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Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052
2015
Open to Public Inspection

For calendar year 2015 or tax year beginning 08/01, 2015, and ending 07/31, 2016

Name of foundation: FRANK L PALMER FD TR U/W

A Employer identification number: 06-6026043

Number and street (or P O box number if mail is not delivered to street address): P O BOX 1802 | Room/suite:

B Telephone number (see instructions): 888-866-3275

City or town, state or province, country, and ZIP or foreign postal code: PROVIDENCE, RI 02901-1802

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

D 1 Foreign organizations, check here ▶ [ ]
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ [ ]

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

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

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

H Check type of organization: [X] Section 501(c)(3) exempt private foundation [ ] Section 4947(a)(1) nonexempt charitable trust [ ] Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ $ 34,259,215.

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

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

	Line		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ [X] if the foundation is not required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	665,204.	650,458.		STMT 1
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-32,987.			
	b	Gross sales price for all assets on line 6a 8,295,575.				
	7	Capital gain net income (from Part IV, line 2)				
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)	8,921.	85.		STMT 2
	12	**Total.** Add lines 1 through 11	641,138.	650,543.		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	167,755.	100,653.		67,102.
	14	Other employee salaries and wages		NONE	NONE	
	15	Pension plans, employee benefits		NONE	NONE	
	16a	Legal fees (attach schedule) STMT 3	2,064.	NONE	NONE	2,064.
	b	Accounting fees (attach schedule) STMT 4	1,250.	NONE	NONE	1,250.
	c	Other professional fees (attach schedule) STMT 5	83,213.			83,213.
	17	Interest				
	18	Taxes (attach schedule) (see instructions) STMT 6	19,029.	10,029.		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings		NONE	NONE	
	22	Printing and publications		NONE	NONE	
	23	Other expenses (attach schedule) STMT 7	750.	4,234.		
	24	**Total operating and administrative expenses.** Add lines 13 through 23	274,061.	114,916.	NONE	153,629.
	25	Contributions, gifts, grants paid	1,545,458.			1,545,458.
	26	Total expenses and disbursements Add lines 24 and 25	1,819,519.	114,916.	NONE	1,699,087.
	27	Subtract line 26 from line 12:				
	a	Excess of revenue over expenses and disbursements	-1,178,381.			
	b	**Net investment income** (if negative, enter -0-)		535,627.		
	c	**Adjusted net income** (if negative, enter -0-)				

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Part II Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	1,168,408.	1,569,493.	1,569,493.
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less. allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less allowance for doubtful accounts ▶ NONE			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations (attach schedule) STMT 8	500,998.		
	b Investments - corporate stock (attach schedule) STMT 9	29,997,968.	28,923,040.	32,689,722.
	c Investments - corporate bonds (attach schedule)			
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule) STMT 10			
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	31,667,374.	30,492,533.	34,259,215.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)		NONE	
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	31,667,374.	30,492,533.	
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	31,667,374.	30,492,533.	
	31 Total liabilities and net assets/fund balances (see instructions)	31,667,374.	30,492,533.	

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	31,667,374.
2	Enter amount from Part I, line 27a	2	-1,178,381.
3	Other increases not included in line 2 (itemize) ▶ ADJUST PARTNERSHIP BASIS	3	28,442.
4	Add lines 1, 2, and 3	4	30,517,435.
5	Decreases not included in line 2 (itemize) ▶ ADJUST CARRYING VALUE	5	24,902.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	30,492,533.

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	PUBLICLY TRADED SECURITIES			
b	OTHER GAINS AND LOSSES			
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	8,324,017.		8,328,562.	-4,545.
b	-28,442.			-28,442.
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
	(i) F.M V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				-4,545.
b				-28,442.
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 }	2	-32,987.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

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

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

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

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

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

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

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

2	**Total** of line 1, column (d)	2	
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	
5	Multiply line 4 by line 3	5	
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	
7	Add lines 5 and 6	7	
8	Enter qualifying distributions from Part XII, line 4	8	

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 . . . Date of ruling or determination letter ________________ **(attach copy of letter if necessary - see instructions)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	10,713.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	10,713.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	NONE
5	**Tax based on investment income** Subtract line 4 from line 3 If zero or less, enter -0-	5	10,713.
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015 — 6a 18,690.		
b	Exempt foreign organizations - tax withheld at source — 6b NONE		
c	Tax paid with application for extension of time to file (Form 8868) — 6c NONE		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	18,690.
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	7,977.
11	Enter the amount of line 10 to be: **Credited to 2016 estimated tax** ▶ 5,358. **Refunded** ▶	11	2,619.

