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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

LOWRY BERTELSEN CHARITABLE TUW

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

Room/suite

PO BOX 207

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

EVANSVILLE, IN 47702

A Employer identification number

35-6020338

B Telephone number (see instructions)

812-464-1584

C If exemption application is pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the 85% test, check here and attach computation ☐E If private foundation status was terminated under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

G Check all that apply

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☐ Address change☐ Name change

H Check type of organization

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

I Fair market value of all assets at

end of year (from Part II, col (c), line

16) ▶ \$ 1,506,984.

J Accounting method: ☒ Cash ☐ Accrual☐ Other (specify) _____

(Part I, column (d) must be on cash basis)

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

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue				
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check ☒ if the foundation is not required to attach Sch. B.				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	34,224	34,092		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	94,235			
b Gross sales price for all assets on line 6a	395,002			
7 Capital gain net income (from Part IV, line 2)		94,235		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	128,459	128,327		
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc.	18,396	16,557		1,840
14 Other employee salaries and wages		NONE	NONE	
15 Pension plans, employee benefits		NONE	NONE	
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) STMT. 1	1,620	NONE	NONE	1,620
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) STMT. 2	3,900	194		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings		NONE	NONE	
22 Printing and publications		NONE	NONE	
23 Other expenses (attach schedule)				
24 Total operating and administrative expenses	23,916	16,751	NONE	3,460
Add lines 13 through 23	77,962			77,962
25 Contributions, gifts, grants paid	101,878	16,751	NONE	81,422
26 Total expenses and disbursements. Add lines 24 and 25				
27 Subtract line 26 from line 12	26,581			
a Excess of revenue over expenses and disbursements				
b Net investment income (if negative, enter -0-)		111,576		
c Adjusted net income (if negative, enter -0-)				

JSA 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 (See instructions)		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				
	3	Accounts receivable ▶				
		Less allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	7	Other notes and loans receivable (attach schedule) ▶				
		Less allowance for doubtful accounts ▶	NONE			
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations (attach schedule)				
	b	Investments - corporate stock (attach schedule)				
	c	Investments - corporate bonds (attach schedule)				
	Liabilities	11	Investments - land, buildings, and equipment basis ▶			
		Less accumulated depreciation ▶ (attach schedule)				
12		Investments - mortgage loans				
13		Investments - other (attach schedule)	1,326,404.	1,352,980.	1,506,984.	
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)	1,326,404.	1,352,980.	1,506,984.	
17		Accounts payable and accrued expenses				
18		Grants payable				
19	Deferred revenue					
20	Loans from officers, directors, trustees, and other disqualified persons					
21	Mortgages and other notes payable (attach schedule)					
22	Other liabilities (describe ▶)					
23	Total liabilities (add lines 17 through 22)		NONE			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ ☒					
	27	Capital stock, trust principal, or current funds	1,326,404.	1,352,980.		
	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)	1,326,404.	1,352,980.		
	31	Total liabilities and net assets/fund balances (see instructions)	1,326,404.	1,352,980.		

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	1,326,404.
2	Enter amount from Part I, line 27a	2	26,581.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,352,985.
5	Decreases not included in line 2 (itemize) ▶ ROUNDING	5	5.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	1,352,980.

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Part IV Capital Gains and Losses for Tax on Investment Income(a) List and describe the kind(s) of property sold (e.g., real estate,
2-story brick warehouse, or common stock, 200 shs MLC Co.)(b) How
acquired
P - Purchase
D - Donation(c) Date
acquired
(mo., day, yr.)(d) Date sold
(mo., day, yr.)**1a PUBLICLY TRADED SECURITIES**

b			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 395,002.		300,767.	94,235.
b			
c			
d			
e			

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

(i) FMV 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			94,235.
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	94,235.
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	76,724.	1,576,894.	0.048655
2013	75,000.	1,504,904.	0.049837
2012	127,756.	1,434,531.	0.089058
2011	78,494.	1,471,999.	0.053325
2010	70,657.	1,423,453.	0.049638

2 Total of line 1, column (d)	2	0.290513
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.058103
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	1,555,394.
5 Multiply line 4 by line 3	5	90,373.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,116.
7 Add lines 5 and 6	7	91,489.
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	81,422.

