ENVELOPE POSTMARK DATE SEP 09 2016

SCANNED SEP 16 2016

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 , 2015, and ending , 20

Name of foundation: UD W BINGHAM 2ND 07/05/35

A Employer identification number: 13-6069740

Number and street (or P O box number if mail is not delivered to street address): P O BOX 1802

Room/suite:

B Telephone number (see instructions): 888-866-3275

City or town, state or province, country, and ZIP or foreign postal code: PROVIDENCE, RI 02901-1802

C If exemption application is pending, check here ▶ ☐

D 1 Foreign organizations, check here ▶ ☐

2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

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

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 49,374,436.

J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) *(Part I, column (d) must be on cash basis)*

Part I Analysis of Revenue and Expenses *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc, received (attach schedule)				
	2 Check ▶ ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	1,367,619.	1,362,016.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	1,062,351.			
	b Gross sales price for all assets on line 6a 19,616,468.				
	7 Capital gain net income (from Part IV, line 2)		1,062,351.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	-81,450.	-21,496.		STMT 2
	12 **Total.** Add lines 1 through 11	2,348,520.	2,402,871.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	395,741.	98,935.		296,806.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule) STMT 3	26,681.	26,681.		
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 4	59,454.	19,381.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule) STMT 5	190.	21,763.		
	24 **Total operating and administrative expenses.** Add lines 13 through 23	482,066.	166,760.	NONE	296,806.
	25 Contributions, gifts, grants paid	2,144,510.			2,144,510.
	26 **Total expenses and disbursements** Add lines 24 and 25	2,626,576.	166,760.	NONE	2,441,316.
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements**	-278,056.			
	b **Net investment income** (if negative, enter -0-)		2,236,111.		
	c **Adjusted net income** (if negative, enter -0-)				

RECEIVED SEP 13 2016 OGDEN, UT

Part II Balance Sheets

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

		Description	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			
	2	Savings and temporary cash investments	774,239.	1,132,013.	1,132,013.
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less. allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶ NONE			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule) STMT 6	42,688,154.	43,226,827.	48,242,423.
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)	NONE	NONE	NONE
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶ PLEASE SEE ATTACHED)			
	16	**Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	43,462,393.	44,358,840.	49,374,436.
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities** (add lines 17 through 22)		NONE	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ [ ] and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ [X]			
	27	Capital stock, trust principal, or current funds	43,462,393.	44,358,840.	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	**Total net assets or fund balances** (see instructions)	43,462,393.	44,358,840.	
	31	**Total liabilities and net assets/fund balances** (see instructions)	43,462,393.	44,358,840.	

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	43,462,393.
2	Enter amount from Part I, line 27a	2	-278,056.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	1,294,964.
4	Add lines 1, 2, and 3	4	44,479,301.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 8	5	120,461.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	44,358,840.

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	PUBLICLY TRADED SECURITIES			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	19,616,515.		18,554,164.	1,062,351.
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
	(i) F M.V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				1,062,351.
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 }	2	1,062,351.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

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

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	2,486,685.	51,475,909.	0.048308
2013	2,125,949.	50,651,580.	0.041972
2012	1,349,301.	48,602,283.	0.027762
2011	851,000.	47,725,093.	0.017831
2010	2,519,727.	45,514,307.	0.055361

2	**Total** of line 1, column (d)	2	0.191234
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.038247
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	49,900,316.
5	Multiply line 4 by line 3	5	1,908,537.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	22,361.
7	Add lines 5 and 6	7	1,930,898.
8	Enter qualifying distributions from Part XII, line 4	8	2,441,316.

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 ▶ [X] and enter 1% of Part I, line 27b	1	22,361.
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	
3	Add lines 1 and 2	3	22,361.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	22,361.
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015 . . . . 6a 70,212.		
b	Exempt foreign organizations - tax withheld at source . . . . 6b NONE		
c	Tax paid with application for extension of time to file (Form 8868) . . . . 6c NONE		
d	Backup withholding erroneously withheld 6d		
7	Total credits and payments. Add lines 6a through 6d	7	70,212.
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	47,851.
11	Enter the amount of line 10 to be **Credited to 2016 estimated tax** ▶ 34,000. **Refunded** ▶	11	13,851.

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation. ▶ $ ______ (2) On foundation managers ▶ $ ______			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ______			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a	X	
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b	X	
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) ▶ CT			
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 ▶ NONE

14 The books are in care of ▶ BANK OF AMERICA Telephone no ▶ (888)866-3275

Located at ▶ PO BOX 1802, PROVIDENCE, RI ZIP+4 ▶ 02901

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 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)?	1b		X
	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)	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)*	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

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

			Yes	No
5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? . . . . . . ☐ Yes ☒ No			
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? . . . ☐ Yes ☒ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . ☐ Yes ☒ No			
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) . . . ☐ Yes ☒ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . ☐ Yes ☒ No			
b	If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? . . .	5b		
	Organizations relying on a current notice regarding disaster assistance check here . . . ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . ☐ Yes ☐ No *If "Yes," attach the statement required by Regulations section 53 4945-5(d)*			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . ☐ Yes ☒ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . *If "Yes" to 6b, file Form 8870.*	6b		X
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . . ☐ Yes ☒ No			
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? . . .	7b		

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BANK OF AMERICA 1 FINANCIAL PLAZA , PO BOX 1802, PROVIDENCE, RI 02901	CO-TRUSTEE 1	216,861.	-0-	-0-
DONALD M BARR 114 WEST 47TH ST., NEW YORK, NY 10036	CO-TRUSTEE 1	89,440.	-0-	-0-
PATRICIA F DAVIDSON 114 WEST 47TH ST, NEW YORK, NY 10036	CO-TRUSTEE 1	89,440.	-0-	-0-

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

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

Total number of other employees paid over $50,000 . . . ▶ NONE

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		NONE
Total number of others receiving over $50,000 for professional services ▶		NONE

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 NONE	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments See instructions	
3 NONE	
Total. Add lines 1 through 3 ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	49,413,705.
b	Average of monthly cash balances	1b	1,246,514.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	50,660,219.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	50,660,219.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	759,903.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	49,900,316.
6	**Minimum investment return.** Enter 5% of line 5	6	2,495,016.

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	2,495,016.
2a	Tax on investment income for 2015 from Part VI, line 5 — 2a: 22,361.		
b	Income tax for 2015. (This does not include the tax from Part VI.) — 2b		
c	Add lines 2a and 2b	2c	22,361.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	2,472,655.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	2,472,655.
6	Deduction from distributable amount (see instructions)	6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	2,472,655.

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	2,441,316.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	2,441,316.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	22,361.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	2,418,955.

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				2,472,655.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			2,142,997.	
b Total for prior years 20 13 ,20 ,20		NONE		
3 Excess distributions carryover, if any, to 2015:				
a From 2010 . . . NONE				
b From 2011 . . . NONE				
c From 2012 . . . NONE				
d From 2013 . . . NONE				
e From 2014 . . . NONE				
f **Total** of lines 3a through e	NONE			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ $ 2,441,316.				
a Applied to 2014, but not more than line 2a			2,142,997.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount				298,319.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2015 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	NONE			NONE
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016				2,174,336.
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)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9.				
a Excess from 2011 . . . NONE				
b Excess from 2012 . . . NONE				
c Excess from 2013 . . . NONE				
d Excess from 2014 . . . NONE				
e Excess from 2015 . . . NONE				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

1a 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 (a) 2015	Prior 3 years (b) 2014	(c) 2013	(d) 2012	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test- enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942 (j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 **Information Regarding Foundation Managers:**

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

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 ▶ [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*				
PLEASE SEE ATTACHED LIST	N/A	PC	UNRESTRICTED GENERAL SUPPORT	2,144,510.
Total . . . . . . ▶ **3a**				2,144,510.
b *Approved for future payment*				
Total . . . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	(b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	(d) Amount	(e) Related or exempt function income (See instructions.)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	1,367,619.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	1,062,351.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b OTHER INCOME			1	-159,422.	
c STATE TAX REFUND -			1	69.	
d EXCISE TAX REFUND			1	77,903.	
e					
12 Subtotal Add columns (b), (d), and (e)				2,348,520.	