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation ▶ $ __________ **(2)** On foundation managers ▶ $ __________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ __________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ CT			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

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

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

Website address ▶ N/A

14 The books are in care of ▶ US TRUST FIDUCIARY TAX SERVICES Telephone no ▶ (888)866-3275

Located at ▶ P.O. BOX 1802, PROVIDENCE, RI ZIP+4 ▶ 02901-1802

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		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)?	1b		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c		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)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ ____, ____, ____, ____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2015 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		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

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

		Yes	No
5a	During the year did the foundation pay or incur any amount to		
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? . . . . . . ☐ Yes ☒ No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? . . . . . ☐ Yes ☒ No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . . ☐ Yes ☒ No		
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions). . . . . ☐ Yes ☒ No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . ☐ Yes ☒ No		
b	If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? **5b**		
	Organizations relying on a current notice regarding disaster assistance check here . . . . . ▶ ☐		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . ☐ Yes ☐ No		
	If "Yes," attach the statement required by Regulations section 53.4945-5(d)		
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . ☐ Yes ☒ No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b**		X
	If "Yes" to 6b, file Form 8870		
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . . ☐ Yes ☒ No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **7b**		

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BANK OF AMERICA, N.A. 99 FOUNDERS PLAZA, EAST HARTFORD, CT 06108-3208	TRUSTEE 1	167,905.	-0-	-0-

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

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

Total number of other employees paid over $50,000 . . . . . ▶ NONE

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		NONE

Total number of others receiving over $50,000 for professional services . . . . ▶ NONE

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 NONE	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments See instructions 3 NONE	
Total. Add lines 1 through 3 . . . . ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	31,668,367.
b	Average of monthly cash balances	1b	1,555,014.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	33,223,381.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	33,223,381.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	498,351.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	32,725,030.
6	**Minimum investment return.** Enter 5% of line 5	6	1,636,252.

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	1,636,252.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	10,713.		
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	10,713.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	1,625,539.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	1,625,539.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	1,625,539.

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	1,699,087.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	1,699,087.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	N/A
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	1,699,087.

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				1,625,539.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			1,563,626.	
b Total for prior years 20 13 ,20____,20____		NONE		
3 Excess distributions carryover, if any, to 2015				
a From 2010 . . . NONE				
b From 2011 . . . NONE				
c From 2012 . . . NONE				
d From 2013 . . . NONE				
e From 2014 . . . NONE				
f **Total** of lines 3a through e	NONE			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 1,699,087.				
a Applied to 2014, but not more than line 2a			1,563,626.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount				135,461.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2015 (*If an amount appears in column (d), the same amount must be shown in column (a).*)	NONE			NONE
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2014 Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				1,490,078.
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)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2011 . . . NONE				
b Excess from 2012 . . . NONE				
c Excess from 2013 . . . NONE				
d Excess from 2014 . . . NONE				
e Excess from 2015 . . . NONE				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

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

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

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

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

N/A

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.

N/A

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.

SEE STATEMENT 12

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information *(continued)*

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE ATTACHED STATEMENT	N/A	PC	UNRESTRICTED GENERAL SUPPORT	1,545,458.
Total . . . . ▶ **3a**				1,545,458.
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (See instructions.)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	665,204.	
5 Net rental income or (loss) from real estate.					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	-32,987.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b EXCISE TAX REFUND			1	8,921.	
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)				641,138.	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 641,138.

(See worksheet in line 13 instructions to verify calculations.)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions.)
	NOT APPLICABLE

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of.			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

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

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

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

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

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

Karen J Kisir (signature) | 10/12/2016 | SVP Tax

Signature of officer or trustee | Date | Title

BANK OF AMERICA, N.A.

