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EXTENDED TO NOVEMBER 16, 2015

Return of Private Foundation

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

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OMB No 1545-0052

2014

Open to Public Inspection

Form 990-PF

Department of the Treasury
Internal Revenue Service

For calendar year 2014 or tax year beginning

, and ending

Name of foundation FUND FOR LIFE FOUNDATION INC.		A Employer identification number 11-3239215
Number and street (or P.O. box number if mail is not delivered to street address) C/O ROTH & COMPANY, LLP	Room/suite 200	B Telephone number 718-439-8900
City or town, state or province, country, and ZIP or foreign postal code BROOKLYN, NY 11218		C If exemption application is pending, check here ☐
G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 37,845,054.	J Accounting method ☐ Cash ☒ Accrual ☐ Other (specify) _____	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))		(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	175,000.			
	2 Check ☐ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	478,344.	478,344.	478,344.	
	4 Dividends and interest from securities	684,783.	684,783.	684,783.	
	5a Gross rents	12,000.	12,000.	12,000.	STATEMENT 1
	b Net rental income or (loss) 9,196.				STATEMENT 2
	6a Net gain or (loss) from sale of assets not on line 10	575,981.			
	b Gross sales price for all assets on line 6a 575,981.				
	7 Capital gain net income (from Part IV, line 2)		575,981.		
	8 Net short-term capital gain			N/A	
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income	161,519.	167,678.	161,519.	STATEMENT 3	
12 Total. Add lines 1 through 11	2,087,627.	1,918,786.	1,336,646.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	0.	0.	0.	0.
	14 Other employee salaries and wages	29,000.	0.	0.	29,000.
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees				
	c Other professional fees STMT 4	60,629.	60,629.	0.	0.
	17 Interest	64,080.	64,080.	0.	0.
	18 Taxes STMT 5	28,489.	4,526.	0.	2,345.
	19 Depreciation and depletion	2,804.	2,804.	2,804.	
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 6	14,302.	10,853.	0.	0.
	24 Total operating and administrative expenses. Add lines 13 through 23	199,304.	142,892.	2,804.	31,345.
	25 Contributions, gifts, grants paid	2,163,813.			2,163,813.
26 Total expenses and disbursements. Add lines 24 and 25	2,363,117.	142,892.	2,804.	2,195,158.	
27 Subtract line 26 from line 12.	-275,490.				
a Excess of revenue over expenses and disbursements					
b Net investment income (if negative, enter -0-)		1,775,894.			
c Adjusted net income (if negative, enter -0-)			1,333,842.		

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LHA For Paperwork Reduction Act Notice, see instructions

Form 990-PF (2014) 4

653

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		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			4,668,680.	3,207,197.	3,207,197.
	3 Accounts receivable ▶ 1,671.					
	Less: allowance for doubtful accounts ▶			6,127.	1,671.	1,671.
	4 Pledges receivable ▶					
	Less: allowance for doubtful accounts ▶					
	5 Grants receivable					
	6 Receivables due from officers, directors, trustees, and other disqualified persons					
	7 Other notes and loans receivable STMT 8 ▶ 10,345,374.					
	Less: allowance for doubtful accounts ▶ 0.			2,758,063.	10,345,374.	10,345,374.
	8 Inventories for sale or use					
	9 Prepaid expenses and deferred charges					
	10a Investments - U.S. and state government obligations					
	b Investments - corporate stock STMT 9			6,782,287.	7,217,176.	7,217,176.
	c Investments - corporate bonds STMT 10			11,114,037.	12,346,154.	12,346,154.
	11 Investments - land, buildings, and equipment basis ▶					
Less: accumulated depreciation ▶						
12 Investments - mortgage loans						
13 Investments - other STMT 11			4,884,114.	4,459,081.	4,459,081.	
14 Land, buildings, and equipment: basis ▶ 90,253.						
Less: accumulated depreciation STMT 7 ▶ 36,769.			56,288.	53,484.	53,484.	
15 Other assets (describe ▶ STATEMENT 12)			214,917.	214,917.	214,917.	
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item f)			30,484,513.	37,845,054.	37,845,054.	
Liabilities	17 Accounts payable and accrued expenses			20,524.	8,519.	
	18 Grants payable					
	19 Deferred revenue					
	20 Loans from officers, directors, trustees, and other disqualified persons				183,047.	
	21 Mortgages and other notes payable					
	22 Other liabilities (describe ▶ STATEMENT 13)			1,000.	7,611,309.	
23 Total liabilities (add lines 17 through 22)			21,524.	7,802,875.		
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			0.	0.	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			0.	0.	
29 Retained earnings, accumulated income, endowment, or other funds			30,462,989.	30,042,179.		
30 Total net assets or fund balances			30,462,989.	30,042,179.		
31 Total liabilities and net assets/fund balances			30,484,513.	37,845,054.		

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 30,462,989.
2 Enter amount from Part I, line 27a	2 -275,490.
3 Other increases not included in line 2 (itemize) ▶	3 0.
4 Add lines 1, 2, and 3	4 30,187,499.
5 Decreases not included in line 2 (itemize) ▶ CHANGE IN UNREALIZED GAINS/(LOSS)	5 145,320.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6 30,042,179.

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 SANFORD BERNSTEIN ACCTS - SEE ATTACHED, NET			
b GAIN ON SALES			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b 575,981.			575,981.
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			
b			575,981.
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	575,981.
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). If (loss), enter -0- in Part I, line 8	{ }	3	575,981.

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2013	2,010,321.	29,835,617.	.067380
2012	2,116,708.	39,627,909.	.053415
2011	1,593,838.	34,142,898.	.046681
2010	928,922.	33,524,207.	.027709
2009	675,350.	26,272,051.	.025706

2 Total of line 1, column (d)	2	.220891
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	.044178
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	28,949,147.
5 Multiply line 4 by line 3	5	1,278,915.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	17,759.
7 Add lines 5 and 6	7	1,296,674.
8 Enter qualifying distributions from Part XII, line 4	8	2,195,158.

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

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	17,759.
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	0.
3 Add lines 1 and 2		3	17,759.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-		5	17,759.
6 Credits/Payments			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a	10,750.	
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c	37,000.	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	47,750.	
8 Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8	6.	
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	29,985.	
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax ☒ 29,985. Refunded ☐	11	0.	

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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? 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		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 0. (2) On foundation managers \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ 0.		
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		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
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	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <u>NY</u>		
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	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

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		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► ROTH & COMPANY LLP Telephone no. ► 718-236-1600 Located at ► 1428 36TH STREET, BROOKLYN, NY ZIP+4 ► 11218			
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 N/A			
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? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1). If "Yes," enter the name of the foreign country ►	16	Yes	No X

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)? Organizations relying on a current notice regarding disaster assistance check here ► ☐	1b	X
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	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? If "Yes," list the years ► , , ,	☐ Yes ☒ No	
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.)	N/A	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 ► , , ,		
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)	N/A	3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?		X

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)?

N/A

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?

N/A

☐ 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

X

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?

N/A

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.

(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
HARRY REICHMAN 1552 53RD STREET BROOKLYN, NY 11219	PRESIDENT 2.00	0.	0.	0.
CHAYA REICHMAN 1552 53RD STREET BROOKLYN, NY 11219	TREASURER 2.00	0.	0.	0.
SIMON REICHMAN 5411 15TH AVENUE BROOKLYN, NY 11219	DIRECTOR 3.00	0.	0.	0.

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services

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
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	

Total. Add lines 1 through 3

0.

Form 990-PF (2014)

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	12,078,358.
b	Average of monthly cash balances	1b	11,257,415.
c	Fair market value of all other assets	1c	13,664,533.
d	Total (add lines 1a, b, and c)	1d	37,000,306.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	7,610,309.
3	Subtract line 2 from line 1d	3	29,389,997.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	440,850.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	28,949,147.
6	Minimum investment return. Enter 5% of line 5	6	1,447,457.

Part XI**Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	1,447,457.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	17,759.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	17,759.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,429,698.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	1,429,698.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	1,429,698.

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	2,195,158.
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	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	2,195,158.
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	5	17,759.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	2,177,399.

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				1,429,698.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			235,911.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2014 from Part XII, line 4: ▶ \$ 2,195,158.				
a Applied to 2013, but not more than line 2a			235,911.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				1,429,698.
e Remaining amount distributed out of corpus	529,549.			
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:	529,549.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				0.
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)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	529,549.			
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	529,549.			

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)				
a Paid during the year				
BAYIS ESTER 1353 50TH ST. BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	300,000.
BNOS SANZ 199 LEE AVE. 373 BROOKLYN, NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	210,000.
CONG. SANZ KLAUSENBERG 1420 50TH ST. BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	1,072,500.
CONG. SANZ OF LAKEWOOD 183 WILSON ST PMB 155 BROOKLYN, NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	720.
KHAL KOLLEL TSANZ 2143 65TH ST. BROOKLYN, NY 11204		TAX EXEMPT	TO FURTHER JEWISH CAUSES	100,000.
Total	SEE CONTINUATION SHEET(S)			2,163,813.
b Approved for future payment				
NONE				
Total				0.

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) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions: | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

- 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
N/A		

**Sign
Here**

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

Signature of officer or trustee

Date 11/11/15

DIRECTOR
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

HESHY KATZ

Preparer's signature

HESHY KATZ

Date _____

11/11/15

Check ☐ if
self-employed

PTIN

P00841428

Firm's name ► ROTH & COMPANY, LLP

Firm's EIN ► 11-3360065

Firm's address ► 1428 36TH STREET SUITE 200
BROOKLYN, NY 11218

Phone no 718-236-1600

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

▶ Attach to Form 990, Form 990-EZ, or Form 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

FUND FOR LIFE FOUNDATION INC.

11-3239215

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 foundationCheck 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 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 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 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2014)

Name of organization	Employer identification number
FUND FOR LIFE FOUNDATION INC.	11-3239215

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	ROSTRUST FOUNDATION 485 OUTERMONT AVE MONTREAL, MONTREAL, CANADA	\$ 100,000.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
2	SAMUEL & FAYGE KURTZ 5200 15TH AVE. BROOKLYN, NY 11219	\$ 50,000.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
3	ISRAEL REICHMAN 1563 51ST STREET BROOKLYN, NY 11219	\$ 25,000.	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

Employer identification number

FUND FOR LIFE FOUNDATION INC.**11-3239215****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
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization	Employer identification number
FUND FOR LIFE FOUNDATION INC.	11-3239215

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 info once) ▶ \$ _____

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
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

Part XV . Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
KOLLEL BOKER SANZ 1349 50TH STREET BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	154,000.
MOSDOS KLAUSENBURG INC. 620 BEDFORD AVE BROOKLYN, NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	75,000.
N.J. CENTER FOR JUDAICA STUDIES 801 W KENNEDY BLVD LAKEWOOD, NJ 08701		TAX EXEMPT	TO FURTHER JEWISH CAUSES	3,000.
THE OJC FUND 1303 53RD ST. #303 BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	2,500.
YESHIVA SHEARITH HAPLETAH 712 BEDFORD AVE. BROOKLYN, NY 11206		TAX EXEMPT	TO FURTHER JEWISH CAUSES	50,000.
BAIS CHINUCH LBNOS BAYIS RUCHEL 115 CAREY STREET LAKEWOOD, NJ 08701		TAX EXEMPT	TO FURTHER JEWISH CAUSES	15,000.
BNOS JERUSALEM 600 MCDONALD AVE BROOKLYN, NY 11218		TAX EXEMPT	TO FURTHER JEWISH CAUSES	3,500.
BNOS MALKA BELZ 600 MCDONALD AVE BROOKLYN, NY 11218		TAX EXEMPT	TO FURTHER JEWISH CAUSES	6,000.
BNOS ZION OF BOBOV 5000 14TH AVE BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	7,000.
CHEVRA SHAS KEREN YEHOASHUA OF MONSEY 58 MAIN STREET MONSEY, NY 10952		TAX EXEMPT	TO FURTHER JEWISH CAUSES	10,000.
Total from continuation sheets				480,593.

