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

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning , and ending

Name of foundation: THE ROWE FAMILY CHARITABLE TRUST

A Employer identification number: 04-6869589

Number and street (or P O box number if mail is not delivered to street address): 100 NONANTUM ST.   Room/suite

B Telephone number: 617-527-7812

City or town, state or province, country, and ZIP or foreign postal code: NEWTON, MA 02458

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) ▶$ 525,829.

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	5,000.		N/A	
2 Check ▶ ☐ if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	2,100.	2,100.		Statement 1
4 Dividends and interest from securities	8,242.	8,242.		Statement 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	34,057.			
b Gross sales price for all assets on line 6a 164,736.				
7 Capital gain net income (from Part IV line 2)		34,057.		
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	44.	0.		Statement 3
12 Total Add lines 1 through 11	49,443.	44,399.		
Operating 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 Stmt 4	3,550.	888.		0.
c Other professional fees				
17 Interest				
18 Taxes Stmt 5	379.	61.		0.
19 Depreciation and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses Stmt 6	4,291.	4,268.		0.
24 Total operating and administrative expenses Add lines 13 through 23	8,220.	5,217.		0.
25 Contributions, gifts, grants paid	35,000.			35,000.
26 Total expenses and disbursements Add lines 24 and 25	43,220.	5,217.		35,000.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	6,223.			
b Net investment income (if negative, enter -0-)		39,182.		
c Adjusted net income (if negative, enter -0-)			N/A	

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523501 11-24-15 LHA For Paperwork Reduction Act Notice, see instructions

Form **990-PF** (2015)

70511 148054 row9589 2015.03040 THE ROWE FAMILY CHARITABLE ROW95891

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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	End of year (c) Fair Market Value
Assets	1 Cash - non-interest-bearing	700.	1,408.	1,408.
	2 Savings and temporary cash investments	2,416.	12,999.	12,999.
	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 Stmt 8 ▶ 50,000.			
	Less: allowance for doubtful accounts ▶ 0.	50,000.	50,000.	50,000.
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock			
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other Stmt 9	397,360.	392,292.	461,422.
	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)	450,476.	456,699.	525,829.
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	450,476.	456,699.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.	
	30 Total net assets or fund balances	450,476.	456,699.	
	31 Total liabilities and net assets/fund balances	450,476.	456,699.	

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	450,476.
2	Enter amount from Part I, line 27a	2	6,223.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	456,699.
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	456,699.

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	LPL - SEE ATTACHED	P	Various	Various
b	LPL - SEE ATTACHED	P	Various	Various
c	Capital Gains Dividends			
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	127,088.		118,958.	8,130.
b	11,832.		11,721.	111.
c	25,816.			25,816.
d				
e				

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				8,130.
b				111.
c				25,816.
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 } **2** 34,057.

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))
2014	40,000.	522,005.	.076628
2013	30,300.	468,317.	.064700
2012	30,000.	398,098.	.075358
2011	33,000.	438,967.	.075176
2010	35,500.	420,527.	.084418

2	**Total** of line 1, column (d)	2	.376280
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	.075256
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	500,507.
5	Multiply line 4 by line 3	5	37,666.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	392.
7	Add lines 5 and 6	7	38,058.
8	Enter qualifying distributions from Part XII, line 4	8	35,000.

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	784.
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	784.
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	784.
6 Credits/Payments:			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a 880.		
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	880.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9 **Tax due** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	96.
11 Enter the amount of line 10 to be: **Credited to 2016 estimated tax** ▶ 96. **Refunded** ▶		11	0.

Part VII-A Statements Regarding Activities

		Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)?	1b		X
*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 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) ▶ MA			
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 2015 or the taxable year beginning in 2015 (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)*

			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 ▶ PATRICIA ROWE Telephone no. ▶ 617-527-7812

Located at ▶ 100 NONANTUM STREET, NEWTON, MA ZIP+4 ▶ 02458

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

			Yes	No
16	At any time during calendar year 2015, 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. 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.

				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 2015?		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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015?	☐ 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 2015 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 2015.)*	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 2015?		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
PATRICIA ROWE 100 NONANTUM STREET NEWTON, MA 02458	TRUSTEE 0.00	0.	0.	0.
PATRICK D. ROWE 147 RICE ROAD WAYLAND, MA 01778	TRUSTEE 0.00	0.	0.	0.
TERENCE ROWE 8A CHAUNCY STREET, APT 35 CAMBRIDGE, MA 02138	TRUSTEE 0.00	0.	0.	0.

