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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 separate instructions is at www.irs.gov/form990pf.**

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning , 2014, and ending , 20

Name of foundation
THE YAD CHARITY FOUNDATION

A Employer identification number
26-0512851

Number and street (or P O box number if mail is not delivered to street address)
119-19 GRAHAM COURT(c/o cliffside)

Room/suite

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
Flushing, NY 11354

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) ▶ $ **1,483,460**

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)	365,000			
	2 Check ▶ ☐ if the foundation is not required to attach Sch B . . .				
	3 Interest on savings and temporary cash investments	8	8		
	4 Dividends and interest from securities	54,966	54,966		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	145,521			
	b Gross sales price for all assets on line 6a 1,351,459				
	7 Capital gain net income (from Part IV, line 2)		145,521		
	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	565,495	200,495		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STM108	2,100	1,050		1,050
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STM110	6,700			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) . . . STM103	72,604	36,301		36,303
	24 **Total operating and administrative expenses.** Add lines 13 through 23	81,404	37,351		37,353
	25 Contributions, gifts, grants paid	515,951			515,951
	26 **Total expenses and disbursements.** Add lines 24 and 25 .	597,355	37,351		553,304
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements** .	(31,860)			
	b **Net investment income** (if negative, enter -0-)		163,144		
	c **Adjusted net income** (if negative, enter -0-)			0	

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

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	215,248	84,332	84,332
	2 Savings and temporary cash investments			
	3 Accounts receivable ►			
	Less allowance for doubtful accounts ►			
	4 Pledges receivable ►			
	Less allowance for doubtful accounts ►			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach 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) STM137	1,175,882	1,274,938	1,399,128
	c Investments - corporate bonds (attach schedule)			
	11 Investments - land, buildings, and equipment basis ►			
	Less accumulated depreciation (attach schedule) ►			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule)			
	14 Land, buildings, and equipment. basis ►			
	Less accumulated depreciation (attach schedule) ►			
	15 Other assets (describe ►)			
	16 **Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	1,391,130	1,359,270	1,483,460
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	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	1,391,130	1,359,270	
	30 **Total net assets or fund balances** (see instructions)	1,391,130	1,359,270	
	31 **Total liabilities and net assets/fund balances** (see instructions)	1,391,130	1,359,270	

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	1,391,130
2	Enter amount from Part I, line 27a	2	(31,860)
3	Other increases not included in line 2 (itemize) ►	3	
4	Add lines 1, 2, and 3	4	1,359,270
5	Decreases not included in line 2 (itemize) ►	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	1,359,270

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	THRU FIDELITY (SCH. ATTACHED)	P	VARIOUS	VARIOUS
b	THRU SCHWAB (SCH. ATTACHED)	P	VARIOUS	VARIOUS
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	186,360		167,655	18,705
b	1,165,099		1,038,283	126,816
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				18,705
b				126,816
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	145,521
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2013	822,974	1,609,355	0.511369
2012	357,934	1,418,971	0.252249
2011	675,628	1,474,860	0.458096
2010	941,145	1,156,384	0.813869
2009	535,209	462,204	1.15795

2	**Total** of line 1, column (d)	2	3.193533
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	0.638707
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	1,521,198
5	Multiply line 4 by line 3	5	971,600
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,631
7	Add lines 5 and 6	7	973,231
8	Enter qualifying distributions from Part XII, line 4	8	553,304

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	3,263
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	3,263
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	3,263
6	Credits/Payments			
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a 7,243		
b	Exempt foreign organizations - tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d		7	7,243
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	3,980
11	Enter the amount of line 10 to be **Credited to 2015 estimated tax** ▶ 3,980 **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		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ $ _____ (2) On foundation managers ▶ $ _____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ _____			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
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		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ NY			
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	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	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses STM114	10	X	

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?	13	X	

Website address ► N/A

14 The books are in care of ► JACK DEUTSCH Telephone no ►

Located at ► 119-19 GRAHAM COURT(c/o cliffside), Flushing, NY ZIP+4 ► 11354

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? 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		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)?	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		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? ☐ Yes ☒ No			
	If "Yes," list the years ► _____, _____, _____, _____			
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		X
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)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		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?	4b		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)?			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	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?			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
JACK DEUTSCH 119-19 GRAHAM COURT(c/o cliffs, 11354	TRUSTEE 2.00	0	0	0
MOISHE DEUTSCH 119-19 GRAHAM COURT(c/o cliffs, 11354	TRUSTEE 2.00	0	0	0

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

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over $50,000 ▶ 0

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
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 N/A	0
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	0
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	0
b	Average of monthly cash balances	1b	119,399
c	Fair market value of all other assets (see instructions)	1c	1,424,964
d	**Total** (add lines 1a, b, and c)	1d	1,544,363
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	1,544,363
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	23,165
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,521,198
6	**Minimum investment return.** Enter 5% of line 5	6	76,060

