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

2016

Open to Public Inspection

For calendar year 2016 or tax year beginning , 2016, and ending , 20

Name of foundation: The Beining Family Foundation

A Employer identification number: 20-7450964

Number and street (or P O box number if mail is not delivered to street address): 12231 Manchester Road | Room/suite:

B Telephone number (see instructions): 314 966 3400

City or town, state or province, country, and ZIP or foreign postal code: Des Peres, MO 63131

C If exemption application is pending, check here ▶ ☐

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

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

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

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

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 578,381.63

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

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

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

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)				
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	10,204.42	10,204.42		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	49,494.30			
	b	Gross sales price for all assets on line 6a 220,146.65				
	7	Capital gain net income (from Part IV, line 2)		49,494.30		
	8	Net short-term capital gain			0	
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less: Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	59,698.72	59,698.72		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	5,314.38	5,314.38		
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	1,000.00	1,000.00		
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	135.49	135.49		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)				
	24	**Total operating and administrative expenses.** Add lines 13 through 23	6,449.87	6,449.87		
	25	Contributions, gifts, grants paid	27,242.00			27,242.00
	26	**Total expenses and disbursements.** Add lines 24 and 25	33,691.87	6,449.87		27,242.00
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	26,006.85			
	b	**Net investment income** (if negative, enter -0-)		53,248.85		
	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	20,361.76	19,273.56	19,273.56
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less. allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U.S. and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	323,215.40	341,373.56	341,373.56
	c	Investments—corporate bonds (attach schedule)		10,186.61	10,186.61
	11	Investments—land, buildings, and equipment. basis ▶			
		Less: accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	201,243.35	207,547.90	207,547.90
	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)	544,820.51	578,381.63	578,381.63
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)	0	0	
Net Assets or Fund Balances		***Foundations that follow SFAS 117, check here*** ▶ ☐ **and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☐ **and complete lines 27 through 31.**			
	27	Capital stock, trust principal, or current funds			
	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)	544,820.51	578,381.63	
	31	**Total liabilities and net assets/fund balances** (see instructions)	544,820.51	578,381.63	

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	544,820.51
2	Enter amount from Part I, line 27a	2	26,006.85
3	Other increases not included in line 2 (itemize) ▶ unrealized gains	3	7,554.27
4	Add lines 1, 2, and 3	4	578,381.63
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	578,381.63

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	capital gains distributions from Schwab 1099, box 2a			
b	short term transactions in Schwab account		various	various
c	long term transactions in Schwab account		various	various
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				2,406.02
b	30,093.30		32,165.45	<2,072.15>
c	190,053.35		140,892.92	49,160.43
d				
e				

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

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 }	2	49,494.30
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	<2,072.15>

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))
2015	29,672.14	559,075.57	0.05307
2014	29,180.78	570,625.52	0.05114
2013	15,528.18	533,772.87	0.02909
2012	24,242.35	478,232.12	0.05069
2011	24,911.58	488,088.73	0.05104

2	**Total** of line 1, column (d)	2	0.23503
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	0.04701
4	Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	522,088.10
5	Multiply line 4 by line 3	5	24,543.36
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	532.49
7	Add lines 5 and 6	7	25,075.85
8	Enter qualifying distributions from Part XII, line 4	8	27,242.00

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	532	49
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0	00
3	Add lines 1 and 2	3	532	49
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0	00
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-	5	532	49
6	Credits/Payments:			
a	2016 estimated tax payments and 2015 overpayment credited to 2016 — 6a			
b	Exempt foreign organizations—tax withheld at source — 6b			
c	Tax paid with application for extension of time to file (Form 8868) — 6c			
d	Backup withholding erroneously withheld — 6d			
7	Total credits and payments. Add lines 6a through 6d	7		
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8		
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	532	49
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10		
11	Enter the amount of line 10 to be: **Credited to 2017 estimated tax** ▶ | **Refunded** ▶	11		