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		1	2,232.
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			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		2	
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
3 Add lines 1 and 2			
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	2,232.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		4	NONE
6 Credits/Payments		5	2,232.
a 2015 estimated tax payments and 2014 overpayment credited to 2015		6a	3,200.
b Exempt foreign organizations - tax withheld at source		6b	NONE
c Tax paid with application for extension of time to file (Form 8868)		6c	NONE
d Backup withholding erroneously withheld		6d	
7 Total credits and payments. Add lines 6a through 6d		7	3,200.
8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		10	968.
11 Enter the amount of line 10 to be Credited to 2016 estimated tax ☐ 968. Refunded ☐		11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
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		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ☐ \$ _____ (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		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ IN		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	Yes	No
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).	Yes	No
12			X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <u>N/A</u>	Yes	No
13		X	
14	The books are in care of <u>OLD NATIONAL WEALTH MANAGEMENT</u> Telephone no <u>(812) 464-1584</u> Located at <u>PO BOX 207, EVANSVILLE, IN</u> ZIP+4 <u>47702</u>		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ☐ and enter the amount of tax-exempt interest received or accrued during the year. <u>15</u>		
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 <u></u>	Yes	No
16			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?	☐ 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)? Organizations relying on a current notice regarding disaster assistance check here ☐	1b	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?	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? If "Yes," list the years <u></u>	☐ Yes	☒ 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)	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 <u></u>		
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

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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)? ☐ Yes ☒ No
- 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? ☐ Yes ☒ No
- 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? ☐ Yes ☒ No

5b

6b

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
OLD NATIONAL WEALTH MANAGEMENT PO BOX 207, EVANSVILLE, IN 47702	TRUSTEE 1	18,396.	-0-	-0-

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

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

Total number of other employees paid over \$50,000 ☐ NONE

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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 1,579,080.
b	Average of monthly cash balances	1b NONE
c	Fair market value of all other assets (see instructions).	1c NONE
d	Total (add lines 1a, b, and c)	1d 1,579,080.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e	
2	Acquisition indebtedness applicable to line 1 assets	2 NONE
3	Subtract line 2 from line 1d	3 1,579,080.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4 23,686.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5 1,555,394.
6	Minimum investment return. Enter 5% of line 5	6 77,770.

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 77,770.
2a	Tax on investment income for 2015 from Part VI, line 5 2a 2,232.	
b	Income tax for 2015 (This does not include the tax from Part VI.) 2b	
c	Add lines 2a and 2b	2c 2,232.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3 75,538.
4	Recoveries of amounts treated as qualifying distributions	4 NONE
5	Add lines 3 and 4	5 75,538.
6	Deduction from distributable amount (see instructions)	6 NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7 75,538.

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 81,422.
b	Program-related investments - total from Part IX-B	1b
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2 NONE
3	Amounts set aside for specific charitable projects that satisfy the:	
a	Suitability test (prior IRS approval required)	3a NONE
b	Cash distribution test (attach the required schedule)	3b NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4 81,422.
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 N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6 81,422.

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				75,538.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			NONE	
b Total for prior years 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2015				
a From 2010	NONE			
b From 2011	NONE			
c From 2012	1,783.			
d From 2013	1,870.			
e From 2014	785.			
f Total of lines 3a through e	4,438.			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ 81,422.				
a Applied to 2014, but not more than line 2a . . .			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount				75,538.
e Remaining amount distributed out of corpus. . .	5,884.			
5 Excess distributions carryover applied to 2015 . (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below.				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	10,322.			
b Prior years' undistributed income Subtract line 4b from line 2b.		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instructions			NONE	
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016.				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions) . . .	NONE			
9 Excess distributions carryover to 2016 Subtract lines 7 and 8 from line 6a	10,322.			
10 Analysis of line 9				
a Excess from 2011 . . .	NONE			
b Excess from 2012 . . .	1,783.			
c Excess from 2013 . . .	1,870.			
d Excess from 2014 . . .	785.			
e Excess from 2015 . . .	5,884.			