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 2,348,520.

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)
	NOT APPLICABLE

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

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

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

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

Karen J. Kiser | 09/01/2016 | SVP Tax

Signature of officer or trustee | Date | Title

BANK OF AMERICA, N.A.

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name ▶			Firm's EIN ▶	
Firm's address ▶			Phone no	

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	815.	815.
FOREIGN DIVIDENDS	241,951.	241,951.
NONDIVIDEND DISTRIBUTIONS	5,601.	
DOMESTIC DIVIDENDS	408,111.	408,111.
OTHER INTEREST	433,113.	433,113.
FOREIGN INTEREST	58,715.	58,715.
U.S. GOVERNMENT INTEREST(FEDERAL TAXABLE	55,236.	55,236.
NON-TAXABLE FOREIGN INCOME	2.	
MARKET DISCOUNT - OTHER INTEREST	15,575.	15,575.
NONQUALIFIED FOREIGN DIVIDENDS	26,765.	26,765.
NONQUALIFIED DOMESTIC DIVIDENDS	121,735.	121,735.
TOTAL	1,367,619.	1,362,016.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER INCOME		-159,422.	-159,422.
STATE TAX REFUND - PRINCIPAL		69.	69.
EXCISE TAX REFUND		77,903.	
PARTNERSHIP INCOME			137,857.
	TOTALS	-81,450.	-21,496.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INVESTMENT ADVISORY FEES	26,681.	26,681.
TOTALS	26,681.	26,681.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	4,266.	4,266.
EXCISE TAX - PRIOR YEAR	73.	
EXCISE TAX ESTIMATES	40,000.	
FOREIGN TAXES ON QUALIFIED FOR	13,110.	13,110.
FOREIGN TAXES ON NONQUALIFIED	2,005.	2,005.
TOTALS	59,454.	19,381.

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER INVESTMENT FEE	190.	190.
PARTNERSHIP EXPENSES		21,573.
TOTALS	190.	21,763.

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION		BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
PLEASE SEE ATTACHED		42,688,154.	43,226,827.	48,242,423.
	TOTALS	42,688,154.	43,226,827.	48,242,423.

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
TYE INCOME ADJUSTMENT	15,049.
SALES ADJUSTMENT	1,178,501.
PARTNERSHIP ADJUSTMENT	101,250.
TRANSACTION ADJUSTMENT	164.
TOTAL	1,294,964.

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION		AMOUNT
ACCRUED INT ADJUSTMENT		9,344.
COST ADJUSTMENT		102,409.
AMORTIZATION ADJUSTMENT		4,851.
COST BASIS ADJUSTMENT TO BV		1,819.
FORM 6781 PARTNERSHIP GAINS ADJ		47.
INCOME ADJUSTMENT		1,991.
	TOTAL	120,461.

FORM 6781, PART I -- SECTION 1256 CONTRACTS MARKED TO MARKET

DESCRIPTION	DATE ACQUIRED	DATE SOLD	GROSS SALES PRICE	COST OR BASIS	LOSS	GAIN
PARTNERSHIP 1256 GAINS		OPEN				47.
TOTAL GAINS AND LOSSES						47.

FEDERAL FOOTNOTES

THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N.A. AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE IS CALCULATED USING A MARKET VALUE FEE SCHEDULE. THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK. IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES.

FORM 990PF, Part XV, Ln. 3:
Grants Paid attachment to return :

UD W BINGHAM 2ND 7/5/35

Posting Date	Amount		Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient
06/10/2015	$	(200,000 00)	HIGH HOPES THERAPEUTIC RIDING	N/A	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	$	(200 000 00)	THE CONSERVATION FUND	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/04/2015	$	(200 000 00)	TUFTS NEW ENGLAND MEDICAL CENTER	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/04/2015	$	(200,000 00)	TUFTS UNIVERSITY SCHOOL OF	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/04/2015	$	(149 510 00)	THE CROMWELL CENTER FOR	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/04/2015	$	(200 000 00)	THE FORSYTH INSTITUTE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
10/05/2015	$	(500 000 00)	MAINE FARMLAND TRUST	N/A	UNRESTRICTED GENERAL SUPPORT	PC
10/05/2015	$	(250 000 00)	ISLAND INSTITUTE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
10/26/2015	$	(125 000 00)	THE DAVID SCHOOL	N/A	UNRESTRICTED GENERAL SUPPORT	PC
11/13/2015	$	(20 000 00)	PAWS FOR PURPLE HEARTS	N/A	UNRESTRICTED GENERAL SUPPORT	PC
11/13/2015	$	(100,000 00)	BOWDOIN INTERNATIONAL MUSIC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
TOTAL	$	(2,144,510 00)				

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
TOTAL PORTFOLIO				8,707,320.27		9,861,220.78	16,353.96	1,153,900.51	339,036.95		
UU W BINGHAM 2ND 7/5/35-SCH-LCV				8,707,320.27		9,861,220.78	16,353.96	1,153,900.51	339,036.95		100.00
CASH/CURRENCY				381,418 58		381,418.58	55 46	0 00	957.36	0.25	3.87
CASH EQUIVALENTS				381,418.58		381,418.58	55.46	0.00	957.36	0.25	3.87
FIDELITY INSTITUTIONAL MONEY MARKET #59	316175207	381,418.580	1 00	381,418 58	1.00	381,418.58	55 46	0.00	957 36	0.25	3.87
EQUITIES				7,777,932 04		9,006,213.56	16,298.50	1,228,281.52	312,638.35	3.47	91.33
U.S. LARGE CAP				5,911,446.09		7,363,755.35	10,186 65	1,452,309.26	236,756.66	3.22	74.67
ACE LTD COM SWITZERLAND (ZZZZ)	H0023R105	2,697	107.63	290,290.06	116.85	315,144.45	1,806.99	24,854.39	7,227.96	2.29	3.20
AT&T INC COM (T)	00206R102	13,930	21.84	304,266.29	34 41	479,331.30	0.00	175,065 01	26,745 60	5.58	4.86
BOEING CO COM (BA)	097023105	1,132	122.76	138,967.79	144.59	163,675.88	0 00	24,708 09	4,935.52	3.02	1.66
CHEVRON CORP COM (CVX)	166764100	4,604	89.10	410,227 63	89 96	414,175.84	0 00	3,948.21	19,705.12	4.76	4.20
CISCO SYS INC COM (CSCO)	17275R102	10,212	26.58	271,430.39	27.16	277,306.86	0.00	5,876.47	8,578.08	3.09	2.81
CONOCOPHILLIPS COM (COP)	20825C104	4,745	68.51	325,084 18	46.69	221,544.05	0 00	(103,540.13)	14,045.20	6.34	2.25
CORNING INC COM (GLW)	219350105	4,105	23.10	94,814.51	18.28	75,039.40	0.00	(19,775.11)	1,970.40	2.63	0.76
DU PONT E I DE NEMOURS & CO COM (DD)	263534109	3,853	66 04	254,446 61	66.60	256,609.80	0 00	2,163 19	5,856.56	2.28	2.60