Part XV . Supplementary Information**3** Grants and Contributions Paid During the Year (Continuation)

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
CONG SHEARITH HAPLETA 204 KEAP STREET BROOKLYN, NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	12,933.
CONG. BEEAR AVROHOM DSLONIM 2 PHYLISS TERRACE MONSEY, NY 10952		TAX EXEMPT	TO FURTHER JEWISH CAUSES	30,000.
CONG. KOLLEL SANZ KLAUSENBURG 1570 50TH STREET BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	1,000.
CONG. YESODE HATORAH 620 BEDFORD AVE BROOKLYN, NY 11249		TAX EXEMPT	TO FURTHER JEWISH CAUSES	16,800.
HISACHDIS HATALMIDIM DKEREN SHMIEL 1303 53RD ST. #307 BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	5,000.
KARAN ALUZAR 255 PENN STREET BROOKLYN, NY 11211		TAX EXEMPT	TO FURTHER JEWISH CAUSES	12,000.
KHAL B LEV ECHOD 1149 56TH STREET BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	10,000.
KOLEL SHOMRE HACHOMOS OF JERUSALEM 18 HEYWARD STREET BROOKLYN, NY 11249		TAX EXEMPT	TO FURTHER JEWISH CAUSES	3,000.
MENUCHA CHESED SERVCIES CORP 1274 49TH ST STE 590 BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	1,500.
MOSDOT BOTOSHAN 915 EAST 7TH STREET BROOKLYN, NY 11230		TAX EXEMPT	TO FURTHER JEWISH CAUSES	9,000.
Total from continuation sheets				

Part XV . Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
PROJECT INSPIRE 1407 BROADWAY STE 1703A NEW YORK, NY 10018		TAX EXEMPT	TO FURTHER JEWISH CAUSES	360.
TALMUD TORAH BAIS AVRAHAM 915 NEW HAMPSHIRE AVE LAKEWOOD, NJ 08701		TAX EXEMPT	TO FURTHER JEWISH CAUSES	15,000.
YESHIVA LTZEERIM SANZ KLAUSENBURG INC. 1412 50TH STREET BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	3,000.
YESHIVA LTZIERIM INC 2143 65TH ST. BROOKLYN, NY 11204		TAX EXEMPT	TO FURTHER JEWISH CAUSES	9,000.
YESHIVAS SANZ KLAUSENBURG 1420 50TH ST. BROOKLYN, NY 11219		TAX EXEMPT	TO FURTHER JEWISH CAUSES	26,000.
Total from continuation sheets				

FORM 990-PF

RENTAL INCOME

STATEMENT 1

KIND AND LOCATION OF PROPERTY	ACTIVITY NUMBER	GROSS RENTAL INCOME
PROPERTIES	1	12,000.
TOTAL TO FORM 990-PF, PART I, LINE 5A		12,000.

FORM 990-PF	RENTAL EXPENSES	STATEMENT	2
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DESCRIPTION	ACTIVITY NUMBER	AMOUNT	TOTAL
DEPRECIATION		2,804.	
NON-INVESTMENT PROPERTY: DEPRECIATION		0.	
- SUBTOTAL -	1		2,804.
TOTAL RENTAL EXPENSES			2,804.
NET RENTAL INCOME TO FORM 990-PF, PART I, LINE 5B			9,196.

FORM 990-PF

OTHER INCOME

STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
	167,678.	167,678.	167,678.
CLASS ACTION PROCEEDS	334.	0.	334.
INCOME FROM K-1 (RENTAL)	29,279.	0.	29,279.
INCOME FROM K-1 (ORDINARY)	-35,772.	0.	-35,772.
TOTAL TO FORM 990-PF, PART I, LINE 11	161,519.	167,678.	161,519.

FORM 990-PF	OTHER PROFESSIONAL FEES	STATEMENT	4
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEES	60,629.	60,629.	0.	0.
TO FORM 990-PF, PG 1, LN 16C	60,629.	60,629.	0.	0.

FORM 990-PF

TAXES

STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
STATE TAXES	750.	0.	0.	0.
PROPERTY TAX	3,395.	0.	0.	0.
FOREIGN TAX	4,526.	4,526.	0.	0.
PAYROLL TAX	2,345.	0.	0.	2,345.
FEDERAL TAX	17,473.	0.	0.	0.
TO FORM 990-PF, PG 1, LN 18	28,489.	4,526.	0.	2,345.

FORM 990-PF

OTHER EXPENSES

STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BANK CHARGES	325.	0.	0.	0.
WORKERS COMP	457.	0.	0.	0.
REPAIRS AND MAINTENANCE	1,479.	0.	0.	0.
INSURANCE	1,188.	0.	0.	0.
OTHER EXPENSES	10,853.	10,853.	0.	0.
TO FORM 990-PF, PG 1, LN 23	14,302.	10,853.	0.	0.

FORM 990-PF DEPRECIATION OF ASSETS NOT HELD FOR INVESTMENT STATEMENT 7

DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE	FAIR MARKET VALUE
LAND 805 RIDGE	13,132.	0.	13,132.	13,132.
805 RIDGE AVE	77,121.	36,769.	40,352.	40,352.
TO 990-PF, PART II, LN 14	90,253.	36,769.	53,484.	53,484.

FORM 990-PF OTHER NOTES AND LOANS REPORTED SEPARATELY STATEMENT 8

<u>BORROWER'S NAME</u>	<u>TERMS OF REPAYMENT</u>	<u>INTEREST RATE</u>
NURSING HOME- SUNRISE	MONTHLY	15.70%

<u>DATE OF NOTE</u>	<u>MATURITY DATE</u>	<u>ORIGINAL LOAN AMOUNT</u>	<u>DESCRIPTION OF CONSIDERATION</u>	<u>FMV OF CONSIDERATION</u>
12/29/08	12/31/12	3,450,000.	NONE	0.

<u>SECURITY PROVIDED BY BORROWER</u>	<u>PURPOSE OF LOAN</u>
INVESTMENT IN IBSHAR IV LLC	INVESTMENT

<u>RELATIONSHIP OF BORROWER</u>	<u>BALANCE DUE</u>	<u>DOUBTFUL ACCT ALLOWANCE</u>	<u>FMV OF LOAN</u>
NONE	0.	0.	0.

<u>BORROWER'S NAME</u>	<u>TERMS OF REPAYMENT</u>	<u>INTEREST RATE</u>
VARIOUS PUBLIC CHARITIES	ON DEMAND	.00%

<u>DATE OF NOTE</u>	<u>MATURITY DATE</u>	<u>ORIGINAL LOAN AMOUNT</u>	<u>DESCRIPTION OF CONSIDERATION</u>	<u>FMV OF CONSIDERATION</u>
		0.	NONE	0.

<u>SECURITY PROVIDED BY BORROWER</u>	<u>PURPOSE OF LOAN</u>
REAL PROPERTY	CHARITABLE

<u>RELATIONSHIP OF BORROWER</u>	<u>BALANCE DUE</u>	<u>DOUBTFUL ACCT ALLOWANCE</u>	<u>FMV OF LOAN</u>
NONE	1,107,025.	0.	1,107,025.

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE
LOWY TIBOR			MONTHLY	7.00%
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION
03/20/06	03/01/27	322,869.	NONE	0.
SECURITY PROVIDED BY BORROWER		PURPOSE OF LOAN		
REAL PROPERTY		INVESTMENT		
RELATIONSHIP OF BORROWER		BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
NONE		452,470.	0.	452,470.

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE	
MODECHAI & SYLVIA KLEIN			MONTHLY INT PRIN. @ MATURI	6.00%	
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	
09/16/09	09/15/15	180,000.	NONE	0.	
SECURITY PROVIDED BY BORROWER		PURPOSE OF LOAN			
PROPERTY		INVESTMENT			
RELATIONSHIP OF BORROWER			BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
NONE			212,700.	0.	212,700.

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE	
CONG. SANZ KLAUSENBERG			ON DEMAND	15.00%	
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	
03/21/08		600,000.	NONE	0.	
SECURITY PROVIDED BY BORROWER			PURPOSE OF LOAN		
REAL PROPERTY			CHARITABLE		
RELATIONSHIP OF BORROWER			BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
NONE			0.	0.	0.

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE
DEALMED			1 YEAR	5.00%
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION
04/23/14	04/23/15	800,000.	NONE	0.
SECURITY PROVIDED BY BORROWER		PURPOSE OF LOAN		
PROPERTY		INVESTMENT		
RELATIONSHIP OF BORROWER		BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
NONE		824,000.	0.	824,000.

BORROWER 'S NAME			TERMS OF REPAYMENT	INTEREST RATE	
LIBBY KATZ			5 YEAR	5.00%	
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	
08/07/14	09/30/19	25,000.	NONE	0.	
SECURITY PROVIDED BY BORROWER		PURPOSE OF LOAN			
PROPERTY		INVESTMENT			
RELATIONSHIP OF BORROWER			BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
NONE			25,521.	0.	25,521.

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE	
ACTUA INTERNATIONAL LIMITED			ONE YEAR	5.00%	
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	
05/30/14	05/30/15	7,700,000.	NONE	0.	
SECURITY PROVIDED BY BORROWER		PURPOSE OF LOAN			
ALL COMPANY ASSETS		INVESTMENT			
RELATIONSHIP OF BORROWER			BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
NONE			7,723,658.	0.	7,723,658.
TOTAL TO FORM 990-PF, PART II, LINE 7			10,345,374.	0.	10,345,374.

FORM 990-PF	CORPORATE STOCK	STATEMENT	9
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SANFORD C BERNSTEIN	7,217,176.	7,217,176.
TOTAL TO FORM 990-PF, PART II, LINE 10B	7,217,176.	7,217,176.

FORM 990-PF

CORPORATE BONDS

STATEMENT 10

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SANFORD BERNSTEIN	163,308.	163,308.
SANFORD BERNSTEIN	8,474,790.	8,474,790.
SANFORD BERNSTEIN	1,773,877.	1,773,877.
SANFORD BERNSTEIN	1,576,477.	1,576,477.
SANFORD BERNSTEIN	357,702.	357,702.
TOTAL TO FORM 990-PF, PART II, LINE 10C	12,346,154.	12,346,154.