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

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

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see instructions.)**1 Information Regarding Foundation Managers**

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

N/A

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.

N/A

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

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)**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				
PROTESTANT HOME INC 3701 WASHINGTON AVE EVANSVILLE IN 47714	NONE	PC	PROGRAM SUPPORT	54,324.
ST JOHN'S UNITED CHURCH OF CHRIST 314 MARKET ST EVANSVILLE IN 47708	NONE	PC	PROGRAM SUPPORT	23,638.
Total ▶ 3a				77,962.
b Approved for future payment				
Total ▶ 3b				

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) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion 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			14	34,224.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property . .					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	94,235.	
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)				128,459.	
13 Total. Add line 12, columns (b), (d), and (e)				128,459.	128,459.

(See worksheet in line 13 instructions to verify calculations)

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

Line No. Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

NOT APPLICABLE

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

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

[illegible]

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

b If "Yes," complete the following schedule

[illegible]

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.		
	OLD NATIONAL WEALTH MANAGEMENT		
	BY: <u><i>G Michael Pitte, APR</i></u> Signature of officer or trustee	<u>05/09/2016</u> Date	TRUSTEE Title
	OLD NATIONAL WEALTH MANAG		

Paid Preparer Use Only	Print/Type preparer's name KELLY KOWALCZYK	Preparer's signature 	Date 05/09/2016	Check ☐ if self-employed	PTIN P01387686
	Firm's name ▶ ERNST & YOUNG U.S. LLP			Firm's EIN ▶ 34-6565596	
	Firm's address ▶ 155 N. WACKER DRIVE CHICAGO, IL 60606			Phone no 312-879-2000	

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
TAX PREPARATION FEE (NON-ALLOC	1,620.			1,620
TOTALS	1,620.	NONE	NONE	1,620.
	=====	=====	=====	=====

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
FEDERAL TAX PAYMENT - PRIOR YE	506.	
FEDERAL ESTIMATES - PRINCIPAL	3,200.	
FOREIGN TAXES ON QUALIFIED FOR	178.	178.
FOREIGN TAXES ON NONQUALIFIED	16.	16.
	-----	-----
TOTALS	3,900.	194.
	=====	=====

FEDERAL FOOTNOTES

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ELECTION TO AMORTIZE BOND PREMIUM

TAXPAYER HEREBY ELECTS TO AMORTIZE BOND PREMIUM PURSUANT TO IRC SEC.
171(C) AND TREASURY REGULATION 1.171-4(A).

Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Income	Current Yield	Unrealized Gain / Loss
Cash & Equivalents								
Money Markets								
69,061,890	Goldman Sachs Financial Square Treasury Obligation #468	1.000	69,061.89	69,061.89	100.00	4	0.0	0.00
Total Money Markets			69,061.89	69,061.89	100.00	4	0.0	0.00
Cash								
	Principal Cash		233,198.81	233,198.81	337.67	0	0.0	0.00
	Income Cash		-233,198.81	-233,198.81	-337.67	0	0.0	0.00
Total Cash			0.00	0.00	0.00	0	0.0	0.00
Total Cash & Equivalents			69,061.89	69,061.89	100.00	4	0.0	0.00
Fixed Income								
U.S. Governments								
25,000,000	Fed Home Ln Bk 2 4.5% 02/26/2021	101.775	25,142.30	25,443.75	5.61	612	2.4	301.45
25,000,000	Fed Home Ln Bk 1 8.75% 03/13/2020	100.567	24,739.50	25,141.75	5.55	468	1.9	402.25
25,000,000	Fed Home Ln Bk 1 3.3% 09/20/2018	99.974	25,047.63	24,993.50	5.51	332	1.3	-54.13
25,000,000	Fed Home Ln Bk 2 1.25% 06/09/2023	97.114	23,986.29	24,278.50	5.35	531	2.2	292.21
25,000,000	Fed Home Ln Mtg 1% 09/27/2017	99.704	24,952.94	24,926.00	5.50	250	1.0	-26.94
25,000,000	Fed Nat Mtg Assoc 2 2.5% 11/20/2024	93.839	22,194.32	23,459.75	5.17	562	2.4	1,265.43
Total U.S. Governments			146,062.98	148,243.25	32.70	2,755	1.9	2,180.27