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

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

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

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
LPL FINANCIAL SERVICES	FINANCIAL INVESTMENT SERVIES	4,268.
CUNNINGHAM, MACEY & HESHION P.C.	ACCOUNTING & TAX PREPARATION	3,550.
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.)

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	496,751.
b	Average of monthly cash balances		1b	11,378.
c	Fair market value of all other assets		1c	
d	**Total** (add lines 1a, b, and c)		1d	508,129.
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	508,129.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	7,622.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	500,507.
6	**Minimum investment return.** Enter 5% of line 5		6	25,025.

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	25,025.
2a	Tax on investment income for 2015 from Part VI, line 5	2a 784.		
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	784.
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	24,241.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	24,241.
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	24,241.

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	35,000.
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	35,000.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	35,000.

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

Part XIII Undistributed Income (see instructions)

		(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7					24,241.
2 Undistributed income, if any, as of the end of 2015					
a Enter amount for 2014 only				0.	
b Total for prior years: ____, ____, ____			0.		
3 Excess distributions carryover, if any, to 2015:					
a From 2010	35,500.				
b From 2011	33,000.				
c From 2012	30,000.				
d From 2013	8,291.				
e From 2014	14,778.				
f **Total** of lines 3a through e		121,569.			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ $	35,000.				
a Applied to 2014, but not more than line 2a				0.	
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 2015 distributable amount					24,241.
e Remaining amount distributed out of corpus		10,759.			
5 Excess distributions carryover applied to 2015 (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		132,328.			
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 2014. Subtract line 4a from line 2a. Taxable amount - see instr.				0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016					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 2010 not applied on line 5 or line 7		35,500.			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a		96,828.			
10 Analysis of line 9:					
a Excess from 2011	33,000.				
b Excess from 2012	30,000.				
c Excess from 2013	8,291.				
d Excess from 2014	14,778.				
e Excess from 2015	10,759.				

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 2015, 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) 2015	(b) 2014	(c) 2013	(d) 2012	(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).)

PATRICIA ROWE

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient: Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
EDVESTORS 140 CLARENDON STREET BOSTON, MA 02116	N/A	EXEMPT	EXEMPT PURPOSES	10,000.
MARGARET FULLER NEIGHBORHOOD HOUSE 71 CHERRY STREET CAMBRIDGE, MA 02139	N/A	EXEMPT	EXEMPT PURPOSES	5,000.
UNITED WAY OF EAGLE RIVER VALLEY P.O. BOX 4153 EDWARDS, CO 81632	N/A	EXEMPT	EXEMPT PURPOSES	10,000.
WASHINGTON UNIVERSITY IN ST. LOUIS ONE BOOKINGS DRIVE SAINT LOUIS, MO 63130	N/A	EXEMPT	EXEMPT PURPOSES	10,000.
Total			▶ 3a	35,000.
b Approved for future payment None				
Total			▶ 3b	0.

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			14	2,100.	
4 Dividends and interest from securities			14	8,242.	
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				44.	
8 Gain or (loss) from sales of assets other than inventory			18	34,057.	
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.		44,443.	0.

13 Total Add line 12, columns (b), (d), and (e) 13 44,443.

(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

Signature of officer or trustee: [signature] Date: 5/16/16 Title: Trustee

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Joanne McCann, CPA	Joanne McCann CPA	05/11/16		P00787345

Firm's name ▶ CUNNINGHAM, MACEY & HESHION, P.C. Firm's EIN ▶ 04-3301533

Firm's address ▶ 175 DERBY STREET, SUITE 19
HINGHAM, MA 02043 Phone no. 781-740-8810

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

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at *www.irs.gov/form990* .