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
EXXON MOBIL CORP COM (XOM)	30231G102	2,664	74 77	199,187.55	77 95	207,658.80	0 00	8,471 25	7,778.88	3.75	2.11
GENERAL ELEC CO COM (GE)	369604103	17,624	19.66	346,498 82	31 15	548,987.60	4,053 52	202,488.78	16,214.08	2.95	5.57
INTEL CORP COM (INTC)	458140100	6,022	30.42	183,201 93	34 45	207,457.90	0.00	24,255 97	5,781 12	2.79	2.10
J P MORGAN CHASE & CO COM (JPM)	46625H100	4,725	43 32	204,673.21	66.03	311,991.75	0.00	107,318.54	8,316.00	2.67	3.16
JOHNSON & JOHNSON COM (JNJ)	478160104	6,349	21 63	137,309.95	102.72	652,169.28	0.00	514,859.33	19,047.00	2.92	6.61
KIMBERLY CLARK CORP COM (KMB)	494368103	2,028	110 95	225,003.78	127.30	258,164.40	1,784 64	33,160.62	7,138.56	2.77	2.62
LILLY ELI & CO COM (LLY)	532457108	2,634	69.70	183,600.45	84.26	221,940.84	0.00	38,340 39	5,373.36	2.42	2.25
MERCK & CO INC NEW COM (MRK)	58933Y105	5,525	52 88	292,173 71	52 82	291,830 50	2,541.50	(343.21)	10,166.00	3.48	2.96
METLIFE INC COM (MET)	59156R108	4,664	51 72	241,227.17	48.21	224,851.44	0.00	(16,375.73)	6,996.00	3.11	2.28
MICROSOFT CORP COM (MSFT)	594918104	5,698	27.65	157,539.44	55 48	316,125.04	0.00	158,585.60	8,205.12	2.60	3.21
NEXTERA ENERGY INC COM (NEE)	65339F101	5,273	66.79	352,205.59	103.89	547,811.97	0.00	195,606.38	16,240.84	2.96	5.56
PFIZER INC COM (PFE)	717081103	7,402	30.35	224,619.04	32 28	238,936.56	0.00	14,317.52	8,882.40	3.72	2.42
RAYTHEON CO COM NEW (RTN)	755111507	2,639	96.20	253,879.38	124.53	328,634.67	0.00	74,755.29	7,072.52	2.15	3.33
3M CO COM (MMM)	88579Y101	1,461	164.64	240,535 46	150 64	220,085.04	0.00	(20,450.42)	5,990.10	2.72	2.23
TRAVELERS COS INC COM (TRV)	89417E109	2,421	106.48	257,791.84	112 86	273,234.06	0.00	15,442.22	5,907.24	2.16	2.77

Investment Management, Trust & Custody Accounts Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
WELLS FARGO & CO NEW COM (WFC)	949746101	5,722	56 36	322,471 31	54 36	311,047 92	0.00	(11,423.39)	8,583.00	2.76	3.15
U.S. MID CAP				192,598 03		156,555.00	0.00	(36,043.03)	4,473 00	2.86	1.59
SYMANTEC CORP COM (SYMC)	871503108	7,455	25 83	192,598 03	21.00	156,555 00	0 00	(36,043.03)	4,473 00	2.86	1.59
INTERNATIONAL DEVELOPED				1,673,887.92		1,485,903.21	6,111.85	(187,984.71)	71,408.69	4.81	15.07
ASTRAZENECA PLC SPONSORED ADR UNITED KINGDOM (AZN)	046353108	3,988	35 38	141,079 18	33 95	135,392 60	0.00	(5,686.58)	5,503 44	4.06	1.37
BCE INC NEW COM CANADA (BCE)	05534B760	6,163	46 09	284,074.40	38 62	238,015.06	3,045.60	(46,059.34)	12,184.25	5.12	2.41
DIAGEO PLC SPONSORED ADR NEW UNITED KINGDOM (DEO)	25243Q205	2,076	116 19	241,205.61	109.07	226,429.32	0.00	(14,776.29)	7,087.46	3 13	2.30
HSBC HLDGS PLC SPON ADR NEW UNITED KINGDOM (HSBC)	404280406	5,125	46 98	240,796 05	39 47	202,283.75	0.00	(38,512.30)	12,812.50	6.33	2.05
ROYAL DUTCH SHELL PLC SPONSORED ADR CL B UNITED KINGDOM (RDS/B)	780259107	4,256	69 17	294,377.52	46.04	195,946.24	0.00	(98,431.28)	16,002.56	8.17	1.99
UNILEVER N V NEW NEW YORK SHSADR NETHERLANDS (UN)	904784709	7,155	39.50	282,656 60	43.32	309,954.60	0.00	27,298.00	8,378.51	2.70	3.14
VODAFONE GROUP PLC NEW SPONSORED ADR NO PAR UNITED KINGDOM (VOD)	92857W308	5,514	34.40	189,698 56	32 26	177,881 64	3,066.25	(11,816.92)	9,439.97	5.31	1.80

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
REAL ESTATE				547,969 65		473,588.64	0.00	(74,381.01)	25,441.24	5.37	4.80
PUBLIC REITS				547,969 65		473,588.64	0 00	(74,381.01)	25,441 24	5.37	4 80
HCP INC REIT (HCP)	40414L109	6,094	45 05	274,515.66	38.24	233,034.56	0.00	(41,481.10)	13,772.44	5.91	2.36
WELLTOWER INC REITS (HCN)	95040Q104	3,536	77 33	273,453 99	68 03	240,554.08	0 00	(32,899.91)	11,668 80	4 85	2.44

[1] closed account.

*SD - settlement date basis account holdings

When viewing Holdings by Account, the Total Portfolio may include more than the aggregated market values of the accounts displayed on the report.

Unless otherwise noted, all views are based on trade date. Historical balances for some accounts may not be available for this period. Previous business day prices when available are displayed for externally held marketable securities. The amounts shown for assets not held by Bank of America and values shown for illiquid and other hard to value assets are for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments may not be listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize the amounts shown upon a sale or liquidation. Bank of America makes no representations as to the accuracy of the value(s) provided.

For those assets where Intraday Pricing is available, Last Updated reflects the valuation time/date For those assets where Intraday Pricing is not available, the Prior Business Day date is displayed, which does not necessarily reflect the actual valuation date Quantity is not updated for intraday activity and is based on prior close of business on a trade date basis.

Pending sales for shares not currently held are excluded from all views, reports and portfolio valuations, with the exception of the Activity report.

Portions of the estimated annual income may not reflect actual income received or income for tax reporting purposes.

Income and cost-basis information should not be used to make investment decisions without first consulting your Bank of America professional, personal tax or legal advisor. This information is not intended as an offer to provide trust or investment services in states where Bank of America is not authorized to do so

Where you maintain investment discretion in your account, we suggest you consult your personal tax advisor before making tax-related investment decisions. Please do not rely on the information in this view to prepare tax returns This information may change after audits or corrections by Bank of America. Portions of the estimated annual income may not reflect actual income received or income for tax reporting purposes.

