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EXTENDED TO AUGUST 15, 2016

Return of Private Foundation

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

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Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2015

Open to Public Inspection

Form **990-PF**Department of the Treasury
Internal Revenue Service

For calendar year 2015 or tax year beginning

, and ending

Name of foundation

**MARGARET COLLINS CHARITABLE TRUST
C/O JOHN T POLLANO**

A Employer identification number

51-6542774

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

280B MERRIMACK STREET

Room/suite

B Telephone number

(978) 683-6700

City or town, state or province, country, and ZIP or foreign postal code

METHUEN, MA 01844C 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 ☐

H Check type of organization:

☒

Section 501(c)(3) exempt private foundation

☐

Section 4947(a)(1) nonexempt charitable trust

☐

Other taxable private foundation

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

I Fair market value of all assets at end of year

(from Part II, col (c), line 16)

\$ 2,602,064. (Part I, column (d) must be on cash basis.)

J Accounting method:

☒

Cash

☐

Accrual

Other (specify)

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).)

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue			N/A	
1 Contributions, gifts, grants, etc., received				
2 Check ☒ if the foundation is not required to attach Sch. B				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	65,357.	65,357.		STATEMENT 1
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	106,752.			
b Gross sales price for all assets on line 6a	3,029,140.			
7 Capital gain net income (from Part IV, line 2)		106,752.		
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)				
11 Other income	263.	263.		STATEMENT 2
12 Total. Add lines 1 through 11	172,372.	172,372.		
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc	0.	0.		0.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees				
b Accounting fees	2,000.	1,100.		0.
c Other professional fees				
17 Interest				
18 Taxes	9,239.	0.		0.
19 Depreciation and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses	282.	247.		35.
24 Total operating and administrative expenses. Add lines 13 through 23	11,521.	1,347.		35.
25 Contributions, gifts, grants paid	117,000.			117,000.
26 Total expenses and disbursements. Add lines 24 and 25	128,521.	1,347.		117,035.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	43,851.			
b Net investment income (if negative, enter -0-)		171,025.		
c Adjusted net income (if negative, enter -0-)			N/A	

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LHA For Paperwork Reduction Act Notice, see instructions.

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		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		33,957.	142,586.	142,586.
	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				
	7	Other notes and loans receivable ▶				
		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				
	b	Investments - corporate stock	STMT 6	271,039.	535,294.	519,215.
	c	Investments - corporate bonds	STMT 7	1,260,977.	1,131,037.	1,057,145.
	11	Investments - land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other	STMT 8	1,138,941.	939,848.	883,118.	
14	Land, buildings, and equipment: basis ▶					
	Less accumulated depreciation ▶					
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		2,704,914.	2,748,765.	2,602,064.	
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
	23	Total liabilities (add lines 17 through 22)		0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ☐ and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ☒ and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds		2,318,104.	2,318,104.	
	28	Paid-in or capital surplus, or land, bldg., and equipment fund		0.	0.	
	29	Retained earnings, accumulated income, endowment, or other funds		386,810.	430,661.	
30	Total net assets or fund balances		2,704,914.	2,748,765.		
31	Total liabilities and net assets/fund balances		2,704,914.	2,748,765.		

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,704,914.
2	Enter amount from Part I, line 27a	2	43,851.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	2,748,765.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,748,765.

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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 RAYMOND JAMES ACCT DETAIL ATTACHED			
b RAYMOND JAMES ACCT DETAIL ATTACHED			
c RAYMOND JAMES ACCT DETAIL ATTACHED			
d RAYMOND JAMES ACCT DETAIL ATTACHED			
e CAPITAL GAINS DIVIDENDS			

(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 1,609,505.		1,585,922.	23,583.
b 808.		773.	35.
c 501,226.		474,791.	26,435.
d 910,021.		860,902.	49,119.
e 7,580.			7,580.
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(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	
a			23,583.
b			35.
c			26,435.
d			49,119.
e			7,580.

