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Form **990-PF****Return of Private Foundation**
or Section 4947(a)(1) Trust Treated as Private Foundation

OMB No 1545-0052

2014Department of the Treasury
Internal Revenue Service▶ 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.

Open to Public Inspection

For calendar year 2014 or tax year beginning , and ending

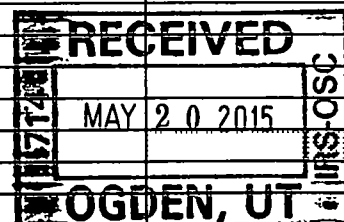
Name of foundation EDDEMA FOUNDATION		A Employer identification number 36-3781866
Number and street (or P O box number if mail is not delivered to street address) 700 N. LINDEN AVENUE	Room/suite	B Telephone number (see instructions) 708-386-4034
City or town, state or province, country, and ZIP or foreign postal code OAK PARK IL 60302		C If exemption application is pending, check here ▶ ☐
G Check all that apply ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ 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) ▶ \$ 30,652,063	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) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)	1,218,383			
2	Check ☒ if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	193,961	187,189		
4	Dividends and interest from securities	366,057	366,057		
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	2,807,221			
b	Gross sales price for all assets on line 6a 12,040,752				
7	Capital gain net income (from Part IV, line 2)		2,807,221		
8	Net short-term capital gain			0	
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) STMT 1	810			
12	Total. Add lines 1 through 11	4,586,432	3,360,467	0	
13	Compensation of officers, directors, trustees, etc	0			
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule) STMT 2	2,600			
c	Other professional fees (attach schedule) STMT 3	72,766	71,148		
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT 4	37,816	1,839		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (att sch) STMT 5	146,199	146,199		
24	Total operating and administrative expenses. Add lines 13 through 23	259,381	219,186	0	0
25	Contributions, gifts, grants paid	915,000			915,000
26	Total expenses and disbursements. Add lines 24 and 25	1,174,381	219,186	0	915,000
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements	3,412,051			
b	Net investment income (if negative, enter -0-)		3,141,281		
c	Adjusted net income (if negative, enter -0-)			0	

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2014)

DAA



OPERATING AND ADMINISTRATIVE EXPENSES DUE TO MAY 27 2015

9-14

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1 Cash – non-interest-bearing					
	2 Savings and temporary cash investments			204,549	873,912	873,912
	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 (att schedule) ▶					
	Less allowance for doubtful accounts ▶		0			
	8 Inventories for sale or use					
	9 Prepaid expenses and deferred charges					
	10a Investments – U.S. and state government obligations (attach schedule)					
	b Investments – corporate stock (attach schedule) SEE STMT 6			184,744		
	c Investments – corporate bonds (attach schedule) SEE STMT 7			6,327,508	6,252,048	6,226,918
	11 Investments – land, buildings, and equipment basis ▶					
Liabilities	Less accumulated depreciation (attach sch) ▶					
	12 Investments – mortgage loans					
	13 Investments – other (attach schedule) SEE STATEMENT 8			14,859,770	17,862,662	23,551,233
	14 Land, buildings, and equipment basis ▶					
	Less accumulated depreciation (attach sch) ▶					
	15 Other assets (describe ▶)					
	16 Total assets (to be completed by all filers – see the instructions Also, see page 1, item I)			21,576,571	24,988,622	30,652,063
	17 Accounts payable and accrued expenses					
	18 Grants payable					
	19 Deferred revenue					
Net Assets or Fund Balances	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	
	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ▶ ☒					
	24 Unrestricted			21,576,571	24,988,622	
	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					
	30 Total net assets or fund balances (see instructions)			21,576,571	24,988,622	
	31 Total liabilities and net assets/fund balances (see instructions)			21,576,571	24,988,622	

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	21,576,571
2 Enter amount from Part I, line 27a	2	3,412,051
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	24,988,622
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	24,988,622

Part IV Capital Gains and Losses for Tax on Investment Income

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

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

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss) If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	2,807,221
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	3,564

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	647,230	20,825,603	0.031079
2012	604,870	13,639,059	0.044348
2011	484,630	12,141,380	0.039916
2010	349,440	10,774,687	0.032432
2009	416,795	7,554,640	0.055171

2 Total of line 1, column (d)	2	0.202946
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	0.040589
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	28,135,294
5 Multiply line 4 by line 3	5	1,141,983
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	31,413
7 Add lines 5 and 6	7	1,173,396
8 Enter qualifying distributions from Part XII, line 4 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.	8	915,000

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	62,826
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	62,826
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	62,826
6	Credits/Payments		
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	57,995
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	57,995
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	4,831
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be. Credited to 2015 estimated tax ☐ 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?		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 \$ _____ (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		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		
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?		
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) IL		
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

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 ► EDWARD PETRICK 700 N LINDEN AVE Located at ► OAK PARK IL ZIP+4 ► 60302 Telephone no ► 708-386-4034			
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			
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 N/A ☐	1b	
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? N/A	1c	
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 ► 20 , 20 , 20 , 20 ☐ 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 ► 20 , 20 , 20 , 20		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
b	If "Yes," did it have excess business holdings in 2014 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014) N/A	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? N/A	4b	

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

5bOrganizations 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 (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
EDWARD PETRICK	OAK PARK	PRESIDENT			
700 N LINDEN AVE	IL 60302	10.00	0	0	0
MATTHEW E. PETRICK	OAK PARK	SECRETARY			
700 N LINDEN AVE	IL 60302	7.00	0	0	0
DEVIN T. PETRICK	OAK PARK				
700 N LINDEN AVE	IL 60302	4.00	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	
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	
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	28,024,520
b	Average of monthly cash balances	1b	539,230
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	28,563,750
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	0
3	Subtract line 2 from line 1d	3	28,563,750
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	428,456
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	28,135,294
6	Minimum investment return. Enter 5% of line 5	6	1,406,765

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	1,406,765
2a	Tax on investment income for 2014 from Part VI, line 5	2a	62,826
b	Income tax for 2014 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	62,826
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,343,939
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	1,343,939
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	1,343,939

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	915,000
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	915,000
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	915,000

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				1,343,939
2 Undistributed income, if any, as of the end of 2014:				
a Enter amount for 2013 only			903,246	
b Total for prior years: 20____, 20____, 20____				
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				
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 915,000				
a Applied to 2013, but not more than line 2a			903,246	
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				11,754
e Remaining amount distributed out of corpus				
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				
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				1,332,185
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a				
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				