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	76,060
2a	Tax on investment income for 2014 from Part VI, line 5	2a	3,263		
b	Income tax for 2014 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	3,263
3	Distributable amount before adjustments Subtract line 2c from line 1			3	72,797
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	72,797
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	72,797

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	553,304
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	553,304
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	553,304

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				72,797
2	Undistributed income, if any, as of the end of 2014.				
a	Enter amount for 2013 only				
b	Total for prior years _____, _____, _____				
3	Excess distributions carryover, if any, to 2014:				
a	From 2009 512,246				
b	From 2010 883,968				
c	From 2011 603,274				
d	From 2012 287,680				
e	From 2013 745,157				
f	**Total** of lines 3a through e	3,032,325			
4	Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 553,304				
a	Applied to 2013, but not more than line 2a				
b	Applied to undistributed income of prior years (Election required - see instructions)				
c	Treated as distributions out of corpus (Election required - see instructions)				
d	Applied to 2014 distributable amount				72,797
e	Remaining amount distributed out of corpus	480,507			
5	Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6	**Enter the net total of each column as indicated below:**				
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5	3,512,832			
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				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)				
8	Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	512,246			
9	**Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a	3,000,586			
10	Analysis of line 9				
a	Excess from 2010 883,968				
b	Excess from 2011 603,274				
c	Excess from 2012 287,680				
d	Excess from 2013 745,157				
e	Excess from 2014 480,507				

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

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

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

1 **Information Regarding Foundation Managers:**

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

JACK DEUTSCH, MOISHE DEUTSCH,

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

NONE,

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

Check here ▶ ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail 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 SCHEDULE ATTACHED			SEE FOOTNOTE	515,951
Total ▶ 3a				515,951
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)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income (See instructions)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	8	
4 Dividends and interest from securities			14	54,966	
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	145,521	
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)				200,495	
13 **Total.** Add line 12, columns (b), (d), and (e)				13	200,495

(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)	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

(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

Signature of officer or trustee | Date: 5/12/15 | Title: Trustee

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☒ if self-employed	PTIN
SHAWN KARP		05-10-2015		P01499259

Firm's name ▶ | Firm's EIN ▶

Firm's address ▶ 459 BEACH 6TH STREET
Far Rockaway NY 11691

Phone no 718-664-8829

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
THE YAD CHARITY FOUNDATION	26-0512851

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 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)

Name of organization	Employer identification number
THE YAD CHARITY FOUNDATION	26-0512851

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	MOISHE DEUTSCH 119-19 GRAHAM CT. Flushing, NY 11354	$ 25,000	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)
2	STUART NEUHAUSER 44 FORSHAY ROAD Monsey, NY 10952	$ 30,000	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)
3	JACK DEUTSCH 119-19 GRAHAM CT. Flushing, NY 11354	$ 310,000	Person [X] 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)

Federal Supporting Statements

2014 PG 01

Name(s) as shown on return

THE YAD CHARITY FOUNDATION

Your Social Security Number

26-0512851

Form 990PF, Part I, Line 23 - Other Expenses Schedule

Statement #103

Description	Revenue and expenses	Net investment	Adjusted net income	Charitable purpose
FILING FEES	250	125	0	125
BANK CHARGES	137	68	0	69
ADVISORY FEES	8,261	4,130	0	4,131
INVESTMENT FEES	63,950	31,975	0	31,975
MARGIN INTEREST	6	3	0	3
Totals	72,604	36,301	0	36,303

PG 01

Form 990PF, Part I, Line 16(b) - Accounting Fees Schedule

Statement #108

Description	Revenue and expenses	Net investment	Adjusted net income	Charitable purpose
TAX RETURN PREPARATION	2,100	1,050	0	1,050
Totals	2,100	1,050	0	1,050

STM~ LD

Federal Supporting Statements

2014 PG 01

Name(s) as shown on return

THE YAD CHARITY FOUNDATION

Your Social Security Number

26-0512851

Form 990PF, Part I, Line 18 - Taxes Schedule

Statement #110

Description	Revenue and expenses	Net investment	Adjusted net income	Charitable purpose
FEDERAL TAXES	6,700	0	0	0
Totals	6,700	0	0	0

Name(s) as shown on return: THE YAD CHARITY FOUNDATION

FEIN: 26-0512851

Form 990PF, Part VII-A, Line 10
Substantial Contributors Schedule

Statement #114

Name MOISHE DEUTSCH
Address 119-19 GRAHAM CT.
Flushing, NY 11354

Name JACK DEUTSCH
Address 119-19 GRAHAM CT.
Flushing, NY 11354

Name STUART NEUHAUSER
Address 44 FOSHAY ROAD
Monsey, NY 10952

PG 01

Form 990PF, Part II, Line 10(b)
Investments: Corporate Stock Schedule

Statement #137

Category	BOY	Book Value	EOY FMV
THRU FIDELITY/SCHWAB	1,175,882	1,274,938	1,399,128
Totals	1,175,882	1,274,938	1,399,128

