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: National Life Group Charitable Foundation, Inc.

A Employer identification number: 20-4818866

Number and street (or P O box number if mail is not delivered to street address): 1 National Life Drive | Room/suite:

B Telephone number (see instructions): 802-229-3947

City or town, state or province, country, and ZIP or foreign postal code: Montpelier VT 05604

C If exemption application is pending, check here ▶ ☐

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

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

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

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

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 825,932

J Accounting method: ☐ 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) (see instructions).)*

Section	Line	Description	(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)	809,549			
	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				
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10				
	b	Gross sales price for all assets on line 6a				
	7	Capital gain net income (from Part IV, line 2)		0		
	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)	0			
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	809,549	0	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.				
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)				
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule) Bank fees, web maint	9,537			
	24	**Total operating and administrative expenses.** Add lines 13 through 23	9,537	0	0	0
	25	Contributions, gifts, grants paid	745,112			745,112
	26	**Total expenses and disbursements.** Add lines 24 and 25	754,649	0	0	745,112
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	54,900			
	b	**Net investment income** (if negative, enter -0-)		0		
	c	**Adjusted net income** (if negative, enter -0-)			0	

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

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	771,205	824,360	824,360
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶		1,572	1,572
	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 ▶			
	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)			
	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)			
	14	Land, buildings, and equipment: basis ▶			
		Less: accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	771,205	825,932	825,932
Liabilities	17	Accounts payable and accrued expenses	173	0	
	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)	173	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 ▶ ☒ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	771,032	825,932	
	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)	771,032	825,932	
	31	**Total liabilities and net assets/fund balances** (see instructions)	771,205	825,932	

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	771,032
2	Enter amount from Part I, line 27a	2	54,900
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	825,932
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	825,932

Part IV Capital Gains and Losses for Tax on Investment Income

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

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

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

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

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	
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	487,780	210,126	2.3214
2013	492,025	386,340	1.2736
2012	322,225	860,568	0.3744
2011	445,067	751,062	0.5926
2010	340,587	598,568	0.5690

2	**Total** of line 1, column (d)	2	5.1310
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	1.0262
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	584,967
5	Multiply line 4 by line 3	5	600,293
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	0
7	Add lines 5 and 6	7	600,293
8	Enter qualifying distributions from Part XII, line 4	8	745,112

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	0
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	0
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-	5	0
6	Credits/Payments:		
a	2015 estimated tax payments and 2014 overpayment credited to 2015 — 6a: 4,205		
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	4,205
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	0
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	4,205
11	Enter the amount of line 10 to be: **Credited to 2016 estimated tax** ▶ 4,205 **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. ▶ $ **(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		
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) ▶ Vermont			
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 ▶ https://www.nationallife.com/OurStory-OurFoundation

14 The books are in care of ▶ Beth Rusnock Telephone no. ▶ 802-229-7214
Located at ▶ 1 National Life Drive, Montpelier, VT ZIP+4 ▶ 05604

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

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
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		
	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 ▶ 20___ , 20___ , 20___ , 20___			
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. ▶ 20___ , 20___ , 20___ , 20___			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 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? **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? **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
See Statement #1				

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

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

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

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

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

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

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 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	
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	0
b	Average of monthly cash balances	1b	593,875
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	593,875
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	
3	Subtract line 2 from line 1d	3	593,875
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	8,908
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	584,967
6	**Minimum investment return.** Enter 5% of line 5	6	29,248

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	29,248
2a	Tax on investment income for 2015 from Part VI, line 5	2a	0		
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	0
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	29,248
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	29,248
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	29,248

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	745,112
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	745,112
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	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	745,112

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					29,248
2	Undistributed income, if any, as of the end of 2015:					
a	Enter amount for 2014 only				0	
b	Total for prior years: 20___,20___,20___			0		
3	Excess distributions carryover, if any, to 2015:					
a	From 2010	310,663				
b	From 2011	412,808				
c	From 2012	279,197				
d	From 2013	472,708				
e	From 2014	477,274				
f	**Total** of lines 3a through e		1,952,650			
4	Qualifying distributions for 2015 from Part XII, line 4: ▶ $ 745,112					
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					29,248
e	Remaining amount distributed out of corpus		715,864			
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		2,668,514			
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 instructions				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 (see instructions)		310,663			
9	**Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a		2,357,851			
10	Analysis of line 9.					
a	Excess from 2011	412,808				
b	Excess from 2012	279,197				
c	Excess from 2013	472,708				
d	Excess from 2014	477,274				
e	Excess from 2015	745,864				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 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**
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					0
b 85% of line 2a	0	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	0	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter: **(1)** Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					0
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)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

