14	H	01/06/11	***BARCLAYS BANK PLC SENIOR NOTES	06740P3N4	5,000 00000	5,000 00	5,000 00	0 00
04/07/14	H	08/22/12	***POTASH CORP SASK INC SR NTS	73755LAE7	5,000 00000	5,024 85	5,294 65	(269 80)
02/18/14	H	03/27/12	CME GROUP INC	12572QAD7	5,000 00000	5,000 00	5,336 57	(336 57)
06/18/14	H	03/18/11	NASDAQ STK MKT INC SENIOR NOTES	631103AC2	5,000 00000	5,103 90	5,007 44	96 46
03/17/14	H	03/17/11	SEMPRA ENERGY NT FLTG RATE	816851AR0	5,000 00000	5,000 00	5,000 00	0 00
			9 ITEMS - Total Long-Term Not Reported Transactions Gain/(Loss)			**50.128.75**	**50,668.48**	**(539.73)**

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Account No 541-30678
Account Name THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number 03-0575765

Account Executive No D94

ORIGINAL *12/31/14*

2014 Supplemental Gain/(Loss) Information

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis		REALIZED GAIN (LOSS)
04/01/14	H	10/25/13	AUTOLIV INC	ALV 052800109	26 00000	2,631 26	2,384 72		246 54
12/02/14	H	04/01/14	***ADIDAS AG SPONSORED ADR	ADDYY 00687A107	7 00000	272 71	381 87		(109 16)
12/02/14	H	05/29/14	***ANGLO AMERICAN PLC ADR	AAUKY 03485P201	32 00000	326 39	412 78		(86 39)
12/02/14	H	12/27/13	***ACCENTURE PLC IRELAND SHS CL A	ACN G1151C101	6 00000	516 16	496 38		19 78
12/02/14	S	12/27/13	AES CORP	AES 00130H105	34 00000	471 66	482 46	T	(10 80)
12/02/14	H	08/11/14	***BANCO SANTANDER S A SPONSORED ADR	SAN 05964H105	14 00000	124 89	134 26	T	(9 37)
12/02/14	H	05/12/14	***BANCO SANTANDER S A SPONSORED ADR	SAN 05964H105	15 00000	133 81	150 45	T	(16 64)
12/02/14	H	12/27/13	***BANCO SANTANDER S A SPONSORED ADR	SAN 05964H105	30 00000	267 63	269 70		(2 07)
12/02/14	H	12/27/13	***BASF SE ADR	BASFY 055262505	4 00000	362 39	429 00		(66 61)
12/02/14	H	12/27/13	***COMPASS GROUP PLC AMERICAN DEPOSITARY SHARES	CMPGY 20449X302	28 00000	481 86	473 46		8 40
06/27/14	H	10/25/13	***COVIDIEN PLC	G2554F113	44 00000	3,979 47	2,820 40		1,159 07
06/27/14	H	12/27/13	***COVIDIEN PLC	G2554F113	44 00000	3,979 48	2,978 36		1,001 12
12/02/14	H	05/19/14	***CAMECO CORP	CCJ 13321L108	20 00000	352 61	396 73		(44 12)