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	106,752.
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). If (loss), enter -0- in Part I, line 8	}	3	N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014			
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 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.	8

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

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	3,421.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	3,421.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	3,421.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a	3,759.	
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	3,759.	
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		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	338.	
11 Enter the amount of line 10 to be: Credited to 2016 estimated tax ☐ 338. Refunded ☒	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? 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.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ☐ \$ 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.		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		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ MA		
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	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		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	X	
Website address N/A		
14 The books are in care of JOHN T POLLANO Telephone no. 9786836700		
Located at 280 B MERRIMACK STREET, METHUEN, MA ZIP+4 01844		
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	N/A
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?	Yes	No
	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
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)?	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?		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015?	☐ Yes ☒ No	
If "Yes," list the years		
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.)	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.		
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.)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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?		X

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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)? **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).

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

If "Yes" to 6b, file Form 8870

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **N/A**

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(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
JOHN T POLLANO 10 CARRIAGE CHASE NO. ANDOVER, MA 01845	TRUSTEE 3.00	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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

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Part VIII

Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

3 Five highest-paid independent contractors for professional services. 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

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.

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	2,365,218.
b	Average of monthly cash balances	1b	88,271.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	2,453,489.
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	2,453,489.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	36,802.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,416,687.
6	Minimum investment return. Enter 5% of line 5	6	120,834.

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	120,834.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	3,421.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	3,421.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	117,413.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	117,413.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	117,413.

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	117,035.
b	Program-related investments - total from Part IX-B	1b	0.
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	117,035.
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	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	117,035.

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.

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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				117,413.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			109,414.	
b Total for prior years:		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: ▶ \$ 117,035.				
a Applied to 2014, but not more than line 2a			109,414.	
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				7,621.
e Remaining amount distributed out of corpus	0.			
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:	0.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
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 instr.			0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				109,792.
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	0.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	0.			
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				

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N/A

- b. Check box to indicate whether the foundation is a private operating foundation described in section**

☐ 4942(1)(3) or ☐ 4942(1)(5)

- 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.

- 3 Subtract line 2d from line 2c.
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 ☐ 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:

JOHN T POLLANO ATTY AT LAW, (978)683-6700
280 B MERRIMACK ST, METHUEN, MA 01844

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

APPLICATIONS ARE USUALLY IN THE FORM OF A LETTER.

- c Any submission deadlines:**

NONE

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

NONE

MARGARET COLLINS CHARITABLE TRUST

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C/O JOHN T POLLANO

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
CHILDRENS HOSPITAL 401 PARK DRIVE BOSTON, MA 02215	NONE	501(C)(3)	CHARITABLE	20,000.
LAWRENCE GENERAL HOSPITAL 1 GENERAL ST LAWRENCE, MA 01842	NONE	501(C)(3)	CHARITABLE	20,000.
LAZARUS HOUSE 412 HAMPSHIRE ST LAWRENCE, MA 01842	NONE	501(C)(3)	CHARITABLE/POOR	15,000.
MERRIMACK COLLEGE 315 TURNPIKE STREET NORTH ANDOVER, MA 01845	NONE	501(C)(3)	CHARITABLE/EDUCATION	25,000.
MICHAEL LISNOW RESPITE CENTER 112 MAIN STREET HOPKINGTON, MA 01748	NONE	501(C)(3)	CHARITABLE DISABLED	15,000.
Total SEE CONTINUATION SHEET(S)			▶ 3a	117,000.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Enter gross amounts unless otherwise indicated.

[illegible]

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

- | | | |
|--|-------|-----|
| <p>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?</p> <p>a Transfers from the reporting foundation to a noncharitable exempt organization of:</p> <p>(1) Cash</p> <p>(2) Other assets</p> <p>b Other transactions:</p> <p>(1) Sales of assets to a noncharitable exempt organization</p> <p>(2) Purchases of assets from a noncharitable exempt organization</p> <p>(3) Rental of facilities, equipment, or other assets</p> <p>(4) Reimbursement arrangements</p> <p>(5) Loans or loan guarantees</p> <p>(6) Performance of services or membership or fundraising solicitations</p> <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> <p>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.</p> | | Yes |
| | 1a(1) | |
| | 1a(2) | |
| | 1b(1) | |
| | 1b(2) | |
| | 1b(3) | |
| | 1b(4) | |
| | 1b(5) | |
| | 1b(6) | |
| | 1c | |

