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 , and ending

Name of foundation
BOARD OF TRUSTEES OF THE LIBBY DUFOUR FD
C/O CLELAND POWELL,IBERIA NATIONAL BANK

A Employer identification number
72-6027406

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
601 POYDRAS STREET | 2075

B Telephone number
504-310-7339

City or town, state or province, country, and ZIP or foreign postal code
NEW ORLEANS, LA 70130

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: [X] 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) ▶$ 7,993,586.

J Accounting method: [X] 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).)

		(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			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	130,830.	130,830.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	473,724.			
	b Gross sales price for all assets on line 6a 5,052,537.				
	7 Capital gain net income (from Part IV, line 2)		473,724.		
	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)				
	11 Other income	2,413.	2,413.		STATEMENT 2
	12 Total Add lines 1 through 11	606,967.	606,967.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages	2,000.	1,920.		80.
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 3	15,748.	15,118.		630.
	c Other professional fees STMT 4	74,355.	71,362.		2,993.
	17 Interest				
	18 Taxes STMT 5	2,060.	1,978.		82.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses				
	24 Total operating and administrative expenses. Add lines 13 through 23	94,163.	90,378.		3,785.
	25 Contributions, gifts, grants paid	486,500.			486,500.
	26 Total expenses and disbursements Add lines 24 and 25	580,663.	90,378.		490,285.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	26,304.			
	b Net investment income (if negative, enter -0-)		516,589.		
	c Adjusted net income (if negative, enter -0-)			N/A	

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Part II Balance Sheets (Attached schedules and amounts in the description column should be for end-of-year amounts only)		Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	368,991.	278,435.	278,435.
	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			
	7 Other notes and loans receivable ▶			
	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			
	b Investments - corporate stock STMT 7	3,853,176.	3,964,368.	3,964,368.
	c Investments - corporate bonds STMT 8	2,943,125.	316,268.	316,268.
	11 Investments - land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 9	1,276,946.	3,434,515.	3,434,515.
	14 Land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers - see the instructions. Also, see page 1, item I)	8,442,238.	7,993,586.	7,993,586.
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			
	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 ▶ [X] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	7,052,127.	6,577,171.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	1,390,111.	1,416,415.	
	30 **Total net assets or fund balances**	8,442,238.	7,993,586.	
	31 **Total liabilities and net assets/fund balances**	8,442,238.	7,993,586.	

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	8,442,238.
2 Enter amount from Part I, line 27a	2	26,304.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	8,468,542.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 6	5	474,956.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	7,993,586.

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				
b	SEE ATTACHED STATEMENT			
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	5,052,537.		4,578,813.	473,724.

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

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				473,724.

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** 473,724.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):
If gain, also enter in Part I, line 8, column (c).
If (loss), enter -0- in Part I, line 8 **3** N/A

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	543,393.	8,019,121.	.067762
2012	336,312.	7,763,371.	.043320
2011	339,236.	7,875,875.	.043073
2010	427,590.	7,363,997.	.058065
2009	86,848.	6,792,695.	.012785

2	**Total** of line 1, column (d)	2	.225005
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	.045001
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	8,022,996.
5	Multiply line 4 by line 3	5	361,043.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	5,166.
7	Add lines 5 and 6	7	366,209.
8	Enter qualifying distributions from Part XII, line 4	8	490,285.

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	5,166.
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	5,166.
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	5,166.
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a 3,160.		
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	3,160.
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	2,006.
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?	1a		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.*	1b		X
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. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	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? N/A	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) ▶ LA			
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	10		X

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

		Line	Yes	No
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 ▶ M. CLELAND POWELL Telephone no. ▶ 504-310-7339

Located at ▶ 601 POYDRAS STREET, NEW ORLEANS, LA ZIP+4 ▶ 70130

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A

		Line	Yes	No
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	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 ▶			

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.

			Line	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)?	N/A	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.)	N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ____, ____, ____, ____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2014 as a result of (**1**) any purchase by the foundation or disqualified persons after May 26, 1969; (**2**) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (**3**) the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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

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

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? N/A | 5b |

Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53 4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? | 6b | | X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A | 7b |

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 10		0.	0.	0.

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

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

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

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

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

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

Total number of others receiving over $50,000 for professional services ▶ 0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 N/A	0.
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	0.
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0.

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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	7,428,424.
b	Average of monthly cash balances	1b	716,750.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	8,145,174.
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	8,145,174.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	122,178.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	8,022,996.
6	**Minimum investment return.** Enter 5% of line 5	6	401,150.

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	401,150.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	5,166.		
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	5,166.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	395,984.
4	Recoveries of amounts treated as qualifying distributions			4	0.
5	Add lines 3 and 4			5	395,984.
6	Deduction from distributable amount (see instructions)			6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	395,984.

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	490,285.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	490,285.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	5,166.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	485,119.

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.

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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				395,984.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			108,554.	
b Total for prior years: _____, _____, _____		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2014 from Part XII, line 4: ▶ $ 490,285.				
a Applied to 2013, but not more than line 2a			108,554.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				381,731.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				14,253.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015 Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013				
e Excess from 2014				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

1 a 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			
	(a) 2014	(b) 2013	(c) 2012	(d) 2011	(e) Total
2 a 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).)

NONE

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

NONE

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

SEE SCHEDULE ATTACHED

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

SEE SCHEDULE ATTACHED

c Any submission deadlines:

SEE SCHEDULE ATTACHED

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

SEE SCHEDULE ATTACHED

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				
SCHEDULED- NEW ORLEANS, LA.			TO BENEFIT EDUCATION AND CHARITABLE PURPOSES	486,500.
Total			▶ 3a	486,500.
b Approved for future payment				
SCHEDULED- NEW ORLEANS, LA.			TO BENEFIT EDUCATION AND CHARITABLE PURPOSES	500,000.
Total			▶ 3b	500,000.

Part XVI-A **Analysis of Income-Producing Activities**

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	130,830.	
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			15	2,413.	
8 Gain or (loss) from sales of assets other than inventory			18	473,724.	
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)		0.		606,967.	0.

13 Total. Add line 12, columns (b), (d), and (e) 13 606,967.

(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).

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
		N/A	

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

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here

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

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

Cleland Powell | | PRESIDENT
Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
MARK R. MUNSON		2/20/15		P01226444

Firm's name ▶ LEGLUE & COMPANY, CPAS — Firm's EIN ▶ 72-1257728

Firm's address ▶ 1100 POYDRAS ST., SUITE 2850
NEW ORLEANS, LA 70163 — Phone no. (504) 586-0581

423622
11-24-14

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	ACCT 6712- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
b	ACCT 6712- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
c	ACCT 6598- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
d	SCHWAB 6598- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
e	SCHWAB 4340- ASSOC ESTATE REIT	P	VARIOUS	VARIOUS
f	SCHWAB 6096- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
g	SCHWAB 6096- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
h	SCHWAB 4426- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
i	SCHWAB 4426- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
j	SCHWAB 0863- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
k	SCHWAB 0863- SCHEDULE ATTACHED	P	VARIOUS	VARIOUS
l				
m				
n				
o				

	(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	274,110.		212,064.	62,046.
b	322,898.		246,257.	76,641.
c	72,512.		65,356.	7,156.
d	429,848.		458,103.	<28,255.>
e	16,104.		14,043.	2,061.
f	1,301,466.		1,303,758.	<2,292.>
g	510,570.		492,843.	17,727.
h	282,250.		264,669.	17,581.
i	1,088,145.		897,755.	190,390.
j	217,107.		194,284.	22,823.
k	537,527.		429,681.	107,846.
l				
m				
n				
o				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
	(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				62,046.
b				76,641.
c				7,156.
d				<28,255.>
e				2,061.
f				<2,292.>
g				17,727.
h				17,581.
i				190,390.
j				22,823.
k				107,846.
l				
m				
n				
o				

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	473,724.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter "-0-" in Part I, line 8	3	N/A

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 1

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
CHARLES SCHWAB	130,830.	0.	130,830.	130,830.	
TO PART I, LINE 4	130,830.	0.	130,830.	130,830.	

FORM 990-PF OTHER INCOME STATEMENT 2

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
ROYALTIES	2,413.	2,413.	
TOTAL TO FORM 990-PF, PART I, LINE 11	2,413.	2,413.	

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	15,748.	15,118.		630.
TO FORM 990-PF, PG 1, LN 16B	15,748.	15,118.		630.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TRUSTEE EXPENSES	74,355. 0.	71,362. 0.		2,993. 0.
TO FORM 990-PF, PG 1, LN 16C	74,355.	71,362.		2,993.

FORM 990-PF TAXES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAX & LICENCES	2,060.	1,978.		82.
TO FORM 990-PF, PG 1, LN 18	2,060.	1,978.		82.

FORM 990-PF OTHER DECREASES IN NET ASSETS OR FUND BALANCES STATEMENT 6

DESCRIPTION	AMOUNT
DECREASE IN UNREALIZED GAIN OF MARKETABLE SECURITIES	474,956.
TOTAL TO FORM 990-PF, PART III, LINE 5	474,956.

FORM 990-PF CORPORATE STOCK STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
COMMON STOCKS	2,575,695.	2,575,695.
MUTUAL FUNDS- EQUITIES	1,388,673.	1,388,673.
TOTAL TO FORM 990-PF, PART II, LINE 10B	3,964,368.	3,964,368.

FORM 990-PF CORPORATE BONDS STATEMENT 8

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
MUTUAL FUNDS- BONDS	316,268.	316,268.
TOTAL TO FORM 990-PF, PART II, LINE 10C	316,268.	316,268.

FORM 990-PF OTHER INVESTMENTS STATEMENT 9

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
HEDGE FUND	COST	2,885,446.	2,885,446.
REAL ESTATE INVESTMENT TRUSTS	COST	549,069.	549,069.
TOTAL TO FORM 990-PF, PART II, LINE 13		3,434,515.	3,434,515.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS STATEMENT 10

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
DENIS H. MCDONALD 2538 POYDRAS STREET NEW ORLEANS LA	VICE PRESIDENT 0.00	0.	0.	0.
M. CLELAND POWELL, III 601 POYDRAS STREET NEW ORLEANS LA	PRESIDENT 0.00	0.	0.	0.
HARRY B. KELLEHER, JR. 2121 AIRLINE DRIVE METAIRIE LA	SECRETARY 0.00	0.	0.	0.
EDWARD M. SIMMONS P.O. BOX 411 AVERY ISLAND LA	TRUSTEE 0.00	0.	0.	0.
J. STORY CHARBONNET 601 POYDRAS STREET NEW ORLEANS LA	TRUSTEE 0.00	0.	0.	0.
BRYAN FITZPATRICK 601 POYDRAS STREET NEW ORLEANS LA	TRUSTEE 0.00	0.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		0.	0.	0.

SCHEDULE OF GRANTS PAID
LIBBY-DUFOUR FUND
72-6027406
YEAR ENDED DECEMBER 31, 2014

DONEE	AMOUNT
GREATER NEW ORLEANS FOUNDATION	20,000
GREATER NEW ORLEANS FOUNDATION	20,000
CARROLLTON BOOSTERS	25,000
DAUGHTERS OF CHARITY	25,000
VOLUNTEERS OF AMERICA	25,000
BRICOLAGE ACADEMY	25,000
FRIENDS OF CITY PARK	25,000
DE LA SALLE HIGH SCHOOL	25,000
LEADING EDUCATORS	25,000
STUART HALL	50,000
NO JAZZ AND HERITAGE FOUNDATION	25,000
HOLY NAME OF JESUS	15,000
BRIDGE HOUSE	15,000
TULANE CANCER CENTER	5,000
FAMILY SERVICES OF NEW ORLEANS	10,000
MYELOMA INSTIYUTE	5,000
PRO BONO PUBLICO	11,500
YOUTH EMPLOYMENT PROJECT	35,000
CARROLLTON BOOSTERS	10,000
GREATER NEW ORLEANS FOUNDATION	9,000
TULANE UNIVERSITY	50,000
TULANE ATHLETIC FUND	1,000
SECOND HARVEST FOOD BANK	25,000
TRINITY SCHOOL	5,000
TOTAL GRANTS PAID	$ 486,500

SCHEDULE OF GRANTS APPROVED
LIBBY-DUFOUR FUND
72-6027406
YEAR ENDED DECEMBER 31, 2014

DONEE	APPROVED MINUTES OF	AMOUNT
DILLARD UNIVERSITY	7/7/2014	100,000
NOTRE DAME SEMINARY	8/15/2013	50,000
WYES	2012	50,000
NATIONAL WWII MUSEUM	2012	50,000
SECOND HARVESTERS	4/20/2012	25,000
TULANE UNIVERSITY	10/18/2012	50,000
NOCCA	10/15/2013	50,000
KINGSLEY HOUSE	10/15/2013	75,000
CARROLLTON BOOSTERS	10/15/2013	50,000
TOTAL GRANTS APPROVED		$ 500,000