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		✓
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		✓
	*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		✓
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		✓
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		✓
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		✓
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		✓
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	✓	
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	✓	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ Mssouri			
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	✓	
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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		✓
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		✓

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		✓
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		✓
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	✓	

Website address ▶

14 The books are in care of ▶ James T. Reding Telephone no. ▶ 314 966 3400

Located at ▶ 12231 Manchester Road, Des Peres, MO ZIP+4 ▶ 63131-4314

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 2016, 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		✓
	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		
	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 2016?	1c		✓
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a	At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? ☐ Yes ☑ No If "Yes," list the years ▶ 20___ , 20___ , 20___ , 20___			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20___ , 20___ , 20___ , 20___			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2016 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 2016.)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		✓
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 2016?	4b		✓

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**		✓
	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
James T. Reding 12231 Manchester Road Des Peres, MO 63131	trustee, nominal	5,314.38	n/a	n/a

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

Total number of other employees paid over $50,000 ▶

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

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

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
Total number of others receiving over $50,000 for professional services ▶		

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
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	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	
b	Average of monthly cash balances	1b	
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	530,038.68
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	530,038.68
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	7,950.58
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	522,088.10
6	**Minimum investment return.** Enter 5% of line 5	6	26,104.41

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	26,104.41
2a	Tax on investment income for 2016 from Part VI, line 5	2a	532.49		
b	Income tax for 2016. (This does not include the tax from Part VI.)	2b	0		
c	Add lines 2a and 2b			2c	532.49
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	25,571.92
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	25,571.92
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	25,571.92

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	27,242.00
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	27,242.00
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	532.49
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	26,709.51

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 2015	(c) 2015	(d) 2016
1	Distributable amount for 2016 from Part XI, line 7				25,571.92
2	Undistributed income, if any, as of the end of 2016:				
a	Enter amount for 2015 only			0	
b	Total for prior years: 20__,20__,20__		0		
3	Excess distributions carryover, if any, to 2016:				
a	From 2011 ... 0				
b	From 2012 ... 89.01				
c	From 2013 ... 0				
d	From 2014 ... 969.34				
e	From 2015 ... 2,804.67				
f	**Total** of lines 3a through e	3,863.02			
4	Qualifying distributions for 2016 from Part XII, line 4: ▶ $ 27,242.00				
a	Applied to 2015, but not more than line 2a			0	
b	Applied to undistributed income of prior years (Election required—see instructions)		0		
c	Treated as distributions out of corpus (Election required—see instructions)				
d	Applied to 2016 distributable amount				25,571.92
e	Remaining amount distributed out of corpus	1,670.08			
5	Excess distributions carryover applied to 2016 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	0			
6	**Enter the net total of each column as indicated below:**				
a	Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	5,533.10			
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 2015. Subtract line 4a from line 2a. Taxable amount—see instructions			0	
f	Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				0
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)	0			
8	Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions)	0			
9	**Excess distributions carryover to 2017.** Subtract lines 7 and 8 from line 6a	5,533.10			
10	Analysis of line 9:				
a	Excess from 2012 ... 89.01				
b	Excess from 2013 ... 0				
c	Excess from 2014 ... 969.34				
d	Excess from 2015 ... 2,804.67				
e	Excess from 2016 ... 1,670.08				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, 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) 2016	(b) 2015	(c) 2014	(d) 2013	(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:

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

c Any submission deadlines:

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

Part XV Supplementary Information *(continued)*

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
Lutheran High School Association, 20-0785264	n/a	509a1	unrestricted	19,742.00
Abiding Savior Evangelical Luthern Church	n/a	509a1	unrestricted	7,500.00
Total . . . . ▶ 3a				27,242.00
b *Approved for future payment*				
Total . . . . ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	10,204.42	
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	49,494.30	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)				59,698.72	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 59,698.72

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

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

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

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

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

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.