	Yes	No
1a(1)		X
1a(2)		X
1b(1)		X
1b(2)		X
1b(3)		X
1b(4)		X
1b(5)		X
1b(6)		X
1c		X

[illegible]

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

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

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.				May the IRS discuss this return with the preparer shown below (see instr.)? ☒ Yes ☐ No	
	Signature of officer or trustee <i>[Signature]</i>		Date <i>8/12/16</i>		Title TRUSTEE	
Paid Preparer Use Only	Print/Type preparer's name MARK J. CONKLIN, CPA		Preparer's signature <i>[Signature]</i>		Date 08/12/16	
	Check ☐ if self-employed		PTIN P01454073			
	Firm's name ► MILLER WACHMAN LLP				Firm's EIN ► 04-2211907	
	Firm's address ► 100 CAMBRIDGE STREET, 13TH FLOOR BOSTON, MA 02114-2548				Phone no. 617-338-6800	

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3 Grants and Contributions Paid During the Year (Continuation)

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04-01-15

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES				STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
ACCRUED INTEREST PAID	-3,721.	0.	-3,721.	-3,721.	
RAYMOND JAMES ACCOUNT	76,658.	7,580.	69,078.	69,078.	
TO PART I, LINE 4	72,937.	7,580.	65,357.	65,357.	

FORM 990-PF	OTHER INCOME		STATEMENT	2
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DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
PARTNERSHIP NET INCOME MLP K-1S	263.	263.	
TOTAL TO FORM 990-PF, PART I, LINE 11	263.	263.	

FORM 990-PF	ACCOUNTING FEES		STATEMENT	3
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING AND TAX PREPARATION	2,000.	1,100.		0.
TO FORM 990-PF, PG 1, LN 16B	2,000.	1,100.		0.

FORM 990-PF	TAXES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FEDERAL INCOME TAX FORM 990PF	9,151.	0.		0.	
FOREIGN TAXES WITHHELD	88.	0.		0.	
TO FORM 990-PF, PG 1, LN 18	9,239.	0.		0.	

FORM 990-PF	OTHER EXPENSES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FILING FEES MASSACHUSETTS FORM PC	35.	0.		35.	
INVESTMENT EXPENSES	247.	247.		0.	
TO FORM 990-PF, PG 1, LN 23	282.	247.		35.	

FORM 990-PF	CORPORATE STOCK		STATEMENT	6
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
CORPORATE STOCK (SCH ATTACHED)	535,294.	519,215.		
TOTAL TO FORM 990-PF, PART II, LINE 10B	535,294.	519,215.		

FORM 990-PF	CORPORATE BONDS		STATEMENT	7
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
CORPORATE BONDS (SCH ATTACHED)	1,131,037.	1,057,145.		
TOTAL TO FORM 990-PF, PART II, LINE 10C	1,131,037.	1,057,145.		

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
MUTUAL FUNDS (SCH ATTACHED)	COST	260,219.	241,416.
ALTERNATIVE MUTUAL FUND (SCH ATTACHED)	COST	200,649.	211,769.
UNIT INVESTMENT TRUSTS (SCH ATTACHED)	COST	478,980.	429,933.
TOTAL TO FORM 990-PF, PART II, LINE 13		939,848.	883,118.

RAYMOND JAMES®

Your Portfolio

Margaret Collins Charitable Account No. 52906890

Cash & Cash Alternatives

Cash / Client Interest Program ♦

Description	(Symbol)	Value	Est. Annual Income Yield	Est. Annual Income
CLIENT INTEREST PROGRAM - Selected Sweep Option		\$40,878.76	0.03%	\$12.26
Cash / Client Interest Program Total		\$40,878.76		\$12.26

♦ Please see Client Interest Program on the Understanding Your Statement page.