U S. Trust, Bank of America Private Wealth Management operates through Bank of America, N.A. and other subsidiaries of Bank of America Corporation

Bank of America, N.A., Member FDIC Equal Housing Lender

U.S. TRUST

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
TOTAL PORTFOLIO				13,121,500.11		17,114,601.24	21,368.98	3,993,101.13	455,656.53		
UD W BINGHAM 2ND 07/05/35				13,121,500.11		17,114,601.24	21,368.98	3,993,101.13	455,656.53		100.00
CASH/CURRENCY				446,773 81		446,773.81	63 30	0.00	1,119 31	0.25	2.61
CASH EQUIVALENTS				446,773 81		446,773.81	63.30	0.00	1,119.31	0.25	2.61
FIDELITY INSTITUTIONAL MONEY MARKET #59 (INCOME INVESTMENT)	316175207	244,688 960	1 00	244,688 96	1 00	244,688.96	28 05	0.00	614 17	0.25	1.43
FIDELITY INSTITUTIONAL MONEY MARKET #59	316175207	200,608.040	1.00	200,608 04	1.00	200,608.04	35.02	0 00	503.53	0.25	1.17
BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT (INCOME INVESTMENT)	99Z490460	1,476 810	1 00	1,476 81	1.00	1,476.81	0.23	0.00	1.61	0.11	0.01
EQUITIES				10,245,949.41		12,865,900.70	21,305.68	2,619,951 29	338,616.76	2.63	75.17
U.S. LARGE CAP				3,272,861 82		6,153,520.69	21,305.68	2,880,658.87	152,069.78	2 47	35.95
ACCENTURE PLC CL A COM IRELAND (ACN)	G1151C101	3,611	38 44	138,811.17	104.50	377,349.50	0.00	238,538.33	7,944.20	2.11	2.20
AMERICAN ELEC PWR INC COM (AEP)	025537101	5,154	31.25	161,038 79	58.27	300,323.58	0 00	139,284 79	11,544.96	3.84	1.75
CHUBB CORP COM (ZZZZ)	171232101	3,697	21.04	77,786.73	132.64	490,370.08	2,107.29	412,583.35	8,429.16	1.72	2.87
COMCAST CORP NEW CL A COM (CMCS A)	20030N101	7,536	15 06	113,473.32	56.43	425,256.48	0 00	311,783 16	7,536.00	1.77	2.48

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
EXXON MOBIL CORP COM (XOM)	30231G102	3,697	3 09	11,424 04	77 95	288,181.15	0.00	276,757 11	10,795 24	3.75	1.68
MCGRAW HILL FINL INC COM (MHFI)	580645109	2,785	28 73	80,026 00	98.58	274,545.30	0 00	194,519.30	3,676 20	1 34	1 60
OCCIDENTAL PETE CORP DEL COM (OXY)	674599105	3,182	16 10	51,243.25	67.61	215,135.02	2,386.50	163,891.77	9,546.00	4 44	1.26
PEPSICO INC COM (PEP)	713448108	3,236	14.54	47,044 65	99.92	323,341.12	2,273.29	276,296.47	9,093 16	2.81	1.89
PRAXAIR INC COM (PX)	74005P104	2,189	76 49	167,427.85	102.40	224,153.60	0.00	56,725.75	6,260.54	2 79	1.31
SPDR S&P 500 ETF TR UNIT SER 1 (SPY)	78462F103	12,000	165 79	1,989,474.00	203.87	2,446,440.00	14,538.60	456,966.00	50,472.00	2.06	14.29
TEXAS INSTRS INC COM (TXN)	882508104	5,811	24.44	142,016.19	54.81	318,500.91	0.00	176,484.72	8,832 72	2.77	1.86
UNITED TECHNOLOGIES CORP COM (UTX)	913017109	2,357	58 64	138,225.80	96.07	226,436.99	0 00	88,211.19	6,033.92	2.66	1 32
VERIZON COMMUNICATIONS INC COM (VZ)	92343V104	5,268	29.40	154,870.03	46 22	243,486.96	0.00	88,616 93	11,905.68	4.89	1.42
U.S. MID CAP				1,239,544.50		1,201,350.00	0.00	(38,194.50)	19,117.50	1.59	7.02
ISHARES RUSSELL MID-CAP ETF (IWR)	464287499	7,500	165.27	1,239,544.50	160.18	1,201,350.00	0.00	(38,194.50)	19,117 50	1.59	7.02
U.S. SMALL CAP				601,384.24		968,532 00	0.00	367,147 76	14,895.20	1.54	5.66
ISHARES RUSSELL 2000 ETF (IWM)	464287655	8,600	69.93	601,384.24	112.62	968,532.00	0.00	367,147.76	14,895.20	1.54	5.66
INTERNATIONAL DEVELOPED				3,939,482.84		3,553,860.00	0 00	(385,622.84)	130,068.00	3 66	20.77

U.S. TRUST

Investment Management, Trust & Custody Accounts Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
ISHARES INTL SELECT DIVIDEND ETF (IDV)	464288448	56,000	34.23	1,916,987.84	28 71	1,607,760.00	0 00	(309,227.84)	81,648 00	5 08	9.39
ISHARES TR MSCI EAFE MIN VOL INDEX FUND (EFAV)	46429B689	30,000	67.42	2,022,495.00	64 87	1,946,100 00	0 00	(76,395.00)	48,420.00	2 49	11.37
EMERGING MARKETS				1,192,676 01		988,638.01	0 00	(204,038.00)	22,466.28	2.27	5.78
LAZARD EMERGING MKTS EQUITY PORTFOLIO INSTL CL (LZEM X)	52106N889	47,473 066	16 67	791,376 01	13 44	638,038.01	0 00	(153,338.00)	10,966.28	1 72	3.73
WISDOMTREE EMERGING MKTS SMALLCAP DIV FUND (DGS)	97717W281	10,000	40 13	401,300.00	35.06	350,600.00	0.00	(50,700.00)	11,500 00	3.28	2.05
FIXED INCOME				1,200,000.00		1,180,291.97	0.00	(19,708.03)	48,503 65	4.11	6.90
INVESTMENT GRADE TAXABLE				1,200,000.00		1,180,291.97	0 00	(19,708.03)	48,503.65	4.11	6.90
DOUBLELINE TOTAL RETURN BD FUND CL I (DBLT X)	258620103	109,489 051	10.96	1,200,000.00	10 78	1,180,291 97	0 00	(19,708.03)	48,503 65	4.11	6.90
HEDGE FUNDS				36,507.09		31,561.20	0.00	(4,945.89)	0 00	0.00	0.18
HEDGE FUND FUND OF FUNDS				36,507.09		31,561.20	0 00	(4,945.89)	0.00	0.00	0.18
EXCELSIOR ABSOLUTE RETURN LIQUIDATING TR 2 (0)	99Z353023	17.658	2,067.45	36,507 09	1,787.36	31,561.20	0.00	(4,945.89)	0 00	0.00	0.18
PRIVATE EQUITY				240,561.68		729,346 69	0 00	488,785.01	0.00	0.00	4.26
PRIVATE EQUITY FUND OF FUNDS				240,561.68		729,346.69	0.00	488,785.01	0.00	0.00	4.26

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02/19/2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
UST GLOBAL PRIVATE MARKETS FUND LLC - ACTIVE (0)	99Z196331	549 629	437 68	240,561 68	1,326 98	729,346.69	0 00	488,785 01	0 00	0 00	4.26
REAL ESTATE				951,708 12		1,860,726.87	0 00	909,018 75	67,416.81	3 62	10.87
PUBLIC REITS				951,708 12		1,860,726.87	0 00	909,018 75	67,416.81	3.62	10.87
PLUM CREEK TIMBER CO INC COM (PCL)	729251108	28,696	15.59	447,409.98	47.72	1,369,373.12	0 00	921,963 14	50,504.96	3 69	8.00
SPDR DJ WILSHIRE INTL REAL ESTATE ETF (RWX)	78463X863	6,130	41.23	252,716 61	39.12	239,805.60	0.00	(12,911.01)	7,055.63	2.94	1.40
VANGUARD REIT ETF (VNQ)	922908553	3,155	79 74	251,581.53	79.73	251,548.15	0.00	(33.38)	9,856.22	3.92	1.47

[1] closed account.