Signature of officer or trustee: Janet Ledney Trustee Date: 4-5-17 Title: trustee

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☑ if self-employed	PTIN
Russell A. Willis III	RAWillis III	4-5-17		P01809598
Firm's name ▶ Estate Administration Services, LLC			Firm's EIN ▶	04-3622056
Firm's address ▶ 12231 Manchester Road, Des Peres, MO 63131			Phone no	314 966 3400

attachment to Form 990-PF for calendar 2016
The Beining Family Foundation, EIN 20-7450964

part I

line 4, from Schwab 1099, box 1a	10,204.42
line 13, trustee fee	5,314.38
line 16b, return preparer fee	1,000.00

line 18, taxes paid

from Schwab 1099, box 6	107.53	
from 990-PF for 2015	27.96	
		135.49

part II

line 1, see Schwab statement attached
line 10b, see Schwab statement attached
line 13, see Schwab statement attached

part III

line 3, see Schwab statement attached

charles SCHWAB

Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number
8996-4809

Statement Period
December 1-31, 2016

Need help reading this statement?
Visit www.schwab.com/StatementGuide for more information.

Market Monitor

Rates	Yield
Schwab Govt MMF[f]	0.01%

JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996
12231 MANCHESTER RD
DES PERES MO 63131-4314

Your Independent Investment Manager and/or Advisor

PARADIGM FINANCIAL ADVISORS
12231 MANCHESTER ROAD
DES PERES MO 63131
1 (314) 966-3400

The custodian of your brokerage account is Charles Schwab & Co , Inc
This report is provided by Schwab Except as noted in the terms and conditions, your Investment Manager and/or Advisor is independently owned and operated and not an affiliate with Schwab For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor

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PARADIGM
FINANCIAL ADVISORS, LLC
A "fee-only" Registered Investment Advisory Firm

Your Independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor

12/30-00000-TTCP0909-145207 *1-3

charles SCHWAB

Schwab One® Trust Account of
JAMES T REDING TRUSTEE
BEINING FAMILY FOUNDATION
U/A DTD 10/18/1996

Account Number 8996-4809

Statement Period December 1-31, 2016

Account Value as of 12/31/2016: $ 578,381.63

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 564,367.01**	**$ 544,820.51**
Cash Value of Purchases & Sales	(1,205.26)	20,417 53
Investments Purchased/Sold	1,205 26	(20,417 53)
Deposits & Withdrawals	0.00	(28,269.96)
Dividends & Interest	4,960.07	12,078.61
Fees & Charges	0.00	(5,314.38)
Transfers	0.00	0.00
Income Reinvested	(1,205.42)	(1,501.11)
Change in Value of Investments	10,259.97	56,567.96
Ending Value on 12/31/2016	**$ 578,381.63**	**$ 578,381.63**
Accrued Income[d]	*174 09*	
Ending Value with Accrued Income[d]	**$ 578,555.72**	
Total Change in Account Value:		
Including Deposits and Withdrawals	$ 14,014.62	$ 33,561.12
Including Deposits, Withdrawals, and Accrued Income[d]	*$ 14,188 71*	

Asset Composition

	Market Value
Cash and Money Market Funds	
[Sweep]	$ 19,273 56
Equities	207,551.26
Bond Funds	10,186 61
Equity Funds	133,822.30
Other Assets	207,547.90
Total Assets Long	**$ 578,381.63**
Total Account Value	$ 578,381.63
Accrued Income[d]	*174 09*
Total Value with Accrued Income[d]	*$ 578,555.72*

Gain or (Loss) Summary

Realized Gain or (Loss) This Period

Short Term	$0 00
Long Term	$216 21

Unrealized Gain or (Loss)

All Investments	$148,987 16

Values may not reflect all of your gains/losses

Account Notes

- Accrued Dividend is $174 09

PARADIGM FINANCIAL ADVISORS, LLC
A "fee-only" Registered Investment Advisory Firm

