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

OMB No 1545-0052

2015Department 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.

Open to Public Inspection

For calendar year 2015 or tax year beginning , 2015, and ending , 20

Name of foundation Shelter Insurance Foundation		A Employer identification number 43-1224155
Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions) 573-214-4887
1817 West Broadway		C If exemption application is pending, check here <input type="checkbox"/>
City or town, state or province, country, and ZIP or foreign postal code Columbia MO 65218		
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 12,406,190	J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> 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)	123,816			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	252	252	252	
	4 Dividends and interest from securities	451,341	451,341	451,341	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	73,471			
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		85,451		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less: Cost of goods sold					
c Gross profit or (loss) (attach schedule)	0				
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	648,880	537,044	451,593		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)	276			
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	5,830			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	6,106	0	0	0
	25 Contributions, gifts, grants paid	970,127			991,139
26 Total expenses and disbursements. Add lines 24 and 25	976,233	0	0	991,139	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	(327,353)				
b Net investment income (if negative, enter -0-)		537,044			
c Adjusted net income (if negative, enter -0-)			451,593		

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	437,554	270,620	270,620
	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 ▶			
	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)	7,481,282	6,896,012	6,896,012
	c Investments—corporate bonds (attach schedule)	5,512,600	5,160,655	5,160,655
	11 Investments—land, buildings, and equipment: basis ▶			
Liabilities	Less: accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)			
	14 Land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶ <u>Accrued Int & Misc Rec</u>)	132,873	78,903	78,903
	16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	13,564,309	12,406,190	12,406,190
	17 Accounts payable and accrued expenses	67,910	41,898	
	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 ▶ <u>Deferred Excise Tax</u>)	36,463	28,416	
	23 Total liabilities (add lines 17 through 22)	104,373	70,314	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted	13,427,930	12,303,876	
	25 Temporarily restricted			
	26 Permanently restricted	32,000	32,000	
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	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)	13,459,930	12,335,876	
	31 Total liabilities and net assets/fund balances (see instructions)	13,564,303	12,406,190	

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	13,459,930
2 Enter amount from Part I, line 27a	2	(327,353)
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	13,132,577
5 Decreases not included in line 2 (itemize) ▶ <u>Change in Unrealized Gain/Loss</u>	5	796,701
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	12,335,876

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 See Attached Listing				
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			0	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(j) FMV as of 12/31/69	(k) Adjusted basis as of 12/31/69	(l) Excess of col. (j) over col. (k), if any		
a				
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	85,451	
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	931,396	13,270,109	0.0702
2013	650,590	12,824,991	0.0507
2012	831,206	12,645,406	0.0657
2011	589,157	12,081,033	0.0488
2010	649,048	11,710,331	0.0554
2 Total of line 1, column (d)			2 0.2908
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 .05816
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 12,663,791
5 Multiply line 4 by line 3			5 736,526
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 5,370
7 Add lines 5 and 6			7 741,896
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.			8 991,139

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	5,370
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2	3	5,370
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	5,370
6	Credits/Payments:		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	7,365
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	7,365
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	0
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	1,995
11	Enter the amount of line 10 to be: Credited to 2016 estimated tax 1,995 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?		X
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) ▶ Missouri		
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? <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)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ►	X	
14 The books are in care of ► <u>Christina M. Workman</u> Telephone no. ► <u>573-214-4574</u> Located at ► <u>1817 W Broadway, Columbia, MO</u> ZIP+4 ► <u>65218-0001</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 ► 15		<input type="checkbox"/>
16 At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.**

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>	1b	
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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	X
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>)	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)? **5b**Organizations relying on a current notice regarding disaster assistance check here ☐**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945–5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b**

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

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **7b****Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See attached Listing				

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

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

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

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

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

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 None	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 None	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	12,760,147
b	Average of monthly cash balances	1b	96,494
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	12,856,641
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	12,856,641
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	192,850
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	12,663,791
6	Minimum investment return. Enter 5% of line 5	6	633,190

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	633,190
2a	Tax on investment income for 2015 from Part VI, line 5	2a	5,370
b	Income tax for 2015. (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	5,370
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	627,820
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	627,820
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	627,820

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	991,139
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	991,139
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	5,370
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	985,769

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				627,820
2 Undistributed income, if any, as of the end of 2015:				
a Enter amount for 2014 only				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2015:				
a From 2010 68,382				
b From 2011 8,014				
c From 2012 203,616				
d From 2013 329,441				
e From 2014 274,972				
f Total of lines 3a through e	884,425			
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ 991,139				
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				627,820
e Remaining amount distributed out of corpus	363,319			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	1,247,744			
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		0		
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount—see instructions			0	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	68,382			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	1,179,362			
10 Analysis of line 9:				
a Excess from 2011 8,014				
b Excess from 2012 203,616				
c Excess from 2013 329,441				
d Excess from 2014 274,972				
e Excess from 2015 363,319				

