



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990-PF****Return of Private Foundation**
or Section 4947(a)(1) Trust Treated as Private Foundation

OMB No 1545-0052

2015

Open to Public Inspection

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

BEN & JEANNE OVERMAN CHARITABLE TRUST

A Employer identification number

41-1384796

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

Room/suite

NEUBERGER BERMAN TRUST COMPANY N A - P O BOX 396

B Telephone number (see instructions)

302-830-4352

City or town

State

ZIP code

WILMINGTON

DE

19899

Foreign country name

Foreign province/state/county

Foreign postal code

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 changeD 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 ☐H Check type of organization ☒ Section 501(c)(3) exempt private foundationSection 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundationF If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

Fair market value of all assets at

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

line 16) **\$ 2,609,081**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	52,649	52,606		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	87,281			
b Gross sales price for all assets on line 6a	1,179,834			
7 Capital gain net income (from Part IV, line 2)		87,281		
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	139,930	139,887	0	
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc	34,801	31,321		3,480
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)	603			603
b Accounting fees (attach schedule)				
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions)	5,121	159		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule)	25			25
24 Total operating and administrative expenses. Add lines 13 through 23	40,550	31,480	0	4,108
25 Contributions, gifts, grants paid	125,000			125,000
26 Total expenses and disbursements. Add lines 24 and 25	165,550	31,480	0	129,108
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	-25,620			
b Net investment income (if negative, enter -0-)		108,407		
c Adjusted net income (if negative, enter -0-)			0	

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2015)

HTA

2014

Form 990-PF (2015) BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796 Page 2

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 (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	117,450	107,369	107,369
	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 ▶			
	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)	1,835,062	1,796,039	1,835,179
	c	Investments—corporate bonds (attach schedule)	523,746	675,551	666,533
	11	Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶				
12	Investments—mortgage loans				
13	Investments—other (attach schedule)	111,656			
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)	2,587,914	2,578,959	2,609,081	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐				
	and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☒				
	and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	2,587,914	2,578,959	
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)	2,587,914	2,578,959		
31	Total liabilities and net assets/fund balances (see instructions)	2,587,914	2,578,959		

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	2,587,914
2	Enter amount from Part I, line 27a	2	-25,620
3	Other increases not included in line 2 (itemize) ▶ See Attached Statement	3	16,665
4	Add lines 1, 2, and 3	4	2,578,959
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	2,578,959

Form 990-PF (2015)

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796

Page 3

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 SHORT TERM GAIN (LOSS) FROM SALES - SEE ATTACHMENT				
b LONG TERM GAIN (LOSS) FROM SALES - SEE ATTACHMENT				
c				
d				
e Capital Gains Distributions				
(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 646,177		653,536	-7,359	
b 508,426		439,017	69,409	
c				
d				
e			25,231	
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			-7,359	
b			69,409	
c				
d				
e			25,231	
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	87,281
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	0

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	126,460	2,706,797	0.046719
2013	131,492	2,567,449	0.051215
2012	128,952	2,534,100	0.050887
2011	142,598	2,559,347	0.055717
2010	119,850	2,585,880	0.046348
2 Total of line 1, column (d)			0.250886
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			0.050177
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			2,712,058
5 Multiply line 4 by line 3			136,083
6 Enter 1% of net investment income (1% of Part I, line 27b)			1,084
7 Add lines 5 and 6			137,167
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			129,108

Form 990-PF (2015)

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796

Page 4

Part VII 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	2,168
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	2,168
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	2,168
6	Credits/Payments:		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	1,570
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	1,570
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	598
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	0
11	Enter the amount of line 10 to be Credited to 2016 estimated tax ☐ 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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? <i>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</i>		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? <i>If "Yes," attach a detailed description of the activities</i>		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? <i>If "Yes," attach a conformed copy of the changes</i>		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?	N/A	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>		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? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► MN		
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 <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	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)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

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)	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? Website address ► N/A	13	X	
14	The books are in care of ► NEUBERGER BERMAN TRUST COMPANY N.A. Telephone no ► 302-830-4352 Located at ► P.O. BOX 396 WILMINGTON DE ZIP+4 ► 19899			
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			
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 ►	16	Yes	No
				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? ☐ 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	N/A
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)

- 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

N/A

6b

X

7b

N/A

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 Attached Statement	00	0		
	00	0		
	00	0		
	00	0		
	00	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				

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

Form 990-PF (2015)

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796

Page 7

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 N/A	
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 N/A	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3	0

Form 990-PF (2015)

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	2,615,867
b	Average of monthly cash balances	1b	137,491
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	2,753,358
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	2,753,358
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions)	4	41,300
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,712,058
6	Minimum investment return. Enter 5% of line 5	6	135,603

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	135,603
2a	Tax on investment income for 2015 from Part VI, line 5	2a	2,168
b	Income tax for 2015 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	2,168
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	133,435
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	133,435
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	133,435

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	129,108
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	129,108
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	129,108

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				133,435
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____				
3 Excess distributions carryover, if any, to 2015				
a From 2010				
b From 2011	400			
c From 2012	3,343			
d From 2013	7,214			
e From 2014				
f Total of lines 3a through e	10,957			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ 129,108				
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2015 distributable amount				129,108
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a))	4,327			4,327
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	6,630			
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				
d Subtract line 6c from line 6b Taxable amount—see instructions				
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)				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	6,630			
10 Analysis of line 9				
a Excess from 2011				
b Excess from 2012				
c Excess from 2013	6,630			
d Excess from 2014				
e Excess from 2015				

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

N/A

- 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)

- 2a** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

[illegible]

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

NEUBERGER BERMAN TRUST COMPANY N A PO BOX 396 WILMINGTON, DE 19899 (302) 830-4352

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

NONE PRESCRIBED

- c Any submission deadlines**

SEPT 30

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

SEE ATTACHED

Form 990-PF (2015)

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796

Page **11****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 <i>Paid during the year</i> See Attached Statement				
Total			▶ 3a	125,000
b <i>Approved for future payment</i> NONE				
Total			▶ 3b	0