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)

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

Part XV Supplementary Information (Complete this part only if the 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).)
EDWARD PETRICK

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
N/A

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
N/A

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

c Any submission deadlines:
N/A

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

Form 990-PF	Capital Gains and Losses for Tax on Investment Income	2014
For calendar year 2014, or tax year beginning _____, and ending _____		

Name EDDEMA FOUNDATION	Employer Identification Number 36-3781866
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(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.)
(1) ISHARES TR RUSSELL 2000	D	01/27/06	08/06/14
(2) ISHARES TR RUSSELL 2000	D	05/18/06	08/06/14
(3) ALLY BANK CD	P	12/13/12	12/19/14
(4) 3D SYSTEMS CORP	P	10/10/13	05/05/14
(5) AGILENT TECHNOLOGIES INC	P	07/17/13	02/25/14
(6) CAMERON INTL CORP	P	10/10/13	01/16/14
(7) CHUBB CORP	P	10/10/13	01/16/14
(8) CUMMINS INC	P	10/10/13	09/23/14
(9) DRIL-QUIP INC	P	05/29/14	12/03/14
(10) EBAY INC	P	10/10/13	05/29/14
(11) EBAY INC	P	10/10/13	09/15/14
(12) FMC TECHNOLOGIES	P	01/16/14	11/25/14
(13) GENERAL ELECTRIC	P	05/29/14	11/25/14
(14) GNC HOLDINGS	P	10/10/13	01/16/14
(15) ILLUMINA INC	P	10/10/13	02/26/14

(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)
(1) 748,609		499,820	248,789
(2) 633,015		418,634	214,381
(3) 32,000		32,000	
(4) 179,228		206,033	-26,805
(5) 56,894		45,802	11,092
(6) 9,099		9,549	-450
(7) 32,039		31,584	455
(8) 40,539		39,914	625
(9) 39,450		50,797	-11,347
(10) 55,311		61,261	-5,950
(11) 54,123		56,434	-2,311
(12) 108,990		102,241	6,749
(13) 25,696		25,562	134
(14) 491,402		427,560	63,842
(15) 39,008		17,158	21,850

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) OR Losses (from col. (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
(1)			248,789
(2)			214,381
(3)			
(4)			-26,805
(5)			11,092
(6)			-450
(7)			455
(8)			625
(9)			-11,347
(10)			-5,950
(11)			-2,311
(12)			6,749
(13)			134
(14)			63,842
(15)			21,850

Form 990-PF	Capital Gains and Losses for Tax on Investment Income	2014
Name _____		Employer Identification Number _____
For calendar year 2014, or tax year beginning _____, and ending _____		

EDDEMA FOUNDATION	36-3781866
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(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.)
(1) LAS VEGAS SANDS CORP	P	01/16/14	08/20/14
(2) LAS VEGAS SANDS CORP	P	01/16/14	09/02/14
(3) M&T BANK CORP	P	07/28/13	01/16/14
(4) MERCK & CO	P	02/25/14	11/25/14
(5) QUALCOMM INC	P	10/10/13	02/25/14
(6) ROCK TENN CO	P	08/05/13	05/05/14
(7) UNION PAC CORP	P	10/10/13	10/07/14
(8) UNITED RENTALS	P	11/21/13	10/07/14
(9) AGILENT TECHNOLOGIES	P	01/10/13	02/25/14
(10) CAMERON INTERNATIONAL	P	01/10/13	01/16/14
(11) CUMMINS INC	P	01/10/13	09/23/14
(12) D R HORTON INC	P	04/11/13	11/05/14
(13) DRIL-QUIP INC\	P	04/11/13	12/03/14
(14) EBAY INC	P	04/11/13	05/29/14
(15) EBAY INC	P	05/21/13	09/15/14

(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)
(1) 192,954		226,677	-33,723
(2) 220,942		283,346	-62,404
(3) 410,384		399,595	10,789
(4) 231,428		219,349	12,079
(5) 22,023		19,556	2,467
(6) 237,302		251,885	-14,583
(7) 24,796		18,003	6,793
(8) 81,489		57,227	24,262
(9) 256,021		199,839	56,182
(10) 205,451		203,169	2,282
(11) 364,849		302,540	62,309
(12) 424,619		411,144	13,475
(13) 315,597		411,486	-95,889
(14) 49,689		57,571	-7,882
(15) 197,095		220,841	-23,746

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) OR Losses (from col (h))
(1)			-33,723
(2)			-62,404
(3)			10,789
(4)			12,079
(5)			2,467
(6)			-14,583
(7)			6,793
(8)			24,262
(9)			56,182
(10)			2,282
(11)			62,309
(12)			13,475
(13)			-95,889
(14)			-7,882
(15)			-23,746

Capital Gains and Losses for Tax on Investment Income

Form **990-PF**

2014

For calendar year 2014, or tax year beginning

, and ending

Name

Employer Identification Number

EDDEMA FOUNDATION

36-3781866

(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.)
(1) FMC TECHNOLOGIES	P	04/11/13	11/25/14
(2) GENERAL ELECTRIC CO	P	06/28/13	11/25/14
(3) GILEAD SCIENCES	P	05/12/13	11/25/14
(4) ILLUMINA INC	P	10/11/12	02/26/14
(5) MERCK & CO INC	P	03/13/12	11/25/14
(6) QUALCOMM INC	P	03/16/12	02/25/14
(7) UNION PAC CORP	P	03/13/12	10/07/14
(8) ALAMO TX CMNTY CLG DIST BOND	P	03/13/12	11/01/14
(9) AMER EXPR CREDIT CO BOND	P	07/08/13	08/25/14
(10) ASHWAUBENON WI CMNTY DEV BOND	P	03/16/12	06/01/14
(11) AT&T INC	P	07/10/13	07/17/14
(12) CHUBB CORP	P	04/16/12	01/16/14
(13) GENERAL ELECTRIC CO	P	07/10/13	11/25/14
(14) W W GRAINGER INC	P	07/10/13	10/31/14
(15) W W GRAINGER INC	P	09/21/13	11/25/14

(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)
(1) 318,795		291,173	27,622
(2) 42,399		36,507	5,892
(3) 143,990		61,919	82,071
(4) 55,557		13,356	42,201
(5) 419,835		317,341	102,494
(6) 22,042		16,032	6,010
(7) 77,486		36,915	40,571
(8) 200,000		200,000	
(9) 250,000		250,000	
(10) 100,000		100,000	
(11) 95,209		94,611	598
(12) 126,352		69,827	56,525
(13) 72,806		43,075	29,731
(14) 764,703		113,061	651,642
(15) 472,080		69,295	402,785