Fidelity INVESTMENTS

2014 TAX REPORTING STATEMENT

THE YAD CHARITY FOUNDATION

Account No **675-484121** Customer Service CALL ADVISOR
Recipient ID No ****-***2851** Payer's Fed ID Number 04-3523567

FORM 1099-B* **2014 Proceeds from Broker and Barter Exchange Transactions** Copy B for Recipient OMB No. 1545-0715

Short-term transactions for which basis is reported to the IRS --report on Form 8949 with Box A checked and/or Schedule D, Part I
Proceeds are reported as **gross proceeds** unless otherwise indicated (a).(This Label is a Substitute for Boxes **2, 3, 5 & 6**)

(IRS Form 1099-B box numbers are shown below in **bold** type)

1a Description of property, Stock or Other Symbol, CUSIP / Action	Quantity	**1b** Date Acquired	**1c** Date Sold or Disposed	**1d** Proceeds	**1e** Cost or Other Basis (b)	**1f** Code, If Any (c) **1g** Adjustments	Gain/Loss (-)	**4 Federal Income Tax Withheld**	**14** State	**16** State Tax Withheld
DREYFUS GLOBAL EQUITY INCOME FD A, DEQAX, 261980619										
Sale	696 199	03/13/13	03/05/14	8,834 76	7,985 40		849 36			
INDEXIQ ETF TR IQ ARB MERGER ARBITRAGEET, MNA, 45409B800										
Sale	380 000	03/13/13	03/05/14	10,371 01	9,715 92		655 09			
INDEXIQ ETF TR IQ HEDGE MACRO TRACKER ET, MCRO, 45409B206										
Sale	320 000	03/13/13	03/05/14	8,460 72	8,581 29		-120 57			
TOTALS				**27,666.49**	**26,282.61**			**0.00**		

Box A Short-Term Realized Gain		**1,504.45**
Box A Short-Term Realized Loss		**-120.57**
Box A Wash Sale Loss Disallowed	**0.00**	
Box A Market Discount	**0.00**	

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

Fidelity INVESTMENTS

2014 TAX REPORTING STATEMENT

THE YAD CHARITY FOUNDATION

Account No **675-484121** Customer Service CALL ADVISOR
Recipient ID No ****-***2851** Payer's Fed ID Number 04-3523567

FORM 1099-B* **2014 Proceeds from Broker and Barter Exchange Transactions** Copy B for Recipient OMB No. 1545-0715

Long-term transactions for which basis is reported to the IRS --report on Form 8949 with Box D checked and/or Schedule D, Part II
Proceeds are reported as **gross proceeds** unless otherwise indicated (a).(This Label is a Substitute for Boxes **2, 3, 5 & 6**)

(IRS Form 1099-B box numbers are shown below in **bold** type)

1a Description of property, Stock or Other Symbol, CUSIP

Action	Quantity	**1b** Date Acquired	**1c** Date Sold or Disposed	**1d** Proceeds	**1e** Cost or Other Basis (b)	**1f** Code, If Any (c) **1g** Adjustments	Gain/Loss (-)	**4 Federal Income Tax Withheld**	**14** State	**16** State Tax Withheld
INDEXIQ ETF TR IQ ARB MERGER ARBITRAGEET, MNA, 45409B800										
Sale	2,050.000	02/10/11	03/05/14	55,948 85	51,700 80		4,248 05			
Sale	150 000	03/02/11	03/05/14	4,093 82	3,793 50		300 32			
Subtotals				**60,042.67**	**55,494.30**					
INDEXIQ ETF TR IQ HEDGE MACRO TRACKER ET, MCRO, 45409B206										
Sale	900.000	02/10/11	03/05/14	23,795 76	24,183 00		-387 24			
Sale	1,100 000	02/10/11	03/05/14	29,083 71	29,546 00		-462 29			
Sale	40 000	03/02/11	03/05/14	1,057 59	1,088.00		-30.41			
Sale	100 000	03/02/11	03/05/14	2,643 97	2,719 90		-75 93			
Subtotals				**56,581.03**	**57,536.90**					
TOTALS				**116,623.70**	**113,031.20**			**0.00**		

Box D Long-Term Realized Gain		**4,548.37**
Box D Long-Term Realized Loss		**-955.87**
Box D Wash Sale Loss Disallowed	**0.00**	
Box D Market Discount	**0.00**	

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Fidelity INVESTMENTS

2014 TAX REPORTING STATEMENT

THE YAD CHARITY FOUNDATION

Account No **675-484121** Customer Service CALL ADVISOR
Recipient ID No ****-***2851** Payer's Fed ID Number 04-3523567