PART XV (SUPPLEMENTARY INFORMATION)
FORM 990-PF
LIBBY-DUFOUR FUND
72-6027406
DECEMBER 31,2014

PART XV, 2(a):
APPLICATION SHOULD BE ADDRESSED TO LIBBY-DUFOUR FUND, 601 POYDRAS STREET, SUITE 2075, NEW ORLEANS, LA. 70130

PART XV, 2(b):
MUST ENTER FULL EXPLANATION FOR REASON CHARITY NEEDS GRANT

PART XV, 2(c):
NONE

PART XV, 2(d):
APPLICATIONS MUST BE IN THE GREATER NEW ORLEANS, LA. AREA

Realized Gains and Losses

From 01/01/2014 to 12/31/2014

BOARD OF TRUSTEES OF LIBBY-DUFOUR FUND Acct #: 98456712

Realized Gains and Losses

Date Acquired	Date Sold	Quantity	Description	Cost Basis	Net Proceeds	Short Term Gain/Loss	Total Long Gains
11/30/2009	01/28/2014	7,700.000	ION GEOPHYSICAL CORP	43,264	24,432		-18,831
10/24/2011	01/28/2014	1,600.000	ION GEOPHYSICAL CORP	11,418	5,077		-6,342
03/22/2012	01/28/2014	2,100.000	ION GEOPHYSICAL CORP	12,951	6,663		-6,287
		11,400.000		67,633	36,173		-31,460
06/18/2013	04/14/2014	500.000	EDWARDS LIFESCIENCES COR	35,043	41,437	6,394	
05/03/2012	04/30/2014	900.000	INGREDION INC	50,103	62,548		12,445
02/19/2014	04/30/2014	1,100.000	INGREDION INC	70,754	76,448	5,694	
		2,000.000		120,857	138,996	5,694	12,445
12/13/2012	05/27/2014	1,000.000	ENDURANCE SPECIALTY HOL	39,428	52,196		12,768
01/30/2013	05/27/2014	300.000	ENDURANCE SPECIALTY HOL	12,774	15,659		2,884
		1,300.000		52,202	67,854		15,653
04/19/2011	06/20/2014	600.000	EURONET WORLDWIDE INC	10,645	29,364		18,719
04/19/2011	08/22/2014	300.000	EURONET WORLDWIDE INC	5,323	15,565		10,243
03/06/2013	09/02/2014	60.000	HOWARD HUGHES CORP	4,625	9,484		4,859
06/18/2013	09/05/2014	400.000	EDWARDS LIFESCIENCES COR	28,034	39,487		11,453
01/31/2014	09/05/2014	1,100 000	EDWARDS LIFESCIENCES COR	70,814	108,589	37,776	
		1,500.000		98,848	148,076	37,776	11,453
08/22/2011	10/01/2014	400 000	APPLE INC	20,595	39,833		19,238
01/31/2014	11/04/2014	1,200.000	LEGGETT & PLATT INC	35,453	47,636	12,183	

Realized Gains and Losses
From 01/01/2014 to 12/31/2014

BOARD OF TRUSTEES OF LIBBY-DUFOUR FUND Acct #: 98456712 Villere

Realized Gains and Losses

Date Acquired	Date Sold	Quantity	Description	Cost Basis	Net Proceeds	Short Term Gain/Loss	Total Long Gains
04/19/2011	12/11/2014	400.000	EURONET WORLDWIDE INC	7,097	22,588		15,491
			Short Term Gain/Loss	212,064	274,110	62,046	
			Total Long Gains	246,257	322,898		76,641
			Total (Sales)	458,321	597,008	62,046	76,641
			Total Gains			**62,046**	**76,641**

The tax information presented herein is provided solely as a guide and should be confirmed by your tax professional
Please note that cost basis for Fixed Income is approximate due to treatment of amortization

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AKBANK T A S ADR FSPONSORED ADR 1 ADR REP 2: AKBTY	76.0000	12/19/13	01/24/14	$401 35	$512 84	($111.49)
AKBANK T A S ADR FSPONSORED ADR 1 ADR REP 2: AKBTY	482.0000	12/19/13	01/24/14	$2,544.92	$3,252.49	($707.57)
Security Subtotal				**$2,946.27**	**$3,765.33**	**($819.06)**
AMBEV SA ADR FSPONSORED ADR 1 ADR REPS 1: ABEV	537.0000	01/02/14	01/24/14	$3,631.12	$3,900 28	($269.16)
Security Subtotal				**$3,631.12**	**$3,900.28**	**($269.16)**
BAIDU INC ADR FSPONSORED ADR 1 ADR REPS 1: BIDU	61.0000	02/08/13	01/24/14	$9,859.32	$5,902 30	$3,957.02
BAIDU INC ADR FSPONSORED ADR 1 ADR REPS 1: BIDU	32.0000	03/20/13	01/24/14	$5,172 11	$2,747.18	$2,424.93
Security Subtotal				**$15,031.43**	**$8,649.48**	**$6,381.95**
BANCO DO BRASIL ADR FSPONSORED ADR 1 ADR REPS 1: BDORY	163.0000	11/25/13	01/24/14	$1,436.00	$1,742.14	($306.14)
Security Subtotal				**$1,436.00**	**$1,742.14**	**($306.14)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CIELO S A ADR NEW FSPONSORED ADR 1 ADR REPS 1: CIOXY	60 0000	02/07/13	01/24/14	$1,595 97	$1,422.48	$173.49
Security Subtotal				**$1,595.97**	**$1,422.48**	**$173.49**
IMPERIAL HOLDINGS ADR FSPONSORED ADR 1 ADR REP 1: IHLDY	251.0000	02/14/13	01/24/14	$4,430.07	$5,756.96	($1,326.89)
IMPERIAL HOLDINGS ADR FSPONSORED ADR 1 ADR REP 1: IHLDY	106 0000	05/31/13	01/24/14	$1,870.87	$2,201.43	($330.56)
IMPERIAL HOLDINGS ADR FSPONSORED ADR 1 ADR REP 1: IHLDY	149.0000	10/18/13	01/24/14	$2,629.80	$3,360.98	($731.18)
Security Subtotal				**$8,930.74**	**$11,319.37**	**($2,388.63)**
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	100.0000	09/17/13	01/24/14	$1,599.97	$2,251.66	($651.69)
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	19.0000	10/31/13	01/24/14	$303.99	$467.36	($163.37)
Security Subtotal				**$1,903.96**	**$2,719.02**	**($815.06)**
NETEASE INC ADR FSPONSORED ADR 1 ADR REPS 2: NTES	23.0000	03/21/13	01/24/14	$1,701 99	$1,252 54	$449.45
Security Subtotal				**$1,701.99**	**$1,252.54**	**$449.45**

G000002860215

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
OAO GAZPROM SPON ADR FSPONSORED ADR 1 ADR REP 2· OGZPY	478.0000	07/03/13	01/24/14	$4,049.55	$3,108.20	$941.35
OAO GAZPROM SPON ADR FSPONSORED ADR 1 ADR REP 2: OGZPY	180.0000	11/15/13	01/24/14	$1,524.93	$1,620 00	($95.07)
Security Subtotal				**$5,574.48**	**$4,728.20**	**$846.28**
PERUSAHAAN PERSEROAN FPERSERO PT TELEKOM INDO 1 SPON ADR R: TLK	33 0000	12/27/13	01/24/14	$1,161.51	$1,129 37	$32.14
Security Subtotal				**$1,161.51**	**$1,129.37**	**$32.14**
PT ASTRA INTL TBK ADR FUNSPONSORED 1 ADR REPS 2: PTAIY	610 0000	07/12/13	01/24/14	$6,473.21	$7,957.63	($1,484.42)
PT ASTRA INTL TBK ADR FUNSPONSORED 1 ADR REPS 2: PTAIY	32 0000	11/29/13	01/24/14	$339 51	$334.16	$5.35
PT ASTRA INTL TBK ADR FUNSPONSORED 1 ADR REPS 2: PTAIY	390 0000	11/29/13	01/24/14	$4,138 61	$4,072 58	$66 03
Security Subtotal				**$10,951.33**	**$12,364.37**	**($1,413.04)**
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	139 0000	07/18/13	01/24/14	$960 47	$1,205.63	($245.16)

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	57.0000	07/23/13	01/24/14	$393.86	$492 55	($98.69)
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	45.0000	09/24/13	01/24/14	$310.94	$337.64	($26 70)
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	98.0000	09/25/13	01/24/14	$677.18	$708.46	($31 28)
Security Subtotal				**$2,342.45**	**$2,744.28**	**($401.83)**
WYNN MACAU LTD ADR FUNSPONSORED ADR 1 ADR REPS 1: WYNMY	164.0000	03/19/13	01/24/14	$7,023.83	$4,278 05	$2,745.78
Security Subtotal				**$7,023.83**	**$4,278.05**	**$2,745.78**
Y P F SOCIEDAD SPON ADRF1 ADR REPS 1 CL D ORD. YPF	346 0000	07/12/13	01/24/14	$8,186.18	$5,272 66	$2,913.52
Y P F SOCIEDAD SPON ADRF1 ADR REPS 1 CL D ORD: YPF	4.0000	07/18/13	01/24/14	$94.65	$68.22	$26 43
Security Subtotal				**$8,280.83**	**$5,340.88**	**$2,939.95**
Total Short-Term				**$72,511.91**	**$65,355.79**	**$7,156.12**

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AKBANK T A S ADR 1 ADR REP 2: AKBTY	FSPONSORED ADR	22.3330	09/21/09	01/24/14	$117.94	$186.76 t	($68.82)
AKBANK T A S ADR 1 ADR REP 2: AKBTY	FSPONSORED ADR	614.6670	11/19/09	01/24/14	$3,246.00	$5,236.96 t	($1,990.96)
AKBANK T A S ADR 1 ADR REP 2: AKBTY	FSPONSORED ADR	187.0000	12/23/10	01/24/14	$987.53	$2,047 20	($1,059.67)
AKBANK T A S ADR 1 ADR REP 2: AKBTY	FSPONSORED ADR	100 0000	03/03/11	01/24/14	$528 09	$886 12	($358.03)
Security Subtotal					**$4,879.56**	**$8,357.04**	**($3,477.48)**
AMBEV SA ADR 1 ADR REPS 1: ABEV	FSPONSORED ADR	145.0000	12/20/10	01/24/14	$980.91	$845.91	$135.00
AMBEV SA ADR 1 ADR REPS 1: ABEV	FSPONSORED ADR	55 0000	03/03/11	01/24/14	$372.07	$306 50	$65.57
AMBEV SA ADR 1 ADR REPS 1. ABEV	FSPONSORED ADR	590 0000	03/03/11	01/24/14	$3,989 51	$3,287.94	$701.57
AMBEV SA ADR 1 ADR REPS 1. ABEV	FSPONSORED ADR	450 0000	05/09/11	01/24/14	$3,042 85	$2,953.61	$89 24

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AMBEV SA ADR 1 ADR REPS 1: ABEV	FSPONSORED ADR	200.0000	09/24/12	01/24/14	$1,352 38	$1,538.00	($185.62)
Security Subtotal					**$9,737.72**	**$8,931.96**	**$805.76**
BAIDU INC ADR 1 ADR REPS 1: BIDU	FSPONSORED ADR	4.0000	10/31/12	01/24/14	$646.51	$430 32	$216.19
Security Subtotal					**$646.51**	**$430.32**	**$216.19**
BANCO DO BRASIL ADR 1 ADR REPS 1: BDORY	FSPONSORED ADR	338 0000	01/05/10	01/24/14	$2,977 73	$5,972.73 t	($2,995.00)
BANCO DO BRASIL ADR 1 ADR REPS 1. BDORY	FSPONSORED ADR	562 0000	01/29/10	01/24/14	$4,951.13	$8,614.11 t	($3,662.98)
BANCO DO BRASIL ADR 1 ADR REPS 1: BDORY	FSPONSORED ADR	57.0000	03/03/11	01/24/14	$502 16	$1,040 25	($538.09)
BANCO DO BRASIL ADR 1 ADR REPS 1: BDORY	FSPONSORED ADR	94.0000	05/17/11	01/24/14	$828.13	$1,646.68	($818 55)
BANCO DO BRASIL ADR 1 ADR REPS 1: BDORY	FSPONSORED ADR	314.0000	05/04/12	01/24/14	$2,766.29	$3,790.61	($1,024.32)