FORM 990-PF

OTHER INVESTMENTS

STATEMENT 11

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
ANNUITIES	FMV	850,868.	850,868.
INSURANCE POLICIES	FMV	503,970.	503,970.
REAL ESTATE PARTNERSHIP INTEREST	COST	3,104,243.	3,104,243.
TOTAL TO FORM 990-PF, PART II, LINE 13		4,459,081.	4,459,081.

FORM 990-PF

OTHER ASSETS

STATEMENT 12

DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
ARTWORK	20,900.	20,900.	20,900.
REAL PROPERTY - HOPE ROAD	194,017.	194,017.	194,017.
TO FORM 990-PF, PART II, LINE 15	214,917.	214,917.	214,917.

FORM 990-PF

OTHER LIABILITIES

STATEMENT 13

DESCRIPTIONBOY AMOUNTEOY AMOUNT

SECURITY DEPOSITS PAYABLE

1,000.

1,000.

SANFORD BERNSTEIN LINE OF CREDIT

0.

7,610,309.

TOTAL TO FORM 990-PF, PART II, LINE 22

1,000.

7,611,309.

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account: 039-32481)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Proceeds	Total Cost	Gain or Loss
LONG-TERM								
08/18/2010	02/21/2014	22,272.727	BERNSTEIN GOVERNMENT	12.54	12.87	279,299.99	286,650.00	(7,350.01)
08/19/2010	02/21/2014	547.118	BERNSTEIN GOVERNMENT	12.54	12.88	6,860.86	7,046.88	(186.02)
08/20/2010	02/21/2014	2,235	BERNSTEIN GOVERNMENT	12.54	12.87	28.03	28.77	(0.74)
09/02/2010	02/21/2014	0.098	BERNSTEIN GOVERNMENT	12.54	12.86	1.23	1.26	(0.03)
09/16/2010	02/21/2014	5,088.508	BERNSTEIN GOVERNMENT	12.54	12.87	63,809.89	65,489.10	(1,679.21)
SUBTOTAL FOR LONG-TERM						350,000.00	359,216.01	(9,216.01)
TOTAL						\$350,000.00	\$359,216.01	(\$9,216.01)

** ACCOUNT TOTALS **

CURRENT PERIOD - G/L

(\$9,216.01)

LONG-TERM

(\$9,216.01)

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
SHORT-TERM COVERED								
03/15/2013	01/17/2014	375	MARATHON PETROLEUM CORP	86.00	88.00	32,248.69	33,000.00	(751.31)
05/03/2013	01/17/2014	125	MARATHON PETROLEUM CORP	86.00	78.20	10,749.56	9,775.55	974.01
03/19/2013	01/27/2014	200	EBAY INC	53.27	50.91	10,653.10	10,182.32	470.78
05/01/2013	01/29/2014	50	BOEING CO/THE	130.17	91.33	6,508.58	4,566.69	1,941.89
03/20/2013	01/30/2014	425	ILLINOIS TOOL WORKS	79.33	63.13	33,713.47	26,828.68	6,884.79
05/06/2013	01/30/2014	175	ILLINOIS TOOL WORKS	79.33	65.67	13,882.01	11,491.39	2,390.62
02/08/2013	01/30/2014	300	PATTERSON COS INC	40.33	37.25	12,099.00	11,173.51	925.49
05/17/2013	01/30/2014	175	PATTERSON COS INC	40.33	38.75	7,057.75	6,781.25	276.50
03/21/2013	02/03/2014	50	INTL BUSINESS MACHINES CORP	174.41	212.08	8,720.52	10,604.13	(1,883.61)
03/14/2013	02/07/2014	50	WW GRAINGER INC	234.08	224.88	11,704.09	11,244.16	459.93
03/08/2013	02/10/2014	25	***EVEREST RE GROUP LTD	139.58	127.55	3,489.42	3,188.69	300.73
02/25/2013	02/19/2014	100	NOBLE ENERGY INC	66.58	55.03	6,658.06	5,503.24	1,154.82
05/20/2013	02/20/2014	200	KINDER MORGAN INC	33.13	40.81	6,625.38	8,161.98	(1,536.60)
07/15/2013	02/20/2014	200	KINDER MORGAN INC	33.13	40.22	6,625.38	8,043.98	(1,418.60)
03/14/2013	02/20/2014	20	WW GRAINGER INC	248.56	224.88	4,971.18	4,497.67	473.51
04/08/2013	02/20/2014	25	WW GRAINGER INC	248.56	223.81	6,213.97	5,595.29	618.68
05/01/2013	02/24/2014	75	ALLERGAN INC	124.73	100.43	9,354.44	7,532.24	1,822.20
03/21/2013	02/24/2014	150	CELGENE CORP	164.74	111.95	24,710.26	16,792.29	7,917.97
01/24/2014	02/24/2014	45	CELGENE CORP	164.74	164.04	7,413.08	7,381.65	31.43
04/08/2013	02/25/2014	35	WW GRAINGER INC	251.30	223.81	8,795.41	7,833.41	962.00
08/23/2013	02/25/2014	40	WW GRAINGER INC	251.30	253.52	10,051.90	10,140.78	(88.88)
12/03/2013	02/26/2014	650	GENERAL MOTORS CO	36.73	37.90	23,877.30	24,632.73	(755.43)
07/22/2013	03/06/2014	500	PULTE GROUP INC	20.58	19.05	10,288.85	9,527.25	761.60
04/10/2013	03/14/2014	10	PRICELINE GROUP INC/THE	1,277.24	718.53	12,772.36	7,185.32	5,587.04
09/25/2013	03/27/2014	75	PARKER HANNIFIN CORP	118.03	109.09	8,852.52	8,181.68	670.84
06/20/2013	04/10/2014	150	CBS CORP-CLASS B NON VOTING	61.45	47.36	9,217.67	7,104.21	2,113.46
03/07/2014	04/14/2014	100	***EATON CORP PLC	71.07	76.26	7,107.27	7,626.16	(518.89)
11/07/2013	04/14/2014	275	VERISK ANALYTICS INC-CL A	57.38	61.43	15,778.76	16,893.44	(1,114.68)
03/10/2014	04/14/2014	150	VERISK ANALYTICS INC-CL A	57.38	63.30	8,606.59	9,494.42	(887.83)
04/24/2013	04/22/2014	100	COSTCO WHOLESALE CORP	113.89	108.06	11,388.50	10,805.76	582.74
10/31/2013	04/23/2014	150	HASBRO INC	54.94	52.08	8,241.09	7,812.05	429.04
04/24/2013	04/24/2014	50	COSTCO WHOLESALE CORP	114.86	108.06	5,743.06	5,402.88	340.18

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
01/21/2014	04/28/2014	250	FISERV INC	56 10	57 08	14,023 93	14,270 73	(246 80)
01/23/2014	04/28/2014	250	FISERV INC	56 10	57 61	14,023 92	14,402 80	(378 88)
05/01/2013	04/29/2014	100	ALLERGAN INC	166 14	100 43	16,613 55	10,042 98	6,570 57
07/10/2013	04/29/2014	800	REGAL ENTERTAINMENT GROUP-A	18 96	19 10	15,168 16	15,280 00	(111 84)
06/20/2013	05/01/2014	500	CBS CORP-CLASS B NON VOTING	57 77	47 36	28,884 70	23,680 70	5,204 00
07/17/2013	05/01/2014	150	CBS CORP-CLASS B NON VOTING	57 77	52 68	8,665 41	7,902 60	762 81
05/14/2013	05/02/2014	25	ALLERGAN INC	169 26	103 96	4,231 50	2,598 99	1,632 51
05/21/2013	05/07/2014	225	***AMDOCS LTD	47 23	36 41	10,626 30	8,192 23	2,434 07
10/18/2013	05/07/2014	50	***AMDOCS LTD	47 23	37 28	2,361 40	1,864 25	497 15
09/20/2013	05/07/2014	150	***AON PLC	86 22	75 48	12,933 00	11,321 92	1,611 08
05/14/2013	05/07/2014	50	ALLERGAN INC	166 14	103 96	8,307 10	5,197 98	3,109 12
05/17/2013	05/07/2014	80	ALLERGAN INC	166 14	100 11	13,291 36	8,008 47	5,282 89
05/31/2013	05/07/2014	14,628.102	ALLIANCEBERN SELECT US EQ-AD	14 91	13 34	218,105 00	195,138 88	22,966 12
04/30/2014	05/07/2014	75	AMERICAN ELECTRIC POWER WASH SALE-DISALLOWED LOSS	53 16	53 95	3,987 00	4,046 12	(59 12)
05/13/2013	05/07/2014	250	AMERICAN EXPRESS CO	87 60	69 80	21,900 70	17,450 00	4,450 70
12/13/2013	05/07/2014	175	AMERICAN TOWER CORP	87 85	76 91	15,374 61	13,459 23	1,915 38
11/07/2013	05/07/2014	100	AMPHENOL CORP-CL A	95 42	80 29	9,541 71	8,029 00	1,512 71
12/06/2013	05/07/2014	150	ASSURANT INC	66 36	64 82	9,954 00	9,722 71	231 29
04/25/2014	05/07/2014	6	AUTOZONE INC WASH SALE-DISALLOWED LOSS	523 25	523 46	3,139 50	3,140 79	(1 29)
02/03/2014	05/07/2014	200	BALL CORP	57 75	51 43	11,550 08	10,285 34	1,264 74
05/02/2014	05/07/2014	175	BOOZ ALLEN HAMILTON HOLDING	23 85	23 52	4,173 24	4,115 81	57 43
03/05/2014	05/07/2014	400	BROCADE COMMUNICATIONS SYS WASH SALE-DISALLOWED LOSS	8 30	10 00	3,320 00	4,000 00	(680 00)
04/28/2014	05/07/2014	40	COSTAR GROUP INC.	153 51	152 42	6,140 40	6,096 93	43 47
10/18/2013	05/07/2014	75	COSTCO WHOLESALE CORP WASH SALE-DISALLOWED LOSS	112 06	117 08	8,404 74	8,780 78	(376 04)
11/18/2013	05/07/2014	250	CVS HEALTH CORP	75 50	65 49	18,874 60	16,371 50	2,503 10
12/03/2013	05/07/2014	25	CVS HEALTH CORP	75 50	66 66	1,887 46	1,666 40	221 06
04/25/2014	05/07/2014	125	DOVER CORP	85 75	85 09	10,719 03	10,636 10	82 93
02/20/2014	05/07/2014	300	DOW CHEMICAL CO/THE	49 35	47 01	14,806 23	14,103 00	703 23
02/03/2014	05/07/2014	125	DTE ENERGY COMPANY	79 01	68 19	9,876 20	8,524 15	1,352 05
03/03/2014	05/07/2014	250	EBAY INC	50 36	58 17	12,588 93	14,543 70	(1,954 77)