OMB No 1545-0047

2015

Name of the organization

THE ROWE FAMILY CHARITABLE TRUST

Employer identification number

04-6869589

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor Complete Parts I and II See instructions for determining a contributor's total contributions

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year ▶ $ ____________

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization	Employer identification number
THE ROWE FAMILY CHARITABLE TRUST	04-6869589

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	PATRICIA ROWE 100 NONANTUM STREET NEWTON, MA 02458	$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization	Employer identification number
THE ROWE FAMILY CHARITABLE TRUST	04-6869589

Part II Noncash Property (see instructions). Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

Name of organization	Employer identification number
THE ROWE FAMILY CHARITABLE TRUST	04-6869589

Part III *Exclusively* religious, charitable, etc , contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc , contributions of $1,000 or less for the year (Enter this info once) ▶ $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
BOSTON COMMUNITY LOAN FUND	750.	750.	
LPL FINANCIAL	1.	1.	
SUN INITIATIVE INVESTMENT	1,349.	1,349.	
Total to Part I, line 3	2,100.	2,100.	

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
LPL FINANCIAL	34,058.	25,816.	8,242.	8,242.	
To Part I, line 4	34,058.	25,816.	8,242.	8,242.	

Form 990-PF Other Income Statement 3

Description	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
LPL FINANCIAL- NON-DIVIDEND DISTRIBUTION	44.	0.	
Total to Form 990-PF, Part I, line 11	44.	0.	

Form 990-PF Accounting Fees Statement 4

Description	(a) Expenses Per Books	(b) Net Invest-ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ACCOUNTING FEES (COLUMN (b) - ESTIMATED AMT. APPLICABLE TO INVESTMENT INCOME	3,550.	888.		0.
To Form 990-PF, Pg 1, ln 16b	3,550.	888.		0.

Form 990-PF Taxes Statement 5

Description	(a) Expenses Per Books	(b) Net Invest-ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
FOREIGN TAX WITHHELD ON DIVIDENDS	61.	61.		0.
FEDERAL ESTIMATED TAX PAYMENTS	318.	0.		0.
To Form 990-PF, Pg 1, ln 18	379.	61.		0.

Form 990-PF Other Expenses Statement 6

Description	(a) Expenses Per Books	(b) Net Invest-ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
INVESTMENT ADVISORY FEES	4,268.	4,268.		0.
STATE FILING FEE	35.	0.		0.
BANK FEES	9.	0.		0.
MISCELLANEOUS ADJUSTMENT	<21.>	0.		0.
To Form 990-PF, Pg 1, ln 23	4,291.	4,268.		0.

Footnotes Statement 7

Form 990-PF Other Notes and Loans Reported Separately Statement 8

Borrower's Name			Terms of Repayment	Interest Rate
BOSTON COMMUNITY LOAN FUND				.00%
Date of Note	**Maturity Date**	**Original Loan Amount**	**Description of Consideration**	**FMV of Consideration**
		0.		0.

Security Provided by Borrower	Purpose of Loan

Relationship of Borrower	Balance Due	Doubtful Acct Allowance	FMV of Loan
NONE	25,000.	0.	0.

Borrower's Name			Terms of Repayment	Interest Rate
SUN INITIATIVE FINANCING LLC			UPON MATURITY DATE	4.25%
Date of Note	**Maturity Date**	**Original Loan Amount**	**Description of Consideration**	**FMV of Consideration**
05/30/15	12/31/20	25,000.	CASH	25,000.

Security Provided by Borrower	Purpose of Loan
	PROVIDE CAPITAL TO LOAN TO HOMEOWNERS SO THEY CAN STAY IN THEIR HOMES

Relationship of Borrower	Balance Due	Doubtful Acct Allowance	FMV of Loan
NONE	25,000.	0.	25,000.
Total to Form 990-PF, Part II, line 7	50,000.	0.	25,000.

Form 990-PF | Other Investments | Statement 9

Description	Valuation Method	Book Value	Fair Market Value
SEE ATTACHED SCHEDULE	FMV	392,292.	461,422.
Total to Form 990-PF, Part II, line 13		392,292.	461,422.