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796 Page 1 of 4

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

J STREET EDUCATION FUND

Street

PO BOX 66073

City

WASHINGTON

State

DC

Zip Code

20035

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

5,000

Name

CHUM

Street

102 WEST SECOND STREET

City

DULUTH

State

MN

Zip Code

55802

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

3,000

Name

UNIVERSITY OF MINNESOTA

Street

200 OAK STREET SE, SUITE 500

City

MINNEAPOLIS

State

MN

Zip Code

55455

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

21,000

Name

UNION GOSPEL MISSION

Street

435 UNIVERSITY AVE

City

ST PAUL

State

MN

Zip Code

55130

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

2,000

Name

DAMIANO CENTER SOUP KITCHEN

Street

206 W 4TH ST

City

DULUTH

State

MN

Zip Code

55806

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

3,000

Name

WOMEN'S HEALTH CENTER

Street

2635 UNIVERSITY AVE STE 160

City

ST PAUL

State

MN

Zip Code

55114

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

2,000

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796 Page 2 of 4

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

SCOTTISH RITE CLINIC

Street

28 WEST SECOND STREET

City

DULUTH

State

MN

Zip Code

55802

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

4,000

Name

FIRST WITNESS CHILD ABUSE RESOURCE CENTER

Street

120 S 30TH AVE A

City

DULUTH

State

MN

Zip Code

55806

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

1,000

Name

SAINT MARK AFRICAN METHODIST EPISCOPAL CHURCH

Street

530 N 5TH AVE E

City

DULUTH

State

MN

Zip Code

55805

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

2,500

Name

GREAT LAKES AQUARIUM

Street

353 HARBOR DR

City

DULUTH

State

MN

Zip Code

55802

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

5,000

Name

HOLY COW! PRESS

Street

711 WOODLAND AVE

City

DULUTH

State

MN

Zip Code

55812

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

1,000

Name

BOYS AND GIRLS CLUB

Street

PO BOX 16435

City

DULUTH

State

MN

Zip Code

55816

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

14,000

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796 Page 3 of 4

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

INSIGHT PRISON PROJECT

Street

PO BOX 151642

City

SAN RAFAEL

State

CA

Zip Code

94915

Foreign Country**Relationship**

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution**Amount**

5,500

Name

TEMPLE ISRAEL

Street

112 E 75TH ST

City

NEW YORK

State

NY

Zip Code

10021

Foreign Country**Relationship**

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution**Amount**

35,000

Name

CHOCHMAT HALEV

Street

2215 PRINCE ST

City

BERKLEY

State

CA

Zip Code

94705

Foreign Country**Relationship**

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution**Amount**

2,000

Name

DULUTH HERITAGE SPORTS CENTER

Street

120 S 30TH AVE WEST

City

DULUTH

State

MN

Zip Code

55806

Foreign Country**Relationship**

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution**Amount**

1,000

Name

COLLEGE OF ST SCHOLASTICA

Street

1200 KENWOOD AVE

City

DULUTH

State

MN

Zip Code

55811

Foreign Country**Relationship**

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution**Amount**

13,000

Name

SHALOM FOUNDATION

Street

3610 PHILLIPS PKWY

City

MINNEAPOLIS

State

MN

Zip Code

55426

Foreign Country**Relationship**

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution**Amount**

2,000

BEN & JEANNE OVERMAN CHARITABLE TRUST

41-1384796 Page 4 of 4

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

ST LUKE'S FOUNDATION

Street

11327 SHAKER BLVD

City

CLEVELAND

State

OH

Zip Code

44104

Foreign Country

Relationship

NONE

Foundation Status

EXEMPT

Purpose of grant/contribution

Amount

3,000

Name

Street

City

State

Zip Code

Foreign Country

Relationship

Foundation Status

Purpose of grant/contribution

Amount

Name

Street

City

State

Zip Code

Foreign Country

Relationship

Foundation Status

Purpose of grant/contribution

Amount

Name

Street

City

State

Zip Code

Foreign Country

Relationship

Foundation Status

Purpose of grant/contribution

Amount

Name

Street

City

State

Zip Code

Foreign Country

Relationship

Foundation Status

Purpose of grant/contribution

Amount

Name

Street

City

State

Zip Code

Foreign Country

Relationship

Foundation Status

Purpose of grant/contribution

Amount

Part I, Line 16a (990-PF) - Legal Fees

		603	0	0	603
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
1	LEGAL FEES	603			603

Part I, Line 18 (990-PF) - Taxes

		5,121	159	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	FOREIGN TAX WITHHELD	159	159		
2	PY EXCISE PAYMENT	3,392			
3	ESTIMATED EXCISE PAYMENTS	1,570			

Part I, Line 23 (990-PF) - Other Expenses

		25	0	0	25
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	MINNESOTA FILING FEE	25	0		25

Part II, Line 10b (990-PF) - Investments - Corporate Stock

		1,835,062		1,796,039		0		1,835,179	
Description		Num Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year			
1	SEE STATEMENT			1,796,039		1,835,179			

Part II, Line 10c (990-PF) - Investments - Corporate Bonds

		523,746		675,551		0		666,533
		Book Value	Book Value	Book Value	FMV	FMV	FMV	
		Beg. of Year	End of Year	Beg. of Year	Beg. of Year	End of Year	End of Year	
1	SEE STATEMENT			675,551			666,533	

Account Name: BEN & JEANNE OVERMAN CHARITABLE TRUST

Account Number: 59304173

EIN: 41-1384796

Tax Year: 12/31/2015

PART XV

Question 2d:

ORGANIZATIONS DULY AUTHORIZED TO CARRY ON CHARITABLE, RELIGIOUS, SCIENTIFIC, LITERARY, OR EDUCATIONAL ACTIVITIES, WHICH ARE EXEMPT FROM TAXATION UNDER SECTION 501(C)(3) OF THE UNITED STATES INTERNAL REVENUE CODE, AND CONTRIBUTIONS WHICH ARE DEDUCTIBLE UNDER SECTION 170(C)(2) OF THE CODE.

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER BERMAN

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Account Summary

	Opening Balance ⁽⁵⁾⁽¹⁴⁾	Closing Balance ⁽⁵⁾	Cost Basis ⁽¹⁾⁽⁴⁾⁽⁹⁾	Estimated Annual Income ⁽⁶⁾ Amount	% Yield ⁽¹⁰⁾
CASH EQUIVALENT	58,893.73	72,670.30	72,670.30	0.00	0.00
EQUITIES	1,344,526.25	1,295,818.85	1,226,098.63	26,117.65	2.02
PREFERRED STOCK	55,176.00	54,568.00	49,616.79	3,087.50	5.66
CORPORATE BONDS	571,866.65	570,487.90	563,894.74	10,901.24	1.68
ACCRUED INTEREST	2,850.05	1,516.43	1,516.43	0.00	0.00
ACCRUED DIVIDEND	3,544.75	2,186.13	2,186.13	0.00	0.00
TOTAL VALUE	2,036,857.43	1,997,247.61	1,915,983.02	40,106.39	2.01

Account Composition

	% of Portfolio
CASH EQUIVALENT	3.65
EQUITIES	65.00
PREFERRED STOCK	2.74
CORPORATE BONDS	28.62

Y-T-D Market Value Change Summary⁽¹³⁾

PREVIOUS YEAR ENDING VALUE	2,115,848.48
NET DEPOSITS AND WITHDRAWALS	(100,000.00)
INCOME AND EXPENSE ITEMS (NET)	10,944.77
NET CHANGE IN ASSET VALUE	(29,545.64)
CURRENT PERIOD ENDING VALUE	1,997,247.61

Income Summary⁽⁷⁾

	This Month	Year-To-Date
TAXABLE DIVIDENDS	3,987.75	32,327.13
MONEY MKT. FUND DIVIDENDS	0.04	0.17
TAXABLE BOND INT.	2,268.76	10,259.20
CAPITAL GAINS	0.02	0.02

Y-T-D Net Realized Gains/Losses⁽²⁾⁽³⁾⁽⁴⁾

TOTAL LONG TERM	69,628.73
TOTAL SHORT TERM	(7,358.83)

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER	BERMAN
-----------	--------

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Income Summary⁽⁷⁾

	This Month	Year-To-Date
FOREIGN TAX	(43.40)	(159.27)

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER BERMAN

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost (1)(4)(9)	Total Cost (1)(4)(9)	Price	Mkt Value	% Portfolio (12)	Annual Income (6)	Yield (10)
CASH EQUIVALENT									
72,670.3	JPMORGAN TR 100% U.S. TREAS SECS MONEY MKT AGENCY SHARE CL SECURITY SYMBOL IS VPIXX	VPIXZ	1.0000	72,670.30	1.0000	72,670.30	3.65	0.00	0.00
				72,670.30		72,670.30	3.65	0.00	0.00
EQUITIES									
300	3M COMPANY	MMM	133.6799	40,103.98	150.6400	45,192.00	2.27	1,230.00	2.72
350	AIR PRODUCTS & CHEMICALS INC	APD	134.7621	47,166.75	130.1100	45,538.50	2.28	1,134.00	2.49
80	***ALLERGAN PLC	AGN	260.8699	20,869.60	312.5000	25,000.00	1.25	0.00	0.00
20	ALPHABET INC CLASS C CAPITAL STOCK	GOOG	503.6730	10,073.46	758.8800	15,177.60	0.76	0.00	0.00
700	AMERICAN EXPRESS COMPANY	AXP	80.0594	56,041.61	69.5500	48,685.00	2.44	812.00	1.67
750	ANALOG DEVICES INC	ADI	50.2429	37,682.17	55.3200	41,490.00	2.08	1,200.00	2.89
400	APPLE INC	AAPL	82.2717	32,908.68	105.2600	42,104.00	2.11	832.00	1.98
300	***ASML HOLDING N.V. N.Y. REGISTRY SHS 2012	ASML	91.6761	27,502.83	88.7700	26,631.00	1.34	193.80	0.73
400	BRISTOL MYERS SQUIBB CO	BMJ	46.2837	18,513.47	68.7900	27,516.00	1.38	608.00	2.21
900	CABOT OIL & GAS CORP	COG	21.5118	19,360.62	17.6900	15,921.00	0.80	72.00	0.45
250	CELGENE CORP	CELG	114.4572	28,614.29	119.7600	29,940.00	1.50	0.00	0.00
900	COCA COLA COMPANY (THE)	KO	39.3955	35,455.98	42.9600	38,664.00	1.94	1,188.00	3.07
2,200	CORNING INC	GLW	17.5294	38,564.63	18.2800	40,216.00	2.02	1,056.00	2.63