*SD - settlement date basis account holdings

When viewing Holdings by Account, the Total Portfolio may include more than the aggregated market values of the accounts displayed on the report.

Unless otherwise noted, all views are based on trade date Historical balances for some accounts may not be available for this period. Previous business day prices when available are displayed for externally held marketable securities. The amounts shown for assets not held by Bank of America and values shown for illiquid and other hard to value assets are for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change These investments may not be listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize the amounts shown upon a sale or liquidation. Bank of America makes no representations as to the accuracy of the value(s) provided.

For those assets where Intraday Pricing is available, Last Updated reflects the valuation time/date For those assets where Intraday Pricing is not available, the Prior Business Day date is displayed, which does not necessarily reflect the actual valuation date Quantity is not updated for intraday activity and is based on prior close of business on a trade date basis.

Pending sales for shares not currently held are excluded from all views, reports and portfolio valuations, with the exception of the Activity report.

Portions of the estimated annual income may not reflect actual income received or income for tax reporting purposes.

Income and cost-basis information should not be used to make investment decisions without first consulting your Bank of America professional, personal tax or legal advisor This information is not intended as an offer to provide trust or investment services in states where Bank of America is not authorized to do so.

Financial 360

U.S. TRUST

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
TOTAL PORTFOLIO				22,530,019.55		22,398,614.13	166,925.23	(131,405.42)	740,585.46		
UD W BINGHAM 2ND 07/05/35 - FIF				22,530,019.55		22,398,614.13	166,925.23	(131,405.42)	740,585.46		100.00
CASH/CURRENCY				303,820.97		303,820.97	71.52	0 00	762 59	0.25	1.36
CASH EQUIVALENTS				303,820.97		303,820.97	71.52	0.00	762.59	0.25	1.36
FIDELITY INSTITUTIONAL MONEY MARKET #59	316175207	303,820 970	1 00	303,820.97	1 00	303,820.97	69.55	0 00	762.59	0.25	1.36
BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT (INCOME INVESTMENT)	99Z490460		0 00	0.00	1 00	0 00	0.00	0 00	0.00	0.00	0.00
BANK OF AMERICA TEMPORARY OVERNIGHT DEPOSIT	99Z490460		0 00	0.00	1.00	0 00	1 97	0 00	0 00	0.00	0 00
FIXED INCOME				22,226,198.58		22,094,793 16	166,853.71	(131,405.42)	739,822.87	3.35	98.64
INVESTMENT GRADE TAXABLE				19,436,715 10		19,388,098 77	144,152.09	(48,616.33)	636,753 30	3 28	86.56
ABBVIE INC UNSECD SR NT CALL 02/14/25 @100 DTD 05/14/15 3.600% DUE 05/14/25 (ABBV25)	00287YAQ2	200,000	100.00	199,996.75	98.69	197,388.00	940.00	(2,608.75)	7,200.00	3.65	0.88
ACE INA HLDG INC UNSECD SR NT DTD 05/27/14 3.350% DUE 05/15/24 (ACE 24)	00440EAR8	300,000	98 54	295,617 00	100 95	302,838 00	1,284.16	7,221.00	10,050.00	3.32	1.35

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
AMERICAN EXPRESS CR CORP SR UNSECD MTN DTD 07/29/13 1.300% DUE 07/29/16 (AXP 16)	0258M0DG1	300,000	100.21	300,632.96	100.18	300,549.00	1,646.67	(83.96)	3,900.00	1 30	1 34
AMERICAN HONDA FIN CORP SR UNSECD MTN DTD 10/10/13 2.125% DUE 10/10/18 (HMC 18)	02665WAC5	300,000	99 61	298,842 00	100 71	302,139.00	1,434 37	3,297 00	6,375 00	2 11	1.35
AMERICAN INTL GROUP INC SR UNSECD NT DTD 10/02/13 4.125% DUE 02/15/24 (AIG 24)	026874CY1	100,000	107 67	107,673.21	102.69	102,691.00	1,558.33	(4,982.21)	4,125.00	4.02	0.46
AMERICAN TOWER CORP NEW UNSECD SR NT DTD 08/19/13 5.000% DUE 02/15/24 (AMT 24)	03027XAD2	150,000	102 06	153,093 01	105.85	158,778.00	2,833.33	5,684.99	7,500 00	4 72	0.71
BANK NEW YORK INC UNSECD MEDIUM TERM SR NT SER G C1/24/25 @100 DTD 02/24/15 3.000% DUE 02/24/25 (BK 25)	06406HDA4	400,000	99.06	396,240.00	98.34	393,356.00	4,233.33	(2,884.00)	12,000.00	3.05	1.76
BOSTON PPTYS LP SR UNSECD NT CALL 11/1/22 @100 DTD 06/11/12 3 850% DUE 02/01/23 (BXP 23)	10112RAU8	200,000	98 79	197,583 70	102 05	204,094.00	3,208 33	6,510.30	7,700.00	3.77	0.91
CBS CORP NEW SR DEB DTD 12/15/95 7.625% DUE 01/15/16 (ZZZZ16)	124857AA1	100,000	103.55	103,547.86	100 15	100,154.00	3,515 97	(3,393.86)	7,625 00	7.61	0.45

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
COMM 2014 CCRE18 MTG TR MTG PASS THRU CTF CL A-1 DTD 06/01/14 1.442% DUE 07/15/47 (CM7000000)	12632QAS2	175,550 465	100 18	175,873 39	98 87	173,563.23	210 95	(2,310.16)	2,531.44	1 46	0.77
CVS CAREMARK CORP SR UNSECD NT CALL 05/12/24 @100 DTD 08/12/14 3.375% DUE 08/12/24 (CVS 24)	126650CF5	200,000	101 08	202,153 42	98.97	197,932 00	2,606.25	(4,221 42)	6,750.00	3.41	0.88
CAPITAL ONE FINL CORP SR NT DTD 07/19/11 3 150% DUE 07/15/16 (COF 16)	14040HAX3	200,000	101 16	202,325.53	100 92	201,848.00	2,905 00	(477.53)	6,300.00	3.12	0.90
CATERPILLAR INC UNSECD SR NT CALL 02/15/24 @100 DTD 05/08/14 3 400% DUE 05/15/24 (CAT 24)	149123CC3	400,000	101.12	404,480 80	101 30	405,204.00	1,737.77	723.20	13,600.00	3.36	1.81
CELGENE CORP SR UNSECD NT CALL 05/15/25 @100 DTD 08/12/15 3.875% DUE 08/15/25 (CELG25)	151020AS3	150,000	99 38	149,063.25	99 60	149,392.50	2,244.27	329.25	5,812.50	3.89	0.67
CITIGROUP INC SR UNSECD NT DTD 06/16/14 3.750% DUE 06/16/24 (C 24)	172967HT1	200,000	99.88	199,752.00	101.80	203,590.00	312.49	3,838.00	7,500.00	3.68	0.91
COMCAST CORP NEW UNSECD SR NT CALL 05/15/25 @100 DTD 05/27/15 3 375% DUE 08/15/25 (CMCS25)	20030NBN0	350,000	102 18	357,626.90	101.24	354,329.50	4,462.50	(3,297.40)	11,812.50	3.33	1.58