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BANCO DO BRASIL ADR FSPONSORED ADR 1 ADR REPS 1: BDORY	216.0000	09/14/12	01/24/14	$1,902.93	$2,874.96	($972 03)
Security Subtotal				**$13,928.37**	**$23,939.34**	**($10,010.97)**
BANCO MACRO SA ADR FSPONSORED ADR 1 ADR REP 10. BMA	236 0000	09/14/09	01/24/14	$4,713 31	$5,418.56 '	($705.25)
BANCO MACRO SA ADR FSPONSORED ADR 1 ADR REP 10: BMA	49 0000	03/29/11	01/24/14	$978 61	$1,933.05	($954 44)
BANCO MACRO SA ADR FSPONSORED ADR 1 ADR REP 10: BMA	37.0000	05/05/11	01/24/14	$738.95	$1,364 91	($625.96)
BANCO MACRO SA ADR FSPONSORED ADR 1 ADR REP 10: BMA	57.0000	08/08/11	01/24/14	$1,138.39	$1,670 30	($531.91)
Security Subtotal				**$7,569.26**	**$10,386.82**	**($2,817.56)**
BIDVEST GRP LTD ADR NEWFSPONSORED ADR 1 ADR REP 2: BDVSY	114 0000	11/29/10	01/24/14	$5,280.39	$4,902.00	$378.39
BIDVEST GRP LTD ADR NEWFSPONSORED ADR 1 ADR REP 2: BDVSY	55 0000	03/03/11	01/24/14	$2,547 56	$2,473 52	$74.04
BIDVEST GRP LTD ADR NEWFSPONSORED ADR 1 ADR REP 2: BDVSY	20 0000	03/31/11	01/24/14	$926.38	$881 63	$44.75

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BIDVEST GRP LTD ADR NEWFSPONSORED ADR 1 ADR REP 2: BDVSY	36 0000	04/21/11	01/24/14	$1,667.49	$1,602.23	$65.26
Security Subtotal				**$10,421.82**	**$9,859.38**	**$562.44**
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	208 5000	04/21/10	01/24/14	$2,831.38	$3,508 71 t	($677 33)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	102.5000	04/30/10	01/24/14	$1,391 93	$1,703.04 t	($311 11)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	132 5000	05/11/10	01/24/14	$1,799 32	$2,155 96 t	($356 64)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	132 5000	06/01/10	01/24/14	$1,799.32	$2,112 65 t	($313.33)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2. CICHY	221.0000	04/12/12	01/24/14	$3,001.13	$3,410 98	($409.85)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	269.0000	05/02/12	01/24/14	$3,652.96	$4,263.38	($610.42)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	140 0000	07/27/12	01/24/14	$1,901.17	$1,789 69	$111.48

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CHINA CONSTR BANK ARD FUNSPONSORED ADR 1 ADR REPS 2: CICHY	173.0000	08/31/12	01/24/14	$2,349.28	$2,278 32	$70 96
Security Subtotal				**$18,726.49**	**$21,222.73**	**($2,496.24)**
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5: CHL	11 0000	01/26/12	01/24/14	$535.83	$550.32	($14.49)
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5: CHL	89 0000	01/26/12	01/24/14	$4,335.65	$4,452.61	($116.96)
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5. CHL	11.0000	02/17/12	01/24/14	$535 87	$581.19	($45.32)
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5: CHL	99 0000	02/17/12	01/24/14	$4,822.80	$5,230.69	($407.89)
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5: CHL	101 0000	03/08/12	01/24/14	$4,920.23	$5,260.17	($339.94)
Security Subtotal				**$15,150.38**	**$16,074.98**	**($924.60)**
CIELO S A ADR NEW FSPONSORED ADR 1 ADR REPS 1: CIOXY	101 7360	10/14/10	01/24/14	$2,708 17	$1,676.17	$1,032.00
CIELO S A ADR NEW FSPONSORED ADR 1 ADR REPS 1: CIOXY	98 2640	11/29/10	01/24/14	$2,615.74	$1,484 20	$1,131.54

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CIELO S A ADR NEW FSPONSORED ADR 1 ADR REPS 1: CIOXY	162.0880	11/29/10	01/24/14	$4,311.47	$2,448 20	$1,863.27
CIELO S A ADR NEW FSPONSORED ADR 1 ADR REPS 1: CIOXY	78.9120	12/20/10	01/24/14	$2,099 02	$1,108 65	$990.37
Security Subtotal				**$11,734.40**	**$6,717.22**	**$5,017.18**
CLICKS GROUP LTD ADR F1 SPONS ADR REPS 4 ORDS: CLCGY	42.0000	05/13/11	01/24/14	$428.41	$552 08	($123 67)
CLICKS GROUP LTD ADR F1 SPONS ADR REPS 4 ORDS: CLCGY	634.0000	05/13/11	01/24/14	$6,467.00	$7,845 06	($1,378.06)
CLICKS GROUP LTD ADR F1 SPONS ADR REPS 4 ORDS: CLCGY	212.0000	06/29/11	01/24/14	$2,162.47	$2,641.69	($479 22)
Security Subtotal				**$9,057.88**	**$11,038.83**	**($1,980.95)**
CNOOC LIMITED ADR FSPONSORED ADR 1 ADR REP 10: CEO	46.0000	08/27/12	01/24/14	$7,375 09	$8,739.60	($1,364 51)
CNOOC LIMITED ADR FSPONSORED ADR 1 ADR REP 10· CEO	8 0000	09/17/12	01/24/14	$1,282.63	$1,665.17	($382.54)
Security Subtotal				**$8,657.72**	**$10,404.77**	**($1,747.05)**

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds· Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
COMMERCIAL INTL BK ADR F SPON ADR R: CIBEY	1	66 0000	11/19/09	01/24/14	$289 07	$220.00 '	$69 07
COMMERCIAL INTL BK ADR F SPON ADR R: CIBEY	1	358 5000	11/19/09	01/24/14	$1,563.03	$1,195.00 '	$368.03
COMMERCIAL INTL BK ADR F SPON ADR R: CIBEY	1	371.0000	11/19/09	01/24/14	$1,662 05	$1,236 67 '	$425.38
COMMERCIAL INTL BK ADR F SPON ADR R: CIBEY	1	686.0000	11/19/09	01/24/14	$2,990.91	$2,286.66 '	$704.25
COMMERCIAL INTL BK ADR F SPON ADR R: CIBEY	1	421.5000	05/10/11	01/24/14	$1,837.71	$1,368.47	$469.24
Security Subtotal					**$8,342.77**	**$6,306.80**	**$2,035.97**
GRUPO TELEVISA SA DE CVFGLOBAL DEP RCPT REP ORD PARTN CTF 1: TV		62.0000	09/14/09	01/24/14	$1,795 74	$1,114 14 '	$681.60
GRUPO TELEVISA SA DE CVFGLOBAL DEP RCPT REP ORD PARTN CTF 1: TV		33.0000	09/17/09	01/24/14	$955.80	$606 87 '	$348.93
GRUPO TELEVISA SA DE CVFGLOBAL DEP RCPT REP ORD PARTN CTF 1: TV		211.0000	11/19/09	01/24/14	$6,111.29	$4,396 84 '	$1,714.45
Security Subtotal					**$8,862.83**	**$6,117.85**	**$2,744.98**

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
KB FINANCIAL GROUP ADR FSPONSORED ADR 1 ADR REP 1: KB	200.0000	08/12/11	01/24/14	$6,819.08	$7,612.40	($793 32)
KB FINANCIAL GROUP ADR FSPONSORED ADR 1 ADR REP 1: KB	67.0000	09/08/11	01/24/14	$2,284.39	$2,615 01	($330 62)
KB FINANCIAL GROUP ADR FSPONSORED ADR 1 ADR REP 1: KB	93 0000	11/16/11	01/24/14	$3,170.87	$3,126.76	$44.11
KB FINANCIAL GROUP ADR FSPONSORED ADR 1 ADR REP 1: KB	35.0000	01/25/12	01/24/14	$1,193 35	$1,287.85	($94.50)
Security Subtotal				**$13,467.69**	**$14,642.02**	**($1,174.33)**
KIMBERLY CLARK DE ADR FSPONSORED ADR 1 SPON ADR R KCDMY	291.0000	09/14/09	01/24/14	$3,733.47	$2,166.01 t	$1,567.46
KIMBERLY CLARK DE ADR FSPONSORED ADR 1 SPON ADR R: KCDMY	209.0000	11/19/09	01/24/14	$2,681 42	$1,452.55 t	$1,228.87
KIMBERLY CLARK DE ADR FSPONSORED ADR 1 SPON ADR R: KCDMY	268.0000	11/19/09	01/24/14	$3,438.38	$1,862.60 t	$1,575.78
KIMBERLY CLARK DE ADR FSPONSORED ADR 1 SPON ADR R. KCDMY	30 0000	03/03/11	01/24/14	$384.89	$295.10	$89 79
Security Subtotal				**$10,238.16**	**$5,776.26**	**$4,461.90**

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	97 8500	11/19/09	01/24/14	$1,569.49	$1,211 47 t	$358.02
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	25.1500	12/18/09	01/24/14	$403 40	$335.26 t	$68.14
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	182 7500	12/18/09	01/24/14	$2,923 95	$2,436.17 t	$487 78
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	50.0000	03/03/11	01/24/14	$799.99	$935 15	($135.16)
KOC HOLDINGS AS ADR FUNSPONSORED ADR 1 ADR REPS 5: KHOLY	165 2500	03/03/11	01/24/14	$2,643.95	$3,090.66	($446.71)
Security Subtotal				**$8,340.78**	**$8,008.71**	**$332.07**
LUKOIL OIL CO SPON ADR FSPONSORED ADR 1 ADR REP 1: LUKOY	90 0000	08/12/11	01/24/14	$5,082 75	$4,999.96	$82.79
LUKOIL OIL CO SPON ADR FSPONSORED ADR 1 ADR REP 1: LUKOY	41.0000	09/06/11	01/24/14	$2,315 48	$2,374.25	($58.77)
Security Subtotal				**$7,398.23**	**$7,374.21**	**$24.02**
MOBILE TELESYSTEMS ADR FSPONSORED ADR 1 ADR REPS 2: MBT	74 0000	09/14/09	01/24/14	$1,374.97	$1,387.95 t	($12.98)

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MOBILE TELESYSTEMS ADR FSPONSORED ADR 1 ADR REPS 2: MBT	180.0000	09/14/09	01/24/14	$3,344.70	$3,376.08 t	($31.38)
MOBILE TELESYSTEMS ADR FSPONSORED ADR 1 ADR REPS 2. MBT	165 0000	11/19/09	01/24/14	$3,065 98	$3,358.08 t	($292.10)
MOBILE TELESYSTEMS ADR FSPONSORED ADR 1 ADR REPS 2: MBT	360.0000	11/29/10	01/24/14	$6,689.40	$7,581 24	($891.84)
MOBILE TELESYSTEMS ADR FSPONSORED ADR 1 ADR REPS 2: MBT	95.0000	11/15/12	01/24/14	$1,765.26	$1,578.81	$186.45
Security Subtotal				**$16,240.31**	**$17,282.16**	**($1,041.85)**
NEDBANK GROUP LTD ADR FSPONSORED ADR 1 ADR REP 2: NDBKY	316 0000	09/14/09	01/24/14	$5,703.70	$4,855.34 t	$848.36
NEDBANK GROUP LTD ADR FSPONSORED ADR 1 ADR REP 2: NDBKY	262.0000	11/19/09	01/24/14	$4,729 02	$4,054 45 t	$674 57
Security Subtotal				**$10,432.72**	**$8,909.79**	**$1,522.93**
NETEASE INC ADR FSPONSORED ADR 1 ADR REPS 2: NTES	6.0000	11/05/09	01/24/14	$444 00	$236.51 t	$207.49
NETEASE INC ADR FSPONSORED ADR 1 ADR REPS 2. NTES	33 0000	11/19/09	01/24/14	$2,441 99	$1,213 68 t	$1,228.31

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NETEASE INC ADR FSPONSORED ADR 1 ADR REPS 2· NTES	94 0000	11/19/09	01/24/14	$6,955.97	$3,457.14 t	$3,498.83
NETEASE INC ADR FSPONSORED ADR 1 ADR REPS 2: NTES	34 0000	12/16/09	01/24/14	$2,515 99	$1,281.80 t	$1,234.19
Security Subtotal				**$12,357.95**	**$6,189.13**	**$6,168.82**
OAO GAZPROM SPON ADR FSPONSORED ADR 1 ADR REP 2: OGZPY	676.0000	08/12/11	01/24/14	$5,726 97	$7,740.54	($2,013.57)
OAO GAZPROM SPON ADR FSPONSORED ADR 1 ADR REP 2: OGZPY	213.0000	09/06/11	01/24/14	$1,804.51	$2,441.13	($636.62)
OAO GAZPROM SPON ADR FSPONSORED ADR 1 ADR REP 2: OGZPY	237 0000	07/26/12	01/24/14	$2,007.83	$2,130.08	($122.25)
Security Subtotal				**$9,539.31**	**$12,311.75**	**($2,772.44)**
ORASCOM CONSTR INDS ADRFSPONSORED ADR 1 ADR REPS 1: ORSCY	54 0000	12/23/10	01/24/14	$2,125.40	$2,533.68	($408 28)
ORASCOM CONSTR INDS ADRFSPONSORED ADR 1 ADR REPS 1: ORSCY	107.0000	12/23/10	01/24/14	$4,205.03	$5,020.44	($815.41)
ORASCOM CONSTR INDS ADRFSPONSORED ADR 1 ADR REPS 1: ORSCY	22 0000	01/20/11	01/24/14	$865.90	$1,210 64	($344.74)

