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For calendar year 2015, or tax year beginning 01-01-2015 , and ending 12-31-2015

Name of foundation THE AJL CHARITABLE FOUNDATION		A Employer identification number 45-0677796	
Number and street (or P O box number if mail is not delivered to street address) PO BOX 3339		Room/suite	B Telephone number (see instructions) (303) 771-1117
City or town, state or province, country, and ZIP or foreign postal code LITTLETON, CO 80161		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), 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		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 13,653,767		J Accounting method <input checked="" 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 <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	1,759,192			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	120,835	120,835		
	4 Dividends and interest from securities	157,205	157,205		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10 _____	335,622			
	b Gross sales price for all assets on line 6a 3,661,408				
	7 Capital gain net income (from Part IV, line 2)		335,622		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances _____				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	-17,573	3,922	-21,541	
	12 Total. Add lines 1 through 11	2,355,281	617,584	-21,541	
	13 Compensation of officers, directors, trustees, etc	29,454	19,848		9,605
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule).	4,499	2,250		2,249
	b Accounting fees (attach schedule).	6,361	4,461		1,900
	c Other professional fees (attach schedule)	121,747	87,268		34,479
	17 Interest	9,098	9,098		
	18 Taxes (attach schedule) (see instructions)	4,174	3,705		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings.	71			71
	22 Printing and publications				
	23 Other expenses (attach schedule).	17,280	14,853		2,427
	24 Total operating and administrative expenses. Add lines 13 through 23	192,684	141,483		50,731
	25 Contributions, gifts, grants paid	601,604			601,604
	26 Total expenses and disbursements. Add lines 24 and 25	794,288	141,483		652,335
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	1,560,993			
	b Net investment income (if negative, enter -0-)		476,101		
	c Adjusted net income (if negative, enter -0-)				

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	359,832	1,074,470	1,074,470
	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) ▶ _____ 7,565 Less allowance for doubtful accounts ▶ _____		7,565	7,565
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges	382		
	10a	Investments—U S and state government obligations (attach schedule)	626,794	887,627	857,598
	b	Investments—corporate stock (attach schedule)	6,479,677	6,727,846	7,730,624
	c	Investments—corporate bonds (attach schedule)	2,815,681	3,226,993	3,141,792
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	612,490	652,677	841,718
	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)	10,894,856	12,577,178	13,653,767	
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	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted	10,894,856	12,577,178	
	25	Temporarily restricted			
	26	Permanently restricted			
	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)	10,894,856	12,577,178	
31	Total liabilities and net assets/fund balances(see instructions)	10,894,856	12,577,178		

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 10,894,856
2	Enter amount from Part I, line 27a	2 1,560,993
3	Other increases not included in line 2 (itemize) ▶ _____	3 121,329
4	Add lines 1, 2, and 3	4 12,577,178
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 12,577,178

Part IV

Capital Gains and Losses for Tax on Investment Income

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

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h)) (l)
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
a	See Additional Data Table		
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	335,622
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	-2,719

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 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	628,217	13,016,975	0 048261
2013	439,956	12,264,578	0 035872
2012	6,424	11,135,535	0 000577
2011	98,550	21,107	4 669067
2010			

2	Total of line 1, column (d).	2	4 753777
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	1 188444
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	13,843,672
5	Multiply line 4 by line 3.	5	16,452,429
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	4,761
7	Add lines 5 and 6.	7	16,457,190
8	Enter qualifying distributions from Part XII, line 4.	8	652,335

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See
the Part VI instructions

Part VI

Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the 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)

2

Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)

3

Add lines 1 and 2.

4

Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)

5

Tax based on investment income.Subtract line 4 from line 3 If zero or less, enter -0-

6

Credits/Payments

7

Total credits and payments Add lines 6a through 6d.

8

Enter any penalty for underpayment of estimated tax Check here ☒ if Form 2220 is attached

9

Tax due.If the total of lines 5 and 8 is more than line 7, enter amount owed

10

Overpayment.If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.