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 18 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
COMMERCIAL MTG PASS THRU CTF SER 2007-C4 CR SUISSE COML MTG DTD 09/01/07 VAR RT DUE 09/15/39 MTG PASS THRU CTF CL A-4 (CM7000000)	20173TAE5	247,798 345	106 16	263,063.11	104 08	257,911.00	1,269.39	(5,152 11)	15,232 69	5 91	1.15
COPANO ENERGY LLC/COPANO ENERGY FIN CORP CO GTD SR NT CALL DTD 04/05/11 7.125% DUE 04/01/21 4/1/16 @103.56 (KMP 21)	217203AE8	66,000	113 04	74,603 71	99 80	65,867.34	1,175.62	(8,736.37)	4,702.50	7.14	0.29
DOMINION RES INC VA NEW SR UNSECD NT DTD 08/15/11 1.950% DUE 08/15/16 (D 16)	25746UBN8	100,000	101.38	101,378.81	100.25	100,252.00	736.67	(1,126.81)	1,950.00	1.95	0.45
DOW CHEM CO SR UNSECD NT CALL 8/15/22 @100 DTD 11/14/12 3.000% DUE 11/15/22 (DOW 22)	260543CH4	150,000	98 10	147,147 00	95.73	143,598.00	575.00	(3,549.00)	4,500 00	3.13	0.64
DUKE ENERGY CORP NEW SR UNSECD NT DTD 08/28/09 5.050% DUE 09/15/19 (DUK 19)	26441CAD7	150,000	109.29	163,930.15	108 78	163,170.00	2,230.42	(760.15)	7,575.00	4.64	0.73
ENTERPRISE PRODS OPER LLC GTD SR UNSECD NT CALL 11/15/23 @100 DTD 02/12/14 3.900% DUE 02/15/24 (EPD 24)	29379VBB8	200,000	100 64	201,272 86	93.30	186,602.00	2,946.66	(14,670.86)	7,800.00	4.18	0.83

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02/19/2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
FEDERAL HOME LN MTG CORP POOL #G14776 DTD 06/01/13 5 500% DUE 12/01/24 (FH5000000)	3128MDQ55	113,236 031	108 31	122,648 78	108 07	122,374.18	519.00	(274 60)	6,227 98	5 09	0.55
FEDERAL HOME LN MTG CORP POOL #G05937 DTD 07/01/10 4.500% DUE 08/01/40 (FH5000000)	3128M74W3	201,070 210	106 30	213,731.36	107 89	216,932.64	754 01	3,201.28	9,048 16	4 17	0 97
FEDERAL HOME LN MTG CORP POOL #G06025 DTD 09/01/10 4.500% DUE 09/01/40 (FH5000000)	3128M8A20	248,481 549	107 47	267,040.01	108.65	269,977.69	931.81	2,937 68	11,181.67	4.14	1 21
FEDERAL HOME LN MTG CORP POOL #C91359 DTD 02/01/11 4.500% DUE 02/01/31 (FH5000000)	3128P7QL0	214,895 728	108 34	232,826 10	108 62	233,424.04	805 86	597 94	9,670.31	4.14	1.04
FEDERAL HOME LN MTG CORP POOL #A87715 DTD 07/01/09 4 500% DUE 08/01/39 (FH5000000)	312934SC7	222,455.741	106.59	237,123 92	107.87	239,963.01	834.21	2,839 09	10,010 51	4.17	1.07
FEDERAL NATL MTG ASSN POOL #AJ5701 DTD 11/01/11 4 000% DUE 12/01/41 (FN3000000)	3138AXKP5	200,756.385	104 69	210,166 84	106 10	213,000.52	669.19	2,833.68	8,030.26	3.77	0.95
FEDERAL NATL MTG ASSN POOL #AL2140 DTD 07/01/12 4.500% DUE 09/01/41 (FN3000000)	3138EJLW6	251,221.487	107 69	270,534.10	108.28	272,027.65	942.08	1,493.55	11,304.97	4.16	1.21

Investment Management, Trust & Custody Accounts Holdings by Account

As of Close of Business 02/19/2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
FEDERAL NATL MTG ASSN POOL# AJ7689 DTD 12/01/11 4.000% DUE 12/01/41 (FN3000000)	3138E0RK7	117,234 147	106 91	125,330 64	106 09	124,377.22	390 78	(953 42)	4,689 37	3.77	0.56
FEDERAL NATL MTG ASSN POOL #735667 DTD 06/01/05 5.000% DUE 07/01/35 (FN3735667)	31402RJL4	210,555 486	108 75	228,979 08	110 59	232,861.73	877.31	3,882.65	10,527.77	4 52	1.04
FEDERAL NATL MTG ASSN POOL #745580 DTD 05/01/06 5.000% DUE 06/01/36 (FN3745580)	31403DJZ3	90,479.228	108.78	98,424 43	110.30	99,801.30	377.00	1,376 87	4,523.96	4.53	0.45
FEDERAL NATL MTG ASSN POOL #890381 DTD 10/01/11 3.500% DUE 10/01/41 (FN3890381)	31410LFW7	273,784.450	102.64	281,014 07	103.42	283,136.93	798.54	2,122 86	9,582 46	3.38	1.26
FEDERAL NATL MTG ASSN POOL #AE0828 DTD 01/01/11 3.500% DUE 02/01/41 (FN3000000)	31419A4N4	454,882.940	103.67	471,585 67	103.41	470,408.09	1,326 74	(1,177.58)	15,920.90	3 38	2.10
FEDERAL NATL MTG ASSN POOL #AE1527 DTD 09/01/10 4.000% DUE 10/01/40 (FN3000000)	31419BVV4	284,169.070	105.52	299,842 77	106.09	301,480.65	947.23	1,637.88	11,366.76	3.77	1.35
FORD MTR CR CO LLC UNSECD SR NT DTD 08/06/13 4 375% DUE 08/06/23 (F 23)	345397WK5	200,000	105.78	211,553 46	102.76	205,516.00	3,524 31	(6,037.46)	8,750.00	4.26	0.92