FORM 1099-B* **2014 Proceeds from Broker and Barter Exchange Transactions** Copy B for Recipient OMB No. 1545-0715

Long-term transactions for which basis is not reported to the IRS --report on Form 8949 with Box E checked and/or Schedule D, Part II
Proceeds are reported as **gross proceeds** unless otherwise indicated (a) (This Label is a Substitute for Boxes **2, 3, 5 & 6**)

(IRS Form 1099-B box numbers are shown below in **bold** type)

1a Description of property, Stock or Other Symbol, CUSIP / Action	Quantity	1b Date Acquired	1c Date Sold or Disposed	1d Proceeds	1e Cost or Other Basis (b)	1f Code, If Any (c) 1g Adjustments	Gain/Loss (-)	4 Federal Income Tax Withheld	14 State	16 State Tax Withheld
CULLEN HIGH DIVIDENDEQUITY FUND, CHDEX, 230001208										
Sale	199.014	01/15/10	03/05/14	3,281 74	2,223 43		1,058 31			
CULLEN INTL HIGH DIVFD RETAIL CL SH, CIHDX, 230001505										
Sale	836 463	01/15/10	03/05/14	9,435 30	7,702 54		1,732 76			
JENSEN QUALITY GROWTH FD CL J, JENSX, 476313101										
Sale	253 557	01/15/10	03/05/14	9,584 46	6,234 75		3,349 71			
WISDOMTREE TR INTL SMALLCAP DIVID FD, DLS, 97717W760										
Sale	35 000	01/15/10	03/05/14	2,273 56	1,643 95		629 61			
Sale	47 000	01/15/10	03/05/14	3,053 06	2,207 43		845 63			
Subtotals				**5,326.62**	**3,851.38**					
WISDOMTREE TR SMALLCAP DIVID FD, DES, 97717W604										
Sale	175 000	01/15/10	03/05/14	11,920 85	6,875 75		5,045 10			
Sale	37 000	01/15/10	03/05/14	2,520 41	1,452 63		1,067 78			
Subtotals				**14,441.26**	**8,328.38**					
TOTALS				**42,069.38**	**28,340.48**			**0.00**		
		Box E Long-Term Realized Gain					**13,728.90**			
		Box E Long-Term Realized Loss					**0.00**			
		Box E Wash Sale Loss Disallowed				**0.00**				
		Box E Market Discount				**0.00**				

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

Print

Print in landscape for best results

Accounts >History & Statements

History

You may notice changes to your gain/loss data for fixed income positions purchased at a premium or discount due to recent implementation of IRS rule changes. Please contact your advisor with any questions. Read more

Transactions | Statements & Reports | **Realized Gain / Loss**

View Unrealized Gain/Loss

Trades made today will not appear until tomorrow
Cost Basis Calculator | Rules & Assumptions

Select Date Range: Year to date | From: 01/01/2014 | To: 12/10/2014 | Search

Reporting Period 01/01/2014 to 12/10/2014

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
$1,165,099.31	**$1,038,282.62**	**+$126,816.69 (12.21%)**	**+$127,780.06 (20.85%)**	**-$963.37 (-0.23%)**

Symbol	Name (Full | Short)	Closed Date	Quantity	Proceeds	Cost Basis	Gain/Loss ($ | %) Total	Long Term	Short Term
YACKX	AMG YACKTMAN FD SVC	04/25/2014	512.951	$12,162.70	$11,898.85	+$264.05		+$264.05
BCSIX	BROWN CAP MGMT SMALL CO	09/29/2014	88.545	$6,239.77	$6,400.00	-$160.23		-$160.23
CHDEX	CULLEN HIGH DIV EQTY FD	10/27/2014	5,853.726	$101,386.53	$73,088.55	+$28,297.98	+$28,297.98	
CIHDX	CULLEN INTL HIGH DIV FD	09/29/2014	2,132.937	$23,035.72	$22,075.90	+$959.82	+$959.82	
DEQAX	DREYFUS GLOBAL EQTY INCM	10/27/2014	12,682.795	$156,886.17	$145,471.66	+$11,414.51	+$11,414.51	
QAI	IQ HEDGE MULTI STRT ETF	09/03/2014	800	$24,078.33	$21,504.00	+$2,574.33	+$2,574.33	
QAI	IQ HEDGE MULTI STRT ETF	09/03/2014	700	$21,068.58	$18,808.93	+$2,259.65	+$2,259.65	
QAI	IQ HEDGE MULTI STRT ETF	09/03/2014	500	$15,048.98	$13,435.00	+$1,613.98	+$1,613.98	
QAI	IQ HEDGE MULTI STRT ETF	09/03/2014	210	$6,320.58	$5,888.40	+$432.18	+$432.18	
QAI	IQ HEDGE MULTI STRT ETF	09/03/2014	140	$4,213.72	$3,810.80	+$402.92	+$402.92	
QAI	IQ HEDGE MULTI STRT ETF	10/27/2014	4,815	$141,755.29	$141,609.15	+$146.14		+$146.14
GRES	IQ INDEX TRUST ETF GLOBA	09/03/2014	1,200	$35,172.92	$37,229.82	-$2,056.90	-$2,056.90	
GRES	IQ INDEX TRUST ETF GLOBA	09/03/2014	400	$11,722.31	$12,768.57	-$1,046.26	-$1,046.26	
GRES	IQ INDEX TRUST ETF GLOBA	09/03/2014	322	$9,436.46	$10,272.39	-$835.93	-$835.93	
GRES	IQ INDEX TRUST ETF GLOBA	09/03/2014	300	$8,801.34	$9,469.89	-$668.55	-$610.94	-$57.61
IWR	ISHARES RUSSELL ETF MIDCAP	01/13/2014	630	$94,116.19	$68,676.81	+$25,439.38	+$25,439.38	
IWS	ISHARES TR RUSSELL 1000 ETF	04/25/2014	17	$1,763.08	$1,739.23	+$23.85		+$23.85
JATTX	JANUS TRITON FD CL T	01/09/2014	6,341.841	$150,111.38	$112,329.94	+$37,781.44	+$37,781.44	
JENSX	JENSEN QUALITY GROWTH FD	10/27/2014	1,258.554	$49,096.19	$39,857.28	+$9,238.91	+$9,238.91	

