Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015, or tax year beginning 10/01 , 2015, and ending 12/31 , 2015

Helga Marston Foundation
8107 Damascus Drive
Palm Beach Gardens, FL 33418

A Employer identification number: 47-3871417

B Telephone number (see instructions): 561 775-9112

C If exemption application is pending, check here ► [ ]

D 1 Foreign organizations, check here ► [ ]

2 Foreign organizations meeting the 85% test, check here and attach computation ► [ ]

E If private foundation status was terminated under section 507(b)(1)(A), check here ► [ ]

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

G Check all that apply: [X] Initial return [ ] Initial return of a former public charity [ ] Final return [ ] Amended return [ ] Address change [ ] Name change

H Check type of organization: [ ] Section 501(c)(3) exempt private foundation [X] 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, column (c), line 16) ► $ 6,441,075.

J Accounting method: [X] Cash [ ] Accrual [ ] Other (specify) (Part I, column (d) must be on cash basis)

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

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
REVENUE	1 Contributions, gifts, grants, etc, received (attach schedule)				
	2 Ck ► [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	24.	24.	24.	
	4 Dividends and interest from securities	12,163.	12,163.	12,163.	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-39,622.			
	b Gross sales price for all assets on line 6a 1,416,880.				
	7 Capital gain net income (from Part IV, line 2)		0.		
	8 Net short-term capital gain			0.	
	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	-27,435.	12,187.	12,187.	
OPERATING AND ADMINISTRATIVE EXPENSES	13 Compensation of officers, directors, trustees, etc	25,000.			15,000.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits	1,913.			
	16a Legal fees (attach schedule) See St 1	6,797.			
	b Accounting fees (attach sch)				
	c Other prof fees (attach sch)				
	17 Interest				
	18 Taxes (attach schedule)(see instrs) See Stm 2	389.	389.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses Add lines 13 through 23	34,099.	389.		15,000.
	25 Contributions, gifts, grants paid Part XV	70,190.			70,190.
	26 Total expenses and disbursements. Add lines 24 and 25	104,289.	389.	0.	85,190.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-131,724.			
	b Net investment income (if negative, enter -0-)		11,798.		
	c Adjusted net income (if negative, enter -0-)			12,187.	

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
ASSETS	1 Cash — non-interest-bearing			
	2 Savings and temporary cash investments		3,476,316.	3,476,316.
	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 sch) ►			
	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) Statement 3		879,219.	882,554.
	b Investments — corporate stock (attach schedule) Statement 4		2,054,619.	2,069,566.
	c Investments — corporate bonds (attach schedule) Statement 5		10,488.	12,639.
	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 ►)			
	16 **Total assets** (to be completed by all filers — see the instructions Also, see page 1, item I)	0.	6,420,642.	6,441,075.
LIABILITIES	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ►)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
NET ASSETS OR FUND BALANCES	**Foundations that follow SFAS 117, check here ► ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ► [X] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds		6,420,642.	
	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)	0.	6,420,642.	
	31 **Total liabilities and net assets/fund balances** (see instructions)	0.	6,420,642.	

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	0.
2	Enter amount from Part I, line 27a	2	-131,724.
3	Other increases not included in line 2 (itemize) ► See Statement 6	3	6,552,366.
4	Add lines 1, 2, and 3	4	6,420,642.
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	6,420,642.

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 shares MLC Company)	(b) How acquired P — Purchase D — Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo day, yr)
1a	See Attached Short Term	P	10/01/15	12/31/15
b	See Attached Long Term	P	6/24/14	10/01/15
c	Capital Gain Distributions	P	6/24/14	10/01/15
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	225,057.		237,398.	-12,341.
b	1,189,783.		1,219,104.	-29,321.
c	2,040.			2,040.
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				-12,341.
b				-29,321.
c				2,040.
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	-39,622.
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	-12,341.