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name ▶			Firm's EIN ▶	
Firm's address ▶			Phone no	

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	7,483.	7,483.
FOREIGN DIVIDENDS	55,688.	55,688.
NONDIVIDEND DISTRIBUTIONS	14,746.	
DOMESTIC DIVIDENDS	353,456.	353,456.
OTHER INTEREST	1,660.	1,660.
U.S. GOVERNMENT INTEREST(FEDERAL TAXABLE	11,162.	11,162.
NONQUALIFIED FOREIGN DIVIDENDS	13,837.	13,837.
NONQUALIFIED DOMESTIC DIVIDENDS	207,172.	207,172.
TOTAL	665,204.	650,458.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
EXCISE TAX REFUND	8,921.	
PARTNERSHIP INCOME		85.
TOTALS	8,921.	85.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - PRINCIPAL (ALLOCA	382.			382.
LEGAL FEES - INCOME (ALLOCABLE	382.			382.
LEGAL FEES - CHARITABLE	1,300.			1,300.
TOTALS	2,064.	NONE	NONE	2,064.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	1,250.			1,250.
TOTALS	1,250.	NONE	NONE	1,250.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	CHARITABLE PURPOSES
GRANTMAKING FEES - BOA	83,213.	83,213.
TOTALS	83,213.	83,213.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
EXCISE TAX ESTIMATES	9,000.	
FOREIGN TAXES ON QUALIFIED FOR	6,377.	6,377.
FOREIGN TAXES ON NONQUALIFIED	3,652.	3,652.
TOTALS	19,029.	10,029.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER INVESTMENT FEE	750.	750.
PARTNERSHIP EXPENSES		3,484.
TOTALS	750.	4,234.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS

DESCRIPTION		BEGINNING BOOK VALUE
912828EN6 UNITED STATES TREAS		500,998.
	TOTALS	500,998.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
464287648 ISHARES RUSSELL 2000	848,561.	1,040,558.	1,239,344.
921943858 VANGUARD FTSE DEVELO	1,959,469.	1,489,759.	1,460,310.
922042858 VANGUARD FTSE EMERGI	662,116.	783,842.	853,846.
922908553 VANGUARD REIT ETF	1,693,789.	1,394,844.	2,117,105.
00078H281 ASTON MONTAG & CALDW			
269858304 EAGLE SM CAP GROWTH			
47803W406 JOHN HANCOCK FDS III	1,447,499.	660,201.	862,696.
552983694 MFS VALUE FUND CL I	1,810,022.	2,154,553.	3,048,892.
87234N302 TCW SELECT EQUITIES			
92646A815 VICTORY SMALL CO OPP	858,661.	996,329.	1,196,417.
19765N245 COLUMBIA DIVIDEND IN	2,085,112.	2,389,454.	3,009,357.
693390700 PIMCO TOTAL RETURN F			
693390841 PIMCO HIGH YIELD FD	704,930.		
04314H204 ARTISAN INTERNATIONA			
38142Y401 GOLDMAN SACHS GROWTH			
4812A0573 JPMORGAN INTL VALUE	1,727,942.	2,093,361.	1,920,338.
592905509 METRO WEST T/R BD CL	4,050,674.	3,895,054.	3,988,882.
464287200 ISHARES CORE S&P 500	2,390,413.	2,647,122.	3,021,149.
464287226 ISHARES CORE US AGGR	1,691,347.	2,335,558.	2,442,249.
464287614 ISHARES RUSSELL 1000			
464288885 ISHARES MSCI EAFE GR	1,638,938.	1,932,444.	1,979,072.
73935S105 POWERSHARES DB COMMO			
922908538 VANGUARD MID-CAP GRO	1,721,242.	770,545.	859,611.
543487110 NATIXIS LOOMIS SAYLE	2,623,000.	2,766,841.	3,161,224.
22544R305 CREDIT SUISSE COMMOD	1,371,253.	743,108.	667,831.
19765Y852 COLUMBIA EMERGING MA	713,000.	829,467.	861,399.
TOTALS	29,997,968.	28,923,040.	32,689,722.

