Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ **Do not enter social security numbers on this form as it may be made public.**
▶ **Information about Form 990-PF and its instructions is at *www.irs.gov/form990pf*.**

OMB No 1545-0052

2015

Open to Public Inspection

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

Name of foundation
SIMMONS FIRST FOUNDATION INC

A Employer identification number
46-4607601

Number and street (or P O box number if mail is not delivered to street address)
P O BOX 9000

Room/suite

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
PINE BLUFF, AR 71611

C If exemption application is pending, check here ▶ ☐

G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

H Check type of organization ☑ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶$ 1,498,139

J Accounting method ☑ Cash ☐ Accrual ☐ Other (specify)
(Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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)	1,310,300			
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	620	620		
	4	Dividends and interest from securities	12,057	12,057		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-3,875			
	b	Gross sales price for all assets on line 6a 267,115				
	7	Capital gain net income (from Part IV, line 2)				
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	1,319,102	12,677		
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)	9,582			
	17	Interest				
	18	Taxes (attach schedule) (see instructions)				
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	19,155			
	24	**Total operating and administrative expenses.** Add lines 13 through 23	28,737	0		0
	25	Contributions, gifts, grants paid	247,129			247,129
	26	**Total expenses and disbursements.** Add lines 24 and 25	275,866	0		247,129
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	1,043,236			
	b	**Net investment income** (if negative, enter -0-)		12,677		
	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	383,405	587,187	587,187
	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)		70,590	70,158
	b	Investments—corporate stock (attach schedule)		458,592	450,039
	c	Investments—corporate bonds (attach schedule)		400,091	390,755
	11	Investments—land, buildings, and equipment basis ▶			
		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 ▶)		-18,321	
	16	**Total assets**(to be completed by all filers—see the instructions Also, see page 1, item I)	383,405	1,498,139	1,498,139
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable	22,910	94,408	
	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)	22,910	94,408	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here** ▶ ✓ **and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted	360,495	1,403,731	
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☐ **and complete lines 27 through 31.**			
	27	Capital stock, trust principal, or current funds			
	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)	360,495	1,403,731	
	31	**Total liabilities and net assets/fund balances**(see instructions)	383,405	1,498,139	

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	360,495
2	Enter amount from Part I, line 27a	2	1,043,236
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,403,731
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	1,403,731

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			
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			
b			
c			
d			
e			

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

(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	(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
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	
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 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	52,184	31,471	1 658161
2013		821	
2012			
2011			
2010			

2	**Total** of line 1, column (d)	2	1 658161
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 658161
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	749,781
5	Multiply line 4 by line 3	5	1,243,258
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	127
7	Add lines 5 and 6	7	1,243,385
8	Enter qualifying distributions from Part XII, line 4	8	247,129

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)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	254
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	254
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	254
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015 — 6a		
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	
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	254
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	
11	Enter the amount of line 10 to be **Credited to 2015 estimated tax** ▶ **Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	1b		No
	*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.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	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? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	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? *If "Yes," attach the statement required by General Instruction T.*	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? *If "Yes," complete Part II, col. (c), and Part XV.*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ AR			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	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)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

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).	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?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶DAVID GARNER Telephone no ▶(870) 541-1243

Located at ▶PO BOX 9000 PINE BLUFF AR ZIP+4 ▶71611

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

			Yes	No
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?	16		No
	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 ▶			

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

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

				Yes	No
1a	During the year did the foundation (either directly or indirectly)				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☑ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☑ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).	☐ Yes ☑ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any**of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?		1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐				
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?	☐ Yes ☑ No			
	If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all**years listed, answer "No" and attach statement—see instructions).		2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2015 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969, **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.)*.		3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		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))? ☐ 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** No

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

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? **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
J THOMAS MAY PO BOX 7009 PINE BLUFF, AR 71601	PRESIDENT 1 00	0	0	0
RANDA EDWARDS P O BOX 7009 PINE BLUFF, AR 71611	SECRETARY 1 00	0	0	0
ROBERT A FEHLMAN 30 MARCELLA DRIVE LITTLE ROCK, AR 72223	TREASURER 1 00	0	0	0
DAVID GARNER PO BOX 7009 PINE BLUFF, AR 71611	ASST TREASU 1 00	0	0	0