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

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) Or Losses (from col (h))
(1)			27,622
(2)			5,892
(3)			82,071
(4)			42,201
(5)			102,494
(6)			6,010
(7)			40,571
(8)			
(9)			
(10)			
(11)			598
(12)			56,525
(13)			29,731
(14)			651,642
(15)			402,785

Form 990-PF		Capital Gains and Losses for Tax on Investment Income		2014
		For calendar year 2014, or tax year beginning _____, and ending _____		
Name EDDEMA FOUNDATION			Employer Identification Number 36-3781866	
(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.)
(1)	GREEN BAY WI BOND	P	05/16/12	04/01/14
(2)	IBM CORP	P	04/11/13	05/29/14
(3)	ILLUMINA INC	P	09/22/12	02/26/14
(4)	INDIANA ST BOND BANK REV BOND	P	04/20/12	08/01/14
(5)	MORGAN STANLEY BOND	P	03/09/12	01/24/14
(6)	QUALCOMM INC	P	11/16/12	02/25/14
(7)	ST LOUIS MO SPCL ADMIN BRD BOND	P	04/16/12	04/01/14
(8)	SBC COMMUNICATIONS	P	07/10/13	07/15/14
(9)	TUCSON AZ BOND	P	04/05/12	07/01/14
(10)	US BANK NA BOND	P	04/25/12	10/30/14
(11)	RAFFLES INSURANCE LIMITED STOCK	P	04/01/05	03/01/14
(12)				
(13)				
(14)				
(15)				

(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)
(1) 250,000		250,000	
(2) 1,462,224		541,374	920,850
(3) 83,336		16,363	66,973
(4) 200,000		200,000	
(5) 200,000		199,032	968
(6) 38,573		7,329	31,244
(7) 90,000		90,000	
(8) 328,427		300,000	28,427
(9) 200,000		200,000	
(10) 225,000		225,000	
(11) 21,896		184,744	-162,848
(12)			
(13)			
(14)			
(15)			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) Or Losses (from col. (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
(1)			
(2)			920,850
(3)			66,973
(4)			
(5)			968
(6)			31,244
(7)			
(8)			28,427
(9)			
(10)			
(11)			-162,848
(12)			
(13)			
(14)			
(15)			

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 11 - Other Income

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
MISCELLANEOUS INCOME	\$ 810	\$	\$
TOTAL	\$ 810	\$ 0	\$ 0

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

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
LEGAL FEES	\$	\$	\$	\$
TOTAL	\$ 0	\$ 0	\$ 0	\$ 0

Statement 2 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
ACCOUNTING FEES	\$ 2,600	\$	\$	\$
TOTAL	\$ 2,600	\$ 0	\$ 0	\$ 0

Statement 3 - Form 990-PF, Part I, Line 16c - Other Professional Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
INVESTMENT ADVISORY	\$ 72,766	\$ 71,148	\$	\$
TOTAL	\$ 72,766	\$ 71,148	\$ 0	\$ 0

Federal Statements

Statement 4 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
FRANCHISE TAX	\$ 25			
FOREIGN TAXES	1,839	1,839		
FEDERAL ESTIMATED TAX PAYMENTS	35,500			
2013 INVESTMENT TAX BALANCE DUE	452			
TOTAL	\$ 37,816	\$ 1,839	\$ 0	\$ 0

Statement 5 - Form 990-PF, Part I, Line 23 - Amortization

Description	Date Acquired	Cost Basis	Prior Year Amortization	Life	Current Year Amortization	Net Investment Income	Adjusted Net Income	COGS
BOND PREMIUM AMORTIZATION		\$	\$		\$ 146,199	\$ 146,199	\$	
TOTAL		\$ 0	\$ 0		\$ 146,199	\$ 146,199	\$ 0	

Statement 6 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
PREFERRED/COMMON STOCK	\$ 184,744	\$	COST	\$
TOTAL	\$ 184,744	\$ 0		\$ 0

Statement 7 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
FIRST AMERICAN BONDS	\$ 6,327,508	\$ 6,252,048	COST	\$ 6,226,918
TOTAL	\$ 6,327,508	\$ 6,252,048		\$ 6,226,918

Federal Statements

Statement 8 - Form 990-PF, Part II, Line 13 - Other Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
FIRST AMERICAN-VARIOUS EQUITIES	\$ 12,071,222	\$ 14,095,332	COST	\$ 19,925,568
MERRILL LYNCH MUTUAL FUNDS	2,788,548	3,767,330	COST	3,625,665
TOTAL	\$ 14,859,770	\$ 17,862,662		\$ 23,551,233

Form 990-PF, Part XV, Line 1a - Managers Who Contributed Over 2% or \$5,000

<u>Name of Manager</u>	<u>Amount</u>
EDWARD PETRICK	\$ <u> </u>
TOTAL	\$ <u> </u> 0

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Statement 1

The shareholders of Raffles Insurance Limited meet Form 5471 Category 3 and 5 filing requirements because of IRC Section 953(c). None of the shareholders meet the 10% ownership requirement stated in the instructions for Form 5471 Schedule B. Accordingly, no shareholder list is required per the instructions.

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Statement 2

Schedule C, Line 8 - Other Income

Claims Indemnifications	24,776,670
Unrealized Gains on Securities	18,576,839
Provisional Claims Indemnifications	13,660,243
Other Investment Income	<u>25,023</u>
Total	<u>\$ 57,038,775</u>

Schedule C, Line 16 - Other Deductions

Losses Incurred	162,107,169
Policy Issuance and Program Operating Costs	49,465,326
Administrative Costs	4,425,000
Reinsurance Premium	<u>19,178,475</u>
Total	<u>\$ 235,175,970</u>