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
			WASH SALE-DISALLOWED LOSS					1,954,771
06/10/2013	05/07/2014	600	ELECTRONIC ARTS INC	33.34	23.12	20,006.10	13,872.36	6,133.74
02/07/2014	05/07/2014	50	F5 NETWORKS INC	100.83	107.16	5,041.53	5,357.98	(316.45)
			WASH SALE-DISALLOWED LOSS					316.45
04/07/2014	05/07/2014	125	FACEBOOK INC-A	57.12	56.91	7,140.14	7,113.16	26.98
11/18/2013	05/07/2014	50	FEDEX CORP	137.83	137.38	6,891.67	6,869.00	22.67
01/17/2014	05/07/2014	300	GAMESTOP CORP-CLASS A	36.08	37.59	10,823.10	11,277.18	(454.08)
			WASH SALE-DISALLOWED LOSS					454.08
10/14/2013	05/07/2014	300	GANNETT CO	27.02	26.14	8,106.09	7,842.09	264.00
06/26/2013	05/07/2014	800	GENWORTH FINANCIAL INC-CL A	18.04	11.11	14,431.44	8,885.92	5,545.52
06/11/2013	05/07/2014	200	GILEAD SCIENCES INC	78.65	52.65	15,730.52	10,529.58	5,200.94
04/10/2014	05/07/2014	30	GOLDMAN SACHS GROUP INC	155.54	157.21	4,666.20	4,716.29	(50.09)
			WASH SALE-DISALLOWED LOSS					50.09
08/23/2013	05/07/2014	150	HALLIBURTON CO	64.37	48.56	9,655.70	7,283.66	2,372.04
10/31/2013	05/07/2014	75	HASBRO INC	55.28	52.08	4,145.78	3,906.02	239.76
02/03/2014	05/07/2014	150	HERSHEY CO/THE	96.52	98.31	14,478.00	14,746.63	(268.63)
			WASH SALE-DISALLOWED LOSS					268.63
10/21/2013	05/07/2014	400	HESS CORP	88.81	84.09	35,522.08	33,637.76	1,884.32
03/28/2014	05/07/2014	40	INTUITIVE SURGICAL INC	353.62	434.81	14,144.72	17,392.42	(3,247.70)
			WASH SALE-DISALLOWED LOSS					2,841.74
08/23/2013	05/07/2014	450	LINCOLN NATIONAL CORP	48.83	44.18	21,973.82	19,881.32	2,092.50
10/25/2013	05/07/2014	50	LINCOLN NATIONAL CORP	48.83	44.80	2,441.53	2,240.00	201.53
03/25/2014	05/07/2014	250	LINEAR TECHNOLOGY CORP	44.39	48.69	11,096.38	12,172.33	(1,075.95)
			WASH SALE-DISALLOWED LOSS					1,075.95
01/23/2014	05/07/2014	40	LOCKHEED MARTIN CORP	163.54	153.23	6,541.44	6,129.25	412.19
02/03/2014	05/07/2014	100	LORILLARD INC	58.51	48.40	5,850.85	4,840.00	1,010.85
12/05/2013	05/07/2014	300	MEAD JOHNSON NUTRITION CO	87.18	85.22	26,152.89	25,567.14	585.75
04/24/2014	05/07/2014	125	MONDELEZ INTERNATIONAL-WI	38.00	35.34	4,750.00	4,417.54	332.46
02/12/2014	05/07/2014	150	MONSTER BEVERAGE CORP	65.89	72.30	9,883.02	10,844.25	(961.23)
			WASH SALE-DISALLOWED LOSS					961.23
04/15/2014	05/07/2014	350	NAVIENT CORP	16.50	15.93	5,773.25	5,574.83	198.42
10/25/2013	05/07/2014	200	NIKE INC-CL B	71.85	75.52	14,370.16	15,103.10	(732.94)
			WASH SALE-DISALLOWED LOSS					549.71
09/13/2013	05/07/2014	225	OCCIDENTAL PETROLEUM CORP	96.19	91.03	21,642.73	20,481.84	1,160.89
02/05/2014	05/07/2014	1,400	OFFICE DEPOT INC	4.93	4.81	6,896.54	6,731.06	165.48

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
09/25/2013	05/07/2014	150	PARKER HANNIFIN CORP	123.52	109.09	18,528.62	16,363.37	2,165.25
11/07/2013	05/07/2014	75	POLARIS INDUSTRIES INC	132.30	128.10	9,922.29	9,607.21	315.08
03/13/2014	05/07/2014	200	QUINTILES TRANSNATIONAL HOLDIN WASH SALE-DISALLOWED LOSS	46.83	52.00	9,365.20	10,400.00	(1,034.80)
10/24/2013	05/07/2014	125	RAYTHEON COMPANY	97.54	77.52	12,192.91	9,690.01	2,502.90
07/24/2013	05/07/2014	150	SCHLUMBERGER LTD	101.66	83.00	15,249.03	12,450.12	2,798.91
04/15/2014	05/07/2014	350	SLM CORP WASH SALE-DISALLOWED LOSS	8.81	8.85	3,084.90	3,099.01	(14.11)
03/06/2014	05/07/2014	200	TWENTY-FIRST CENTURY FOX-A WASH SALE-DISALLOWED LOSS	32.00	34.21	6,400.00	6,842.60	(442.60)
02/25/2014	05/07/2014	300	US BANCORP WASH SALE-DISALLOWED LOSS	40.39	40.84	12,116.22	12,252.27	(136.05)
11/18/2013	05/07/2014	250	VERIZON COMMUNICATIONS INC WASH SALE-DISALLOWED LOSS	48.27	50.54	12,068.43	12,634.83	(566.40)
02/21/2014	05/07/2014	50	VERIZON COMMUNICATIONS INC	48.27	47.98	2,413.68	2,398.83	14.85
01/31/2014	05/07/2014	1,000	XEROX CORP	11.72	10.95	11,717.00	10,948.40	768.60
04/15/2014	05/20/2014	650	NAVIENT CORP	16.00	15.93	10,400.39	10,353.26	47.13
05/09/2014	05/30/2014	25	AMAZON.COM INC	308.07	290.76	7,701.67	7,269.09	432.58
06/26/2013	05/30/2014	300	GENWORTH FINANCIAL INC-CL A	16.99	11.11	5,097.96	3,332.22	1,765.74
06/26/2013	05/30/2014	400	GENWORTH FINANCIAL INC-CL A	16.99	11.11	6,797.28	4,442.96	2,354.32
10/25/2013	05/30/2014	100	LINCOLN NATIONAL CORP	47.94	44.80	4,793.94	4,480.00	313.94
11/18/2013	06/05/2014	50	FEDEX CORP	143.09	137.38	7,154.46	6,868.99	285.47
11/21/2013	06/05/2014	75	FEDEX CORP	143.09	137.81	10,731.69	10,335.80	395.89
05/09/2014	06/05/2014	75	FEDEX CORP	143.09	137.26	10,731.69	10,294.81	436.88
05/09/2014	06/10/2014	28	TIME INC	23.00	22.70	644.01	635.59	8.42
11/21/2013	06/12/2014	50	COSTCO WHOLESALE CORP	115.34	123.87	5,767.05	6,193.36	(426.31)
10/25/2013	06/13/2014	75	NIKE INC-CL B	74.14	75.52	5,560.33	5,663.66	(103.33)
03/03/2014	06/19/2014	100	EBAY INC WASH SALE-DISALLOWED LOSS	49.60	58.17	4,959.78	5,817.48	(857.70)
03/28/2014	06/19/2014	15	INTUITIVE SURGICAL INC	402.43	434.81	6,036.42	6,522.16	(485.74)
02/21/2014	06/19/2014	100	VERIZON COMMUNICATIONS INC	49.42	47.98	4,942.40	4,797.66	144.74
05/09/2014	06/20/2014	75	WAL-MART STORES INC	75.37	79.09	5,652.78	5,931.98	(279.20)
02/07/2014	06/26/2014	75	F5 NETWORKS INC	107.33	107.16	8,049.47	8,036.97	12.50
02/03/2014	06/27/2014	150	LORILLARD INC	61.35	48.40	9,202.28	7,260.00	1,942.28

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
10/14/2013	06/30/2014	650	GANNETT CO	31.12	26.14	20,229.11	16,991.20	3,237.91
05/09/2014	06/30/2014	350	GANNETT CO	31.12	27.19	10,892.59	9,515.07	1,377.52
04/02/2014	07/01/2014	100	VERTEX PHARMACEUTICALS INC	95.14	72.32	9,514.12	7,231.98	2,282.14
05/09/2014	07/01/2014	75	VERTEX PHARMACEUTICALS INC	95.14	64.83	7,135.59	4,862.42	2,273.17
10/31/2013	07/14/2014	125	HASBRO INC	54.33	52.08	6,791.83	6,510.04	281.79
02/03/2014	07/14/2014	75	HERSHEY CO/THE	95.09	98.31	7,131.45	7,373.32	(241.87)
02/03/2014	07/14/2014	100	HERSHEY CO/THE	95.09	99.41	9,508.60	9,941.36	(432.76)
02/07/2014	07/15/2014	50	F5 NETWORKS INC	110.52	114.59	5,526.23	5,729.39	(203.16)
04/03/2014	07/17/2014	200	VALERO ENERGY CORP	49.33	55.55	9,866.04	11,109.12	(1,243.08)
05/09/2014	07/17/2014	350	VALERO ENERGY CORP	49.33	55.55	17,265.57	19,440.82	(2,175.25)
12/05/2013	07/23/2014	50	MEAD JOHNSON NUTRITION CO	95.37	85.22	4,768.60	4,261.19	507.41
03/03/2014	07/24/2014	50	EBAY INC	53.29	66.27	2,664.57	3,313.63	(649.06)
03/03/2014	07/24/2014	100	EBAY INC	53.29	70.32	5,329.14	7,032.43	(1,703.29)
03/03/2014	07/24/2014	100	EBAY INC	53.29	67.31	5,329.14	6,731.06	(1,401.92)
03/03/2014	07/24/2014	200	EBAY INC	53.29	58.17	10,658.28	11,634.96	(976.68)
05/09/2014	07/24/2014	50	EBAY INC	53.29	50.63	2,664.57	2,531.72	132.85
05/09/2014	07/28/2014	300	TJX COMPANIES INC	52.68	58.34	15,805.05	17,500.80	(1,695.75)
09/25/2013	07/29/2014	125	PARKER HANNIFIN CORP	119.05	109.09	14,881.49	13,636.14	1,245.35
05/09/2014	07/29/2014	75	PARKER HANNIFIN CORP	119.05	123.96	8,928.89	9,297.19	(368.30)
04/24/2014	08/05/2014	300	MONDELEZ INTERNATIONAL-W/I	36.03	35.34	10,808.13	10,602.09	206.04
05/09/2014	08/05/2014	175	MONDELEZ INTERNATIONAL-W/I	36.03	37.70	6,304.74	6,598.34	(293.60)
10/21/2013	08/07/2014	100	HESS CORP	97.89	84.09	9,788.51	8,409.44	1,379.07
11/01/2013	08/07/2014	50	HESS CORP	97.89	80.69	4,894.26	4,034.71	859.55
12/03/2013	08/08/2014	500	GENWORTH FINANCIAL INC-CL A	12.88	15.11	6,441.05	7,556.65	(1,115.60)
05/09/2014	08/08/2014	700	GENWORTH FINANCIAL INC-CL A	12.88	18.11	9,017.47	12,679.24	(3,661.77)
05/09/2014	08/14/2014	250	COGNIZANT TECH SOLUTIONS-A	45.00	47.59	11,250.18	11,897.33	(647.15)
12/05/2013	08/26/2014	100	MEAD JOHNSON NUTRITION CO	95.31	85.22	9,531.31	8,522.38	1,008.93
10/25/2013	09/03/2014	50	LINCOLN NATIONAL CORP	55.19	44.80	2,759.64	2,240.00	519.64
10/25/2013	09/03/2014	50	LINCOLN NATIONAL CORP	55.19	44.80	2,759.64	2,240.00	519.64
11/07/2013	09/03/2014	150	LINCOLN NATIONAL CORP	55.19	46.91	8,278.91	7,036.38	1,242.53
11/27/2013	09/03/2014	150	LINCOLN NATIONAL CORP	55.19	51.40	8,278.90	7,710.09	568.81
05/09/2014	09/08/2014	75	BERKSHIRE HATHAWAY INC-CL B	138.31	127.11	10,373.35	9,533.22	840.13
04/11/2014	09/08/2014	125	UNITED TECHNOLOGIES CORP	108.71	114.84	13,588.89	14,354.74	(765.85)