AMJ	JP MORGAN EXCH TRADED NT	04/25/2014	69	$3 283 94	$3 133 69	+$150 25	+$150 25
MFLDX	MAINSTAY MARKETFIELD FD	04/25/2014	76 654	$1,367 51	$1,420 40	-$52 89	$52 89
MFLDX	MAINSTAY MARKETFIELD FD	10/27/2014	705 861	$11 625 53	$13 079 60	-$1 454 07	-$1 454 07
MACSX	MATTHEWS ASIAN GROWTH &	04/25/2014	364 393	$7 018 71	$6 788 64	+$229 57	+$229 57
TGBAX	TEMPLETON GLOBAL BOND FU	09/29/2014	617 652	$8 126,01	$8 097 95	+$30 06	+$30 06
VMLUX	VANGUARD LTD TERM TAX EX	10/07/2014	20,079 452	$222,480 33	$222 294 03	+$186 30	+$186 30
PHSFX	VIRTUS SMALL CAP CORE CL I	02/12/2014	248 613	$6,031 21	$6,300 00	$268 79	-$268 79
DES	WISDOMTREE SMALLCAP DIV	10/27/2014	488	$32 748 33	$20 833 34 E	+$11 914 99	-$11 914 99

⚠ Total includes missing cost basis values for one or more lots

E Data for this holding has been edited

W Wash Sale activity has adjusted this cost For additional information, click here.

R The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions please see the Help Section

N/A Not Available

Values for fixed income securities have been adjusted for amortization/accretion with the exception of variable rate and mortgage backed securities or for accounts with this reference turned off

Total Cost represents income and expenses as they occur. It may be inconsistent with values shown elsewhere on Schwab.com and on your monthly account statement

The Realized Gain/Loss page provides summary information of closed transactions. Not all closed transactions are listed on this page.

Please view the Cost Basis Disclosure Statement for additional information on cost basis methods choices and how Schwab reports adjusted cost basis information to the IRS

Please note that gains and losses realized in retirement accounts are not recognized for tax purposes. Retirement income may be recognized when you receive a cash distribution from these accounts. Please contact your tax advisor for further information

The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions please see the Help Section

(Ref: 0928)

Brokerage Products Not FDIC Insured • No Bank Guarantee • May Lose Value

Account: XXXX-XXXX
Today's Date: 12/10/2014 4:45 AM ET

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PART XV - SUPPLEMENTARY INFORMATION
GRANTS & CONTRIBUTION PAID DURING THE YEAR