Rowe Family Charitable Trust
Attachment to 990-PF Part II - Balance Sheet End of Year
12/31/2015

		(b) BOOK VALUE		(c) FMV	
LPL ACCT:					
Cash & equivalants	(see attached)	12,704		12,704	
Equities & Options	(see attached)	4,178		42,455	
Mutual funds	(see attached)	388,114		418,967	
Sub-total LPL			404,996		474,126
Bank of America:					
checking		1,408		1,408	
Savings		295		295	
Boston Capital Note Receivable		50,000		50,000	
TOTAL ASSETS		$ 456,699		$ 525,829	

Rowe Family Charitable Trust
ID # 04-6869589
Yr. 2015

Part II - Balance sheet

1 of 5

Account Holdings as of December 31, 2015

CASH AND CASH EQUIVALENTS

Description	Interest Paid in December[1]	Blended Interest Rate[1]	Current Balance
Insured Cash Account[2]			
Citibank NA			$12,703.74
Total Insured Cash Account	0.08	0 008%	12,703.74
TOTAL CASH AND CASH EQUIVALENTS			**$12,703.74**

EQUITIES AND OPTIONS

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost[3]	Unrealized Gain or Loss	Estimated Annual Income[a]	Estimated 30-Day Yield[a]
03/11/13	EXXON MOBIL CORP R XOM	1 724	$77 95	$134.39	$89.2691	$153 90	-$19.51	$5	3.75%
06/10/13		1 88		146 55	91.0585	171.19	-24.64	5	
09/10/13		0.026		2 03	87 3077	2.27	-0.24	—	
12/10/13		0.024		1.87	95 4167	2.29	-0.42	—	
01/01/50		507		39,520 64	1.8200	922.74	38,597.90	1,480	
03/10/14		3.383		263.70	95.0961	321.71	-58 01	9	

EQUITIES AND OPTIONS continue on page 4

1 Interest is paid on daily balances at a blended rate reflecting the weighted average rate during the statement month.
2 Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.
3 Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.
a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

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EQUITIES AND OPTIONS (continued)

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost[3]	Unrealized Gain or Loss	Estimated Annual Income[a]	Estimated 30-Day Yield[a]
06/10/14	EXXON MOBIL CORP (continued)	3.509		273.53	101 0801	354.69	-81 16	10	
09/10/14		3.694		287 95	96.6730	357.11	-69.16	10	
12/10/14		4.054		316.01	88.7173	359.66	-43.65	11	
03/10/15		4.29		334.40	84.4872	362 45	-28.05	12	
06/10/15		4.546		354.36	85 0418	386 60	-32.24	13	
09/10/15		5.356		417.50	72.7987	389.91	27.59	15	
12/10/15		5.151		401.52	76.4551	393.82	7.70	15	
Total		544.637		42,454.45	7.6718	4,178.34	38,276.11	1,585	
TOTAL EQUITIES AND OPTIONS				**$42,454.45**		**$4,178.34**	**$38,276.11**	**$1,585**	

R *Dividends and/or capital gains distributed by this security will be reinvested*

3 *Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.*
a *Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.*

LPL Financial

3 of 5

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost[3]	Unrealized Gain or Loss	Estimated Annual Income[a]	Estimated 30-Day Yield[a]
10/28/13* Purchases	ALLIANZGI R CONVERTIBLE CL P ANCMX	1,273.796	$29.85	$38,022.81	$33.87	$43,139.21 35,000.00	-$5,116.40	$790	2.09%
02/11/11* Purchases	BARON R PARTNERS RETAIL CL BPTRX	459.068	35.62	16,352.00	21.91	10,056.86 10,000.00	6,295.14	56	0.35%
02/14/13* Purchases	BARON R REAL ESTATE INSTL CL BREIX	559.686	24.51	13,717.90	20.23	11,320.39 10,982.52	2,397.51	42	0.35%
12/18/09* Purchases	BUFFALO R MID CAP BUFMX	1,220.162	15.33	18,705.08	15.94	19,445.75 12,000.00	-740.67	—	—
03/05/15* Purchases	DEUTSCHE R CROCI INTL CL S SCINX	519.126	42.02	21,813.67	49.59	25,741.32 25,000.00	-3,927.65	2,616	12.00%
01/23/14* Purchases	FIDELITY ADVISOR R BIOTECHNOLOGY CL I FBTIX	1,170.653	27.46	32,146.13	23.29	27,267.97 25,000.00	4,878.16	2	0.01%
06/01/15* Purchases	FIRST TRUST U S IPOX INDEX ETF FPX	401.934	51.13	20,550.88	54.81	22,028.92 21,930.04	-1,478.04	126	0.62%
03/20/15* Purchases	FIRST TRUST DORSEY WRIGHT FOCUS 5 ETF FV	1,001.408	23.49	23,523.06	24.64	24,673.31 24,639.90	-1,150.25	33	0.14%