Corporate Bonds

Lowry Bertelsen Charitable TUW October 1, 2014 - December 31, 2014

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Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Income	Current Yield	Unrealized Gain / Loss
25,000,000	Baxter Intl Inc Sr Nt 4 625% Dtd 09/15/2003 Due 03/15/2015 Callable	100.817	25,304.30	25,204.25	5.56	1,156	4.6	-100.05
25,000,000	Caterpillar Finl Svcs Corp 7 15% 02/15/2019	119.630	25,708.78	29,907.50	6.60	1,787	6.0	4,198.72
25,000,000	Coca Cola Co Sr Nt 4 875% Dtd 03/06/2009 Due 03/15/2019 Callable	112.118	25,046.86	28,029.50	6.18	1,218	4.3	2,982.64
20,000,000	GE Cap Corp 4 375% 09/16/2020	109.524	21,617.47	21,904.80	4.83	875	4.0	287.33
50,000,000	Glaxosmithkline Cap Inc 5.65% 05/15/2018	112.652	50,276.94	56,326.00	12.42	2,825	5.0	6,049.06
10,000,000	JPMorgan Chase & Co 5 25% 05/01/2015	101.426	9,040.20	10,142.60	2.24	525	5.2	1,102.40
5,000,000	Wells Fargo & Co 5 625% 12/11/2017	111.231	4,595.00	5,561.55	1.23	281	5.1	966.55
Total Corporate Bonds			161,589.55	177,076.20	39.05	8,667	4.9	15,486.65
Municipals Taxable								
25,000,000	Chicago Ill Hsg Auth Rev Rev Bds Taxable 5 86% Dtd 02/16/2010 Due 01/01/2024 Callable	106.949	25,250.72	26,737.25	5.90	1,465	5.5	1,486.53
25,000,000	Lanse Creuse Mich Pub Schs Sch Bldg and Site Bds 2010b Taxable 5 482% Dtd 05/18/2010 Due 05/01/2021 Callable	103.893	25,686.69	25,973.25	5.73	1,370	5.3	286.56
25,000,000	Vigo Cnty In Redevel Auth Econ Dev Lease Rental Rev Taxbl 5.3% 02/01/2021	101.739	24,050.00	25,434.75	5.61	1,325	5.2	1,384.75
Total Municipals Taxable			74,987.41	78,145.25	17.23	4,160	5.3	3,157.84



Lowry Bertelsen Charitable TUW
October 1, 2014 - December 31, 2014

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Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Current Income	Yield	Unrealized Gain / Loss
Other Fixed Income								
15,000,000	Comenity Cap Bk, Salt Lake City UT CTF Dep 0 75% 04/14/2016	99.945	15,000.00	14,991.75	3.31	112	0.8	-8.25
15,000,000	Discover Bk, Greenwood DE CTF Dep 1.05% 10/17/2016	99.706	15,000.00	14,955.90	3.30	157	1.1	-44.10
	Total Other Fixed Income		30,000.00	29,947.65	6.60	269	0.9	-52.35
Fixed Income Mutual Funds								
2,301,496	Voya GNMA Income CII Fd #2159	8.690	20,000.00	20,000.00	4.41	738	3.7	0.00
	Total Fixed Income Mutual Funds		20,000.00	20,000.00	4.41	738	3.7	0.00
	Total Fixed Income		432,639.94	453,412.35	100.00	16,589	3.7	20,772.41

Equities

Common Stock

Consumer Discretionary

290,000	Directv	86.700	13,124.45	25,143.00	2.26	0	0.0	12,018.55
89,000	McDonalds Corp	93.700	3,000.03	8,339.30	0.75	302	3.6	5,339.27
370,000	Select Sector SPDR Consumer Discretionary	72.150	19,665.09	26,695.50	2.40	348	1.3	7,030.41
352,000	Tjx Co Inc	68.580	13,738.75	24,140.16	2.17	246	1.0	10,401.41
	Total Consumer Discretionary		49,528.32	84,317.96	7.59	896	1.1	34,789.64