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

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

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				(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					0
b 85% of line 2a	0	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	0	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					0
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

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

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

None

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

None

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

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

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

Teresa Magruder, Shelter Insurance Companies, 1817 W Broadway, Columbia, MO 65218 573-214-4508

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

A brief written description of the request

- c** Any submission deadlines:

none

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

Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Louisiana, Missouri, Mississippi, Nebraska, Nevada, Oklahoma, Tennessee

Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year See Attached listing				
Total			3a	991,139
b Approved for future payment See Attached Listing				
Total			3b	41,898

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (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			14	252	
4	Dividends and interest from securities			14	451,341	
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	73,471	
9	Net income or (loss) from special events					
10	Gross profit or (loss) from sales of inventory					
11	Other revenue: a _____					
b	_____					
c	_____					
d	_____					
e	_____					
12	Subtotal. Add columns (b), (d), and (e)		0		525,064	0
13	Total. Add line 12, columns (b), (d), and (e)				13	525,064

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

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.)
▼	

[illegible]

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		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.

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

**Sign
Here**

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

Signature of officer or trustee

5/9/2016
Date

Vice Pres., treasurer & Secretary
Title

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

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if self-employed

PTIN

Firm's name ▶

Firm's EIN ▶

Firm's address ►

Phone no

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

OMB No 1545-0047

2015

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.

▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.**Name of the organization**

Shelter Insurance Foundation

Employer identification number

43-1224155

Organization type (check one)**Filers of:****Section:**

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions
- No contributions over \$5,000 were received

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 $\frac{1}{3}$ % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization

Shelter Insurance Foundation

Employer identification number

43-1224155

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
-----	----- ----- -----	\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
Form 990-PF
2015
PART 1

LINE 1, CONTRIBUTIONS

CONTRIBUTOR	DATE	AMOUNT	CASH	COMMON STOCK
Contributions from individuals or businesses of less than \$5,000	Various	123,816	123,816	0
Contributions from individuals or businesses of \$5,000 or more		0	0	0
Total Line 1, Contributions		123,816	123,816	0

No contributions were received from any individual or business that were \$5,000 or greater. Shelter Insurance Foundation is covered by the General Rule which requires the filing of Schedule B which provides a listing of every contributor who during the year gave the organization, directly or indirectly, money, securities, or any other type of property that total \$5,000 or more for the organization's tax year. There were no contributions equal to or exceeding \$5,000 from any one contributor during the tax year from 1/1/2015 through 12/31/2015.

LINE 16c, Other Professional Fees

Investment Management Fees	276
	<u>276</u>

LINE 18, TAXES

Excise Tax Based on Investment Income (Section 4940(e))	5,815
Annual Registration Fee	15
	<u>5,830</u>

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
2015
PART 1, LINE 25, COLUMN D

DISBURSEMENTS FOR CHARITABLE PURPOSES	TOTAL	AGENT SCHOLARSHIPS	EMPLOYEE/ AGENT SCHOLARSHIP AWARDS	OTHER AWARDS
Contributions Per Statement	970,127	727,432	108,000	134,694
Add: Scholarship Refunds	-			
Subtotal	970,127	727,432	108,000	134,694
Add: Awards Payable 12/31/2014	62,910	4,000		58,910
Less: Awards Payable 12/31/2015	41,898		-	41,898
Cash Basis - Disbursements for Charitable Purposes	991,139	731,432	108,000	151,706

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2015

PART II, LINE 10(b)