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS continue on page 6

3 Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.

a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

Account Holdings as of December 31, 2015

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS (continued)

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost[3]	Unrealized Gain or Loss	Estimated Annual Income[a]	Estimated 30-Day Yield[a]
01/20/10* Purchases	FORWARD R GLOBAL INFRA INSTL CL KGIYX	538.672	21.09	11,360.59	20.41	10,994.24 9,762 66	366.35	350	3.18%
12/18/09* Purchases	FORWARD R SELECT INCOME INSTL CL KIFYX	1,137.662	22.36	25,438 12	22 00	25,033 93 13,886.09	404 19	1,410	5.61%
04/20/10* Purchases	GOLDMAN SACHS R SMALL MID CAP GROWTH CL A GSMAX	903 498	19.34	17,473.65	15.95	14,411.54 11,000.00	3,062.11	—	—
01/20/10* Purchases	HARTFORD R GROWTH OPPTYS CL I HGOIX	1,126.283	38.87	43,778.62	27 36	30,816.17 19,403.89	12,962 45	60	0.15%
12/18/09* Purchases	HARTFORD R CAP APPREC CL I ITHIX	724 985	34.37	24,917.73	33 02	23,937 02 14,000.00	980 71	186	0.78%
02/14/13* Purchases	HARTFORD R HEALTHCARE CL I HGHIX	947.69	36.32	34,420.10	28.79	27,286.32 21,000 00	7,133.78	596	1.75%
11/29/06* Purchases	NEUBERGER BERMAN R SOCIALLY RESPONSIVE INVESTOR CL NBSRX	818.576	32.35	26,480.93	26.97	22,075.06 15,000.00	4,405.87	200	0.79%
07/02/15* Purchases	OBERWEIS R INTL OPPTYS OBIOX	948.78	21.33	20,237.47	21.12	20,038.83 20,000.00	198.64	38	0.19%

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS continue on page 7

3 Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.
a Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

LPL Financial

Account Holdings as of December 31, 2015

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS (continued)

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost[3]	Unrealized Gain or Loss	Estimated Annual Income[a]	Estimated 30-Day Yield[a]
01/10/11* Purchases	WASATCH R SMALL CAP GROWTH INVESTOR CL WAAEX	727.255	41.29	30,028.35	41.04	29,847.16 19,271.54	181.19	—	—
TOTAL MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS				**$418,967.09**		**$388,114.00** **$307,876.64**	**$30,853.09**	**$6,505**	

* *Date of Earliest Acquisition*

R *Dividends and/or capital gains distributed by this security will be reinvested.*

Value of Your LPL Financial Account

Market Value	Cost Basis/ Purchase Cost[4]	Unrealized Gain or Loss	Estimated Annual Income
$474,125.28	$\boxed{\$404{,}996.08}$ ~~$320,580.38~~	$69,129.20	$8,090

3 *Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.*

a *Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.*

4 *Purchase Cost equals Cost Basis less any reinvested dividends, interest, Fixed Income and Alternative Investments*

2015

Rowe Family Charitable Trust

04-6869589

Attachment to 990-PF

Part IV - Capital Gains + losses for Tax on Investment Income

Account Detail as of December 31, 2015

DIVIDEND AND INTEREST SUMMARY

Description	November 30, 2015	December 31, 2015	Year-to-Date
Bank Deposit Sweep	$0.07	$0.08	$0.78
Equities	—	393.82	1,532.78
Mutual Funds	73.88	2,597.48	5,068.79
TOTAL DIVIDENDS AND INTEREST	$73.95	$2,991.38	$6,602.35

CAPITAL GAINS AND OTHER DISTRIBUTION SUMMARY

Description	November 30, 2015	December 31, 2015	Year-to-Date
Long Term Capital Gains	$2,776.48	$21,422.23	$25,411.21
Short Term Capital Gains	—	1,632.52	2,028.79
TOTAL CAPITAL GAINS AND OTHER DISTRIBUTIONS	$2,776.48	$23,054.75	$27,440.00