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Statement 3

	<u>Beginning of Year</u>	<u>End of Year</u>
Schedule F, Line 4 - Other Current Assets		
Insurance Balances Receivable - Short Term	16,243,748	20,101,152
Premiums Due from Ceding Insurers	6,782,448	9,876,938
Prepaid Expenses and Other A/R	<u>203,025</u>	<u>287,225</u>
Total	<u>\$ 23,229,221</u>	<u>\$ 30,265,315</u>
Schedule F, Line 7 - Other Investments		
The Captive Investors Fund	<u>367,302,464</u>	<u>412,934,796</u>
Total	<u>\$ 367,302,464</u>	<u>\$ 412,934,796</u>
Schedule F, Line 12 - Other Assets		
Provisional Claims Indemnifications Receivable	95,689,918	109,350,161
Loss Escrow Funds Withheld	73,287,583	73,287,583
Deferred Cash Flow Premiums Receivable	58,248,276	51,272,695
Insurance Balances Receivable - Long Term	<u>2,794,507</u>	<u>3,739,887</u>
Total	<u>\$ 230,020,284</u>	<u>\$ 237,650,326</u>
Schedule F, Line 15 - Other Current Liabilities		
Accounts Payable and Other Liabilities	856,462	910,842
Dividends Payable	287,703	533,190
Losses Payable	<u>22,468,314</u>	<u>9,632,522</u>
Total	<u>\$ 23,612,479</u>	<u>\$ 11,076,554</u>
Schedule F, Line 17 - Other Liabilities		
Loss Reserves	112,764,942	125,608,350
Incurred But Not Reported Reserves	<u>268,717,179</u>	<u>278,368,083</u>
Total	<u>\$ 381,482,121</u>	<u>\$ 403,976,433</u>

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Statement 4

Schedule H, Line 2h - Other

Provisional Claims Indemnifications	(13,660,243)
Unrealized Gains on Securities	(18,576,839)
Loss Reserve Discounting	<u>(1,790,473)</u>
Total	<u><u>\$ (34,027,555)</u></u>

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Statement 5

Category 3 Filers Additional Filing Requirements

Amount and type of any indebtedness the foreign corporation has with the related persons described in Regulations section 1.6046-1(b)(11)

N/A

Name, address, identifying number, and number of shares subscribed to by each subscriber to the foreign corporation's stock

N/A

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Schedule O - Section B - Persons Who Are Officers of the Foreign Corporation

<u>Officer Name</u>	<u>Office</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip Code</u>
Morton Zifferer, Jr.	Co-President	74 Commerce Way	York	PA	17406-8038
Robert Brown	Co-President	3293 Banff Ave.	Billings	MT	59102
Richard O. Harrell, III	Co-Vice President	3140 Philpott Rd., P.O. Box 426	South Boston	VA	24592
Christopher Fitzgerald	Co-Vice President	7103 St. Vincent Ave.	Shreveport	LA	71106
Richard Frank	Co-Secretary	234 E. Colorado Boulevard, Suite 500	Pasadena	CA	91101
Jonathan G. Newman	Co-Secretary	P.O. Box 308	Denver	PA	17517

Due to security concerns, the officers' social security numbers may be obtained from the offices of Raffles Insurance Limited.

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Rhonda Nicoloff	1505 South Redwood Rd , P O Box 30076	Salt Lake City	UT	84130
Jack Grundfest	4500 W Bethany Road	North Little Rock	AR	72117
Bradley A Fulton	11535 Hopewell Road, P O Box 4217	Hagerstown	MD	21741
Brian Glade	2180 S Ivanhoe, Suite 5	Denver	CO	80222
Charles Britzer	200 Alpha Drive	Pittsburgh	PA	15238
Dixon Abell	2500 Sterlington Road	Monroe	LA	71203
Thomas Paul Zauder	2921 Hanger Way, P O Box 81977	Bakersfield	CA	93380
Jeff Garvens	14400 North Brook, Suite 210	San Antonio	TX	78232
John Brooks, Sr	1915 S Hoover Street, P O Box 77303	Los Angeles	CA	90007
Lynne M Durbin	400 Seaks Run Road, P O Box 100	Glen Rock	PA	17327
Kent Smeltz	163 Research Lane	Millersburg	PA	17061
Karen Bleach	1126 South 70th Street Suite N408B	West Allis	WI	53214
Don Langston	15122 Bolsa Chica St	Huntington Beach	CA	92649
James Alban, IV	8531 Pulaski Highway, P O Box 9595	Baltimore	MD	21237
Perry Glen Shepard	7555 FM 762	Richmond	TX	77469
Ryan E Heishman	670 Allen Road	Carlisle	PA	17015
Bret A Berneche	525 Barnesville Hwy, P O Box 10	Wylliesburg	VA	23976
Howard Farber	1815 South Soto Street	Los Angeles	CA	90023
Michael Davidson	88 Currant Road	Fall River	MA	02720
Erin Tucker	1900 S Price Road	Chandler	AZ	85286
Alvin Sortwell	2337 American Ave	Hayward	CA	94545
George Anthony	301 Gordon Street	Allentown	PA	18102
J Ward Best	1844 Barnetts Road	Providence	VA	23140
Sam R Simon	24501 Ecorse Road	Taylor	MI	48180
Michael David Hull	49630 Pontiac Trail	Wixom	MI	48393-2009
Patrice Bishop	4500 PGA Boulevard, Suite 400	Palm Beach Gardens	FL	33418
Carl Borntraeger	2220 Palmer Street	Pittsburgh	PA	15218
Martin Moore	8040 Forsyth Blvd	St Louis	MO	63105
Ralph Falero	1100 Hawthorne Lane	Charlotte	NC	28205
Brad Streelman	12322 Monarch St	Garden Grove	CA	92841
Steve Boyle	2390 Blackhawk Rd , P O Box 6007	Rockford	IL	61125-1007
Bernie Little Jr	1920 SW 12th Ave , P O Box 5279	Ocala	FL	34478-5279
Steven Bentley	175 N 27th Street, Suite 800, P O Box 2506	Billings	MT	59103
Michael J Blach	469 El Camino Real, Suite 100	Santa Clara	CA	95050-4372
Fred Cuda	4 New Park Road	East Windsor	CT	06088
Joseph R. Blanchard	3151 Charleston Highway, P O Box 7517	Columbia	SC	29202-7517
David Blinderman	8501 West Higgins Road, Suite 320	Chicago	IL	60631
Don Comer, Jr	600 Germantown Road	Raleigh	NC	27607
John Rourke	P O Box 13527	Roanoke	VA	24035
Scott Castle	601 McHenry Avenue	Modesto	CA	95350
Douglas Brink	13500 Quincy Street, P O Box 1199	Holland	MI	49422-1199
Scott Braen	400-402 Central Ave	Haledon	NJ	07538
Melanie Wheeler	442 Rutherford Avenue NE	Roanoke	VA	24016
Greg Branch	335 NE Watula Avenue	Ocala	FL	34470
Edward Petrick	11000 Seymour Ave	Franklin Park	IL	60131
Robert Gotwals	12 Gotwals Lane	Oley	PA	19547
Larry Brown	7986 Villa Park Dr	Richmond	VA	23228
Harold Mast	813 N Octorara Trail	Parkesburg	PA	19365
Scott A Dolmetsch	156 North George Street	York	PA	17401
Michael Stodden	8615 Elder Creek Road	Sacramento	CA	95828
Byron E Talbot	301 Main Project Rd	Schriever	LA	70390
Jimmy Briggs	300 Oakland Flatrock Road, P O Box 988	Bowling Green	KY	42102
Donald L Daley, Jr	13025 Danielson Street, Suite 260, P O Box 1840	Poway	CA	92074
William H Francis, Jr	4641 Paragon Park Road	Raleigh	NC	27616
David Metzler	6380 Brackbill Blvd P O Box 1549	Mechanicsburg	PA	17055
Dave Fitz-Gerald	49 Main Street	Proctor	VT	05765
Daniel B Carson	171 Route 94 North	Lafayette	NJ	07848
Daniel Strelka	1330 Lynchburg Tmpke	Salem	VA	24153
Michael Abercrombie, Jr	P O Box 1030	Salisbury	MD	21803
Dwight E Alford	P O Box 90635	Raleigh	NC	27675-0635
Eric Nicholson	2280 E College Ave	State College	PA	16804
Nicholas Ashley	5215 Ashe Road	Bakersfield	CA	93313
Steve Meston	1000 Century Boulevard	Midwest City	OK	73110
Darrell F Champion	1420 Coldwell Avenue	Modesto	CA	95352
Ted Chandler, Jr	P O Box 131	Burlington	NC	27216
Kevin O'Neill	20 Elm Street	Brandford	CT	06405
Frank J Kruse, Jr	109 Miller Lane	Harnsburg	PA	17110
Andrew Ockenfels	3 East Benton Street	Iowa City	IA	52240
Fred E Clark	2205 Old Philadelphia Pike	Lancaster	PA	17602
Steve Davison	1040 Booth Road, P O Box 7444	Warner Robins	GA	31095
Jay Cleveland, Jr	4565 William Penn Highway	Murrysville	PA	15668