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

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

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 UNIVERSITY OF ARKANSAS EARLY ACCESS PROGRAM	75,000
2 PINE BLUFF DOWNTOWN DEVELOPMENT	24,959
3 LINCOLN CONSOLIDATED SCHOOL DISTRICT	24,048
4 BOYS & GIRLS CLUB OF THE ARKANSAS RIVER VALLEY	23,460

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	504,060
b	Average of monthly cash balances	1b	257,139
c	Fair market value of all other assets (see instructions)	1c	0
d	**Total** (add lines 1a, b, and c)	1d	761,199
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	761,199
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	11,418
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	749,781
6	**Minimum investment return.** Enter 5% of line 5	6	37,489

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	37,489
2a	Tax on investment income for 2015 from Part VI, line 5	2a	254		
b	Income tax for 2015 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	254
3	Distributable amount before adjustments Subtract line 2c from line 1			3	37,235
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	37,235
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	37,235

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	247,129
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	247,129
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	247,129

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					37,235
2 Undistributed income, if any, as of the end of 2015					
a Enter amount for 2014 only.				25,000	
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.	50,569				
f **Total** of lines 3a through e.		50,569			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 247,129					
a Applied to 2014, but not more than line 2a				25,000	
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.					37,235
e Remaining amount distributed out of corpus		184,894			
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		235,463			
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					0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)					
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions) . . .					
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a		235,463			
10 Analysis of line 9					
a Excess from 2011. . . .					
b Excess from 2012. . . .					
c Excess from 2013. . . .					
d Excess from 2014. . . .	50,569				
e Excess from 2015. . . .	184,894				

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. . . . . . ▶

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

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

Part XV Supplementary Information (Complete this part only if the organization 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))

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

RANDA EDWARDS
PO BOX 7009
PINE BLUFF, AR 71611
(870) 541-1102
RANDA EDWARDS@SIMMONSFIRST COM

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

WRITTEN FORMAT

c Any submission deadlines

DETERMINED BY THE BOARD

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

DETERMINED BY THE BOARD

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 Additional Data Table				
Total . . . . ▶ **3a**				247,129
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (See instructions)
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					620
4 Dividends and interest from securities					12,057
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					-3,875
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)					8,802

13 Total. Add line 12, columns (b), (d), and (e) **13** 8,802

(See worksheet in line 13 instructions to verify calculations)

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

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

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

		Yes	No
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?			
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

(a) Line No	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

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

****** | 2016-09-15 | ******

Signature of officer or trustee | Date | Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶☐	PTIN
PATRICIA C HEIRD		2016-09-20		P00450696