Consumer Staples

233,000	CVS Health Corp	96.310	16,089.60	22,440.23	2.02	326	1.5	6,350.63
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OLD NATIONAL

Wealth Management

Lowry Bertelsen Charitable TUW

October 1, 2014 - December 31, 2014

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Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Income	Current Yield	Unrealized Gain / Loss
207 000	Church & Dwight Inc	78.810	8,882.51	16,313.67	1.47	256	1.6	7,431.16
137 000	Costco Whsl Corp New	141.750	12,217.57	19,419.75	1.75	194	1.0	7,202.18
218 000	Select Sector SPDR Consumer Staples	48.490	7,359.68	10,570.82	0.95	253	2.4	3,211.14
154 000	Walmart Stores Inc	85.880	7,679.96	13,225.52	1.19	295	2.2	5,545.56
	Total Consumer Staples		52,229.32	81,969.99	7.38	1,324	1.6	29,740.67
Energy								
190 000	Chevron Corp	112.180	15,551.57	21,314.20	1.92	813	3.8	5,762.63
286 000	Conocophillips	69.060	20,101.10	19,751.16	1.78	835	4.2	-349.94
179 000	Noble Energy Inc	47.430	7,820.93	8,489.97	0.76	128	1.5	669.04
	Total Energy		43,473.60	49,555.33	4.46	1,776	3.6	6,081.73
Financials								
298 000	Citigroup Inc	54.110	8,604.56	16,124.78	1.45	11	0.1	7,520.22
237 000	Franklin Res Inc	55.370	8,152.42	13,122.69	1.18	142	1.1	4,970.27
79 000	Goldman Sachs	193.830	7,176.14	15,312.57	1.38	189	1.2	8,136.43
374 000	JPMorgan Chase & Co	62.580	10,920.64	23,404.92	2.11	598	2.6	12,484.28
310 000	MetLife Inc	54.090	9,710.90	16,767.90	1.51	434	2.6	7,057.00
487 000	Wells Fargo & Co New	54.820	11,575.75	26,697.34	2.40	681	2.6	15,121.59
	Total Financials		56,140.41	111,430.20	10.03	2,055	1.8	55,289.79
Health Care								
277 000	Abbott Labs	45.020	7,261.43	12,470.54	1.12	265	2.1	5,209.11
103 000	Allergan Inc Com	212.590	9,446.40	21,896.77	1.97	20	0.1	12,450.37
666 000	Pfizer Inc	31.150	17,981.51	20,745.90	1.87	745	3.6	2,764.39
280 000	Select Sector SPDR Hlth Care Etf	68.380	16,389.33	19,146.40	1.72	257	1.3	2,757.07

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Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Income	Current Yield	Unrealized Gain / Loss
182 000	Thermo Fisher Scientific Inc	125.290	8,224.50	22,802.78	2.05	109	0.5	14,578.28
Total Health Care			59,303.17	97,062.39	8.74	1,396	1.4	37,759.22
Industrials								
91 000	Boeing Co	129.980	12,290.56	11,828.18	1.06	331	2.8	-462.38
230 000	Danaher Corp	85.710	10,438.81	19,713.30	1.77	92	0.5	9,274.49
287 000	Quanta Svcs Inc	28.390	7,723.76	8,147.93	0.73	0	0.0	424.17
261 000	Select Sector SPDR Industrial Etf	56.580	14,101.91	14,767.38	1.33	273	1.9	665.47
159 000	Stercycle Inc	131.080	15,215.70	20,841.72	1.88	0	0.0	5,626.02
144 000	Union Pacific Corp	119.130	12,615.54	17,154.72	1.54	288	1.7	4,539.18
Total Industrials			72,386.28	92,453.23	8.32	984	1.1	20,066.95
Information Technology								
400 000	Apple Inc	110.380	21,009.13	44,152.00	3.97	752	1.7	23,142.87
378 000	Ebay Inc	56.120	20,638.91	21,213.36	1.91	0	0.0	574.45
367 000	Oracle Corp	44.970	10,669.96	16,503.99	1.49	176	1.1	5,834.03
295 000	Qualcomm Inc	74.330	15,655.50	21,927.35	1.97	495	2.3	6,271.85
122 000	Visa Inc Cl A	262.200	10,993.41	31,988.40	2.88	234	0.7	20,994.99
173 000	Vmware Inc Cl A	82.520	15,376.20	14,275.96	1.28	0	0.0	-1,100.24
Total Information Technology			94,343.11	150,061.06	13.51	1,657	1.1	55,717.95
Materials								
74 000	Praxair Inc	129.560	7,032.70	9,587.44	0.86	192	2.0	2,554.74
168 000	Select Sector SPDR Materials Etf	48.580	8,383.65	8,161.44	0.73	160	2.0	-222.21