11

Enter the amount of line 10 to be Credited to 2015 estimated tax Refunded

1

9,522

2

3

9,522

4

5

9,522

6a

5,625

6b

6c

6d

7

5,625

8

71

9

3,968

10

11

Part VII-A

Statements Regarding Activities

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?		Yes	No
1a				No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for 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>			No
1b				No
1c				
c	Did the foundation file Form 1120-POL for this year?			
1c				
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			
d				
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers			
e				
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>	2		No
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>	3		No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a		No
4b	If "Yes," has it filed a tax return on Form 990-T for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
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>	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) CO			
8b	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>	8b	Yes	
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>	9		No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10		No

Form 990-PF (2015)

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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>WWW.AJLFOUNDATION.ORG</u>	13	Yes	
14	The books are in care of ► <u>THE ORGANIZATION</u> Telephone no ► <u>(303) 771-1117</u> Located at ► <u>PO BOX 3339 LITTLETON CO</u> ZIP+4 ► <u>80161</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here <input type="checkbox"/> 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ►	16	Yes	No

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)? 1b		
	Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>		
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		
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		
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	No
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	No

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))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<i>If "Yes," attach the statement required by Regulations section 53.4945–5(d)</i>			
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b	No
<i>If "Yes" to 6b, file Form 8870</i>			
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
See Additional Data Table				
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	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) 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	
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 ▶

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	13,145,871
b	Average of monthly cash balances.	1b	908,618
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	14,054,489
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	14,054,489
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	210,817
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	13,843,672
6	Minimum investment return. Enter 5% of line 5.	6	692,184

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	692,184
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	9,522
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	9,522
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	682,662
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	682,662
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	682,662

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	652,335
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	652,335
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	652,335

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				682,662
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			601,603	
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2015				
a From 2010.				
b From 2011.				
c From 2012.				
d From 2013.				
e From 2014.				
f Total of lines 3a through e.				
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ 652,335				
a Applied to 2014, but not more than line 2a			601,603	
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.				50,732
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))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b.				
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				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015.				631,930
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.				
10 Analysis of line 9				
a Excess from 2011.				
b Excess from 2012.				
c Excess from 2013.				
d Excess from 2014.				
e Excess from 2015.				

Part XIV

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b Check box to indicate whether the organization

Tax year	Prior 3 years			(e) Total
(a) 2015	(b) 2014	(c) 2013	(d) 2012	

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Part XV

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))

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

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

AJL CHARITABLE FOUNDATION
6881 S HOLLY CIRCLE SUITE 204
CENTENNIAL, CO 80121
(303) 771-1117
KMOHRBACHER@AJLFOUNDATION.ORG

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

APPLICATIONS AND GRANT GUIDELINES ARE AVAILABLE FROM THE FOUNDATION. SEE THE WEBSITE FOR MORE INFORMATION WWW.AJLFUNDATION.ORG. THE FIRST STEP IN THE APPLICATION PROCESS IS TO SUBMIT A LETTER OF INQUIRY WHICH SHOULD BE NO MORE THAN THREE PAGES AND SHOULD INCLUDE:

1. A BRIEF STATEMENT OF ISSUES TO BE ADDRESSED, THE HISTORY AND GOALS OF YOUR ORGANIZATION, AND YOUR ORGANIZATION'S INVOLVEMENT WITH THESE ISSUES.
2. A BRIEF SUMMARY OF THE ACTIVITIES FOR WHICH YOU ARE REQUESTING SUPPORT, INCLUDING AN OUTLINE OF YOUR OBJECTIVE, AND ANTICIPATED OUTCOMES AND IMPLICATIONS.
3. THE APPROXIMATE STARTING DATE AND DURATION OF THE PROPOSED ACTIVITIES.
4. THE TOTAL AMOUNT OF FUNDING NEEDED, THE AMOUNT REQUESTED FROM THE FOUNDATION, AND INFORMATION ABOUT OTHER SOURCES OF SUPPORT, BOTH ASSURED AND REQUESTED.

