



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



EXTENDED TO NOVEMBER 15, 2016

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

Form 990-PF

Department of the Treasury
Internal Revenue Service

For calendar year 2015 or tax year beginning

, and ending

Name of foundation THE GIBNEY FAMILY FOUNDATION, INC		A Employer identification number 65-0286170
Number and street (or P.O. box number if mail is not delivered to street address) C/O KERKERING, BARBERIO, P.O. BOX 49348	Room/suite	B Telephone number (802) 488-5118
City or town, state or province, country, and ZIP or foreign postal code SARASOTA, FL 34230		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 24,847,049. (Part I, column (d) must be on cash basis.)	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments		8.	8.		STATEMENT 1
4 Dividends and interest from securities		556,396.	556,396.		STATEMENT 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		639,167.			
b Gross sales price for all assets on line 6a		4,039,621.			
7 Capital gain net income (from Part IV, line 2)			639,167.		
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		-4,161.	-4,161.		STATEMENT 3
12 Total. Add lines 1 through 11		1,191,410.	1,191,410.		
13 Compensation of officers, directors, trustees, etc		207,628.	4,572.		203,056.
14 Other employee salaries and wages		3,406.	0.		3,406.
15 Pension plans, employee benefits		58,482.	1,288.		57,194.
16a Legal fees					
b Accounting fees					
c Other professional fees					
17 Interest		2,561.	0.		2,561.
18 Taxes		25,448.	6,504.		0.
19 Depreciation and depletion		824.	0.		
20 Occupancy		8,272.	0.		8,272.
21 Travel, conferences, and meetings		23,763.	0.		23,763.
22 Printing and publications					
23 Other expenses		95,910.	91,619.		4,291.
24 Total operating and administrative expenses. Add lines 13 through 23		426,294.	103,983.		302,543.
25 Contributions, gifts, grants paid		663,491.			663,491.
26 Total expenses and disbursements. Add lines 24 and 25		1,089,785.	103,983.		966,034.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		101,625.			
b Net investment income (if negative, enter -0-)			1,087,427.		
c Adjusted net income (if negative, enter -0-)				N/A	

523501 11-24-15 LHA For Paperwork Reduction Act Notice, see instructions.

Form 990-PF (2015)

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		411,970.	381,399.	381,399.
	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		11,916,230.	10,897,873.	14,136,316.
	c	Investments - corporate bonds STMT 7		4,019,179.	5,185,875.	5,117,284.
	11	Investments - land, buildings, and equipment basis ▶				
	Less: accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other STMT 8		5,057,538.	5,040,246.	5,207,777.	
14	Land, buildings, and equipment: basis ▶ 7,481.					
	Less: accumulated depreciation STMT 9 ▶ 5,380.		2,765.	2,101.	2,101.	
15	Other assets (describe ▶ STATEMENT 10)		359.	2,172.	2,172.	
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		21,408,041.	21,509,666.	24,847,049.	
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 ▶ <input type="checkbox"/>					
	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 ▶ <input checked="" type="checkbox"/>					
	and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds		0.	0.	
28	Paid-in or capital surplus, or land, bldg., and equipment fund		0.	0.		
29	Retained earnings, accumulated income, endowment, or other funds		21,408,041.	21,509,666.		
30	Total net assets or fund balances		21,408,041.	21,509,666.		
31	Total liabilities and net assets/fund balances		21,408,041.	21,509,666.		

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	21,408,041.
2	Enter amount from Part I, line 27a	2	101,625.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	21,509,666.
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	21,509,666.

Part IV Capital Gains and Losses for Tax on Investment Income

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e 4,039,621.		3,400,454.	639,167.

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			
b			
c			
d			
e			639,167.

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	639,167.
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	1,286,604.	25,239,620.	.050976
2013	1,110,730.	24,300,001.	.045709
2012	1,160,852.	22,761,366.	.051001
2011	1,008,036.	22,558,231.	.044686
2010	995,085.	21,173,389.	.046997

2 Total of line 1, column (d)	2	.239369
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	.047874
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	25,337,175.
5 Multiply line 4 by line 3	5	1,212,992.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	10,874.
7 Add lines 5 and 6	7	1,223,866.
8 Enter qualifying distributions from Part XII, line 4	8	966,034.

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)

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	21,749.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b		2	0.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		3	21,749.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
3 Add lines 1 and 2		5	21,749.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a 22,120.		
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c 10,000.		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	32,120.
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached		8	22.
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	10,349.
11 Enter the amount of line 10 to be: Credited to 2016 estimated tax 10,349. 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
1b 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
1c 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?	X	
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) FL		
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

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>HTTP://WWW.TGFF.ORG/</u>	X	
14 The books are in care of ► <u>KERKERING BARBERIO & CO.</u> Telephone no. ► <u>(941) 365-4617</u> Located at ► <u>1990 MAIN STREET, SUITE 801, SARASOTA, FL</u> ZIP+4 ► <u>34236</u>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year ► 15 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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►		X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly): (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>	1b	X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► _____, _____, _____ 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. ► _____, _____, _____	2b	
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015) N/A	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b	X

Form 990-PF (2015)

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

5b

Organizations relying on a current notice regarding disaster assistance check here

☒

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

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

6b

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

If "Yes" to 6b, file Form 8870

☐ Yes ☒ No

7b

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

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
SEE STATEMENT 11		207,628.	43,073.	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

Form 990-PF (2015)

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	25,321,893.
b	Average of monthly cash balances	1b	401,127.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	25,723,020.
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	25,723,020.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	385,845.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	25,337,175.
6	Minimum investment return. Enter 5% of line 5	6	1,266,859.

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	1,266,859.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	21,749.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	21,749.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,245,110.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	1,245,110.
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	1,245,110.

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	966,034.
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	966,034.
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	966,034.

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				1,245,110.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			855,966.	
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: ► \$ 966,034.				
a Applied to 2014, but not more than line 2a			855,966.	
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				110,068.
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:				
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				1,135,042.
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				

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**

- d** Amounts included in line 2c not used 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

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:

- 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	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
SEE ATTACHED	NONE	PC	GENERAL	663,491.
Total			3a	663,491.
b Approved for future payment				
NONE				
Total			3b	0.

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	POWER SHARES DB COMMODITY K-1	P	VARIOUS	12/31/15
b	POWER SHARES DB COMMODITY K-1	P	VARIOUS	12/31/15
c	POWER SHARES DB COMMODITY TAX ADJ	P	VARIOUS	12/31/15
d	PRIVATE EQUITY CORE FUND K-1	P	VARIOUS	12/31/15
e	PRIVATE EQUITY CORE FUND K-1	P	VARIOUS	12/31/15
f	SEE ATTACHED-NORTHERN TRUST	P	VARIOUS	12/31/15
g	SEE ATTACHED-NORTHERN TRUST	P	VARIOUS	12/31/15
h	SEE ATTACHED-SCHWAB	P	VARIOUS	12/31/15
i	SEE ATTACHED-VANGUARD	P	VARIOUS	12/31/15
j	SEE ATTACHED-VANGUARD	P	VARIOUS	12/31/15
k	SEE ATTACHED-VANGUARD	P	VARIOUS	12/31/15
l	CAPITAL GAINS DIVIDENDS			
m				
n				
o				