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) N/A

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☐ No

If 'Yes,' the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014			
2013			
2012			
2011			
2010			

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

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 instructions)

1 a	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 instrs)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► ☐ and enter 1% of Part I, line 27b	1	236.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	0.
3	Add lines 1 and 2	3	236.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0.
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	236.
6	Credits/Payments		
a	2015 estimated tax pmts 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	0.
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	236.
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 2016 estimated tax** ► **Refunded** ►	11	

Part VII-A Statements Regarding Activities

			Yes	No
1 a	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		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*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		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ► $ 0. **(2)** On foundation managers ► $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► $ 0.			
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		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If 'Yes,' attach a conformed copy of the changes*	3		X
4 a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If 'Yes,' has it filed a tax return on **Form 990-T** for this year?	4b	N/A	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If 'Yes,' attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6		X
7	Did the foundation have at least $5,000 in assets at any time during the year? *If 'Yes,' complete Part II, col (c), and Part XV*	7	X	
8 a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► N/A			
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	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? *If 'Yes,' complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If 'Yes,' attach a schedule listing their names and addresses*	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If 'Yes', attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If 'Yes,' attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ► N/A

14 The books are in care of ► Bernardine Atkins Telephone no ► 561 775-9112

Located at ► 8107 Damascus Drive Palm Beach Gardens FL ZIP + 4 ► 33418

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** – Check here ► [X]

and enter the amount of tax-exempt interest received or accrued during the year ► 15 13,957.

			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		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114 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
1 a	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 [X] No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	[ ] Yes [X] No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	[ ] Yes [X] No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	[ ] Yes [X] 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 [X] 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 [X] 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)?		1 b	N/A	
	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?		1 c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))				
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015?	[ ] Yes [X] 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)		2 b	N/A	
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ► 20__ , 20__ , 20__ , 20__				
3 a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	[ ] Yes [X] 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)*		3 b	N/A	
4 a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4 a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?		4 b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

5 a 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 [X] 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 [X] No

(3) Provide a grant to an individual for travel, study, or other similar purposes? [ ] Yes [X] No

(4) Provide a grant to an organization other than a charitable, etc, organization described in section 4945(d)(4)(A)? (see instructions) [ ] Yes [X] 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 [X] 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** N/A

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? N/A [ ] Yes [ ] No

If 'Yes,' attach the statement required by Regulations section 53 4945-5(d)

6 a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? [ ] Yes [X] No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? — **6b** No: X

If 'Yes' to 6b, file Form 8870

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

b If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction? N/A — **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
Bernardine Atkins 8107 Damascus Drive Palm Beach Gardens, FL 33418	Trustee 10.00	25,000.	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 ► 0

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 ►		0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 N/A	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 ►	0.

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	6,321,073.
b Average of monthly cash balances	1b	176,386.
c Fair market value of all other assets (see instructions)	1c	
d **Total** (add lines 1a, b, and c)	1d	6,497,459.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0.		
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	6,497,459.
4 Cash deemed held for charitable activities Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	97,462.
5 **Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	6,399,997.
6 **Minimum investment return.** Enter 5% of line 5 Short Year Modified Percentage 1.2603 %	6	80,659.

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	80,659.
2a Tax on investment income for 2015 from Part VI, line 5 — 2a: 236.		
b Income tax for 2015 (This does not include the tax from Part VI) — 2b:		
c Add lines 2a and 2b	2c	236.
3 Distributable amount before adjustments Subtract line 2c from line 1	3	80,423.
4 Recoveries of amounts treated as qualifying distributions	4	
5 Add lines 3 and 4	5	80,423.
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	80,423.

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	85,190.
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	85,190.
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	85,190.

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				80,423.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			0.	
b Total for prior years 20 __, 20 __, 20 __		0.		
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	0.			
4 Qualifying distributions for 2015 from Part XII, line 4 ► $ 85,190.				
a Applied to 2014, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required – see instructions)		0.		
c Treated as distributions out of corpus (Election required – see instructions)	0.			
d Applied to 2015 distributable amount				80,423.
e Remaining amount distributed out of corpus	4,767.			
5 Excess distributions carryover applied to 2015 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	4,767.			
b Prior years' undistributed income Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b Taxable amount – see instructions		0.		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount – see instructions			0.	
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required – see instructions)	0.			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	0.			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a	4,767.			
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 4,767.				

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

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

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

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

Part XV | Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year – see instructions.)

1 **Information Regarding Foundation Managers:**

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

None

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

None

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

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

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

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

c Any submission deadlines

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
Susan G. Komen South Florida 1309 N. Flagler Drive West Palm Beach FL 33401	none	PC	Breast cancer research	10,000.
National Multiple Sclerosis 733 Third Avenue New York NY 10017	none	PC	Support services for multiple sclerosis patients	5,000.
WXEL South Florida 3401 S. Congress Avenue Boynton Beach FL 33436	none	PC	Continuation of public television	5,000.
Live Like Jake Foundation PO Box 31652 Palm Beach Gardens FL 33420	none	PC	Self-rescue swim lessons for infants	50,000.
Meyer Academy 5225 Hood Road Palm Beach Gardens FL 33418	none	PC	Education services for primary level students	190.
Total			► **3a**	70,190.
b Approved for future payment				
Total			► **3b**	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			1	24.	
4 Dividends and interest from securities			1	12,163.	
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					-39,622.
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)				12,187.	-39,622.
13 Total. Add line 12, columns (b), (d), and (e)				13	-27,435.

