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Return of Private Foundation

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

OMB No 1545-0052

2015

Open to Public Inspection

Form 990-PF

Department of the Treasury
Internal Revenue Service

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.

For calendar year 2015 or tax year beginning

, and ending

Name of foundation INTERCO CHARITABLE TRUST		A Employer identification number 31-1593436
Number and street (or P.O. box number if mail is not delivered to street address) 7701 FORSYTH BLVD., SUITE 1000		B Telephone number 314-696-2217
City or town, state or province, country, and ZIP or foreign postal code ST. LOUIS, MO 63105-1841		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 40,596,804. (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 <input type="checkbox"/>
J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____		

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		600,528.	589,647.		STATEMENT 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		2,507,085.			
b Gross sales price for all assets on line 6a 13,137,105.					
7 Capital gain net income (from Part IV, line 2)			2,507,085.		
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)		21,611.	21,611.		STATEMENT 2
11 Other income		3,129,224.	3,118,843.		
12 Total. Add lines 1 through 11		217,936.	2003,328.		194,608.
13 Compensation of officers, directors, trustees, etc					
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees STMT 3		13,815.	0.		13,815.
c Other professional fees STMT 4		382,638.	382,638.		0.
17 Interest					
18 Taxes STMT 5		29,871.	10,584.		0.
19 Depreciation and depletion					
20 Occupancy		13,423.	3,356.		10,067.
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses STMT 6		61,411.	15,353.		46,058.
24 Total operating and administrative expenses. Add lines 13 through 23		719,094.	435,259.		264,548.
25 Contributions, gifts, grants paid		1,929,415.			1,929,415.
26 Total expenses and disbursements. Add lines 24 and 25		2,648,509.	435,259.		2,193,963.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		480,715.			
b Net investment income (if negative, enter -0-)			2,683,084.		
c Adjusted net income (if negative, enter -0-)				N/A	

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LHA For Paperwork Reduction Act Notice, see instructions.

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Part II Balance Sheets

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

Beginning of year

End of year

(a) Book Value

(b) Book Value

(c) Fair Market Value

Assets

1	Cash - non-interest-bearing			
2	Savings and temporary cash investments	1,628,394.	1,786,869.	1,786,869.
3	Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
4	Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
5	Grants receivable			
6	Receivables due from officers, directors, trustees, and other disqualified persons			
7	Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
8	Inventories for sale or use			
9	Prepaid expenses and deferred charges			
10a	Investments - U.S. and state government obligations			
	b Investments - corporate stock STMT 7	25,514,171.	25,845,916.	38,575,285.
	c Investments - corporate bonds			
11	Investments - land, buildings, and equipment basis ▶			
	Less: accumulated depreciation ▶			
12	Investments - mortgage loans			
13	Investments - other STMT 8	244,155.	234,650.	234,650.
14	Land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation ▶			
15	Other assets (describe ▶)			
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	27,386,720.	27,867,435.	40,596,804.

Liabilities

17	Accounts payable and accrued expenses			
18	Grants payable			
19	Deferred revenue			
20	Loans from officers, directors, trustees, and other disqualified persons			
21	Mortgages and other notes payable			
22	Other liabilities (describe ▶)			
23	Total liabilities (add lines 17 through 22)	0.	0.	

Net Assets or Fund Balances

	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	and complete lines 24 through 26 and lines 30 and 31.			
24	Unrestricted			
25	Temporarily restricted			
26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	and complete lines 27 through 31.			
27	Capital stock, trust principal, or current funds	29,450,609.	29,931,324.	
28	Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
29	Retained earnings, accumulated income, endowment, or other funds	-2,063,889.	-2,063,889.	
30	Total net assets or fund balances	27,386,720.	27,867,435.	
31	Total liabilities and net assets/fund balances	27,386,720.	27,867,435.	

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	27,386,720.
2	Enter amount from Part I, line 27a	2	480,715.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	27,867,435.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	27,867,435.