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

1 Information Regarding Foundation Managers:

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

None

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

None

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

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

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

Application must be submitted online. See attached paperword - Statement #2

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

Application must be submitted online. See attached paperword - Statement #2

c Any submission deadlines:

Application must be submitted online. See attached paperword - Statement #2

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

Application must be submitted online. See attached paperword - Statement #2

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*				
See attached list Statement #3				745,112
Total . . . . . . ▶ **3a**				745,112
b *Approved for future payment*				
Total . . . . . . ▶ **3b**				0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	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					
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					
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		0	0

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 0

(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)

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

▶ [signature] 3/21/16 ▶ Tax Officer

Signature of officer or trustee | Date | Title

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	

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	Employer identification number
National Life Group Charitable Foundation, Inc.	20-4818866

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
National Life Group Charitable Foundation, Inc.	20-4818866

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	Life Insurance Company of the Southwest 1 National Life Drive Montpelier, VT 05604	$ 800,000	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization	Employer identification number
National Life Group Charitable Foundation, Inc.	20-4818866

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
National Life Group Charitable Foundation, Inc.	20-4818866

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 information once See instructions.) ▶ $

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

National Life Group Charitable Foundation, Inc.
EIN 20-4818866
12/31/2015

Statement #1

Part VIII

(a) Name and Address	(b) Title and avg hrs per week	(c) Comp	(d) Benefits	(e) Expense
OFFICERS				
Beth Rusnock National Life Group	President & CEO Varies	0	0	0
Ross Sneyd National Life Group	Vice President Varies	0	0	0
Thomas H Brownell National Life Group	Chief Invest Officer Varies	0	0	0
Matthew C Frazee National Life Group	Vice Pres & Treasurer Varies	0	0	0
Kerry A Jung National Life Group	Secretary Varies	0	0	0
Catherine C Fisk National Life Group	Assist Sec Varies	0	0	0
David B Soccodato National Life Group	Tax Officer Varies	0	0	0
Jeffrey M Kemp National Life Group	Tax Officer Varies	0	0	0
Janet Astore National Life Group	Tax Officer Varies	0	0	0
CORPORATE DIRECTORS				
Thomas H. MacLeay National Life Group	Chairman Varies	0	0	0
Mehran Assadi National Life Group	Director Varies	0	0	0
Christopher Graff National Life Group	Director Varies	0	0	0
Beth Rusnock National Life Group	Director Varies	0	0	0

Statement #2
EIN 20-4818866

National Life Group Foundation

Since its inception in 2006, the goal of the National Life Group Foundation is to do good in the communities in which we live and work by supporting nonprofit and educational organizations. We do this in a number of ways, including providing grants through our Foundation, giving our employees 40 hours of paid volunteer time annually, sponsoring events, and offering in-kind donations of meeting space and equipment.

What We Fund

The Foundation's annual budget is $750,000; while this is substantial, there is a lot of need in our communities so our giving is focused. Our grants vary in size with roughly 70% under $5000 and we rarely fund an entire program. We look for proposals that have:

- A well-planned approach to underlying issues or needs
- A base of support
- A committed and skilled leadership team

We don't fund new programs We focus on proven programs with metrics to support success. We also favor programs that focus on children and families but we also consider those in health and human services, the environment, and the arts. The vast majority of our funding is centered in Vermont and the Dallas, Texas, area, where our employees live and work

What We Don't Fund

We don't make grants for endowments, scholarships, higher educational institutions (with the exception of our employee matching program), religious organizations, labor and fraternal groups, debt reduction or work that has already been completed. Additionally, we don't make grants to individuals, daycare facilities, or school trips. Finally we don't make grants to organizations that discriminate in any way on the basis of race, religion, gender, age, national origin, disability, or sexual orientation.

Who is Eligible?

To be considered for a grant, an organization must be a public charity which is exempt from income taxes under section 501(c)(3) of the Internal Revenue Code.

When and How Often to Apply

You can submit one application per calendar year. We have no enrollment periods but the budget is often depleted by the fourth quarter, it's then we begin to consider applications for the following calendar year

Apply Now

National Life Group Charitable Foundation, Inc.
EIN 20-4818866
January 1, 2015 - December 31, 2015