ONCE THE LETTER OF INQUIRY IS ACCEPTED YOU WILL BE ASKED TO SUBMIT A FULL PROPOSAL AND APPLICATION TO THE FOUNDATION.

c Any submission deadlines

APPLICATIONS ARE ACCEPTED YEAR ROUND

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

THE AJL CHARITABLE FOUNDATION SUPPORTS ACTIVITIES IN THE FOLLOWING AREAS: EDUCATION, BATTERED AND ABUSED WOMEN, AND CHILDREN, HOMELESSNESS, THE ARTS. ELIGIBILITY: THE FOUNDATION MAKES GRANTS ONLY TO TAX-EXEMPT ORGANIZATIONS WITH 501(C)(3) CLASSIFICATIONS FROM THE INTERNAL REVENUE SERVICE AND GRANTS TO INDIVIDUALS FOR EDUCATION BASED UPON A FINANCIAL NEED. THE FOUNDATION MAY PROVIDE SCHOLARSHIP OR FELLOWSHIP SUPPORT TO INDIVIDUALS. THE FOUNDATION DOES NOT MAKE GRANTS FOR RESEARCH PROJECTS OR GIVE SUPPORT TO CONFERENCES, SEMINARS, MEDIA EVENTS, OR WORKSHOPS UNLESS THEY ARE AN INTEGRAL PART OF A BROADER PROGRAM. THE FOUNDATION DOES NOT PROVIDE SUPPORT FOR THE PRODUCTION AND DEVELOPMENT OF TELEVISION AND RADIO PROGRAMMING.

Part XV

Supplementary Information(continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			▶ 3a	601,604
b Approved for future payment				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated

[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)			No
(2) Other assets.	1a(2)			No
b Other transactions				
(1) Sales of assets to a noncharitable exempt organization.	1b(1)			No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)			No
(3) Rental of facilities, equipment, or other assets.	1b(3)			No
(4) Reimbursement arrangements.	1b(4)			No
(5) Loans or loan guarantees.	1b(5)			No
(6) Performance of services or membership or fundraising solicitations.	1b(6)			No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c			No
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

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.		
	<div style="border-bottom: 1px solid black; text-align: center; margin-bottom: 5px;">*****</div> <div style="border-bottom: 1px solid black; text-align: center;">Signature of officer or trustee</div>	<div style="border-bottom: 1px solid black; text-align: center; margin-bottom: 5px;">2016-11-08</div> <div style="border-bottom: 1px solid black; text-align: center;">Date</div>	<div style="border-bottom: 1px solid black; text-align: center; margin-bottom: 5px;">*****</div> <div style="border-bottom: 1px solid black; text-align: center;">Title</div>

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

Paid Preparer Use Only	Print/Type preparer's name ALAN BRANDT	Preparer's Signature	Date 2016-11-08	Check if self-employed <input type="checkbox"/>	PTIN P00580823
	Firm's name <input type="checkbox"/> JDS PROFESSIONAL GROUP			Firm's EIN <input type="checkbox"/> 20-8019714	
	Firm's address <input type="checkbox"/> 10303 E DRY CREEK RD STE 400 ENGLEWOOD, CO 80112			Phone no (303) 771-0123	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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)
BESSEMER TR S/T ATTACHED	P	2015-01-01	2015-12-31
BESSEMER TR L/T ATTACHED	P	2014-12-30	2015-12-31
ATLANTIC TR S/T COVERED	P	2015-01-01	2015-12-31
ATLANTIC TR L/T COVERED	P	2014-12-30	2015-12-31
ATLANTIC TR L/T ATTACHED	P	2014-12-30	2015-12-31
AT MLP FUND S/T	P	2015-01-01	2015-12-31
AT MLP FUND L/T	P	2014-12-30	2015-12-31
AT MLP SECTION 1256	P	2015-01-01	2015-12-31
ATLANTIC TR UNRECAPTURED 1250	P	2014-12-30	2015-12-31
AT MLP FUND UNRECAPTURED 1250	P	2014-12-30	2015-01-31