Values at 12/31/2015				
Cusip ID	Description	Number of Shares	Cost	Market Value
002824100	ABBOTT LABS	3,200.00	62,895.95	143,712
00287Y109	ABBVIE INC	3,200.00	68,205.29	189,568
055622104	BP P.L.C.	1,940.00	108,958.00	60,644
084670702	BERKSHIRE HATHAWAY INC-CL E	2,250.00	135,540.90	297,090
088606108	BHP BILLITON LTD - SPON ADR	5,520.00	159,196.80	142,195
12572Q105	CME GROUP INC	2,600.00	146,131.56	235,560
149123101	CATERPILLAR TRACTOR CO	2,210.00	105,166.17	150,192
282539105	8POINT3 ENERGY PARTNERS LP	6,000.00	85,879.20	96,840
291011104	EMERSON ELECTRIC CO	3,300.00	162,361.00	157,839
29250N105	ENBRIDGE INC.	5,800.00	78,094.39	192,502
30231G102	EXXON MOBIL CORPORATION	2,500.00	224,725.00	194,875
354613101	FRANKLIN RESOURCES	3,690.00	125,121.75	135,865
369604103	GENERAL ELECTRIC COMPANY	10,200.00	320,783.00	317,730
369604103	GENERAL ELECTRIC COMPANY	3,230.00	47,315.00	100,615
452308109	ILLINOIS TOOL WORKS	2,100.00	82,677.84	194,628
458140100	INTEL CORP	9,200.00	173,220.31	316,940
459200101	INTERNATIONAL BUSINESS MAC	2,380.00	341,128.62	327,536
465685105	ITC HOLDINGS CORP	7,020.00	104,138.42	275,535
548661107	LOWE'S CORP	3,540.00	100,240.06	269,182
58933Y105	MERCK & CO.	5,800.00	181,335.84	306,356
68389X105	ORACLE CORP	3,300.00	107,775.69	120,549
713448108	PEPSICO INCORPORATED	4,500.00	196,560.00	449,640
717081103	PFIZER INC	12,700.00	196,674.17	409,956
718172109	PHILIP MORRIS INTERNATIONAL	2,330.00	101,052.10	204,830
742718109	PROCTER & GAMBLE CO	4,150.00	242,455.76	329,552
780259107	ROYAL DUTCH SHELL PLC - ADR	3,250.00	276,656.00	149,630
806857108	SCHLUMBERGER LTD	2,290.00	129,621.46	159,728
832696405	JM SMUCKER CO	1,400.00	94,361.54	172,676
867652406	SUNPOWER CORP	4,000.00	96,528.07	120,040
87612E106	TARGET CORP	2,300.00	114,449.61	167,003
88579Y101	3M COMPANY	1,800.00	124,090.47	271,152
92857W308	VODAFONE GROUP PLC-SP ADR	6,500.00	231,299.00	209,690
G3157S106	ENSCO PLC-CL A	1,700.00	99,238.00	26,163

Total Common Stock

4,823,877

6,896,011

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2015

PART II, LINE 10(c)

Cusip ID	Bonds	Cost	Market Value
00850LAA2	AGRIBANK FCB NTS 9 13 7/15/20	259,680.00	242,494.00
037411AV7	APACHE CORP NTS 6.90 9/15/201	176,901.00	164,793.00
039483AY8	ARCHER DANIELS MIDLAND NTS	171,137.70	170,737.96
102885GT1	BOWLING GREEN UNIV OH REV	200,000.00	218,096.00
05569AAB5	BP PLC NTS 144A 5.52 5/8/2019	200,882.00	219,254.00
02153YAA4	CLAREMONT TX MF HSG REV GN	188,342.03	191,549.62
29364DAS9	ENTERGY ARKANSAS INC NTS 1	249,820.00	254,980.00
3137GAWM5	FED HOME LOAN MTG 3738 BD S	204,018.75	207,048.29
3137A7HC7	FED HOME LOAN MTG 3800 KE S	101,470.02	99,724.13
31392VXT4	FED HOME LOAN MTG T-50 A7 SI	228,130.26	234,083.03
3138L9PP1	FED NAT MTG ASN POOL AM852	249,882.81	247,258.54
406216AH4	HALLIBURTON CO NTS 8.75 2/15/	243,312.00	247,434.00
459200AG6	IBM CORP NTS 8 38 11/1/2019	245,980.00	247,308.00
464287226	ISHARES CORE US AGGREGATE	590,706.00	583,254.00
637432LR4	NATIONAL RURAL UTIL COOP NT	273,860.00	243,998.00
65364UAA4	NIAGRA MOHAWK POWER NTS 1	204,316.00	213,424.00
68608USE7	OREGON ST GO TXBL 2.88 8/1/20	250,000.00	247,512.50
713448BJ6	PEPSICO INC NTS 7.90 11/1/2018	252,216.00	234,352.00
842434CM2	SOUTHERN CAL GAS CO NTS 1S	199,268.00	201,684.00
882806FF4	TEXAS TECH UNIV REV TXBL 2.9	240,000.00	237,607.20
904764AK3	UNILEVER CAPITAL CORP NTS 4	208,432.00	217,692.00
61212LMF3	UNIV OF MONTANA REV TXBL 3	235,000.00	236,370.05
		5,173,355	5,160,654

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
CAPITAL GAINS & LOSSES
2015
PART IV, PAGE 3