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER BERMAN

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost (1)/(4)/(9)	Total Cost (1)/(4)/(9)	Price	Mkt Value	% Portfolio (12)	Annual Income (6)	Yield (10)
EQUITIES (Continued)									
350	DANAHER CORPORATION	DHR	74 3313	26,015 95	92 8800	32,508 00	1 63	189 00	0 58
200	E I DU PONT DE NEMOURS & CO	DD	51 4111	10,282 23	66 6000	13,320 00	0 67	304 00	2 28
1,100	EBAY INC	EBAY	22 4104	24,651 44	27 4800	30,228 00	1 52	0 00	0 00
525	EOG RES INC	EOG	87 5119	45,943 73	70 7900	37,164 75	1 86	351 75	0 95
400	HUBBELL INCORPORATED COM	HUBB	102 1030	40,841 18	101 0400	40,416 00	2 03	0 00	0 00
900	JPMORGAN CHASE & CO	JPM	53 9251	48,532 57	66 0300	59,427 00	2 98	1,584 00	2 67
300	LENNAR CORP CL A	LEN	47 7945	14,338 35	48 9100	14,673 00	0 74	48 00	0 33
900	LKQ CORPORATION	LKQ	24 6733	22,205 98	29 6300	26,667 00	1 34	0 00	0 00
300	MCDONALDS CORP	MCD	94 8993	28,469 80	118 1400	35,442 00	1 78	1,068 00	3 01
550	MICROSOFT CORP	MSFT	38 3720	21,104 61	55 4800	30,514 00	1 53	792 00	2 60
600	MONDELEZ INTERNATIONAL INC COM	MDLZ	32 4922	19,495 32	44 8400	26,904 00	1 35	408 00	1 52
150	MONSANTO CO	MON	99 5807	14,937 10	98 5200	14,778 00	0 74	324 00	2 19
500	***NIELSEN HOLDINGS PLC SHS	NLSN	41 4376	20,718 80	46 6000	23,300 00	1 17	560 00	2 40
600	NORDSTROM INC	JWN	56 3915	33,834 92	49 8100	29,886 00	1 50	888 00	2 97
400	OCCIDENTAL PETE CORP	OXY	76 5755	30,630 19	67 6100	27,044 00	1 36	1,200 00	4 44
1,300	ORACLE CORPORATION	ORCL	37 7064	49,018 31	36 5300	47,489 00	2 38	780 00	1 64
1,000	PFIZER INC	PFE	29 5032	29,503 22	32 2800	32,280 00	1 62	1,200 00	3 72
600	PROCTER & GAMBLE CO	PG	80 8826	48,529 55	79 4100	47,646 00	2 39	1,591 20	3 34
300	SANDISK CORP	SNDK	71 2278	21,368 35	75 9900	22,797 00	1 14	360 00	1 56
200	***SCHLUMBERGER LTD	SLB	76 8479	15,369 58	69 7500	13,950 00	0 70	400 00	2 87
100	***SHIRE PLC AMERICAN DEPOSITORY SHARES	SHPG	178 9262	17,892 62	205 0000	20,500 00	1 03	69 90	0 34

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER BERMAN

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost (1)(4)(9)	Total Cost (1)(4)(9)	Price	Mkt Value	% Portfolio (12)	Annual Income (6)	Yield (10)
EQUITIES (Continued)									
325	STRYKER CORP	SYK	94.3099	30,650.72	92.9400	30,205.50	1.52	494.00	1.64
400	TIME WARNER INC	TWX	73.8700	29,548.00	64.6700	25,868.00	1.30	560.00	2.18
350	UNION PACIFIC CORP	UNP	98.3623	34,426.82	78.2000	27,370.00	1.37	770.00	2.81
1,200	US BANCORP DEL COM	USB	36.6682	44,001.84	42.6700	51,204.00	2.57	1,224.00	2.39
800	WEC ENERGY GROUP INC	WEC	49.1767	39,341.35	51.3100	41,048.00	2.06	1,336.00	3.25
100	WHIRLPOOL CORP	WHR	164.4830	16,448.31	146.8700	14,687.00	0.74	360.00	2.45
750	***WILLIS GROUP HOLDINGS PLC	WSH	46.8530	35,139.72	48.5700	36,427.50	1.83	930.00	2.55
TOTAL EQUITIES				1,226,098.63		1,295,818.85	65.02	26,117.65	2.02
PREFERRED STOCK									
1,900	US BANCORP DEL DEPOSITARY SHARES REPSTG 6.5% 1/1000TH NON CUM PERP PFD SER	USBPRM	26.1141	49,616.79	28.7200	54,568.00	2.74	3,087.50	5.66
TOTAL PREFERRED STOCK				49,616.79		54,568.00	2.74	3,087.50	5.66
CORPORATE BONDS									
50,000	APPLE INC DATED DATE 05/06/14 ORIGINAL ISSUE DISCOUNT DUE 05/06/2021 2.850% MN 06	037833AR1	99.7540	49,877.00	102.4100	51,205.00	2.57	1,425.00	2.37
40,000	BERKSHIRE HATHAWAY FIN CORP SR UNSECURED DATED DATE 01/10/14 DUE 01/10/2017 0.470% JAJO 10	084664CA7	100.0000	40,000.00	99.9560	39,982.40	2.01	188.24	0.52

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER BERMAN

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total ⁽¹⁾⁽⁴⁾⁽⁹⁾ Cost	Price	Mkt Value	% Portfolio ⁽¹²⁾	Annual ⁽⁶⁾ Income	Yield ⁽¹⁰⁾
CORPORATE BONDS (Continued)									
50,000	BERKSHIRE HATHAWAY FIN CORP SR UNSECURED DATED DATE 10/15/13 ORIGINAL ISSUE DISCOUNT DUE 10/15/2020 2 900% AO 15	084664BZ3	100 1271	50,063 55	103 6370	51,818 50	2 60	1,450 00	2 10
50,000	BRISTOL MYERS SQUIBB CO DATED DATE 10/31/13 ORIGINAL ISSUE DISCOUNT DUE 03/01/2019 1 750% MS 01	110122AV0	99 5730	49,786 50	99 6140	49,807 00	2 50	875 00	1 88
50,000	CISCO SYS INC DATED DATE 06/17/15 ORIGINAL ISSUE DISCOUNT DUE 06/15/2020 2 450% JD 15	17275RAX0	99 8650	49,932 50	100 9490	50,474 50	2 53	1,225 00	2 22
50,000	IBM CORP SR UNSECURED DATED DATE 05/11/12 ORIGINAL ISSUE DISCOUNT DUE 05/15/2019 1 875% MN 15	459200HE4	99 1304	49,565 19	99 8750	49,937 50	2 50	937 50	1 91
50,000	MICROSOFT CORP DATED DATE 12/06/13 ORIGINAL ISSUE DISCOUNT DUE 12/06/2018 1 625% JD 06	594918AV6	99 7550	49,877 50	100 6380	50,319 00	2 52	812 50	1 40
50,000	PEPSICO INC DATED DATE 08/13/12 ORIGINAL ISSUE DISCOUNT DUE 08/13/2017 1 250% FA 13	713448CB2	99 9830	49,991 50	100 0290	50,014 50	2 51	625 00	1 23
50,000	PFIZER INC SR UNSECURED DATED DATE 05/15/14 ORIGINAL ISSUE DISCOUNT DUE 05/15/2017 1 100% MN 15	717081DJ9	99 9120	49,956 00	99 9190	49,959 50	2 51	550 00	1 16