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Alvin Hutzler	8043 Industrial Park Rd	Mechanicsville	VA	23116-1514
Daniel J Hughes	2221 Las Palmas Drive, Suite J	Carlsbad	CA	92011
Richard E Forrestel, Jr	4975 Winding Lane	Clarence	NY	14031
Michael Mann	217 Linden Street, P O Box 311	Columbia	PA	17512
Arlo Anderson	3700 E 56th Ave , P O Box 329	Commerce City	CO	80037
Vince Van Heukelem	8085 E Harvard Avenue	Denver	CO	80231
Tammy Hammonds	1030 1st Avenue	Columbus	GA	31901
Donald B Smith, Jr	4062 York Road	New Oxford	PA	17350
Ben Abrams	120 Hokes Mill Rd , P O Box 389	York	PA	17405
Greg Rummler	5200 East La Palma Avenue	Anaheim	CA	92807
Barry Margolis	200 Lincoln West Drive	Mountville	PA	17554
Edward W Bedell	840 North 700 West P O Box 20913	Billings	MT	59104
Michael B Coulson	1434 Pike Ave P O Box 68	N Little Rock	AR	72115
Kenneth L Robison	4725 Highway 28 East	Pineville	LA	71360
Ana Andueza	4500 SE Criterion Court	Portland	OR	97222
David A DeLeonardis	9300 Tech Center Drive, Suite 100	Sacramento	CA	95826
Henry Acuff	21111 Plummer Street	Chatsworth	CA	91311
Carl Bretz	600 Union Avenue	Shreveport	LA	71108-3930
Michael Schwab	2525 N 7th Street	Harrisburg	PA	17110
Ty Stoller	9503 Middlex Drive	San Antonio	TX	78217
Kim Kayser, III	2460 Midway Street, P O Box 31435	Shreveport	LA	71130
Edward Hong	23840 Madison Street	Torrance	CA	90505
John Oster III	P O Box 340035	Milwaukee	WI	53234
Edmund F Burke Jr	54 Williams Street	Quincy	MA	02171
John Drewes	3870 Channel Drive	West Sacramento	CA	95691
Michael S Francis	277 Blair Park Road, Suite 130	Williston	VT	05495
Scott Folse	16942 Old Hammond Highway	Baton Rouge	LA	70816
Lenny Lvnh	767 Dr MLK, Jr Blvd , P O Box 1098	Roseboro	NC	28382
Sean Venables	748 S Hillview Drive	Milpitas	CA	95035
Michael Murphy	115 Sinclair Road	Bristol	PA	19007
David C Mitchell	P O Box 351	Millersville	MD	21108
Emmett Judson Pope, III	1092 N Breazeale Ave , P O Box 649	Mt Olive	NC	28365
Bradley Allen Nichols	900 W 62nd Street	Shreveport	LA	71106
Scott R Wagner	4429 Allen Martin Drive	Fort Wayne	PA	46806
Timothy J Travis	4800 York Street	Denver	CO	80216
Peter Saitis	715 Fountain Ave	Lancaster	PA	17608
Burke Blackman	909 S 7th Avenue	Sioux Falls	SD	57101
Edwin G Gerber	1401 Garden Hwy, Suite 125, P O Box 191840	Sacramento	CA	95819
Dennis M Etheredge	11039 Gabriel's Path	Shreveport	LA	71106
Blackie Bowen	11949 Robinwood Drive	Hagerstown	MD	21742
Robert Lehman	3823 W 1800 South	Remington	IN	47977
Jeffrey Hyde	600 E Las Colinas Blvd , Suite 400	Irving	TX	75039
John Tighe	5561 Grayson Road, P O Box 4055	Harrisburg	PA	17111
Patrick A Powers	1789 Norwood Avenue	Itasca	IL	60143-1095
Michael Gulati	2501 Kutztown Road	Reading	PA	19605
Christopher Fitzgerald	7103 St Vincent Ave	Shreveport	LA	71106
Pamela Hassevoort	1413 Randall Street	Coopersville	MI	49404
Shlomo Crandus	666 Garland Place	Des Plaines	IL	60016
Henry Fry	800 W Church Road	Mechanicsburg	PA	17055
Fred J Smith Jr	6105 Chapel Hill Road	Raleigh	NC	27607
Robert F Leahey	2780 Benner Pike	Bellefonte	PA	16823
Don Dinkgrave	7034 E Court Street, P O Box 309	Davison	MI	48423-0309
Steven Downing	600 N Centennial	Zeeland	MI	49464
George Buss	2745 Blackndge Road	York	PA	17402
Gil Haugan, Jr	200 E 60th Street North	Sioux Falls	SD	57104
Daniel Hawbaker	1952 Waddle Road, Suite 203	State College	PA	16803
James E Mantyla	2177 West Grandview Blvd	Erie	PA	16509
Rand H Falbaum	5023 Hazel Jones Drive	Bossier City	LA	71111
George B Cartledge, III	4235 Electric Road, Suite 100	Roanoke	VA	24018
Todd Granger	16980 Wood Road	Lansing	MI	48906-1044
Jacob Griffiths	2455 Elden Ave	Costa Mesa	CA	92627
Kathy Morris	4807 Bervi Road	Raleigh	NC	27606
Michael J Ward	5650 Hollis St	Emeryville	CA	94608
Eric Smith	2 Main Street	Clinton	NJ	08809
Robert Whalen	600 South 17th Street	Harrisburg	PA	17104
John Schrantz	1515 State Road, P O Box 100	Duncannon	PA	17020
Robert S Cleveland	122 Noxon Road	Poughkeepsie	NY	12603
Thomas J Halquist	N51 W23563 Lisbon Road, P O Box 308	Sussex	WI	53089
Cayce Hand	9445 Stevens Road, Suite 200	Shreveport	LA	71106
James D Franklin	2750 Signal Parkway	Signal Hill	CA	90755
Randall Alan Hartley	209 Circle Drive	Watertown	SD	57201