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ORASCOM CONSTR INDS ADRFSPONSORED ADR 1 ADR REPS 1: ORSCY	65.0000	03/31/11	01/24/14	$2,558 36	$2,768.28	($209.92)
Security Subtotal				**$9,754.69**	**$11,533.04**	**($1,778.35)**
ORIFLAME COSMETICS ADR FSPONSORED ADR 1 ADR REPS 0: ORFLY	167.0000	09/14/09	01/24/14	$2,493 27	$4,392.10 t	($1,898 83)
ORIFLAME COSMETICS ADR FSPONSORED ADR 1 ADR REPS 0: ORFLY	117 0000	11/19/09	01/24/14	$1,746.78	$3,387.15 t	($1,640.37)
ORIFLAME COSMETICS ADR FSPONSORED ADR 1 ADR REPS 0: ORFLY	138.0000	09/01/10	01/24/14	$2,060.30	$3,788 00 t	($1,727.70)
ORIFLAME COSMETICS ADR FSPONSORED ADR 1 ADR REPS 0: ORFLY	161.0000	11/29/10	01/24/14	$2,403 69	$4,186.00	($1,782.31)
ORIFLAME COSMETICS ADR FSPONSORED ADR 1 ADR REPS 0: ORFLY	26.0000	12/30/10	01/24/14	$388.17	$687.02	($298.85)
Security Subtotal				**$9,092.21**	**$16,440.27**	**($7,348.06)**
PERUSAHAAN PERSEROAN FPERSERO PT TELEKOM INDO 1 SPON ADR R: TLK	37.0000	09/14/09	01/24/14	$1,303.53	$1,230.99 t	$72.54
PERUSAHAAN PERSEROAN FPERSERO PT TELEKOM INDO 1 SPON ADR R: TLK	30.0000	11/19/09	01/24/14	$1,056.91	$1,151.94 t	($95 03)

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PERUSAHAAN PERSEROAN FPERSERO PT ' TELEKOM INDO 1 SPON ADR R: TLK	85.0000	11/19/09	01/24/14	$2,994.67	$3,263 84 t	($269.17)
PERUSAHAAN PERSEROAN FPERSERO PT TELEKOM INDO 1 SPON ADR R: TLK	15.0000	11/29/10	01/24/14	$528.47	$538 64	($10.17)
PERUSAHAAN PERSEROAN FPERSERO PT TELEKOM INDO 1 SPON ADR R: TLK	67.0000	11/29/10	01/24/14	$2,358.23	$2,405 90	($47.67)
PERUSAHAAN PERSEROAN FPERSERO PT TELEKOM INDO 1 SPON ADR R: TLK	100.0000	11/29/10	01/24/14	$3,523.04	$3,590.90	($67.86)
Security Subtotal				**$11,764.85**	**$12,182.21**	**($417.36)**
PHILIPPINE LONG DST ADRF1 ADR REP 1 ORD SHS: PHI	34.0000	09/14/09	01/24/14	$2,012.76	$1,679 60 t	$333.16
PHILIPPINE LONG DST ADRF1 ADR REP 1 ORD SHS: PHI	25 0000	11/19/09	01/24/14	$1,479 98	$1,359.00 t	$120 98
PHILIPPINE LONG DST ADRF1 ADR REP 1 ORD SHS: PHI	68.0000	11/19/09	01/24/14	$4,025.53	$3,696.48 t	$329.05
PHILIPPINE LONG DST ADRF1 ADR REP 1 ORD SHS: PHI	75.0000	11/29/10	01/24/14	$4,439 92	$4,044.75	$395 17
Security Subtotal				**$11,958.19**	**$10,779.83**	**$1,178.36**

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PPC LIMITED ADR FUNSPONSORED ADR 1 ADR REPS 2. PPCYY	553.0000	09/14/09	01/24/14	$2,964.03	$5,043.36 t	($2,079.33)
PPC LIMITED ADR FUNSPONSORED ADR 1 ADR REPS 2: PPCYY	300.0000	11/19/09	01/24/14	$1,607.97	$2,595.00 t	($987 03)
PPC LIMITED ADR FUNSPONSORED ADR 1 ADR REPS 2: PPCYY	63 0000	03/03/11	01/24/14	$337.67	$494.56	($156 89)
Security Subtotal				**$4,909.67**	**$8,132.92**	**($3,223.25)**
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	170.0000	12/27/10	01/24/14	$1,176 38	$1,235.56	($59.18)
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	433.0000	12/27/10	01/24/14	$3,017.96	$3,147.05	($129.09)
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	359.0000	05/07/12	01/24/14	$2,484 24	$2,804 44	($320 20)
PT BK MANDIRI PRSRO ADRFUNSPONSORED ADR 1 ADR REPS 1: PPERY	597 0000	05/07/12	01/24/14	$4,125.20	$4,663 64	($538.44)
Security Subtotal				**$10,803.78**	**$11,850.69**	**($1,046.91)**
PT UTD TRACTORS TBK ADRFUNSPONSERED 1 ADR REPS 2: PUTKY	105.0000	11/19/09	01/24/14	$3,362 04	$3,543.75 t	($181 71)

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PT UTD TRACTORS TBK ADRFUNSPONSERED 1 ADR REPS 2· PUTKY	82 0000	07/26/12	01/24/14	$2,625.59	$3,598.43	($972.84)
PT UTD TRACTORS TBK ADRFUNSPONSERED 1 ADR REPS 2: PUTKY	43 0000	09/14/12	01/24/14	$1,376.84	$2,031.75	($654 91)
Security Subtotal				**$7,364.47**	**$9,173.93**	**($1,809.46)**
PTT EXPL & PROD PLC ADRFSPONSORED ADR 1 ADR REPS 2: PEXNY	262.0000	07/14/11	01/24/14	$2,659 25	$3,148.17	($488.92)
PTT EXPL & PROD PLC ADRFSPONSORED ADR 1 ADR REPS 2: PEXNY	135.0000	09/07/11	01/24/14	$1,370.23	$1,516 58	($146 35)
PTT EXPL & PROD PLC ADRFSPONSORED ADR 1 ADR REPS 2: PEXNY	195 0000	09/07/11	01/24/14	$1,988.00	$2,190.61	($202 61)
PTT EXPL & PROD PLC ADRFSPONSORED ADR 1 ADR REPS 2: PEXNY	38.0000	11/08/12	01/24/14	$387.40	$408.34	($20 94)
Security Subtotal				**$6,404.88**	**$7,263.70**	**($858.82)**
SANLAM LTD NEW ADR FSPONSORED ADR 1 ADR REPS: SLLDY	185.0000	09/14/09	01/24/14	$4,008.88	$2,543.75 t	$1,465.13

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SANLAM LTD NEW ADR FSPONSORED ADR 1 ADR REPS: SLLDY	218 0000	11/19/09	01/24/14	$4,723.98	$3,259.10 '	$1,464.88
Security Subtotal				**$8,732.86**	**$5,802.85**	**$2,930.01**
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4: SBRCY	558.0000	08/04/11	01/24/14	$6,366 95	$8,007.86	($1,640.91)
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4: SBRCY	197.0000	08/08/11	01/24/14	$2,247.83	$2,554.81	($306.98)
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4. SBRCY	162 0000	10/19/11	01/24/14	$1,848 47	$1,699.38	$149.09
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4: SBRCY	83 0000	11/17/11	01/24/14	$947 05	$865 26	$81.79
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4: SBRCY	187 0000	11/17/11	01/24/14	$2,133.63	$1,949.44	$184.19
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4. SBRCY	269.0000	07/26/12	01/24/14	$3,069 24	$2,899.58	$169.66
SBERBANK ADR FSPONSORED ADR 1 ADR REPS 4: SBRCY	120.0000	08/29/12	01/24/14	$1,369 18	$1,427.18	($58.00)
Security Subtotal				**$17,982.35**	**$19,403.51**	**($1,421.16)**

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SEMEN INDONESIA ADR F: PSGTY	210.0000	11/29/10	01/24/14	$4,943.73	$4,441 92	$501 81
Security Subtotal				**$4,943.73**	**$4,441.92**	**$501.81**
SHINHAN FINL GROUP ADR FSPONSORED ADR 1 ADR REPS 1: SHG	56.0000	09/14/09	01/24/14	$2,237.50	$2,103.92 t	$133 58
SHINHAN FINL GROUP ADR FSPONSORED ADR 1 ADR REPS 1: SHG	106 0000	11/19/09	01/24/14	$4,235 26	$4,439.81 t	($204.55)
SHINHAN FINL GROUP ADR FSPONSORED ADR 1 ADR REPS 1: SHG	90 0000	12/16/09	01/24/14	$3,595.98	$3,607 76 t	($11 78)
SHINHAN FINL GROUP ADR FSPONSORED ADR 1 ADR REPS 1: SHG	58.0000	01/27/10	01/24/14	$2,317.41	$1,989 23 t	$328.18
SHINHAN FINL GROUP ADR FSPONSORED ADR 1 ADR REPS 1: SHG	36.0000	04/28/11	01/24/14	$1,438.39	$1,690.46	($252.07)
SHINHAN FINL GROUP ADR FSPONSORED ADR 1 ADR REPS 1: SHG	56.0000	08/29/12	01/24/14	$2,237.49	$1,814.88	$422.61
Security Subtotal				**$16,062.03**	**$15,646.06**	**$415.97**
SHOPRITE HLDNGS ADR FSPONSORED ADR 1 ADR REPS 1: SRGHY	72 0000	11/04/09	01/24/14	$974.86	$575.49 t	$399.37

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SHOPRITE HLDNGS ADR FSPONSORED ADR 1 ADR REPS 1: SRGHY	362.0000	11/19/09	01/24/14	$4,901.40	$3,077 00 t	$1,824.40
SHOPRITE HLDNGS ADR FSPONSORED ADR 1 ADR REPS 1: SRGHY	92.0000	03/03/11	01/24/14	$1,245.66	$1,306 44	($60.78)
Security Subtotal				**$7,121.92**	**$4,958.93**	**$2,162.99**
STANDARD BK GRP NEW ADRFSPONSORED ADR 1 ADR REPS 2: SGBLY	398 0000	09/14/09	01/24/14	$4,388.67	$5,174.00 t	($785.33)
STANDARD BK GRP NEW ADRFSPONSORED ADR 1 ADR REPS 2: SGBLY	270.0000	11/19/09	01/24/14	$2,977 24	$3,516.75 t	($539.51)
Security Subtotal				**$7,365.91**	**$8,690.75**	**($1,324.84)**
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5: TSM	23 0000	09/14/09	01/24/14	$405.53	$249 32 t	$156.21
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5. TSM	100.0000	11/19/09	01/24/14	$1,763.17	$1,031.81 t	$731.36
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5: TSM	177.0000	11/19/09	01/24/14	$3,120 81	$1,826.30 t	$1,294.51
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5· TSM	254 0000	11/19/09	01/24/14	$4,478 45	$2,620 80 t	$1,857.65

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5: TSM	215.0000	04/01/10	01/24/14	$3,790.82	$2,289.75 t	$1,501.07
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5: TSM	194.0000	07/26/12	01/24/14	$3,420 55	$2,584 89	$835.66
Security Subtotal				**$16,979.33**	**$10,602.87**	**$6,376.46**
TIGER BRANDS ADR NEW FSPONSORED ADR 1 ADR REP 1. TBLMY	73 0000	11/19/09	01/24/14	$1,789 20	$1,602 35 t	$186 85
TIGER BRANDS ADR NEW FSPONSORED ADR 1 ADR REP 1: TBLMY	132 0000	12/17/09	01/24/14	$3,235.26	$2,948.97 t	$286 29
TIGER BRANDS ADR NEW FSPONSORED ADR 1 ADR REP 1: TBLMY	80.0000	03/03/11	01/24/14	$1,960.77	$2,092.89	($132.12)
Security Subtotal				**$6,985.23**	**$6,644.21**	**$341.02**
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2. TKC	13 0000	09/14/09	01/24/14	$158 92	$215 54 t	($56.62)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	64 0000	11/19/09	01/24/14	$782 39	$1,025.16 t	($242.77)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	100.0000	11/19/09	01/24/14	$1,222.48	$1,601.81 t	($379 33)