Date	Location	Amount
A Time	Monsey, NY	$ (250 00)
A F O Kollel Kiryat Ata	Monsey, NY	$ (100 00)
Agudath Israel Chesed Fund	Brooklyn, NY	$ (750.00)
Ahavas Chaim	Brooklyn, NY	$ (360.00)
Am Friends Of Kollel Ohr L'halacha	Brooklyn, NY	$ (200.00)
Am Friends Of Yeshiva Shavei Golah	Brooklyn, NY	$ (250.00)
American Friends Of Magen David Adom	Brooklyn, NY	$ (136 00)
American Friends Of Sderot	Brooklyn, NY	$ (1,250 00)
American Friends Of Tifrach Torah Center	Brooklyn, NY	$ (200 00)
American Friends Of Yad Eliezer	Brooklyn, NY	$ (180 00)
American Friends Of Yeshiva Tiferes Mordechai	Brooklyn, NY	$ (180.00)
American Friends Of Yeshiva Tiferet	Brooklyn, NY	$ (12,500.00)
American Theological Institute	Monsey, NY	$ (25,000 00)
American Zionist Movement	Brooklyn, NY	$ (10 00)
Aniyei Amcha Fund	Brooklyn, NY	$ (18.00)
Areivim	Brooklyn, NY	$ (2,800.00)
Ashreinu	Monsey, NY	$ (100 00)
Ateres Bais Yaakov	Brooklyn, NY	$ (18 00)
Aviv Hatorah	Monsey, NY	$ (893 00)
Bais Avrohom Torah Center	Brooklyn, NY	$ (250 00)
Bais Medrash Ohr Chaim	Monsey, NY	$ (50,000 00)
Bais Medrash Taharoth	Brooklyn, NY	$ (200 00)
Bais Moishe Shmiel	Brooklyn, NY	$ (150.00)
Bais Yaakov D'Rav Hirsch	Brooklyn, NY	$ (460 00)
Bais yaakov Yeshiva Rabbi Samson Rahael Hirsch Of Monsey	Monsey, NY	$ (360 00)
Bat Melech	Brooklyn, NY	$ (100 00)
Be'er Hagolah Institutes	Brooklyn, NY	$ (36.00)
Beth Medrash Taharos	Brooklyn, NY	$ (180 00)
Bikur Cholim-Partners In Health	Brooklyn, NY	$ (150.00)
Bina Stroke And Brain Injury Assistance	Brooklyn, NY	$ (25 00)
Bnai Brith International	Brooklyn, NY	$ (10.00)
Bnos Leah Prospect Park Yeshiva	Brooklyn, NY	$ (500 00)
Bnos Rochel	Brooklyn, NY	$ (1,000 00)
Bris Olam	Brooklyn, NY	$ (200 00)
Central Fund for Israel	Brooklyn, NY	$ (5,000.00)
Chai Lifeline	Brooklyn, NY	$ (328.00)
Chasdei Lev	Brooklyn, NY	$ (180 00)
Chasdei Moishe	Brooklyn, NY	$ (360 00)
Chesed L'Yisroel	Brooklyn, NY	$ (18 00)
Chofetz Chaim Heritage Foundation	Brooklyn, NY	$ (960 00)
Cong Ach Tov Vuchesed	Brooklyn, NY	$ (250 00)
Cong Ahavas Yitzchok	Brooklyn, NY	$ (6,480.00)
Cong Bais Mordechai	Brooklyn, NY	$ (500 00)
Cong Bnai Israel	Brooklyn, NY	$ (50.00)
Cong. G'mach Of Sanhedria Hamurchevet, Inc	Brooklyn, NY	$ (18 00)
Cong Kehilas Yaakov	Brooklyn, NY	$ (18 00)
Cong. Kiruv Krovim	Brooklyn, NY	$ (200.00)