DESCRIPTION	HOW ACQUIRED	DATE ACQUIRED	DATE SOLD	SALES PRICE	BASIS	CAPITAL GAIN/ (LOSS)
CLAREMONT TX MF HSG REV GN TXBL	P	2/5/2014	12/21/2015	5,490	5,438	52
APACHE CORP NTS	P	8/25/2009	11/5/2015	112,670 00	106,426 97	6,243
ARCHER DANIELS MIDLAND NTS	P	9/2/2009	9/4/2015	46,426.38	43,171 07	3,255
AUSTIN TX COMM COLLEGE REV TXBL	P	4/14/2011	2/2/2015	250,000 00	250,000 00	-
BOEING CO NTS	P	10/19/2009	8/11/2015	225,266 00	202,773 95	22,492
COLUMBUS GA LEASE REV TXBL	P	1/14/2010	11/19/2015	218,690 00	199,772 33	18,918
PROCTOR & GAMBLE CO NTS	P	8/26/2009	9/1/2015	200,000 00	200,000 00	-
UNITED TECHNOLOGIES CORP NTS	P	7/25/2007	5/1/2015	200,000 00	200,000 00	-
FED HOME LOAN MTG	P	5/29/2012	12/1/2015	25,507	25,507	-
FED HOME LOAN MTG	P	11/22/2011	12/1/2015	28,996	28,996	-
AVON PRODUCTS	P	8/24/2010	8/28/2015	31,453	190,539	(159,086)
ILLINOIS TOOL WORKS	P	7/21/2009	1/20/2015	65,325	27,559	37,766
INTEL CORP	P	1/22/2008	1/20/2015	110,302	57,935	52,367
MEAD JOHNSON NUTRITION CO	P	8/24/2010	1/20/2015	230,612	118,896	111,715
SOUTH32 - ADR	P	6/1/2015	10/22/2015	11,324	19,596	(8,272)

Part IV, Line 2, Net Capital Gain

85,451

Reconciliation

Tax Basis Adjustments Due to Prior Year OTTI Writedowns

AVON PRODUCTS - 6220 shares 132,133

Tax Basis Adjustments Due to Current Year OTTI Writedowns

Ensco PLC 1700 Shares (24,752)

Royal Dutch Shell 3250 Shares (127,026)

Lawsuit Settlement 7,665

Page 1, Line 6a, Col. (a)

Net Gain/(Loss) From Sale of Assets

73,471

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
2015
PART VIII, LINE 1

<u>(a)Name and Address</u>	<u>(b)Title</u>	<u>(c)Compensation</u>	<u>(d)Contributions</u>	<u>(e)Expense Account</u>
Rick L. Means 1817 W. Broadway Columbia, MO 65218	President & Director	0	0	0
Teresa Magruder 1817 W Broadway Columbia, MO 65218	Vice-President, Secretary, Treasurer, & Director	0	0	0
S Daniel Clapp 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Christina M Workman 1817 W Broadway Columbia, MO 65218	Assistant Treasurer & Director	0	0	0
Madison M. Moore 1817 W Broadway Columbia, MO 65218	Director	0	0	0
Paul J LaRose 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Frank Thompson 1817 W Broadway Columbia, MO 65218	Director	0	0	0
Randa Rawlins 1817 W Broadway Columbia, MO 65218	Director	0	0	0
Rockne Corbin 1817 W. Broadway Columbia, MO 65218	Director	0	0	0

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
FORM 990-PF
2015

Part X, Line 1a and 1b

	Cash Balance	Average Cash Balance	Temporary Investments	Long Term Investments Stocks & Bonds	Long Term Market Over Cost	Long Term Market Value Stocks & Bonds	Total Temporary and Long Term Investments
Beg Balance	37,567 78						
1/31/2015	183,491 72	110,529 75	399,972 69	9,461,659 01	3,292,297 02	12,753,956 03	13,153,928 72
2/28/2015	59,032 78	121,262 25	849,967 00	9,204,547 23	3,508,022 66	12,712,569 89	13,562,536 89
3/31/2015	26,668 09	42,850 44	949,956 14	9,435,480 23	3,320,454 94	12,755,935 17	13,705,891 31
4/30/2015	68,032 04	47,350 07	739,971 61	9,425,557 81	3,474,195 45	12,899,753 26	13,639,724 87
5/31/2015	52,741 31	60,386 68	989,947 27	9,216,050 31	3,444,191 20	12,660,241 51	13,650,188 78
6/30/2015	19,279 65	36,010 48	899,984 31	9,226,205 02	3,082,520 98	12,308,726 00	13,208,710 31
7/31/2015	270,806 05	145,042 85	0 00	9,216,743 32	3,087,072 31	12,303,815 63	12,303,815 63
8/31/2015	51,012 45	160,909 25	484,988 17	9,039,768 86	2,639,565 67	11,679,334 53	12,164,322 70
9/30/2015	181,315 56	116,164 01	0 00	9,379,057 81	2,400,993 19	11,780,051 00	11,780,051 00
10/31/2015	110,028 40	145,671 98	0 00	8,849,025 76	2,902,123 48	11,751,149 24	11,751,149 24
11/30/2015	80,536 01	95,282 21	418,984 64	8,533,964 29	3,169,130 04	11,703,094 33	12,122,078 97
12/31/2015	72,401 16	76,468 59	199,971 83	8,624,373 34	3,255,022 04	11,879,395 38	12,079,367 21
Average		<u>96,494 04</u>					<u>12,760,147 14</u>

