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## Return of Private Foundation

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

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Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning JUN 1, 2014, and ending MAY 31, 2015

Name of foundation

THE COOVERT FOUNDATION  
C/O MATTHEW WAGNER

A Employer identification number

43-1300565

Number and street (or P.O. box number if mail is not delivered to street address)

8112 MARYLAND AVE, SUITE 101

Room/suite

B Telephone number

314-822-2248

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

ST. LOUIS, MO 63105

C If exemption application is pending, check here ☐

G Check all that apply:

☐

Initial return

☐

Initial return of a former public charity

☐

Final return

☐

Amended return

☐

Address change

☐

Name change

D 1. Foreign organizations, check here ☐2. Foreign organizations meeting the 85% test, check here and attach computation ☐

H Check type of organization:

☒

Section 501(c)(3) exempt private foundation

☐

Section 4947(a)(1) nonexempt charitable trust

☐

Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ☐I Fair market value of all assets at end of year  
(from Part II, col (c), line 16)

\$ 1,358,789.

J Accounting method:

☒

Cash

☐

Accrual

☐

Other (specify)

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

## Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

Revenue	1	Contributions, gifts, grants, etc., received			N/A	
	2	Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	23,913.	23,913.		STATEMENT 1
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	87,076.			
	b	Gross sales price for all assets on line 6a	560,586.			
	7	Capital gain net income (from Part IV, line 2)		87,076.		
	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					
12	Total. Add lines 1 through 11	110,989.	110,989.			
Special and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	0.	0.		0.
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees				
	b	Accounting fees				
	c	Other professional fees				
	17	Interest				
	18	Taxes				
	19	Depreciation and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses	11,899.	11,899.		0.
	24	Total operating and administrative expenses. Add lines 13 through 23	11,899.	11,899.		0.
	25	Contributions, gifts, grants paid	83,667.			83,667.
26	Total expenses and disbursements. Add lines 24 and 25	95,566.	11,899.		83,667.	
27	Subtract line 26 from line 12:					
a	Excess of revenue over expenses and disbursements	15,423.				
b	Net investment income (if negative, enter -0-)		99,090.			
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	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	1 Cash - non-interest-bearing	13,436.	28,299.	28,299.
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	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 3	592,601.	587,001.	811,104.
	c Investments - corporate bonds STMT 4	597,682.	603,842.	519,386.
	11 Investments - land, buildings, and equipment: basis ▶			
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment: basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 <b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,203,719.	1,219,142.	1,358,789.	
<b>Liabilities</b>	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 <b>Total liabilities</b> (add lines 17 through 22)	0.	0.	
<b>Net Assets or Fund Balances</b>	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	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 ▶ <input checked="" type="checkbox"/>			
	and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	1,212,911.	1,228,334.	
28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds	<9,192.>	<9,192.>		
30 <b>Total net assets or fund balances</b>	1,203,719.	1,219,142.		
31 <b>Total liabilities and net assets/fund balances</b>	1,203,719.	1,219,142.		

**Part III Analysis of Changes in Net Assets or Fund Balances**

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	1,203,719.
2 Enter amount from Part I, line 27a	2	15,423.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	1,219,142.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	1,219,142.

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**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.)
<b>1a CHARLES SCHWAB - SEE ATTACHED</b>	P		12/31/14
<b>b CHARLES SCHWAB - SEE ATTACHED</b>	P		12/31/14
<b>c CASH IN LIEU - CHARLES SCHWAB</b>	P		12/31/14
<b>d CAPITAL GAINS DIVIDENDS</b>			
<b>e</b>			

(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)
<b>a 69,493.</b>		<b>69,121.</b>	<b>372.</b>
<b>b 454,137.</b>		<b>404,389.</b>	<b>49,748.</b>
<b>c 20.</b>			<b>20.</b>
<b>d 36,936.</b>			<b>36,936.</b>
<b>e</b>			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
<b>a</b>			<b>372.</b>
<b>b</b>			<b>49,748.</b>
<b>c</b>			<b>20.</b>
<b>d</b>			<b>36,936.</b>
<b>e</b>			

<b>2</b> 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 }	<b>2</b>	<b>87,076.</b>
<b>3</b> 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 }	<b>3</b>	<b>N/A</b>

**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	8,650.	1,330,953.	.006499
2012	113,819.	1,270,025.	.089619
2011	42,500.	1,237,224.	.034351
2010	18,800.	1,208,417.	.015558
2009	88,514.	1,125,883.	.078617

<b>2</b> Total of line 1, column (d)	<b>2</b>	<b>.224644</b>
<b>3</b> 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	<b>3</b>	<b>.044929</b>
<b>4</b> Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	<b>4</b>	<b>1,367,869.</b>
<b>5</b> Multiply line 4 by line 3	<b>5</b>	<b>61,457.</b>
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	<b>6</b>	<b>991.</b>
<b>7</b> Add lines 5 and 6	<b>7</b>	<b>62,448.</b>
<b>8</b> Enter qualifying distributions from Part XII, line 4	<b>8</b>	<b>83,667.</b>

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.