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	187.0000	11/19/09	01/24/14	$2,286.04	$2,995 38 t	($709 34)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	36 0000	05/26/10	01/24/14	$440 09	$472 18 t	($32 09)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	52.0000	05/26/10	01/24/14	$635 48	$682.04 t	($46.56)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	32.0000	07/26/10	01/24/14	$391.06	$443.94 t	($52.88)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	78 0000	07/26/10	01/24/14	$953.30	$1,082.11 t	($128.81)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	100 0000	07/26/10	01/24/14	$1,222 08	$1,387.32 t	($165.24)
TURKCELL ILETSM NEW ADRFSPONSORED ADR 1 ADR REPS 2: TKC	22 0000	03/03/11	01/24/14	$268.88	$298 54	($29 66)
Security Subtotal				**$8,360.72**	**$10,204.02**	**($1,843.30)**
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	75.0000	02/10/10	01/24/14	$894 36	$1,700.48 t	($806 12)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	25 0000	02/11/10	01/24/14	$298 12	$576 39 t	($278 27)

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	84.0000	02/11/10	01/24/14	$1,001.43	$1,936.65 t	($935.22)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	160 0000	04/07/10	01/24/14	$1,907 49	$4,547 20 t	($2,639.71)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	58 0000	05/17/10	01/24/14	$691.46	$1,322.35 t	($630.89)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	54.0000	05/26/10	01/24/14	$643.78	$1,203.61 t	($559 83)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	64 0000	03/03/11	01/24/14	$763 00	$1,930.75	($1,167.75)
VALE SA SPN ADR FSPONSORED ADR 1 ADR REP 1: VALEP	80.0000	04/27/12	01/24/14	$953 74	$1,752 68	($798.94)
Security Subtotal				**$7,153.38**	**$14,970.11**	**($7,816.73)**
VODACOM GROUP LTD ADR FSPONSORED ADR 1 ADR REPS 1: VDMCY	561.0000	04/16/12	01/24/14	$6,390.80	$7,588.20	($1,197.40)
Security Subtotal				**$6,390.80**	**$7,588.20**	**($1,197.40)**
WEICHAI POWER CO ADR FUNSPONSORED ADR 1 ADR REPS 1: WEICY	301 0000	03/03/11	01/24/14	$4,487 83	$7,071 14	($2,583.31)

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WEICHAI POWER CO ADR FUNSPONSORED ADR 1 ADR REPS 1: WEICY	198 0000	03/28/11	01/24/14	$2,952.13	$3,867.87	($915.74)
WEICHAI POWER CO ADR FUNSPONSORED ADR 1 ADR REPS 1: WEICY	129 0000	06/14/11	01/24/14	$1,923.36	$2,336.47	($413.11)
Security Subtotal				**$9,363.32**	**$13,275.48**	**($3,912.16)**
WOOLWORTHS HLDG GDR FSPONSORED GDR 1 GDR REPS 1: WLWHY	133 0000	09/12/12	01/24/14	$8,116.99	$9,157.25	($1,040 26)
Security Subtotal				**$8,116.99**	**$9,157.25**	**($1,040.26)**
WYNN MACAU LTD ADR FUNSPONSORED ADR 1 ADR REPS 1: WYNMY	66.0000	11/09/12	01/24/14	$2,826 67	$1,889 04	$937.63
WYNN MACAU LTD ADR FUNSPONSORED ADR 1 ADR REPS 1: WYNMY	167.0000	11/09/12	01/24/14	$7,149.15	$4,779 84	$2,369.31
Security Subtotal				**$9,975.82**	**$6,668.88**	**$3,306.94**
Y P F SOCIEDAD SPON ADRF1 ADR REPS 1 CL D ORD: YPF	17 0000	03/17/11	01/24/14	$402 21	$782 97	($380 76)
Y P F SOCIEDAD SPON ADRF1 ADR REPS 1 CL D ORD: YPF	246 0000	04/04/11	01/24/14	$5,820 23	$11,081 56	($5,261 33)

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
Y P F SOCIEDAD SPON ADRF1 ADR REPS 1 CL D ORD: YPF	13 0000	05/09/11	01/24/14	$307.57	$544.74	($237.17)
Security Subtotal				**$6,530.01**	**$12,409.27**	**($5,879.26)**
Total Long-Term				**$429,848.00**	**$458,102.97**	**($28,254.97)**
Total Realized Gain or (Loss)				**$502,359.91**	**$523,458.76**	**($21,098.85)**

Schwab has provided realized gain/loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings See Terms and Conditions
Option Customers Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options

Endnotes For Your Account

Symbol	Endnote Legend
t	Data for this holding has been edited or provided by a third party.

charles SCHWAB

Schwab One® Account of
LIBBY DUFOUR FUND
INVESTMENT ACCOUNT

Account Number
3628-6096

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss)

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ARTISAN GLOBAL VALUE FD INV: ARTGX	562.5000	01/30/14	05/28/14	$9,000 00	$8,386.87	$613.13
Security Subtotal				**$9,000.00**	**$8,386.87**	**$613.13**
DOUBLELINE TOTAL RETURN BD FD CL I. DBLTX	2,073.5880	multiple	02/21/14	$22,766.58	$23,555.42	($788 84)
Security Subtotal				**$22,766.58**	**$23,555.42**	**($788.84)**
LAZARD EMRG MKTS DEBT PORT INST: LEDIX	5,279.8310	06/20/13	02/21/14	$49,980 00	$51,340.25	($1,360.25)
LAZARD EMRG MKTS DEBT PORT INST: LEDIX	16,583 8970	multiple	04/02/14	$160,346 28	$161,237.92	($891.64)
Security Subtotal				**$210,326.28**	**$212,578.17**	**($2,251.89)**
LOOMIS SAYLES STRATEGIC ALPHA Y: LASYX	105,412.2760	multiple	01/30/14	$1,059,373 37	$1,059,237.54	$135.83
Security Subtotal				**$1,059,373.37**	**$1,059,237.54**	**$135.83**
Total Short-Term				**$1,301,466.23**	**$1,303,758.00**	**($2,291.77)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
DOUBLELINE TOTAL RETURN BD FD CL I: DBLTX	27,074.0180	multiple	02/21/14	$297,254.13	$307,553 69	($10,299 56)
Security Subtotal				**$297,254.13**	**$307,553.69**	**($10,299.56)**
LOOMIS SAYLES SENIOR FLOATING RATE & FI Y: LSFYX	946.9700	06/20/13	08/07/14	$9,980 00	$10,010 33	($30.33)
LOOMIS SAYLES SENIOR FLOATING RATE & FI Y: LSFYX	288 9950	06/20/13	11/11/14	$3,000.00	$3,054.54	($54.54)
~~LOOMIS SAYLES SENIOR FLOATING RATE & FI Y: LSFYX~~	~~4,913.5560~~	~~06/20/13~~	~~12/31/14~~	~~$50,000.00~~	~~$51,934 02~~	~~($1,934.02)~~
Security Subtotal				**$62,980.00**	**$64,998.89**	**($2,018.89)**
PRUDENTIAL JENNISON NATURAL RES Z: PNRZX	4,050.0520	multiple	01/30/14	$200,336.07	$172,224.40	$28,111.67
Security Subtotal				**$200,336.07**	**$172,224.40**	**$28,111.67**
Total Long-Term			510,570	~~$560,570.20~~	492,843 ~~$544,776.98~~	17,787 ~~$15,793.22~~
				1,812,036	1,796,601	15,435
Total Realized Gain or (Loss)				~~$1,862,036.43~~	~~$1,848,534.98~~	~~$13,501.45~~

Schwab has provided realized gain/loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings See Terms and Conditions
Option Customers· Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options

G000058270926

Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
4967-0863

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A S M L HOLDING NV NEW FN Y REG SHARES NEW 1 NY SH REP: ASML	100 0000	02/25/13	01/23/14	$8,847.35	$7,108.80	$1,738.55
Security Subtotal				**$8,847.35**	**$7,108.80**	**$1,738.55**
ASOS PLC ADR FUNSPONSORED ADR 1 ADR REPS 1: ASOMY	240.0000	06/11/13	01/23/14	$25,499 56	$15,358 32	$10,141.24
Security Subtotal				**$25,499.56**	**$15,358.32**	**$10,141.24**
CANADIAN PAC RAILWAY F: CP	230 0000	09/12/13	01/23/14	$33,986.35	$27,974.16	$6,012 19
Security Subtotal				**$33,986.35**	**$27,974.16**	**$6,012.19**
COVIDIEN PLC NEW F: COV	55 0000	02/28/13	01/23/14	$3,696 07	$3,193 44	$502 63
COVIDIEN PLC NEW F: COV	40 0000	08/15/13	01/23/14	$2,688 05	$2,491.05	$197.00
Security Subtotal				**$6,384.12**	**$5,684.49**	**$699.63**
INDUSTRIA DE DISENO ADRFUNSPONSORED ADR 1 ADR REP .2: IDEXY	440 0000	08/13/13	01/23/14	$14,079.75	$12,197.77	$1,881.98
Security Subtotal				**$14,079.75**	**$12,197.77**	**$1,881.98**
MERCADOLIBRE INC: MELI	25.0000	05/06/13	01/23/14	$2,503 26	$2,649 95	($146.69)

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Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
4967-0863

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MERCADOLIBRE INC: MELI	120 0000	05/08/13	01/23/14	$12,015.63	$14,065.19	($2,049.56)
Security Subtotal				**$14,518.89**	**$16,715.14**	**($2,196.25)**
NOVO-NORDISK A-S ADR FSPONSORED ADR 1 ADR REP 1: NVO	195 0000	10/25/13	01/23/14	$7,478.51	$7,100.90	$377.61
Security Subtotal				**$7,478.51**	**$7,100.90**	**$377.61**
PERRIGO CO PLC FUS SHARES: PRGO	195 0000	12/19/13	01/23/14	$30,283.36	$30,291 22	($7.86)
Security Subtotal				**$30,283.36**	**$30,291.22**	**($7.86)**
SENSATA TECH HLDGS NV F: ST	615 0000	06/05/13	01/23/14	$23,038 73	$21,373.46	$1,665.27
Security Subtotal				**$23,038.73**	**$21,373.46**	**$1,665.27**
SHOPRITE HLDNGS ADR FSPONSORED ADR 1 ADR REPS 1: SRGHY	340 0000	02/25/13	01/23/14	$4,817.72	$7,008 27	($2,190 55)
Security Subtotal				**$4,817.72**	**$7,008.27**	**($2,190.55)**
SUN ART RETAIL GRP ADR FUNSPONSORED ADR 1 ADR REP 10: SURRY	1,722 0000	11/04/13	01/23/14	$24,338 33	$28,719 00	($4,380 67)
Security Subtotal				**$24,338.33**	**$28,719.00**	**($4,380.67)**

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SVENSKA CELLU SPON ADR FSPONSORED ADR 1 ADR REP 1: SVCBY	300.0000	02/25/13	01/23/14	$9,281.84	$7,375.20	$1,906 64
Security Subtotal				**$9,281.84**	**$7,375.20**	**$1,906.64**
TENCENT HOLDINGS ADR FUNSPONSORED ADR 1 ADR REPS 1. TCEHY	220 0000	04/26/13	01/23/14	$14,552 74	$7,376.80	$7,175.94
Security Subtotal				**$14,552.74**	**$7,376.80**	**$7,175.94**
Total Short-Term				**$217,107.25**	**$194,283.53**	**$22,823.72**

Long-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A S M L HOLDING NV NEW FN Y REG SHARES NEW 1 NY SH REP: ASML	250.0000	11/12/12	01/23/14	$22,118.36	$14,576.01	$7,542.35
Security Subtotal				**$22,118.36**	**$14,576.01**	**$7,542.35**
ACE LIMITED NEW F: ACE	335 0000	11/12/12	01/23/14	$31,534 17	$26,066.69	$5,467.48
Security Subtotal				**$31,534.17**	**$26,066.69**	**$5,467.48**
ARM HOLDINGS PLC ADR F1 ADR REP 3 ORD: ARMH	420.0000	11/12/12	01/23/14	$20,508.66	$14,338.04	$6,170.62
Security Subtotal				**$20,508.66**	**$14,338.04**	**$6,170.62**

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Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
4967-0863