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS

Closing Date	Transaction Type	Description/Security ID	P	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
03/20/15	Sell	ALPS RED ROCKS LISTED PRIVATE EQUITY CL I LPEIX	P	01/23/14	-2,167.63	$6.92	$15,000.00	$6.98	$15,130.06	$130.06
12/04/15	Sell	ARTISAN MID CAP VALUE INVESTOR CL ARTQX	P	08/25/10	-575.043	17.39	10,000.00	19.59	11,265.09	1,265.09
12/04/15	Sell		P	12/17/10	-6.262	19.92	124.73	19.59	122.67	-2.06
12/04/15	Sell		P	12/17/10	-4.616	19.92	91.95	19.59	90.42	-1.53
12/04/15	Sell		P	12/17/10	-2.953	19.92	58.83	19.59	57.84	-0.99

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS continue on page 20

P= purchased

Account Detail as of December 31, 2015

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
12/04/15	Sell	ARTISAN (continued) P	12/16/11	-34.73	19.04	661.25	19.59	680.36	19.11
12/04/15	Sell		12/16/11	-11.227	19.04	213.76	19.59	219.93	6.17
12/04/15	Sell		12/16/11	-3.962	19.04	75.43	19.59	77.61	2.18
12/04/15	Sell		12/20/12	-27.419	20.83	571.14	19.59	537.14	-34.00
12/04/15	Sell		12/20/12	-4.217	20.83	87.83	19.59	82.61	-5.22
12/04/15	Sell		12/20/12	-3.818	20.83	79.53	19.59	74.79	-4.74
12/04/15	Sell		11/22/13	-24.942	26.37	657.73	19.59	488.61	-169.12
12/04/15	Sell		11/22/13	-3.025	26.37	79.76	19.59	59.26	-20.50
12/04/15	Sell		11/22/13	-2.805	26.37	73.96	19.59	54.95	-19.01
12/04/15	Sell		11/20/14	-67.584	24.74	1,672.02	19.59	1,323.98	-348.04
12/04/15	Sell		11/20/14	-6.629	24.74	163.99	19.59	129.86	-34.13
12/04/15	Sell		11/20/14	-2.591	24.74	64.09	19.59	50.75	-13.34
	Total			-781.823		14,676.00		15,315.87	639.87
03/05/15	Sell	FRANKLIN MUTUAL EUROPEAN CL Z MEURX	01/23/14	-793.336	25.21	20,000.00	22.40	17,770.72	-2,229.28

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS continue on page 21

LPL Financial

Account Detail as of December 31, 2015

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
04/23/15	Sell	ROYCE LIQ SMALL MID CAP VALUE SERVICE CL	08/25/10	-782.123	8.95	7,000.00	14.34	11,215.64	4,215.64
04/23/15	Sell		12/09/11	-1.246	10.23	12.75	14.34	17.86	5.11
04/23/15	Sell		01/24/13	-83.195	12.02	1,000.00	14.34	1,193.01	193.01
04/23/15	Sell		02/25/13	-84.602	11.82	1,000.00	14.34	1,213.19	213.19
04/23/15	Sell		03/25/13	-82.988	12.05	1,000.00	14.34	1,190.05	190.05
04/23/15	Sell		04/24/13	-84.602	11.82	1,000.00	14.34	1,213.19	213.19
04/23/15	Sell		05/24/13	-80.192	12.47	1,000.00	14.34	1,149.96	149.96
04/23/15	Sell		06/24/13	-84.034	11.90	1,000.00	14.34	1,205.05	205.05
04/23/15	Sell		12/06/13	-1.858	13.74	25.53	14.34	26.64	1.11
	Total			-1,284.84		13,038.28		18,424.59	5,386.31
03/04/15	Sell	ROYCE DIVIDEND VALUE SERVICE CL RYDVX	04/20/10	-1,647.446	6.07	10,000.00	8.29	13,657.32	3,657.32
03/04/15	Sell		06/11/10	-8.953	5.52	49.42	8.29	74.22	24.80
03/04/15	Sell		09/10/10	-4.344	5.72	24.85	8.29	36.01	11.16
03/04/15	Sell		12/10/10	-4.437	6.70	29.73	8.29	36.78	7.05