FRANK L PALMER FD TR U/W 06-6026043

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F
73935S105 POWERSHARES DB COMMO	C
TOTALS	

FRANK L PALMER FD TR U/W 06-6026043

GAINS AND LOSSES FROM PASS-THRU ENTITIES

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS AND OTHER FIDUCIARIES

PARTNERSHIPS, TRUSTS, S CORPORATIONS	-28,442.00	
TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)		-28,442.00

FRANK L PALMER FD TR U/W 06-6026043
FORM 990PF, PART XV - LINES 2a - 2d

RECIPIENT NAME:
BANK OF AMERICA, N.A.
ADDRESS:
99 FOUNDERS PLAZA
EAST HARTFORD, CT 06108-3208
FORM, INFORMATION AND MATERIALS:
ONLINE APPLICATION
SUBMISSION DEADLINES:
MAY 15 AND NOVEMBER 15
RESTRICTIONS OR LIMITATIONS ON AWARDS:
ONLINE APPLICATION

FRANK L PALMER FD TR U/W EIN 06-6026043
7/31/2016

Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient	Amount
HEALING WITH HORSES AT WILDROSE	N/A	YOUTH AT RISK PROGRAM	PC	2000
AMHERST EARLY MUSIC INC	N/A	CONCERT SERIES AT AMHERST EARLY MUSIC FEST	PC	2000
ARTS FOR LEARNING CONNECTICUT	N/A	WORLD MUSIC AND DANCE PROGRAM	PC	2000
CHILDREN'S MUSEUM OF	N/A	STEM PROGRAMMING NEW LONDON ELEMENTARY	PC	12289
CONNECTICUT BALLET, INC	N/A	ANNUAL EDUCATIONAL ASSEMBLY PROGRAM TOUR	PC	3000
CONNECTICUT LANDMARKS	N/A	INSPIRING LEARNING ABOUT THE AMERICAN PAST	PC	15000
CONNECTICUT LYRIC OPERA	N/A	UNRESTRICTED GENERAL SUPPORT	PC	7000
CONNECTICUT SOCIETY OF THE SONS	N/A	RESTORATION OF WINDOWS NATHAN HALE SCHOOL	PC	10000
EASTERN CONNECTICUT BALLET	N/A	THE NUTCRACKER FREE SCHOOL CHILDREN'S PERFORMANCES	PC	6000
EASTERN CONNECTICUT SYMPHONY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	30000
EXPRESSIONES CULTURAL CENTER INC	N/A	ARTVENTURE ARTIST IN RESIDENCE PROGRAM	PC	35000
FLOCK THEATRE COMPANY	N/A	FLOCK THEATRE 2016-2017 SEASON	PC	30000
HYGIENIC ART, INC	N/A	SERIOUS FUN SUMMER SERIES	PC	35000
JASCHA HEIFETZ SOCIETY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	3600
JEWISH FEDERATION OF EASTERN	N/A	PHOTO DOCUMENTARY OF JEWISH FARMERS E CT	PC	19760
LYMAN ALLYN ART MUSEUM	N/A	I AM, THE NEW LONDON PROJECT 2	PC	25000
LYMAN ALLYN ART MUSEUM	N/A	LYMAN ALLYN ART MUSEUM 2016 SPECIAL EXHIBITIONS SUPPORT	PC	25000
MYSTIC ART ASSOCIATION	N/A	EDUCATIONAL OUTREACH	PC	8500
NATIONAL THEATRE OF THE DEAF	N/A	NEW TOURING PROGRAMMING RESIDENCY AND THEATRE IMMERSION PROGRAM	PC	15000
NEIGHBORHOOD MUSIC SCHOOL INC	N/A	DANCING WITH PARKINSON'S IN NEW LONDON	PC	1000
NEW LONDON COMMUNITY ORCHESTRA	N/A	INSTRUMENTAL MUSIC LESSONS AT NEW LONDON PUBLIC LIBRARY	PC	5000
NEW LONDON MARITIME SOCIETY	N/A	PRESERVATION & LIFE-SAFETY AT THE CUSTOM HOUSE MARITIME MUSEUM	PC	22559
NEW LONDON MUSIC FESTIVALS	N/A	2016 SEASON SUPPORT	PC	15000
RIVERSIDE PARK CONSERVANCY INC	N/A	DOWN BY THE RIVERSIDE FAMILY FESTIVAL	PC	1300
SALT MARSH OPERA	N/A	KIDS LOVE OPERA'IN NEW LONDON	PC	2000
SOUTHEASTERN CONNECTICUT	N/A	THE RISING TIDE SERIES AND NEW LONDON ROUNDTABLE	PC	8000
THE COLONIAL THEATRE SCHOOL INC	N/A	SHAKESPEARE TO GO	PC	7500