Your Independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor

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

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Money Funds Dividends	0 00	0.16	0.00	0.29
Cash Dividends	0.00	2,611.95	0.00	10,949.33
Total Capital Gains	0 00	2,347.96	0 00	2,347.96
Total Income	**0.00**	**4,960.07**	**0.00**	**13,297.58**

Investment Detail - Cash and Money Market Funds [Sweep]

Cash	Market Value
Cash	183 75
Total Cash	**183.75**

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield
SCHWAB GOVT MONEY FUND. SWGXX	19,089 8100	1.0000	19,089.81	0.01%
Total Money Market Funds [Sweep]			**19,089.81**	

Total Cash & Money Market [Sweep]	**19,273.56**

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value *Cost Basis*	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
APPLE INC SYMBOL. AAPL	**325.0000**	**115.8200**	**37,641.50** *7,530.92* [a]	**30,110.58**	**1.96%**	**741.00**

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / *Cost Basis*	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
BANK OF AMERICA CORP SYMBOL. BAC	2,450.0000	22.1000	54,145.00 *33,383.88*	20,761.12	1.35%	735.00
BARRICK GOLD CORP F SYMBOL: ABX	500.0000	15.9800	7,990.00 *8,872 95*	(882.95)	0.50%	40.00
BERKSHIRE HATHAWAY CLASS B SYMBOL: BRKB	125.0000	162.9800	20,372.50 *9,080.22* [a]	11,292.28	N/A	N/A
BOEING CO SYMBOL BA	56.0000	155.6800	8,718.08 *6,903.61*	1,814.47	2.80%	244.16
CHENIERE ENERGY INC SYMBOL: LNG	400.0000	41.4300	16,572.00 *15,196.95*	1,375.05	N/A	N/A
CISCO SYSTEMS INC SYMBOL: CSCO	300.0000	30.2200	9,066.00 *6,068.35*	2,997.65	3.44%	312.00
CITIGROUP INC SYMBOL· C	826.0000	59.4300	49,089.18 *32,139.96*	16,949.22	1.07%	528.64
FREEPORT MCMORAN INC SYMBOL. FCX	300.0000	13.1900	3,957.00 *3,058 27*	898.73	N/A	N/A
Total Equities	5,282.0000		207,551.26	85,316.15		2,600.80
		Total Cost Basis:	*122,235.11*			

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

Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
DFA WORLD EX US GOVT ◊ FIX INC PORT INST SYMBOL: DWFIX	1,021.7260	9.9700	10,186.61	10.55	10,774.64	(588.03)
Total Bond Funds	1,021.7260		10,186.61		10,774.64	(588.03)

Equity Funds	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
DFA EMERGING MKTS CORE ◊ EQTY PORT INSTL SYMBOL. DFCEX	638 5900	17 3600	11,085 92	18 19	11,612 86	(526 94)
DFA INTL CORE EQTY PORT INSTL SYMBOL DFIEX	1,176.4280	11.6600	13,717.15	11.05	13,000 00	717 15
DFA US LARGE CAP VALUE PORT INSTL SYMBOL: DFLVX	329.3500	35.0900	11,556 89	30.36	10,000.00	1,556.89
DFA US SMALL CAP PORT INSTL SYMBOL. DFSTX	787.9330	33.8400	26,663.65	29.32	23,100 00	3,563.65
FIRST EAGLE GLOBAL FUND CL I SYMBOL. SGIIX	193.9920	54.4900	10,570.62	54.79	10,628.81	(58 19)
HENNESSY GAS UTILITY INDEX FD INV CL SYMBOL: GASFX	536 9870	28.3300	15,212 84	30 49	16,370.29	(1,157 45)

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

Investment Detail - Mutual Funds (continued)