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

FORM 990-PF

2015

Part XV, Supplementary information - Section 3A

Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Recipient	Purpose of Contribution	Amount
4 PAWS FOR ABILITY, INC	253 DAYTON AVE	XENIA, Ohio 45385	N/A	PC	Charitable	200 00
AEPI ROCK-A-THON	901 TIGER AVE	COLUMBIA, Missoun 65201	N/A	PC	Charitable	200 00
Alternative Community Training	2200 Burlington	Columbia, Missoun 65202	N/A	PC	Charitable	200 00
AMERICAN CANCER SOCIETY	ATTN: RELAY FOR LIFE BOONE COUNTY 2409 HYDE PARK RD	JEFFERSON CITY, Missoun 65109	N/A	PC	Education & Research	1,500 00
American Heart & Stroke Association	104 Corporate Lake Dr	Columbia, Missoun 65203	N/A	PC	Education & Research	1,000 00
AMERICAN HEART ASSOCIATION MIDWEST AFFILIATE - ACCTS REC	PO BOX 4002902	DES MOINES, Iowa 50340- 2902	N/A	PC	Education & Research	5,000 00
AMERICAN RED CROSS OF CENTRAL & NORTHERN MISSOURI	1511 S PROVIDENCE	COLUMBIA, Missoun 65203	N/A	PC	Education & Research	500 00
Arbuckle Historical Museum	402 West Muskogee	Sulphur, Oklahoma 73086	N/A	PC	Charitable	1,000 00
ASPIRE	ASPIRE SURVIVING MILITARY SPOUSE SUPPORT PO BOX 9055	FAYETTEVILLE, Arkansas 72703	N/A	PC	Charitable	500 00
BAILEYVILLE BENEFIT GROUP INC	2638 D RD	BAILEYVILLE, Kansas 66404	N/A	PC	Charitable	250 00
BIG BROTHERS BIG SISTERS OF CENTRAL MISSOURI	800 N Providence Rd #110	Columbia, Missoun 65201	N/A	PC	Charitable	100 00
BIG BROTHERS BIG SISTERS OF CENTRAL MISSOURI	800 N Providence Rd #110	Columbia, Missoun 65201	N/A	PC	Charitable	2,500 00
Boone County Historical Society	3801 Ponderosa St	Columbia, Missoun 65201	N/A	PC	Charitable	1,000 00
Boone Hospital Foundation	Box 88 1600 E Broadway	Columbia, Missoun 65201- 9896	N/A	PC	Charitable	1,500 00
BOYS & GIRLS CLUBS OF THE COLUMBIA AREA	1002 Fay Street	Columbia, Missoun 65201	N/A	PC	Charitable	6,500 00
CAAA	PO BOX 1632	COLUMBIA, Missoun 65205	N/A	PC	Charitable	500 00
CAMP HICKORY HILL	PO BOX 1942	COLUMBIA, Missoun 65205	N/A	PC	Charitable	1,200 00
Carroll County Area YMCA	Partners with Youth Campaign 101 E Ridge Dr, Ste F	Carrollton, Missoun 64633	N/A	PC	Charitable	500 00
Central Chnstan College of the Bible	911 Urbandale Dr	Moberly, Missoun 65270	N/A	PC	Education	510 00
Central Chnstan College of the Bible	911 Urbandale Dr	Moberly, Missoun 65270	N/A	PC	Education	525 00
Central Missoun CPCU Society Chapter	720 Providence Rd	Malvern, Pennsylvania 19355	N/A	PC	Charitable	500 00
Central Missoun Humane Society	616 Big Bear Blvd	Columbia, Missoun 65202	N/A	PC	Charitable	500 00
Children's Hospital/Children's Miracle Network	One Hospital Drive DC066 00	Columbia, Missoun 65212	N/A	PC	Child Welfare	587 00
West Middle School - OUTSTANDING CONTRIBUTOR AWARD - Chns Hysong	4105 Astoria Way	Columbia, Missoun 65203	N/A	PC	Education	2,000 00
College of the Ozarks	PO Box 17	Point Lookout, Missoun 65726	N/A	PC	Education	500 00
COLUMBIA COLLEGE			N/A	PC	Education	300 00
COLUMBIA COLLEGE			N/A	PC	Education	500 00
Columbia College	1001 Rogers St	Columbia, Missoun 65216	N/A	PC	Education	250 00
Columbia College	1001 Rogers St	Columbia, Missoun 65216	N/A	PC	Education	500 00
COLUMBIA COLLEGE			N/A	PC	Education	300 00
COLUMBIA POLICE FOUNDATION, INC	PO BOX 1482	COLUMBIA, Missoun 65205	N/A	PC	Charitable	250 00
Community Foundation of Central Missoun	1 S Seventh St P O Box 6015	Columbia, Missoun 65205	N/A	PC	Charitable	5,000 00
Coyote Hill Chnstan Children's Home	PO Box 1	Harnsburg, Missoun 65256	N/A	PC	Child Welfare	1,100 00
CYSTIC FIBROSIS FOUNDATION GATEWAY CHAPTER	8251 MARYLAND AVE STE 12	ST LOUIS, Missoun 63105	N/A	PC	Education & Research	150 00
DAVIDSON COLLEGE	BOX 7174	DAVIDSON, North Carolina 28035	N/A	PC	Education	175 00
DEON STARMAN BREAST CANCER FOUNDATION	C/O JOYCE ROTH 1713 KENILWORTH	COLUMBIA, Missoun 65203	N/A	PC	Education & Research	200 00