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
157,121		154,925	2,196
863,169		848,113	15,056
232,348		220,935	11,413
1,883,690		1,603,207	280,483
452,126		464,552	-12,426
		18,890	-18,890
		15,164	-15,164
2,561			2,561
17			17
1			1

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			2,196
			15,056
			11,413
			280,483
			-12,426
			-18,890
			-15,164
			2,561
			17
			1

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation(If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
KATHRYN L MOHRBACHER	TREAS/EXEC D 10 00	29,454	0	0
PO BOX 3339 LITTLETON,CO 80161				
KRISTIN KOVAL	DIRECTOR 5 00	0	0	0
PO BOX 3339 LITTLETON,CO 80161				
MARJORIE M RUDDEN	DIRECTOR 5 00	0	0	0
PO BOX 3339 LITTLETON,CO 80161				
JOHN W LAWTON	DIRECTOR 5 00	0	0	0
PO BOX 3339 LITTLETON,CO 80161				
CHRIS MELBY	DIRECTOR 5 00	0	0	0
PO BOX 3339 LITTLETON,CO 80161				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ANCHOR CENTER FOR BLIND CHILDREN 2550 ROSLYN STREET DENVER,CO 80238	NONE	PC	GENERAL OPERATING SUPPORT	10,000
BAYAUD ENTERPRISES 333 W BAYAUD AVE DENVER,CO 80223	NONE	PC	GENERAL OPERATING SUPPORT	10,000
BOYS & GIRLS CLUB OF VISTA 410 W CALIFORNIA AVE VISTA,CA 92083	NONE	PC	CAPITAL REQUEST-HVAC SYSTEM	10,580
CASA ADVOCATES FOR CHILDREN 10855 E BETHANY DR 200 AURORA,CO 80014	NONE	PC	PROGRAM SUPPORT-LEGACY PROGRAM	54,267
CASA DE AMPARO 325 BUENA CREEK ROAD SAN MARCOS,CA 92069	NONE	PC	GENERAL OPERATING SUPPORT	25,000
CENTUS (CENTUS COUNSELING CONSULTIN 2696 S COLORADO BLVD 380 DENVER,CO 80222	NONE	PC	PROGRAM SUPPORT-CENTUS SCHOOL	7,500
COLORADO DRUG ENDANGERED CHILDREN 1530 W 13TH AVE STE 118 DENVER,CO 80204	NONE	PC	GRANT-SMART CHOICES, SAFE KIDS	30,000
COLORADO DRUG ENGANGERED CHILDREN 1530 W 13TH AVE STE 118 DENVER,CO 80234	NONE	PC	GRANT-CIRCLE OF PARENTS IN RECOVERY	42,500
COLORADO I HAVE A DREAM FOUNDATION 1836 GRANT ST 2 DENVER,CO 80203	NONE	PC	PROGRAM SUPPORT	20,000
COLORADO SYMPHONY 1000 14TH ST 15 DENVER,CO 80202	NONE	PC	GRANT	10,000
CSU FOUNDATION-COMMUNITY LITERACY C 1501 CAMPUS DELIVERY FT COLLINS,CO 805231501	NONE	PC	GRANT	10,000
CSU FOUNDATION-SCHOLARSHIPS 1501 CAMPUS DELIVERY FT COLLINS,CO 805231501	NONE	PC	SCHOLARSHIPS	20,000
CSU-FOUNDATION 1501 CAMPUS DELIVERY FT COLLINS,CO 805231501	NONE	PC	PROGRAM SUPPORT	12,000
DENVER MUSEUM OF NATURE & SCIENCE 2001 COLORADO BLVD DENVER,CO 80205	NONE	PC	GRANT-TEACHER PROF DEVELOPMENT	10,000
DENVER MUSEUM OF NATURE & SCIENCE 2001 COLORADO BLVD DENVER,CO 80205	NONE	PC	GRANT-INTERNSHIPS	10,000
Total ▶ 3a				601,604