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE

NEUBERGER BERMAN

JPMCC Account: 541-30443 S38
Base Currency: USD
NB Account Number: 593-04173

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost ⁽¹⁾⁽⁴⁾⁽⁹⁾	Total ⁽¹⁾⁽⁴⁾⁽⁹⁾ Cost	Price	Mkt Value	% Portfolio ⁽¹²⁾	Annual ⁽⁶⁾ Income	Yield ⁽¹⁰⁾
CORPORATE BONDS (Continued)									
25,000	VERIZON COMMUNICATIONS INC SR UNSECURED DATED DATE 09/18/13 DUE 09/14/2018 2 086% MJSO 14	92343VBM5	100 0000	25,000 00	102 3940	25,598 50	1 28	563 00	1 38
50,000	VERIZON COMMUNICATIONS INC NT DATED DATE 03/17/14 ORIGINAL ISSUE DISCOUNT DUE 06/17/2019 2 550% JD 17	92343VCB8	99 8800	49,940 00	101 2600	50,630 00	2 54	1,275 00	2 17
50,000	WAL-MART STORES INC SR UNSECURED DATED DATE 10/02/13 ORIGINAL ISSUE DISCOUNT DUE 12/15/2018 1 950% JD 15	931142DJ9	99 8100	49,905 00	101 4830	50,741 50	2 55	975 00	1 43
TOTAL CORPORATE BONDS				563,894.74		570,487.90	28.62	10,901.24	1.68
GRAND TOTAL⁽⁵⁾				1,912,280.46		1,993,545.05	100.00	40,106.39	2.01

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE (MF)

NEUBERGER BERMAN

JPMCC Account: 541-30455 S38
Base Currency: USD
NB Account Number: 593-04177

Account Summary

	Opening Balance ⁽⁵⁾⁽¹⁴⁾	Closing Balance ⁽⁶⁾	Cost Basis ⁽¹⁾⁽⁴⁾⁽⁹⁾	Estimated Annual Income ⁽⁸⁾ Amount	% Yield ⁽¹⁰⁾
CASH EQUIVALENT	5,694.63	34,699.44	34,699.44	0.00	0.00
EQUITY MUTUAL FUNDS	532,666.94	484,792.26	520,324.07	4,212.38	0.87
FIXED INCOME TAXABLE FUNDS	98,428.47	96,045.22	111,655.54	5,733.90	5.97
TOTAL VALUE	636,790.04	615,536.92	666,679.05	9,946.28	1.62

Account Composition

	This Month	Year-To-Date
CASH EQUIVALENT	4,683.16	9,560.99
EQUITY MUTUAL FUNDS	0.01	0.05
FIXED INCOME TAXABLE FUNDS	25,011.64	25,011.64

Y-T-D Market Value Change Summary⁽¹³⁾

PREVIOUS YEAR ENDING VALUE	643,783.91
NET DEPOSITS AND WITHDRAWALS	(26,590.28)
INCOME AND EXPENSE ITEMS (NET)	31,833.27
NET CHANGE IN ASSET VALUE	(33,489.98)
CURRENT PERIOD ENDING VALUE	615,536.92

Income Summary⁽⁷⁾

TAXABLE DIVIDENDS	4,683.16	9,560.99
MONEY MKT FUND DIVIDENDS	0.01	0.05
CAPITAL GAINS	25,011.64	25,011.64

Y-T-D Net Realized Gains/Losses⁽²⁾⁽³⁾⁽⁴⁾

TOTAL LONG TERM	25,011.64
TOTAL SHORT TERM	N/A

003475 NBD0102 006692 NBTNT

Client Statement

For the period 12/01/2015 to 12/31/2015

BEN AND JEANNE OVERMAN
CHARITABLE TRUST DTD 9/18/80
NBTC NA TTEE (MF)

NEUBERGER BERMAN

JPMCC Account: 541-30455 S38
Base Currency: USD
NB Account Number: 593-04177

Positions In Your Account

Quantity	Description	Ticker/Cusip	Average Unit Cost (1)(4)(9)	Total Cost (1)(4)(9)	Price	Mkt. Value	% Portfolio (12)	Annual Income (8)	Yield (10)
CASH EQUIVALENT									
34,699.44	JPMORGAN TRI 100% U S TREAS SECS MONEY MKT AGENCY SHARE CL SECURITY SYMBOL IS VPIXX	VPIXZ	1.0000	34,699.44	1.0000	34,699.44	5.84	0.00	0.00
TOTAL CASH EQUIVALENT				34,699.44		34,699.44	5.84	0.00	0.00
EQUITY MUTUAL FUNDS									
23,329.363	**NEUBERGER & BERMAN INTERNATIONAL EQUITY FUND INST	NBIIX	10.7300	250,324.07	10.9100	254,523.35	41.35	3,242.78	1.27
4,509.771	**NEUBERGER BERMAN GENESIS FD INSTITUTIONAL CLASS	NBGIX	59.8700	270,000.00	51.0800	230,288.91	37.41	969.60	0.42
TOTAL EQUITY MUTUAL FUNDS				520,324.07		484,792.26	78.76	4,212.38	0.87
FIXED INCOME TAXABLE FUNDS									
11,918.28	**NEUBERGER BERMAN HIGH INCOME BD FD INSTL CL	NHILX	9.3700	111,655.54	8.0600	96,045.22	15.60	5,733.90	5.97
TOTAL FIXED INCOME TAXABLE FUNDS				111,655.54		96,045.22	15.60	5,733.90	5.97
GRAND TOTAL (6)				666,679.05		815,536.92	100.00	9,946.28	1.62

Part III (990-PF) - Changes in Net Assets or Fund Balances

Line 3 - Other increases not included in Part III, Line 2

1	COST BASIS ADJUSMENT	1	228
2	GAIN ON PY SALES SETTLED IN CY	2	5,520
3	LOSS ON CY SALES NOT SETTLED AT YEAR END	3	6,917
4	REVERSAL OF GRANT PAID IN 2014	4	4,000
5	Total	5	16,665

[illegible]

Capital Gains

Internal Use Only. Not for Public Distribution.

BEN AND JEANNE OVERMAN CHARTITABLE TRUST DTD 9/18/80
COMBINED
605 THIRD AVENUE
NEW YORK NY 10158

Capital Gains Summary From 01/01/2015 To 12/31/2015	
Description	Totals
Short Term Gain/Loss	-7,358 83
Long Term Gain/Loss	94,640 37
Total Short Sale Gain/Loss	0 00
Discount Income	0 00
Total Capital Gains/Losses	87,281 54
Adjusted Basis	1,092,552 27
Proceeds	1,179,833 81
Total Curr Gain/Loss	0 00

EQUITIES - COVERED

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
11/25/2014	01/06/2015	1,000 00	0 00	GE	GENERAL ELECTRIC CO	26 896	24 289	26,895 70	24,288 56	ST	-2,607 14	0 00	26,895 70	0 00	0 00
02/26/2014	01/13/2015	100 00	0 00	NDSN	NORDSON CORP	70 758	74 571	7,075 77	7,456 96	ST	381 19	0 00	7,075 77	0 00	0 00
01/16/2014	01/13/2015	100 00	0 00	NDSN	NORDSON CORP	72 219	74 571	7,221 95	7,456 95	ST	235 00	0 00	7,221 95	0 00	0 00
04/03/2014	01/13/2015	100 00	0 00	NDSN	NORDSON CORP	71 685	74 571	7,168 49	7,456 95	ST	288 46	0 00	7,168 49	0 00	0 00
08/06/2014	01/16/2015	200 00	0 00	TWX	TIME WARNER INC NEW	74 952	82 159	14,990 46	16,431 33	ST	1,440 87	0 00	14,990 46	0 00	0 00
07/29/2014	02/03/2015	100 00	0 00	RRC	RANGE RESOURCES CORP	78 131	51 362	7,813 15	5,136 12	ST	-2,677 03	0 00	7,813 15	0 00	0 00
09/30/2014	02/03/2015	50 00	0 00	RRC	RANGE RESOURCES CORP	67 688	51 362	3,384 41	2,568 06	ST	-816 35	0 00	3,384 41	0 00	0 00