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
GENERAL ELEC CAP CORP SR UNSECD MTN DTD 10/17/11 3.350% DUE 10/17/16 (GE 16)	36962G5H3	300,000	101 95	305,855 71	101.93	305,778.00	2,065.83	(77.71)	10,050.00	3.29	1.37
GENERAL MILLS INC SR UNSECD NT DTD 01/28/14 3.650% DUE 02/15/24 (GIS 24)	370334BT0	200,000	99 84	199,680 00	102 69	205,382 00	2,757.77	5,702 00	7,300 00	3 55	0.92
GOLDMAN SACHS GROUP INC SR UNSECD NT 10YR C10/23/24 @100 DTD 01/23/15 3.500% DUE 01/23/25 (GS 25)	38148LAC0	300,000	101.31	303,922.85	98.28	294,843.00	4,608.33	(9,079.85)	10,500.00	3.56	1.32
INTEL CORP UNSECD SR NT DTD 12/11/12 1 350% DUE 12/15/17 (INTC17)	458140AL4	400,000	100.50	402,003.43	100.13	400,532.00	240.00	(1,471.43)	5,400.00	1 35	1.79
JPMORGAN CHASE & CO SR UNSECD NT DTD 05/15/13 1.625% DUE 05/15/18 (JPM 18)	46625HJL5	400,000	98.26	393,044 00	99.26	397,032.00	830 55	3,988.00	6,500.00	1.64	1.77
J P MORGAN CHASE COML MTG SECS CORP 2006-LDP6 MTG PASSTHRU CTF DTD 03/01/06 5 471% DUE 04/15/43 CL A1A (CM7000000)	46625YP80	200,568 132	106.94	214,490.35	100 30	201,169.84	914 42	(13,320 51)	10,973.08	5.45	0.90
KINDER MORGAN ENERGY PARTNERS L P SR UNSECD NT C1/1/21 @100 DTD 02/24/14 3 500% DUE 03/01/21 (KMP 21)	494550BT2	36,000	99 49	35,817.84	89.49	32,215.68	419 99	(3,602.16)	1,260.00	3.91	0.14

U.S. TRUST

Investment Management, Trust & Custody Accounts Holdings by Account

As of Close of Business 02/19/2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
KRAFT FOODS GROUP INC SR UNSECD NT DTD 08/23/12 6 125% DUE 08/23/18 (KRAF18)	50076QAX4	150,000	110 68	166,026 52	109.79	164,691.00	3,266.67	(1,335.52)	9,187 50	5 58	0.74
METLIFE INC SR UNSECD NT DTD 03/05/15 3 000% DUE 03/01/25 (MET 25)	59156RBM9	300,000	99.21	297,624 00	96.09	288,261.00	2,999 99	(9,363.00)	9,000.00	3.12	1.29
MORGAN STANLEY SR UNSECD NT DTD 03/22/12 4 750% DUE 03/22/17 (MS 17)	61747YDT9	200,000	104.12	208,232.07	103.58	207,164 00	2,612.49	(1,068.07)	9,500 00	4.59	0.92
NATIONAL RURAL UTILS COOP FIN CORP COLL TR SECD BD C10/27/24 DTD 01/27/15 2 850% DUE 01/27/25 @100 (NRUC25)	637432ND3	350,000	98.59	345,081.24	97.36	340,753.00	4,267.08	(4,328.24)	9,975.00	2.93	1.52
PPL CAP FDG INC SR UNSECD NT CALL 12/15/23 @100 DTD 03/10/14 3.950% DUE 03/15/24 (PPL 24)	69352PAK9	250,000	99 91	249,782.70	102 34	255,850 00	2,907.63	6,067.30	9,875 00	3.86	1.14
PNC BK N A PITTSBURGH PA SR UNSECD MTN CALL 01/24/25 @100 DTD 02/23/15 2.950% DUE 02/23/25 (PNC 25)	69353REK0	300,000	98.23	294,678.00	96.77	290,307.00	3,146.66	(4,371.00)	8,850.00	3.05	1.30
PRUDENTIAL FINL INC SR UNSECD MTN DTD 05/15/14 3 500% DUE 05/15/24 (PRU 24)	74432QBZ7	200,000	99 50	198,990.00	100 42	200,830.00	894 44	1,840.00	7,000 00	3.49	0.90

U.S. TRUST

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02/19/2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
REYNOLDS AMERN INC SR UNSECD NT DTD 06/12/15 2 300% DUE 06/12/18 (RAI 18)	761713BC9	200,000	100 38	200,766 82	100 63	201,256 00	242 77	489 18	4,600 00	2 29	0.90
SIMON PPTY GROUP L P SR UNSECD NT CALL 10/30/16 @100 DTD 11/16/11 2 800% DUE 01/30/17 (SPG 17)	828807CH8	500,000	102 44	512,176 92	101.31	506,565.00	5,872.22	(5,611.92)	14,000 00	2 76	2.26
SUNTRUST BKS INC UNSECD SR NT CALL 12/20/16 @100 DTD 11/01/11 3.500% DUE 01/20/17 (STI 17)	867914BE2	250,000	101.93	254,816 50	101.73	254,315 00	3,913 19	(501.50)	8,750.00	3.44	1.14
TARGET CORP NT DTD 07/14/06 5 875% DUE 07/15/16 (TGT 16)	87612EAN6	300,000	101 90	305,714.01	102.60	307,785 00	8,127 08	2,070.99	17,625.00	5.73	1.37
TEXTRON INC SR UNSECD NT DTD 11/06/14 3.875% DUE 03/01/25 (TXT 25)	883203BV2	150,000	102.26	153,383 93	98 05	147,072.00	1,937.50	(6,311.93)	5,812.50	3.95	0.66
THERMO FISHER SCIENTIFIC INC UNSECD SR NT DTD 12/11/13 1 300% DUE 02/01/17 (TMO 17)	883556BD3	107,000	99 94	106,936 87	99.65	106,621.22	579.58	(315.65)	1,391.00	1.30	0.48
UNION BK N A SAN FRANCISCO CALIF SR UNSECD NT CALL 08/26/18 @100 DTD 09/26/13 2 625% DUE 09/26/18 (MTU 18)	90521APJ1	250,000	99.98	249,942.50	100.96	252,400.00	1,731.77	2,457.50	6,562.50	2.60	1.13

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
UNION PAC CORP UNSECD SR NT CALL 10/01/24 @100 DTD 08/12/14 3.250% DUE 01/15/25 (UNP 25)	907818DY1	200,000	104 75	209,502.54	101 48	202,962.00	2,997.22	(6,540.54)	6,500 00	3.20	0.91
UNITED STATES TREAS BILL DTD 09/17/15 DUE 09/15/16 (USTB16)	912796HE2	375,000	99 81	374,284.12	99 64	373,638.75	0 00	(645.37)	1,984.01	0.53	1.67
UNITED STATES TREAS NT DTD 11/17/14 2.250% DUE 11/15/24 (UNIT24)	912828G38	2,150,000	100 56	2,162,122.55	99 95	2,148,903.50	6,246.22	(13,219.05)	48,375.00	2.25	9.59
UNITED STATES TREAS NT DTD 02/17/15 2 000% DUE 02/15/25 (UNIT25)	912828J27	850,000	99.21	843,276.32	97.75	830,909.00	6,421.19	(12,367.32)	17,000.00	2.05	3.71
UNITED STATES TREAS NT DTD 11/16/15 2.250% DUE 11/15/25 (UNIT25)	912828M56	250,000	99 82	249,550.78	99 78	249,442 50	726.30	(108.28)	5,625.00	2.26	1.11
UNITED TECHNOLOGIES CORP NT DTD 12/07/07 5 375% DUE 12/15/17 (UTX 17)	913017BM0	500,000	103 05	515,254.43	107.50	537,495.00	1,194.44	22,240.57	26,875.00	5.00	2.40
UNITEDHEALTH GROUP INC SR UNSECD NT DTD 10/22/12 1 400% DUE 10/15/17 (UNH 17)	91324PBY7	150,000	100 33	150,497 18	99 81	149,712 00	443 33	(785.18)	2,100.00	1.40	0.67
VERIZON COMMUNICATIONS INC SR UNSCED NT DTD 09/18/13 5.150% DUE 09/15/23 (VZ 23)	92343VBR4	200,000	99 68	199,352.00	109.93	219,866.00	3,032.78	20,514.00	10,300.00	4.68	0.98