Firm's name ▶ NEWTON OWEN BOYD & SMOKE LTD

Firm's EIN ▶ 71-0662924

Firm's address ▶ PO BOX 6669 PINE BLUFF, AR 716116669

Phone no (870) 535-1510

Form 990PF Part XV Line 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*				
AGAPE HOUSE AGAPE HOUSE 1838 MORNING STAR RD 1838 MORNING STAR RD EL DORADO,AR 71730			VARIOUS	10,296
BOYS AND GIRLS CLUB OF EL DORADO BOYS AND GIRLS CLUB OF EL DORADO 1201 N WEST AVE 1201 N WEST AVE EL DORADO,AR 71730			VARIOUS	5,560
HOPE LANDING HOPE LANDING 214 HOPE LANDING 214 HOPE LANDING EL DORADO,AR 71730			VARIOUS	9,816
LINCOLN CONSOLIDATED SCHOOL DISTRIC LINCOLN CONSOLIDATED SCHOOL DISTRICT 107 E SCHOOL ST 107 E SCHOOL ST LINCOLN,AR 72744			VARIOUS	24,048
LAKESIDE SCHOOL DISTRICT LAKESIDE SCHOOL DISTRICT 2837 MALVERN AVE 2837 MALVERN AVE HOT SPRINGS,AR 71901			VARIOUS	12,500
HOT SPRINGS SCHOOL DISTRICT HOT SPRINGS SCHOLL DISTRICT 400 LINWOOD AVE 400 LINWOOD AVE HOT SPRINGS,AR 71913			VARIOUS	12,500
UNIV OF ARKANSAS EARLY ACCESS PROG UNIV OF ARKANSAS EARLY ACCESS PROGRAM 1 UNIVERSITY OF ARKANSAS 1 UNIVERSITY OF ARKANSAS FAYETTEVILLE,AR 72701			VARIOUS	75,000
PINE BLUFF DOWNTOWN DEVELOPMENT PINE BLUFF DOWNTOWN DEVELOPMENT 110 N PINE ST 110 N PINE ST PINE BLUFF,AR 71601			VARIOUS	24,959
ECONOMICS ARKANSAS ECONOMICS ARKANSAS 1400 W MARKHAM ST 408 1400 W MARKHAM ST 408 LITTLE ROCK,AR 72201			VARIOUS	10,000
SOUTH ARKANSAS ARTS CENTER SOUTH ARKANSAS ARTS CENTER 110 E 5TH ST 110 E 5TH ST EL DORADO,AR 71730			VARIOUS	7,500
WHAT'S NEXT PINE BLUFF WHAT'S NEXT PINE BLUFF PO BOX 9786 PO BOX 9786 PINE BLUFF,AR 71611			VARIOUS	13,000
JUNIOR ACHIEVEMENT OF ARKANSAS JUNIOR ACHIEVEMENT OF ARKANSAS 1501 N UNIVERSITY AVE 1501 N UNIVERSITY AVE LITTLE ROCK,AR 72207			VARIOUS	9,390
PARK PARK 6915 GEYER SPRINGS RD 6915 GEYER SPRINGS RD LITTLE ROCK,AR 72209			VARIOUS	6,100
BOYS & GIRLS CLUB - AR RIVER VALLEY BOYS & GIRLS CLUB - AR RIVER VALLEY 600 E 15TH ST 600 E 16TH ST RUSSELLVILLE,AR 72801			VARIOUS	23,460
TOPPS INC TOPPS INC 3512 W 2ND AVE 3512 W 2ND AVE PINE BLUFF,AR 71601			VARIOUS	1,000
Total . . . . ▶ **3a**				247,129

Form 990PF Part XV Line 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*				
WHITE HALL UNITED METHODIST CHURCH WHITE HALL UNITED METHODIST CHURCH 300 CHURCH DR 300 CHURCH DR WHITE HALL, AR 71602			VARIOUS	1,000
ICVR PEN OR PENCIL PROGRAM ICVR PEN OR PENCIL PROGRAM PO BOX 77075 PO BOX 77075 WASHINGTON, DC 20013			VARIOUS	1,000
Total . . . . ▶ **3a**				247,129