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BRAZIL S A ADR FSPONSORED ADR 1 ADR REPS 1: BRFS	1,050 0000	11/12/12	01/27/14	$18,962 67	$18,750.90	$211.77
Security Subtotal				**$18,962.67**	**$18,750.90**	**$211.77**
CANADIAN NATL RY CO F: CNI	590 0000	11/12/12	01/23/14	$31,708 41	$25,610.72	$6,097.69
Security Subtotal				**$31,708.41**	**$25,610.72**	**$6,097.69**
COCA COLA ENT NEW: CCE	670 0000	11/12/12	01/23/14	$29,602.09	$20,634.26	$8,967 83
Security Subtotal				**$29,602.09**	**$20,634.26**	**$8,967.83**
CORE LABORATORIES N V F: CLB	141 0000	11/12/12	01/23/14	$26,726 64	$14,023 86	$12,702.78
Security Subtotal				**$26,726.64**	**$14,023.86**	**$12,702.78**
COVIDIEN PLC NEW F: COV	340.0000	01/11/13	01/23/14	$22,848 41	$18,615.55	$4,232.86
Security Subtotal				**$22,848.41**	**$18,615.55**	**$4,232.86**
FANUC CORPORATION ADR FUNSPONSORED ADR 1 ADR REPS .: FANUY	845 0000	11/12/12	01/23/14	$23,845 49	$22,434 75	$1,410.74
Security Subtotal				**$23,845.49**	**$22,434.75**	**$1,410.74**

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
INDUSTRIA DE DISENO ADRFUNSPONSORED ADR 1 ADR REP .2: IDEXY	485 0000	01/17/13	01/23/14	$15,519.73	$13,683.01	$1,836 72
Security Subtotal				**$15,519.73**	**$13,683.01**	**$1,836.72**
JERONIMO MART SGPS ADR FUNSPONSORED ADR 1 ADR REPS 2: JRONY	360 0000	11/12/12	01/23/14	$12,621 38	$12,628 80	($7.42)
Security Subtotal				**$12,621.38**	**$12,628.80**	**($7.42)**
LAZARD LTD F: LAZ	705.0000	11/12/12	01/23/14	$32,483.01	$19,629.24	$12,853 77
Security Subtotal				**$32,483.01**	**$19,629.24**	**$12,853.77**
LVMH MOET NEW ADR F1 ADR REPS 1/5 ORD: LVMUY	440.0000	11/12/12	01/23/14	$15,082.94	$14,110 80	$972.14
Security Subtotal				**$15,082.94**	**$14,110.80**	**$972.14**
NESTLE S A REG B ADR F1 ADR REPS 1 ORD· NSRGY	410 0000	11/12/12	01/23/14	$31,253.76	$25,965.30	$5,288.46
Security Subtotal				**$31,253.76**	**$25,965.30**	**$5,288.46**
NOVO-NORDISK A-S ADR FSPONSORED ADR 1 ADR REP 1: NVO	675 0000	11/12/12	01/23/14	$25,887.15	$20,824 02	$5,063 13
Security Subtotal				**$25,887.15**	**$20,824.02**	**$5,063.13**

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Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
4967-0863

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NOVOZYMES A/S ADR FUNSPONSORED ADR 1 ADR REPS 1: NVZMY	645 0000	11/12/12	01/23/14	$28,134.41	$17,118.30	$11,016 11
Security Subtotal				**$28,134.41**	**$17,118.30**	**$11,016.11**
SGA SA ADR FSPONSORED ADR 1 ADR REPS .: SGSOY	1,320 0000	11/12/12	01/23/14	$31,362.65	$28,123.00	$3,239.65
Security Subtotal				**$31,362.65**	**$28,123.00**	**$3,239.65**
SHOPRITE HLDNGS ADR FSPONSORED ADR 1 ADR REPS 1: SRGHY	650 0000	11/12/12	01/23/14	$9,210 34	$13,640 51	($4,430.17)
Security Subtotal				**$9,210.34**	**$13,640.51**	**($4,430.17)**
SVENSKA CELLU SPON ADR FSPONSORED ADR 1 ADR REP 1: SVCBY	645.0000	11/12/12	01/23/14	$19,955 95	$12,667.80	$7,288.15
Security Subtotal				**$19,955.95**	**$12,667.80**	**$7,288.15**
SYSMEX CORP ADR FUNSPONSORED ADR 1 ADR REPS 0: SSMXY	545 0000	11/12/12	01/23/14	$15,630.33	$12,027.88	$3,602 45
Security Subtotal				**$15,630.33**	**$12,027.88**	**$3,602.45**
TAIWAN SEMICONDUCTR ADRFSPONSORED ADR 1 ADR REPS 5: TSM	2,155 0000	11/12/12	01/23/14	$38,060.95	$35,533 80	$2,527.15
Security Subtotal				**$38,060.95**	**$35,533.80**	**$2,527.15**

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TENCENT HOLDINGS ADR FUNSPONSORED ADR 1 ADR REPS 1: TCEHY	297.0000	11/12/12	01/23/14	$19,646.21	$10,439.55	$9,206 66
Security Subtotal				**$19,646.21**	**$10,439.55**	**$9,206.66**
WAL-MART DE MEX SAB ADRFSPONSORED ADR 1 ADR REP 10· WMMVY	630.0000	11/12/12	01/23/14	$14,823 64	$18,238.50	($3,414 86)
Security Subtotal				**$14,823.64**	**$18,238.50**	**($3,414.86)**
Total Long-Term				**$537,527.35**	**$429,681.29**	**$107,846.06**
Total Realized Gain or (Loss)				**$754,634.60**	**$623,964.82**	**$130,669.78**

Schwab has provided realized gain/loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings See Terms and Conditions
Option Customers Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options

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Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
9444-4426

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss)

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A T & T INC NEW: T	166 0000	02/15/13	01/24/14	$5,641.08	$5,861.13	($220.05)
A T & T INC NEW: T	301 0000	06/05/13	01/24/14	$10,228.70	$10,682.04	($453.34)
A T & T INC NEW: T	27.0000	08/08/13	01/24/14	$917.52	$954.86	($37.34)
Security Subtotal				**$16,787.30**	**$17,498.03**	**($710.73)**
ABBVIE INC: ABBV	509 0000	02/15/13	01/06/14	$25,695.80	$19,075.89	$6,619.91
ABBVIE INC: ABBV	156 0000	02/15/13	01/24/14	$7,593.17	$5,846.44	$1,746.73
ABBVIE INC. ABBV	169.0000	02/15/13	01/24/14	$8,225 94	$6,333.65	$1,892 29
ABBVIE INC: ABBV	12 0000	08/08/13	01/24/14	$584.09	$537.36	$46.73
Security Subtotal				**$42,099.00**	**$31,793.34**	**$10,305.66**
ALTRIA GROUP INC: MO	168.0000	05/07/13	01/24/14	$6,275.20	$6,128 30	$146.90
ALTRIA GROUP INC: MO	24 0000	08/08/13	01/24/14	$896.45	$849.10	$47.35
Security Subtotal				**$7,171.65**	**$6,977.40**	**$194.25**
AMER ELECTRIC PWR CO INC: AEP	6.0000	08/08/13	01/24/14	$284.83	$272 75	$12.08
Security Subtotal				**$284.83**	**$272.75**	**$12.08**

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ASTRAZENECA PLC ADR FSPONSORED ADR 1 ADR REP 1: AZN	15.0000	08/08/13	01/24/14	$966.65	$753.89	$212.76
Security Subtotal				**$966.65**	**$753.89**	**$212.76**
B C E INC NEW F: BCE	6.0000	08/08/13	01/24/14	$251.17	$243.84	$7.33
Security Subtotal				**$251.17**	**$243.84**	**$7.33**
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	206.0000	02/15/13	01/24/14	$9,925 32	$8,647.67	$1,277.65
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	311.0000	04/18/13	01/24/14	$14,984.34	$12,675 55	$2,308.79
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	15.0000	08/08/13	01/24/14	$722.72	$621.14	$101.58
Security Subtotal				**$25,632.38**	**$21,944.36**	**$3,688.02**
BRISTOL-MYERS SQUIBB CO: BMY	3.0000	08/08/13	01/24/14	$161.70	$131.13	$30.57
Security Subtotal				**$161.70**	**$131.13**	**$30.57**
COCA COLA COMPANY: KO	6 0000	08/08/13	01/24/14	$234.50	$240.83	($6 33)
Security Subtotal				**$234.50**	**$240.83**	**($6.33)**
CONOCOPHILLIPS: COP	6.0000	06/05/13	01/24/14	$399 83	$370 42	$29.41

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CONOCOPHILLIPS: COP	10 0000	06/05/13	01/24/14	$666.30	$617.37	$48.93
CONOCOPHILLIPS: COP	87.0000	06/05/13	01/24/14	$5,797 58	$5,371.14	$426.44
CONOCOPHILLIPS: COP	15.0000	08/08/13	01/24/14	$999 45	$1,005.89	($6.44)
Security Subtotal				**$7,863.16**	**$7,364.82**	**$498.34**
DOMINION RES INC VA NEW: D	215 0000	02/15/13	01/24/14	$14,303 49	$11,807 43	$2,496.06
DOMINION RES INC VA NEW: D	6.0000	08/08/13	01/24/14	$399.17	$358.37	$40.80
Security Subtotal				**$14,702.66**	**$12,165.80**	**$2,536.86**
DUKE ENERGY CORP NEW: DUK	9 0000	08/08/13	01/24/14	$621 10	$640 41	($19.31)
Security Subtotal				**$621.10**	**$640.41**	**($19.31)**
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	12 0000	08/08/13	01/24/14	$645 24	$621.59	$23 65
Security Subtotal				**$645.24**	**$621.59**	**$23.65**
H C P INC REIT: HCP	6.0000	08/08/13	01/24/14	$230.34	$251 87	($21.53)
H C P INC REIT: HCP	183.0000	01/06/14	01/24/14	$7,025.43	$6,752.35	$273.08
Security Subtotal				**$7,255.77**	**$7,004.22**	**$251.55**

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
HEALTH CARE REIT INC REIT: HCN	35.0000	02/15/13	01/24/14	$1,960.07	$2,198.62	($238.55)
HEALTH CARE REIT INC REIT. HCN	58 0000	02/15/13	01/24/14	$3,248.12	$3,643.44	($395.32)
HEALTH CARE REIT INC REIT: HCN	6 0000	08/08/13	01/24/14	$336 01	$375.41	($39.40)
Security Subtotal				**$5,544.20**	**$6,217.47**	**($673.27)**
JOHNSON & JOHNSON: JNJ	6.0000	08/08/13	01/24/14	$549.12	$560 69	($11.57)
Security Subtotal				**$549.12**	**$560.69**	**($11.57)**
KIMBERLY-CLARK CORP. KMB	6 0000	08/08/13	01/24/14	$650.93	$590.69	$60.24
Security Subtotal				**$650.93**	**$590.69**	**$60.24**
KRAFT FOODS GROUP: KRFT	242 0000	05/07/13	01/24/14	$12,785 36	$13,276 07	($490.71)
KRAFT FOODS GROUP: KRFT	15 0000	08/08/13	01/24/14	$792 49	$834.15	($41.66)
Security Subtotal				**$13,577.85**	**$14,110.22**	**($532.37)**
LILLY ELI & COMPANY: LLY	3.0000	08/08/13	01/24/14	$163.74	$160.34	$3 40
Security Subtotal				**$163.74**	**$160.34**	**$3.40**
LORILLARD INC: LO	145.0000	02/15/13	01/24/14	$7,227.11	$6,007.07	$1,220 04

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
LORILLARD INC: LO	176 0000	06/05/13	01/24/14	$8,772.22	$7,542.55	$1,229.67
LORILLARD INC: LO	12 0000	08/08/13	01/24/14	$598.10	$521 52	$76 58
Security Subtotal				**$16,597.43**	**$14,071.14**	**$2,526.29**
MC DONALDS CORP. MCD	6.0000	08/08/13	01/24/14	$569 95	$585 89	($15.94)
Security Subtotal				**$569.95**	**$585.89**	**($15.94)**
MERCK & CO INC NEW: MRK	214 0000	02/15/13	01/24/14	$10,991 49	$8,850.72	$2,140.77
MERCK & CO INC NEW: MRK	18 0000	08/08/13	01/24/14	$924 53	$872 80	$51.73
Security Subtotal				**$11,916.02**	**$9,723.52**	**$2,192.50**
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5: NGG	15.0000	08/08/13	01/24/14	$976 40	$899.69	$76.71
Security Subtotal				**$976.40**	**$899.69**	**$76.71**
PEPSICO INCORPORATED: PEP	3 0000	08/08/13	01/24/14	$246 85	$253.98	($7.13)
Security Subtotal				**$246.85**	**$253.98**	**($7.13)**
PHILIP MORRIS INTL INC: PM	67.0000	05/07/13	01/24/14	$5,502 15	$6,277.77	($775 62)
PHILIP MORRIS INTL INC. PM	6.0000	08/08/13	01/24/14	$492 73	$531.29	($38 56)