(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)
N/A	

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	1 a (1)		X
(2) Other assets	1 a (2)		X
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization	1 b (1)		X
(2) Purchases of assets from a noncharitable exempt organization	1 b (2)		X
(3) Rental of facilities, equipment, or other assets	1 b (3)		X
(4) Reimbursement arrangements	1 b (4)		X
(5) Loans or loan guarantees	1 b (5)		X
(6) Performance of services or membership or fundraising solicitations	1 b (6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1 c		X

d If the answer to any of the above is 'Yes,' complete the following schedule Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
N/A			

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

b If 'Yes,' complete the following schedule

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

Sign Here

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

Signature of officer or trustee: Bernardine Atkins | Date: 4/14/16 | Title: Trustee

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Bernardine Atkins	Bernardine Atkins	4/14/16		P00349539

Firm's name ► Bernardine Atkins CPA, PA — Firm's EIN ► 65-0456644

Firm's address ► 8107 Damascus Drive, Palm Beach Gardens, FL 33418 — Phone no (561) 775-9112

Statement 1
Form 990-PF, Part I, Line 16a
Legal Fees

	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Legal Consultation	$ 6,797.			
Total	$ 6,797.	$ 0.	$ 0.	$ 0.

Statement 2
Form 990-PF, Part I, Line 18
Taxes

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Foreign Tax Witholdingon Securities	$ 389.	$ 389.		
Total	$ 389.	$ 389.	$ 0.	$ 0.

Statement 3
Form 990-PF, Part II, Line 10a
Investments - U.S. and State Government Obligations

State/Municipal Obligations	Valuation Method	Book Value	Fair Market Value
Municipal Bonds	Cost	$ 879,219.	$ 882,554.
	Total	$ 879,219.	$ 882,554.

Statement 4
Form 990-PF, Part II, Line 10b
Investments - Corporate Stocks

Corporate Stocks	Valuation Method	Book Value	Fair Market Value
Corporate Stock	Cost	$ 642,098.	$ 677,714.
Equity Funds	Cost	236,249.	188,287.
Exchange Trade Equity Fund	Cost	1,176,272.	1,203,565.
	Total	$ 2,054,619.	$ 2,069,566.

Statement 5
Form 990-PF, Part II, Line 10c
Investments - Corporate Bonds

Corporate Bonds	Valuation Method	Book Value	Fair Market Value
Corporate Bond Fund	Cost	$ 10,488.	$ 12,639.
	Total	$ 10,488.	$ 12,639.

Statement 6
Form 990-PF, Part III, Line 3
Other Increases

Initial Funding	$ 6,552,366.
Total	$ 6,552,366.

Statements Regarding Activities (990-PF)
Amount of tax-exempt interest received or accrued during the year (15)

Municipal Bond Interest		$ 13,269.
Nondividend Distributions		688.
	Total	$ 13,957.

Net Investment Income / Adj. Net Income
Interest on savings & cash investments (see Screen 18) [O]

Charles Schwab Bank		$ 24.
	Total	$ 24.

Undistributed Income (990-PF)
Average of monthly cash balances [O]

Charles Schwab Bank		$ 176,386.
	Total	$ 176,386.

Balance Sheet
Savings and temporary cash investments

Charles Schwab Bank		$ 146,125.
Charles Schwab Brokerage		3,330,191.
	Total	$ 3,476,316.