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
David Gustafson	P O Box 3239	Rapid City	SD	57709
Max J Hempt	205 Creek Road	Camp Hill	PA	17010
Andrew May	550 W John Street	Hicksville	NY	11801
Richard A McBride	4421 Valley Rd	Enola	PA	17025
Chris Carpenito	804 W Diamond Ave , Suite 300	Gaithersburg	MD	20878
Donald Cooper	29 Hessian Blvd	Reading	PA	19608
Dale High	1853 William Penn Way	Lancaster	PA	17605
James F Haar	P O Box 30135	Billings	MT	59107
Howard J Miller	860 E Main Avenue	Zeeland	MI	49464
Andy Howes	823 E 14th St , P O Box 1025	Sioux Falls	SD	57101
Tom Hughes	5611 Bird Creek Avenue, P O Box 2220	Tulsa	OK	74101
Patrick Kinsley	620 S Edgar Street	York	PA	17403
Steven G Philp	1700 S Lewis Street	Anaheim	CA	92805
Jim Petelle	1373 Boggs Drive	Mount Airy	NC	27030
Laurie Andrews	8221 Alpine Avenue	Sacramento	CA	95826
Ivan Smith, III	5434 Technology Drive	Shreveport	LA	71129
Denny Upton	9125 Interstate 30	Little Rock	AR	72201
Gregory S Hadjis	U S Rt 33 West Old Weston Road	Buckhannon	WV	26201
Dan Reilly	10491 Old Placerville Road, Suite 150	Sacramento	CA	95827-2508
John M Brennan, III	2101 W St Paul Avenue	Milwaukee	WI	53201
Brian Busacca	3101 State Road, P O Box 82515	Bakersfield	CA	93380-2515
John Schultz	P O Box 5055	Jersey Shore	PA	17740
Sharon Tobar	1200 Jacob Lane	Carmichael	CA	95608
Henry Oliner	4131 Broadway, P O Box 20008	Macon	GA	31205
Robert Wood	2200 Monroe Street	York	PA	17405
Jason P Bullock	198 Sterling Ave , P O Box 75	West Monroe	LA	71294
Michael Kolakowski	30 Batterson Park Road	Farmington	CT	06032
William Paulette	8050 Kimway Drive	Richmond	VA	23228
Kelvin Classen	4300 S Vanburen	Enid	OK	73703
Ken Sander	1575 Henthorne Dr	Maunee	OH	43537
Kevin E Raker	2802 Hallowing Run Road	Sunbury	PA	17801
Dwayne A House	3790 NW 11th Street, P O Box 014739	Miami	FL	33101
Jerry Watson	30 Marianne Drive	York	PA	17406
Aaron Zisman	125 E Commercial	Anaheim	CA	92801
Robert Kinsley	2700 Water Street, P O Box 2886	York	PA	17405-2886
David W Kinsley	14 Connecticut South Drive	East Granby	CT	06026
James D Bartol	3742 Bradview Drive	Sacramento	CA	95827
Todd Zyra	105 Vanguard Parkway	Rochester	NY	14606
Jeffrey A Kleinpeter	14444 Airline Highway	Baton Rouge	LA	70817
James D Warner	1299 Harrisburg Pike, P O Box 4425	Lancaster	PA	17604-4425
Patrick X Collings	3905 Hartzdale Dr , Suite 514	Camp Hill	PA	17011
Richard Frank	234 E Colorado Boulevard, Suite 500	Pasadena	CA	91101
George Reinhard	P O Box 586	Burlington	NJ	08016
Lewis Bear, Jr	6120 Enterprise Drive	Pensacola	FL	32505
Jeff Klibert	1909 McFarland Drive	Landsville	PA	17538
Danny Graham	P O Box 400	Ruston	LA	71273-0400
Christian Bame	900 Mendelssonhn Ave North	Golden Valley	MN	55427
James Parker, III	515 Stone Mill Drive, P O Box 29682	Richmond	VA	23242
Dennis Luckinbill	304 E Broadway	Enid	OK	73701
Marshall D Welch, III	700 College Place	Williamsport	PA	17701
Steven Young Marmande	1210 St Charles Street	Houma	LA	70360
James W Bozich	1124 Galloway	Woodstock	IL	60098
Shawn Anderson	17 East Meadow Avenue	Robesonia	PA	19551
Bill Hummer	159 Dumbill Rd , P O Box 573	Elizabethville	PA	17023
James A LaBarge	1260 E Grand Ave	Pomona	CA	91766
Nicholas Manno	6401 Arundel Cove Road	Baltimore	MD	21226
Mark A Buller	885 Conklin Street	Farmingdale	NY	11735
Ronny Graham	P O Box 404	Ruston	LA	71270
Randall Hatcher	501 Greene Street, Hatcher 500 Building	Augusta	GA	30901
Andrew L McCorkle, Sr	903 Outer Road	Orlando	FL	32814
Ian A McElroy	1500 Hamilton Rd	Bossier City	LA	71111
Daniel McComas	P O Box 1320	Wilmington	NC	28402
C Ken McPherson	5051 Cardinal Street	Trussville	AL	35173
Von Whitby	1739 Devonshire Drive	Salt Lake City	UT	84108
Paul C Mellott, Jr	100 Mellott Drive, Suite 100	Warfordsburg	PA	17267
Sally Dixon	P O Box 15118	York	PA	17405
Lucy E Kniseley	P O Box 20099	York	PA	17402
Ben Bielski, Jr	2107 Rear Missouri Boulevard	Jefferson City	MO	66102
Bert Jones	147 Shelby Road, P O Box 560	Simsboro	LA	71275-0560
Pete Little	2201 West Royal Lane, Suite 250	Irving	TX	75063
Paul S Taylor	438N White Road	San Jose	CA	95127