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
07/01/2014	09/08/2014	100	UNITED TECHNOLOGIES CORP	108 71	116 22	10,871.11	11,621.97	(750.86)
02/03/2014	09/10/2014	50	HERSHEY CO/THE	91 74	97 62	4,587 07	4,881.13	(294 06)
02/18/2014	09/10/2014	225	HERSHEY CO/THE	91 74	105 59	20,641 79	23,756 65	(3,114 86)
05/09/2014	09/26/2014	150	VIACOM INC-CLASS B	77 08	83.52	11,562 14	12,527 81	(965 67)
05/09/2014	09/30/2014	50	MCDONALD'S CORP	95 00	102.68	4,750 00	5,134.14	(384.14)
05/09/2014	10/01/2014	300	CITIGROUP INC	51 30	46 96	15,388 74	14,086 83	1,301.91
02/03/2014	10/01/2014	125	LORILLARD INC	59 47	48 40	7,434 33	6,050 00	1,384.33
05/09/2014	10/01/2014	125	LORILLARD INC	59 47	58 46	7,434 32	7,307.71	126.61
06/16/2014	10/02/2014	50	***COPA HOLDINGS SA-CLASS A	107 80	139 02	5,389 98	6,951 02	(1,561 04)
06/17/2014	10/02/2014	75	***COPA HOLDINGS SA-CLASS A	107 80	139 41	8,084 98	10,455 74	(2,370.76)
09/08/2014	10/03/2014	250	CBS CORP-CLASS B NON VOTING	52.74	59 04	13,185 95	14,759 23	(1,573.28)
02/12/2014	10/09/2014	50	MONSTER BEVERAGE CORP	95 12	72 30	4,756 03	3,614 75	1,141.28
08/15/2014	10/14/2014	500	DISCOVERY COMMUNICATION-A	34 57	43.27	17,284 70	21,633.80	(4,349 10)
08/20/2014	10/14/2014	150	DISCOVERY COMMUNICATION-A	34 57	44.64	5,185 41	6,696 33	(1,510 92)
03/25/2014	10/16/2014	100	LINEAR TECHNOLOGY CORP	39 28	48.69	3,928 06	4,868 93	(940 87)
03/25/2014	10/16/2014	250	LINEAR TECHNOLOGY CORP	39 28	50 44	9,820 15	12,609 70	(2,789 55)
04/17/2014	10/16/2014	100	LINEAR TECHNOLOGY CORP	39 28	46 13	3,928 06	4,613 50	(685 44)
05/01/2014	10/16/2014	150	LINEAR TECHNOLOGY CORP	39 28	44 87	5,892.09	6,730 34	(838 25)
05/09/2014	10/16/2014	350	LINEAR TECHNOLOGY CORP	39 28	44 67	13,748 21	15,635.80	(1,887 59)
05/21/2014	10/16/2014	150	LINEAR TECHNOLOGY CORP	39 28	45 12	5,892 09	6,767.94	(875 85)
03/06/2014	10/17/2014	200	TWENTY-FIRST CENTURY FOX-A	32 81	36 23	6,562 36	7,246 96	(684 60)
03/06/2014	10/17/2014	500	TWENTY-FIRST CENTURY FOX-A	32 81	34 21	16,405 90	17,106 50	(700 60)
05/09/2014	10/17/2014	50	TWENTY-FIRST CENTURY FOX-A	32 81	34 02	1,640 59	1,701 09	(60 50)
08/19/2014	10/17/2014	150	TWENTY-FIRST CENTURY FOX-A	32 81	35 75	4,921 77	5,361.95	(440.18)
05/09/2014	10/20/2014	175	HALLIBURTON CO	52 93	63 48	9,263 33	11,109.35	(1,846.02)
06/17/2014	10/20/2014	200	HALLIBURTON CO	52.93	67.51	10,586.66	13,501.10	(2,914.44)
06/06/2014	10/22/2014	175	EOG RESOURCES INC	94 00	109 14	16,449 71	19,100 36	(2,650 65)
06/26/2014	10/22/2014	75	EOG RESOURCES INC	94 00	114 90	7,049.87	8,617.38	(1,567 51)
12/05/2013	10/27/2014	50	MEAD JOHNSON NUTRITION CO	101 69	85 22	5,084.71	4,261.19	823.52
12/06/2013	11/13/2014	75	ASSURANT INC	67 78	64 82	5,083 25	4,861 36	221 89
01/30/2014	11/13/2014	200	LINCOLN NATIONAL CORP	56 32	48 00	11,264.52	9,599 28	1,665 24
02/05/2014	11/24/2014	200	ASSURANT INC	68 28	64 69	13,655 66	12,938 06	717.60
04/28/2014	11/24/2014	11	ASSURANT INC	68 28	66 00	751 06	725 99	25 07

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
05/09/2014	11/24/2014	300	MEDTRONIC INC	72.56	60.08	21,769.50	18,025.14	3,744.36
05/09/2014	12/05/2014	70	CALIFORNIA RESOURCES CORP	6.66	9.70	466.14	679.30	(213.16)
07/01/2014	12/05/2014	80	CALIFORNIA RESOURCES CORP	6.66	10.42	532.73	833.31	(300.58)
07/15/2014	12/05/2014	20	CALIFORNIA RESOURCES CORP	6.66	10.05	133.18	201.09	(67.91)
08/18/2014	12/05/2014	20	CALIFORNIA RESOURCES CORP	6.66	10.13	133.18	202.51	(69.33)
01/30/2014	12/05/2014	100	LINCOLN NATIONAL CORP	57.37	48.00	5,736.86	4,799.64	937.22
05/09/2014	12/05/2014	500	LINCOLN NATIONAL CORP	57.37	49.68	28,684.30	24,839.10	3,845.20
04/25/2014	12/16/2014	225	DOVER CORP	70.43	85.09	15,847.60	19,144.98	(3,297.38)
05/09/2014	12/16/2014	125	DOVER CORP	70.43	84.72	8,804.23	10,590.08	(1,785.85)
06/20/2014	12/16/2014	150	DOVER CORP	70.43	90.47	10,565.07	13,571.07	(3,006.00)
10/01/2014	12/16/2014	100	DOVER CORP	70.43	79.75	7,043.38	7,974.99	(931.61)
10/08/2014	12/16/2014	100	DOVER CORP	70.43	77.53	7,043.38	7,753.22	(709.84)
11/25/2014	12/16/2014	101	DOVER CORP	70.43	82.81	7,113.81	8,363.75	(1,249.94)
02/05/2014	12/16/2014	619	OFFICE DEPOT INC	7.97	4.81	4,931.88	2,976.09	1,955.79
05/09/2014	12/23/2014	125	BECTON DICKINSON & CO	138.62	117.00	17,327.44	14,625.51	2,701.93
SUBTOTAL FOR SHORT-TERM COVERED						2,146,613.66	2,049,666.36	109,588.06

LONG-TERM COVERED

12/06/2011	01/21/2014	275	AT&T INC	33.39	29.28	9,183.27	8,050.68	1,132.59
07/19/2012	01/21/2014	200	AT&T INC	33.39	35.48	6,678.74	7,095.72	(416.98)
06/15/2012	01/23/2014	10	CHIPOTLE MEXICAN GRILL-CL A	503.05	398.29	5,030.45	3,982.90	1,047.55
07/20/2012	01/23/2014	40	CHIPOTLE MEXICAN GRILL-CL A	503.05	318.24	20,121.81	12,729.76	7,392.05
08/24/2012	01/27/2014	175	EBAY INC	53.27	47.21	9,321.46	8,262.42	1,059.04
01/23/2013	01/27/2014	175	EBAY INC	53.27	53.48	9,321.47	9,359.75	(38.28)
04/09/2012	01/31/2014	100	COGNIZANT TECH SOLUTIONS-A	96.89	75.89	9,689.30	7,588.76	2,100.54
09/30/2011	01/31/2014	15	PRECISION CASTPARTS CORP	252.76	156.48	3,791.42	2,347.21	1,444.21
10/25/2011	01/31/2014	15	PRECISION CASTPARTS CORP	252.76	172.10	3,791.42	2,581.45	1,209.97
05/31/2012	02/03/2014	5	INTL BUSINESS MACHINES CORP	174.41	193.60	872.05	967.99	(95.94)
08/16/2012	02/03/2014	65	INTL BUSINESS MACHINES CORP	174.41	199.72	11,336.69	12,982.01	(1,645.32)
09/21/2012	02/03/2014	50	INTL BUSINESS MACHINES CORP	174.41	207.50	8,720.53	10,375.21	(1,654.68)
05/21/2012	02/03/2014	75	PHILIP MORRIS INTERNATIONAL	76.37	84.50	5,727.88	6,337.35	(609.47)
08/15/2012	02/03/2014	50	PHILIP MORRIS INTERNATIONAL	76.37	92.69	3,818.58	4,634.38	(815.80)
05/02/2011	02/05/2014	70	CITIGROUP INC	47.00	45.46	3,290.14	3,181.92	108.22
05/16/2011	02/05/2014	130	CITIGROUP INC	47.00	41.27	6,110.26	5,365.33	744.93