Money Markets

Description	(Symbol)	Quantity	Price	Value	Est. Annual Income Yield	Est. Annual Income
FRANKLIN TEMPLETON US GOVT MONEY FUND CLASS C M/M (FR1XX) ▲		101,706.920	\$1.000	\$101,706.92		\$0.00
Money Markets Total				\$101,706.92		

▲ This mutual fund is not included as a sweep option, therefore it is excluded from the Activity Detail section cash balance.

Cash & Cash Alternatives Total **\$142,585.68** **\$12.26**

Equities

Stocks

Description	(Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Est. Annual Income Yield	Value	Gain or (Loss) Pct.	Gain or (Loss)
BANK AMER CORPORATION (BAC)		7,000.000 ^c		\$17.015	\$119,104.35	\$16.830	1.19%	\$117,810.00	(1.09)%	\$1,294.35)
LOT 1		3,000.000	02/12/2015	\$16.876	\$50,629.45	\$16.830	1.19%	\$50,490.00	(0.28)%	\$139.45)
LOT 2		2,000.000	03/03/2015	\$16.315	\$32,629.95	\$16.830	1.19%	\$33,660.00	3.16%	\$1,030.05
LOT 3		2,000.000	07/15/2015	\$17.922	\$35,844.95	\$16.830	1.19%	\$33,660.00	(6.10)%	\$(2,184.95)
CITIGROUP INCORPORATED COM NEW (C)		1,000.000 ^c	07/17/2015	\$59.158	\$59,157.65	\$51.750	0.39%	\$51,750.00	(12.52)%	\$(7,407.65)

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RAYMOND JAMES®

December 31, 2014 to December 31, 2015

Your Portfolio (continued)

Margaret Collins Charitable Account No. 52906890

Equities (continued)

Stocks (continued)

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Est. Income Yield	Est. Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
DELTA AIR LINES INCORPORATED DEL COM NEW (DAL)	1,000,000	12/15/2015	\$51.671	\$51,670.85	\$50.690	\$50,690.00	1.07%	\$540.00	(1.90)%	\$(980.85)
GENERAL ELECTRIC COMPANY (GE)	3,000,000		\$30.231	\$90,691.60	\$31.150	\$93,450.00	2.95%	\$2,760.00	3.04%	\$2,758.40
LOT 1	2,000,000	11/06/2015	\$29.979	\$59,958.95	\$31.150	\$62,300.00	2.95%	\$1,840.00	3.90%	\$2,341.05
LOT 2	1,000,000	11/13/2015	\$30.733	\$30,732.65	\$31.150	\$31,150.00	2.95%	\$920.00	1.36%	\$417.35
GENERAL MTRS COMPANY (GM)	2,000,000	10/28/2015	\$35.985	\$70,770.95	\$34.010	\$68,020.00	4.23%	\$2,880.00	(3.89)%	\$(2,750.95)
MORGAN STANLEY COM NEW (MS)	2,500,000		\$36.603	\$91,508.65	\$31.810	\$79,525.00	1.89%	\$1,500.00	(13.10)%	\$(11,983.65)
LOT 1	1,500,000	08/12/2015	\$37.934	\$56,901.00	\$31.810	\$47,715.00	1.89%	\$900.00	(16.14)%	\$(9,186.00)
LOT 2	1,000,000	08/27/2015	\$34.608	\$34,607.65	\$31.810	\$31,810.00	1.89%	\$600.00	(8.08)%	\$(2,797.65)
RAYMOND JAMES FINANCIAL INCORPORATED (RJF)	1,000,000	09/17/2015	\$52.390	\$52,390.05	\$57.970	\$57,970.00	1.38%	\$800.00	10.65%	\$5,579.95
Stocks Total				\$535,294.10		\$519,215.00	1.94%	\$10,080.00	(3.00)%	\$(16,079.10)

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BALANCE SHEET
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Your Portfolio (continued)

Margaret Collins Charitable Account No. 52906890

Equities (continued)