10/08/2014	03/05/2015	50 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	51 075	65 025	2,553 75	3,251 18	ST	697 43	0 00	2,553 75	0 00	0 00
10/08/2014	03/05/2015	50 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	51 075	65 025	2,553 75	3,251 18	ST	697 43	0 00	2,553 75	0 00	0 00
08/07/2014	03/17/2015	50 00	0 00	AGN	ALLERGAN INC	152 301	241 050	7,615 07	12,052 67	ST	4,437 60	0 00	7,615 07	0 00	0 00
11/21/2014	03/17/2015	100 00	0 00	AGN	ALLERGAN INC	211 289	241 050	21,128 92	24,105 33	ST	2,976 41	0 00	21,128 92	0 00	0 00
09/23/2014	03/19/2015	50 00	0 00	SLB	***SCHLUMBE RGER LTD	102 389	81 591	5,119 44	4,079 46	ST	-1,039 98	0 00	5,119 44	0 00	0 00
10/17/2014	03/19/2015	75 00	0 00	SLB	***SCHLUMBE RGER LTD	93 867	81 591	7,040 02	6,119 19	ST	-920 83	0 00	7,040 02	0 00	0 00
08/05/2014	03/19/2015	200 00	0 00	SLB	***SCHLUMBE RGER LTD	107 349	81 591	21,469 88	16,317 84	ST	-5,152 04	0 00	21,469 88	0 00	0 00
09/10/2014	04/02/2015	100 00	0 00	ADI	ANALOG DEVICES INC	49 798	62 790	4,979 76	6,278 91	ST	1,299 15	0 00	4,979 76	0 00	0 00
09/30/2014	04/02/2015	100 00	0 00	ADI	ANALOG DEVICES INC	49 487	62 790	4,948 71	6,278 92	ST	1,330 21	0 00	4,948 71	0 00	0 00
09/09/2014	04/02/2015	100 00	0 00	ADI	ANALOG DEVICES INC	49 844	62 790	4,984 35	6,278 91	ST	1,294 56	0 00	4,984 35	0 00	0 00
11/07/2014	04/07/2015	200 00	0 00	SLXP	SALIX PHARMACEUTI CALS LTD DEL	89 372	173 000	17,874 44	34,600 00	ST	16,725 56	0 00	17,874 44	0 00	0 00
09/12/2014	04/10/2015	100 00	0 00	VIAB	VIACOM INC NEWCLASS B	79 652	69 347	7,965 20	6,934 58	ST	-1,030 62	0 00	7,965 20	0 00	0 00
04/09/2015	04/13/2015	100 00	0 00	ALTR	ALTERA CORP	38 953	43 935	3,895 27	4,393 41	ST	498 14	0 00	3,895 27	0 00	0 00
10/16/2014	04/16/2015	100 00	0 00	UN	***UNILEVER N V NEW YORK SHS NEW	37 354	44 735	3,735 38	4,473 41	ST	738 03	0 00	3,735 38	0 00	0 00
10/10/2014	04/16/2015	200 00	0 00	UN	***UNILEVER N V NEW YORK SHS NEW	38 421	44 735	7,684 16	8,946 83	ST	1,262 67	0 00	7,684 16	0 00	0 00
10/09/2014	04/16/2015	100 00	0 00	UN	***UNILEVER N V NEW YORK SHS NEW	38 752	44 735	3,875 19	4,473 42	ST	598 23	0 00	3,875 19	0 00	0 00
04/09/2015	05/19/2015	200 00	0 00	ALTR	ALTERA CORP	38 953	47 120	7,790 54	9,423 82	ST	1,633 28	0 00	7,790 54	0 00	0 00
03/20/2015	05/29/2015	200 00	0 00	COG	CABOT OIL & GAS CORP	28 609	33 816	5,721 72	6,763 03	ST	1,041 31	0 00	5,721 72	0 00	0 00
04/17/2015	06/12/2015	50 00	0 00	MON	MONSANTO CO	116 838	114 302	5,841 88	5,714 97	ST	-126 91	0 00	5,841 88	0 00	0 00
04/09/2015	06/19/2015	200 00	0 00	ALTR	ALTERA CORP	38 953	51 475	7,790 54	10,294 89	ST	2,504 35	0 00	7,790 54	0 00	0 00
08/07/2014	06/24/2015	400 00	0 00	ALTR	ALTERA CORP	32 695	51 295	13,077 84	20,517 62	ST	7,439 78	0 00	13,077 84	0 00	0 00
10/10/2014	07/02/2015	20 00	0 00	CC	CHEMOURS COMPANY (THE) COM	17 066	16 264	341 31	325 28	ST	-16 03	0 00	341 31	0 00	0 00
03/17/2015	07/02/2015	50 00	0 00	PX	PRAXAIR INC	123 022	118 783	6,151 09	5,939 04	ST	-212 05	0 00	6,151 09	0 00	0 00

07/31/2014	07/20/2015	200 00	0 00	FRC	FIRST REPUBLIC BANK SAN FRANCISCO CALIF NEW	46 897	63 890	9,379 36	12,777 76	ST	3,398 40	0 00	9,379 36	0 00	0 00
03/03/2015	07/28/2015	250 00	0 00	DVN	DEVON ENERGY CORPORATIO N NEW	61 651	50 024	15,412 73	12,505 67	ST	-2,907 06	0 00	15,412 73	0 00	0 00
04/02/2015	07/28/2015	50 00	0 00	DVN	DEVON ENERGY CORPORATIO N NEW	62 250	50 024	3,112 50	2,501 13	ST	-611 37	0 00	3,112 50	0 00	0 00
09/23/2014	08/06/2015	100 00	0 00	VIAB	VIACOM INC NEW CLASS B	77 699	44 147	7,769 90	4,414 64	ST	-3,355 26	0 00	7,769 90	0 00	0 00
09/12/2014	08/06/2015	200 00	0 00	VIAB	VIACOM INC NEW CLASS B	79 652	44 147	15,930 40	8,829 27	ST	-7,101 13	0 00	15,930 40	0 00	0 00
07/21/2015	08/20/2015	50 00	0 00	COO	COOPER COMPANIES INC OLD (THE)	173 208	167 494	8,660 41	8,374 55	ST	-285 86	0 00	8,660 41	0 00	0 00
11/25/2014	08/24/2015	100 00	0 00	APC	ANADARKO PETROLEUM CORP	91 448	65 507	9,144 78	6,550 56	ST	-2,594 22	0 00	9,144 78	0 00	0 00
06/12/2015	08/24/2015	50 00	0 00	WHR	WHIRLPOOL CORP	186 202	169 526	9,310 12	8,476 15	ST	-833 97	0 00	9,310 12	0 00	0 00
02/03/2015	08/26/2015	50 00	0 00	IBM	INTERNATION AL BUSINESS MACHINES CORP	156 020	145 892	7,801 02	7,294 45	ST	-506 57	0 00	7,801 02	0 00	0 00
04/17/2015	09/21/2015	50 00	0 00	MON	MONSANTO CO	116 838	87 792	5,841 89	4,389 51	ST	-1,452 38	0 00	5,841 89	0 00	0 00
04/02/2015	09/21/2015	50 00	0 00	MON	MONSANTO CO	115 844	87 792	5,792 18	4,389 51	ST	-1,402 67	0 00	5,792 18	0 00	0 00
01/13/2015	09/29/2015	100 00	0 00	SNDK	SANDISK CORP	81 785	48 868	8,178 51	4,886 73	ST	-3,291 78	0 00	8,178 51	0 00	0 00
10/30/2014	09/30/2015	100 00	0 00	NLSN	***NIELSEN HOLDINGS PLC SHS	41 438	44 363	4,143 76	4,436 21	ST	292 45	0 00	4,143 76	0 00	0 00
07/02/2015	10/06/2015	300 00	0 00	DD	E IDU PONT DE NEMOURS & CO	60 808	56 758	18,242 25	17,027 05	ST	-1,215 20	0 00	18,242 25	0 00	0 00
10/10/2014	10/06/2015	100 00	0 00	DD	E IDU PONT DE NEMOURS & CO	63 709	56 758	6,370 86	5,675 69	ST	-695 17	0 00	6,370 86	0 00	0 00
04/08/2015	10/07/2015	100 00	0 00	UNP	UNION PACIFIC CORP	108 370	94 472	10,836 98	9,447 01	ST	-1,389 97	0 00	10,836 98	0 00	0 00
04/23/2015	10/12/2015	1,000 00	0 00	EMC	EMC CORP-MASS	28 816	28 235	26,816 30	28,234 48	ST	1,418 18	0 00	26,816.30	0 00	0 00
07/14/2015	10/12/2015	200 00	0 00	EMC	EMC CORP-MASS	25 115	28 235	5,023 04	5,646 89	ST	623 85	0 00	5,023 04	0 00	0 00