	Date		Amount
536009 - Contributions-General			
Alliance For Children	03/29/2015	$	10,000
Books 4 Billy, Inc	02/06/2015	$	500
Boys & Girls Club of Rutland County	01/29/2015	$	2,500
Boys and Girls Club of Burlington	08/10/2015	$	10,000
Branches of Hope	07/22/2015	$	15,000
Camp Ta-Kum-Ta	04/24/2015	$	5,000
Capital City Concerts	01/08/2015	$	4,900
Capital City Concerts	08/31/2015	$	4,900
Capital Soccer Club	12/16/2015	$	500
Casting for Recovery	01/08/2015	$	1,000
CCTV Center for Media & Democracy	01/30/2015	$	7,500
Center for Sustainable Systems	06/16/2015	$	3,000
Central Vermont Adult Basic Education, Inc.	01/29/2015	$	5,000
Central Vermont Home Health and Hospice	09/01/2015	$	1,000
Central Vermont Home Health and Hospice	08/10/2015	$	5,000
Champlain Valley Office of Economic Opportunity	06/01/2015	$	2,000
Chandler Center for the Arts	04/24/2015	$	3,000
CHETNA	10/20/2015	$	500
CHETNA	06/16/2015	$	10,000
Child Protective Services Community Partners Inc.	04/28/2015	$	20,000
Children's Home Society of Florida	10/20/2015	$	500
Chittenden Emergency Food Shelf	11/20/2015	$	10,000
Circle, Inc	06/01/2015	$	9,500
Committee on Temporary Shelter (COTS)	04/28/2015	$	10,000
Communities In Schools of the Dallas Region, Inc.	06/16/2015	$	50,000
Community Engagement Lab	03/29/2015	$	10,000
Community Giving Campaign Match	09/30/2015	$	49,149
Community Harvest Of Central Vermont	06/16/2015	$	5,000
Community of Vermont Elders	05/18/2015	$	2,500
Community Sailing Center	01/08/2015	$	2,500
Crohn's & Colitis Foundation of America	07/13/2015	$	1,500
Cross Vermont Trail Association	02/26/2015	$	10,000
Design/Build Club @ VTC	03/29/2015	$	4,000
ECHO	01/08/2015	$	5,000
Everybody Wins	01/22/2015	$	6,000
Family Center of Washington County	01/08/2015	$	7,500
Family Center of Washington County	09/29/2015	$	1,200
Friends of the Morrill Homestead	04/28/2015	$	3,000
Friends of the Winooski River	04/28/2015	$	2,000
Friends of Veterans	11/05/2015	$	7,500
Girls and Boyz First	01/08/2015	$	2,500
Global Campuses Foundation	06/17/2015	$	5,000
Good Beginnings of Central VT	08/31/2015	$	3,000
Governor's Institutes of Vermont	10/13/2015	$	5,000
Greater Burlington YMCA	01/08/2015	$	5,000
Greater Burlington YMCA	11/05/2015	$	10,000
Green Mountain Habitat for Humanity	05/18/2015	$	7,500
Green Up Vermont	01/08/2015	$	6,000
Hannah's House Inc.	07/13/2015	$	5,000
Hannah's House Inc	07/24/2015	$	5,000
Heartbeet Lifesharing	04/28/2015	$	5,000
Helping Hand Home for Children	04/28/2015	$	5,000
Home Share Now, Inc.	04/28/2015	$	2,500
Hunger Free Vermont	12/15/2015	$	2,500
Intervale Center	08/10/2015	$	5,000
Just Basics Inc.	06/01/2015	$	9,365
Kellog Hubbard	12/31/2015	$	1,000
Key Advisors Charitable Foundation	05/13/2015	$	2,500