Unit Investment Trusts

Description (CUSIP)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Est. Income Yield	Est. Annual Income	Gain or (Loss) Pct	Gain or (Loss)
FIRST TRUST CYCLICAL STRENGTH PORTFOLIO SERIES 5 TERM 05/09/2016 REINV SEMI-ANNUAL (30283U116)	9,958,134 ^c		\$10,229	\$101,866.01	\$8.990	\$89,523.63	1.55%	\$1,384.18	(12.12)%	\$(12,342.38)
LOT 1	9,761,000	07/14/2014	\$10,245	\$100,003.30	\$8.990	\$87,751.39	1.55%	\$1,355.80	(12.25)%	\$(12,251.91)
LOT 2	197,134	Reinvests	\$9,449	\$1,862.71	\$8.990	\$1,772.23	1.55%	\$27.38	(4.86)%	\$(90.48)
FIRST TRUST SABRIENT BAKER'S DOZEN PORT 2015 SERIES TERM 02/19/2016 REINV MONTHLY (30285M518)	15,259,353		\$9,913	\$151,261.46	\$9.460	\$144,353.49	0.94%	\$1,353.50	(4.57)%	\$(6,907.97)
LOT 1	11,970,000	01/14/2015	\$9,900	\$118,508.95	\$9.460	\$113,236.20	0.94%	\$1,060.54	(4.45)%	\$(5,272.75)
LOT 2	3,167,000	01/14/2015	\$9,949	\$31,507.53	\$9.460	\$29,959.82	0.94%	\$280.60	(4.91)%	\$(1,547.71)
LOT 3	122,354	Reinvests	\$10,175	\$1,244.98	\$9.460	\$1,157.47	0.94%	\$10.84	(7.03)%	\$(67.51)
FIRST TRUST SABRIENT FORWARD LOOKING VALUE PORT 3 TERM 09/26/2016 REINV SEMI-ANNUAL (30286F850)	12,686,752 ^c		\$9,898	\$125,572.67	\$8.270	\$104,919.44	1.28%	\$1,344.80	(16.45)%	\$(20,653.23)
LOT 1	1,508,000	06/22/2015	\$9,953	\$15,008.59	\$8.270	\$12,471.16	1.28%	\$159.85	(16.91)%	\$(2,537.43)
LOT 2	11,112,000	06/22/2015	\$9,900	\$110,008.80	\$8.270	\$91,896.24	1.28%	\$1,177.87	(16.46)%	\$(18,112.56)
LOT 3	66,752	Reinvests	\$8,319	\$555.28	\$8.270	\$552.04	1.28%	\$7.08	(0.56)%	\$(3.24)
FIRST TRUST SABRIENT BAKER'S DOZEN PORT AUG 2015 SER TERM 09/13/2016 REINV MONTHLY C (30286W564)	10,081,459 ^c		\$9,947	\$100,279.87	\$9.040	\$91,136.40	1.21%	\$1,098.88	(9.12)%	\$(9,143.47)
LOT 1	10,052,000	08/13/2015	\$9,949	\$100,010.28	\$9.040	\$90,870.08	1.21%	\$1,095.67	(9.14)%	\$(9,140.20)

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RAYMOND JAMES®

December 31, 2014 to December 31, 2015

Your Portfolio (continued)

Margaret Collins Charitable Account No. 52906890

Equities (continued)

Unit Investment Trusts (continued) ♦

Description (CUSIP)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Est. Income Yield	Est. Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
LOT 2	29,460	Reinvests	\$9.151	\$269.59	\$9.040	\$266.32	1.21%	\$3.21	(1.21)%	\$(3.27)
Unit Investment Trusts Total				\$478,980.01		\$429,932.96	1.21%	\$5,181.36	(10.24)%	\$(49,047.05)
♦ Please see UJT Pricing on the Understanding Your Statement page										
Equities Total				\$1,014,274.11		\$949,147.96	1.61%	\$15,261.36	(6.42)%	\$(65,126.15)