(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		1,894.	-1,894.
b		23.	-23.
c	72,290.		72,290.
d		1,040.	-1,040.
e	117,715.		117,715.
f	298,438.	288,313.	10,125.
g	1,014,147.	1,000,040.	14,107.
h	1,764,385.	1,772,619.	-8,234.
i	450,577.	325,654.	124,923.
j	5,132.	5,137.	-5.
k	5,662.	5,734.	-72.
l	311,275.		311,275.
m			
n			
o			

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) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			-1,894.
b			-23.
c			72,290.
d			-1,040.
e			117,715.
f			10,125.
g			14,107.
h			-8,234.
i			124,923.
j			-5.
k			-72.
l			311,275.
m			
n			
o			

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	639,167.
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

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
NORTHERN TRUST BANK NOW ACCOUNT	6.	6.	
NORTHERN TRUST PAYROLL ACCOUNT	2.	2.	
TOTAL TO PART I, LINE 3	8.	8.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
CHARLES SCHWAB	86,174.	4,311.	81,863.	81,863.	
NORTHERN TRUST	265,155.	59,529.	205,626.	205,626.	
NORTHERN TRUST PRIVATE EQUITY FUND II LP-K1	17,793.	0.	17,793.	17,793.	
POWERSHARES DB COMMODITY K-1	11.	0.	11.	11.	
VANGUARD	498,538.	247,435.	251,103.	251,103.	
TO PART I, LINE 4	867,671.	311,275.	556,396.	556,396.	

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
OTHER INVESTMENT INCOME-PRIVATE EQUITY K-1	-1,538.	-1,538.	
POWERSHARES DP COMMODITY INDEX FUND K-1	-2,625.	-2,625.	
OTHER INVESTMENT INCOME-NORTHERN TRUST	2.	2.	
TOTAL TO FORM 990-PF, PART I, LINE 11	-4,161.	-4,161.	

FORM 990-PF	TAXES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FOREIGN TAX	6,504.	6,504.		0.	
EXCISE TAX	18,944.	0.		0.	
TO FORM 990-PF, PG 1, LN 18	25,448.	6,504.		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	
ADMINISTRATIVE FEES	91,619.	91,619.		0.	
OFFICE	438.	0.		438.	
INSURANCE EXPENSE	1,190.	0.		1,190.	
PAYROLL PREP FEES	920.	0.		920.	
TELEPHONE	493.	0.		493.	
DUES & SUBSCRIPTIONS	1,250.	0.		1,250.	
TO FORM 990-PF, PG 1, LN 23	95,910.	91,619.		4,291.	

FORM 990-PF	CORPORATE STOCK		STATEMENT	6
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
NORTHERN TRUST - COMMON STOCK	4,221,675.	4,526,216.		
VANGUARD - STOCK	6,676,198.	9,610,100.		
TOTAL TO FORM 990-PF, PART II, LINE 10B	10,897,873.	14,136,316.		

FORM 990-PF	CORPORATE BONDS	STATEMENT	7
-------------	-----------------	-----------	---

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
NORTHERN TRUST - FIXED INCOME	2,849,583.	2,768,505.
VANGUARD - BONDS	2,336,292.	2,348,779.
TOTAL TO FORM 990-PF, PART II, LINE 10C	5,185,875.	5,117,284.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
-------------	-------------------	-----------	---

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
NORTHERN TRUST ALTERNATIVE INVEST	COST	1,310,663.	1,329,899.
CHARLES SCHWAB	COST	3,729,583.	3,877,878.
TOTAL TO FORM 990-PF, PART II, LINE 13		5,040,246.	5,207,777.

FORM 990-PF	DEPRECIATION OF ASSETS NOT HELD FOR INVESTMENT	STATEMENT	9
-------------	--	-----------	---

DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE
OFFICE FURNITURE	1,134.	1,134.	0.
DESK	530.	530.	0.
DESK & CHAIR	313.	313.	0.
COMPUTER	1,639.	1,639.	0.
LAPTOP (TRACY)	1,071.	606.	465.
LAPTOP (JOLEEN)	952.	475.	477.
LAPTOP (BRIAN)	457.	190.	267.
LAPTOP & PRINTER (FRANK)	1,225.	490.	735.
PRINTER (ANDREW)	160.	3.	157.
TOTAL TO FM 990-PF, PART II, LN 14	7,481.	5,380.	2,101.

FORM 990-PF	OTHER ASSETS		STATEMENT	10
DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE	
DUE FROM SCHWAB-ACCRUED DIVIDENDS	359.	2,172.	2,172.	
TO FORM 990-PF, PART II, LINE 15	359.	2,172.	2,172.	

FORM 990-PF	PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS	STATEMENT	11
-------------	---	-----------	----

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
BRIAN DIFATTA 19 OX YOKE DRIVE SIMSBURY, CT 16070	TREASURER/DIRECTOR 2.00	8,146.	0.	0.
FRANK A. GIBNEY 1233 SHELBURNE RD SOUTH BURLINGTON, VT 05446	PRESIDENT/CEO 50.00	91,438.	19,237.	0.
KEN WASDEN 2002 W TANERO CT MERIDIAN, ID 83646	DIRECTOR 2.00	1,250.	0.	0.
JOAN GIBNEY WHITTAKER 23 BANTRY RD SIMSBURY, CT 16070	DIRECTOR 2.00	0.	0.	0.
JOLEEN WIDMARK 1990 MAIN STREET SARASOTA, FL 34236	DIRECTOR 25.00	41,417.	9,192.	0.
ROBERT G. WHITTAKER 372 SEVEN HILLS RD NORTHVILLE, NY 12134	VICE PRESIDENT/DIRECTOR 4.00	2,500.	0.	0.
SUE GIBNEY YOUNG 909 WEST ANTON DRIVE MERIDIAN, ID 83646	DIRECTOR 2.00	0.	0.	0.
SUSAN DIFATTA 19 OX YOKE DRIVE SIMSBURY, CT 16070	DIRECTOR 2.00	3,894.	0.	0.

THE GIBNEY FAMILY FOUNDATION, INC

65-0286170

TRACY WASDEN 2002 W TANERO CT MERIDIAN, ID 83646	VICE PRESIDENT/SECRETARY/D 25.00	57,483.	14,644.	0.
DIANE MUHR 1990 MAIN STREET SARASOTA, FM 34236	DIRECTOR 2.00	1,500.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		207,628.	43,073.	0.

2015 DEPRECIATION AND AMORTIZATION REPORT

FORM 990-PF PAGE 1

990-PF

Asset No	Description	Date Acquired	Method	Life	C o n v	Line No	Unadjusted Cost Or Basis	Bus % Excl	Section 179 Expense	* Reduction In Basis	Basis For Depreciation	Beginning Accumulated Depreciation	Current Sec 179 Expense	Current Year Deduction	Ending Accumulated Depreciation
1	OFFICE FURNITURE	07/01/02	SL	7.00		16	1,134.				1,134.	1,134.		0.	1,134.
2	DESK	02/08/05	SL	7.00		16	530.				530.	530.		0.	530.
3	DESK & CHAIR	07/15/07	SL	7.00		16	313.				313.	313.		0.	313.
4	COMPUTER	03/22/10	SL	5.00		16	1,639.				1,639.	1,558.		81.	1,639.
5	LAPTOP (TRACY)	02/22/13	SL	5.00		16	1,071.				1,071.	392.		214.	606.
6	LAPTOP (JOLEEN)	07/02/13	SL	5.00		16	952.				952.	285.		190.	475.
7	LAPTOP (BRIAN)	12/06/13	SL	5.00		16	457.				457.	99.		91.	190.
8	LAPTOP & PRINTER (FRANK)	01/06/14	SL	5.00		16	1,225.				1,225.	245.		245.	490.
9	PRINTER (ANDREW)	12/04/15	SL	5.00		16	160.				160.			3.	3.
* TOTAL 990-PF PG 1 DEPR															
CURRENT ACTIVITY															
BEGINNING BALANCE															
ACQUISITIONS															
DISPOSITIONS															
ENDING BALANCE															
ENDING ACCUM DEPR															
ENDING BOOK VALUE															