BERNSTEIN

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
05/19/2011	02/05/2014	100	CITIGROUP INC	47.00	41.37	4,700.20	4,137.27	562.93
08/24/2012	02/07/2014	25	BIOMER IDEC INC	315.25	146.92	7,881.20	3,672.91	4,208.29
12/24/2012	02/10/2014	50	***EVEREST RE GROUP LTD	139.58	108.74	6,978.83	5,437.24	1,541.59
07/09/2012	02/10/2014	100	ANSYS INC	80.50	58.52	8,049.89	5,851.73	2,198.16
02/14/2011	02/11/2014	100	NOBLE ENERGY INC	66.35	43.94	6,635.07	4,394.04	2,241.03
03/07/2011	02/11/2014	50	NOBLE ENERGY INC	66.35	46.54	3,317.53	2,326.80	990.73
05/27/2011	02/11/2014	50	SCHLUMBERGER LTD	89.97	85.24	4,498.49	4,261.90	236.59
08/29/2011	02/12/2014	100	***LYONDELLBASELL INDU-CL A	82.41	34.18	8,241.21	3,417.97	4,823.24
11/07/2012	02/12/2014	90	LINKEDIN CORP - A	192.91	101.24	17,362.01	9,111.20	8,250.81
09/26/2012	02/18/2014	150	FIDELITY NATIONAL INFORMATION	53.97	31.97	8,096.04	4,794.96	3,301.08
03/07/2011	02/19/2014	50	NOBLE ENERGY INC	66.58	46.54	3,329.03	2,326.79	1,002.24
05/10/2011	02/19/2014	100	NOBLE ENERGY INC	66.58	45.26	6,658.06	4,526.37	2,131.69
02/13/2013	02/20/2014	350	***AMDOCS LTD	44.34	36.13	15,519.91	12,644.66	2,875.25
06/08/2012	02/20/2014	25	CHEVRON CORP	114.58	100.20	2,864.57	2,504.93	359.64
08/17/2012	02/20/2014	125	CHEVRON CORP	114.58	112.91	14,322.84	14,113.98	208.86
11/12/2012	02/20/2014	200	KINDER MORGAN INC	33.13	32.57	6,625.38	6,514.46	110.92
05/21/2012	02/20/2014	175	WAL-MART STORES INC	73.35	62.92	12,836.11	11,010.86	1,825.25
08/16/2012	02/20/2014	75	WAL-MART STORES INC	73.35	72.11	5,501.19	5,408.45	92.74
01/14/2013	02/26/2014	1,200	CONAGRA FOODS INC	28.50	30.98	34,200.60	37,176.96	(2,976.36)
09/10/2012	02/28/2014	650	PULTE GROUP INC	21.02	14.62	13,661.12	9,501.57	4,159.55
05/22/2012	03/04/2014	150	REYNOLDS AMERICAN INC	55.12	41.41	8,267.34	6,211.50	2,055.84
09/13/2012	03/06/2014	350	PULTE GROUP INC	20.58	15.43	7,202.20	5,400.22	1,801.98
04/23/2012	03/14/2014	150	COGNIZANT TECH SOLUTIONS-A	50.48	35.84	7,571.31	5,375.70	2,195.61
09/04/2012	03/14/2014	50	INTERCONTINENTAL EXCHANGE IN	204.80	135.39	10,239.92	6,769.70	3,470.22
10/23/2012	03/24/2014	150	LIBERTY MEDIA CORP	133.76	97.40	20,063.78	14,609.83	5,453.95
04/23/2012	03/27/2014	150	COGNIZANT TECH SOLUTIONS-A	47.64	35.84	7,146.09	5,375.69	1,770.40
08/04/2011	03/27/2014	50	SCHLUMBERGER LTD	96.53	83.15	4,826.71	4,157.42	669.29
01/10/2012	03/27/2014	100	SCHLUMBERGER LTD	96.53	70.86	9,653.41	7,085.66	2,567.75
09/14/2012	03/27/2014	25	SCHLUMBERGER LTD	96.53	77.91	2,413.35	1,947.72	465.63
09/14/2012	03/28/2014	75	SCHLUMBERGER LTD	98.14	77.91	7,360.57	5,843.15	1,517.42
10/25/2011	04/07/2014	10	PRECISION CASTPARTS CORP	250.24	172.10	2,502.35	1,720.97	781.38
11/30/2011	04/07/2014	25	PRECISION CASTPARTS CORP	250.24	163.38	6,255.89	4,084.49	2,171.40
09/04/2012	04/08/2014	40	INTERCONTINENTAL EXCHANGE IN	190.96	135.39	7,638.40	5,415.76	2,222.64

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account: 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Proceeds	Total Cost	Gain or Loss
07/18/2012	04/10/2014	125	MACY'S INC	58.84	34.56	7,355.55	4,319.83	3,035.72
06/28/2012	04/14/2014	50	***EATON CORP PLC	71.07	32.40	3,553.63	1,619.94	1,933.69
08/15/2012	04/14/2014	325	***EATON CORP PLC	71.07	45.05	23,098.63	14,642.75	8,455.88
01/17/2012	04/15/2014	150	CIT GROUP INC	46.64	36.84	6,995.37	5,526.36	1,469.01
01/30/2012	04/15/2014	150	CIT GROUP INC	46.64	38.00	6,995.37	5,699.30	1,296.07
02/01/2012	04/15/2014	200	CIT GROUP INC	46.64	39.02	9,327.16	7,803.28	1,523.88
04/26/2012	04/15/2014	200	CIT GROUP INC	46.64	37.82	9,327.16	7,563.20	1,763.96
05/24/2011	04/15/2014	150	CITIGROUP INC	47.96	39.87	7,194.48	5,980.97	1,213.51
05/22/2012	04/22/2014	150	REYNOLDS AMERICAN INC	55.02	41.41	8,253.33	6,211.50	2,041.83
11/09/2012	04/22/2014	125	REYNOLDS AMERICAN INC	55.02	41.54	6,877.78	5,192.83	1,684.95
09/26/2012	04/23/2014	250	FIDELITY NATIONAL INFORMATION	53.10	31.97	13,274.05	7,991.60	5,282.45
11/14/2012	04/24/2014	15	AMAZON.COM INC	334.78	224.39	5,021.74	3,365.90	1,655.84
11/14/2012	04/25/2014	25	AMAZON.COM INC	305.71	224.39	7,642.87	5,609.84	2,033.03
07/09/2012	04/29/2014	75	ANSYS INC	76.08	58.52	5,705.71	4,388.80	1,316.91
04/24/2012	04/29/2014	100	COGNIZANT TECH SOLUTIONS-A	47.96	36.11	4,796.34	3,610.60	1,185.74
05/01/2013	05/02/2014	25	ALLERGAN INC	169.26	100.43	4,231.50	2,510.74	1,720.76
07/18/2012	05/05/2014	475	MACY'S INC	56.46	34.56	26,820.07	16,415.33	10,404.74
07/18/2012	05/05/2014	375	VERIZON COMMUNICATIONS INC	47.17	46.06	17,688.30	17,273.70	414.60
08/17/2012	05/05/2014	25	VERIZON COMMUNICATIONS INC	47.17	44.10	1,179.22	1,102.48	76.74
02/13/2013	05/07/2014	125	***AMDOCS LTD	47.23	36.13	5,903.50	4,515.95	1,387.55
03/08/2013	05/07/2014	85	***EVEREST RE GROUP LTD	159.97	127.55	13,597.04	10,841.54	2,755.50
08/29/2011	05/07/2014	25	***LYONDELLBASELL INDU-CL A	95.46	34.18	2,386.59	854.49	1,532.10
10/18/2011	05/07/2014	125	***LYONDELLBASELL INDU-CL A	95.46	28.08	11,932.97	3,510.17	8,422.80
11/19/2012	05/07/2014	75	***PARTNERRE LTD	106.15	79.75	7,961.22	5,981.42	1,979.80
06/18/2012	05/07/2014	3,536.453	AB DISCOVERY GROWTH FND CL ADV	9.19	7.00	32,500.00	24,755.17	7,744.83
06/18/2012	05/07/2014	1,576.577	AB DISCOVERY VALUE FUND CL ADV	22.20	16.02	35,000.00	25,256.76	9,743.24
12/10/2012	05/07/2014	65	AFFILIATED MANAGERS GROUP INC	194.81	127.99	12,662.36	8,319.51	4,342.85
07/26/2012	05/07/2014	150	ALTRIA GROUP INC	40.11	35.70	6,016.19	5,354.66	661.53
11/14/2012	05/07/2014	30	AMAZON COM INC	290.46	224.39	8,713.72	6,731.81	1,981.91
04/24/2013	05/07/2014	450	AMERICAN INTERNATIONAL GROUP	51.39	41.46	23,125.19	18,657.54	4,467.65
07/09/2012	05/07/2014	175	ANSYS INC	75.02	58.52	13,129.01	10,240.53	2,888.48
12/12/2012	05/07/2014	1,800	BANK OF AMERICA CORP	14.80	10.62	26,641.26	19,107.36	7,533.90
07/30/2012	05/07/2014	100	BECTON DICKINSON & CO	114.86	76.04	11,485.86	7,603.95	3,881.91

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account: 888-22398)

January 1, 2014 - December 31, 2014

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07/17/2012	05/07/2014	125	BERKSHIRE HATHAWAY INC-CL B	127.05	84.51	15,880.89	10,563.95	5,316.94
08/24/2012	05/07/2014	60	BIOMED IDEC INC	283.54	146.92	17,012.20	8,814.98	8,197.22
05/01/2013	05/07/2014	125	BOEING CO/THE	129.82	91.33	16,227.33	11,416.71	4,810.62
04/08/2013	05/07/2014	225	CAPITAL ONE FINANCIAL CORP	76.16	54.77	17,136.65	12,322.58	4,814.07
03/22/2013	05/07/2014	150	CHUBB CORP	93.37	86.08	14,005.23	12,912.00	1,093.23
05/24/2011	05/07/2014	50	CITIGROUP INC	46.59	39.87	2,329.36	1,993.65	335.71
07/11/2011	05/07/2014	100	CITIGROUP INC	46.59	40.73	4,658.71	4,072.60	586.11
07/21/2011	05/07/2014	200	CITIGROUP INC	46.59	39.54	9,317.42	7,908.58	1,408.84
04/24/2012	05/07/2014	100	COGNIZANT TECH SOLUTIONS-A	46.69	36.11	4,668.58	3,610.60	1,057.98
11/28/2012	05/07/2014	200	COGNIZANT TECH SOLUTIONS-A	46.69	32.60	9,337.16	6,520.70	2,816.46
03/25/2011	05/07/2014	180	COMCAST CORP-CLASS A	51.52	25.04	9,273.87	4,506.80	4,767.07
04/08/2011	05/07/2014	170	COMCAST CORP-CLASS A	51.52	24.96	8,758.66	4,243.26	4,515.40
04/24/2013	05/07/2014	75	COSTCO WHOLESALE CORP	112.06	108.06	8,404.74	8,104.32	300.42
03/10/2011	05/07/2014	75	DANAHER CORP	72.73	50.84	5,455.11	3,813.26	1,641.85
09/26/2012	05/07/2014	100	FIDELITY NATIONAL INFORMATION	53.51	31.97	5,351.37	3,196.64	2,154.73
11/14/2012	05/07/2014	150	FIDELITY NATIONAL INFORMATION	53.51	34.43	8,027.06	5,164.13	2,862.93
10/25/2012	05/07/2014	1,400	FORD MOTOR CO	15.46	10.38	21,638.12	14,527.66	7,110.46
03/15/2011	05/07/2014	6	GOOGLE INC-CL A	513.40	281.99	3,080.42	1,691.94	1,388.48
02/23/2011	05/07/2014	110	HEWLETT-PACKARD CO WASH SALE-DISALLOWED LOSS	32.15	43.18	3,536.83	4,749.78	(1,212.95)
02/25/2011	05/07/2014	100	HEWLETT-PACKARD CO WASH SALE-DISALLOWED LOSS	32.15	42.69	3,215.30	4,268.66	(1,053.36)
06/22/2011	05/07/2014	150	HEWLETT-PACKARD CO WASH SALE-DISALLOWED LOSS	32.15	35.45	4,822.95	5,317.44	(494.49)
08/05/2011	05/07/2014	350	HEWLETT-PACKARD CO WASH SALE-DISALLOWED LOSS	32.15	32.48	11,253.55	11,367.68	(114.13)
05/30/2012	05/07/2014	225	HOME DEPOT INC	76.73	49.60	17,263.58	11,160.72	6,102.86
07/27/2012	05/07/2014	25	HOME DEPOT INC	76.73	53.66	1,918.17	1,341.60	576.57
09/04/2012	05/07/2014	60	INTERCONTINENTAL EXCHANGE IN	200.76	135.39	12,045.64	8,123.64	3,922.00
11/13/2012	05/07/2014	25	INTERCONTINENTAL EXCHANGE IN	200.76	130.32	5,019.02	3,258.04	1,760.98
03/23/2012	05/07/2014	75	JPMORGAN CHASE & CO	53.99	44.80	4,049.25	3,360.31	688.94
10/11/2012	05/07/2014	125	JPMORGAN CHASE & CO	53.99	42.10	6,748.75	5,262.98	1,485.77
01/19/2011	05/07/2014	650	KROGER CO	46.19	21.46	30,024.67	13,946.73	16,077.94
06/15/2012	05/07/2014	100	MCDONALD'S CORP	101.72	90.45	10,171.89	9,044.96	1,126.93