Cong Ohel Moshe	Quaker Hill, CT	$	(223 00)
Cong Yeshiva Bais Yitzchok	Brooklyn, NY	$	(12,450 00)
CRIB Efrat	Brooklyn, NY	$	(20 00)
Ezer MiZion	Brooklyn, NY	$	(50 00)
Ezrah Israel	Brooklyn, NY	$	(10 00)
Ezras Torah	Brooklyn, NY	$	(18 00)
Ezrat Israel	Brooklyn, NY	$	(1,000 00)
Friends Of Mosdot Gur	Brooklyn, NY	$	(350 00)
Friends Of Shovei Golah	Brooklyn, NY	$	(250 00)
Friends Of Toldos Tzvi	Monsey, NY	$	(2,000 00)
Harchuvas Hadas	Brooklyn, NY	$	(36 00)
Hebron Fund Inc	Brooklyn, NY	$	(30,000 00)
Igud Yotzei Brezna	Brooklyn, NY	$	(50 00)
Jackson Gabriel Silver Foundation	Brooklyn, NY	$	(100 00)
JEP Of Rockland	Monsey, NY	$	(72 00)
Jewish Content Labs	Brooklyn, NY	$	(72.00)
Karney Shomron	Brooklyn, NY	$	(150.00)
Kehillas Moreshes Yaakov	Brooklyn, NY	$	(100 00)
Keren Ezra	Brooklyn, NY	$	(2,000 00)
Keren Hashvuis	Brooklyn, NY	$	(58 00)
Keren Ner Tomid	Brooklyn, NY	$	(360 00)
Khal Bais Elazar	Brooklyn, NY	$	(36 00)
Kollel Bnei Yeshivos	Brooklyn, NY	$	(2,310 00)
Kollel lomdei shasL	Brooklyn, NY	$	(36 00)
Kollel Ohr Shmuel	Brooklyn, NY	$	(250.00)
Kollel Shomrei Hachomos Rabbi Meir Baal Hanes	Monsey, NY	$	(40 00)
Kollel-los Angeles	LA, CA	$	(10 00)
Kupat Ha'ir	Monsey, NY	$	(125 00)
Kupath Ezra	Brooklyn, NY	$	(150 00)
LATIB	Brooklyn, NY	$	(200 00)
Machon Lehoroya	Brooklyn, NY	$	(220.00)
Manhigut Yehudit	Brooklyn, NY	$	(200 00)
Mashkimei Kum	Brooklyn, NY	$	(700 00)
Mechon L'hoyroa	Monsey, NY	$	(350 00)
Meohr Bais Yaakov	Monsey, NY	$	(770 00)
Me'ohr Bais Yaakov	Monsey, NY	$	(100 00)
Mikvah Association Of Rockland County	Monsey, NY	$	(200 00)
Mirrer Yeshiva Central Inst	Brooklyn, NY	$	(360 00)
Mishkan Meir	Brooklyn, NY	$	(54 00)
Mivtach Oz	Brooklyn, NY	$	(360 00)
Mosdot Bupspan	Brooklyn, NY	$	(15 00)
Nachal Novea Mekor Chochma	Brooklyn, NY	$	(2,000 00)
National Conference Of Synagogue Youth NCSY	NY, NY	$	(90 00)
Noam Shabbos	Brooklyn, NY	$	(28 00)
Ohel Avrohom's Jewish Student Info Ctr	Cedarhurst, NY	$	(100.00)
Ohr Hashabbos	Brooklyn, NY	$	(10 00)
Ohr Naava Women's Torah Center	Brooklyn, NY	$	(486 00)
OOrah Kiruv Rechokim	Brooklyn, NY	$	(1,300 00)
Orthodox Union UOJCA	NY, NY	$	(104 00)
P'eylim-Lev L'Achim	Brooklyn, NY	$	(100 00)
Project Inspire	Brooklyn, NY	$	(50 00)
Rabbi Joshua Silbermintz Memorial Fund	Brooklyn, NY	$	(1,086 00)
RCCS- Rofeh Cholim Cancer Society	Brooklyn, NY	$	(650 00)

Rockland Eruv	Monsey, NY	$	(104 00)
Scranton Hebrew Day School	Scranton, PA	$	(10 00)
Secure American Ow Org	Brooklyn, NY	$	(50 00)
SETE	Brooklyn, NY	$	(500 00)
Shalom Torah Centers	Lakewood, NJ	$	(5,500 00)
Talmud Torah Beth Yechiel	Brooklyn, NY	$	(30,360 00)
Talmudical Academy Of Adelphia	Adlephia, NJ	$	(180 00)
TCF- Yeshiva Gedola Ramat Beit Shemesh	Brooklyn, NY	$	(180 00)
The Har Nof Fund	Brooklyn, NY	$	(500 00)
Tiferes Yisrael	Brooklyn, NY	$	(50 00)
Tomche Shabbos Of Rockland County	Monsey, NY	$	(500 00)
Torah Academy For Girls	Far Rockaway, NY	$	(50 00)
Torah Umesorah	Brooklyn, NY	$	(500 00)
Torah Vodaath Alumni Fund	Brooklyn, NY	$	(36 00)
Tov V'chesed	Brooklyn, NY	$	(50 00)
Tov V'chesed Foundation	Brooklyn, NY	$	(18 00)
Vaad L'Hatzolas Nidchei Yisroel Of SGCF	Brooklyn, NY	$	(3,600 00)
World Jewish Congress	Brooklyn, NY	$	(25 00)
Yad Eliezer For Babies	Brooklyn, NY	$	(36 00)
Yeshiva & Mesivta Mkor Chaim	Brooklyn, NY	$	(150.00)
Yeshiva Aharon Yaakov-ohr Eliyahu	Brooklyn, NY	$	(100 00)
Yeshiva Ateres Shmuel Of Waterbury	Waterbury, CT	$	(1,500 00)
Yeshiva Beth Meier	Brooklyn, NY	$	(500 00)
Yeshiva Chofetz Chaim Of Radin	Brooklyn, NY	$	(100 00)
Yeshiva darchei Noam	Monsey, NY	$	(13,548 00)
Yeshiva Gedolah Of Bridgeport	Bridgeport, CT	$	(250 00)
Yeshiva of Greater Washington	Washington, DC	$	(500 00)
Yeshiva Of Passaic	Passaic, NJ	$	(100 00)
Yeshiva Of Spring Valley	Monsey, NY	$	(25 00)
Yeshiva Of Staten Island	Staten Island, NY	$	(18 00)
Yeshiva Ohr V'Daas	Brooklyn, NY	$	(1,000 00)
Yeshiva Shaarei Arazim Of Monsey	Monsey, NY	$	(1,000 00)
Yeshiva Tal Chaim	Brooklyn, NY	$	(50 00)
Yeshiva Tiferes Bachurim	Brooklyn, NY	$	(180 00)
Yeshiva Yagdil Torah	Brooklyn, NY	$	(200,500 00)
Yeshivas Chasan Sofer	Monsey, NY	$	(2,000 00)
Yeshivas Ohr Hatorah	Brooklyn, NY	$	(100 00)
Yeshivas Ohr Reuven	Brooklyn, NY	$	(48,215 00)
YTC Emergency Aid Fund	Brooklyn, NY	$	(50 00)
Zichron Meir	Brooklyn, NY	$	(500 00)
Zichron Moshe Gershon Fund	Brooklyn, NY	$	(300 00)
Zo Artzeinu-Israeltrees-	Brooklyn, NY	$	(160.00)
American Friends Of Kollel Ohr I Halacha	Brooklyn, NY	$	(72 00)
AMerican Friends Of Sderot	Brooklyn, NY	$	(180 00)
AMerican Friends Of The Jerusalem Great Synagogue	Brooklyn, NY	$	(36 00)
AMG	Brooklyn, NY	$	(360 00)
Areivim	Monsey, NY	$	(2,800 00)
Ateres Bais Yaakov	Brooklyn, NY	$	(1,982 00)
Bais Medrash Ohr Chaim	Brooklyn, NY	$	(7,677 00)
Bikur Cholim inc	Brooklyn, NY	$	(60.00)
Breslev Research Institute	Monsey, NY	$	(1,000 00)
Chai Lifeline	Brooklyn, NY	$	(550 00)
Chinuch Atzmai	Brooklyn, NY	$	(54 00)