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

TGFF Year End Report

2015

LEGAL MAILING ADDRESS & CONTACT PERSON	Grant/Donation Amount
Executive Director Utah Foundation for the Blind 2056 West Carriage Avenue Riverton, UT 84065	\$32,000
Lauren J. Lieberman The College at Brockport The Research Foundation for SUNY on behalf of Camp Abilities 350 New Campus Dr. Brockport, NY 14420	\$9,934
Christopher Burke Executive Director Northeastern Association for the Blind at Albany, Inc. 301 Washington Ave Albany, NY 12206	\$50,000
Michael Gordon Southern Arizona Association for the Visually Impaired 3767 E Grant Road Tucson, AZ 85716	\$4,500
Council on Foundations 2121 Crystal Drive, Suite 700 Arlington, VA 22202	\$2,150
Mark Lucas Executive Director United States Association of Blind Athletes 1 Olympic Plaza Colorado Springs, CO 80909	\$50,000
Jeff Bacon Board President Wyakin Warrior Foundation PO Box 9924 Boise, Idaho 83707	\$22,993

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

Tamara Owen President & CEO Olmsted Center for Sight 1170 Main Street Buffalo, New York 14209	\$34,650
Rachel Rosenbaum Executive Director CANnect 44 Woodbine Street Auburndale, MA 02466	\$11,500
Gail Loveland Executive Director National Ability Center 1000 Ability Way Park City, UT 84060	\$18,100
Mark Lucas Executive Director United States Association of Blind Athletes/CIM 1 Olympic Plaza Colorado Springs, CO 80909	\$15,000
Thomas Hark President & CEO VT Youth Conservation Corps 1949 East Main Street Richmond, VT 05477	\$20,000
Clay Christensen Coordinator Utah Assistive Technology Program 6855 Old Main Hill Logan, UT 84322-6855	\$5,000
Ray Morris Dad's 4 Special Kids PO Box 73182 Phoenix, AZ 85050	\$500

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

Sharon Wilson Freedom Service Dogs 2000 W. Union Ave Englewood, CO 80110	\$1,000
Sally Trousett Girls on the Run, Capital Region PO Box 261 Slingerlands, NY 12159-0261	\$500
Erin Spaulding Chapter President Achilles International, CT Chapter PO Box 2302 Branford, CT 06405	\$500
Robert Pawlowski COMPASS Youth Collaborative 55 Airport Road, Suite 201 Hartford, CT 06114	\$500
Christine Boisen Arizona Center for the Blind and Visually Impaired 3100 E. Roosevelt St Phoenix, AZ 85008	\$500
Marc Ashton CEO Foundation for Blind Children 1235 E Harmont Dr Phoenix, AZ 85020	\$400
Mark Lucas Executive Director United States Association for Blind Athletes 1 Olympic Plaza Colorado Springs, CO 80909	\$100
Alice Applebaum Anchor Center for Blind Children 2550 Roslyn Street Denver, Colorado 80238	\$200

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

Chris Burke Northeastern Association for the Blind, Albany 301 Washington Avenue Albany, NY 12206	\$200
Barry Simon Connecticut Institute for the Blind, Inc 120 Holcomb Street Hartford, CT 06112	\$300
Joseph Carbone Eye Care for Kids 6911 South State Street Salt Lake City, Utah 84047	\$200
Julene Reed Northwest Children's Home, Syringa House PO Box 661 Nampa, ID 8365	\$500
Monica Kessel Idaho School for the Deaf and Blind 1450 Main Street Gooding, Idaho 83330	\$500
Turner Bitton Outreach Resource Center/ Logan Center 705 East 23rd Street Ogden, UT 84402	\$500
Suzanne Brimley Executive Director Arizona Literacy and Learning Center 2301 W Dunlap Ave, Ste 106 Phoenix, AZ 85021	\$1,000
Janine Donald Executive Director Splore 774 East 3300 South, Ste 105 Salt Lake City, UT 84106	\$1,000

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

Joshua Warren MAB Community Services 200 Ivy Street Brookline, MA 02446	\$2,100
Billy Henry Executive Director Northwest Association for Blind Athletes PO Box 65265 Vancouver, WA 98665	\$27,000
Hy'D Andrews Director of Development Northwest Children's Home, Inc PO Box 1288 Lewiston, ID 83501	\$48,991
Lena French Executive Director The Blind Childrens Center, Inc 4120 Marathon Street Los Angeles, CA 90029	\$13,000
Teresa Alexander CEO Children's Home Society of Idaho 740 Warm Springs Ave Boise, ID 83712	\$20,000
Robert Dunbar Vice President-Development My Sister's Place, Inc 237 Hamilton St, Suite 203 Hartford, CT 06106	\$27,344
Steven Lindauer Interim Executive Director The Delta Gamma Anchor Center for Blind Children 2550 Roslyn St Denver, CO 80238	\$4,740

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

Jay Lugo Executive Director Idaho Lions Sigh and Hearing Foundation Inc 1090 N. Cole Rd Boise, ID 83704	\$20,000
Mircea Divricean President and CEO Kostopulos Dream Foundation 4180 E Emigration Canyon Road Salt Lake City, UT 84108	\$15,000
Barbara Salisbury CEO MAB Community Services, Inc 200 Ivy Street Brookline, MA 02446	\$25,000
Billy Henry Executive Director Northwest Association for Blind Athletes PO Box 65265 Vancouver, WA 98665	\$1,000
Christeen Verchot Executive Director Project Veterans Pride 4106 N. 22nd St Phoenix, AZ 85016	\$12,092
Kelly Dougherty Executive Director Women Helping Battered Women, Inc PO Box 1535 Burlington, VT 05402	\$4,730
Tracy Rowe VP of Giving Idaho Youth Ranch, Inc 5465 W. Irving Street Boise, ID 83706	\$15,000

THE GIBNEY FAMILY FOUNDATION, INC.
65-0286170

Steven Rothstein President Perkins School for the Blind 175 North Beacon Street Watertown, MA 02472	\$50,000
Elizabeth Sightler Executive Director Champlain Community Services, Inc 512 Troy Avenue, Ste. 1 Colchester, VT 05446	\$33,000
Cheri Martin Executive Director School of Piano Technology for the Blind 2510 E Evergreen Blvd Vancouver, WA 98661	\$35,267
Marc Ashton CEO Foundation for Blind Children 1234 E Northern Avenue Phoenix, AZ 85020	\$25,000
	\$663,491

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

2015 Tax Information Statement

Page 7 of 18
Ref: SOD

THE NORTHERN TRUST COMPANY
P.O. BOX 803878
CHICAGO, IL 60680

Account Number: 23-36894
Recipient's Tax ID Number: XX-XXX6170

Recipient's Name and Address:
THE GIBNEY FAMILY FOUNDATION
ATTN: MR FRANK A GIBNEY
1233 SHELburne RD STE 440
SOUTH BURLINGTON, VT 05403-7780