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**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 <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	991.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		2	0.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		3	991.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
3 Add lines 1 and 2		5	991.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
5 Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a 777.	7	777.
b Exempt foreign organizations - tax withheld at source	6b	8	
c Tax paid with application for extension of time to file (Form 8868)	6c	9	214.
d Backup withholding erroneously withheld	6d	10	
7 Total credits and payments. Add lines 6a through 6d		11	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached			
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed			
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid			
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax <input type="checkbox"/> Refunded <input checked="" type="checkbox"/>			

**Part VII-A Statements Regarding Activities**

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. <input type="checkbox"/> \$ 0. (2) On foundation managers. <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XIV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> MO		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

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

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	X	
14	The books are in care of ► <u>PARKSIDE FINAICIAL BANK &amp; TRUST</u> Telephone no. ► <u>314-290-8600</u> Located at ► <u>8112 MARYLAND AVENUE, ST. LOUIS, MO</u> ZIP+4 ► <u>63105</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15	N/A	
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1). If "Yes," enter the name of the foreign country ►	16	Yes	No
				X

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

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

	Yes	No
<b>1a</b> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>b</b> If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A	
<b>c</b> 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?	1b	
<b>2</b> 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)):	1c	X
<b>a</b> At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? If "Yes," list the years ►	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>b</b> Are there any years listed in 2a for which the foundation is <b>not</b> 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	
<b>c</b> If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►	2b	
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>b</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	
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	3b	
<b>b</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?	4a	X
	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)?

Organizations relying on a current notice regarding disaster assistance check here

N/A

☐

**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?

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

☐ Yes ☒ No

**7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

5b

6b

7b

X

**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
ISABELLE S. COOVERT 2 DEACON DRIVE ST. LOUIS, MO 63131	PRESIDENT 0.25	0.	0.	0.
SANDER H. COOVERT II 1189 HAMPTON PARK DRIVE ST. LOUIS, MO 63117	SECRETARY 0.25	0.	0.	0.
NICOLE COOVERT MILLER 9826 WATERBURY DRIVE ST. LOUIS, MO 63124	DIRECTOR 0.25	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	
2		
3		
4		

Part IX-B

Summary of Program-Related Investments

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

Amount

1	N/A	
2		
All other program-related investments. See instructions.		
3		
Total. Add lines 1 through 3		0.



**Part X**

**Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	<b>1,344,667.</b>
<b>b</b>	Average of monthly cash balances	<b>1b</b>	<b>44,033.</b>
<b>c</b>	Fair market value of all other assets	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	<b>1,388,700.</b>
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	<b>0.</b>
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	<b>0.</b>
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	<b>1,388,700.</b>
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>	<b>20,831.</b>
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	<b>1,367,869.</b>
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	<b>68,393.</b>

**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.)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	<b>68,393.</b>
<b>2a</b>	Tax on investment income for 2014 from Part VI, line 5	<b>2a</b>	<b>991.</b>
<b>b</b>	Income tax for 2014. (This does not include the tax from Part VI.)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	<b>991.</b>
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	<b>67,402.</b>
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	<b>0.</b>
<b>5</b>	Add lines 3 and 4	<b>5</b>	<b>67,402.</b>
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	<b>0.</b>
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	<b>67,402.</b>

**Part XII**

**Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	<b>1a</b>	<b>83,667.</b>
<b>b</b>	Program-related investments - total from Part IX-B	<b>1b</b>	<b>0.</b>
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	<b>83,667.</b>
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	<b>5</b>	<b>991.</b>
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	<b>82,676.</b>

**Note** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

**Part XIII** Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				67,402.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			1,288.	
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: ▶ \$ 83,667.				
a Applied to 2013, but not more than line 2a			1,288.	
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				67,402.
e Remaining amount distributed out of corpus	14,977.			
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	14,977.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	14,977.			
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	14,977.			