10/24/2014	10/20/2015	100 00	0 00	PYPL	PAYPAL HOLDINGS INC COM	30 956	34 793	3 095 61	3 479 29	ST	383 68	0 00	3 095 61	0 00	0 00
01/29/2015	10/26/2015	25 00	0 00	GOOG	ALPHABET INC CLASS C CAPITAL STOCK	503 673	710 718	12,591 83	17,767 61	ST	5,175 78	0 00	12,591 83	0 00	0 00
04/08/2015	10/26/2015	100 00	0 00	UNP	UNION PACIFIC CORP	108 370	95 311	10,836 98	9,530 93	ST	-1,306 05	0 00	10,836 98	0 00	0 00
03/17/2015	10/29/2015	75 00	0 00	AGN	***ALLERGAN PLC	305 000	315 000	22,875 00	23,624 56	ST	749 56	0 00	22,875 00	0 00	0 00
09/09/2015	11/06/2015	50 00	0 00	COO	COOPER COMPANIES INC OLD (THE)	150 240	153 565	7,512 00	7,678 08	ST	166 08	0 00	7,512 00	0 00	0 00
11/14/2014	11/10/2015	50 00	0 00	APC	ANADARKO PETROLEUM CORP	90 260	65 171	4,512 98	3,258 52	ST	-1,254 46	0 00	4,512 98	0 00	0 00
09/09/2015	11/17/2015	100 00	0 00	COO	COOPER COMPANIES INC OLD (THE)	150 240	144 920	15,024 00	14,491 68	ST	-532 32	0 00	15,024 00	0 00	0 00
04/02/2015	11/23/2015	30 00	0 00	AGN	***ALLERGAN PLC	298 675	304 171	8,960 25	9,124 96	ST	164 71	0 00	8,960 25	0 00	0 00
03/17/2015	11/23/2015	35 00	0 00	AGN	***ALLERGAN PLC	305 000	304 171	10,675 00	10,645 79	ST	-29 21	0 00	10,675 00	0 00	0 00
05/18/2015	11/23/2015	5 00	0 00	AGN	***ALLERGAN PLC	295 437	304 171	1,477 18	1,520 83	ST	43 65	0 00	1,477 18	0 00	0 00
06/12/2015	12/03/2015	50 00	0 00	WHR	WHIRLPOOL CORP	186 202	157 229	9,310 11	7,861 31	ST	-1,448 80	0 00	9,310 11	0 00	0 00
02/03/2015	12/09/2015	200 00	0 00	PX	PRAXAIR INC	122 997	107 748	24,599 42	21,549 16	ST	-3,050 26	0 00	24,599 42	0 00	0 00
04/02/2015	12/15/2015	40 00	0 00	SHPG	***SHIRE PLC AMERICAN DEPOSITARY SHARES	230 246	190 146	9,209 86	7,605 70	ST	-1,604 16	0 00	9,209 86	0 00	0 00
08/21/2015	12/15/2015	40 00	0 00	SHPG	***SHIRE PLC AMERICAN DEPOSITARY SHARES	225 424	190 146	9,016 97	7,605 69	ST	-1,411 28	0 00	9,016 97	0 00	0 00
08/07/2015	12/18/2015	50 00	0 00	DD	E I DU PONT DE NEMOURS & CO	53 679	64 369	2,683 97	3,218 38	ST	534 41	0 00	2,683 97	0 00	0 00
04/02/2015	12/18/2015	100 00	0 00	MON	MONSANTO CO	115 844	95 582	11,584 36	9,558 05	ST	-2,026 31	0 00	11,584 36	0 00	0 00
02/11/2015	12/18/2015	50 00	0 00	TWX	TIME WARNER INC NEW	80 249	63 759	4,012 47	3,187 89	ST	-824 58	0 00	4,012 47	0 00	0 00
08/24/2015	12/18/2015	150 00	0 00	TWX	TIME WARNER INC NEW	70 977	63 759	10,646 58	9,563 65	ST	-1,082 93	0 00	10,646 58	0 00	0 00
06/02/2015	12/22/2015	100 00	0 00	JWN	NORDSTROM INC	73 551	49 645	7,355 13	4,964 38	ST	-2,390 75	0 00	7,355 13	0 00	0 00
10/15/2015	12/22/2015	100 00	0 00	JWN	NORDSTROM INC	66 739	49 645	6,673 86	4,964 37	ST	-1,709 49	0 00	6,673 86	0 00	0 00

05/15/2015	12/30/2015	75 00	0 00	UNP	UNION PACIFIC CORP	102 517	78 601	7,688 75	5,894 95	ST	-1,793 80	0 00	7,688 75	0 00	0 00
04/08/2015	12/30/2015	50 00	0 00	UNP	UNION PACIFIC CORP	108 370	78 601	5,418 49	3,929 97	ST	-1,488 52	0 00	5,418 49	0 00	0 00
11/16/2015	12/30/2015	100 00	0 00	UNP	UNION PACIFIC CORP	83 826	78 601	8,382 60	7,859 93	ST	-522 67	0 00	8,382 60	0 00	0 00
04/14/2015	12/30/2015	50 00	0 00	UNP	UNION PACIFIC CORP	105 505	78 601	5,275 23	3,929 97	ST	-1,345 26	0 00	5,275 23	0 00	0 00
06/19/2015	12/30/2015	75 00	0 00	UNP	UNION PACIFIC CORP	102 157	78 601	7,661 75	5,894 95	ST	-1,766 80	0 00	7,661 75	0 00	0 00
ST - TERM		9,295 00						653,535.51	646,176.68	ST	-7,358 83	0 00	653,535 51	0 00	0 00
TOTAL															
12/16/2013	01/06/2015	200 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	47 741	58 288	9,548 26	11,657 32	LT	0 00	2,109 06	9,548 26	0 00	0 00
11/07/2013	01/22/2015	300 00	0 00	ALTR	ALTERA CORP	33 147	34 388	9,943 98	10,316 32	LT	0 00	372 34	9,943 98	0 00	0 00
09/11/2013	02/03/2015	300 00	0 00	UN	***UNILEVER N V NEW YORK SHS NEW	38 104	43 091	11,431 26	12,926 89	LT	0 00	1,495 63	11,431 26	0 00	0 00
09/11/2013	02/03/2015	300 00	0 00	TROW	PRICE T ROWE GROUP INC	71 666	80 978	21,499 95	24,292 89	LT	0 00	2,792 94	21,499 95	0 00	0 00
02/11/2014	03/05/2015	50 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	47 993	65 025	2,399 65	3,251 18	LT	0 00	851 53	2,399 65	0 00	0 00
02/11/2014	03/05/2015	50 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	47 993	65 025	2,399 65	3,251 18	LT	0 00	851 53	2,399 65	0 00	0 00
09/11/2013	03/17/2015	150 00	0 00	AGN	ALLERGAN INC	87 809	241 050	13,171 28	36,158 00	LT	0 00	22,986 72	13,171 28	0 00	0 00
11/01/2013	03/20/2015	25 00	0 00	RRC	RANGE RESOURCES CORP	74 394	48 640	1,859 86	1,215 97	LT	0 00	-643 89	1,859 86	0 00	0 00
11/08/2013	03/20/2015	25 00	0 00	RRC	RANGE RESOURCES CORP	74 500	48 640	1,862 50	1,215 99	LT	0 00	-646 51	1,862 50	0 00	0 00
10/17/2013	03/20/2015	25 00	0 00	RRC	RANGE RESOURCES CORP	78 107	48 640	1,952 67	1,215 99	LT	0 00	-736 68	1,952 67	0 00	0 00
10/07/2013	03/20/2015	25 00	0 00	RRC	RANGE RESOURCES CORP	76 510	48 640	1,912 75	1,215 99	LT	0 00	-696 76	1,912 75	0 00	0 00
09/13/2013	03/20/2015	50 00	0 00	RRC	RANGE RESOURCES CORP	78 300	48 640	3,915 00	2,431 98	LT	0 00	-1,483 02	3,915 00	0 00	0 00
09/11/2013	03/20/2015	150 00	0 00	RRC	RANGE RESOURCES CORP	79 096	48 640	11,864 40	7,295 93	LT	0 00	-4,568 47	11,864 40	0 00	0 00
02/10/2014	04/02/2015	50 00	0 00	DE	DEERE & CO CORP	87 302	88 170	4,365 11	4,408 42	LT	0 00	43 31	4,365 11	0 00	0 00
09/11/2013	04/02/2015	50 00	0 00	DE	DEERE & CO	84 633	88 170	4,231 65	4,408 41	LT	0 00	176 76	4,231 65	0 00	0 00