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Proceeds	Total Cost	Gain or Loss
09/19/2012	05/07/2014	125	MEDTRONIC INC	59.02	42.91	7,377.62	5,363.51	2,014.11
09/28/2012	05/07/2014	125	MEDTRONIC INC	59.02	42.99	7,377.61	5,373.88	2,003.73
08/06/2012	05/07/2014	100	MERCK & CO INC	55.99	44.55	5,599.04	4,454.54	1,144.50
09/12/2012	05/07/2014	450	MICROSOFT CORP	39.12	30.91	17,605.58	13,910.17	3,695.41
02/20/2013	05/07/2014	50	MONSANTO CO	115.73	99.16	5,786.50	4,958.20	828.30
02/27/2013	05/07/2014	75	MONSANTO CO	115.73	99.95	8,679.75	7,496.54	1,183.21
08/15/2012	05/07/2014	25	PHILIP MORRIS INTERNATIONAL WASH SALE-DISALLOWED LOSS	85.64	92.69	2,141.02	2,317.19	(176.17)
08/24/2012	05/07/2014	150	PHILIP MORRIS INTERNATIONAL WASH SALE-DISALLOWED LOSS	85.64	89.05	12,846.14	13,356.96	(510.82)
01/30/2012	05/07/2014	30	PRECISION CASTPARTS CORP	256.43	164.99	7,692.96	4,949.61	2,743.35
08/23/2012	05/07/2014	15	PRECISION CASTPARTS CORP	256.43	161.70	3,846.48	2,425.43	1,421.05
04/10/2013	05/07/2014	14	PRICELINE GROUP INC/THE	1,133.88	718.53	15,874.33	10,059.46	5,814.87
05/18/2012	05/07/2014	50	SHERWIN-WILLIAMS CO/THE	198.67	116.17	9,933.50	5,808.58	4,124.92
08/01/2012	05/07/2014	225	TIME WARNER INC	67.90	38.55	15,278.40	8,673.39	6,605.01
09/26/2012	05/07/2014	400	TJX COMPANIES INC	57.13	44.68	22,850.00	17,872.72	4,977.28
06/22/2012	05/07/2014	125	UNION PACIFIC CORP	187.90	114.95	23,487.50	14,368.61	9,118.89
01/23/2013	05/07/2014	450	VALERO ENERGY CORP	57.55	34.40	25,899.62	15,481.97	10,417.65
08/17/2012	05/07/2014	100	VERIZON COMMUNICATIONS INC	48.27	44.10	4,827.37	4,409.91	417.46
11/02/2012	05/07/2014	50	VERTEX PHARMACEUTICALS INC	64.80	44.75	3,240.06	2,237.67	1,002.39
05/31/2011	05/07/2014	100	VIACOM INC-CLASS B	83.19	50.20	8,319.38	5,019.72	3,299.66
06/27/2012	05/07/2014	100	VISA INC - CLASS A SHRS	207.88	122.91	20,788.38	12,291.14	8,497.24
08/16/2012	05/07/2014	75	WAL-MART STORES INC	77.80	72.11	5,834.63	5,408.44	426.19
03/25/2013	05/07/2014	50	WAL-MART STORES INC	77.80	74.87	3,889.75	3,743.64	146.11
10/03/2011	05/07/2014	125	WALT DISNEY CO/THE	80.50	29.63	10,062.50	3,703.75	6,358.75
11/16/2011	05/07/2014	125	WALT DISNEY CO/THE	80.50	35.97	10,062.50	4,496.75	5,565.75
03/23/2011	05/07/2014	155	WELLS FARGO & COMPANY	49.33	31.31	7,646.43	4,852.52	2,793.91
02/22/2012	05/07/2014	200	WELLS FARGO & COMPANY	49.33	30.71	9,866.36	6,141.82	3,724.54
03/07/2012	05/07/2014	225	WELLS FARGO & COMPANY	49.33	30.59	11,099.66	6,882.44	4,217.22
03/08/2012	05/07/2014	108	WELLS FARGO & COMPANY	49.33	31.25	5,327.83	3,374.63	1,953.20
11/14/2012	05/30/2014	15	AMAZON.COM INC	308.07	224.39	4,621.00	3,365.91	1,255.09
05/01/2013	05/30/2014	25	AMAZON.COM INC	308.07	247.54	7,701.67	6,188.59	1,513.08
05/31/2011	05/30/2014	50	VIACOM INC-CLASS B	85.19	50.20	4,259.31	2,509.86	1,749.45
06/10/2011	05/30/2014	125	VIACOM INC-CLASS B	85.19	48.40	10,648.29	6,050.07	4,598.22

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account: 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
11/13/2012	06/05/2014	25	INTERCONTINENTAL EXCHANGE IN	189.66	130.32	4,741.42	3,258.04	1,483.38
11/16/2011	06/09/2014	25	WALT DISNEY CO/THE	85.47	35.97	2,136.64	899.35	1,237.29
02/28/2012	06/09/2014	50	WALT DISNEY CO/THE	85.47	41.85	4,273.27	2,092.46	2,180.81
04/29/2013	06/10/2014	100	COGNIZANT TECH SOLUTIONS-A	47.64	31.42	4,764.48	3,141.73	1,622.75
08/01/2012	06/10/2014	31	TIME INC	23.00	12.84	713.02	397.94	315.08
08/20/2012	06/10/2014	22	TIME INC	23.00	14.04	506.01	308.94	197.07
06/22/2012	06/10/2014	100	UNION PACIFIC CORP	101.87	57.47	10,187.16	5,747.45	4,439.71
01/19/2011	06/16/2014	250	KROGER CO	47.12	21.46	11,780.53	5,364.12	6,416.41
12/06/2011	06/16/2014	50	KROGER CO	47.12	23.78	2,356.11	1,189.01	1,167.10
12/06/2011	06/16/2014	100	KROGER CO	47.12	23.78	4,712.21	2,378.01	2,334.20
03/25/2013	06/20/2014	75	WAL-MART STORES INC	75.37	74.87	5,652.78	5,615.47	37.31
05/20/2013	06/20/2014	100	WAL-MART STORES INC	75.37	77.69	7,537.04	7,769.28	(232.24)
09/26/2012	06/24/2014	25	TJX COMPANIES INC	54.11	44.68	1,352.77	1,117.05	235.72
09/28/2012	06/24/2014	175	TJX COMPANIES INC	54.11	44.63	9,469.35	7,810.20	1,659.15
08/31/2011	06/25/2014	175	HEALTH NET INC	40.48	24.70	7,083.33	4,322.59	2,760.74
03/30/2011	06/27/2014	128	APPLE INC	91.52	49.80	11,714.96	6,374.72	5,340.24
01/23/2013	06/30/2014	250	VALERO ENERGY CORP	50.56	34.40	12,639.73	8,601.09	4,038.64
02/14/2013	06/30/2014	200	VALERO ENERGY CORP	50.56	43.12	10,111.78	8,624.29	1,487.49
11/02/2012	07/01/2014	50	VERTEX PHARMACEUTICALS INC	95.14	44.75	4,757.06	2,237.66	2,519.40
08/01/2012	07/16/2014	100	TIME WARNER INC	83.49	36.96	8,348.68	3,695.66	4,653.02
09/28/2012	07/21/2014	150	TJX COMPANIES INC	52.23	44.63	7,834.31	6,694.45	1,139.86
04/05/2013	07/21/2014	175	TJX COMPANIES INC	52.23	46.82	9,140.02	8,193.47	946.55
07/17/2012	07/24/2014	50	BERKSHIRE HATHAWAY INC-CL B	128.33	84.51	6,416.29	4,225.58	2,190.71
04/05/2013	07/28/2014	75	TJX COMPANIES INC	52.68	46.82	3,951.26	3,511.48	439.78
03/31/2011	07/29/2014	100	DANAHER CORP	74.23	52.06	7,422.72	5,205.76	2,216.96
04/29/2013	08/14/2014	100	COGNIZANT TECH SOLUTIONS-A	45.00	31.42	4,500.07	3,141.72	1,358.35
05/17/2013	08/14/2014	200	COGNIZANT TECH SOLUTIONS-A	45.00	31.84	9,000.14	6,367.01	2,633.13
05/01/2013	08/15/2014	100	BOEING CO/THE	123.38	91.33	12,337.53	9,133.37	3,204.16
08/23/2012	08/15/2014	20	PRECISION CASTPARTS CORP	240.62	161.70	4,812.40	3,233.91	1,578.49
09/28/2012	09/04/2014	75	MEDTRONIC INC	64.32	42.99	4,823.91	3,224.32	1,599.59
11/12/2012	09/04/2014	75	MEDTRONIC INC	64.32	41.51	4,823.91	3,113.01	1,710.90
08/01/2012	09/05/2014	150	TIME WARNER INC	76.97	36.96	11,545.05	5,543.50	6,001.55
08/20/2012	09/05/2014	50	TIME WARNER INC	76.97	40.99	3,848.35	2,049.41	1,798.94