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

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

**c** Any submission deadlines:

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

**Part XV** **Supplementary Information** (continued)

<b>3 Grants and Contributions Paid During the Year or Approved for Future Payment</b>				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a Paid during the year</b>				
CITY ACADEMY 4175 N KINGSHIGHWAY BLVD ST. LOUIS, MO 63115			SUPPORT	1,500.
MARLIN PERKINS SOCIETY PO BOX 798256 ST. LOUIS, MO 63179			SUPPORT	8,000.
MICDS 101 N WARSON ROAD ST. LOUIS, MO 63124			SUPPORT	8,000.
THE AMERICAN KENNEL CLUB MUSEUM OF THE DOG 1721 S MASON RD ST. LOUIS, MO 63131			SUPPORT	500.
CHURCHILL CENTER & SCHOOL 1021 MUNICIPAL CENTER DR ST. LOUIS, MO 63131			SUPPORT	2,000.
<b>Total</b>	<b>SEE CONTINUATION SHEET(S)</b>			<b>83,667.</b>
<b>b Approved for future payment</b>				
NONE				
<b>Total</b>				<b>0.</b>

Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
		14	23,913.	
		14	87,076.	
	0.		110,989.	0.

13      110,989

[illegible]


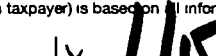

**Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

- |   |  | Yes   | No |
|---|--|-------|----|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?  |       |    |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of:   |       |    |
|   | (1) Cash   | 1a(1) | X  |
|   | (2) Other assets   | 1a(2) | X  |
| b | Other transactions:  |       |    |
|   | (1) Sales of assets to a noncharitable exempt organization   | 1b(1) | X  |
|   | (2) Purchases of assets from a noncharitable exempt organization   | 1b(2) | X  |
|   | (3) Rental of facilities, equipment, or other assets   | 1b(3) | X  |
|   | (4) Reimbursement arrangements   | 1b(4) | X  |
|   | (5) Loans or loan guarantees   | 1b(5) | X  |
|   | (6) Performance of services or membership or fundraising solicitations   | 1b(6) | X  |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees   | 1c    | X  |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. |       |    |

[illegible]

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

- | b If "Yes," complete the following schedule. |                          |                                 |
|--|--------------------------|---------------------------------|
| (a) Name of organization                     | (b) Type of organization | (c) Description of relationship |
| N/A  |                          |                                 |
|  |                          |                                 |
|  |                          |                                 |
|  |                          |                                 |
|  |                          |                                 |

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.				May the IRS discuss this return with the preparer shown below (see instr.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
	 Signature of officer or trustee		 Date		Title <b>SECRETARY</b>	
Paid Preparer Use Only	Print/Type preparer's name <b>MARK J. BADE</b>		Preparer's signature 		Date <b>7.31.15</b>	
	Check <input type="checkbox"/> if self-employed		PTIN <b>P00109636</b>			
	Firm's name ▶ <b>ANDERS MINKLER HUBER &amp; HELM LLP</b>				Firm's EIN ▶ <b>43-0831507</b>	
	Firm's address ▶ <b>800 MARKET STREET, SUITE 500 ST. LOUIS, MO 63101-2501</b>				Phone no. (314) 655-5500	

Form **990-PF** (2014)

THE COOVERT FOUNDATION  
C/O MATTHEW WAGNER

43-1300565

**Part XV** Supplementary Information

**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
COLLEGE BOUND STL 110 N. JEFFERSON AVE ST. LOUIS, MO 63103			SUPPORT	1,000.
COMMUNITY SCHOOL 900 LAY RD ST. LOUIS, MO 63124			SUPPORT	3,000.
FOUNDATION FIGHTING BLINDNESS 7168 COLUMBIA GATEWAY DRIVE, SUITE 100 COLUMBIA, MD 21046			SUPPORT	3,000.
MADISON RIVER FOUNDATION 222 MAIN STREET SUITE 1H ENNIS, MT 59729			SUPPORT	1,000.
SAINT LOUIS ZOO 1 GOVERNMENT DR ST. LOUIS, MO 63110			SUPPORT	52,167.
THE HARRIS HOUSE FOUNDATION 8315 S BROADWAY ST. LOUIS, MO 63111			SUPPORT	2,500.
THE HAZELDEN FOUNDATION PO BOX 11 CENTER CITY, MN 55012-001			SUPPORT	1,000.
Total from continuation sheets				63,667.