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a Paid during the year				
DENVER RESCUE MISSION 6100 SMITH ROAD DENVER,CO 80216	NONE	PC	PROGRAM SUPPORT-STAR PROGRAM	10,000
DENVER RESCUE MISSION 6100 SMITH ROAD DENVER,CO 80216	NONE	PC	PROGRAM SUPPORT-NEW LIFE REHAB	10,000
DOMINICAN HOME HEALTH AGENCY 2501 N GAYLORD ST DENVER,CO 80205	NONE	PC	PROGRAM SUPPORT- IN-HOME NURSING	10,000
ENERGY OUTREACH COLORADO 225 E 16TH AVE DENVER,CO 80203	NONE	PC	GENERAL OPERATING SUPPORT	5,000
EXCELSIOR YOUTH CENTER FOUNDATION 15001 E OXFORD AVE AURORA,CO 80014	NONE	PC	GRANT	30,000
FAMILY HOMESTEAD 999 DECATUR ST DENVER,CO 80204	NONE	PC	GENERAL OPERATING SUPPORT	10,000
FAMILY PROMISE OF GREATER DENVER PO BOX 40550 DENVER,CO 80204	NONE	PC	GRANT	15,000
I HAVE A DREAM OF BOULDER COUNTY 5390 MANHATTAN CIR BOULDER,CO 80303	NONE	PC	GRANT	50,000
I HAVE A DREAM OF BOULDER COUNTY 5390 MANHATTAN CIR BOULDER,CO 80303	NONE	PC	GRANT	25,000
LUTHERAN FAMILY SERVICES 363 S HARLAN ST 200 DENVER,CO 80226	NONE	PC	GRANT-COMPASS COLO SPRINGS	39,267
LUTHERAN FAMILY SERVICES 363 S HARLAN ST 200 DENVER,CO 80226	NONE	PC	GRANT-KPC RESPITE CENTER	10,000
METRO CARERING 1100 E 18H AVE DENVER,CO 80203	NONE	PC	GRANT	5,000
NEW HAVEN YOUTH AND FAMILY SERVICES PO BOX 1199 VISTA,CA 92085	NONE	PC	GRANT-CATERING4YOUTH	10,580
PEO INTERNATIONAL 6297 VACQUERO DR CASTLE ROCK,CO 80108	NONE	PC	SCHOLARSHIPS	1,000
SHRINERS HOSPITALS FOR CHILDREN 2425 STOCKTON BOULEVARD SACRAMENTO,CA 95817	NONE	PC	CAPITAL REQUEST	60,160
Total ▶ 3a				601,604

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
TERI INC 1165 LINDA VISTA DR SAN MARCOS,CA 92078	NONE	PC	GRANT	8,000
UNIVERSITY HILLS ROTARY CLUB 1650 FILLMORE STREET 170 DENVER,CO 80206	NONE	PC	SCHOLARSHIPS	5,000
VOICES FOR CHILDREN 2851 MEADOWLARK DRIVE SAN DIEGO,CA 92123	NONE	PC	GRANT	6,000
WELLSHIRE PRESBYTERIAN CHURCH 2999 S COLORADO BLVD DENVER,CO 80222	NONE	PC	PROGRAM SUPPORT-YOUTH MISSION	5,000
WYOMING CHILDREN'S HOME SOCIETY 314 EAST 21ST STREET CHEYENNE,WY 82001	NONE	PC	GRANT	4,750
Total ▶ 3a				601,604

TY 2015 Accounting Fees Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE	3,800	1,900		1,900
ACCOUNTING FEES	2,561	2,561		