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PHILIP MORRIS INTL INC: PM		77.0000	01/06/14	01/24/14	$6,323.36	$6,544 51	($221.15)
Security Subtotal					**$12,318.24**	**$13,353.57**	**($1,035.33)**
PPL CORPORATION: PPL		193 0000	02/15/13	01/24/14	$5,827.15	$5,859.09	($31.94)
PPL CORPORATION: PPL		15.0000	08/08/13	01/24/14	$452 88	$478.34	($25.46)
Security Subtotal					**$6,280.03**	**$6,337.43**	**($57.40)**
PROCTER & GAMBLE: PG		3 0000	08/08/13	01/24/14	$242.80	$244.95	($2.15)
Security Subtotal					**$242.80**	**$244.95**	**($2.15)**
REALTY INCOME CORP	REIT: O	94.0000	07/05/13	01/24/14	$3,697.05	$4,006.65	($309.60)
REALTY INCOME CORP	REIT: O	96.0000	07/05/13	01/24/14	$3,775.71	$4,091 89	($316.18)
REALTY INCOME CORP	REIT: O	100 0000	07/05/13	01/24/14	$3,933.03	$4,262.39	($329.36)
REALTY INCOME CORP	REIT: O	100.0000	07/05/13	01/24/14	$3,933.03	$4,262.39	($329.36)
REALTY INCOME CORP	REIT: O	6 0000	08/08/13	01/24/14	$235.98	$255.72	($19.74)
Security Subtotal					**$15,574.80**	**$16,879.04**	**($1,304.24)**

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds. Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
REYNOLDS AMERICAN INC: RAI	15 0000	08/08/13	01/24/14	$733 83	$761 39	($27.56)
Security Subtotal				**$733.83**	**$761.39**	**($27.56)**
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	12.0000	08/08/13	01/24/14	$900.23	$806.64	$93.59
Security Subtotal				**$900.23**	**$806.64**	**$93.59**
SENIOR HOUSING PPTYS TR REIT: SNH	480.0000	02/15/13	01/24/14	$10,887.17	$12,071.52	($1,184 35)
SENIOR HOUSING PPTYS TR REIT: SNH	309 0000	06/05/13	01/24/14	$7,008 61	$8,076.89	($1,068.28)
SENIOR HOUSING PPTYS TR REIT: SNH	12.0000	08/08/13	01/24/14	$272.18	$295.43	($23 25)
Security Subtotal				**$18,167.96**	**$20,443.84**	**($2,275.88)**
THE SOUTHERN COMPANY: SO	15 0000	08/08/13	01/24/14	$623.56	$661.47	($37.91)
Security Subtotal				**$623.56**	**$661.47**	**($37.91)**
TOTAL S A ADR F1 ADR REP 1 ORD: TOT	15 0000	08/08/13	01/24/14	$881.77	$805.35	$76.42
Security Subtotal				**$881.77**	**$805.35**	**$76.42**
UNILEVER PLC ADR NEW FSPONSORED ADR 1 ADR REP 1: UL	6.0000	08/08/13	01/24/14	$245.16	$240.78	$4.38
Security Subtotal				**$245.16**	**$240.78**	**$4.38**

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VENTAS INC REIT· VTR	208 0000	09/16/13	01/24/14	$12,786 78	$13,129.79	($343.01)
VENTAS INC REIT: VTR	119.0000	01/06/14	01/24/14	$7,315 52	$6,920.61	$394.91
Security Subtotal				**$20,102.30**	**$20,050.40**	**$51.90**
VERIZON COMMUNICATIONS: VZ	18.0000	08/08/13	01/24/14	$865 66	$894 69	($29.03)
Security Subtotal				**$865.66**	**$894.69**	**($29.03)**
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10: VOD	27.0000	08/08/13	01/24/14	$1,034.70	$827.52	$207.18
Security Subtotal				**$1,034.70**	**$827.52**	**$207.18**
WILLIAMS COMPANIES: WMB	200.0000	12/04/13	01/24/14	$7,744 87	$7,318.46	$426 41
WILLIAMS COMPANIES: WMB	367 0000	12/04/13	01/24/14	$14,211 09	$13,429 37	$781 72
WILLIAMS COMPANIES: WMB	177 0000	01/06/14	01/24/14	$6,853 85	$6,787.68	$66.17
Security Subtotal				**$28,809.81**	**$27,535.51**	**$1,274.30**
Total Short-Term				**$282,250.45**	**$264,668.62**	**$17,581.83**

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A T & T INC NEW: T	244.0000	09/18/09	01/24/14	$8,291.71	$6,466.00	$1,825.71
A T & T INC NEW: T	906.0000	02/06/12	01/24/14	$30,788.06	$27,042.29	$3,745.77
A T & T INC NEW: T	24 0000	05/30/12	01/24/14	$815.58	$814.32	$1.26
Security Subtotal				**$39,895.35**	**$34,322.61**	**$5,572.74**
ALTRIA GROUP INC: MO	400 0000	02/06/12	01/24/14	$14,941 74	$11,435.20	$3,506 54
ALTRIA-GROUP INC: MO	433 0000	02/06/12	01/24/14	$16,173 57	$12,378 61	$3,794.96
ALTRIA GROUP INC: MO	500.0000	02/06/12	01/24/14	$18,676 18	$14,294.00	$4,382.18
ALTRIA GROUP INC: MO	21.0000	05/30/12	01/24/14	$784 40	$673.89	$110.51
Security Subtotal				**$50,575.89**	**$38,781.70**	**$11,794.19**
AMER ELECTRIC PWR CO INC: AEP	279.0000	05/18/12	01/24/14	$13,244.74	$10,540.04	$2,704.70
AMER ELECTRIC PWR CO INC· AEP	9 0000	05/30/12	01/24/14	$427.25	$345 42	$81.83
Security Subtotal				**$13,671.99**	**$10,885.46**	**$2,786.53**
ASTRAZENECA PLC ADR FSPONSORED ADR 1 ADR REP 1: AZN	56.0000	02/06/12	01/24/14	$3,608 80	$2,662.18	$946.62

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ASTRAZENECA PLC ADR FSPONSORED ADR 1 ADR REP 1: AZN	500 0000	02/06/12	01/24/14	$32,221.44	$23,769.00	$8,452.44
ASTRAZENECA PLC ADR FSPONSORED ADR 1 ADR REP 1: AZN	12.0000	05/30/12	01/24/14	$773.31	$485.52	$287.79
ASTRAZENECA PLC ADR FSPONSORED ADR 1 ADR REP 1: AZN	289 0000	07/19/12	01/24/14	$18,623.99	$13,681.49	$4,942.50
Security Subtotal				**$55,227.54**	**$40,598.19**	**$14,629.35**
B C E INC NEW F: BCE	175.0000	02/06/12	01/24/14	$7,325.72	$7,106.05	$219 67
B C E INC NEW F: BCE	15 0000	05/30/12	01/24/14	$627.92	$592.35	$35.57
B C E INC NEW F: BCE	34.0000	08/08/12	01/24/14	$1,423 28	$1,525.00	($101.72)
B C E INC NEW F: BCE	115.0000	08/08/12	01/24/14	$4,814.05	$5,158.08	($344.03)
Security Subtotal				**$14,190.97**	**$14,381.48**	**($190.51)**
BP PLC ADR FSPONSORED ADR 1 ADR REP 6: BP	528.0000	01/09/13	01/24/14	$25,439 65	$23,351.59	$2,088.06
Security Subtotal				**$25,439.65**	**$23,351.59**	**$2,088.06**
BRISTOL-MYERS SQUIBB CO: BMY	79 0000	02/06/12	01/24/14	$4,258 11	$2,540 48	$1,717 63

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BRISTOL-MYERS SQUIBB CO: BMY	79.0000	02/06/12	01/24/14	$4,258.11	$2,540.48	$1,717 63
BRISTOL-MYERS SQUIBB CO: BMY	100.0000	02/06/12	01/24/14	$5,390 41	$3,215 80	$2,174 61
BRISTOL-MYERS SQUIBB CO: BMY	18.0000	05/30/12	01/24/14	$970.20	$602 82	$367.38
Security Subtotal				**$14,876.83**	**$8,899.58**	**$5,977.25**
CHEVRON CORPORATION: CVX	99.0000	09/18/09	01/24/14	$11,579.73	$7,227 00	$4,352.73
CHEVRON CORPORATION: CVX	3.0000	05/30/12	01/24/14	$350.90	$293.67	$57.23
Security Subtotal				**$11,930.63**	**$7,520.67**	**$4,409.96**
COCA COLA COMPANY: KO	306 0000	02/06/12	01/24/14	$11,959 18	$10,374 62	$1,584 56
COCA COLA COMPANY: KO	6 0000	05/30/12	01/24/14	$234.49	$225 06	$9.43
Security Subtotal				**$12,193.67**	**$10,599.68**	**$1,593.99**
CONOCOPHILLIPS· COP	37.0000	02/06/12	01/24/14	$2,466 01	$2,025.15	$440 86
CONOCOPHILLIPS: COP	340 0000	02/06/12	01/24/14	$22,660 95	$18,609.53	$4,051.42
CONOCOPHILLIPS COP	63 0000	05/04/12	01/24/14	$4,198 87	$3,343 91	$854.96
CONOCOPHILLIPS: COP	86.0000	05/04/12	01/24/14	$5,731.80	$4,564.71	$1,167.09

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Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
9444-4426

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments. First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CONOCOPHILLIPS: COP	14.0000	05/18/12	01/24/14	$933 08	$712.85	$220 23
CONOCOPHILLIPS: COP	15 0000	05/18/12	01/24/14	$999.60	$763 77	$235 83
CONOCOPHILLIPS: COP	100 0000	05/18/12	01/24/14	$6,664.88	$5,091.79	$1,573.09
CONOCOPHILLIPS: COP	24.0000	05/30/12	01/24/14	$1,599.36	$1,251 36	$348.00
CONOCOPHILLIPS: COP	13 0000	08/08/12	01/24/14	$866 30	$743.30	$123.00
CONOCOPHILLIPS: COP	61 0000	08/08/12	01/24/14	$4,065 02	$3,487.80	$577.22
Security Subtotal				**$50,185.87**	**$40,594.17**	**$9,591.70**
DOMINION RES INC VA NEW: D	227 0000	02/06/12	01/24/14	$15,101 82	$11,410.83	$3,690.99
DOMINION RES INC VA NEW: D	3.0000	05/30/12	01/24/14	$199 58	$156 42	$43.16
Security Subtotal				**$15,301.40**	**$11,567.25**	**$3,734.15**
DUKE ENERGY CORP NEW: DUK	6 6666	02/06/12	01/24/14	$460 07	$425.16	$34.91
DUKE ENERGY CORP NEW: DUK	21.6666	02/06/12	01/24/14	$1,495.26	$1,381.77	$113.49
DUKE ENERGY CORP NEW: DUK	33.3333	02/06/12	01/24/14	$2,300 39	$2,125 80	$174.59

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charles SCHWAB

Schwab One® Account of
LIBBY DUFOUR FUND

Account Number
9444-4426

Report Period
January 1 - December 31, 2014

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
DUKE ENERGY CORP NEW: DUK	66 0000	02/06/12	01/24/14	$4,554.71	$4,209.08	$345.63
DUKE ENERGY CORP NEW: DUK	93 3333	02/06/12	01/24/14	$6,440.91	$5,952.74	$488.17
DUKE ENERGY CORP NEW: DUK	100 0000	02/06/12	01/24/14	$6,901 08	$6,377 40	$523 68
DUKE ENERGY CORP NEW: DUK	200 0000	02/06/12	01/24/14	$13,802 36	$12,754 80	$1,047 56
DUKE ENERGY CORP NEW: DUK	9 0000	05/30/12	01/24/14	$621.11	$591.84	$29.27
DUKE ENERGY CORP NEW: DUK	127 0000	10/22/12	01/24/14	$8,764.50	$8,275.04	$489.46
Security Subtotal				**$45,340.39**	**$42,093.63**	**$3,246.76**
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	30.0000	09/18/09	01/24/14	$1,613.13	$1,178.40	$434.73
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2 GSK	47 0000	02/06/12	01/24/14	$2,527.19	$2,111.62	$415 57
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	100.0000	02/06/12	01/24/14	$5,377.14	$4,492.80	$884.34
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	100.0000	02/06/12	01/24/14	$5,377 01	$4,492.80	$884.21

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	100 0000	02/06/12	01/24/14	$5,377 14	$4,492.80	$884.34
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	100 0000	02/06/12	01/24/14	$5,377 01	$4,492 80	$884.21
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	170 0000	02/06/12	01/24/14	$9,141 08	$7,637 76	$1,503.32
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	15 0000	05/30/12	01/24/14	$806 55	$657.90	$148.65
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	38 0000	07/19/12	01/24/14	$2,043 27	$1,775.70	$267.57
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2: GSK	108.0000	07/19/12	01/24/14	$5,807.17	$5,046.73	$760.44
Security Subtotal				**$43,446.69**	**$36,379.31**	**$7,067.38**
H C P INC REIT: HCP	42 0000	02/06/12	01/24/14	$1,612 39	$1,750 10	($137.71)
H C P INC REIT: HCP	47.0000	02/06/12	01/24/14	$1,804 35	$1,958 45	($154.10)
H C P INC REIT: HCP	58.0000	02/06/12	01/24/14	$2,226 64	$2,416 80	($190.16)
H C P INC REIT: HCP	100.0000	02/06/12	01/24/14	$3,839 04	$4,166 79	($327.75)