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 SECURITY				
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 13,137,105.		10,630,020.	2,507,085.	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			2,507,085.	
b				
c				
d				
e				
2 Capital gain net income or (net capital loss)		2		2,507,085.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8		3		N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014	1,523,658.	41,108,138.	.037065
2013	1,606,617.	36,310,894.	.044246
2012	1,600,650.	31,626,736.	.050611
2011	1,477,622.	32,024,553.	.046140
2010	1,555,156.	28,377,509.	.054802

2 Total of line 1, column (d)	2	.232864
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	.046573
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	42,006,633.
5 Multiply line 4 by line 3	5	1,956,375.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	26,831.
7 Add lines 5 and 6	7	1,983,206.
8 Enter qualifying distributions from Part XII, line 4 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.	8	2,193,963.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	26,831.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		2	0.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		3	26,831.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
3 Add lines 1 and 2		5	26,831.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		6a	31,747.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		6b	
6 Credits/Payments:		6c	
a 2015 estimated tax payments and 2014 overpayment credited to 2015		6d	
b Exempt foreign organizations - tax withheld at source		7	31,747.
c Tax paid with application for extension of time to file (Form 8868)		8	7.
d Backup withholding erroneously withheld		9	
7 Total credits and payments. Add lines 6a through 6d		10	4,909.
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached		11	0.
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed			
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid			
11 Enter the amount of line 10 to be: Credited to 2016 estimated tax <input checked="" type="checkbox"/> 4,909. Refunded <input checked="" type="checkbox"/>			

Part VII 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?		<input checked="" type="checkbox"/>
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		<input checked="" type="checkbox"/>
c Did the foundation file Form 1120-POL for this year?		<input checked="" type="checkbox"/>
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. <input checked="" type="checkbox"/> \$ 0. (2) On foundation managers. <input checked="" type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input checked="" type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		<input checked="" type="checkbox"/>
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		<input checked="" type="checkbox"/>
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		<input checked="" type="checkbox"/>
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		<input checked="" type="checkbox"/>
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?		
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	<input checked="" type="checkbox"/>	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input checked="" type="checkbox"/> MO		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	<input checked="" type="checkbox"/>	
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		<input checked="" type="checkbox"/>
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		<input checked="" type="checkbox"/>

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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)		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)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	X	
14 The books are in care of THE FOUNDATION Telephone no. 314-696-2217 Located at 7701 FORSYTH BLVD., SUITE 1000, ST LOUIS, MO ZIP+4 63105-1841		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year 15 N/A		
16 At any time during calendar year 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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country		X

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

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

	Yes	No
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here N/A		X
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?		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? If "Yes," list the years N/A	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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.)		
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.)		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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?		X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions)

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No**b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

7b

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

6b

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

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

☐ Yes ☒ No

7b

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

N/A

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1 List all officers, directors, trustees, foundation managers and their compensation.**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 9		217,936.	0.	0.

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

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

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

0

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services. If none, enter "NONE."

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

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

0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	

Total. Add lines 1 through 3

0.

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	40,558,399.
b	Average of monthly cash balances	1b	2,087,929.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	42,646,328.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	42,646,328.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	639,695.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	42,006,633.
6	Minimum investment return. Enter 5% of line 5	6	2,100,332.

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	2,100,332.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	26,831.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	26,831.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	2,073,501.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	2,073,501.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	2,073,501.

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	2,193,963.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	2,193,963.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	26,831.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	2,167,132.

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				2,073,501.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			431,924.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2015:				
a From 2010				
b From 2011				
c From 2012				
d From 2013				
e From 2014				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ \$ 2,193,963.				
a Applied to 2014, but not more than line 2a			431,924.	
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				1,762,039.
e Remaining amount distributed out of corpus	0.			
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	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				311,462.
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	0.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2011				
b Excess from 2012				
c Excess from 2013				
d Excess from 2014				
e Excess from 2015				

N/A

	4942(i)(3) or		4942(j)(5)
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(4) Gross investment income

(e) Total

01137 01

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				
VARIOUS 501(C)(3) ORGANIZATIONS-SEE STMT SEE STATEMENT SEE STATEMENT, MO 63105	NONE	PUBLIC CHARITIES	EXEMPT PURPOSE	1,929,415.
Total			3a	1,929,415.
b Approved for future payment				
NONE				
Total			3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount		
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						600,528.
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	900099	21,611.				
8 Gain or (loss) from sales of assets other than inventory						2,507,085.
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)		21,611.		0.		3,107,613.
13 Total. Add line 12, columns (b), (d), and (e)						3,129,224.