National Life Group Charitable Foundation, Inc.
EIN 20-4818866

January 1, 2015 - December 31, 2015	Date		Amount
Lost Nation Theater	04/24/2015	$	10,000
Lund	04/28/2015	$	10,000
Make-A-Wish Vermont	01/30/2015	$	2,500
Monteverdi Music School	09/11/2015	$	2,500
Montpelier Alive	06/01/2015	$	7,000
Montpelier Chamber Orchestra	04/28/2015	$	2,000
Montpelier Fire and Ambulance Department	08/12/2015	$	500
Montpelier Senior Activity Center	04/28/2015	$	7,500
Montshire Museum of Science	01/08/2015	$	5,000
Montshire Museum of Science	12/02/2015	$	5,000
North Texas Food Bank	12/15/2015	$	10,000
Northfield Senior Center	01/08/2015	$	5,000
Outright Vermont	02/26/2015	$	5,000
Pulmonary Fibrosis Foundation	07/21/2015	$	750
Puppets in Education	08/10/2015	$	2,500
Put a Rink On It Committee	12/02/2015	$	4,000
ReSOURCE. A Nonprofit Community Enterprise	10/13/2015	$	6,050
Revitalizing Waterbury	02/19/2015	$	1,000
Rhythm of the Rein	01/08/2015	$	3,000
River Arts of Morrisville, Inc	06/01/2015	$	5,000
Rotary Club of Walworth-Fontana	11/18/2015	$	500
Sara Holbrook Community Center	02/26/2015	$	5,000
Shader Croft School, Inc	04/28/2015	$	3,500
Shelburne Museum	02/26/2015	$	10,000
Special Olympics of Texas	01/08/2015	$	1,000
Spectrum Youth and Family Services	03/20/2015	$	7,500
St. Baldrick's Foundation	03/13/2015	$	1,000
Studio Place Arts	01/08/2015	$	10,000
The Barre Partnership	06/01/2015	$	5,000
The Chocolate Mint Foundation	06/11/2015	$	5,000
The DREAM Program, Inc	05/18/2015	$	2,000
The Friends of the Vermont State House	06/26/2015	$	10,000
The SILA Foundation	08/10/2015	$	2,000
The Vermont Agency Foundation	07/13/2015	$	7,500
Towson University Foundation Inc	06/23/2015	$	25,000
U-32	12/08/2015	$	250
Unico Foundation	05/20/2015	$	1,000
Union Elementary School	01/08/2015	$	2,500
United Way of Lamoille County	04/28/2015	$	5,000
Vermont Association for the Blind and Visually Impaired (VABVI)	04/24/2015	$	2,500
Vermont Children's Trust Foundation	09/16/2015	$	5,000
Vermont Council on Rural Development	10/27/2015	$	5,000
Vermont Foodbank	04/24/2015	$	7,500
Vermont Foodbank	02/26/2015	$	25,000
Vermont Foodbank	11/24/2015	$	563
Vermont Historical Society	01/30/2015	$	5,000
Vermont Horse-Assisted Therapy	01/08/2015	$	3,450
Vermont Humanities Council	04/28/2015	$	7,500
Vermont International Film Foundation	01/08/2015	$	500
Vermont Natural Resources Council	04/28/2015	$	4,900
Vermont People With AIDS Coalition	04/24/2015	$	1,000
Vermont Philharmonic	05/18/2015	$	2,500
Vermont Symphony Orchestra	04/28/2015	$	2,500
Vermont Works for Women	05/18/2015	$	6,000
Vermont Youth Conservation Corps	05/22/2015	$	15,000
Voices for Vermont Children	04/23/2015	$	500
VSA Vermont	04/28/2015	$	4,000
Washington County Youth Service Bureau/Boys & Girls Club	09/29/2015	$	1,500
Waterbury Historical Society	02/26/2015	$	2,500

National Life Group Charitable Foundation, Inc.
EIN 20-4818866
January 1, 2015 - December 31, 2015

	Date	Amount
We Filipino Inc	09/29/2015	$ 500
Williamstown Historical Society	04/28/2015	$ 1,500
Wipe Out Kid's Cancer	09/21/2015	$ 1,000
LifeChanger Awards		
Ada Junior High School	03/13/2015	$ 3,500
Andrea Appleman	03/13/2015	$ 3,500
Athena Davis	03/13/2015	$ 1,500
Balfour Education Center	03/13/2015	$ 2,500
Clintonville Middle School	03/13/2015	$ 1,500
Emerson Elementary School	03/17/2015	$ 1,500
Eric Nordbeck	03/17/2015	$ 1,500
Franklin Elementary School	03/17/2015	$ 1,500
Hargrave High School	03/13/2015	$ 5,000
Jenny Granger	03/17/2015	$ 1,500
Julie Raynor	03/17/2015	$ 1,500
Justin Zoellick	03/13/2015	$ 1,500
Katherine Volline	03/17/2015	$ 1,500
Kathy Bosiak	03/17/2015	$ 1,500
Kristen Kicklighter	03/13/2015	$ 2,500
Lincolnton High School	03/17/2015	$ 1,500
Michael Mceachern	03/13/2015	$ 5,000
Pendergrass Fairwold	03/13/2015	$ 1,500
Reeths-Puffer Middle	03/17/2015	$ 1,500
West Palms Conservatory	03/17/2015	$ 1,500
		$ 741,477
536011 - Employee Education Matching Program		
Middlebury College	12/28/2015	$ 500
Middlebury College	12/31/2015	$ 500
Community College Of VT	12/15/2015	$ 500
Vermont College Of Fine Arts	12/31/2015	$ 500
Beloit College	12/31/2015	$ 60
University Of Rochester	12/31/2015	$ 250
Hamilton College	12/31/2015	$ 250
Colby College	12/31/2015	$ 75
		$ 2,635
536015 - Contributions-Memorial		
American Legion Post	11/16/2015	$ 100
Central Vermont Home	05/26/2015	$ 100
Central Vt Humane Soc	12/31/2015	$ 100
Central Vt Humane Soc	12/31/2015	$ 100
Foxborough Discretion	12/31/2015	$ 100
Hazen Union School	12/31/2015	$ 100
Lamoille Home Health	12/28/2015	$ 100
St Augustine Church	08/18/2015	$ 100
St Joseph Catholic Ch	12/31/2015	$ 100
United Church Of Nort	12/28/2015	$ 100
		$ 1,000
	Grand Total	**$ 745,112**