charles SCHWAB

Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
4298-2766

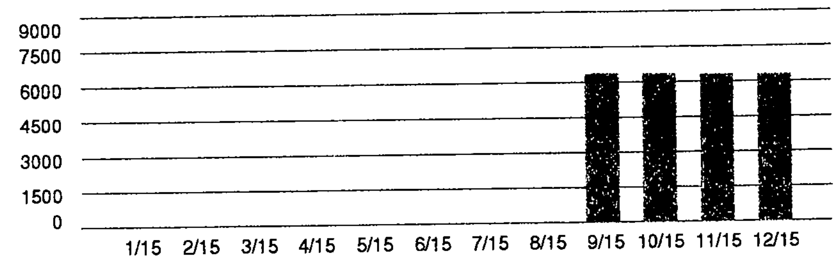
Statement Period
December 1-31, 2015

PART B DETAIL

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 6,330,096.09**	**$ 0.00**
Cash Value of Purchases & Sales	50,000.00	238,568.12
Investments Purchased/Sold	(50,000.00)	(238,568.12)
Deposits & Withdrawals	0.00	3,063,873.97
Dividends & Interest [z]	19,579.39	27,770.07
Fees & Charges	(15.58)	(21.09)
Transfers	0.00	3,163,592.79
Income Reinvested	0.00	0.00
Change in Value of Investments	(54,710.73)	39,733.43
Ending Value on 12/31/2015	**$ 6,294,949.17**	**$ 6,294,949.17**
Accrued Income[d]	*10,764.29*	
Ending Value with Accrued Income[d]	***$ 6,305,713.46***	
Total Change in Assets in Value Including Deposits and Withdrawals	$(35,146.92)	$6,294,949.17

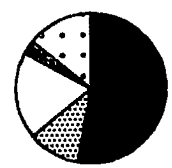
Account Value ($) Over Last 12 Months [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Deposit Accounts[X,Z]	$ 3,330,191.07	53%
Fixed Income	882,553.80	14%
Equities	677,713.67	11%
Bond Funds	12,639.29	<1%
Equity Funds	188,286.74	3%
Other Assets	1,203,564.60	19%
Total Assets Long	**$ 6,294,949.17**	
Total Account Value	$6,294,949.17	100%
Accrued Income[d]	10,764.29	
Total Value with Accrued Income[d]	$6,305,713.46	

Overview



53% Deposit Accounts [X,Z]
11% Equities
19% Other Assets
3% Equity Funds
14% Fixed Income

Gain or (Loss) Summary

Realized Gain or (Loss) This Period

Short Term	$0.00
Long Term	$0.00[b]

Unrealized Gain or (Loss)

All Investments	$44,022.33[b]

Values may not reflect all of your gains/losses.

Account Notes

- Accrued Interest is $9,664.67
- Accrued Dividend is $1,099.62

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
4298-2766

Statement Period
December 1-31, 2015

Income Summary

	This Period		Year to Date	
Income Summary	Federally Tax-Exempt[1]	Federally Taxable	Federally Tax-Exempt[1]	Federally Taxable
Deposit Accounts Interest	0.00	26.51	0.00	75.91
Cash Dividends	0.00	9,176.07	0.00	11,736.10
Total Capital Gains	0.00	2,689.31	0.00	2,689.31
Municipal Bond Interest	7,687.50	0.00	13,268.75	0.00
Total Income	7,687.50	11,891.89	13,268.75	14,501.32

[1]Certain income in this category may qualify for state tax exemption, consult your tax advisor

Investment Detail - Deposit Accounts

Deposit Accounts	Market Value	% of Account Assets
Deposit Accounts X,Z	3,330,191.07	53%
Total Deposit Accounts	3,330,191.07	53%
Total Deposit Accounts	3,330,191.07	53%

Investment Detail - Fixed Income

Municipal Bonds	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
AK MUN BD BK AUTH 5%24	**25,000.0000**	**116.4780**	**29,119.50**	**28,114.71**	**<1%**	**1,004.79** b	**1,250.00**
MUBB DUE 09/01/24 CALLABLE 03/01/22 AT 100.00000			*28,775.00* e				3.23%
CUSIP: 01179P2W6							
MOODY'S: Aa2 S&P: NR							***Accrued Interest: 416.67***

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
AZ BD REGENTS UNIV 5%27	25,000.0000	122.3510	30,587.75	29,304.35	<1%	1,283.40 [b]	1,250.00
EDUC PUB DUE 07/01/27 CALLABLE 07/01/25 AT 100.00000 CUSIP: 04048RMC7 MOODY'S: Aa3 S&P: AA			*29,529.00* [e]				3.18%
							Accrued Interest: 625.00
BALTIMORE CNTY MD 4%22	25,000.0000	115.4810	28,870.25	27,516.17	<1%	1,354.08 [b]	1,000.00
DB UTX DUE 09/01/22 CUSIP: 05914FUD0 MOODY'S: Aaa S&P: AAA			*28,008.00* [e]				2.35%
							Accrued Interest: 333.33
CINCINNATI OH CTY S 5%18	25,000.0000	111.1780	27,794.50	27,768.23	<1%	26.27 [b]	1,250.00
GO LTX DUE 12/01/18 ASSURED GUARANTY MUN CUSIP: 172252YY8 MOODY'S: Aa2 S&P: AA			*28,124.00* [e]				1.12%
							Accrued Interest: 104.17
FAUQUIER CNTY VA 5.25%37	25,000.0000	107.6890	26,922.25	26,565.29	<1%	356.96 [b]	1,312.50
HLTH SYST DUE 10/01/37 OID XTRO PRE-REFUNDED 10/01/17 AT 100.00000 CUSIP: 312066BX0 MOODY'S: NR			*27,851.00* [e]				4.45%
							Accrued Interest: 328.13