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
H C P INC REIT: HCP	100.0000	02/06/12	01/24/14	$3,839.03	$4,166.90	($327.87)
H C P INC REIT. HCP	6 0000	05/30/12	01/24/14	$230.34	$245.75	($15 41)
Security Subtotal				**$13,551.79**	**$14,704.79**	**($1,153.00)**
HEALTH CARE REIT INC REIT: HCN	317.0000	02/06/12	01/24/14	$17,752 64	$18,004.97	($252.33)
HEALTH CARE REIT INC REIT: HCN	6.0000	05/30/12	01/24/14	$336.01	$330.72	$5.29
Security Subtotal				**$18,088.65**	**$18,335.69**	**($247.04)**
JOHNSON & JOHNSON: JNJ	44 0000	02/06/12	01/24/14	$4,026.90	$2,873.99	$1,152 91
JOHNSON & JOHNSON. JNJ	100.0000	02/06/12	01/24/14	$9,152.04	$6,531.80	$2,620.24
JOHNSON & JOHNSON: JNJ	100 0000	02/06/12	01/24/14	$9,152.04	$6,531.80	$2,620.24
JOHNSON & JOHNSON. JNJ	100 0000	02/06/12	01/24/14	$9,152 04	$6,531.80	$2,620 24
JOHNSON & JOHNSON: JNJ	100 0000	02/06/12	01/24/14	$9,152 04	$6,531 80	$2,620.24
JOHNSON & JOHNSON. JNJ	6 0000	05/30/12	01/24/14	$549.12	$373 02	$176.10
Security Subtotal				**$41,184.18**	**$29,374.21**	**$11,809.97**
KIMBERLY-CLARK CORP: KMB	15.0000	02/06/12	01/24/14	$1,627.32	$1,082.92	$544.40

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
KIMBERLY-CLARK CORP: KMB	84.0000	02/06/12	01/24/14	$9,113.00	$6,064 38	$3,048.62
KIMBERLY-CLARK CORP: KMB	100.0000	02/06/12	01/24/14	$10,848.91	$7,219.50	$3,629.41
KIMBERLY-CLARK CORP: KMB	100.0000	02/06/12	01/24/14	$10,848 81	$7,219.50	$3,629.31
KIMBERLY-CLARK CORP: KMB	9 0000	05/30/12	01/24/14	$976.39	$715.14	$261.25
Security Subtotal				**$33,414.43**	**$22,301.44**	**$11,112.99**
KRAFT FOODS GROUP: KRFT	13 0000	10/11/12	01/24/14	$686.79	$594.75	$92.04
KRAFT FOODS GROUP· KRFT	100.0000	10/11/12	01/24/14	$5,283 01	$4,574 98	$708.03
KRAFT FOODS GROUP: KRFT	100 0000	10/11/12	01/24/14	$5,283 01	$4,574 98	$708.03
KRAFT FOODS GROUP· KRFT	306.0000	10/11/12	01/24/14	$16,166.61	$13,999.44	$2,167.17
KRAFT FOODS GROUP: KRFT	237.0000	12/04/12	01/24/14	$12,521.20	$10,804.74	$1,716.46
Security Subtotal				**$39,940.62**	**$34,548.89**	**$5,391.73**
LILLY ELI & COMPANY: LLY	217.0000	02/06/12	01/24/14	$11,844 30	$8,603.83	$3,240 47
LILLY ELI & COMPANY: LLY	18 0000	05/30/12	01/24/14	$982.48	$739.44	$243 04
Security Subtotal				**$12,826.78**	**$9,343.27**	**$3,483.51**

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
LORILLARD INC: LO	318.0000	02/06/12	01/24/14	$15,849 80	$11,876.45	$3,973.35
Security Subtotal				**$15,849.80**	**$11,876.45**	**$3,973.35**
MC DONALDS CORP: MCD	119 0000	02/06/12	01/24/14	$11,303.97	$11,845.02	($541 05)
MC DONALDS CORP: MCD	3 0000	05/30/12	01/24/14	$284.97	$270 78	$14.19
MC DONALDS CORP: MCD	192.0000	12/04/12	01/24/14	$18,238.34	$16,703.46	$1,534.88
Security Subtotal				**$29,827.28**	**$28,819.26**	**$1,008.02**
MERCK & CO INC NEW: MRK	272 0000	07/20/10	01/24/14	$13,970.49	$9,620 66	$4,349.83
MERCK & CO INC NEW: MRK	175 0000	10/13/10	01/24/14	$8,988 37	$6,529.28	$2,459 09
MERCK & CO INC NEW: MRK	485 0000	02/06/12	01/24/14	$24,910 62	$18,574.53	$6,336.09
MERCK & CO INC NEW: MRK	15 0000	05/30/12	01/24/14	$770 43	$560.84	$209.59
Security Subtotal				**$48,639.91**	**$35,285.31**	**$13,354.60**
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5: NGG	12.0000	02/06/12	01/24/14	$781.08	$603.29	$177.79
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5: NGG	100 0000	02/06/12	01/24/14	$6,508.99	$5,027 40	$1,481 59

2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5· NGG	100.0000	02/06/12	01/24/14	$6,508 99	$5,027.40	$1,481.59
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5: NGG	200 0000	02/06/12	01/24/14	$13,018 57	$10,054.80	$2,963.77
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5: NGG	370.0000	02/06/12	01/24/14	$24,084.36	$18,601.38	$5,482 98
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5: NGG	15.0000	05/30/12	01/24/14	$976.39	$760.35	$216.04
Security Subtotal				**$51,878.38**	**$40,074.62**	**$11,803.76**
PEPSICO INCORPORATED: PEP	50 0000	09/18/09	01/24/14	$4,114.08	$2,954.50	$1,159.58
PEPSICO INCORPORATED: PEP	115.0000	09/18/09	01/24/14	$9,462 38	$6,795 35	$2,667.03
PEPSICO INCORPORATED: PEP	3 0000	05/30/12	01/24/14	$246.84	$204.90	$41.94
Security Subtotal				**$13,823.30**	**$9,954.75**	**$3,868.55**
PHILIP MORRIS INTL INC: PM	206 0000	02/06/12	01/24/14	$16,917 05	$15,845 11	$1,071 94
PHILIP MORRIS INTL INC: PM	9 0000	05/30/12	01/24/14	$739 09	$766 43	($27.34)
Security Subtotal				**$17,656.14**	**$16,611.54**	**$1,044.60**

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PPL CORPORATION: PPL	823 0000	02/06/12	01/24/14	$24,848.41	$22,573.25	$2,275.16
PPL CORPORATION: PPL	12.0000	05/30/12	01/24/14	$362.31	$329.88	$32.43
Security Subtotal				**$25,210.72**	**$22,903.13**	**$2,307.59**
PROCTER & GAMBLE: PG	186.0000	09/18/09	01/24/14	$15,053.28	$10,514.58	$4,538.70
PROCTER & GAMBLE: PG	3 0000	05/30/12	01/24/14	$242.79	$187.20	$55.59
Security Subtotal				**$15,296.07**	**$10,701.78**	**$4,594.29**
REYNOLDS AMERICAN INC: RAI	752 0000	02/06/12	01/24/14	$36,789.46	$30,078.50	$6,710.96
REYNOLDS AMERICAN INC: RAI	12 0000	05/30/12	01/24/14	$587 07	$504.36	$82.71
REYNOLDS AMERICAN INC: RAI	211.0000	10/22/12	01/24/14	$10,322 57	$8,855.46	$1,467 11
Security Subtotal				**$47,699.10**	**$39,438.32**	**$8,260.78**
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	18 0000	02/06/12	01/24/14	$1,350 35	$1,311 28	$39 07
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	32 0000	02/06/12	01/24/14	$2,400 63	$2,330 85	$69.78

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	32 0000	02/06/12	01/24/14	$2,400 63	$2,331 17	$69.46
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2. RDSB	68.0000	02/06/12	01/24/14	$5,101 33	$4,953 05	$148 28
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	68.0000	02/06/12	01/24/14	$5,101 33	$4,953 05	$148.28
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	82 0000	02/06/12	01/24/14	$6,151.62	$5,973 62	$178.00
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	87.0000	02/06/12	01/24/14	$6,526.89	$6,336 99	$189.90
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	94.0000	02/06/12	01/24/14	$7,051 85	$6,847.80	$204.05
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	113.0000	02/06/12	01/24/14	$8,477.45	$8,230 81	$246 64
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	9 0000	05/30/12	01/24/14	$675.18	$575 91	$99.27
ROYAL DUTCH SHELL B ADRFSPONSORED ADR 1 ADR REPS 2: RDSB	97.0000	10/22/12	01/24/14	$7,276 91	$6,853 97	$422.94
Security Subtotal				**$52,514.17**	**$50,698.50**	**$1,815.67**

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2014 Year-End Schwab Gain/Loss Report

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Realized Gain or (Loss) (continued)

Long-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
THE SOUTHERN COMPANY: SO		186.0000	02/06/12	01/24/14	$7,732.07	$8,224 55	($492 48)
THE SOUTHERN COMPANY. SO		200.0000	02/06/12	01/24/14	$8,314 06	$8,843.60	($529.54)
THE SOUTHERN COMPANY: SO		200.0000	02/06/12	01/24/14	$8,314 06	$8,843.60	($529 54)
THE SOUTHERN COMPANY: SO		400.0000	02/06/12	01/24/14	$16,628.11	$17,687.20	($1,059.09)
THE SOUTHERN COMPANY: SO		15 0000	05/30/12	01/24/14	$623.55	$689.55	($66 00)
Security Subtotal					**$41,611.85**	**$44,288.50**	**($2,676.65)**
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	9 0000	02/06/12	01/24/14	$529.06	$482 57	$46.49
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	66 0000	02/06/12	01/24/14	$3,879 54	$3,538 85	$340 69
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	200 0000	02/06/12	01/24/14	$11,756 99	$10,723 80	$1,033.19
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	300.0000	02/06/12	01/24/14	$17,635 49	$16,085.40	$1,550.09
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	9 0000	05/30/12	01/24/14	$529 06	$386 28	$142.78
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	53.0000	08/08/12	01/24/14	$3,115 61	$2,618 68	$496.93
TOTAL S A ADR	F1 ADR REP 1 ORD: TOT	182 0000	08/08/12	01/24/14	$10,698.88	$8,992.44	$1,706.44

2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TOTAL S A ADR F1 ADR REP 1 ORD. TOT	132.0000	10/22/12	01/24/14	$7,759 62	$6,780.71	$978.91
Security Subtotal				**$55,904.25**	**$49,608.73**	**$6,295.52**
UNILEVER PLC ADR NEW FSPONSORED ADR 1 ADR REP 1: UL	302 0000	02/07/12	01/24/14	$12,340.11	$9,799.29	$2,540.82
UNILEVER PLC ADR NEW FSPONSORED ADR 1 ADR REP 1: UL	12 0000	05/30/12	01/24/14	$490 34	$377.16	$113.18
Security Subtotal				**$12,830.45**	**$10,176.45**	**$2,654.00**
VERIZON COMMUNICATIONS: VZ	373.0000	09/18/09	01/24/14	$17,938.30	$10,413.46	$7,524.84
VERIZON COMMUNICATIONS: VZ	693.0000	02/07/12	01/24/14	$33,327.73	$26,284 10	$7,043.63
VERIZON COMMUNICATIONS: VZ	18.0000	05/30/12	01/24/14	$865 66	$743.94	$121.72
Security Subtotal				**$52,131.69**	**$37,441.50**	**$14,690.19**
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10: VOD	984 0000	02/07/12	01/24/14	$37,709.17	$27,422.11	$10,287.06
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10: VOD	21 0000	05/30/12	01/24/14	$804.77	$564.25	$240.52
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10: VOD	217 0000	08/08/12	01/24/14	$8,315.95	$6,505.44	$1,810.51

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2014 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method
Mutual Funds: Average
All Other Investments: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10: VOD	239.0000	10/22/12	01/24/14	$9,159.04	$6,800.98	$2,358.06
Security Subtotal				**$55,988.93**	**$41,292.78**	**$14,696.15**
Total Long-Term				**$1,088,145.36**	**$897,755.23**	**$190,390.13**
Total Realized Gain or (Loss)				**$1,370,395.81**	**$1,162,423.85**	**$207,971.96**

Schwab has provided realized gain/loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings See Terms and Conditions
Option Customers· Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options