☐ Corrected ☐ FATCA ☐ 2nd TIN notice

2015 Proceeds from Broker and Barter Exchange Transactions

Sales are listed at Gross Proceeds less commissions and option premiums.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property

Cusip Number	Date Sold or Disposed	Date Acquired	Proceeds	Cost or Other Basis	Code if any	Adjustments	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
Short Term Sales									
5356.13	MFO DFA INVT DIMENSIONS GROUP INC U S CORE EQUITY 1 PORT								
233203413	06/03/2015	Various	99,999.00	96,849.92		0.00	3,149.08	0.00	0.00
10732.23	MFO DFA INVT DIMENSIONS GROUP INC U S CORE EQUITY 1 PORT								
233203413	06/16/2015	11/07/2014	198,439.00	191,462.98		0.00	6,976.02	0.00	0.00
Total Short Term Sales			298,438.00	288,312.90		0.00	10,125.10	0.00	0.00
Long Term Sales									
9433.96	MFB NORTHERN FUNDS BD INDEX FD								
665162533	06/03/2015	10/22/2012	100,000.00	104,433.95		0.00	-4,433.95	0.00	0.00
3835.83	MFB NORTHERN FDS STK INDEX FD								
665162772	06/03/2015	03/05/2014	100,000.00	89,221.48		0.00	10,778.54	0.00	0.00
3464.91	MFO DFA INVT DIMENSIONS GROUP INC EMERGING MKTS CORE EQUITY PORT								
233203421	06/16/2015	03/21/2011	66,249.00	73,456.08		0.00	-7,207.08	0.00	0.00
6493.89	MFB NORTHERN FDS STK INDEX FD								
665162772	06/16/2015	03/17/2011	167,997.01	102,831.05		0.00	65,165.96	0.00	0.00
428.14	MFB NORTHERN FDS STK INDEX FD								
665162772	06/16/2015	03/05/2014	11,075.99	9,958.54		0.00	1,117.45	0.00	0.00

This is important tax information and is being furnished to you.



THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

2015 Tax Information Statement

THE NORTHERN TRUST COMPANY
P.O. BOX 803878
CHICAGO, IL 60680

Account Number: 23-36894
Recipient's Tax ID Number: XX-XXX6170

☐ Corrected ☐ FATCA ☐ 2nd TIN notice

Page 8 of 18
Ref: SOD
Recipient's Name and Address:
THE GIBNEY FAMILY FOUNDATION
ATTN: MR FRANK A GIBNEY
1233 SHELburne RD STE 440
SOUTH BURLINGTON, VT 05403-7780

Sales are listed at Gross Proceeds less commissions and option premiums.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property

Cusip Number	Date Sold or Disposed	Date Acquired	Proceeds	Cost or Other Basis	Code if any	Adjustments	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
2950.0									
33939L407	07/23/2015	Various	81,562.17	103,554.99		0.00	-21,992.82	0.00	0.00
7078.15									
665130209	07/23/2015	03/05/2014	85,504.00	87,910.65		0.00	-2,406.65	0.00	0.00
1570.08									
233203421	07/24/2015	03/21/2011	28,497.00	33,285.68		0.00	-4,788.68	0.00	0.00
1954.85									
233203421	08/17/2015	03/21/2011	33,643.00	41,442.80		0.00	-7,799.80	0.00	0.00
1575.0									
922042858	08/17/2015	08/10/2012	57,258.07	65,283.75		0.00	-8,025.68	0.00	0.00
15827.58									
665162533	09/29/2015	Various	168,721.99	173,822.47		0.00	-4,900.48	0.00	0.00
7461.78									
665162533	12/08/2015	11/25/2014	78,871.00	80,064.90		0.00	-1,193.90	0.00	0.00
3422.05									
665162467	12/10/2015	01/30/2014	34,768.00	34,973.34		0.00	-205.34	0.00	0.00
Total Long Term Sales			1,014,147.23	1,000,039.64		0.00	14,107.59	0.00	0.00

This is important tax information and is being furnished to you.

172926153 10/20/15 12:42

Apr. 13. 2016 9:56AM
Print

Charles Schwab Albany

No. 1972 Page 15 of 2

Print

Print in landscape for best results.

Accounts > History & Statements

History

Transactions

Statements & Reports

Realized Gain / Loss

Trade Commentary

Trades made today will not appear until tomorrow.
Cost Basis Calculator Rules & Assumptions

View Unrealized Gain/Loss

Select Date Range:

From:

To:

Previous Calendar Year

01/01/2016

12/31/2015

Search

Reporting Period: 01/01/2015 to 12/31/2015

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
\$1,764,385.48	\$1,772,618.69	-\$8,233.21 (-0.46%)	+\$74,789.47 (6.32%)	-\$83,022.68 (-14.08%)

Symbol	Name (Full Short)	Closed Date	Quantity	Proceeds	Cost Basis	Gain/Loss (\$ %)		
						Total	Long Term	Short Term
ECON	EGSHARES EMERGING MARKET...	06/03/2015	2,416	\$62,742.85	\$62,163.68	+\$579.17	+\$579.17	
QLTA	ISHARES AAA A RATED COR...	10/07/2015	1,588	\$81,119.90	\$83,122.11	-\$2,002.21	-\$2,002.21	
FXI	ISHARES CHINA LARGE CAP ETF	07/08/2015	1,577	\$62,058.86	\$76,546.63	-\$14,487.77		-\$14,487.77
HEWG	ISHARES CURRENCY HEDGED...	10/01/2015	6,600	\$147,726.40	\$173,048.70	-\$25,322.30		-\$25,322.30
EWI	ISHARES MSCI HONG KONG ETF	06/18/2015	699	\$16,418.16	\$15,810.89	+\$607.27		+\$607.27
EWI	ISHARES MSCI HONG KONG ETF	10/07/2015	3,325	\$66,276.34	\$75,209.17	-\$8,932.83	-\$8,932.83	
EWJ	ISHARES MSCI JAPAN ETF	06/18/2015	1,202	\$15,445.42	\$14,130.23	+\$1,315.19		+\$1,315.19
EWU	ISHARES MSCI UNITED KING...	09/03/2015	8,990	\$151,073.27	\$172,656.55	-\$21,583.28		-\$21,583.28
IWM	ISHARES TR RUSSELL 2000 ETF	02/12/2015	1,204	\$145,057.18	\$108,821.50	+\$36,235.68	+\$36,235.68	
QQQ	POWERSHARES QQQ TRUST SR...	06/18/2015	166	\$18,361.85	\$10,165.51	+\$8,196.34	+\$8,196.34	
QQQ	POWERSHARES QQQ TRUST SR...	10/15/2015	171	\$18,387.41	\$10,471.70	+\$7,915.71	+\$7,915.71	
DBC	POWERSHS DB COMMDTY INDX	02/12/2015	1,863	\$33,791.03	\$48,966.09	-\$15,175.06	-\$15,175.06	
DBC	POWERSHS DB COMMDTY INDX	03/06/2015	9,572	\$169,920.93	\$235,192.23	-\$65,271.30	-\$40,537.48	-\$24,733.82
SPY	S P D R S&P 500 ETF TR E...	02/12/2015	820	\$170,874.28	\$126,398.25	+\$44,476.03	+\$44,476.03	
VIG	VANGUARD DIV APPRCIATION	02/12/2015	2,087	\$170,512.90	\$118,973.51	+\$51,539.39	+\$51,539.39	
VEA	VANGUARD FTSE DEVELOPED	06/18/2015	271	\$11,146.02	\$10,387.43	+\$758.59	+\$758.59	
VNQ	VANGUARD REIT	02/12/2015	169	\$14,470.51	\$10,617.91	+\$3,852.60	+\$3,852.60	