Lowry Bertelsen Charitable TUW October 1, 2014 - December 31, 2014

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Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Income	Current Yield	Unrealized Gain / Loss
Total Materials								
			15,416.35	17,748.88	1.60	352	2.0	2,332.53
Utilities								
	203 000 Select Sector SPDR Tr Utils	47 220	7,348.95	9,585.66	0.86	305	3.2	2,236.71
Total Utilities								
			7,348.95	9,585.66	0.86	305	3.2	2,236.71
Total Common Stock								
			450,169.51	694,184.70	62.48	10,745	1.6	244,015.19
Foreign Stock								
	157 000 Perrigo Co PLC	167.160	23,896.19	26,244.12	2.36	65	0.3	2,347.93
	187 000 Schlumberger Ltd	85 410	13,599.31	15,971.67	1.44	299	1.9	2,372.36
Total Foreign Stock								
			37,495.50	42,215.79	3.80	364	0.9	4,720.29
Equity Mutual Funds								
Large Cap Funds								
	2,499 322 Robeco Boston Partners All-Cap Value Instl Fd #81	22 440	51,469.25	56,084.79	5.05	549	1.0	4,615.54
Total Large Cap Funds								
			51,469.25	56,084.79	5.05	549	1.0	4,615.54
Mid Cap Funds								
	1,949 549 Goldman Sachs Mid Cap Value Instl Fd #864	41 580	65,129.09	81,062.25	7.30	777	1.0	15,933.16
	1,954 991 Goldman Sachs Growth Opportunities CII Fd #1132	27.750	44,825.44	54,251.00	4.88	0	0.0	9,425.56
Total Mid Cap Funds								
			109,954.53	135,313.25	12.18	777	0.6	25,358.72

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Statement Of Assets

Shares	Description	Market Price	Total Cost	Market Value	% Of Category	Estimated Income	Current Yield	Unrealized Gain / Loss
Small Cap Funds								
413.394	Eagle Small Cap Growth CII Fd #3933	54.840	17,494.87	22,670.53	2.04	0	0.0	5,175.66
816.686	Federated Clover Small Value CII Fd #659	24.910	16,913.74	20,343.65	1.83	141	0.7	3,429.91
	Total Small Cap Funds		34,408.61	43,014.18	3.87	141	0.3	8,605.57
International Funds								
1,303.468	Driehaus Emerging Mkts Growth Fd #3	29.640	37,003.76	38,634.79	3.48	0	0.0	1,631.03
1,682.757	Oakmark Intl Fd #109	23.340	43,246.85	39,275.55	3.54	0	0.0	-3,971.30
1,167.451	Oppenheimer Intl Growth CII Fd #1961	35.090	43,172.33	40,965.86	3.69	548	1.3	-2,206.47
	Total International Funds		123,422.94	118,876.20	10.70	548	0.5	-4,546.74
Closed End - Equity Funds								
252.000	Vanguard Value Eif	84.490	17,781.55	21,291.48	1.92	471	2.2	3,509.93
	Total Closed End - Equity Funds		17,781.55	21,291.48	1.92	471	2.2	3,509.93
	Total Equity Mutual Funds		337,036.88	374,579.90	33.72	2,486	0.7	37,543.02
	Total Equities		824,701.89	1,110,980.39	100.00	13,595	1.2	286,278.50
	Total Assets		1,326,403.72	1,633,454.63		30,188	1.8	307,050.91