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

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

[illegible]

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?

- 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.

	Yes	No
1a(1)		X
1a(2)		X
1b(1)		X
1b(2)		X
1b(3)		X
1b(4)		X
1b(5)		X
1b(6)		X
1c		X

[illegible]

☐ Yes ☒ No

(c) Description of relationship

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

ADMINISTRATOR
Title

May the IRS discuss this return with the preparer shown below (see instr.)?

☒ Yes ☐ No

Firm's EIN ▶ 43-0831507

Phone no. (314) 655-5500

Form **990-PF** (2015)

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES	STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
VARIOUS BROKERAGE ACCTS	600,528.	0.	600,528.	589,647.	
TO PART I, LINE 4	600,528.	0.	600,528.	589,647.	

FORM 990-PF	OTHER INCOME	STATEMENT	2
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DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
OTHER INCOME	18,338.	18,338.	
GAIN FROM PNRTSHP INVESTMENT	3,273.	3,273.	
TOTAL TO FORM 990-PF, PART I, LINE 11	21,611.	21,611.	

FORM 990-PF	ACCOUNTING FEES	STATEMENT	3
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PROFESSIONAL FEES	13,815.	0.		13,815.
TO FORM 990-PF, PG 1, LN 16B	13,815.	0.		13,815.

FORM 990-PF	OTHER PROFESSIONAL FEES	STATEMENT	4
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MGMT FEES	382,638.	382,638.		0.
TO FORM 990-PF, PG 1, LN 16C	382,638.	382,638.		0.

FORM 990-PF	TAXES	STATEMENT	5
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAXES	29,871.	10,584.		0.
TO FORM 990-PF, PG 1, LN 18	29,871.	10,584.		0.

FORM 990-PF	OTHER EXPENSES	STATEMENT	6
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ADMINISTRATION EXPENSES	61,411.	15,353.		46,058.
TO FORM 990-PF, PG 1, LN 23	61,411.	15,353.		46,058.

FORM 990-PF	CORPORATE STOCK	STATEMENT	7
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
MORGAN STANLEY-#040986-SEE LIST	4,259,949.	4,309,762.
MORGAN STANLEY #14623-SEE LIST	9,789,110.	16,630,294.
MORGAN STANLEY #14624-SEE LIST	9,013,181.	15,298,308.
MORGAN STANLEY #14661-SEE LIST	0.	0.
MORGAN STANLEY #15021-SEE LIST	1,193,892.	1,106,875.
MORGAN STANLEY #15026-SEE LIST	1,589,784.	1,230,046.
TOTAL TO FORM 990-PF, PART II, LINE 10B	25,845,916.	38,575,285.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
INVESTMENT IN VIRTUAL REALTY ENTERPRISES, LLC	COST	234,650.	234,650.
TOTAL TO FORM 990-PF, PART II, LINE 13		234,650.	234,650.

FORM 990-PF	PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS	STATEMENT	9
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NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
RICHARD B. LOYND 11090 TURTLE BEACH RD, APT A 206 NORTH PALM BEACH, FL 33408	CO-TRUSTEE 1.00	4,339.	0.	0.
DONALD E. LASATER # 8 WOODBRIDGE MANOR ROAD ST LOUIS, MO 63141	CO-TRUSTEE 1.00	5,000.	0.	0.
RALPH SCOZZAFAVA 4301 POTOMAC AVENUE DALLAS, TX 75205	CO-TRUSTEE 1.00	1,000.	0.	0.
MICHAEL R. LOYND 7701 FORSYTH BLVD., STE 1000 ST LOUIS, MO 63105-1841	ADMINISTRATOR 30.00	202,597.	0.	0.
WALTER GALVIN 9945 OLD CHATHAM RD ST LOUIS, MO 63124	CO-TRUSTEE 1.00	5,000.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		217,936.	0.	0.