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2015 Gain/Loss from Sale of Other Assets Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
150 SHS PIMCO ETF TR		PURCHASE	2015-12		3				3	
212 SHS WISDOM TREE EUROPE HEDGED EQ		PURCHASE	2015-12		320				320	
212 SHS WISDOM TREE EUROPE HEDGED EQ		PURCHASE	2015-12		485				485	
220 SHS ALCOA INC		PURCHASE	2015-05		2,860	3,010			-150	
52 SHS CHEVRON CORPORATION		PURCHASE	2015-11		4,931	5,604			-673	
45 SHS CHEVRON CORPORATION		PURCHASE	2015-11		4,268	4,741			-473	
53 SHS CHEVRON CORPORATION		PURCHASE	2015-11		4,739	5,411			-672	
78 SHS CONOCOPHILLIPS		PURCHASE	2015-08		3,702	5,208			-1,506	
67 SHS CONOCOPHILLIPS		PURCHASE	2015-08		3,180	4,399			-1,219	
130 SHS DOW CHEMICAL CORPORATION		PURCHASE	2015-09		5,618	6,644			-1,026	
120 SHS DOW CHEMICAL CORPORATION		PURCHASE	2015-09		5,186	6,171			-985	
REDEEMED FEDERAL HOME LOAN BANK		PURCHASE	2015-10		30,000	30,027			-27	
REDEEMED FEDERAL NATIONAL MORTGAGE A		PURCHASE	2015-08		30,000	30,018			-18	
REDEEMED FEDERAL NATIONAL MORTGAGE A		PURCHASE	2015-10		40,000	40,096			-96	
165 SHS FORD MOTOR COMPANY		PURCHASE	2015-10		2,577	2,652			-75	
185 SHS FORD MOTOR COMPANY		PURCHASE	2015-10		2,889	2,973			-84	
63 SHS ISHARES U S BROKER-DEALERS		PURCHASE	2015-07		2,734	2,768			-34	
31 SHS ELI LILLY & COMPANY		PURCHASE	2015-09		2,809	2,340			469	
100 SHS ELI LILLY & COMPANY		PURCHASE	2015-09		9,188	7,633			1,555	
90 SHS LOWES COMPANY		PURCHASE	2015-08		6,228	6,329			-101	
160 SHS MARKET VECTORS GOLD MINERS		PURCHASE	2015-12		2,273	3,156			-883	
REDEEMED NEW HAMSHIRE ST HGS FIN AUT		PURCHASE	2015-12		2,000	2,000				
50 SHS POWERSHARES QQQ TRUST SERIES		PURCHASE	2015-12		5,630	5,225			405	
94 SHS PROCTER AND GAMBLE COMPANY		PURCHASE	2015-12		7,485	7,284			201	
135 SHS PROCTER AND GAMBLE COMPANY		PURCHASE	2015-12		10,750	10,629			121	
15 SHS PUBLIC STORAGE		PURCHASE	2015-08		3,116	2,873			243	
63 SHS GUGGENHEIM S&P EQUAL WEIGHT		PURCHASE	2015-11		5,029	4,817			212	
283 SHS SPDR KBW REGIONAL BANKING		PURCHASE	2015-09		11,617	11,986			-369	
95 SHS SPDR S&P DIVIDEND		PURCHASE	2015-11		7,358	7,475			-117	
75 SHS SELECT SECTOR SPDR CONSUMER D		PURCHASE	2015-11		6,081	5,746			335	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
5 SHS SIMON PROPERTY GROUP INC		PURCHASE	2015-05		927	918			9	
150 SHS SOUTHERN COMPANY		PURCHASE	2015-08		6,576	6,589			-13	
150 SHS SOUTHERN COMPANY		PURCHASE	2015-08		6,576	6,629			-53	
125 SHS SYSCO CORP		PURCHASE	2015-08		4,936	4,675			261	
135 SHS SYSCO CORP		PURCHASE	2015-08		5,331	5,057			274	
31 SHS VF CORPORATION		PURCHASE	2015-12		1,918	2,222			-304	
175 SHS WASTE MGMT INC		PURCHASE	2015-08		8,723	8,647			76	
182 SHS WASTE MGMT INC		PURCHASE	2015-08		9,072	9,038			34	

TY 2015 Investments Corporate Bonds Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Name of Bond	End of Year Book Value	End of Year Fair Market Value
ALLY BANK MIDVALE UT CD	25,000	24,942
AMERICAN EXPRESS CENTURION BANK	30,000	29,887
BMW BANK OF NORTH AMERICA CD	30,000	29,930
BANCORP BANK WILMINGTON DE CD	25,000	24,991
BANK OF AMERICA	24,861	24,397
BANK OF NEW YORK MELLON	24,925	24,729
BANK NORTH CAROLINA THOMASVILLE NC C	30,000	29,918
BECTON DICKINSON	25,933	25,347
COMENITY CAPITAL BANK SALT LAKE CITY	25,000	24,933
EVERBANK JACKSONVILLE FL CD	30,000	29,960
FEDERAL NATIONAL MORTGAGE ASSN	30,060	30,020
ISHARES IBOXX HIGH YIELD CORP BOND	5,157	4,835
MURPHY OIL CORPORATION	28,205	22,744
PIMCO ETF TR ENHANCED SHORT MATURITY	15,150	15,091
FEDERATED INST HIGH YIELD BOND	15,800	15,104
GOLDMAN SACHS STRAT INC-INST	25,000	24,220
GUGGENHEIM FLOATING RATE STRATEGIES	10,000	9,707