FRANK L PALMER FD TR U/W EIN 06-6026043
7/31/2016

Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient	Amount
THE WRITER'S BLOCK	N/A	UNRESTRICTED GENERAL SUPPORT	PC	17000
HISPANIC ALLIANCE OF	N/A	UNRESTRICTED GENERAL SUPPORT	PC	8000
CONNECTICUT LEGAL SERVICES	N/A	LEGAL SERVICES SPECIAL EDUCATION PROJECT	PC	10000
ALLIANCE FOR LIVING INC	N/A	TRANSPORTATION ASSISTANCE FOR AFL CLIENTS	PC	3000
A BETTER WAY FOUNDATION	N/A	YOUTH ORGANIZING PROGRAM	PC	10000
CHURCH OF THE CITY	N/A	FILM SERIES	PC	1000
CONNECTICUT COLLEGE	N/A	PROJECT COLLEGE ACCESS AND SUCCESS	PC	15000
CONNECTICUT COLLEGE	N/A	ONE BOOK/ONE REGION	PC	16500
CONNECTICUT WOMEN'S EDUCATION &	N/A	GENERATING GIRLS' OPPORTUNITIES (G2O)	PC	2500
EASTERN CONNECTICUT COMMUNITY	N/A	ECCGA FEEDS NEW LONDON	PC	25000
HIGHER EDGE	N/A	COLLEGE ACCESS PROGRAM	PC	15000
INTERDISTRICT SCHOOL FOR THE	N/A	ISAAC EXTENDED LEARNING ACADEMY	PC	10000
CONNECTICUT COALITION TO END	N/A	COMMUNITY IMPACT STAFF TO SUPPORT NEW LONDON COUNTY 100-DAY	PC	70000
OPPORTUNITIES INDUSTRIALIZATION	N/A	BASIC SKILLS READINESS COURSE	PC	20000
READ TO GROW	N/A	BOOK PLACES/RINCONS DEL LIBRO IN NEW LONDON	PC	5000
NEW ENGLAND SCIENCE AND SAILING	N/A	NEW LONDON INITIATIVE	PC	25000
DENISON PEQUOTSEPOS NATURE	N/A	SCIENTISTS AND ARTISTS	PC	20000
SEA RESEARCH FOUNDATION INC	N/A	WHERE THE CITY MEETS THE SEA	PC	9000
NEW LONDON AREA FOOD COALITION	N/A	PROJECT FEEDING THE FOOD INSECURE	PC	25000
HIGH HOPES THERAPEUTIC RIDING	N/A	SCHOLARSHIP PROGRAM	PC	10000
LAWRENCE AND MEMORIAL HOSPITAL	N/A	BREATHE WELL RESPIRA BIEN	PC	28000
PLANNED PARENTHOOD OF	N/A	NEW LONDON FUND FOR ACCESS	PC	30000
UNITED CEREBRAL PALSY OF EASTERN	N/A	DISABILITY SUPPORT PROGRAM	PC	13000
UNITED COMMUNITY & FAMILY	N/A	HEALTHCARE SUPPORT OF UNINSURED AND UNDERINSURED NEW LONDON CLIENTS	PC	10000
VISITING NURSE ASSOCIATION OF	N/A	NVASC NURSE MANAGED CLINICS AT NEW LONDON HOMELESS HOSPITALITY CENTER	PC	25000
CATHOLIC CHARITIES	N/A	EMERGENCY BASIC NEEDS AND CASE MANAGEMENT	PC	25000
EASTERN CONNECTICUT HOUSING	N/A	NEW LONDON COUNTY DOWNPAYMENT PROGRAM PHASE 3	PC	15450
HABITAT FOR HUMANITY OF EASTERN	N/A	127 JEFFERSON AVE, NEW LONDON	PC	40000
MYSTIC AREA SHELTER &	N/A	SHELTER DIVERSION FOR HOMELESS FAMILIES	PC	15000