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Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Recipient	Purpose of Contribution	Amount
EveryDayMatters Foundation	4950 College Blvd	Overland Park, Kansas 66211-1612	N/A	PC	Charitable	1,000 00
FAMILY HOME GOLF CLASSIC	12410 FORTSON RD	JACKSONVILLE, Arkansas 72076	N/A	PC	Charitable	250 00
FORSYTH PROJECT GRADUATION	PO BOX 492	FORSYTH, Missoun 65653	N/A	PC	Education	250 00
FULTON PUBLIC SCHOOLS FOUNDATION	2 HORNET DR	FULTON, Missoun 65251	N/A	PC	Education	4,000 00
GATEWAY AREA CHAPTER NATIONAL MULTIPLE SCLEROSIS SOCIETY	1867 LACKLAND HILL PKWY	ST LOUIS, Missoun 63146	N/A	PC	Charitable	2,000 00
F V Heinkel Award - Glenn Crowley	4195 Crabapple Lane	Columbia, Missoun 65203	N/A	PC	Achievement in Science, Education, Other	2,000 00
GREAT CIRCLE	409 VANDIVER WEST BLDG 6 STE 102A	COLUMBIA, Missoun 65202	N/A	PC	Charitable	1,250 00
GREATER MISSOURI LEADERSHIP FOUNDATION			N/A	PC	Charitable	500 00
GRESHAM MIDDLE SCHOOL FOUNDATION	PO BOX 18495	KNOXVILLE, Tennessee 37928	N/A	PC	Education	500 00
Hamilton College	198 College Hill Rd	Clinton, New York 13323	N/A	PC	Education	500 00
Harvard Medical School	401 Park Dr Ste 22 West	Boston, Massachusetts 02215	N/A	PC	Education	100 00
HEART OF MISSOURI CASA	PO Box 10028	Columbia, Missoun 65205	N/A	PC	Charitable	500 00
JDRF GREATER MISSOURI & SOUTHERN ILLINOIS CHAPTER	50 CRESTWOOD EXECUTIVE CENTER STE 401	ST LOUIS, Missoun 63126	N/A	PC	Charitable	100 00
JOB POINT			N/A	PC	Charitable	6,000 00
JUNIOR ACHIEVEMENT	PO BOX 10140	COLUMBIA, Missouri 65202	N/A	PC	Education	750 00
Kawasaki Kids Foundation	1298 Main St, Unit A #4221	Windsor, Colorado 80550	N/A	PC	Child Welfare	200 00
KNIGHTS OF COLUMBUS	COUNCIL 14414 1115 LOCUST ST	COLUMBIA, Missouri 65201	N/A	PC	Charitable	162 00
KSU FOUNDATION	2323 ANDERSON AVE #500	MANHATTAN, Kansas 66502	N/A	PC	Education	100 00
MAKE A WISH MISSOURI	13523 BARRETT PKWY DR, STE 241	BALLWIN, Missoun 63021	N/A	PC	Charitable	178 00
MEALS ON WHEELS OF COLUMBIA	800 HOSPITAL DR	COLUMBIA, Missoun 65201	N/A	PC	Charitable	1,000 00
Mississippi State University Foundation	PO BOX 6149	Mississippi State, Mississippi 39762	N/A	PC	Education	1,250 00
Missoun Association for Community Action Inc	2014 Williams St	Jefferson City, Missoun 65109	N/A	PC	Charitable	1,000 00
Missoun Boys State	PO Box 667	Warrensburg, Missoun 64093	N/A	PC	Charitable	200 00
Missoun Cotton Exchange	3420 Buttonwood Dr	Columbia, Missoun 65201	N/A	PC	Child Welfare	695 00
MISSOURI S&T	112 CAMPUS SUPPORT	ROLLA, Missoun 65409- 1320	N/A	PC	Education	50 00
MISSOURI STATE SOCIETY DAUGHTERS OF THE AMERICAN REVOLUTION	821 MAIN ST	BOONVILLE, Missoun 65233	N/A	PC	Charitable	500 00
MISSOURI VALLEY COLLEGE	500 E COLLEGE ST	MARSHALL, Missoun 65340	N/A	PC	Education	2,500 00
MISSOURI VALLEY COLLEGE	500 E COLLEGE ST	MARSHALL, Missoun 65340	N/A	PC	Education	2,500 00
MS Project Package	385 Stateline Road Suite 2	Southaven, Mississippi 38671	N/A	PC	Charitable	350 00
MU CHILDREN'S HOSPITAL	404 N KEENE ST	COLUMBIA, Missoun 65201	N/A	PC	Child Welfare	1,000 00
MU CHILDREN'S HOSPITAL	1 HOSPITAL DR	COLUMBIA, Missoun 65212	N/A	PC	Child Welfare	500 00
P A R K	ATTN, KEITH JACKSON, PRESIDENT 6915 GEYER SPRINGS RD	LITTLE ROCK, Arkansas 72209	N/A	PC	Charitable	5,000 00
Possibility Place	PO BOX 332482	Murfreesboro, Tennessee 37133	N/A	PC	Charitable	700 00
RAIN-CENTRAL MISSOURI, INC	1123 WILKES BLVD STE 250	COLUMBIA, Missoun 65201	N/A	PC	Education, Early Detection & care	250 00
Raising Arkansas, Inc	10411 W Markham St, Ste 100	Little Rock, Arkansas 72205	N/A	PC	Charitable	1,000 00
RONALD MCDONALD HOUSE CHARITIES			N/A	PC	Child Welfare	1,000 00
Ronald McDonald House Chanties of Mid-Missoun	3501 Lansing Ave	Columbia, Missoun 65201	N/A	PC	Child Welfare	1,000 00
RUN FOR HER LIFE	PO BOX 188	MOBERLY, Missoun 65270	N/A	PC	Charitable	100 00