Apr. 13. 2016 9:56AM Charles Schwab Albany

No. 1972 PaP. 17f2

VNQ	VANGUARD RET ETF	06/11/2015	1,905	\$147,311.51	\$134,319.74	+\$12,991.77	\$12,991.77
ALD	WISDOMTREE ASIA ETF LOCA	02/12/2015	1,780	\$82,933.65	\$92,577.80	-\$9,644.15	-\$9,644.15
EPI	WISDOMTREE INDIA EARNING	02/12/2015	479	\$11,304.19	\$10,969.96	+\$334.23	+\$334.23
EPI	WISDOMTREE INDIA EARNING	06/11/2015	7,359	\$153,070.27	\$168,534.35	-\$15,464.08	-\$15,464.08
DXJ	WISDOMTREE JAPAN HEDGED	06/18/2015	248	\$14,382.55	\$13,534.75	+\$847.80	+\$847.80

☐ Total includes missing cost basis values for one or more lots.

☐ The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

☐ Data for this holding has been edited.

NA Not Available

☐ Wash Sale activity has adjusted this cost. For additional information, click here.

Values for fixed income securities have been adjusted for amortization/accretion with the exception of variable rate and mortgage-backed securities or for accounts with this preference turned off.

Total Cash represents income and expenses as they occur; it may be inconsistent with values shown elsewhere on Schwab.com and on your monthly account statement.

The Realized Gain/Loss page provides summary information of closed transactions. Not all closed transactions appear on this page.

Please view the Cost Basis Disclosure Statement for additional information on cost basis methods choices and how Schwab reports adjusted cost basis information to the IRS.

Please note that gains and losses realized in retirement accounts are not recognized for tax purposes. Rather, income may be recognized when you receive a cash distribution from these accounts. Please contact your tax advisor for further information.

The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

Account: XXXX-XX
Today's Date: 09:46 AM ET, 04/13/16

Charles Schwab & Co., Inc., Schwab Wealth Investment Advisory, Inc. ("SWIA"), Charles Schwab Bank, and optionsXpress, Inc. are separate but related companies and subsidiaries of The Charles Schwab Corporation. Brokerage products are offered by

Charles Schwab & Co., Inc. (Member SIPC) ("Schwab") and optionsXpress, Inc. (Member SIPC) ("optionsXpress"). Schwab Intelligent Portfolios™ is offered by SWIA, a registered investment adviser, and Institutional Investor Portfolios™, is made available through independent investment advisors and sponsored by SWIA. Deposit and lending products and services are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender ("Schwab Bank").

Bank sweep accounts are generally held at Charles Schwab Bank. Funds deposited at Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 when aggregated with all other deposits held by you in the same capacity at Schwab Bank. Funds on deposit at Schwab Bank are not deposits or obligations of Charles Schwab & Co., Inc. and may not be covered by the Securities Investor Protection Corporation (SIPC). NOTE: Funds deposited at an FDIC insured institution are insured, in aggregate, up to \$250,000 per depositor, per insured institution based upon account type by the Federal Deposit Insurance Corporation (FDIC).

© 2016 Charles Schwab & Co., Inc. All rights reserved. Unauthorized access is prohibited. Usage will be monitored.

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

For the Account of: GIBNEY FAMILY FOUNDATION



Account Number: 26 0J ACRL 0 03

Date: For the Year Ended DECEMBER 31, 2015

Realized Gains & Losses from the Sale of Securities

Effective Date	Description	Shares/Face	Investment Cost Basis	Market Value 01/01/15 or Acquisition	Proceeds of Sale	Realized Gain or Loss
FIXED INCOME						
MF - INVESTMENT GRADE FIXED IN						
09/10/15	VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL	5285.222	55,282.73	57,919.99	56,710.43	-1,209.56
04/01/15	VANGUARD TOTAL INTERNATIONAL BOND INDEX FUND ADM	660.5	13,095.87	14,286.62	14,280.02	-6.60
09/10/15	VANGUARD TOTAL INTERNATIONAL BOND INDEX FUND ADM	1192.236	23,649.33	25,784.88	25,156.19	-628.69
04/01/15	VANGUARD INTERMEDIATE-TERM INV GRADE ADMIRAL	332.71	3,350.48	3,307.16	3,327.10	19.94
09/10/15	VANGUARD INTERMEDIATE-TERM INV GRADE ADMIRAL	3606.716	36,308.08	35,844.58	35,021.21	-823.37
09/10/15	VANGUARD SHORT-TERM INV GRADE ADMIRAL	2557.805	27,481.86	27,385.78	27,189.47	-196.31
	TOTAL MF - INVESTMENT GRADE FIXED IN		159,168.35	164,529.01	161,684.42	-2,844.59
	TOTAL FIXED INCOME		159,168.35	164,529.01	161,684.42	-2,844.59
DOMESTIC STOCK						
MF - US EQUITY						
04/01/15	VANGUARD US GROWTH FUND ADMIRAL	285.791	12,472.52	23,440.58	23,029.07	-411.51
07/28/15	VANGUARD US GROWTH FUND ADMIRAL	70.493	3,076.46	5,781.84	5,967.27	185.43
09/10/15	VANGUARD US GROWTH FUND ADMIRAL	624.766	27,266.09	51,243.31	50,000.00	-1,243.31

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

For the Account of: GIBNEY FAMILY FOUNDATION



Account Number: 26 0J ACRL 0 03

Date: For the Year Ended DECEMBER 31, 2015

Realized Gains & Losses from the Sale of Securities

Effective Date	Description	Shares/Face	Investment Cost Basis	Market Value 01/01/15 or Acquisition	Proceeds of Sale	Realized Gain or Loss
04/01/15	VANGUARD EXPLORER FUND	647.73	41,707.31	59,720.71	59,215.47	-505.24
	ADMIRAL					
04/01/15	VANGUARD WINDSOR II FUND	54.169	2,698.76	3,610.91	3,573.53	-37.38
	ADMIRAL					
09/10/15	VANGUARD WINDSOR II FUND	95.574	4,780.32	6,371.79	5,922.70	-449.09
	ADMIRAL					
04/01/15	VANGUARD STRATEGIC EQUITY FUND	3370.249	60,856.25	114,554.76	114,049.22	-505.54
04/01/15	VANGUARD TOTAL STOCK MARKET INDEX FUND ADMIRAL	414.041	10,740.51	21,927.28	21,567.39	-359.89
10/21/15	VANGUARD TOTAL STOCK MARKET INDEX FUND ADMIRAL	110.334	2,887.51	5,840.80	5,567.43	-273.37
	TOTAL MF - US EQUITY		166,485.73	292,491.98	288,892.08	-3,599.90
	TOTAL DOMESTIC STOCK		166,485.73	292,491.98	288,892.08	-3,599.90
	GRAND TOTALS		325,654.08	457,020.99	450,576.50	-6,444.49

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170



Foundation account
GIBNEY FAMILY FOUNDATION

Intermediary Services: 800-669-0498

Realized gains and losses

You can get cost basis information for both realized and unrealized gains and losses for your Vanguard account at vanguard.com

Some or all of this information may be reported to the IRS on Form 1099-B Proceeds from Broker and Barter Exchange Transactions. Vanguard provides cost basis information using the average cost method for mutual funds and first in, first out for other holdings, unless you've selected another method. You may want to consult a tax advisor to determine the appropriate method for you. Certain adjustments may change the basis we're currently reporting to you. In that event, we'll send you revised realized gain and loss information. A dash indicates the information on our system was incomplete at the time this document was generated. See IRS Publication 550 (Investment Income and Expenses) for additional information.