FRANK L PALMER FD TR U/W EIN 06-6026043
7/31/2016

Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient	Amount
THAMES RIVER COMMUNITY SERVICE	N/A	EMPLOYMENT AND PERMANENT HOUSING	PC	10000
CHILD AND FAMILY AGENCY	N/A	BP LEARNED MISSION STAFFING SUPPORT	PC	15000
CHURCH OF THE CITY	N/A	FIRST STEPS PROGRAM	PC	20000
FURNITURE BANK OF SECT	N/A	PURCHASE BEDS FOR FAMILIES IN FINANCIAL NEED	PC	5000
SOUTH EAST CONNECTICUT COMMUNITY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	5000
NEW LONDON COMMUNITY MEAL CENTER	N/A	UNRESTRICTED GENERAL SUPPORT	PC	15000
RIVERFRONT CHILDREN'S CENTER	N/A	SCHOLAR DOLLARS PROGRAM CHILD CARE AND EDUCATION SCHOLARSHIPS	PC	20000
THE SALVATION ARMY	N/A	NEW LONDON CORPS EMERGENCY SERVICES PROG	PC	12500
UNITED WAY OF SOUTHEASTERN CT	N/A	PROJECT WARM UP AND GEMMA MORAN UNITED WAY/LABOR FOOD CENTER	PC	50000
WATERFORD COUNTRY SCHOOL	N/A	CAMP CUHECA	PC	10000
THAMES VALLEY COUNCIL FOR	N/A	HOMELESSNESS PREVENTION/DIVERSION FINANCIAL ASSISTANCE	PC	60000
NEW LONDON HOMELESS HOSPITALITY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	100000
COVENANT SHELTER OF NEW LONDON	N/A	UNRESTRICTED GENERAL SUPPORT	PC	85000
NATCHAUG HOSPITAL INC	N/A	MENTAL HEALTH FIRST AID	PC	5000
AMERICAN RED CROSS CONNECTICUT	N/A	AMERICAN RED CROSS EMERGENCY SERVICES	PC	10000
PROJECT OCEANOLOGY	N/A	SUMMER MARINE SCIENCE CAMP	PC	15000
BOYS & GIRLS CLUB OF	N/A	UNRESTRICTED GENERAL SUPPORT	PC	30000
NATIONAL COAST GUARD ASSOCIATION	N/A	RECOGNITION PREVIEW EXHIBIT& RENDERINGS	PC	100000
CITY OF NEW LONDON	N/A	TEENS IN ACTION	PC	13000
GIRL SCOUTS OF CONNECTICUT	N/A	LIVE HEALTHY, LEAD HEALTHY	PC	4000
NUTMEG BIG BROTHERS-BIG SISTERS	N/A	THE COMMUNITY BASED MENTORING PROGRAM IN NEW LONDON	PC	5000
S T E P S , INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC	4000
THE CENTER A DROP-IN COMMUNITY	N/A	TEEN AFTERCARE AND SUMMER ENRICHMENT	PC	40000
EUGENE O'NEILL THEATER CENTER	N/A	MONTE CRISTO COTTAGE PRESERVATION PROJECT	PC	25000
ENVISION KINDNESS	N/A	EXPENSES OF THE GARDE ARTS CENTER	PC	10000
CONNECTICUT STORYTELLING CENTER	N/A	LITTLE LISTENERS PRESCHOOL STORYTELLING PROGRAM	PC	10000
TOTAL				1545458