TY 2015 Investments Corporate Bonds Schedule

Name: THE AJL CHARITABLE FOUNDATION

EIN: 45-0677796

Name of Bond	End of Year Book Value	End of Year Fair Market Value
BANK OF AMER FDG CORP 5.65% 5/1/18	108,502	107,531
BANK OF NY 3.1% 1/15/15		
BERKSHIREHATHAWAY CORP 5.4% 5/15/201	115,806	108,541
BLACKROCKINC 4.25%DUE5/24/2021	112,275	108,086
CATERPILLER FINL 4/15/18	116,368	108,164
CHEVRON CORP 4.95% 3/3/19	110,287	108,951
CISCO SYS INC 5.5% 2/22/16	79,110	75,479
CISCO SYSTEMS IN 1/15/20	84,086	81,604
CONOCOPHILLIPS 5.75% 2/1/2019	119,253	108,236
DISNEYWALTCOMTNS 5.625% 9/15/16	79,953	77,499
DUPONTEEIDENEMOURS 4.625% 1/15/2020	112,311	105,212
GENERALELECCO 5.25% 12/06/2017	80,095	82,378
GENERALELECTRICCAPCORP 4.625% 1/7/20	80,821	80,076
GLAXO SMITH KLINE	82,161	81,741
GOLDMAN SACHS 2/7/16		
GOLDMANSACHSGRP 2.625% 01/31/2019	101,637	100,715
GOOGLE INC 5/19/21	107,640	106,481
HONEYWELL INTL INC 5% 2.15.19	109,660	109,504
INTEL CORP 10/1/16	102,425	100,624
JPMORGAN CHASE 4.4% 7/22/20	80,918	80,054

Name of Bond	End of Year Book Value	End of Year Fair Market Value
JP MORGAN CHASE 3/1/16	76,613	75,313
MERCK & CO INC 3.875% 01/15/21	108,384	107,206
MORGAN STANLEY 3/22/17	107,710	103,582
NBC UNIVERSAL 4/1/16	77,218	75,366
ORACLECORP 5.25% 1/15/16	105,097	100,147
ORACLECORP 3.625% 7/15/23	105,326	103,438
PEPSICO INCSR 4.5% 1/15/2020	111,529	108,609
PEPSICO INCSR 3.60% 03/01/2024	105,734	104,619
SHELL INTL 9/22/19	108,027	106,580
STATE STR CORP 2.875% 3/7/16	101,185	100,352
UNITED TECH CORP 12/11/17	107,889	107,499
VERIZON COMM 5.5% 2/15/18	109,737	107,729
WAL MART STORES INC 3.30% 04/22/2024	105,265	103,192
WELLS FARGO 12/11/17	113,971	107,284

TY 2015 Investments Corporate Stock Schedule

Name: THE AJL CHARITABLE FOUNDATION
EIN: 45-0677796

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ACE LTD		
AETNA INC	38,715	97,308
ALLIANCE DATA SERVICES	30,218	61,675
ALLERGAN PLC SHRS	120,277	131,875
ALPHABET INC CAP STK CL C	96,303	162,400
ALPHABET INC CAP STK CL A	24,027	59,907
AMAZON.COM	93,716	200,063
AMERICAN EXPRESS CO COM	65,983	58,074
AMERICAN INTL GROUP INC		
AMERICAN WATER WORKS CO		
ANADARKO PETE CORP	89,862	62,425
APACHE CORP		
APPLE INC	105,062	155,680
ASTRAZENECA		
AT DISCIPLINED EQUITY FUND	263,052	250,073
AUTOMATIC DATA PROCESSING	94,900	142,753
AVAGO TECH		
AVALONBAY COMNTY S INC		
BANK OF AMERICA CORP		
BLACKROCK INC	34,908	60,272
BNP PARIBAS SPON ADR		
BOEING CO COM	45,328	83,862
BRIDGESTONE CORP ADR		
CAPITAL ONE FINCL CORP	74,822	91,308
CHECK POINT SOFTWARE		
CHINA TELECOM ADR		
CIGNA CORP COM	59,218	62,922
CISCO SYSTEMS	66,333	93,549
CITIGROUP INC	50,002	69,604
CITRIX SYS INC CO	48,499	60,520