Vanguard funds

Short-Term Invest-Gr Adm 0539-09957134936

Term	Date sold	Quantity	Proceeds	Total cost	Gain/Loss	Disallowed loss	Total gain/ Allowable loss
Short-term	01/26	16.388	\$175.52	\$176.01	-\$0.49	\$0.00	-\$0.49
Long-term	01/26	528.645	5,661.78	5,746.37	84.59	12.06	-72.53
Short-term	03/17	464.059	\$4,956.15	\$4,961.22	-\$5.07	\$0.00	-\$5.07
Long-term	03/17	0.000	0.00	0.00	0.00	0.00	0.00
Total short-term	Various	480.447	\$5,131.67	\$5,137.23	-\$5.56	\$0.00	-\$5.56
Total long-term	Various	528.645	5,661.78	5,746.37	-84.59	12.06	-72.53

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

Account Statement

December 1, 2015 - December 31, 2015

GIBNEY FAMILY FDN-INSTITUTIONAL

Portfolio Details

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Equity Securities - Large Cap									
MFB NORTHERN FDS STK INDEX FD (NOSDX)	\$24.770	60,844.71	\$1,507,123.46	\$1,041,075.73	\$466,047.73		\$30,118.13	2.0%	33.3%
MFO DFA INVT DIMENSIONS GROUP INC U S CORE EQUITY 1 PORT (DFEOX)	17.170	85,070.81	1,460,665.80	1,507,789.10	(47,123.30)		25,436.17	1.7%	32.3%
Total Large Cap			\$2,967,789.26	\$2,548,864.83	\$418,924.43		\$55,554.30	1.9%	65.6%
Equity Securities - Mid Cap									
MFB NORTHERN MID CAP INDEX FD (NOMIX)	\$15.790	12,848.80	\$202,882.55	\$178,619.52	\$24,263.03		\$2,916.68	1.4%	4.5%
Total Mid Cap			\$202,882.55	\$178,619.52	\$24,263.03		\$2,916.68	1.4%	4.5%
Equity Securities - Small Cap									
MFB NORTHERN FDS SMALL CAP INDEX FD (NSIDX)	\$10.870	8,719.93	\$94,785.63	\$72,388.36	\$22,397.27		\$1,203.35	1.3%	2.1%
MFO DFA US SMALL CAP PORTFOLIO (DFSTX)	28.360	939.56	26,645.92	30,000.00	(3,354.08)		317.57	1.2%	0.6%
Total Small Cap			\$121,431.55	\$102,388.36	\$19,043.19		\$1,520.92	1.3%	2.7%
Equity Securities - International Developed									
MFB NORTHERN INTL EQUITY INDEX FD (NOINDX)	\$10.780	57,410.35	\$618,883.57	\$626,926.17	(\$8,042.60)		\$16,936.05	2.7%	13.7%
MFO DIMENSIONAL FUND ADVISORS INTERNATIONAL VALUE PORTFOLIO (DFIVX)	16.030	20,027.80	321,045.63	391,748.00	(70,702.37)		14,780.52	4.6%	7.1%
Total International Region - USD			\$939,929.20	\$1,018,674.17	(\$78,744.97)		\$31,716.57	3.4%	20.8%

Continued on next page.



THE GIBNEY FAMILY FOUNDATION, INC
65-0286170



Account Statement

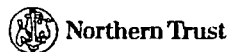
December 1, 2015 - December 31, 2015

GIBNEY FAMILY FDN-INSTITUTIONAL

Portfolio Details (continued)

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Total International Developed			\$939,929.20	\$1,018,674.17	(\$78,744.97)		\$31,716.57	3.4%	20.8%
Equity Securities - International Emerging									
MFC VANGUARD FTSE EMERGING Mkts ETF (VWO)	\$32.710	4,450.00	\$145,559.50	\$186,748.75	(\$41,189.25)		\$4,743.70	3.3%	3.2%
MFO DIA INVT DIMENSIONS GROUP INC. EMERGING Mkts CORE EQUITY PORT (DFC ex)	15.760	9,430.45	148,623.89	186,379.28	(37,755.39)		3,394.96	2.3%	3.3%
Total Emerging Markets Region - USD			\$294,183.39	\$373,128.03	(\$78,944.64)		\$8,138.66	2.8%	6.5%
Total International Emerging			\$294,183.39	\$373,128.03	(\$78,944.64)		\$8,138.66	2.8%	6.5%
Total Equity Securities			\$4,526,215.95	\$4,221,674.91	\$304,541.04		\$99,847.13	2.2%	100.0%
	Market Price	Par Value/ Rating	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield/ YTM	% of Assets
Fixed Income Securities - Corporate/ Government									
Funds									
MFB NORTHERN FDS BD INDEX FD (NOBOX)	\$10.500	163,915.12	\$1,721,108.76	\$1,731,565.42	(\$10,456.66)		\$44,093.17	2.6%	62.2%
MFB NORTHERN FDS ULTRA SHORT FIXED INCOME FD (NUSFX)	10.140	7,382.90	74,862.60	75,422.65	(560.05)		671.84	0.9%	2.7%
MFB NORTHERN HIGH YIELD FIXED INCOME FUND (NHIFX)	6.480	102,879.15	666,656.89	724,649.95	(57,993.06)		41,254.54	6.2%	24.1%
Total Corporate/ Government			\$2,462,628.25	\$2,531,638.02	(\$69,009.77)		\$86,019.55	3.5%	89.0%

Continued on next page



THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

Account Statement

December 1, 2015 - December 31, 2015

GIBNEY FAMLY FDN-INSTITUTIONAL

Portfolio Details (continued)

	Market Price	Par Value/ Rating	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield/ YTM	% of Assets
Fixed Income Securities - Other Bonds									
Funds									
MFC FLEXSHARES TR IBOX 3 YR TARGET DURATION TIPS INDEX FD TR IBOX 3 YR TARGET DURATION TIPS INDEX FD (IDTT)	\$24.180	12,650.00	\$305,877.00	\$317,944.66	(\$12,067.66)		\$1,872.20	0.6%	11.0%
Total Other Bonds			\$305,877.00	\$317,944.66	(\$12,067.66)		\$1,872.20	0.6%	11.0%
Total Fixed Income Securities			\$2,768,505.25	\$2,849,582.68	(\$81,077.43)		\$87,891.75	3.2%	100.0%
	Market Price	Units	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Private Equity - Private Equity									
PRIVATE EQUITY CORE FUND II LP		283,955.35	\$749,852.00	\$604,169	\$465,896.65				100.0%
Total Private Equity			\$749,852.00	\$604,169	\$465,896.65				100.0%
Total Private Equity			\$749,852.00	\$604,169	\$465,896.65				100.0%
	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Real Estate - Real Estate Funds									
AMF8 NORTHERN FDS GLOBAL REAL ESTATE INDEX FD (INGREX)	\$9.660	27,396.76	\$264,652.70	\$228,753.19	\$35,899.51		\$6,602.62	2.5%	100.0%

Continued on next page.