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ORIGINAL *12/31/14*

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STATEMENT F

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/02/14	H	12/27/13	***DIAGEO PLC-SPONSORED ADR REPSTG 4 ORD SHS	DEO 25243Q205	4 00000	493 58	526 36	(32 78)
12/02/14	H	12/27/13	***DAIICHI SANKYO CO LTD SPONSORED ADR	DSNKY 23381D102	14 00000	209 77	258 86	(49 09)
12/02/14	H	12/27/13	***ERSTE GROUP BANK AG SPONSORED ADR	EBKDY 296036304	25 00000	333 74	441 50	(107 76)
09/10/14	H	10/25/13	***IMPERIAL TOBACCO GROUP PLC SPONSORED ADR	ITYBY 453142101	28 00000	2,437 06	2,130 80	306 26
09/10/14	H	12/27/13	***IMPERIAL TOBACCO GROUP PLC SPONSORED ADR	ITYBY 453142101	28 00000	2,437 07	2,167 20	269 87
12/02/14	H	12/27/13	***KDDI CORPORATION UNSPONSORED ADR	KDDIY 48667L106	29 00000	466 30	446 31	19 99
04/01/14	H	10/25/13	***MICHELIN COMPAGNIE GENERALE DES ETABLISSEMENTS MICHELIN UNSPONSORED ADR REP NOM SHARES	MGDDY 59410T106	40 00000	1,016 25	889 78	126 47
12/02/14	H	12/27/13	***NOVARTIS AG AMERICAN DEPOSITARY SHARES	NVS 66987V109	5 00000	479 78	402 40	77 38
12/02/14	H	12/27/13	***NIDEC CORPORATION SPONSORED ADR	NJ 654090109	37 00000	621 21	455 22	165 99
09/30/14	H	12/27/13	***NIDEC CORPORATION SPONSORED ADR	NJ 654090109	58 00000	974 95	713 59	261 36
12/02/14	H	12/27/13	***NESTLE SA-SPONSORED ADR REPSTG REGD ORD (SF 10 PAR)	NSRGY 641069406	6 00000	450 15	442 62	7 53
12/02/14	H	12/27/13	***ORIX CORPORATION SPONSORED ADR	IX 686330101	5 00000	332 39	449 15	(116 76)

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2014 Supplemental Gain/(Loss) Information (continued)

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
05/28/14	H	10/25/13	***PROVIDENT FINANCIAL PLC SPONSORED ADR	FPLPY 74387B103	27 00000	937 08	719 55	217 53
05/28/14	H	12/27/13	***PROVIDENT FINANCIAL PLC SPONSORED ADR	FPLPY 74387B103	39 00000	1,353 55	1,065 48	288 07
04/01/14	H	12/27/13	***PROVIDENT FINANCIAL PLC SPONSORED ADR	FPLPY 74387B103	42 00000	1,359 40	1 147 44	211 96
05/29/14	H	10/25/13	***PROVIDENT FINANCIAL PLC SPONSORED ADR	FPLPY 74387B103	55 00000	1,902 79	1,465 75	437 04
09/24/14	H	10/25/13	***PARAGON OFFSHORE PLC SHS	PGN G6S01W108	28 00000	179 02	402 56	(223 54)
09/24/14	H	12/27/13	***PARAGON OFFSHORE PLC SHS	PGN G6S01W108	29 00000	185 41	390 70	(205 29)
12/02/14	H	12/27/13	***ROYAL DSM NV SPONSORED ADR	RDSMY 780249108	25 00000	410 74	492 50	(81 76)
12/02/14	H	12/27/13	***RECKITT BENCKISER PLC SPONSORED ADR	RBGLY 756255204	30 00000	495 34	477 30	18 04
12/02/14	H	12/27/13	***SIEMENS AG AMERICAN DEPOSITARY SHARES	SIEGY 826197501	4 00000	464 94	551 04	(86 10)
12/02/14	H	02/21/14	***SWATCH GROUP AG (THE) UNSPONSORED ADR	SWGAY 870123106	13 00000	316 28	426 94	(110 66)
02/20/14	H	12/27/13	***SWISS RE LTD SPONSORED ADR	SSREY 870886108	14 00000	1,303 55	1 302 70	0 85
02/21/14	H	12/27/13	***SWISS RE LTD SPONSORED ADR	SSREY 870886108	18 00000	1,688 61	1,674 90	13 71
02/21/14	H	10/25/13	***SWISS RE LTD SPONSORED ADR	SSREY 870886108	31 00000	2,908 15	2 762 41	145 74

NEUBERGER BERMAN LLC
OH4-RM00
P O BOX 183211
COLUMBUS, OH 43218
FOR UNDELIVERABLE MAIL ONLY

Telephone Number (212) 476-5505

Account No	541-30678
Account Name	THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number	03-0575765
Account Executive No	D94
ORIGINAL	12/31/14