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COLGATE PALMOLIVE	53,417	55,628
COMCAST CORP	84,514	115,964
CONOCOPHILLIPS		
COVIDIEN PLC		
CUMMINS INC		
CVS CAREMARK		
CVS HEALTH CORP COM	49,453	100,214
DAIHATSU MOTOR CO		
DANAHER CORP	65,429	112,385
DBS GROUP HLDGS		
DIRECTTV		
DISNEYWALT CO		
DOLLAR GENERAL CO		
DOLLAR GENERAL CORP NEW	51,895	81,572
EMC CORP MASS	85,433	89,752
EOG RES INC COM	45,901	38,935
EQT CORP	26,015	25,804
EXPRESS SCRIPTS HLDG	71,130	110,311
FIDELITY NATL INFORMATION	31,159	55,449
FISERV INC	31,263	76,826
G E	82,125	130,207
GOOGLE INC CL A		
GOOGLE INC CL C		
HARBOR INTL FUND	616,640	574,675
HITACHI LTD		
HOME DEPOT	77,726	132,250
HSBS HLDGS		
ILLINOIS TOOL WORKS INC		
IMPERIAL TOBACCO LT ADR		
ITOCHU CORP ADR		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
IVA INTL FUND CLASS I	704,274	640,716
J SAINSBURY SPN ADR NEW		
JOHNSON & JOHNSON	75,159	98,098
JP MORGAN CHASE	66,847	115,222
KDDI CORP ADR		
KEYCORP NEW		
KINDER MORGAN INC	66,865	45,879
KIRBY CORP		
L BRANDS		
LORILARD INC COM		
MACY'S INC	107,399	68,911
MAINSTAY EPOCH GLOBAL EQUITY		
MAINSTAY MKTFIELD FUND CLASS 1625		
MARATHON OIL CORP		
MEDTRONIC INC	142,211	142,302
MERCK & CO	57,322	74,476
MICROSOFT CORP	82,473	161,169
MORGAN STANLEY SR NTF		
MYLAN INC		
NEXTERA ENERGY INC	60,513	58,698
NIELSEN NV EUR		
NIKE		
NXP SEMICONDUCTORS		
OMNICOM GROUP INC	49,879	54,097
ORACLE CORP	87,301	106,302
ORIX CORP		
OW FIXED INCOME FUND		
OW LARGE CAP STAT FUND		
OW REAL RETURN FUND		
OW SML & MID CAP FD(FKA GLOBAL)		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
OW STATEGIC OPP FD (FKA GLOBAL)		
PANDORA A/S ADR		
PEPSICO INC	51,879	69,944
PFIZERINC		
PRAXAIR	75,000	71,168
PRUDENTIAL FIN INC COM	116,376	108,682
QUALCOMM INC	39,585	29,241
RAYTHEON		
RSA INS GRP INC		
SIMON PPTY GROUP INC	55,611	71,554
SINOPEC/CHINA PET ADR		
SKANDINAVISKA ENSKILD ADR		
SKY PLC ADR		
STRYKER CORP	47,886	82,252
SUMITOMO METAL MIN CO		
SVENSKA CL AKTIBLGT ADR		
TERADATA CORP DEL COM		
THERMO FISHER SCIENTIFIC	40,969	42,555
TIM PARTICIPACOE ADR		
TJX COS	43,558	72,328
TOKYO GAS ADR		
TWEEDY BROWNE GLOBAL VALUE FUND 1	705,167	640,787
TYCO INTL PLC SHS	79,652	62,983
UNILEVER NV		
UNION PACIFIC	55,865	60,996
UNITED HEALTH GROUP	52,243	105,288
UNITED TECHNOLOGIES	56,476	69,170
UNITED RENTALS		
US BANCORP	82,561	96,648
VALERO ENERGY		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VERIZON COMMUNICATIONS INC	93,993	88,974
VF CORP	32,983	55,963
VIACOM INC CL B NEW		
VIRTUS EMERGING MARKETS	647,374	605,263
VISA INC	40,029	72,664
WELLS FARGO	63,441	101,110
WHARF HOLDINGS ADR		
WILLIAMS CO	73,630	52,942
WILMAR INTL ADR		
YUM BRANDS		
ZIMMER HLDGS		

TY 2015 Investments Government Obligations Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796**US Government Securities - End of
Year Book Value:**