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SCS Athletic Boosters - Golf	Springfield Catholic High School 2340 S Eastgate Ave	Springfield, Missouri 65809	N/A	PC	Charitable	250 00
Southeast Iowa Shop With a Cop	321 N Main St	Burlington, Iowa 52601	N/A	PC	Charitable	500 00
SOUTHERN METHODIST UNIVERSITY	PO BOX 750402	DALLAS, Texas 75275-0402	N/A	PC	Education	500 00
ST BALDRICK'S FOUNDATION	1333 MAYFLOWER AVE, STE 400	MONROVIA, California 91016	N/A	PC	Charitable	250 00
STEPHENS COLLEGE			N/A	PC	Education	25 00
STEPHENS COLLEGE			N/A	PC	Education	200 00
Susan G Kornen For the Cure - Mid-Missouri Affiliate	3301 W Broadway Ste C	Columbia, Missouri 65203	N/A	PC	Education, Early Detection & care	2,400 00
Town of Thompson's Station Community Association	PO Box 100	Thompsons Station, Tennessee 37179	N/A	PC	Charitable	1,500 00
TRUMAN STATE UNIVERSITY FOUNDATION	100 E NORMAL MCCLAIN HALL 205	KIRKSVILLE, Missouri 63501	N/A	PC	Education	2,869 02
TRUMAN STATE UNIVERSITY FOUNDATION	100 E NORMAL MCCLAIN HALL 205	KIRKSVILLE, Missouri 63501	N/A	PC	Education	3,000 00
TRUMAN STATE UNIVERSITY, SCHOOL OF BUSINESS	VIOLETTE HALL 2400 100 E NORMAL ST	KIRKSVILLE, Missouri 63501	N/A	PC	Education	4,000 00
UCA Foundation	Box 4986	Conway, Arkansas 72035	N/A	PC		1,000 00
University of Arkansas Community College at Morrilton - Workforce Center	1537 University Blvd	Morrilton, Arkansas 72110	N/A	PC	Education	3,000 00
University of Central Missouri Foundation	Smiser Alumni Center	Warrensburg, Missouri 64093	N/A	PC	Education	250 00
University of Central Missouri Foundation	Smiser Alumni Center	Warrensburg, Missouri 64093	N/A	PC	Education	100 00
University of Central Missouri Foundation	Smiser Alumni Center	Warrensburg, Missouri 64093	N/A	PC	Education	3,000 00
University of Central Missouri Foundation	Smiser Alumni Center	Warrensburg, Missouri 64093	N/A	PC	Education	50 00
University of Central Missouri Foundation	Smiser Alumni Center	Warrensburg, Missouri 64093	N/A	PC	Education	30 00
University of Missouri	109 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	100 00
University of Missouri	109 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	125 00
University of Missouri	109 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	100 00
University of Missouri	109 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	50 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	600 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	250 00
UNIVERSITY OF MISSOURI - COLUMBIA	109 REYNOLDS ALUMNI CENTER	COLUMBIA, Missouri 65211	N/A	PC	Education	300 00
UNIVERSITY OF MISSOURI - COLUMBIA	109 REYNOLDS ALUMNI CENTER	COLUMBIA, Missouri 65211	N/A	PC	Education	1,500 00
UNIVERSITY OF MISSOURI - COLUMBIA	109 REYNOLDS ALUMNI CENTER	COLUMBIA, Missouri 65211	N/A	PC	Education	200 00
University of Missouri Cheer Squad	c/o Suzy Thompson Dept of Athletics 336 Hearnes Center/600 Stadium Blvd	Columbia, Missouri 65211	N/A	PC	Charitable	50 00
University of Missouri Law School Foundation	203 Hulston Hall	Columbia, Missouri 65211	N/A	PC	Education	2,500 00
VOLUNTARY ACTION CENTER	403 VANDIVER DR, STE A	COLUMBIA, Missouri 65202	N/A	PC	Charitable	2,500 00
VOLUNTARY ACTION CENTER	403 VANDIVER DR, STE A	COLUMBIA, Missouri 65202	N/A	PC	Charitable	1,000 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604-3128	N/A	PC	Education	200 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604-3128	N/A	PC	Education	100 00
Westminster College	501 Westminster Ave	Fulton, Missouri 65251	N/A	PC	Education	150 00
Westminster College	501 Westminster Ave	Fulton, Missouri 65251	N/A	PC	Education	625 00
WOODHAVEN	1405 hATHMAN PL	COLUMBIA, Missouri 65201	N/A	PC	Education & Community Development	8,000 00
YOUTH ENTREPRENEURS	4111 E 37TH ST N STE D101	WICHITA, Kansas 67220	N/A	PC	Charitable	1,000 00