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
Natalie Roberts	9347 E Pendleton Pike	Indianapolis	IN	46236
Scott Haag	4033 W Custer Avenue	Milwaukee	WI	53209
Robert Istwan	125 East Commercial Street, Bldg B	Anaheim	CA	92801
Rudolph Nelson Niswanger	2604 Millhaven Rd	Monroe	LA	71203
Steve Matlock	3500 Second St	Arcadia	LA	71001
Morton Zifferer Jr	74 Commerce Way	York	PA	17406-8038
Paul Bawol	9200 Sorensen Ave	Santa Fe Springs	CA	90670
Cynthia A Vice	501 NMC Drive	Zebulon	NC	27597
Bob Sefton	400 Vintage Park Drive	Zebulon	NC	27597
William Ray Rush	4500 N Cliff Avenue	Sioux Falls	SD	57104
James David Novinger	1441 Stoneridge Drive	Middletown	PA	17057
James W Connell, Jr	2355 W Utopia	Phoenix	AZ	85027
L Paul Nelson, II	4900 Ondura Drive	Fredericksburg	VA	22407
Ronald Shore	2500 De La Cruz Boulevard	Santa Clara	CA	95050
Christopher Hackett	1124 Highway 315	Wilkes-Barre	PA	18702
Robert O'Dell Orders, Jr	23 Quarry Ridge	Charleston	WV	25304
Jeff Cummings	4916 Dudley Blvd	McClellan	CA	95652
James R Parrish	1414 E Willow Road	Enid	OK	73702
David Abrams	2539 E Philadelphia St	Ontario	CA	91761
Malcolm "Mac" Sullivan Jr	402 Commerce Ct	Goldsboro	NC	27352
Timothy I Carberry	N59 W16500 Greenway Circle	Menomonee Falls	WI	53051
James P Maslowski	700 Walnut Ridge Drive	Hartland	WI	53029
Matthew Funchion	401 Domino Lane	Philadelphia	PA	19128
Dan Balmer	3000 Meetinghouse Road	Telford	PA	18969
George R Long	350 Pearl Street	Fort Wayne	IN	46802
Tighe King, Jr	333 East Seventh Ave , P O Box 20879	York	PA	17405-0709
Jeffrey Arscott	2800 A Deepwater Terminal Road	Richmond	VA	23234
John Arnold	P O Box 2621	Harnsburg	PA	17105
Richard D Skerbec	16101 Vallen Drive	Houston	TX	77041
Trey Morns, III	4320 Marlana Street	Bossier City	LA	71111
Peter Williams	1031 Nowell Road	Raleigh	NC	27607
Lyle Meshberger	6096 McKee Road	Madison	WI	53719-5114
Jeff Karp	8750 W Bryn Mawr Avenue, Suite 500	Chicago	IL	60631
James M Winford, Jr	1334 Huntington Street, P O Box 1530	Opelousas	LA	70571
David Lau	1010 N Industrial Blvd	Eules	TX	76039-7442
James K Lemkuhler	5790 Peachtree Street	Los Angeles	CA	90040
William E Farlow, Jr	100 Caterpillar Drive, P O Box 321033	Flowood	MS	39232
James T MacDonald	25920 Eden Landing Road	Hayward	CA	94545
Richard O Harrell III	3140 Philpott Rd , P O Box 426	South Boston	VA	24592
Daniel Weddell	4945 East Carey	Las Vegas	NV	89115
Michael Kennedy	4910 Simpson Ferry Road	Mechanicsburg	PA	17050
Robert Ratchiff, Jr	3900 Lee St	Alexandria	LA	71302
David A Baker	314 Main Street	Red Wing	MN	55066
Ryan Joseph Retif	527 Destrehan Avenue	Harvey	LA	70058
Davis Mullholand, III	758 South Redwood Road, P O Box 25788	Salt Lake City	UT	84125
Randy Gross	650 North State Street	York	PA	17403
Ruck Joseph, Jr	2000 Fantasy Lane	Sparks	NV	89436
Dale Voorheis	950 Smile Way	York	PA	17404
James Lee Kemerling	P O Box 239	Wausau	WI	54402-0239
Richard L Thompson	11939 Richmond Hwy, P O Box 969	Concord	VA	24538
Joseph Sterchak	939 Jefferson Avenue, P O Box 133	Valley Forge	PA	19482
Steve White	955 Martin Avenue	Santa Clara	CA	95050
Michael Deane	One River Road	Verona	PA	15147
Ted DeGroot	7011 Stewart & Gray Road	Downey	CA	90241
Steven H Foote	5125 - B Race Ct	Denver	CO	80216
Daniel Kadmas	702 13th Ave E	West Fargo	ND	58078-3304
Charlie Rouse	1101 Parkway Dr	Goldsboro	NC	27534
James Roscoe	P O Box 20435	Billings	MT	59104
Andrew Strzalkowski	4825 Turnberry Drive	Hanover Park	IL	60133
Roy O Martin, III	2189 Memorial Drive	Alexandria	LA	71301
Michael Perry Schein	30 West Huller Lane, P O Box 9	Temple	PA	19560
Robert Brown	3293 Banff Ave	Billings	MT	59102
Rich Naponelli	3909 Three Oaks Road	Cary	IL	60013
Christopher Peterson	2530 Xenium Lane	Minneapolis	MN	55441
Marc Schupan	2619 Miller Road, P O Box 2408	Kalamazoo	MI	49003-2408
Thomas Ames	7353 S Eagle Street	Centennial	CO	80112-4223
Michael P Solimene	3685 Nelsons Walk	Naples	FL	34102
Franklin Gladstone	60-01 31st Ave	Woodside	NY	11377
Walter Dealtrey, Jr	2255 Avenue A	Bethlehem	PA	18017
Robert Borden	415 Norway Street, P O Box 1509	York	PA	17405
Joseph Skender	200 West Madison St , Suite 1300	Chicago	IL	60606