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FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES	STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
CHARLES SCHWAB	60,849.	36,936.	23,913.	23,913.	
TO PART I, LINE 4	60,849.	36,936.	23,913.	23,913.	

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FORM 990-PF	OTHER EXPENSES	STATEMENT	2
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
CHARLES SCHWAB INVESTMENT FEES	9,152.	9,152.		0.
ACCOUNTING FEES	2,747.	2,747.		0.
TO FORM 990-PF, PG 1, LN 23	11,899.	11,899.		0.

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FORM 990-PF	CORPORATE STOCK	STATEMENT	3
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CHARLES SCHWAB - VARIOUS CORPORATE STOCKS	587,001.	811,104.
TOTAL TO FORM 990-PF, PART II, LINE 10B	587,001.	811,104.

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FORM 990-PF	CORPORATE BONDS	STATEMENT	4
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CHARLES SCHWAB - VARIOUS CORPORATE BONDS	603,842.	519,386.
TOTAL TO FORM 990-PF, PART II, LINE 10C	603,842.	519,386.

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Parkside Financial Bank & Trust  
**REALIZED GAINS AND LOSSES**  
*The Coovert Foundation - SI*

From 06-01-14 Through 05-31-15

Open Date	Close Date	Quantity	Security	Cost Basis	Amort. or Accretion	Proceeds	Gain Or Loss	
							Short Term	Long Term
02-28-11	06-18-14	496.000	(A) ISHARES TR TIPS BD ETF	53,728		56,510		2,782
11-30-12	10-03-14	39.311	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	457		429		-28
10-31-12	10-03-14	38.334	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	444		418		-26
09-28-12	10-03-14	26.098	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	302		285		-18
08-31-12	10-03-14	33.127	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	381		361		-20
12-12-12	10-03-14	185.594	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	2,108		2,025		-84
12-12-12	10-03-14	136.225	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	1,548		1,486		-62
04-30-13	10-03-14	40.317	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	457		440		-17
12-27-12	10-03-14	141.712	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	1,593		1,546		-47
12-31-12	10-03-14	31.169	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	350		340		-10
03-28-13	10-03-14	34.302	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	386		374		-11
02-28-13	10-03-14	26.814	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	301		292		-9
05-23-13	10-03-14	623.882	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	7,000		6,806		-194
01-31-13	10-03-14	23.861	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	267		260		-7
05-31-13	10-03-14	34.713	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	384		379		-6
08-29-14	10-03-14	29.914	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	329		326	-2	
06-30-14	10-03-14	28.615	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	314		312	-2	
05-30-14	10-03-14	35.251	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	386		385	-1	

Parkside Financial Bank & Trust  
**REALIZED GAINS AND LOSSES**  
*The Coover Foundation - SI*

From 06-01-14 Through 05-31-15

Open Date	Close Date	Quantity	Security	Cost Basis	Amort. or Accretion	Proceeds	Gain Or Loss	
							Short Term	Long Term
10-31-13	10-03-14	29.011	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	316		316	0	
07-31-14	10-03-14	31.858	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	347		348	1	
02-28-11	10-03-14	13,211.476	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	143,772		144,116		344
03-31-11	10-03-14	42.622	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	464		465		1
11-29-13	10-03-14	27.815	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	303		303	1	
12-30-11	10-03-14	45.012	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	489		491		2
09-30-14	10-03-14	23.340	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	254		255	1	
02-28-14	10-03-14	22.324	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	242		244	1	
04-30-14	10-03-14	27.686	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	300		302	2	
12-28-11	10-03-14	92.227	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	999		1,006		7
09-30-13	10-03-14	25.875	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	280		282		2
01-31-14	10-03-14	20.472	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	222		223	2	
09-30-11	10-03-14	42.266	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	456		461		5
07-31-13	10-03-14	31.269	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	337		341		4
11-30-11	10-03-14	45.726	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	493		499		6
03-31-14	10-03-14	26.239	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	283		286	3	
06-28-13	10-03-14	25.313	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	272		276		4

Parkside Financial Bank & Trust  
**REALIZED GAINS AND LOSSES**  
*The Coovert Foundation - SI*