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FRANKLIN TWP IN SBC 5%25	35,000.0000	102.4880	35,870.80	35,444.13	<1%	426.67 [b]	1,750.00
SCH LEAS DUE 07/15/25 ASSURED GUARANTY MUN PRE-REFUNDED 07/15/16 AT 100.00000 CUSIP: 35483LLD5 MOODY'S: NR S&P: AA			*36,622.95* [e]				4.46%
							Accrued Interest: 806.94
GALLIA CNTY OH LSD 5%26	30,000.0000	101.9470	30,584.10	30,281.23	<1%	302.87 [b]	1,500.00
GO UTX DUE 12/01/26 ASSURED GUARANTY MUN PRE-REFUNDED 06/01/16 AT 100.00000 CUSIP: 363815DD0 MOODY'S: A2 S&P: NR			*31,254.60* [e]				4.55%
							Accrued Interest: 125.00
GEORGETOWN TX UTIL 4%18	35,000.0000	102.2460	35,786.10	35,266.46	<1%	519.64 [b]	1,400.00
UTIL COMB DUE 08/15/18 OID NATIONAL PUBLIC FINA PRE-REFUNDED 08/15/16 AT 100.00000 CUSIP: 373064XY5 MOODY'S: Aa2 S&P: AA-			*35,967.05* [e]				3.30%
							Accrued Interest: 528.89

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
GREENVILLE CO SC	25,000.0000	108.6940	27,173.50	26,672.89	<1%	500.61 [b]	1,375.00
5.5%17			*27,902.50* [e]				1.92%
SCH IMPT DUE 12/01/17 XTRO CUSIP: 396066CV2 MOODY'S: Aa2 S&P: AA							***Accrued Interest: 114.58***
HONOLULU HI C&C	25,000.0000	119.5980	29,899.50	28,611.60	<1%	1,287.90 [b]	1,250.00
5%26			*29,298.50* [e]				3.28%
GO UTX DUE 11/01/26 CALLABLE 11/01/22 AT 100.00000 CUSIP: 438670F22 MOODY'S: Aa1 S&P: NR							***Accrued Interest: 208.33***
MA ST WTR POLL ABAT	35,000.0000	106.6790	37,337.65	36,551.97	<1%	785.68 [b]	1,750.00
5%19			*38,148.60* [e]				3.13%
AUTH POOL DUE 08/01/19 PRE-REFUNDED 08/01/17 AT 100.00000 CUSIP: 57604PQ31 MOODY'S: Aaa S&P: AAA							***Accrued Interest: 729.17***
MIAMI-DADE CN FL	40,000.0000	121.6310	48,652.40	46,673.00	<1%	1,979.40 [b]	2,100.00
5.25%24			*47,678.40* [e]				2.95%
EDUC UNIV DUE 04/01/24 XTRO AMBAC INDEMNITY COR CUSIP: 59333AGM7 MOODY'S: A3 S&P: A-							***Accrued Interest: 525.00***

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Est Annual I / Yield to I
SONOMA CA JCD 5%20	25,000.0000	106.7110	26,677.75	26,146.87	<1%	530.88 [b]	1
EDUC COLL DUE 08/01/20			*27,172.00* [e]				
NATIONAL PUBLIC FINA							
PRE-REFUNDED 08/01/17							
AT 100.00000							
CUSIP: 835569CG7							
MOODY'S: Aa2 S&P: AA-							***Accrued Interest:***
TEXAS ST 5%22	50,000.0000	105.3670	52,683.50	52,095.46	<1%	588.04 [b]	2.
TRAN HWY DUE 04/01/22			*54,868.00* [e]				
PRE-REFUNDED 04/01/17							
AT 100.00000							
CUSIP: 882721NQ2							
MOODY'S: Aaa S&P: AAA							***Accrued Interest:***
WASATCH CNTY UT SD 5%17	25,000.0000	106.0330	26,508.25	26,089.49	<1%	418.76 [b]	1,
GO UTX DUE 06/01/17			*27,178.25* [e]				
CUSIP: 936784GG6							
MOODY'S: Aaa S&P: NR							***Accrued Interest:***
WASATCH CNTY UT SD 5%21	25,000.0000	119.1150	29,778.75	28,556.42	<1%	1,222.33 [b]	1,
GO UTX DUE 06/01/21			*29,437.00* [e]				
CUSIP: 936784GL5							
MOODY'S: Aaa S&P: NR							***Accrued Interest:***