Congregation Ahavas Yitzchok	Brooklyn, NY	$	(1,185 00)
Congregation Divrei Shmuel	Brooklyn, NY	$	(100 00)
Congregation Kollel Breslev	Monsey, NY	$	(200 00)
Congregation Toras Imeicha	Brooklyn, NY	$	(100 00)
Congregation Yagdil Torah	Brooklyn, NY	$	(50 00)
Ein Od Milvado	Brooklyn, NY	$	(500 00)
Ezer Metzion	Brooklyn, NY	$	(60.00)
Gomlei Chesed	Brooklyn, NY	$	(230 00)
Jewish Institute Of Queens	Queens, NY	$	(710 00)
Kehilas Bais Avraham	Brooklyn, NY	$	(60 00)
Kollel Anshei Briarwood	Monsey, NY	$	(1,000 00)
Kollel shomrei Hachomos	Brooklyn, NY	$	(750 00)
Kollel Williamsburg	Brooklyn, NY	$	(100.00)
Kupath Ezrah of Rockland County	Monsey, NY	$	(180.00)
Merkaz Habris	Brooklyn, NY	$	(10.00)
Mesivta Shaarei Arazim	Brooklyn, NY	$	(50 00)
Mikvah Of Rockland	Brooklyn, NY	$	(100 00)
Ohr David	Brooklyn, NY	$	(18.00)
Ohr Nosson	Brooklyn, NY	$	(36 00)
Ohr Reuven	Queens, NY	$	(40.00)
Rivka Laufer Bikur Cholim	Brooklyn, NY	$	(50 00)
Rockland Eruv	Monsey, NY	$	(52.00)
Shaar Hatalmud	Brooklyn, NY	$	(180 00)
Shaarei Arazim	Brooklyn, NY	$	(180 00)
Teamwork Foundation	Brooklyn, NY	$	(100 00)
Tomchei Shabbos Of Rockland County	Monsey, NY	$	(625 00)
Tov Vchesed	Brooklyn, NY	$	(180 00)
Yeshiva darchei Noam	Monsey, NY	$	(25 00)
Yeshiva Darchei Noam	Monsey, NY	$	(3,761.00)
Yeshiva Ohr Reuven	Brooklyn, NY	$	(180 00)
Yeshiva Toras Chaim	Brooklyn, NY	$	(50 00)
Yeshivas Ohr Reuven	Brooklyn, NY	$	(250.00)
Yeshivas Ohr Vdaas	Brooklyn, NY	$	(882.00)
Zichron Shlomo	Brooklyn, NY	$	(54 00)
Zichron Yutta Charitable Foundation	Brooklyn, NY	$	(1,000 00)
		$	(515,951 00)

FOOTNOTES

SUPPLEMENTARY INFORMATION 990-PF, PART XV, LINE 3(A)

PURPOSE OF CONTRIBUTIONS PAID DURING THE YEAR
THE PURPOSE OF THESE CONTRIBUTIONS IS TO AID THE DONEE ORGANIZATIONS IN CARRYING OUT THEIR EXEMPT FUNCTIONS