From 06-01-14 Through 05-31-15

Open Date	Close Date	Quantity	Security	Cost Basis	Amort. or Accretion	Proceeds	Gain Or Loss	
							Short Term	Long Term
12-11-13	10-03-14	16.063	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	173		175	3	
12-11-13	10-03-14	84.044	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	903		917	13	
12-31-13	10-03-14	20.442	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	219		223	4	
08-30-13	10-03-14	33.764	(R) PIMCO FDS PAC INVT MGMT SER TOTAL RETRN PT	360		368		9
12-19-14	03-11-15	2.386	(A) DODGE & COX STK FD COM	433		424	-9	
12-19-14	03-11-15	16.077	(A) DODGE & COX STK FD COM	2,918		2,854	-63	
09-25-14	03-11-15	3.165	(A) DODGE & COX STK FD COM	568		562	-6	
06-25-14	03-11-15	4.959	(A) DODGE & COX STK FD COM	883		880	-2	
03-26-14	03-11-15	7.553	(A) DODGE & COX STK FD COM	1,281		1,341	60	
12-19-13	03-11-15	3.028	(A) DODGE & COX STK FD COM	499		538		39
09-25-13	03-11-15	3.463	(A) DODGE & COX STK FD COM	525		615		90
06-25-13	03-11-15	4.953	(A) DODGE & COX STK FD COM	690		879		190
02-28-11	03-11-15	207.752	(A) DODGE & COX STK FD COM	23,924		36,882		12,959
12-23-14	03-11-15	243.065	(A) BROWN ADVISORY FDS ADV GWT EQTY INV	4,745		4,808	63	
12-23-14	03-11-15	54.139	(A) BROWN ADVISORY FDS ADV GWT EQTY INV	1,057		1,071	14	
12-13-13	03-11-15	57.101	(A) BROWN ADVISORY FDS ADV GWT EQTY INV	1,031		1,129		98
02-28-11	03-11-15	1,415.159	(A) BROWN ADVISORY FDS ADV GWT EQTY INV	19,359		27,992		8,632
09-28-12	03-11-15	2.877	(R) LAUDUS TR MDRN INTL GOV FX	35		27		-8
02-28-11	03-11-15	2,493.185	(R) LAUDUS TR MDRN INTL GOV FX	29,644		23,137		-6,507
03-31-11	03-11-15	22.388	(R) LAUDUS TR MDRN INTL GOV FX	266		208		-58
12-06-12	03-11-15	14.480	(R) LAUDUS TR MDRN INTL GOV FX	171		134		-36
12-06-12	03-11-15	13.803	(R) LAUDUS TR MDRN INTL GOV FX	163		128		-35
12-06-12	03-11-15	1.565	(R) LAUDUS TR MDRN INTL GOV FX	18		15		-4
06-29-12	03-11-15	19.953	(R) LAUDUS TR MDRN INTL GOV FX	233		185		-48

Parkside Financial Bank & Trust  
**REALIZED GAINS AND LOSSES**  
*The Coover Foundation - SI*