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Cedar Creek Therapeutic Riding Center	4895 W Hwy 163	COLUMBIA, Missoun 65201	N/A	PC	Charitable	5,000 00
University of Arkansas Community College at Morrilton	1537 University Blvd	Morrilton, Arkansas 72110	N/A	PC	Charitable	5,000 00
University of Missouri-Columbia, Trulaske College of Business	407 Cornell Hall	COLUMBIA, Missoun 65203	N/A	PC	Education	2,500 00
WEST MIDDLE SCHOOL	401 Clinkscales Rd	COLUMBIA, Missoun 65201	N/A	PC	Education	2,500 00
State Technical College of Missouri	One Technology Dr	Linn, MO 65051	N/A	PC	Education	2,000 00
University of Missouri-Columbia	11 Jesse Hall	COLUMBIA, Missoun 65211	N/A	PC	Education	2,000 00
University of Missouri-Columbia	11 Jesse Hall	COLUMBIA, Missoun 65211	N/A	PC	Education	2,000 00
Southwest Collegiate Institute for the Deaf	3200 Ave C	Big Spring, TX 79720	N/A	PC	Education	500 00
MACC - Columbia	601 Business Loop 70 West Ste 216	COLUMBIA, Missoun 65203	N/A	PC	Education	2,000 00
North Central Missouri College	1301 Main St	Trenton, MO 64683	N/A	PC	Education	2,000 00
University Of Missouri - Trulaske College of Business	407 Cornell Hall	COLUMBIA, Missoun 65203	N/A	PC	Education	5,000 00
Agent Scholarship Awards			N/A	N/A	Education	731,432 00
Various High School Seniors						
Employee Scholarship Awards			N/A	N/A	Education	108,000 00
Various High School Seniors						
Total						991,138 02

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RETURN OF PRIVATE FOUNDATION
PART XV, SUPPLEMENTARY INFORMATION - SECTION 3B

Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
West Junior High School Scholarships	N/A	N/A	Education	12,000
La Plata High School Scholarships	N/A	N/A	Education	4,000
Lang Award - MO School for Deaf	N/A	N/A	Education	500
Multicultural Achievement Committee Scholarship	N/A	N/A	Education	2,000
University of Missouri - Columbia Trulaske College of Business 403C Cornell Hall Columbia, MO 65211	N/A	PC	Education	9,731
Woodhaven 1405 Hathman Place Columbia, MO 65201	N/A	PC	Education	8,798
PARK (Positive Atmosphere Reaches Kids) 6915 Geyer Springs Road Little Rock AR 72209	N/A	PC	Education	4,869
				<hr/>
				<u><u>\$ 41,898</u></u>