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
WASHOE CNTY NV SD 5%24	25,000.0000	123.2400	30,810.00	29,348.64	<1%	1,461.36 [b]	1,250.00
GO LTX DUE 06/01/24			*29,964.50* [e]				2.67%
CUSIP: 9408584Z3							
MOODY'S: Aaa S&P: AAA							***Accrued Interest: 104.17***
WILL CN IL FST PRV 5%19	25,000.0000	114.0410	28,510.25	28,391.56	<1%	118.69 [b]	1,250.00
GO UTX DUE 12/15/19			*28,702.25* [e]				1.45%
CUSIP: 968661GY8							
MOODY'S: Aa1 S&P: AA+							***Accrued Interest: 55.56***
Total Municipal Bonds	780,000.0000		882,553.80	855,628.97	14%	26,924.83 [b]	38,562.50
		Total Cost Basis:	***879,219.25***				
							Total Accrued Interest for Municipal Bonds: 9,664.67
Total Fixed Income	780,000.0000		882,553.80	855,628.97	14%	26,924.83 [b]	38,562.50
		Total Cost Basis:	***879,219.25***				

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
UNILEVER PLC F ADR 1 ADR REPS 1 ORD SHS SYMBOL: UL	365.0000	43.1200	15,738.80 *15,851.13*[e]	<1%	(112.33)	3.18%	501.51
VARIAN MEDICAL SYSTM SYMBOL: VAR	137.0000	80.8000	11,069.60 *11,409.36*[e]	<1%	(339.76)	N/A	N/A
VERISK ANALYTICS INC SYMBOL: VRSK	297.0000	76.8800	22,833.36 *17,996.35*[e]	<1%	4,837.01	N/A	N/A
VERIZON COMMUNICATN SYMBOL: VZ	421.0000	46.2200	19,458.62 *20,751.09*[e]	<1%	(1,292.47)	4.88%	951.46
VISA INC CLASS A SYMBOL: V	288.0000	77.5500	22,334.40 *14,961.60*[e]	<1%	7,372.80	0.72%	161.28
VODAFONE GROUP F ADR 1 ADR REPS 10 ORD SHS SYMBOL: VOD	275.0000	32.2600	8,871.50 *8,802.75*[e]	<1%	68.75	7.38%	655.22 *Accrued Dividend: 152.92*
WABCO HOLDINGS INC SYMBOL: WBC	30.0000	102.2600	3,067.80 *3,032.06*[e]	<1%	35.74	N/A	N/A
Total Equities	9,870.0000		[illegible] Total Cost Basis: [illegible]	[illegible]	[illegible]		[illegible]

Total Accrued Dividend for Equities: 1,099.62

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
FX STRATEGY I SYMBOL: FXFIX	1,280.5760	9.8700	12,639.29	<1%	8.19	10,487.92 ᵉ	2,151.37
Total Bond Funds	1,280.5760		12,639.29	<1%		10,487.92	2,151.37

Equity Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
BOSTON PARTNERS LONG SHORT RESEARCH INST SYMBOL: BPIRX	1,436.8140	14.9100	21,422.90	<1%	14.91	21,422.90 ᵉ	0.00
HARDING LOEVNER INST EMRG MKTS CL I SYMBOL: HLMEX	11,154.0000	14.9600	166,863.84	3%	19.26	214,826.04 ᵉ	(47,962.20)
Total Equity Funds	12,590.8140		188,286.74	3%		236,248.94	(47,962.20)
Total Mutual Funds	13,871.3900		200,926.03	3%		246,736.86	(45,810.83)

charles SCHWAB

Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
4298-2766

Statement Period
December 1-31, 2015

Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
SCHWAB US LARGE CAP ETF SYMBOL: SCHX	24,780.0000	48.5700	1,203,564.60 *1,176,272.46*	19%	27,292.14	2.08%	25,057.54
Total Other Assets	24,780.0000		1,203,564.60	19%	27,292.14		25,057.54
		Total Cost Basis	1,176,272.46				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	6,294,949.17
Total Account Value	6,294,949.17
Total Cost Basis	2,914,328.06

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