THE GIBNEY FAMILY FOUNDATION, INC
65-0286170



Account Statement

December 1, 2015 - December 31, 2015

GIBNEY FAMILY FDN-INSTITUTIONAL

Portfolio Details (continued)

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Total Real Estate Funds			\$264,652.70	\$228,753.19	\$35,899.51		\$6,602.62	2.5%	100.0%
Total Real Estate			\$264,652.70	\$228,753.19	\$35,899.51		\$6,602.62	2.5%	100.0%
	Market Price	Units	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Commodities - Commodities									
MFC FLEXSHARES TR MORNINGSTAR GLOBAL UPSTREAM NAT RES INDEX FD (GUNK)	\$22.250	14,175.00	\$315,393.75	\$477,741.36	(\$162,347.61)		\$14,189.18	4.5%	100.0%
Total Global Region - USD			\$315,393.75	\$477,741.36	(\$162,347.61)		\$14,189.18	4.5%	100.0%
Total Commodities			\$315,393.75	\$477,741.36	(\$162,347.61)		\$14,189.18	4.5%	100.0%
Total Commodities			\$315,393.75	\$477,741.36	(\$162,347.61)		\$14,189.18	4.5%	100.0%

Continued on next page.



THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

6517

DUPLICATE STATEMENT

Schwab One® Account of
GIBNEY FAMILY FOUNDATION

Statement Period
December 1-31, 2015

Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value	% of	Unrealized	Estimated	Estimated
	Units Purchased	Cost Per Share	Cost Basis	Account Assets	Gain or (Loss)	Yield	Annual Income
				Acquired		Holding Days	Holding Period
EGSHARES BEYOND BRICS	4,012.0000	14.5000	58,174.00	1%	(28,618.80)	1.72%	1,004.16
ETF	4,012.0000	21.6333	86,792.80	04/16/14	(28,618.80)	624	Long-Term
SYMBOL: BBRC							

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.

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

DUPLICATE STATEMENT



Schwab One® Account of
GIBNEY FAMILY FOUNDATION

Statement Period
December 1-31, 2015

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
ISHARES CHINA LARGE CAP ETF SYMBOL: FXI	1,999.0000 1,999.0000	35.2900 48.5393	70,544.71 97,030.26	2% 06/11/15	(26,485.55) (26,485.55)	4.39% 203	3,097.41 Short-Term
ISHARES COMMODITIES SLCT STGY ETF IV SYMBOL: COMT	2,118.0000 2,118.0000	28.4400 41.2339	60,235.92 87,333.61	1% 02/12/15	(27,097.69) (27,097.69)	0.21% 322	131.29 Short-Term
ISHARES EMERG MRTS LOCAL CUR ETF SYMBOL: LEMB	1,908.0000 1,908.0000	40.3150 45.3570	76,921.02 86,541.16	2% 02/12/15	(9,620.14) (9,620.14)	N/A 322	N/A Short-Term
ISHARES GOLD ETF SYMBOL: IAU	14,677.0000 5,124.0000 2,767.0000 5,377.0000 1,409.0000	10.2300 13.5306 17.3262 11.9123 12.3482	150,145.71 69,330.82 47,941.87 64,052.97 17,398.75	4% 11/04/10 10/03/12 06/28/13 06/12/14	(48,578.70) (16,912.30) (19,635.46) (9,046.26) (2,984.68)	N/A 1883 1184 916 567	N/A Long-Term Long-Term Long-Term Long-Term
Cost Basis			198,724.41				
ISHARES IBOXB INVT GRADE BOND ETF SYMBOL: LQD	1,367.0000 1,367.0000	114.0100 115.7659	155,851.67 158,252.12	4% 09/03/15	(2,400.45) (2,400.45)	3.39% 119	5,285.53 Short-Term
ISHARES MSCI GERMANY ETF SYMBOL: EWG Cost Basis	6,247.0000 829.0000 5,418.0000	26.1900 22.9596 26.1862	163,608.93 19,033.59 141,877.37	4% 10/03/12 06/07/13	2,697.97 2,677.92 20.05	3.86% 1184 937	6,324.88 Long-Term Long-Term
Cost Basis			160,910.96				
ISHARES MSCI HONG KONG ETF SYMBOL: EWH	4,032.0000 4,032.0000	19.8200 22.6193	79,914.24 91,201.02	2% 08/20/14	(11,286.78) (11,286.78)	2.16% 498	1,727.15 Long-Term

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.

Page 5 of 12

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

DUPLICATE STATEMENT



Schwab One® Account of
GIBNEY FAMILY FOUNDATION

Statement Period
December 1-31, 2015

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
ISHARES MSCI JAPAN ETF SYMBOL: EWJ	13,372.0000 13,372.0000	12.1200 11.7555	162,068.64 157,195.88	4% 02/12/15	4,872.76 4,872.76	1.44% 322	2,346.09 Short-Term
ISHARES RUSSELL 2000 ETF SYMBOL: IWM	714.0000 714.0000	112.6200 97.6834	80,410.68 69,745.95	2% 06/12/13	10,664.73 10,664.73	1.76% 932	1,416.09 Long-Term
ISHARES 20+ YR TREASURY BOND ETF SYMBOL: TLT	657.0000 657.0000	120.5800 130.0054	79,221.06 85,413.55	2% 02/12/15	(6,192.49) (6,192.49)	2.52% 322	2,002.79 Short-Term
ISHARES 7-10 YEAR TRSURY BOND ETF SYMBOL: IEF	2,518.0000 1,049.0000 261.0000 1,208.0000	105.5900 96.6200 102.9198 107.8944	265,875.62 101,354.38 26,862.09 130,336.44	7% 05/31/11 05/12/14 10/01/15	7,322.71 9,409.53 696.90 (2,783.72)	1.85% 1675 567 91	4,942.55 Long-Term Long-Term Short-Term
Cost Basis			258,552.91				
POWERSHARES QQQ TRUST SRS 1 ETF SYMBOL: QQQ	4,940.0000 3,084.0000 1,856.0000	111.8600 61.2379 94.6476	552,588.40 188,857.99 175,665.95	14% 02/02/12 07/10/14	188,064.46 156,118.25 31,946.21	1.22% 1428 539	6,764.44 Long-Term Long-Term
Cost Basis			364,523.94				
POWERSHARES S&P 500 LOW VOLAT ETF SYMBOL: SPLV	4,550.0000 4,550.0000	38.5700 25.8970	175,493.50 117,831.35	4% 02/02/12	57,662.15 57,662.15	2.12% 1428	3,733.00 Long-Term
SPDR BARCLAYS SHORT TERM CORP ETF SYMBOL: SCPB	5,210.0000 5,210.0000	30.4000 30.6032	158,384.00 159,443.19	4% 10/07/15	(1,059.19) (1,059.19)	1.56% 85	2,473.17 Short-Term
SPDR S&P 500 ETF SYMBOL: SPY	825.0000 825.0000	203.8700 163.1796	168,192.75 134,623.17	4% 06/12/13	33,569.58 33,569.58	2.02% 932	3,410.32 Long-Term
Accrued Dividend: 999.53							

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.