Mutual Funds

Open-End Funds

Description (Symbol)	Quantity	Amount Invested	Total Cost Basis	Price	Value	Est. Income Yield	Est. Annual Income	Investment Gain or (Loss)	Cost Basis Gain or (Loss)
INTERMEDIATE BOND FUND OF AMERICA CLASS C - AMERICAN M/F (IBFCX)	10,726.311 ^c	\$145,176.70	\$145,341.55	\$13.430	\$144,054.36	0.49%	\$705.79	\$(1,122.34) (0.77)%	\$(1,287.19) (0.89)%
LOOMIS SAYLES STRATEGIC INCOME FUND CLASS C M/F - NATIXIS ADV (NECZX)	7,070.575 ^c	\$100,000.00	\$114,877.32	\$13.770	\$97,361.82	3.31%	\$3,224.18	\$(2,638.18) (2.64)%	\$(17,515.50) (15.25)%
Open-End Funds Total		\$245,176.70	\$260,218.87		\$241,416.18	1.63%	\$3,929.97	\$(3,760.52)	\$(18,802.69)
Mutual Funds Total			\$260,218.87		\$241,416.18	1.63%	\$3,929.97		\$(18,802.69)

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Corporate Bonds

Description (CUSIP)	Par Value	Est. Annual Income	Date Acquired	Price	Value	Total Cost Basis/ Gain or (Loss)	Adjusted Cost/ Gain or (Loss)
JPMORGAN CHASE & CO. 4Y U.S. EQUITY AUTOCALLABLE STEP-UP NOTE NTS ISIN US48127D4G08 DUE 01/28/2019 (48127D4G08) Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating: Not Rated	\$100,000.00		01/23/2015	\$97.880	\$97,880.00	\$100,005.85 \$(2,115.85)	\$100,004.57 \$(2,114.57)
CREDIT SUISSE AG 4Y U.S. EQUITY & ENERGY SECTOR AUTOCALLABLE STEP-UP NOTE NTS ISIN US22546VA308 DUE 05/28/2019 Callable 05/28/2018 @ 100.000 (22546VA308) Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating: Not Rated	\$100,000.00		05/22/2015	\$83.280	\$83,280.00	\$100,005.85 \$(38,745.85)	\$100,002.39 \$(38,742.39)

Margaret Collins Charitable - Portfolio Page 5 of 8



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RAYMOND JAMES®

Your Portfolio (continued)

Margaret Collins Charitable Account No. 52906890

Fixed Income (continued) *

Corporate Bonds (continued)

Description (CUSIP)	Par Value	Est Annual Income	Date Acquired	Price	Value	Total Cost Basis/ Gain or (Loss)	Adjusted Cost/ Gain or (Loss)
JP MORGAN CHASE & CO. 4Y U.S. EQUITY AUTOCALLABLE STEP-UP NOTE NTS ISIN US48125UYB24 DUE 07/29/2019 Callable 08/10/2016 @ 100.000 (48125UYB2)	\$100,000.00		07/24/2015	\$93.040	\$93,040.00	\$100,005.95 \$(6,965.95)	\$100,003.48 \$(6,963.48)
Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating Not Rated							
CBS CORPORATION NTS ISIN US124857AD56 5.7500% DUE 04/15/2020 (124857AD5)	\$100,000.00 ^c	\$5,750.00	11/17/2014	\$110.996	\$110,996.00	\$114,711.95 \$(3,715.95)	\$111,832.62 \$(636.62)
Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating, Baa2 S&P Long Term Rating BBB							
CREDIT SUISSE AG 6Y DJ EUROSTOXX 50 DIGITAL-PLUS BARRIER NOTE NTS ISIN US22547QQQ28 DUE 08/31/2020 (22547QQQ2)	\$100,000.00		08/22/2014	\$105.180	\$105,180.00	\$100,005.95 \$(5,174.05)	\$100,005.95 ^A \$(5,174.05)
Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating, Not Rated							
WELLS FARGO & CO 6Y S&P 500 DIGITAL PLUS BARRIER NOTE NTS ISIN US94986RWN78 DUE 04/26/2021 (94986RWN7)	\$100,000.00		04/17/2015	\$86.851	\$86,851.00	\$100,005.95 \$(13,154.95)	\$100,005.26 \$(13,154.26)
Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating, Not Rated							
CREDIT SUISSE AG 6Y S&P 500 DIGITAL-PLUS BARRIER NOTE NTS OID ISIN US22545VRZ12 DUE 12/28/2021 (22545VRZ1)	\$50,000.00		12/18/2015	\$99.180	\$49,590.00	\$50,005.95 \$(415.95)	\$50,005.93 \$(415.93)
Ratings Information: Not Rated							