Equity Funds (continued)	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
MATTHEWS INDIA FD INV SYMBOL MINDX	404 0400	25 6500	10,363 63	24 75	10,000.00	363 63
MATTHEWS PACIFIC TIGER ◊ FD INV SYMBOL: MAPTX	862 6530	22 9200	19,772 01	24 02	20,718.88	(946.87)
VANGUARD WELLINGTON FD INVESTOR SHARE SYMBOL VWELX	380 9420	39.0600	14,879 59	31.98	12,184.01	2,695.58
Total Equity Funds	6,310.9150		133,822.30		127,614.85	6,207.45
Total Mutual Funds	6,332.6410		144,008.91		138,389.49	5,619.42

Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value *Cost Basis*	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ISHARES US FINANCIALS ETF SYMBOL. IYF	419.0000	101.4600	42,511.74 *23,195 30*	19,316.44	2.30%	978.39
PIMCO TOTAL RETURN ◊ ACTIVE ETF SYMBOL BOND	98.9806	104.1300	10,306.85 *10,641 55*	(334.70)	2.76%	285.06
SELECT STR FINANCIAL SELECT SPDR ETF SYMBOL: XLF	325.0000	23.2500	7,556.25 *6,872 30*	683.95	1.83%	138.77

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

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity	Market Price	Market Value / Cost Basis	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
SPDR S&P AEROSPACE ◊ DEFENSE ETF SYMBOL: XAR	155.8421	63.3700	9,875.71 *10,050.46*	(174.75)	2.20%	217.50
SPDR S&P 500 ETF SYMBOL: SPY	131.0000	223.5300	29,282.43 *14,407 14*	14,875.29	1.93%	567.00
					Accrued Dividend: 174.09	
VANECK VECTORS OIL SVCS ETF SYMBOL: OIH	360.0000	33.3500	12,006.00 *9,988.87*	2,017.13	3.29%	395.64
VANGUARD DIVIDEND APPRECIATION ETF SYMBOL: VIG	274.0000	85.1800	23,339.32 *13,788 33*	9,550.99	2.70%	632.39
VANGUARD FTSE ALL WORLD EX US ETF SYMBOL· VEU	406.2281	44.1800	17,947.16 *20,307 26*	(2,360.10)	3.39%	609.34
VANGUARD MID CAP ETF SYMBOL VO	188.0000	131.6300	24,746.44 *16,264 58*	8,481.86	1.96%	487.30
VANGUARD REIT ETF ◊ SYMBOL: VNQ	178.8285	82.5300	14,758.72 *16,137.18*	(1,378.46)	8.21%	1,212.46
VANGUARD SMALL CAP ETF SYMBOL: VB	118.0000	128.9600	15,217.28 *7,843.34*	7,373.94	2.32%	353.53
Total Other Assets	2,654.8793		207,547.90	58,051.59		5,877.38
		Total Cost Basis:	149,496.31			

Total Accrued Dividend for Other Assets: 174.09

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

Investment Detail - Other Assets (continued)

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

Total Investment Detail	**578,381.63**

Total Account Value	**578,381.63**
Total Cost Basis	***410,120.91***

Realized Gain or (Loss)

Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MATTHEWS CHINA FD INV: MCHFX	1,081 0810	05/18/09	11/30/16	20,216.21	20,000.00	216 21
Total Long Term				**20,216.21**	**20,000.00**	**216.21**
Total Realized Gain or (Loss)				**20,216.21**	**20,000.00**	**216.21**

Schwab has provided accurate realized gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings If all data for a given investment is not available, the investment will not be listed here

Option Customers Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options

Transaction Detail - Purchases & Sales

Bond Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/14/16	12/14/16	Reinvested Shares	DFA WORLD EX US GOVT FIX INC PORT INST: DWFIX	25.3600	9 8800	(250.56)
12/14/16	12/14/16	Reinvested Shares	DFA WORLD EX US GOVT FIX INC PORT INST· DWFIX	1.7170	9 8800	(16.96)
12/14/16	12/14/16	Reinvested Shares	DFA WORLD EX US GOVT FIX INC PORT INST. DWFIX	0.7210	9 8800	(7 12)
Total Bond Funds Activity						**(274.64)**