From 06-01-14 Through 05-31-15

Open Date	Close Date	Quantity	Security	Cost Basis	Amort. or Accretion	Proceeds	Gain Or Loss	
							Short Term	Long Term
12-15-11	03-11-15	169.295	(R) LAUDUS TR MDRN INTL GOV FX	1,949		1,571		-378
12-15-11	03-11-15	43.595	(R) LAUDUS TR MDRN INTL GOV FX	502		405		-97
12-05-13	03-11-15	16.873	(R) LAUDUS TR MDRN INTL GOV FX	181		157		-24
12-16-14	03-11-15	124.322	(R) LAUDUS TR MDRN INTL GOV FX	1,248		1,154	-94	
05-30-14	03-11-15	14.550	(A) VANGUARD BD INDEX FD INC S-T BDINDEX ADM	170		153	-18	
09-15-11	03-11-15	1,414.021	(A) VANGUARD BD INDEX FD INC S-T BDINDEX ADM	15,114		14,822		-292
12-26-13	03-11-15	33.483	(R) AMG FDS SYSTM MIDC INST	469		462		-8
12-26-13	03-11-15	247.966	(R) AMG FDS SYSTM MIDC INST	3,474		3,418		-56
12-26-13	03-11-15	175.395	(R) AMG FDS SYSTM MIDC INST	2,457		2,418		-39
12-26-14	03-11-15	35.240	(R) AMG FDS SYSTM MIDC INST	489		486	-3	
12-26-14	03-11-15	190.282	(R) AMG FDS SYSTM MIDC INST	2,641		2,623	-18	
12-26-14	03-11-15	87.392	(R) AMG FDS SYSTM MIDC INST	1,213		1,205	-8	
06-27-12	03-11-15	4,006.001	(R) AMG FDS SYSTM MIDC INST	42,093		55,222		13,129
01-26-15	03-11-15	25.993	(A) BAIRD FDS INC CORE PL BD INS	293		291	-2	
02-25-15	03-11-15	36.888	(A) BAIRD FDS INC CORE PL BD INS	415		413	-2	
10-27-14	03-11-15	29.849	(A) BAIRD FDS INC CORE PL BD INS	333		334	1	
11-25-14	03-11-15	34.891	(A) BAIRD FDS INC CORE PL BD INS	389		391	2	
10-06-14	03-11-15	3,443.808	(A) BAIRD FDS INC CORE PL BD INS	38,232		38,547	315	
12-29-14	03-11-15	165.649	(R) VICTORY MID-CAP CORE GROWTH A	6,922		7,038	116	
12-29-14	03-11-15	7.120	(R) VICTORY MID-CAP CORE GROWTH A	298		303	5	
12-27-13	03-11-15	1.510	(R) VICTORY MID-CAP CORE GROWTH A	63		64		1
12-27-13	03-11-15	26.277	(R) VICTORY MID-CAP CORE GROWTH A	1,093		1,117		23
06-27-12	03-11-15	1,467.657	(R) VICTORY MID-CAP CORE GROWTH A	42,812		62,361		19,549
TOTAL GAINS							606	57,875
TOTAL LOSSES							-234	-8,128
TOTAL REALIZED GAIN/LOSS				473,510	0	523,630	372	49,748

4  
ST Basis = 69,121  
LT Basis = 404,389

ST Proceeds = 69,493  
LT Proceeds = 454,137



## DUPLICATE STATEMENT

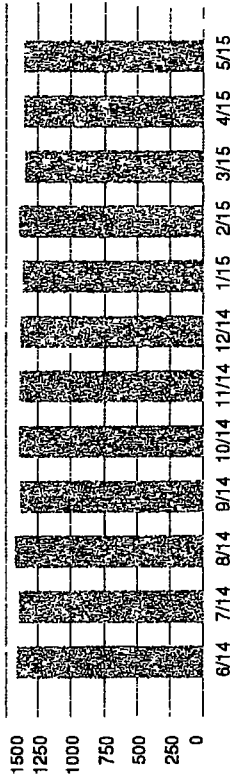
**Charles**  
**SCHWAB**

 Schwab One® Account of  
**THE COOVERT FOUNDATION**

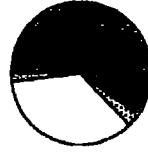
 Statement Period  
**May 1-31, 2015**
**Change in Account Value**

Account Value (\$) Over Last 12 Months [in Thousands]

	This Period	Year to Date
<b>Starting Value</b>	<b>\$ 1,357,882.20</b>	<b>\$ 1,384,575.52</b>
Cash Value of Purchases & Sales	(671.74)	45,423.92
Investments Purchased/Sold	671.74	(45,423.92)
Deposits & Withdrawals	(2,950.30)	(58,617.30)
Dividends & Interest	815.10	6,876.21
Fees & Charges	0.00	(2,277.67)
Transfers	0.00	0.00
Income Reinvested	(671.74)	(6,335.45)
Change in Value of Investments	3,713.22	34,567.17
<b>Ending Value on 05/31/2015</b>	<b>\$ 1,358,788.48</b>	<b>\$ 1,358,788.48</b>

 Total Change in Investment Value  
 \$ 1,358,788.48 - \$ 1,384,575.52 = \$ (25,787.04)
**Asset Composition****Overview**

	Market Value	% of Account Assets
Money Market Funds [Sweep]	\$ 28,298.86	2%
Bond Funds	479,269.88	35%
Equity Funds	811,103.65	60%
Other Assets	40,116.09	3%
<b>Total Assets Long</b>	<b>\$ 1,358,788.48</b>	


 60% Equity Funds  
 35% Bond Funds  
 3% Other Assets  
 2% MMFs [Sweep]
**Gain or (Loss) Summary****Realized Gain or (Loss) This Period**
 Short Term \$0.00  
 Long Term \$0.00
**Unrealized Gain or (Loss)**
 All Investments \$141,700.14  
 Values may not reflect all of your gains/losses.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

**PARKSIDE**  
**FINANCIAL**  
 BANK & TRUST

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