TY 2015 Investments Corporate Stock Schedule

Name: SIMMONS FIRST FOUNDATION INC
EIN: 46-4607601

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T INC	23,303	23,399
ABBVIE INC	4,633	4,147
AMEREN CORPORATION	5,258	5,620
AMERICAN ELECTRIC POWER INC	6,900	6,992
BANK OF AMERICA CORP	8,281	8,247
BANK OF NEW YORK	2,765	2,638
BOEING COMPANY	5,811	5,784
CME GROUP, INC	21,806	21,110
CATERPILLAR INC	8,446	6,592
CISCO SYSTEM INC	16,200	16,429
COACH INC	10,553	9,328
COCA-COLA CO	11,572	12,673
CONOCOPHILLIPS	5,861	4,295
COSTCO WHOLESALE CORP	3,000	3,392
DUKE ENERGY CORP	3,412	3,213
EXXON MOBILE CORPORATION	14,142	15,200
FORD MOTOR COMPANY	15,190	13,808
GENERAL ELECTRIC COMPANY	6,428	7,320
GENERAL MILLS INCORPORATED	2,563	2,595
GOODYEAR TIRE AND RUBBER CO	1,469	1,634
INTEL CORPORATION	17,636	18,603
ISHARES SELECT DIVIDEND ETF	15,947	16,533
ISHARES TR CORE S&P SMALL-CAP ETF	8,306	7,708
ISHARES CORE HIGH DIVIDEND ETF	4,835	4,772
KIMBERLY-CLARK CORPORATION	16,756	19,477
ELI LILLY & COMPANY	8,863	10,280
LOCKHEED MARTIN CORP	5,561	6,297
LOWES COMPANY	6,125	6,692
MARKET VECTORS GOLD MINERS ETF	2,249	2,195
MERCK AND COMPANY INC	12,557	11,092

Name of Stock	End of Year Book Value	End of Year Fair Market Value
MURPHY OIL CORPORATION	7,861	5,904
NORTHERN TRUST CORPORATION	5,165	4,974
PFZER INC	14,781	14,042
SPDR S&P 500 ETF TR UNIT SER 1	10,493	10,194
SPDR K&W REGIONAL BANKING ETF	5,023	5,114
SELECT SECTOR SPDR MATERIALS	3,617	3,908
SELECT SECTOR SPDR FINANCIAL	7,797	7,506
SELECT SECTOR SPDR TECHNOLOGY	3,784	4,197
SOUTHERN COMPANY	7,545	8,188
SPECTRA ENERGY CORP	15,188	11,180
SYSCO CORP	9,137	10,168
TARGET CORP	20,852	19,096
VANGUARD FTSE DEVELOPED MARKETS ETF	19,917	20,380
VANGUARD SMALL CAP GROWTH ETF	1,356	1,214
VERIZON COMMUNICATIONS	22,314	20,938
WAL-MART STORES INC	7,611	6,130
WASTE MGMT INC	3,295	3,629
WELLS FARGO & COMPANY	3,938	3,805
WISDOM TREE EUROPE HEDGED EQUITY FUN	12,490	11,407

TY 2015 Investments Government Obligations Schedule

Name:	SIMMONS FIRST FOUNDATION INC
EIN:	46-4607601
US Government Securities - End of Year Book Value:	70,590
US Government Securities - End of Year Fair Market Value:	70,158
State & Local Government Securities - End of Year Book Value:	
State & Local Government Securities - End of Year Fair Market Value:	

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TY 2015 Other Assets Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
CHANGE IN MARKET VALUE		-18,321	

TY 2015 Other Expenses Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
CHANGE IN MARKEY VALUE	19,155			

TY 2015 Other Professional Fees Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL	3,700			
ACCOUNTING AND TAX	450			
ADMINISTRATIVE	5,432			