Equity Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/01/16	11/30/16	Sold	MATTHEWS CHINA FD INV. MCHFX	(1,081.0810)	18.7000	20,216 21
12/02/16	12/01/16	Bought	MATTHEWS PACIFIC TIGER FD INV MAPTX	841 2900	24.0300	(20,216.21)
12/07/16	12/07/16	Reinvested Shares	MATTHEWS PACIFIC TIGER FD INV MAPTX	1 9010	23.5300	(44.73)
12/07/16	12/07/16	Reinvested Shares	MATTHEWS PACIFIC TIGER FD INV· MAPTX	14 9300	23.5300	(351 31)
12/07/16	12/07/16	Reinvested Shares	MATTHEWS PACIFIC TIGER FD INV MAPTX	4.5320	23.5300	(106 63)
12/14/16	12/14/16	Reinvested Shares	DFA EMERGING MKTS CORE EQTY PORT INSTL· DFCEX	3 0550	17 4100	(53 19)
Total Equity Funds Activity						**(555.86)**

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

Transaction Detail - Purchases & Sales (continued)

Other Assets Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/08/16	12/08/16	Reinvested Shares	PIMCO TOTAL RETURN ACTIVE ETF· BOND	0 2275	104 1949	(23 70)
12/28/16	12/28/16	Reinvested Shares	SPDR S&P AEROSPACE DEFENSE ETF. XAR	0 8421	64 2170	(54 08)
12/30/16	12/30/16	Reinvested Shares	VANGUARD REIT ETF. VNQ	3 6201	82 0364	(296.98)
Total Other Assets Activity						**(374.76)**

Total Purchases & Sales	**(1,205.26)**

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/02/16	12/02/16	Qualified Dividend	BOEING CO BA	61.04
12/07/16	12/07/16	LT Cap Gain	HENNESSY GAS UTILITY GASFX	212.73
12/07/16	12/07/16	Short Term Cap Gn	MATTHEWS INDIA FD INV. MINDX	0 78
12/07/16	12/07/16	LT Cap Gain	MATTHEWS INDIA FD INV. MINDX	185 37
12/07/16	12/07/16	LT Cap Gain Rein	MATTHEWS PACIFIC TIGER. MAPTX	351 31
12/07/16	12/07/16	Sttm Cap Gn Rein	MATTHEWS PACIFIC TIGER· MAPTX	44.73
12/07/16	12/07/16	Div For Reinvest	MATTHEWS PACIFIC TIGER MAPTX	106 63
12/07/16	12/07/16	Div For Reinvest	PIMCO TOTAL RETURN. BOND	23.70
12/14/16	12/14/16	Div For Reinvest	DFA EMERGING MKTS CORE DFCEX	53 19
12/14/16	12/14/16	Cash Dividend	DFA INTL CORE EQTY PORT. DFIEX	100 66
12/14/16	12/14/16	Div For Reinvest	DFA WORLD EX US GOVT· DWFIX	250.56
12/14/16	12/14/16	Sttm Cap Gn Rein	DFA WORLD EX US GOVT: DWFIX	16 96
12/14/16	12/14/16	LT Cap Gain Rein	DFA WORLD EX US GOVT. DWFIX	7.12