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02/19/2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
VISA INC UNSECD SR NT CALL 09/14/25 @100 DTD 12/14/15 3 150% DUE 12/14/25 (V 25)	92826CAD4	194,000	99 63	193,289 96	100 12	194,240.56	288 58	950 60	6,111 00	3 15	0 87
WASTE MGMT INC DEL CO GTD SR NT DTD 08/29/11 2.600% DUE 09/01/16 (WM 16)	94106LAX7	150,000	101 37	152,053 25	100.69	151,038.00	1,300 00	(1,015.25)	3,900 00	2 58	0.67
WELLS FARGO & CO NEW SR UNSECD NT STEP UP 2/11 DTD 09/15/10 3.676% DUE 06/15/16 (WFC 16)	949746QU8	250,000	101 34	253,349 61	101 25	253,125.00	2,705.94	(224.61)	9,190.00	3 63	1 13
WFRBS COML MTG TR 2014-LC14 COML MTG PASSTHRU CTF CL A-2 DTD 02/01/14 2.862% DUE 03/15/47 (CM7000000)	96221TAB3	250,000	103 09	257,714.85	101.66	254,142.50	596.25	(3,572.35)	7,155.00	2.82	1.13
WISCONSIN ENERGY CORP SR UNSECD NT CALL 3/15/25 @100 DTD 06/10/15 3 550% DUE 06/15/25 (WEC 25)	976657AL0	300,000	99.98	299,949.00	100.56	301,689.00	473.33	1,740.00	10,650 00	3.53	1.35
XEROX CORP SR UNSECD NT DTD 08/18/06 6.750% DUE 02/01/17 (XRX 17)	984121BQ5	200,000	105 43	210,853 60	104.79	209,584.00	5,625.00	(1,269.60)	13,500.00	6.44	0.94
INTERNATIONAL DEVELOPED BONDS				1,898,416 35		1,877,375 17	16,480.80	(21,041.18)	59,481.09	3.17	8.38
MEXICAN BONOS BD ISIN MX0MGO0000F3 DTD 12/27/07 7.750% DUE 12/14/17 (0)	B2PGD74# 6	13,300	750.53	99,820.19	619.21	82,355.17	3,144.04	(17,465.02)	5,751 59	6.98	0.37

Investment Management, Trust & Custody Accounts
Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
ACTAVIS FDG SCS SR UNSECD GTD NT LUXEMBOURG DTD 03/12/15 1.850% DUE 03/01/17 (ACT 17)	00507UAK7	100,000	100 55	100,551 40	100 18	100,179.00	616 66	(372 40)	1,850 00	1 85	0.45
AMERICA MOVIL S A B DE C V CO GTD SR NT MEXICO DTD 09/08/11 2 375% DUE 09/08/16 (AMX 16)	02364WBC8	150,000	100.82	151,231.39	100.37	150,550.50	1,118.23	(680.89)	3,562.50	2.37	0.67
BANK MONTREAL UNSECD MEDIUM TERM SR NT CANADA DTD 04/09/13 1 450% DUE 04/09/18 (BMO 18)	06366RMS1	250,000	96.55	241,362.50	99 49	248,720 00	825.69	7,357.50	3,625 00	1 46	1.11
LLOYDS BANK PLC SR UNSECD NT UNITED KINGDOM DTD 11/27/13 2 300% DUE 11/27/18 (LYG 18)	53944VAA7	250,000	100.05	250,122.66	100 40	250,992.50	543 06	869.84	5,750.00	2.29	1.12
TELEFONICA EMISIONES S A U CO GTY SPAIN DTD 07/02/07 6.221% DUE 07/03/17 (TEF 17)	87938WAG8	200,000	106.50	213,006.31	106.28	212,552.00	6,151 87	(454 31)	12,442 00	5.85	0.95
TORONTO DOMINION BK SR UNSECD MEDIUM TERM BK NT CANADA DTD 10/19/11 2.375% DUE 10/19/16 (TD 16)	89114QAE8	500,000	101.27	506,336.58	101.05	505,245.00	2,375.00	(1,091.58)	11,875.00	2 35	2.26
WESTPAC BKG CORP NT AUSTRALIA DTD 11/19/09 4.875% DUE 11/19/19 (WEBN19)	961214BK8	300,000	112.00	335,985.32	108.93	326,781.00	1,706.25	(9,204.32)	14,625 00	4.48	1.46

Investment Management, Trust & Custody Accounts Holdings by Account

As of Close of Business 02 19 2016

Report Date: December-2015

Account/Security	CUSIP	Quantity	Unit Cost	Fed Tax Cost	Price	Market Value	Accrued Income	Unrealized Gain/(Loss)	Est Annual Income	Yield	% of Account
GLOBAL HIGH YIELD TAXABLE				891,067 13		829,319.22	6,220.82	(61,747.91)	43,588 48	5.26	3.70
ANADARKO PETE CORP SR NT DTD 09/19/06 5.950% DUE 09/15/16 (APC 16)	032511AX5	200,000	103 32	206,632 03	102 76	205,512.00	3,503 89	(1,120 03)	11,900.00	5.79	0.92
COLUMBIA INCOME OPPORTUNITIES FUND CL Z (CIOZ X)	19763T889	28,745 958	10 12	290,909 09	9 31	267,624.87	1,151.73	(23,284.22)	13,366 87	4 99	1.19
FRANKLIN FTLG RATE DAILY ACCESS FUND CL AD (FDAA X)	353612781	42,707.716	9 21	393,526.01	8.34	356,182.35	1,565 20	(37,343.66)	18,321 61	5.14	1.59

[1] closed account.

*SD - settlement date basis account holdings

When viewing Holdings by Account, the Total Portfolio may include more than the aggregated market values of the accounts displayed on the report.

Unless otherwise noted, all views are based on trade date. Historical balances for some accounts may not be available for this period. Previous business day prices when available are displayed for externally held marketable securities. The amounts shown for assets not held by Bank of America and values shown for illiquid and other hard to value assets are for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change These investments may not be listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize the amounts shown upon a sale or liquidation. Bank of America makes no representations as to the accuracy of the value(s) provided.

For those assets where Intraday Pricing is available, Last Updated reflects the valuation time/date. For those assets where Intraday Pricing is not available, the Prior Business Day date is displayed, which does not necessarily reflect the actual valuation date. Quantity is not updated for intraday activity and is based on prior close of business on a trade date basis.

Pending sales for shares not currently held are excluded from all views, reports and portfolio valuations, with the exception of the Activity report.

Portions of the estimated annual income may not reflect actual income received or income for tax reporting purposes.

Income and cost-basis information should not be used to make investment decisions without first consulting your Bank of America professional, personal tax or legal advisor This information is not intended as an offer to provide trust or investment services in states where Bank of America is not authorized to do so

Where you maintain investment discretion in your account, we suggest you consult your personal tax advisor before making tax-related investment decisions. Please do not rely on the information in this view to prepare tax returns This information may change after audits or corrections by Bank of America. Portions of the estimated annual income may not reflect actual income received or income for tax reporting purposes.