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS continue on page 22

Account Detail as of December 31, 2015

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
03/04/15	Sell	ROYCE (continued)	12/10/10	-3.346	6.70	22.42	8.29	27.73	5.31
03/04/15	Sell		12/10/10	-2.206	6.70	14.78	8.29	18.28	3.50
03/04/15	Sell		01/10/11	-1,466.276	6.82	10,000.00	8.29	12,155.44	2,155.44
03/04/15	Sell		03/11/11	-4.514	6.95	31.37	8.29	37.42	6.05
03/04/15	Sell		06/10/11	-6.829	6.90	47.12	8.29	56.61	9.49
03/04/15	Sell		09/09/11	-5.169	6.09	31.48	8.29	42.85	11.37
03/04/15	Sell		12/09/11	-27.612	6.27	173.13	8.29	228.90	55.77
03/04/15	Sell		12/09/11	-18.861	6.27	118.26	8.29	156.35	38.09
03/04/15	Sell		12/09/11	-0.805	6.27	5.05	8.29	6.67	1.62
03/04/15	Sell		03/09/12	-9.198	6.96	64.02	8.29	76.25	12.23
03/04/15	Sell		06/08/12	-9.923	6.47	64.20	8.29	82.26	18.06
03/04/15	Sell		09/07/12	-4.593	7.01	32.20	8.29	38.07	5.87
03/04/15	Sell		12/07/12	-16.82	7.17	120.60	8.29	139.43	18.83
03/04/15	Sell		12/07/12	-7.87	7.17	56.43	8.29	65.24	8.81
03/04/15	Sell		03/08/13	-8.194	7.93	64.98	8.29	67.92	2.94

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS continue on page 23

LPL Financial

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Account Detail as of December 31, 2015

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
03/04/15	Sell	ROYCE (continued)	06/07/13	-7.916	8.23	65.15	8.29	65.62	0.47
03/04/15	Sell		09/06/13	-5.783	8.47	48.98	8.29	47.94	-1.04
03/04/15	Sell		12/06/13	-150.901	8.66	1,306.80	8.29	1,250.99	-55.81
03/04/15	Sell		12/06/13	-50.804	8.66	439.96	8.29	421.17	-18.79
03/04/15	Sell		12/06/13	-4.155	8.66	35.98	8.29	34.44	-1.54
	Total			-3,476.955		22,846.91		28,823.91	5,977.00
07/02/15	Sell	ROYCE OPPTY INVESTMENT CL RYPNX	10/17/08	-426.136	7.04	3,000.00	13.45	5,731.53	2,731.53
07/02/15	Sell		12/10/08	-4.06	5.30	21.52	13.45	54.60	33.08
07/02/15	Sell		12/10/08	-24.025	5.30	127.33	13.45	323.13	195.80
07/02/15	Sell		12/10/08	-3.36	5.30	17.81	13.45	45.19	27.38
07/02/15	Sell		12/10/09	-0.054	8.56	0.46	13.45	0.72	0.26
07/02/15	Sell		02/11/11	-543.901	12.87	7,000.00	13.45	7,315.48	315.48
07/02/15	Sell		12/09/11	-18.975	9.96	188.99	13.45	255.21	66.22
07/02/15	Sell		12/07/12	-48.095	11.42	549.24	13.45	646.88	97.64
07/02/15	Sell		12/07/12	-11.769	11.42	134.40	13.45	158.29	23.89

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS continue on page 24

Account Detail as of December 31, 2015

YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
07/02/15	Sell	ROYCE (continued) P	12/06/13	-110.193	14.84	1,635.26	13.45	1,482.10	-153.16
07/02/15	Sell		12/06/13	-1.587	14.84	23.55	13.45	21.34	-2.21
	Total			-1,192.155		12,698.56		16,034.47	3,335.91
08/13/15	Sell	THIRD AVENUE FOCUSED CREDIT INSTL CL TFCIX	02/12/14	-1,728.608	11.57	20,000.00	8.72	15,073.45	-4,926.55
08/13/15	Sell		03/26/14	-27.389	11.55	316.34	8.72	238.83	-77.51
08/13/15	Sell		06/25/14	-31.695	12.05	381.93	8.72	276.38	-105.55
	Total			-1,787.692		20,698.27		15,588.66	-5,109.61
TOTAL YEAR-TO-DATE LONG-TERM REALIZED GAIN/LOSS						$118,958.02		$127,088.28	$8,130.26