887,627

**US Government Securities - End of
Year Fair Market Value:**

857,598

**State & Local Government
Securities - End of Year Book
Value:****State & Local Government
Securities - End of Year Fair
Market Value:**

TY 2015 Investments - Other Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
AT MLP FUND LLC	AT COST	652,677	841,718

TY 2015 Legal Fees Schedule

Name: THE AJL CHARITABLE FOUNDATION

EIN: 45-0677796

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
SHERMAN & HOWARD	4,499	2,250		2,249
OTHER				

TY 2015 Other Expenses Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
SUBSCRIPTION/MEMBERSHIP FEES	1,050			1,050
PORTFOLIO DEDUCTION-ATLANTIC				
AT MLP ROYALTY EXP DEDUCTION				
AT MLP PORTFOLIO DEDUCTION	24	24		
AT MLP LLC	14,806	14,806		
AT MLP LLC CASH CONTRIBUTIONS	23	23		
BESSEMER INVESTMENT EXPENSE				
BUSINESS REGISTRATION FEE				
WEBSITE EXPENSES				
POSTAGE & MAILING	218			218
SUPPLIES	409			409
INSURANCE	750			750

TY 2015 Other Income Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
AT MLP FUND LLC	2,963	2,963	
AT MLP FUND LLC	7	7	
STATE INCOME TAX REFUND	605	605	
TAX REFUND INTEREST INCOME	347	347	
AT MLP FUND LLC-ROYALTIES	46		
AT MLP FUND	-20,465		-20,465
AT MLP FUND 1231	-1,076		-1,076

TY 2015 Other Increases Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Description	Amount
BOOK/TAX DIFFERENCES	121,329

TY 2015 Other Notes/Loans Receivable Short Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Name of 501(c)(3) Organization	Balance Due
SYNERGY NOTE REC	7,565

TY 2015 Other Professional Fees Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT ADVISOR FEES	86,842	86,842		
INVESTMENT ADVISOR FEE- BESSEMER	426	426		
GRANTMAKING - CONTRACTOR	34,479			34,479

TY 2015 Taxes Schedule**Name:** THE AJL CHARITABLE FOUNDATION**EIN:** 45-0677796

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ATLANTIC TRUST FOREIGN TAX	3,557	3,557		
AT MLP FOREIGN TAX	141	141		
BESSEMER TRUST FOREIGN TAX	7	7		
PENALTY & INT 2014	61			
NET FEDERAL TAXES PAID/REFUNDED	408			

Schedule B

(Form 990, 990-EZ, or 990-PF)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

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

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

OMB No 1545-0047

2015

Name of the organization THE AJL CHARITABLE FOUNDATION	Employer identification number 45-0677796
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Organization type (check one)

Filers of:	Section:
Form 990 or 990-EZ	<input type="checkbox"/> 501(c)() (enter number) organization
	<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust not treated as a private foundation
	<input type="checkbox"/> 527 political organization
Form 990-PF	<input checked="" type="checkbox"/> 501(c)(3) exempt private foundation
	<input type="checkbox"/> 4947(a)(1) nonexempt charitable trust treated as a private foundation
	<input type="checkbox"/> 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or other property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33¹/₃% 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 990PF, 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 THE AJL CHARITABLE FOUNDATION	Employer identification number 45-0677796
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Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed			
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		\$ 1,759,192	Person <input checked="" type="checkbox"/>
	AMY S LAWTON TRUST PO BOX 3339		Payroll <input type="checkbox"/>
	LITTLETON, CO 80161		Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions)
(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)
(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)
(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)
(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)
(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)
(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)

Name of organization THE AJL CHARITABLE FOUNDATION	Employer identification number 45-0677796
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Part II

Noncash Property

(see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	NOTE RECEIVABLE	\$ 9,192	2015-08-01
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	

Name of organization THE AJL CHARITABLE FOUNDATION	Employer identification number 45-0677796
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Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ► \$ _____

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div>--</div>	<div></div> <div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
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(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div>--</div>	<div></div> <div></div> <div></div>	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
	<div></div> <div></div> <div>--</div>	<div></div> <div></div> <div></div>	