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RAYMOND JAMES®

Your Portfolio (continued)

Margaret Collins Charitable Account No. 52906890

Fixed Income (continued) ♦

Corporate Bonds (continued)

Description (CUSIP)	Par Value	Est. Annual Income	Date Acquired	Price	Value	Total Cost Basis/ Gain or (Loss)	Adjusted Cost/ Gain or (Loss)
CITIGROUP INC. NTS ISIN US172967HB08 5.5000% DUE 09/13/2025 (172967HB0)	\$100,000.00	\$5,500.00	07/08/2014	\$108.549	\$108,549.00	\$112,758.95 \$(4,209.95)	\$111,384.84 \$(2,835.84)
Debt Classification: Subordinated Ratings Information: Moody's Long Term Rating: Baa3 S&P Long Term Rating: BBB, LT Direction: ↓, Long Term Watch: Not Meaningful							
FORD MOTOR COMPANY DEBENTURE ISIN US345370BN94 7.1250% DUE 11/15/2025 (345370BN9)	\$200,000.00	\$14,250.00	02/13/2015	\$118.916	\$233,832.00	\$253,505.95 \$(19,673.95)	\$249,954.68 \$(16,122.89)
Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating: Baa3 S&P Long Term Rating: BBB-, Long Term Watch: Not Meaningful							
BANK OF AMERICA CORPORATION MTN STEPPED CPN ISIN US06048WEK27 5.3600% DUE 11/23/2035 Callable 11/23/2020 @ 100.000 (06048WEK2)	\$100,000.00	\$5,300.00		\$107.957	\$107,957.00	\$110,485.90 \$(2,528.90)	\$107,837.23 \$118.77
Debt Classification: Senior Unsecured Ratings Information: Moody's Long Term Rating: Baa1 S&P Long Term Rating: BBB+, LT Direction: ↓, Long Term Watch: Not Meaningful							
LOT 1	\$50,000.00	\$2,850.00	04/29/2013	\$107.957	\$53,978.50	\$55,504.95 \$(1,526.45)	\$53,725.80 \$252.90
LOT 2	\$50,000.00	\$2,850.00	11/08/2014	\$107.957	\$53,978.50	\$54,980.95 \$(1,002.45)	\$54,111.63 \$(133.19)
Corporate Bonds Total	\$1,050,000.00	\$30,800.00			\$1,057,145.00	\$1,141,488.45 \$(84,353.45)	\$1,131,038.85 \$(7,891.95)

A Adjusted Cost figure may not have been modified with accrued market discount, acquisition premium or bond premium.

♦ Please see Fixed Income Investments on the Understanding Your Statement page.

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Your Portfolio (continued)

Margaret Collins Charitable Account No. 52906890

Alternative Investments

Alternative Mutual Funds *

Description (Symbol)	Quantity	Amount Invested	Total Cost Basis	Price	Value	Est. Income Yield	Est. Annual Income	Investment Gain or (Loss)	Cost Basis Gain or (Loss)
EQUINOX CAMPBELL STRATEGY FUND CLASS C M/F (EBCSX)	19,535.926 ^c	\$185,005.95	\$200,649.29	\$10.840	\$211,769.44	1.51%	\$3,203.89	\$26,763.49 14.47%	\$11,120.15 5.54%
Alternative Mutual Funds Total		\$185,005.95	\$200,649.29		\$211,769.44	1.51%	\$3,203.89	\$26,763.49	\$11,120.15
Alternative Investments Total		\$185,005.95			\$211,769.44	1.51%	\$3,203.89	\$26,763.49	

* Please see Alternative Mutual Funds on the Understanding Your Statement page.

^c Cost basis for these tax lots/securities will be supplied to the IRS on Form 1099-B.

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