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Total Proceeds	Total Cost	Gain or Loss
06/22/2012	09/05/2014	100	UNION PACIFIC CORP	107.73	57.47	10,772.87	5,747.44	5,025.43
08/21/2012	09/08/2014	75	BERKSHIRE HATHAWAY INC-CL B	138.31	85.72	10,373.36	6,428.85	3,944.51
03/30/2011	09/26/2014	5	APPLE INC	99.55	49.80	497.77	249.01	248.76
11/18/2011	09/26/2014	95	APPLE INC	99.55	54.04	9,457.66	5,133.47	4,324.19
06/11/2013	09/26/2014	50	GILEAD SCIENCES INC	107.20	52.65	5,360.02	2,632.40	2,727.62
06/10/2011	09/26/2014	25	VIACOM INC-CLASS B	77.08	48.40	1,927.02	1,210.01	717.01
07/16/2013	09/26/2014	100	VIACOM INC-CLASS B	77.08	72.42	7,708.09	7,242.07	466.02
06/15/2012	09/30/2014	125	MCDONALD'S CORP	95.00	90.45	11,875.00	11,306.20	568.80
11/12/2012	09/30/2014	75	MEDTRONIC INC	62.07	41.51	4,655.54	3,113.01	1,542.53
08/19/2013	09/30/2014	25	MEDTRONIC INC	62.07	54.12	1,551.84	1,353.09	198.75
08/04/2011	10/01/2014	200	CITIGROUP INC	51.30	35.93	10,259.16	7,186.62	3,072.54
10/26/2011	10/01/2014	300	CITIGROUP INC	51.30	30.99	15,388.74	9,297.33	6,091.41
09/14/2012	10/06/2014	75	BECTON DICKINSON & CO	123.29	78.94	9,247.06	5,920.29	3,326.77
10/12/2012	10/06/2014	50	BECTON DICKINSON & CO	123.29	77.08	6,164.70	3,853.88	2,310.82
05/17/2013	10/08/2014	50	ALLERGAN INC	188.10	100.11	9,404.95	5,005.30	4,399.65
04/08/2011	10/20/2014	15	COMCAST CORP-CLASS A	51.28	24.96	769.23	374.41	394.82
08/17/2011	10/20/2014	85	COMCAST CORP-CLASS A	51.28	21.15	4,358.96	1,797.71	2,561.25
08/23/2013	10/20/2014	325	HALLIBURTON CO	52.93	48.56	17,203.32	15,781.25	1,422.07
08/21/2012	11/12/2014	200	UNION PACIFIC CORP	120.66	62.42	24,131.26	12,483.52	11,647.74
08/19/2013	11/24/2014	250	MEDTRONIC INC	72.56	54.12	18,141.25	13,530.85	4,610.40
10/18/2013	11/26/2014	132	***AMDOCS LTD	48.30	37.28	6,374.95	4,921.62	1,453.33
05/13/2013	12/03/2014	75	AMERICAN EXPRESS CO	91.34	69.80	6,850.59	5,235.00	1,615.59
05/17/2013	12/03/2014	21	AMERICAN EXPRESS CO	91.34	73.16	1,918.17	1,536.31	381.86
12/06/2011	12/03/2014	50	KROGER CO	58.80	23.78	2,939.95	1,189.00	1,750.95
02/03/2012	12/03/2014	34	KROGER CO	58.80	24.04	1,999.16	817.36	1,181.80
06/10/2011	12/03/2014	211	PFIZER INC	31.43	20.28	6,630.93	4,278.57	2,352.36
09/13/2013	12/05/2014	150	CALIFORNIA RESOURCES CORP	6.66	9.19	998.86	1,377.95	(379.09)
11/19/2012	12/23/2014	50	***PARTNERRE LTD	114.71	79.75	5,735.51	3,987.61	1,747.90
02/11/2013	12/23/2014	23	***PARTNERRE LTD	114.71	88.74	2,638.33	2,040.94	597.39
07/26/2012	12/23/2014	50	ALTRIA GROUP INC	50.44	35.70	2,522.21	1,784.88	737.33
08/17/2012	12/23/2014	253	ALTRIA GROUP INC	50.44	35.34	12,762.38	8,940.03	3,822.35
10/12/2012	12/23/2014	25	BECTON DICKINSON & CO	138.62	77.08	3,465.49	1,926.94	1,538.55
01/07/2013	12/23/2014	75	BECTON DICKINSON & CO	138.62	80.60	10,396.46	6,044.88	4,351.58

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Proceeds	Total Cost	Gain or Loss
10/18/2013	12/24/2014	109	***AMDOCS LTD	47 50	37.29	5,177.63	4,064.07	1,113.56
SUBTOTAL FOR LONG-TERM COVERED						1,871,675.60	1,348,043.95	526,938.16
LONG-TERM NON-COVERED								
07/14/2010	01/10/2014	50	NOBLE ENERGY INC	64 76	33 48	3,238.04	1,673.91	1,564.13
12/09/2010	01/10/2014	75	NOBLE ENERGY INC	64 76	41 41	4,857.07	3,105.47	1,751.60
02/19/2009	01/10/2014	100	SCHLUMBERGER LTD	87 04	39 15	8,704.03	3,915.08	4,788.95
04/12/2010	01/10/2014	50	SCHLUMBERGER LTD	87 04	66 49	4,352.02	3,324.52	1,027.50
09/10/2009	02/11/2014	100	DANAHER CORP	75 38	33 48	7,538.35	3,348.46	4,189.89
12/09/2010	02/11/2014	25	NOBLE ENERGY INC	66 35	41 41	1,658.77	1,035.15	623.62
04/12/2010	02/11/2014	50	SCHLUMBERGER LTD	89.97	66 49	4,498.49	3,324.53	1,173.96
12/14/2010	04/22/2014	100	VIACOM INC-CLASS B	84.24	39.28	8,424.06	3,928.08	4,495.98
11/01/2010	04/24/2014	75	STARBUCKS CORP	70.47	28 72	5,284.92	2,153.87	3,131.05
12/05/2008	05/07/2014	19	APPLE INC	591 12	90 94	11,231.29	1,727.81	9,503.48
02/03/2010	05/07/2014	25	APPLE INC	591 12	197.13	14,778.02	4,928.24	9,849.78
05/11/2010	05/07/2014	36	APPLE INC	591 12	252 13	21,280.35	9,076.68	12,203.67
09/30/2005	05/07/2014	1,995 585	BERNSTEIN EMERGING MARKETS	27.88	43 66	55,080.54	87,120.40	(32,039.86)
12/07/2005	05/07/2014	1,027 653	BERNSTEIN EMERGING MARKETS	27.88	34 32	28,364.46	35,269.08	(6,904.62)
09/30/2005	05/07/2014	160,835 451	BERNSTEIN INTER. DURATION	15.74	15.25	2,531,550.00	2,452,740.64	78,809.36
09/30/2005	05/07/2014	28,523 087	BERNSTEIN INTERNATIONAL	16 72	23 27	476,906.01	663,732.25	(186,826.24)
12/07/2005	05/07/2014	657 581	BERNSTEIN INTERNATIONAL	16 72	23 55	10,994.75	15,486.03	(4,491.28)
12/12/2006	05/07/2014	3,720 947	BERNSTEIN INTERNATIONAL	16 72	25 65	62,214.24	95,442.30	(33,228.06)
02/16/2010	05/07/2014	100	DANAHER CORP	72 73	36 63	7,273.48	3,662.58	3,610.90
11/04/2010	05/07/2014	125	DANAHER CORP	72 73	44 66	9,091.85	5,582.69	3,509.16
12/05/2008	05/07/2014	36	GOOGLE INC-CL A	513 40	135 59	18,482.51	4,881.29	13,601.22
01/07/2010	05/07/2014	7	GOOGLE INC-CL A	513 40	299 95	3,593.82	2,099.67	1,494.15
01/25/2010	05/07/2014	10	GOOGLE INC-CL A	513 40	270 56	5,134.03	2,705.57	2,428.46
11/16/2010	05/07/2014	100	HEALTH NET INC	36 85	27 88	3,685.37	2,788.19	897.18
05/26/2010	05/07/2014	65	HEWLETT-PACKARD CO	32 15	46 25	2,089.95	3,006.32	(916.37)
06/28/2010	05/07/2014	150	HEWLETT-PACKARD CO	32 15	46 22	4,822.95	6,933.68	(2,110.73)
08/10/2010	05/07/2014	75	HEWLETT-PACKARD CO	32 15	42 64	2,411.47	3,197.74	(786.27)
06/29/2010	05/07/2014	250	JOHNSON & JOHNSON	100 89	59 10	25,222.58	14,775.57	10,447.01
12/03/2007	05/07/2014	100	PFIZER INC	28 93	23 55	2,893.19	2,355.44	537.75
06/17/2009	05/07/2014	600	PFIZER INC	28 93	14 34	17,359.14	8,603.16	8,755.98

BERNSTEIN

Capital Gains Report

THE FUND FOR LIFE FOUNDATION INC. (Account 888-22398)

January 1, 2014 - December 31, 2014

Open Date	Close Date	Quantity	Description	Sale Price	Unit Cost	Proceeds	Total Cost	Gain or Loss
07/02/2009	05/07/2014	400	PFIZER INC	28.93	14.66	11,572.76	5,862.24	5,710.52
08/18/2010	05/07/2014	300	PFIZER INC	28.93	16.18	8,679.57	4,853.73	3,825.84
11/01/2010	05/07/2014	75	STARBUCKS CORP	69.43	28.72	5,207.38	2,153.86	3,053.52
11/18/2010	05/07/2014	125	STARBUCKS CORP	69.43	30.74	8,678.96	3,843.03	4,835.93
12/14/2010	05/07/2014	100	VIACOM INC-CLASS B	83.19	39.28	8,319.38	3,928.08	4,391.30
11/16/2010	06/25/2014	175	HEALTH NET INC	40.48	27.88	7,083.34	4,879.33	2,204.01
05/11/2010	06/27/2014	63	APPLE INC	91.52	36.02	5,765.95	2,269.17	3,496.78
09/16/2010	06/27/2014	84	APPLE INC	91.52	38.69	7,687.94	3,249.84	4,438.10
08/18/2010	09/30/2014	100	PFIZER INC	29.60	16.18	2,960.45	1,617.91	1,342.54
08/19/2010	09/30/2014	200	PFIZER INC	29.60	15.96	5,920.90	3,192.20	2,728.70
08/19/2010	12/03/2014	100	PFIZER INC	31.43	15.96	3,142.62	1,596.10	1,546.52
SUBTOTAL FOR LONG-TERM NON-COVERED							3,438,035.00	(51,334.89)
CIL - COVERED ²								
07/02/2014			TIME INC			5.70	0.00	5.70
SUBTOTAL FOR CIL - COVERED							5.70	5.70
TOTAL							\$7,456,329.96	\$585,197.03

** ACCOUNT TOTALS **

CURRENT PERIOD - G/L	\$585,197.03
SHORT-TERM	\$109,588.06
LONG-TERM	\$475,603.27
CIL - COVERED	\$5.70

[1] The total gain/loss may not always be the difference between total cost and total proceeds due to disallowed losses from wash sales.

[2] CIL represents cash in lieu of fractional shares