01/07/2014	04/02/2015	50 00	0 00	DE	DEERE & CO	90 616	88 170	4,530 81	4,408 42	LT	0 00	-122 39	4,530 81	0 00	0 00
09/11/2013	04/02/2015	50 00	0 00	DD	E I DU PONT DE NEMOURS & CO	58 176	71 606	2,908 80	3,580 23	LT	0 00	671 43	2,908 80	0 00	0 00
09/11/2013	04/02/2015	400 00	0 00	PFE	PFIZER INC	28 579	34 360	11,431 60	13,743 74	LT	0 00	2,312 14	11,431 60	0 00	0 00
02/11/2014	04/08/2015	100 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	47 993	68 985	4,799 30	6,898 34	LT	0 00	2,099 04	4,799 30	0 00	0 00
12/16/2013	04/08/2015	100 00	0 00	SXT	SENSIENT TECHNOLOGIE S CORP	47 741	68 985	4,774 13	6,898 34	LT	0 00	2,124 21	4,774 13	0 00	0 00
11/07/2013	04/13/2015	300 00	0 00	ALTR	ALTERA CORP	33 147	43 935	9,943 98	13,180 22	LT	0 00	3,236 24	9,943 98	0 00	0 00
10/15/2013	04/16/2015	100 00	0 00	UN	***UNILEVER N V NEW YORK SHS NEW	37 712	44 735	3,771 15	4,473 42	LT	0 00	702 27	3,771 15	0 00	0 00
10/31/2013	04/21/2015	200 00	0 00	GLW	CORNING INC	17 083	22 627	3,416 64	4,525 24	LT	0 00	1,108 60	3,416 64	0 00	0 00
09/11/2013	04/21/2015	300 00	0 00	GLW	CORNING INC	14 889	22 627	4,466 70	6,787 85	LT	0 00	2,321 15	4,466 70	0 00	0 00
09/11/2013	04/27/2015	100 00	0 00	MSFT	MICROSOFT CORP	32 570	47 979	3,256 99	4,797 79	LT	0 00	1,540 80	3,256 99	0 00	0 00
09/11/2013	05/15/2015	100 00	0 00	DE	DEERE & CO	84 633	90 086	8,463 30	9,008 44	LT	0 00	545 14	8,463 30	0 00	0 00
03/04/2014	05/20/2015	25 00	0 00	JPM	J P MORGAN CHASE & CO	56 779	66 621	1,419 49	1,665 49	LT	0 00	246 00	1,419 49	0 00	0 00
04/14/2014	05/20/2015	75 00	0 00	JPM	J P MORGAN CHASE & CO	54 752	66 621	4,106 38	4,996 48	LT	0 00	890 10	4,106 38	0 00	0 00
03/26/2014	05/29/2015	100 00	0 00	COG	CHASE & CO CABOT OIL & GAS CORP	32 510	33 816	3,250 99	3,381 52	LT	0 00	130 53	3,250 99	0 00	0 00
03/21/2014	05/29/2015	400 00	0 00	COG	CABOT OIL & GAS CORP	33 129	33 816	13,251 48	13,526 07	LT	0 00	274 59	13,251 48	0 00	0 00
03/21/2014	06/12/2015	100 00	0 00	RPM	RPM INTERNATION AL INC	42 276	49 650	4,227 58	4,964 92	LT	0 00	737 34	4,227 58	0 00	0 00
09/11/2013	07/02/2015	70 00	0 00	CC	CHEMOURS COMPANY (THE) COM	14 791	16 264	1,035 39	1,138 46	LT	0 00	103 07	1,035 39	0 00	0 00
09/11/2013	07/02/2015	100 00	0 00	DE	DEERE & CO	84 633	96 828	8,463 30	9,682 58	LT	0 00	1,219 28	8,463 30	0 00	0 00
02/26/2014	07/10/2015	100 00	0 00	DE	DEERE & CO	84 452	95 135	8,445 24	9,513 35	LT	0 00	1,068 11	8,445 24	0 00	0 00
10/10/2013	07/10/2015	25 00	0 00	DE	DEERE & CO	82 805	95 135	2,070 13	2,378 34	LT	0 00	308 21	2,070 13	0 00	0 00
10/07/2013	07/10/2015	25 00	0 00	DE	DEERE & CO	82 405	95 135	2,060 12	2,378 34	LT	0 00	318 22	2,060 12	0 00	0 00
02/04/2014	07/20/2015	200 00	0 00	FRC	FIRST REPUBLIC BANK SAN FRANCISCO CALIF NEW PAYPAL HOLDINGS INC COM	47 770	63 890	9,554 00	12,777 76	LT	0 00	3,223 76	9,554 00	0 00	0 00
05/05/2014	07/21/2015	100 00	0 00	PYPL	PAYPAL HOLDINGS INC COM	31 596	39 464	3,159 56	3,946 35	LT	0 00	786 79	3,159 56	0 00	0 00

01/10/2014	07/21/2015	200 00	0 00	PYPL	31 491	39 464	6,298 15	7,892 69	LT	0 00	1,594 54	6,298 15	0 00	0 00
03/21/2014	07/23/2015	200 00	0 00	RPM	42 276	46 707	8,455 16	9,341 21	LT	0 00	886 05	8,455 16	0 00	0 00
04/09/2014	07/23/2015	100 00	0 00	RPM	41 862	46 707	4,186 18	4,670 60	LT	0 00	484 42	4,186 18	0 00	0 00
04/22/2014	08/18/2015	100 00	0 00	JWN	60 760	78 594	6,075 96	7,859 28	LT	0 00	1,783 32	6,075 96	0 00	0 00
12/12/2013	08/20/2015	50 00	0 00	COO	120 668	167 494	6,033 41	8,374 54	LT	0 00	2,341 13	6,033 41	0 00	0 00
12/11/2013	08/20/2015	100 00	0 00	COO	121 563	167 494	12,156 30	16,749 09	LT	0 00	4,592 79	12,156 30	0 00	0 00
02/27/2014	08/24/2015	400 00	0 00	IVZ	34 012	33 565	13,604 96	13,425 91	LT	0 00	-179 05	13,604 96	0 00	0 00
09/11/2013	08/26/2015	50 00	0 00	IBM	187 748	145 892	9,387 42	7,294 45	LT	0 00	-2,092 97	9,387 42	0 00	0 00
07/29/2014	09/09/2015	100 00	0 00	DHR	74 432	87 785	7,443 19	8,778 30	LT	0 00	1,335 11	7,443 19	0 00	0 00
03/03/2014	09/29/2015	150 00	0 00	JNJ	91 371	92 992	13,705 70	13,948 51	LT	0 00	242 81	13,705 70	0 00	0 00
07/29/2014	09/30/2015	50 00	0 00	DHR	74 432	84 881	3,721 59	4,248 98	LT	0 00	527 39	3,721 59	0 00	0 00
11/22/2013	10/20/2015	25 00	0 00	IBM	183 756	140 906	4,593 90	3,522 60	LT	0 00	-1,071 30	4,593 90	0 00	0 00
10/17/2013	10/20/2015	25 00	0 00	IBM	174 574	140 906	4,364 36	3,522 59	LT	0 00	-841 77	4,364 36	0 00	0 00
10/31/2013	10/20/2015	25 00	0 00	IBM	180 042	140 906	4,501 06	3,522 60	LT	0 00	-978 46	4,501 06	0 00	0 00
09/11/2013	10/20/2015	25 00	0 00	IBM	187 748	140 906	4,693 71	3,522 60	LT	0 00	-1,171 11	4,693 71	0 00	0 00
05/08/2014	10/20/2015	100 00	0 00	PYPL	30 801	34 793	3,080 13	3,479 28	LT	0 00	399 15	3,080 13	0 00	0 00
01/10/2014	10/20/2015	200 00	0 00	PYPL	31 491	34 793	6,298 14	6,958 57	LT	0 00	660 43	6,298 14	0 00	0 00