INTERCO CHARITABLE TRUST
ATTACHMENT TO FORM 990-PF, PART XV, LINE 3
December 31, 2015

Recipient	Relationship	Foundation Status	Purpose of Grant	Amount
AmeriCorps Partnership For Youth 1315 Ann Ave St Louis, MO 63104	None	Public	Exempt Purpose	\$38,000 00
Arch Grants 611 Olive St. Ste 1378 St. Louis, MO 63101	None	Public	Exempt Purpose	\$15,000.00
Barnes-Jewish Hopsital Foundation Highlands Plaza Dr , Suite 140 St. Louis, MO 63110	None	Public	Exempt Purpose	\$5,000.00
Birthright Counseling St. Louis 2525 S. Brentwood Blvd. St. Louis, MO 63144	None	Public	Exempt Purpose	\$2,000.00
Cardinal Glennon Children's Foundation 3800 Park Avenue St. Louis, MO 63110	None	Public	Exempt Purpose	\$1,000.00
Cardinal Ritter College Prep High School 701 N Spring Ave St. Louis, MO 63108	None	Public	Exempt Purpose	\$7,500.00
Carmelite Child Development Center 1111 N. Woodlawn Ave Kirkwood, MO 63122	None	Public	Exempt Purpose	\$3,000.00
Central Institute For The Deaf 825 S Taylor Ave St. Louis, MO 63110	None	Public	Exempt Purpose	\$25,000.00
CityArchRiver 2015 Foundation 1 S. Memorial Dr Ste 700 St. Louis, MO 63102	None	Public	Exempt Purpose	\$25,000.00
CityArchRiver 2015 Foundation 1 S Memonal Dr Ste 700 St. Louis, MO 63102	None	Public	Exempt Purpose	\$10,000.00
CityArchRiver 2015 Foundation 1 S Memonal Dr Ste 700 St. Louis, MO 63102	None	Public	Exempt Purpose	\$30,000.00
CityArchRiver 2015 Foundation 1 S Memonal Dr Ste 700 St. Louis, MO 63102	None	Public	Exempt Purpose	\$100,000 00
City Academy 4175 N Kingshighway Blvd St Louis, MO 63115	None	Public	Exempt Purpose	\$31,500 00
College Bound 110 N. Jefferson St Louis, MO 63103	None	Public	Exempt Purpose	\$1,000.00
Cornell University	None	Public	Exempt Purpose	\$20,000 00

PO Box 223623
Pittsburgh, PA 15251

Crossroads College Prep
500 De Baliviere Ave
St Louis, MO 63112

None Public Exempt Purpose \$10,000.00

Damon Runyon Cancer Research Foundation
675 Third Ave , 25TH Floor
New York, NY 10017

None Public Exempt Purpose \$5,000 00

Donald Danforth Plant Science Center
6425 Forsyth Blvd
Campus Box 1044
St. Louis, MO 63105