YEAR-TO-DATE SHORT-TERM REALIZED GAIN/LOSS

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
03/20/15	Sell	ALPS RED ROCKS LISTED PRIVATE EQUITY CL I LPEIX P	12/22/14	-75.434	$6.61	$498.62	$6.98	$526.53	$27.91
03/20/15	Sell		12/22/14	-6.782	6.61	44.83	6.98	47.34	2.51
	Total			-82.216		543.45		573.87	30.42
12/04/15	Sell	ARTISAN MID CAP VALUE INVESTOR CL ARTQX	12/31/14	-2.47	24.85	61.37	19.59	48.38	-12.99

YEAR-TO-DATE SHORT-TERM REALIZED GAIN/LOSS continue on page 25

Account Detail as of December 31, 2015

YEAR-TO-DATE SHORT-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
12/04/15	Sell	ARTISAN (continued) P	11/20/15	-140.724	19.73	2,776.48	19.59	2,756.83	-19.65
12/04/15	Sell		11/20/15	-3.745	19.73	73.88	19.59	73.37	-0.51
	Total			-146.939		2,911.73		2,878.58	-33.15
03/05/15	Sell	FRANKLIN MUTUAL EUROPEAN CL Z MEURX	09/09/14	-0.745	24.62	18.33	22.40	16.68	-1.65
03/05/15	Sell		12/23/14	-85.111	20.76	1,766.91	22.40	1,906.49	139.58
03/05/15	Sell		12/23/14	-24.767	20.76	514.17	22.40	554.79	40.62
	Total			-110.623		2,299.41		2,477.96	178.55
04/23/15	Sell	ROYCE LIQ SMALL MID CAP VALUE SERVICE CL	12/18/14	-4.531	13.78	62.44	14.34	64.98	2.54
04/23/15	Sell		03/16/15	-0.593	14.36	8.51	14.34	8.51	--
	Total			-5.124		70.95		73.49	2.54
03/04/15	Sell	ROYCE DIVIDEND VALUE SERVICE CL RYDVX	03/10/14	-5.801	8.99	52.15	8.29	48.09	-4.06
03/04/15	Sell		06/06/14	-5.779	9.04	52.24	8.29	47.90	-4.34
03/04/15	Sell		09/05/14	-5.77	9.07	52.33	8.29	47.83	-4.50
03/04/15	Sell		12/18/14	-165.87	8.02	1,330.28	8.29	1,375.10	44.82

YEAR-TO-DATE SHORT-TERM REALIZED GAIN/LOSS continue on page 26

Account Detail as of December 31, 2015

YEAR-TO-DATE SHORT-TERM REALIZED GAIN/LOSS (continued)

Closing Date	Transaction Type	Description/Security ID	Date Acquired	Quantity	Acquisition Price	Cost Basis	Sale Price	Proceeds	Gain or Loss
03/04/15	Sell	ROYCE (continued)	12/18/14	-50.541	8.02	405.34	8.29	419.00	13.66
03/04/15	Sell		12/18/14	-6.493	8.02	52.07	8.29	53.83	1.76
	Total			-240.254		1,944.41		1,991.75	47.34
07/02/15	Sell	ROYCE OPPTY INVESTMENT CL RYPNX	12/18/14	-167.341	13.01	2,177.11	13.45	2,250.75	73.64
07/02/15	Sell		12/18/14	-10.291	13.01	133.88	13.45	138.42	4.54
	Total			-177.632		2,310.99		2,389.17	78.18
08/13/15	Sell	THIRD AVENUE FOCUSED CREDIT INSTL CL TFCIX	09/24/14	-31.301	11.20	350.57	8.72	272.94	-77.63
08/13/15	Sell		12/10/14	-50.731	9.95	504.77	8.72	442.38	-62.39
08/13/15	Sell		12/10/14	-10.509	9.95	104.56	8.72	91.63	-12.93
08/13/15	Sell		03/25/15	-33.397	9.34	311.93	8.72	291.23	-20.70
08/13/15	Sell		06/24/15	-40.04	9.20	368.37	8.72	349.16	-19.21
	Total			-165.978		1,640.20		1,447.34	-192.86
TOTAL YEAR-TO-DATE SHORT-TERM REALIZED GAIN/LOSS						$11,721.14		$11,832.16	$111.02

	Cost Basis	Proceeds	Gain or Loss
TOTAL YEAR-TO-DATE REALIZED GAIN/LOSS	$130,679.16	$138,920.44	$8,241.28

LPL Financial