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

DUPLICATE STATEMENT



Schwab One® Account of
GIBNEY FAMILY FOUNDATION

Statement Period
December 1-31, 2015

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
VANGUARD DIVIDEND APPRECIATION ETF SYMBOL: VIG Cost Basis	2,620.0000 414.0000 2,206.0000	77.7600 60.0544 77.8775	203,731.20 24,862.56 171,797.77 196,660.33	5% 10/03/12 06/06/14	7,070.87 7,330.08 (259.21)	2.44% 1184 573	4,978.00 Long-Term Long-Term
VANGUARD FTSE DEVELOPED MARKETS ETF SYMBOL: VEA Cost Basis	6,326.0000 4,066.0000 617.0000 314.0000 420.0000 909.0000	36.7200 38.3300 30.0270 42.8678 38.5399 39.2832	232,290.72 155,849.78 18,526.66 13,460.49 16,186.76 35,708.43 239,732.12	6% 05/31/11 10/05/11 06/12/14 10/23/14 02/12/15	(7,441.40) (6,546.26) 4,129.58 (1,930.41) (764.36) (2,329.95)	2.40% 1675 1548 567 434 322	5,592.18 Long-Term Long-Term Long-Term Long-Term Short-Term
VANGUARD FTSE EMERGING MARKETS ETF SYMBOL: VWO Cost Basis	4,104.0000 1,081.0000 734.0000 948.0000 1,341.0000	32.7100 49.0700 35.9952 38.3560 42.2987	134,241.84 53,044.67 26,420.55 36,361.58 56,722.69 172,549.49	3% 05/31/11 10/05/11 06/06/12 06/03/15	(38,307.65) (17,685.16) (2,411.41) (5,352.50) (12,858.58)	1.94% 1675 1548 1303 211	2,610.14 Long-Term Long-Term Long-Term Short-Term
VANGUARD GLBAL EX US REAL ESTATE ETF SYMBOL: VNQI Cost Basis	4,646.0000 1,520.0000 3,126.0000	51.1000 56.6438 58.3538	237,410.60 86,098.58 182,413.98 268,512.56	6% 10/09/13 07/10/14	(31,101.96) (8,426.58) (22,675.38)	6.28% 813 539	14,922.95 Long-Term Long-Term
VANGUARD REIT ETF SYMBOL: VNQ	1,120.0000 1,120.0000	79.7300 76.0223	89,297.60 85,144.98	2% 06/06/14	4,152.62 4,152.62	5.50% 573	4,919.04 Long-Term
VANGUARD TOTAL INTERNATIONAL BOND ET SYMBOL: BNDX	1,672.0000 1,672.0000	52.8800 52.3300	88,415.36 87,495.76	2% 10/09/14	919.60 919.60	3.06% 448	2,708.64 Long-Term

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.

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

DUPLICATE STATEMENT



Schwab One® Account of
GIBNEY FAMILY FOUNDATION

Statement Period
December 1-31, 2015

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
VANGUARD TOTAL STOCK	2,000.0000	104.3000	208,600.00	5%	84,007.26	2.23%	4,664.00
MARKET ETF	362.0000	62.4517	22,607.54	11/04/10	15,149.06	1883	Long-Term
SYMBOL: VTI	619.0000	69.7900	43,200.01	05/31/11	21,361.69	1675	Long-Term
	1,019.0000	57.6890	58,785.19	10/05/11	47,496.51	1548	Long-Term
Cost Basis			124,592.74				
VGRD ITC ETF DV	935.0000	84.0900	78,624.15	2%	(1,265.62)	3.85%	3,029.40
SYMBOL: VCIT	935.0000	85.4436	79,889.77	10/07/15	(1,265.62)	85	Short-Term
WISDOMTREE JAPAN HEDGED	2,948.0000	50.0800	147,635.84	4%	(13,253.03)	3.16%	4,665.86
EQUITY ETF	2,948.0000	54.5756	160,888.87	03/06/15	(13,253.03)	300	Short-Term
SYMBOL: DXJ							
Total Other Assets	95,517.0000		3,167,970.16	96%	143,295.26		92,749.06
Total Cost Basis			1,720,592.90				

Total Accrued Dividend for Other Assets 999.53

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.

Page 8 of 12

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

For the Account of: GIBNEY FAMILY FOUNDATION

Account Number: 26 0J ACRL 0 03
Date: DECEMBER 31, 2015



Schedule of Assets

Description	Unit Price/ Shares or Face	Investment Cost Basis	Current Market Value	Market Value 12/01/15 or Acquisition	Unrealized Gain/Loss	Estimated Accrued Income
CASH		0.00	0.00	0.00		
FIXED INCOME						
MF - INVESTMENT GRADE FIXED IN						
VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL	10.640 88027.186	920,956.62	936,609.26	942,754.77	-6,145.51	0.00
VANGUARD TOTAL INTERNATIONAL BOND INDEX FUND ADM	21.100 22377.617	444,103.82	472,167.72	474,847.44	-2,679.72	0.00
VANGUARD INTERMEDIATE-TERM INV GRADE ADMIRAL	9.640 58596.696	589,589.03	564,872.15	571,280.02	-6,407.87	0.00
VANGUARD SHORT-TERM INV GRADE ADMIRAL	10.560 35523.649	381,642.91	375,129.73	377,256.79	-2,127.06	0.00
TOTAL MF - INVESTMENT GRADE FIXED IN		2,336,292.38	2,348,778.86	2,366,139.02	-17,360.16	0.00
TOTAL FIXED INCOME		2,336,292.38	2,348,778.86	2,366,139.02	-17,360.16	0.00
DOMESTIC STOCK						
MF - US EQUITY						
VANGUARD US GROWTH FUND ADMIRAL	77.070 15834.488	735,496.81	1,220,363.99	1,326,116.35	-105,752.36	0.00
VANGUARD EXPLORER FUND ADMIRAL	74.760 6354.643	416,172.61	475,073.11	541,050.79	-65,977.68	0.00
VANGUARD WINDSOR II FUND ADMIRAL	59.440 19966.971	1,011,575.62	1,186,836.76	1,292,204.27	-105,367.51	0.00
VANGUARD STRATEGIC EQUITY FUND	28.300 17472.958	335,574.63	494,484.71	567,226.77	-72,742.06	0.00
VANGUARD TOTAL STOCK MARKET INDEX FUND ADMIRAL	50.790 68161.45	1,792,937.12	3,461,920.05	3,553,048.83	-91,128.78	0.00

THE GIBNEY FAMILY FOUNDATION, INC
65-0286170

For the Account of: **GIBNEY FAMILY FOUNDATION**

Account Number: 26 0J ACRL 0 03
Date: DECEMBER 31, 2015



Schedule of Assets

Description	Unit Price/ Shares or Face	Investment Cost Basis	Current Market Value	Market Value 12/01/15 or Acquisition	Unrealized Gain/Loss	Estimated Accrued Income
TOTAL MF - US EQUITY		4,291,756.79	6,838,678.62	7,279,647.01	-440,968.39	0.00
TOTAL DOMESTIC STOCK		4,291,756.79	6,838,678.62	7,279,647.01	-440,968.39	0.00
INTERNATIONAL STOCK						
MF - INTERNATIONAL EQUITY						
VANGUARD TOTAL INTERNATIONAL STOCK INDEX ADMIRAL	24 240 114332 536	2,384,440 88	2,771,420.67	2,850,492.41	-79,071 74	0 00
TOTAL INTERNATIONAL STOCK		2,384,440 88	2,771,420.67	2,850,492.41	-79,071.74	0.00
TOTAL CASH AND INVESTMENTS		9,012,490.05	11,958,878.15	12,496,278.44	-537,400.29	0.00
CURRENT PERIOD ACCRUED INCOME			0.00			
TOTAL ASSETS			11,958,878.15			