None Public Exempt Purpose \$5,000 00

Every Child's Hope
8240 St Charles Rock Rd
St. Louis, MO 63114

None Public Exempt Purpose \$5,000.00

Florida State Seminole Boosters
PO Box 1353
Tallahassee, FL 32302

None Public Exempt Purpose \$10,000.00

Forest Park Forever
P.O. Box 790064
St. Louis, MO 63179

None Public Exempt Purpose \$5,000.00

Forest Park Forever
P.O. Box 790064
St. Louis, MO 63179

None Public Exempt Purpose \$1,000.00

Forest Park Forever
P O. Box 790064
St. Louis, MO 63179

None Public Exempt Purpose \$50,000 00

Forest Park Forever
P.O. Box 790064
St. Louis, MO 63179

None Public Exempt Purpose \$25,000.00

Grace Hill
2524 Hadley
St. Louis, MO 63106

None Public Exempt Purpose \$10,000 00

Grand Center
3526 Washington Ave, 2nd Floor
St Louis, MO 63103

None Public Exempt Purpose \$75,000 00

Great Circle
330 North Gore Ave
St Louis, MO 63119

None Public Exempt Purpose \$100,000 00

Godfrey P Padberg Fellowship Fund
1926 Chouteau Ave
St Louis, MO 63103

None Pulic Exempt Purpose \$10,000.00

Herbert Hoover Boys & Girls Club
2901 N Grand Ave.
St Louis, MO 63107

None Public Exempt Purpose \$40,000 00

Humane Society of Missoun
1201 Macklind Ave
St Louis, MO 63110

None Public Exempt Purpose \$50,000 00

Home Works P.O. Box 102 Irmo, SC 29063	None	Public	Exempt Purpose	\$10,000.00
Jewish Federation 6505 Wilshire Blvd Los Angeles, CA 90048	None	Public	Exempt Purpose	\$20,000 00
Junior Achievement 17339 N Outer 40 Rd. Chesterfield, MO 63005	None	Public	Exempt Purpose	\$20,000 00
Jupiter Medical Center Foundation 1210 S. Old Dixie Hwy Jupiter, FL 33458	None	Public	Exempt Purpose	\$10,000.00
Kravis Center for the Performing Arts 701 Okeechobee Boulevard West Palm Beach, FL 33401	None	Public	Exempt Purpose	\$10,000 00
Ladue Education Foundation 9703 Conway Road St. Louis, MO 63124	None	Public	Exempt Purpose	\$25,000.00
Laumier Sculpture 12580 Rott Rd. St. Louis, MO 63127	None	Public	Exempt Purpose	\$25,000.00
Laumier Sculpture 12580 Rott Rd St. Louis, MO 63127	None	Public	Exempt Purpose	\$75,000.00
Launch Code Mentor Center 4811 Delmar Blvd. St. Louis, MO 63108	None	Public	Exempt Purpose	\$25,000.00
Lost Tree Village Charitable Foundation 8 Church Lane North Palm Beach, FL 33408	None	Public	Exempt Purpose	\$10,000.00
Loyola Academy 3854 Washington Ave. St. Louis, MO 63108	None	Public	Exempt Purpose	\$10,000 00
Maltz Jupiter Theater 1001 E Indiantown Rd. Jupiter, FL 33477	None	Public	Exempt Purpose	\$10,000 00
Mathews - Dickey Boys & Girls Club 4245 N Kingshighway Blvd St Louis, MO 63115	None	Public	Exempt Purpose	\$100,000 00
Missouri Botanical Garden P.O. Box 299 St Louis, MO 63166- 0299	None	Public	Exempt Purpose	\$50,000 00
Missoun Botanical Garden P.O Box 299 St Louis, MO 63166- 0299	None	Public	Exempt Purpose	\$25,000 00
Missouri Friends of Injured Marnes 1351 Jefferson St. Washington, MO 63090	None	Public	Exempt Purpose	\$5,000 00

Municipal Theatre Association 1 Theatre Dr St Louis, MO 63112	None	Public	Exempt Purpose	\$5,000.00
Operation Food Search 6282 Olive Blvd St Louis, MO 63130	None	Public	Exempt Purpose	\$15,000 00
Overlook Hospital Foundation P.O Box 220 Summit, NJ 07902-0220	None	Public	Exempt Purpose	\$5,000 00
Ranken Technical College 4431 Finney Avenue St Louis, MO 63113	None	Public	Exempt Purpose	\$50,000 00
Ranken Technical College 4431 Finney Avenue St. Louis, MO 63113	None	Public	Exempt Purpose	\$25,000 00
Siteman Cancer Center 4444 Forest Park Ave St. Louis, MO 63108	None	Public	Exempt Purpose	\$5,000.00
Society of St Vincent De Paul 1310 Papin Street St. Louis, MO 63103	None	Public	Exempt Purpose	\$1,000 00
St. Louis Art Museum One Fine Arts Drive St. Louis, MO 63110-1380	None	Public	Exempt Purpose	\$5,000.00
St. Louis Art Museum One Fine Arts Drive St. Louis, MO 63110-1380	None	Public	Exempt Purpose	\$10,000 00
St. Louis Symphony 718 North Grand Blvd St. Louis, MO 63103	None	Public	Exempt Purpose	\$50,000 00
St. Louis Symphony 718 North Grand Blvd St. Louis, MO 63103	None	Public	Exempt Purpose	\$5,000.00
St. Louis Symphony 718 North Grand Blvd St Louis, MO 63103	None	Public	Exempt Purpose	\$20,000 00
St Louis Symphony 718 North Grand Blvd St Louis, MO 63103	None	Public	Exempt Purpose	\$25,000 00
St Louis University P O. Box 8005 St Louis, MO 63156	None	Public	Exempt Purpose	\$50,000 00
St Louis Variety Club 2200 Westport Plaza Drive St Louis, MO 63146	None	Public	Exempt Purpose	\$10,000 00
St Louis Zoo One Government Drive St Louis, MO 63110	None	Public	Exempt Purpose	\$50,000 00