09/05/2014	10/20/2015	100 00	0 00	PYPL	PAYPAL HOLDINGS INC	32 575	34 793	3 257 51	3 479 28	LT	0 00	221 77	3 257 51	0 00	0 00
09/11/2013	11/04/2015	400 00	0 00	KO	COM COCA-COLA	38 623	41 988	15 449 40	16 795 01	LT	0 00	1 345 61	15 449 40	0 00	0 00
09/05/2014	11/04/2015	200 00	0 00	MDLZ	MONDELEZ INTERNATIONAL	35 599	45 929	7 119 72	9 185 59	LT	0 00	2 065 87	7 119 72	0 00	0 00
11/05/2014	11/10/2015	50 00	0 00	APC	AL INC COM	89 897	65 171	4 494 86	3 258 52	LT	0 00	-1 236 34	4 494 86	0 00	0 00
10/14/2014	11/10/2015	100 00	0 00	APC	ANADARKO PETROLEUM CORP	85 034	65 171	8 503 35	6 517 02	LT	0 00	-1 986 33	8 503 35	0 00	0 00
09/11/2013	11/10/2015	300 00	0 00	MSFT	MICROSOFT CORP	32 570	53 646	9 770 97	16 093 41	LT	0 00	6 322 44	9 770 97	0 00	0 00
09/11/2013	11/20/2015	225 00	0 00	DD	EIDU PONT DE NEMOURS & CO	55 218	66 740	12 423 99	15 016 15	LT	0 00	2 592 16	12 423 99	0 00	0 00
07/30/2014	11/23/2015	200 00	0 00	PFE	PFIZER INC	29 170	31 358	5 833 98	6 271 38	LT	0 00	437 40	5 833 98	0 00	0 00
10/03/2014	11/23/2015	300 00	0 00	PFE	PFIZER INC	29 230	31 358	8 769 12	9 407 08	LT	0 00	637 96	8 769 12	0 00	0 00
05/08/2014	12/02/2015	25 00	0 00	JPM	J P MORGAN CHASE & CO	54 340	66 610	1 358 49	1 665 22	LT	0 00	306 73	1 358 49	0 00	0 00
04/14/2014	12/02/2015	25 00	0 00	JPM	J P MORGAN CHASE & CO	54 752	66 610	1 368 80	1 665 23	LT	0 00	296 43	1 368 80	0 00	0 00
09/11/2013	12/18/2015	125 00	0 00	DD	EIDU PONT DE NEMOURS & CO	55 218	64 369	6 902 22	8 045 95	LT	0 00	1 143 73	6 902 22	0 00	0 00
LT - TERM TOTAL		8,920 00						429,016 76	498,425 79	LT	0 00	69,409 03	429,016 76	0 00	0 00
SECTION TOTAL		18,115 00						1,082,552 27	1,144,602 47	LT	-7,358 83	69,409 03	1,082,552 27	0 00	0 00

FIXED INCOME - COVERED

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
01/06/2014	11/09/2015	10,000 00	0 00	084664CA7	BERKSHIRE HATHAWAY FIN CORP	100 000	99 999	10,000 00	9,999 89	LT	0 00	-0 11	10,000 00	0 00	0 00
					QUARTERLY US LIBOR +15										
					0 77880%01/1										
					0/2017										
LT - TERM TOTAL		10,000 00			084664CA7			10,000 00	9,999 89	LT	0 00	-0 11	10,000 00	0 00	0 00
SECTION TOTAL		10,000 00						10,000 00	9,999 89		0 00	-0 11	10,000 00	0 00	0 00

CAPITAL GAIN DIVIDENDS - NONCOVERED

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
CAPITAL	12/18/2015	4,509.77		NBGIX	**NEUBERGER BERMAN GENESIS FD INSTITUTIONAL CLASS			0.00	25,011.64	LT	0.00	25,011.64	0.00	0.00	0.00
GAIN DIVIDENDS															
NONCOVE															
RED		4,509.77						0.00	25,011.64	LT	0.00	25,011.64	0.00	0.00	0.00
LT - TERM								0.00	25,011.64		0.00	25,011.64	0.00	0.00	0.00
TOTAL		4,509.77													
SECTION															
TOTAL															

CASH IN LIEU - NONCOVERED

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
CASH IN LIEU - NONCOVE	03/17/2015	151.03		ACT	***ACTAVIS PLC			0.00	151.03	LT	0.00	151.03	0.00	0.00	0.00
RED															
CASH IN LIEU - NONCOVE	05/05/2015	68.78		GOOG	GOOGLE INC CLC			0.00	68.78	LT	0.00	68.78	0.00	0.00	0.00
RED															
CASH IN LIEU - NONCOVE		219.81						0.00	219.81	LT	0.00	219.81	0.00	0.00	0.00
RED															
LT - TERM								0.00	219.81		0.00	219.81	0.00	0.00	0.00
TOTAL		219.81													
SECTION															
TOTAL															

*** This report is intended to be an internal worksheet and should not be relied upon for accuracy, unless it confirms with the official records of the firm

Part VIII, Line 1 (990-PF) - Compensation of Officers, Directors, Trustees and Foundation Managers

34,801										0	0	Expense Account
	Name	Check "X" if Business	Street	City	State	Zip Code	Foreign Country	Title	Avg Hrs Per Week	Compensation	Benefits	Expense Account
1	NEUBERGER BERMAN TRUST C	X	P O BOX 396	WILMINGTON	DE	19899		TRUSTEE		34,801		
2	JANE OVERMAN		1111 PARK AVE APT 11E	NEW YORK	NY	10128		SELECT COMMITTEE		0		
3	BEVERLY GOLDFINE		2306 E SUPERIOR ST	DULUTH	MN	55812		SELECT COMMITTEE		0		
4	JAMES SHER		4145 WINDSONG CIR NE	PRIOR LAKE	MN	55372		SELECT COMMITTEE		0		
5	DAN GOLDFINE		9929 N 123RD STREET	SCOTTSDALE	AZ	85259		SELECT COMMITTEE		0		
6	ANN GOLDFINE		1730 EAST 2ND STREET	DULUTH	MN	55812		SELECT COMMITTEE		0		
7	JENNIFER OVERMAN		2350 VINE ST	BERKELEY	CA	94708		SELECT COMMITTEE		0		

Part VI, Line 6a (990-PF) - Estimated Tax Payments

	Date	Amount
1 Credit from prior year return		0
2 First quarter estimated tax payment		
3 Second quarter estimated tax payment	6/15/2015	880
4 Third quarter estimated tax payment		
5 Fourth quarter estimated tax payment	12/15/2015	690
6 Other payments		
7 Total		1,570