Raffles Insurance Limited
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Schedule O - Section B - Persons Who Are Directors of the Foreign Corporation

<u>Director Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
James E Partridge	699 Bradford Street	Pasadena	CA	91105
Paul H Snider	5150 Madison Avenue	Sacramento	CA	95841
Joe McKinney	635 Fairgrounds Rd	Muscle Shoals	AL	35661
Ed Eisele	9600 W Buckeye Road, Building B	Tolleson	AZ	85353
Michael Harrell	1711 E Shortwell Street P O Box 1510	Bainbridge	GA	39819
James Hall	39000 Chase Road	Romulus	MI	48174
John Forrey	175 East Walnut Street	Red Lion	PA	17356
Timothy P Redfern	20362 Windrow Dr , Suite 600	Lake Forest	CA	92630
Tom Bertolino	1755 Adams Ave	San Leandro	CA	94577
Steven Alloy	11111 Sunset Hills Rd Suite 200	Reston	VA	20190
Robert S Miller	527 N Acadian Thruway	Baton Rouge	LA	70806
Kenneth Staub	7747 East Rosecrans Ave , P O Box 1425	Paramount	CA	90723-1425
John Hunter	2101 Booth Street P O Box 4830	Monroe	LA	71211
Robert Stenstrom	2422 Center Street	Rockford	IL	61104
Edward Todd Stephens	185 Anglers Ave	Fort Lauderdale	FL	33312
Garv Stine	1509 South Huntington Street	Sulphur	LA	70663
Robert L Ecklin	1070 Robert Fulton Highway	Quarryville	PA	17566
Thomas Vande-Guchte	10800 World Trade Blvd	Raleigh	NC	27617
Harry W Stowers, Jr	6301 Old Rutledge Pike. P O Box 14802	Knoxville	TN	37914
James Alan Mitchell	P O Box 900	Gainesville	VA	20156
Ronald Wuennermann	216 Lower Bogue Road	Harwinton	CT	06791
Greg Suthiff	802 South 16th Street, P O Box 1307	Harrisburg	PA	17105
Jonathan G Newman	P O Box 308	Denver	PA	17517
David C Clark	28436 Satellite Street	Hayward	CA	94545
David P Tadlock	P O Box 16990	Lake Charles	LA	70616
Randy Thompson	2209 E 39th North, Suite 100	Sioux Falls	SD	57104
Jon Qvistgaard Petersen	401 Edwards St , Suite 1200	Shreveport	LA	71101
William D Fox	58-85 57th Street	Maspeth	NY	11378
David Manning	22 Stanlev Street	Nashville	TN	37210-2133
Andrew McNeill	1100 E Campbell Road, Suite 220	Ricardson	TX	75081
Stanley H Tevis, III	82 John Street, P O Box 26	Westminster	MD	21158
Robert P Randall	6031 Wallace Road Ext, Suite 202	Wexford	PA	15090
Scott Berger	3575 Reed Avenue	West Sacramento	CA	95605
David J Hennes	8111 Lyndale Avenue South	Bloomington	MN	55420-1196
Dane Larsen	710 Larsen Lane	Bensenville	IL	60106
Donald Bainter	3657 Bnarpark Road	Houston	TX	77042-5205
Scott Nord	1414 West 29th Street	Kansas City	MO	64108-3604
Allen Hatfield	200 W Sycamore Street	St Paul	MN	55117
Judith D Taylor	N4 W 22610 Bluemound Road, P O Box 177	Waukesha	WI	53187-0177
Dylan Bruce Lissette	900 High Street	Hanover	PA	17331
Jeanne Nowak	25235 Hoover Road	Warren	MI	48089
Reynolds James Moran, Jr	39089 Driftwood Lake Dr	Gonzales	LA	70737
Stephen Symons	4050 Industrial Road	Harrisburg	PA	17110
William Bradley Douglass	2400 Meadows Lane	Sherman	TX	75090
James Leason	P O Box 16150	Newport Beach	CA	92659-6150
Thomas Oxholm	6821 Knighdale Blvd P O Box 190	Knightdale	NC	27545
John Hettle	1800 Industrial Highway	York	PA	17402
Peter M Way	5308 Ashbrook Drive, P O 36530	Houston	TX	77236
Dawn L Fuchs Heiser	2 Dorrington Road	Carnegie	PA	15106
Charles Van Deventer	115 E Capital Avenue, P O Box 2221	Little Rock	AR	72203
Norbert Woodruff Weldon	141 Central Avenue	Westfield	NJ	07090
Barbara Leasure	6908 Chapman Road	Lithonia	GA	30058
Diane Benck	1400 West Ogden Avenue	Naperville	IL	60563
Donald R. Hodges	226 Industnal Park Drive	Martinsville	VA	24112
Timothy W Wilhite	4450 Viking Loop	Bossier City	LA	71111
William A Harrison, Sr	1501 Westpark Dr , Suite 9	Little Rock	AR	72204
Jospeh Lucia	100 Willow Valley Lakes Drive	Willow Street	PA	17584-9456
J Gary Langmuir	548 Steel Way, P O Box 7066	Lancaster	PA	17604
Jason Young	P O Box 215	West Monroe	LA	71294-0215
Richard J Ream	330 Lee Industrial Blvd	Austell	GA	30168
David J Stewart	950 Smile Wav	York	PA	17404
William C Ludwig	138 Mt Zion Road, P O Box 3008	York	PA	17402
Carl Vizzi	2075 Loucks Road	York	PA	17404
Spencer Wren Young	645 North Main	Layton	UT	84041

Due to security concerns, the directors' social security numbers may be obtained from the offices of Raffles Insurance Limited

Raffles Insurance Limited
Fiscal Year End March 31, 2014

Schedule O - Section F - Additional Information

Raffles Insurance Limited filed Form 1120-F U.S. Income Tax Return of a Foreign Corporation for its fiscal 2011, 2012 and 2013 tax years. The company had no taxable income and no tax due on the returns.