St Louis Zoo One Government Drive St. Louis, MO 63110	None	Public	Exempt Purpose	\$50,000 00
St. Patrick Center 800 N. Tucker Blvd St. Louis, MO 63101	None	Public	Exempt Purpose	\$5,000.00
St Patrick Center 800 N. Tucker Blvd St. Louis, MO 63101	None	Public	Exempt Purpose	\$15,000 00
The Muny Forest Park St. Louis, MO 63112	None	Public	Exempt Purpose	\$2,500 00
The Muny Forest Park St. Louis, MO 63112	None	Public	Exempt Purpose	\$30,000 00
The Salvation Army 1130 Hampton Avenue St. Louis, MO 63139	None	Public	Exempt Purpose	\$10,000.00
The State Historical Society of Missouri 1020 Lowry Street Columbia, MO 65201	Non	Public	Exempt Purpose	\$10,000.00
Today & Tomorrow 20 Archbishop May Dr. St. Louis, MO 63119-5004	None	Public	Exempt Purpose	\$30,000 00
United Way of Greater St. Louis 910 N. 11th St. St. Louis, MO 63101	None	Public	Exempt Purpose	\$10,000.00
University City Childhood Center 6646 Vernon Ave St Louis, MO 63130	None	Public	Exempt Purpose	\$1,000.00
University of Missouri-St Louis 1 University Blvd St. Louis, MO 63121	None	Public	Exempt Purpose	\$21,666 59
University of Missouri-St Louis 1 University Blvd St. Louis, MO 63121	None	Public	Exempt Purpose	\$16,494 00
University of Missouri-St Louis 1 University Blvd St. Louis, MO 63121	None	Public	Exempt Purpose	\$1,050 00
University of Missouri-St Louis 1 University Blvd St Louis, MO 63121	None	Public	Exempt Purpose	\$1,270 00
University of Missouri-St Louis 1 University Blvd St Louis, MO 63121	None	Public	Exempt Purpose	\$22,934 51
Washington University Campus Box 1192 One Brookings Drive St Louis, MO 63130-4899	None	Public	Exempt Purpose	\$25,000 00

Washington University Campus Box 1192 One Brookings Dnve St. Louis, MO 63130-4899	None	Public	Exempt Purpose	\$35,000 00
Washington University Campus Box 1192 One Brookings Drive St Louis, MO 63130-4899	None	Public	Exempt Purpose	\$10,000 00
Washington University Campus Box 1192 One Brookings Drive St. Louis, MO 63130-4899	None	Public	Exempt Purpose	\$100,000 00
Washington University Campus Box 1192 One Brookings Drive St. Louis, MO 63130-4899	None	Public	Exempt Purpose	\$50,000 00
Washington University Campus Box 1192 One Brookings Drive St. Louis, MO 63130-4899	None	Public	Exempt Purpose	\$2,000 00
Washington University Campus Box 1192 One Brookings Drive St Louis, MO 63130-4899	None	Public	Exempt Purpose	\$2,000 00
Women of Achievement 801 North Second Street St. Louis, MO 63102	None	Public	Exempt Purpose	\$2,500 00
TOTAL (CHARITABLE CONTRIBUTIONS & SCHOLARSHIPS AWARDS)				<u>\$1,929,415.10</u>
TOTAL SCHOLARSHIPS AWARDED				<u>\$63,415 10</u>
TOTAL CHARITABLE CONTRIBUTIONS				<u>\$1,866,000 00</u>