NEUBERGER BERMAN

2014 Supplemental Gain/(Loss) Information (continued)

Short-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/02/14	H	12/27/13	***UNILEVER N V YORK SHS ADR	UN 904784709	10 00000	407 40	400 60	6 80
12/02/14	H	07/23/14	***VALLOUREC S A SPONSORED ADR	VLOWY 92023R308	50 00000	314 99	455 88	(140 89)
04/29/14	H	10/25/13	***WEATHERFORD INTERNATIONAL LTD SWITZERLAND	H27013103	120 00000	2,499 43	1,951 20	548 23
			41 ITEMS - Total Short-Term Not Reported Transactions Gain/(Loss)			**40,879.25**	**36,821.31**	**4,057.94**

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Telephone Number (212) 476-5505

Account No 541-30678
Account Name THE BEA & DAVID ZACK MEMORIAL
Recipient's Identification Number 03-0575765

Account Executive No D94

ORIGINAL *12/31/14*

NEUBERGER | BERMAN

STATEMENT G

2014 Supplemental Gain/(Loss) Information

Long-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis	REALIZED GAIN/(LOSS)
12/02/14	**H**	10/25/13	AUTOLIV INC	ALV 052800109	3 00000	299 51	275 16	24 35
12/02/14	**H**	10/25/13	***BROOKFIELD ASSET MANAGEMENT INC CLASS A LTD VTG SHS	BAM 112585104	11 00000	552 07	447 70	104 37
12/02/14	**H**	10/25/13	***DBS GROUP HOLDINGS LTD SPONSORED ADR	DBSDY 23304Y100	8 00000	478 06	431 60	46 46
12/02/14	**H**	10/25/13	***DNB ASA SPONSORED ADR REPSTG 10	DNHBY 23328E106	2 00000	323 83	359 04	(35 21)
12/02/14	**H**	10/25/13	***ERICSSON ADR CL B SEK 10	ERIC 294821608	38 00000	476 13	468 54	7 59
12/02/14	**H**	10/25/13	***EXPERIAN PLC SPONSORED ADR	EXPGY 30215C101	25 00000	409 49	494 75	(85 26)

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Recipient's Identification Number	03-0575765
Account Executive No	D94
ORIGINAL	*12/31/14*

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2014 Supplemental Gain/(Loss) Information (continued)

Long-Term Gain/(Loss) from Transactions not Reported to IRS

Date of Sale or Exchange		Date of Acquisition	Description	Symbol / CUSIP	Quantity	Gross Proceeds Less Commission and Option Premium	Cost or Other Basis		REALIZED GAIN/(LOSS)
12/02/14	H	10/25/13	***HSBC HOLDINGS PLC SPONSORED ADR	HSBC 404280406	7 00000	347 40	387 52		(40 12)
12/02/14	H	10/25/13	***HEINEKEN N V SPONSORED ADR LEVEL 1	HEINY 423012301	15 00000	586 93	524 85		62 08
12/02/14	H	10/25/13	***MICHELIN COMPAGNIE GENERALE DES ETABLISSEMENTS MICHELIN UNSPONSORED ADR REP NOM SHARES	MGDDY 59410T106	20 00000	372 19	444 89		(72 70)
12/02/14	H	10/25/13	***NOBLE CORPORATION SHS USD	NE G65431101	14 00000	240 54	466 61	T	(226 07)
12/02/14	H	10/25/13	***TOYOTA MOTOR CORPORATION ADS	TM 892331307	4 00000	506 22	514 88		(8 66)
12/02/14	H	10/25/13	***TOTAL S A 1 ADR REPRESENTING 1 ORD SHS	TOT 89151E109	7 00000	400 11	431 08		(30 97)
12/02/14	H	10/25/13	***WESTFIELD CORPORATION SPONSORED ADR REPSTG STAPLED SECS	WFGPY 960224103	31 00000	450 42	655 96		(205 54)
12/02/14	H	10/25/13	***WEATHERFORD INTERNATIONAL PLC USD0 001	WFT G48833100	19 00000	247 76	308 94		(61 18)
			14 ITEMS - Total Long-Term Not Reported Transactions Gain/(Loss)			**5,690.66**	**6,211.52**		**(520.86)**