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Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/14/16	12/14/16	Short Term Cap Gn	FIRST EAGLE GLOBAL FUND SGIIX	17.27
12/14/16	12/14/16	Cash Dividend	FIRST EAGLE GLOBAL FUND SGIIX	67 70
12/14/16	12/14/16	LT Cap Gain	FIRST EAGLE GLOBAL FUND SGIIX	439 39
12/15/16	12/15/16	Foreign Tax Paid	BARRICK GOLD CORP F· ABX	(2.50)
12/15/16	12/15/16	Qualified Dividend	BARRICK GOLD CORP F ABX	10 00
12/15/16	12/15/16	Cash Dividend	DFA US LARGE CAP VALUE DFLVX	53 91
12/15/16	12/15/16	LT Cap Gain	DFA US LARGE CAP VALUE DFLVX	270 86
12/15/16	12/15/16	Short Term Cap Gn	DFA US SMALL CAP PORT· DFSTX	23.50
12/15/16	12/15/16	Cash Dividend	DFA US SMALL CAP PORT· DFSTX	84 89
12/15/16	12/15/16	LT Cap Gain	DFA US SMALL CAP PORT· DFSTX	629.11
12/23/16	12/23/16	Cash Dividend	VANECK VECTORS OIL SVCS OIH	167.76
12/23/16	12/23/16	Short Term Cap Gn	VANGUARD WELLINGTON FD: VWELX	28.19
12/23/16	12/23/16	Cash Dividend	VANGUARD WELLINGTON FD· VWELX	103 62
12/23/16	12/23/16	LT Cap Gain	VANGUARD WELLINGTON FD· VWELX	252.07
12/27/16	12/27/16	Cash Dividend	SELECT STR FINANCIAL XLF	34.69
12/27/16	12/27/16	Div For Reinvest	SPDR S&P AEROSPACE· XAR	54.08
12/27/16	12/27/16	Cash Dividend	VANGUARD FTSE ALL WORLD VEU	152 34
12/28/16	12/28/16	Cash Dividend	HENNESSY GAS UTILITY· GASFX	64.62
12/28/16	12/28/16	Cash Dividend	ISHARES US FINANCIALS IYF	244 60
12/29/16	12/29/16	Cash Dividend	VANGUARD DIVIDEND· VIG	158 10
12/29/16	12/29/16	Cash Dividend	VANGUARD MID CAP ETF VO	121 82
12/29/16	12/29/16	Div For Reinvest	VANGUARD REIT ETF· VNQ	296 98
12/29/16	12/29/16	Cash Dividend	VANGUARD SMALL CAP ETF: VB	88.38
12/30/16	12/30/16	Qualified Dividend	BANK OF AMERICA CORP· BAC	183 75
12/30/16	12/30/16	Dividend	SCHWAB GOVT MONEY FUND: SWGXX	0 16
Total Dividends & Interest				4,960.07

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Transaction Detail - Total

Total Transaction Detail	3,754.81

Money Funds Detail

SCHWAB GOVT MONEY FUND Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 15,516.5800					
12/01/16	Purchased	2.1700	1.0000	2 17	
12/05/16	Purchased	61 0400	1 0000	61.04	
12/08/16	Purchased	398 8800	1 0000	398.88	
12/15/16	Purchased	625.0200	1.0000	625 02	
12/16/16	Purchased	1,069.7700	1.0000	1,069 77	
12/27/16	Purchased	551.6400	1.0000	551 64	
12/28/16	Purchased	187.0300	1.0000	187 03	
12/29/16	Purchased	309.2200	1.0000	309.22	
12/30/16	Purchased	368.3000	1.0000	368 30	
12/30/16	Dividend	0 1600	1 0000	0 16	
Closing # of Shares: 19,089.8100					
Total SCHWAB GOVT MONEY FUND Activity				**3,573.23**	

Total Money Funds Detail	3,573.23

SCHWAB GOVT MMF Average Yield For The Most Recent Pay Period. 0.01%, 7-Day Yield 0 01%.

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
SPDR S&P 500 ETF	Cash Dividend	131.0000	01/31/17	1 3289		174 09
Total Pending Corporate Actions						**174.09**

Pending transactions are not included in account value

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Endnotes For Your Account

Symbol	Endnote Legend
◊	Dividends paid on this security will be automatically reinvested.
a	Data for this holding has been edited or provided by the advisor.
d	Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account
f	7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested