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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

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▶ 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 JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD BANK		A Employer identification number 37-1547019						
Number and street (or P O box number if mail is not delivered to street address) P O BOX 630858		B Telephone number (see instructions) 513-534-5310						
City or town, state or province, country, and ZIP or foreign postal code CINCINNATI, OH 45263-0858		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: <table border="0"> <tr> <td>☐ Initial return</td> <td>☐ Initial return of a former public charity</td> </tr> <tr> <td>☐ Final return</td> <td>☐ Amended return</td> </tr> <tr> <td>☐ Address change</td> <td>☐ Name change</td> </tr> </table>			☐ Initial return	☐ Initial return of a former public charity	☐ Final return	☐ Amended return	☐ Address change	☐ Name change
☐ Initial return	☐ Initial return of a former public charity							
☐ Final return	☐ Amended return							
☐ Address change	☐ Name change							
H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ 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) ▶ \$ 81,393,126.		J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) _____ (Part I, column (d) must be on cash basis.)						

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)		50.			
2 Check ☒ if the foundation is not required to attach Sch. B.					
3 Interest on savings and temporary cash investments.		58,720.	58,720.		STMT 1
4 Dividends and interest from securities		1,653,209.	1,609,615.		STMT 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		1,284,663.			
b Gross sales price for all assets on line 6a		53,824,202.			
7 Capital gain net income (from Part IV, line 2)			1,284,663.		
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)		122.			STMT 3
12 Total. Add lines 1 through 11		2,996,764.	2,952,998.		
13 Compensation of officers, directors, trustees, etc.			NONE	NONE	
14 Other employee salaries and wages			NONE	NONE	
15 Pension plans, employee benefits			NONE	NONE	
16a Legal fees (attach schedule) STMT 4		5,816.	2,908.	NONE	2,908.
b Accounting fees (attach schedule)					
c Other professional fees (attach schedule) STMT 5		152,944.	152,944.		
17 Interest					
18 Taxes (attach schedule) (see instructions) STMT 6		63,233.	63,233.		
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		2,150,094.	494,590.		1,655,504.
24 Total operating and administrative expenses. Add lines 13 through 23.		2,372,087.	713,675.	NONE	1,658,412.
25 Contributions, gifts, grants paid		3,063,400.			3,063,400.
26 Total expenses and disbursements. Add lines 24 and 25		5,435,487.	713,675.	NONE	4,721,812.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		-2,438,723.			
b Net investment income (if negative, enter -0-)			2,239,323.		
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	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	-972.	-1,201.	-1,201.
	2 Savings and temporary cash investments	6,130,876.	8,765,763.	8,765,763.
	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)			
	b Investments - corporate stock (attach schedule)	68,332,018.	64,240,507.	68,166,178.
	c Investments - corporate bonds (attach schedule)	5,509,571.	4,520,176.	4,462,386.
	Liabilities	11 Investments - land, buildings, and equipment, basis ▶		
Less accumulated depreciation ▶ (attach schedule)				
12 Investments - mortgage loans				
13 Investments - other (attach schedule)				
14 Land, buildings, and equipment basis ▶				
Less accumulated depreciation ▶ (attach schedule)				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)		79,971,493.	77,525,245.	81,393,126.
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	79,971,493.	77,525,245.	
	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)	79,971,493.	77,525,245.	
	31 Total liabilities and net assets/fund balances (see instructions)	79,971,493.	77,525,245.	

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	79,971,493.
2 Enter amount from Part I, line 27a	2	-2,438,723.
3 Other increases not included in line 2 (itemize) ▶ INCOME FACTORED AS NONTAXABLE	3	1,750.
4 Add lines 1, 2, and 3	4	77,534,520.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 8	5	9,275.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	77,525,245.

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.)
1 a PUBLICLY TRADED SECURITIES					
b					
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 53,824,202.		52,539,276.	1,284,926.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a			1,284,926.		
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	1,284,663.	
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? ☐ Yes ☒ No

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

(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	3,872,940.	85,887,305.	0.045093
2014	5,390,256.	88,487,770.	0.060915
2013	5,043,861.	82,178,594.	0.061377
2012	2,538,391.	68,931,202.	0.036825
2011	800,613.	52,547,610.	0.015236
2 Total of line 1, column (d)			2 0.219446
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 0.043889
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			4 79,271,745.
5 Multiply line 4 by line 3.			5 3,479,158.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 22,393.
7 Add lines 5 and 6.			7 3,501,551.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			8 4,721,812.

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	22,393.
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	22,393.
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	22,393.
6 Credits/Payments:			
a 2016 estimated tax payments and 2015 overpayment credited to 2016	6a	38,960.	
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	38,960.	
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	16,567.	
11 Enter the amount of line 10 to be credited to 2017 estimated tax ☒ 16,567. Refunded ☒ 11	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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ☒ \$ _____ (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		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☒ OH		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	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? Website address ▶ N/A	13	X
14 The books are in care of ▶ FIFTH THIRD BANK Telephone no. ▶ (513) 579-5498 Located at ▶ 38 FOUNTAIN SQUARE PLAZA, CINCINNATI, OH ZIP+4 ▶ 45263		
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		
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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶	16	X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ 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)? Organizations relying on a current notice regarding disaster assistance check here ▶ ☐	1b	
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	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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? If "Yes," list the years ▶	☐ Yes	☒ No
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	X
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 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	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 2016?	4b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). ☐ Yes ☒ No(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No**b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ Yes ☒ NoOrganizations 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? ☐ Yes ☒ No
If "Yes" to 6b, file Form 8870.**7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No**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
DEBORAH CRIBBS 38 FOUNTAIN SQ PL MD 1090FC, CINCINNATI, OH 45263	PRESIDENT 1	-0-	-0-	-0-
MICHAEL KENNEDY 38 FOUNTAIN SQ PLAZA, CINCINNATI, OH 45263	TREASURER 1	-0-	-0-	-0-
AMY DEGER 38 FOUNTAIN SQ PLAZA, CINCINNATI, OH 45263	SECRETARY 1	-0-	-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**

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3 Five highest-paid independent contractors for professional services** (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	73,961,906.
b	Average of monthly cash balances	1b	6,517,023.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	80,478,929.
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	80,478,929.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	1,207,184.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	79,271,745.
6	Minimum investment return. Enter 5% of line 5	6	3,963,587.

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	3,963,587.
2a	Tax on investment income for 2016 from Part VI, line 5 2a		22,393.
b	Income tax for 2016. (This does not include the tax from Part VI.) 2b		
c	Add lines 2a and 2b	2c	22,393.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	3,941,194.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4.	5	3,941,194.
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	3,941,194.

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	4,721,812.
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	4,721,812.
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	22,393.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	4,699,419.

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				3,941,194.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only.			NONE	
b Total for prior years 20 <u>14</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2016				
a From 2011				NONE
b From 2012				NONE
c From 2013				NONE
d From 2014				934,732.
e From 2015				NONE
f Total of lines 3a through e	934,732.			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ <u>4,721,812.</u>				
a Applied to 2015, but not more than line 2a			NONE	
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 2016 distributable amount.				3,941,194.
e Remaining amount distributed out of corpus.	780,618.			
5 Excess distributions carryover applied to 2016 . (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	1,715,350.			
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 2015 Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2017.				NONE
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 2011 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	1,715,350.			
10 Analysis of line 9:				
a Excess from 2012	NONE			
b Excess from 2013	NONE			
c Excess from 2014	934,732.			
d Excess from 2015	NONE			
e Excess from 2016	780,618.			

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 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			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
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).)

NONE

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

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				
SEE ATTACHED	NONE	PC	PROGRAM SUPPORT	3,063,400.
Total ▶ 3a				3,063,400.
b Approved for future payment				
CINCINNATI ZOO AND BOTANICAL GARDEN 3400 VINE STREET CINCINNATI, OH		PC		167,500.
NORTHERN KENTUCKY DEVELOPMENT DISTR 22 SPIRIAL DRIVE FLORENCE, KY		PC		375,000.
Total ▶ 3b				542,500.

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	
		14	58,720.	NONE
		14	1,653,209.	NONE
		18	1,284,663.	NONE
				122.
			2,996,592.	122.
			13	2,996,714.

(See worksheet in line 13 instructions to verify calculations)

[illegible]

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

- | | | | |
|----------|--|--------------|-----------|
| 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? | Yes | No |
| 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. | | |

[illegible]

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

[illegible]

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.

Sign Here  **Date** 5-12-17 **Title** Chair

Signature of officer or trustee _____ Date _____ Title _____

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

Paid Preparer Use Only	Print/Type preparer's name <i>Dallas G Ferguson</i>	Preparer's signature <i>Dallas G Ferguson</i>	Date <i>5/10/17</i>	Check ☐ if self-employed	PTIN <i>P01332043</i>
	Firm's name ▶ FIFTH THIRD BANK			Firm's EIN ▶ 31-0676865	
	Firm's address ▶ P O BOX 630858 CINCINNATI, OH 45263-0858			Phone no 800-336-6782	

Form **990-PF** (2016)

JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD

37-1547019

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
MONEY MARKET INTEREST	58,720.	58,720.
	-----	-----
TOTAL	58,720.	58,720.
	=====	=====

JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD

37-1547019

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
USGI REPORTED AS NONQUALIFIED DIVIDENDS	1,240.	1,240.
FOREIGN DIVIDENDS	309,382.	309,382.
NONDIVIDEND DISTRIBUTIONS	27,248.	
DOMESTIC DIVIDENDS	743,221.	743,221.
FOREIGN INTEREST	2,780.	2,780.
EXEMPT INTEREST NOT SUBJECT TO AMT - STA	39,768.	
U.S. GOVERNMENT INTEREST(FEDERAL TAXABLE	14,333.	14,333.
NONDISTRIBUTIVE DIVIDENDS	-23,422.	
NONQUALIFIED FOREIGN DIVIDENDS	270,406.	270,406.
NONQUALIFIED DOMESTIC DIVIDENDS	267,990.	267,990.
ACCRUED MARKET DISCOUNT	263.	263.
	-----	-----
TOTAL	1,653,209.	1,609,615.
	=====	=====

FORM 990PF, PART I - OTHER INCOME
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----
EXCISE TAX REFUND	122.

TOTALS	122.
	=====

JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD

37-1547019

FORM 990PF, PART I - LEGAL FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
LEGAL FEES	5,816.	2,908.		2,908.
	-----	-----	-----	-----
TOTALS	5,816.	2,908.	NONE	2,908.
	=====	=====	=====	=====

JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD

37-1547019

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
INVESTMENT MGMT FEES-SUBJECT T	152,944.	152,944.
	-----	-----
TOTALS	152,944.	152,944.
	=====	=====

JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD

37-1547019

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	59,850.	59,850.
FOREIGN TAXES ON QUALIFIED FOR	2,471.	2,471.
FOREIGN TAXES ON NONQUALIFIED	912.	912.
	-----	-----
TOTALS	63,233.	63,233.
	=====	=====

JOANIE, J. & H. BERNARD FDN C/O FIFTH THIRD

37-1547019

FORM 990PF, PART I - OTHER EXPENSES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	CHARITABLE PURPOSES -----
BANK SERVICE FEES	493,036.	493,036.	
OAG FILING FEE	200.		200.
OTHER MISC EXPENSES	1,655,304.		1,655,304.
STOCK ISSUANCE FEE	1,554.	1,554.	
 TOTALS	 ----- 2,150,094. =====	 ----- 494,590. =====	 ----- 1,655,504. =====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION -----	AMOUNT -----
ROUNDING ON INCOME, EXPENSES & SALES,	12.
COST BASIS ADJUSTMENT ON ASSETS	9,263.

TOTAL	9,275.
	=====

**Joanie Bernard Foundation
Contributions**

Fiscal Year Ending 12/31/2016

Organization	Address	City	St	Zip	Fdn Status	Usage	Amt
Advocates 4 Animals Feline Rescue and Rehabilitation Inc.	2727 Kearney Lane	Xenia	OH	45385	PC	Project/Program Support	\$25,000.00
Animal Friends Humane Society	1820 Princeton Road	Hamilton	OH	45011	PC	Project/Program Support	\$100,000.00
Cincinnati Zoo & Botanical Garden	3400 Vine Street	Cincinnati	OH	45220	PC	Project/Program Support	\$250,000.00
Cincinnati Zoo & Botanical Garden	3400 Vine Street	Cincinnati	OH	45220	PC	Project/Program Support	\$167,500.00
Fndn Against Companion Animal Euthanasia	1505 Massachusetts Ave	Indianapolis	IN	46201	PC	Capital Fund Support	\$500,000.00
Friends of the Shelter, Inc.	P.O. Box 93	Union	KY	41091-0093	PC	Project/Program Support	\$20,000.00
Homeless Animal Rescue Team	PMB222, 11711 Princeton Pike, Ste 341	Cincinnati	OH	45246	PC	Project/Program Support	\$50,000.00
League for Animal Welfare	4193 Taylor Road	Batavia	OH	45103	PC	Project/Program Support	\$200,000.00
Morgan County Humane Society	1587 S. Pine Ridge Drive	Martinsville	IN	46151	PC	Project/Program Support	\$25,000.00
My Furry Valentine	1015 Seabrook Way	Cincinnati	OH	45245	PC	Project/Program Support	\$10,000.00
My Furry Valentine	1015 Seabrook Way	Cincinnati	OH	45245	PC	Project/Program Support	\$10,000.00
No Kentucky Area Development District	22 Spiral Drive	Florence	KY	41042	PC	Project/Program Support	\$125,000.00
Pets in Need of Greater Cincinnati Inc.	520 W. Wyoming Avenue	Cincinnati	OH	45215	PC	Project/Program Support	\$85,000.00
The Scratching Post	6948 Plainfield Road	Cincinnati	OH	45236	PC	Project/Program Support	\$100,000.00
SPCA Cincinnati	11900 Conrey Road	Cincinnati	OH	45249	PC	Project/Program Support	\$37,150.00
SPCA Cincinnati	11900 Conrey Road	Cincinnati	OH	45249	PC	Project/Program Support	\$810,000.00
SPCA Cincinnati	11900 Conrey Road	Cincinnati	OH	45249	PC	Project/Program Support	\$39,550.00
SPCA Cincinnati	11900 Conrey Road	Cincinnati	OH	45249	PC	Project/Program Support	\$25,000.00
SPCA Cincinnati	11900 Conrey Road	Cincinnati	OH	45249	PC	Project/Program Support	\$41,300.00
SPCA Cincinnati	11900 Conrey Road	Cincinnati	OH	45249	PC	Project/Program Support	\$42,900.00
UCAN Spay/Neuter Clinic	2830 Colerain Avenue	Cincinnati	OH	45225	PC	Project/Program Support	\$400,000.00
							<u>\$3,063,400.00</u>

Joanie Bernard Foundation

Grants Approved for Future Payment FY Ending 12/31/2016

<u>Grantee</u>	<u>Location</u>	<u>Fndn Status</u>	<u>Commitment</u>
Cincinnati Zoo and Botanical Garden	Cincinnati, OH	PC	\$167,500.00
Northern Kentucky Development District	Florence, KY	PC	\$375,000.00
			<u>\$542,500.00</u>

12/01/2016 - 12/31/2016

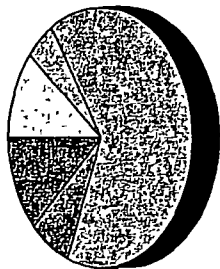
AGT JOANIE BERNARD FDTN- CONS/ME

FIFTH THIRD BANK
INVESTMENT MANAGER FOR THE
JOANIE BERNARD FOUNDATION
CONSOLIDATION

Trust Officer: PAULA WHARTON (513) 534-5498
Portfolio Manager: MAURA KELLY (513) 534-0243

INVESTMENT ALLOCATION SUMMARY

- ☐ Cash and Equivalents - 11%
☒ Fixed Income - 5%
☒ Equities - 65%
☒ Alternative Strategies - 7%
☒ Real Estate Inv. - 12%



Description	Last Statement Market Value	This Statement Market Value	Percent of Assets	Est. Annual Income	Estimated Yield
Cash and Equivalents	\$7,753,078.44	\$8,764,561.58	11%	\$28,199.37	0.3%
Fixed Income	\$5,200,913.91	\$4,462,386.37	5%	\$179,168.72	4.0%
Equities	\$52,940,845.36	\$52,949,718.55	65%	\$1,025,768.62	1.9%
Alternative Strategies	\$5,581,868.87	\$5,624,399.13	7%	\$0.00	0.0%
Real Estate Investments	\$8,548,665.96	\$9,592,059.83	12%	\$483,940.41	5.0%
Total Account Value	\$80,025,372.54	\$81,393,125.46	100%	\$1,717,077.12	2.1%

Net change in total account value 1.7 % Increase

ACCOUNT SUMMARY

	Income Cash	Principal Cash	Investments*	Total
Beginning Balance	\$(418,055.91)	\$8,171,134.35	\$72,272,294.10	\$80,025,372.54
Income	\$237,874.62	\$73,881.20	\$311,755.82	\$311,755.82
Contributions	\$619.88	\$511,169.58	\$2,486,273.36	\$2,998,062.82
Distributions	\$(52,232.10)	\$(548,241.19)	\$(2,492,210.60)	\$(3,092,683.89)
Net Security Transactions		\$788,411.15	\$(788,411.15)	
Change in Market Value	\$262,687.52	\$(262,687.52)	\$1,150,618.16	\$1,150,618.16
Ending Balance	\$30,894.01	\$8,733,667.57	\$72,628,563.88	\$81,393,125.46

* Investments represent the activity in your equity, bond & other security holdings

REALIZED GAIN/(LOSS) SUMMARY

	Current Period	YTD
Short-term gain/(loss)	\$100,431.01	\$(897,373.42)
Long-term gain/(loss)	\$2,173.89	\$1,844,502.68
Net realized gain/(loss)	\$102,604.90	\$947,129.26

INVESTMENT OBJECTIVE

Growth

Total return through long-term growth of capital, an expectation of a high degree of principal fluctuation.

ACCOUNT OVERVIEW

	Current Period	Calendar YTD
Income Earned		
Interest	\$25,767.96	\$137,283.94
Dividends	\$285,987.86	\$1,617,523.14
Total Income Earned	\$311,755.82	\$1,754,807.08
Contributions		
Cash	\$511,789.46	\$24,805,900.03
Security Deposits	\$2,486,273.36	\$2,590,673.38
Total Contributions	\$2,998,062.82	\$27,396,573.41
Distributions		
Cash	\$(600,473.29)	\$(30,167,660.57)
Security Withdrawals	\$(2,492,210.60)	\$(2,492,210.74)
Total Distributions	\$(3,092,683.89)	\$(32,659,871.31)
Security Transactions		
Purchases	\$(5,281,973.92)	\$(48,857,678.72)
Sales	\$6,070,385.07	\$55,099,289.34
Net Security Transactions	\$788,411.15	\$6,241,610.62
Change in Market Value	\$1,150,618.16	\$2,053,150.51



**FIFTH THIRD
PRIVATE BANK**

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Cash & Equivalents									
(1,201.4200)		CASH	\$1.000	\$(1,201.42)	0.0%	\$(1,201.42)			
115,772.0000		FIFTH THIRD BANKSAFE TRUST (INCOME INVESTMENT) CUSIP - 316775907	\$1.000	\$115,772.00	0.1%	\$115,772.00		\$371.63	0.3%
8,536,521.0000		FIFTH THIRD BANKSAFE TRUST CUSIP - 316775907	\$1.000	\$8,536,521.00	10.5%	\$8,536,521.00		\$27,402.23	0.3%
113,470.0000		FEDERATED GOVERNMENT OBLIGATIONS PREMIER CUSIP - 99FEDG0P6	\$1.000	\$113,470.00	0.1%	\$113,470.00		\$425.51	0.4%
Cash & Equivalents - Total						\$8,764,561.58	10.8%	\$28,199.37	0.3%

Fixed Income									
5,000.0000		AON PLC 03/01/16 3.875 12/15/25 CUSIP - 00185AAK0	\$101.929	\$5,096.45	0.0%	\$4,998.60	\$97.85	\$193.75	3.8%
15,000.0000		AT&T INC GLBL NT 05/04/15 3.000 06/30/22 CUSIP - 00206RCM2	\$98.161	\$14,724.15	0.0%	\$14,686.80	\$37.35	\$450.00	3.1%
10,000.0000		AT&T INC 11/18/02 9.455 11/15/22 CUSIP - 00209TAB1	\$135.350	\$13,535.00	0.0%	\$14,088.17	\$(553.17)	\$945.50	7.0%
5,000.0000		ACE INA HOLDINGS SR GLBL NT 05/27/14 3.350 05/15/24 CUSIP - 00440EAR8	\$101.879	\$5,093.95	0.0%	\$5,316.75	\$(222.80)	\$167.50	3.3%
25,000.0000		ACTAVIS FUNDING SCS 03/12/15 2.350 03/12/18 CUSIP - 00507UAM3	\$100.578	\$25,144.50	0.0%	\$25,166.00	\$(21.50)	\$587.50	2.3%
25,000.0000		AIRGAS INC 02/14/13 1.650 02/15/18 CUSIP - 009363AN2	\$100.186	\$25,046.50	0.0%	\$24,947.66	\$98.84	\$412.50	1.6%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Fixed Income									
10,000.0000		ALBEMARLE CORP 11/24/14 3.000 12/01/19 CUSIP - 012725AB3	\$102.270	\$10,227.00	0.0%	\$10,316.95	\$(89.95)	\$300.00	2.9%
20,000.0000		AMEREN CORP 11/24/15 2.700 11/15/20 CUSIP - 023608AF9	\$100.537	\$20,107.40	0.0%	\$20,118.05	\$(10.65)	\$540.00	2.7%
5,000.0000		AMEREN ILL CO 08/20/12 2.700 09/01/22 CUSIP - 02361DAL4	\$100.301	\$5,015.05	0.0%	\$5,215.15	\$(200.10)	\$135.00	2.7%
13,938.4000		AMERICAN AIRLINES 03/16/15 3.375 05/01/27 SER 2015-1 CL A CUSIP - 023770AA8	\$98.500	\$13,729.32	0.0%	\$13,941.05	\$(211.73)	\$470.42	3.4%
20,000.0000		AMERICAN EXPRESS CR CORP 08/15/14 2.250 08/15/19 CUSIP - 0258MODP1	\$100.557	\$20,111.40	0.0%	\$20,047.50	\$63.90	\$450.00	2.2%
10,000.0000		AMERICAN EXPRESS CR CORP 05/26/15 2.375 05/26/20 OPT CALL 04/25/2020 @ 100.00 CUSIP - 0258MODT3	\$99.944	\$9,994.40	0.0%	\$9,961.90	\$32.50	\$237.50	2.4%
5,000.0000		AMERICAN WTR CAP CORP 04/15/08 6.085 10/15/17 CUSIP - 03040WAB1	\$103.686	\$5,184.30	0.0%	\$5,574.75	\$(390.45)	\$304.25	5.9%
5,000.0000		AMERICAN WTR CAP CORP 08/14/14 3.400 03/01/25 CUSIP - 03040WAL9	\$102.335	\$5,116.75	0.0%	\$5,343.30	\$(226.55)	\$170.00	3.3%
15,000.0000		AMPHENOL CORP NEW 01/30/14 2.550 01/30/19 CUSIP - 032095ACS	\$101.200	\$15,180.00	0.0%	\$15,208.40	\$(28.40)	\$382.50	2.5%
15,000.0000		APACHE CORP SR NT	\$103.700	\$15,555.00	0.0%	\$15,744.15	\$(189.15)	\$543.75	3.5%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
(continued)									

12/03/10 3.625 02/01/21

CUSIP - 037411AX3

10,000.0000		ARCHER DANIELS MIDLAND CO 04/04/11 4.479 03/01/21 CUSIP - 039483BB7	\$108.339	\$10,833.90	0.0%	\$11,089.30	\$(255.40)	\$447.90	4.1%
5,000.0000		AVALONBAY CMNTYS INC MEDIUM 12/16/13 4.200 12/15/23 CUSIP - 05348EAT6	\$105.714	\$5,285.70	0.0%	\$5,469.85	\$(184.15)	\$210.00	4.0%
10,000.0000		BARD C R INC SR NT 10/30/12 1.375 01/15/18 CUSIP - 067383AD1	\$99.794	\$9,979.40	0.0%	\$9,981.30	\$(1.90)	\$137.50	1.4%
25,000.0000		BAXTER INTERNATIONAL INC 08/13/12 2.400 08/15/22 CUSIP - 071813BF5	\$97.229	\$24,307.25	0.0%	\$23,027.50	\$1,279.75	\$600.00	2.5%
5,000.0000		BEST BUY INC 03/11/11 5.500 03/15/21 CUSIP - 086516AL5	\$109.000	\$5,450.00	0.0%	\$5,548.30	\$(98.30)	\$275.00	5.0%
20,000.0000		CBS CORP NEW SR NT 08/19/14 2.300 08/15/19 CUSIP - 124857AL7	\$100.332	\$20,066.40	0.0%	\$19,946.85	\$119.55	\$460.00	2.3%
10,741.9800		CNH EQUIP TR 2014-B 06/11/14 0.910 05/15/19 SER 2014-B CL A-3 CUSIP - 12623PAC0	\$99.966	\$10,738.33	0.0%	\$10,708.01	\$30.32	\$97.75	0.9%
5,000.0000		CNH EQUIP TR 09/21/16 1.260 02/18/20 SER 16-C CL A2 CUSIP - 12635YAB9	\$99.851	\$4,992.55	0.0%	\$4,999.55	\$(7.00)	\$63.00	1.3%
5,000.0000		CVS CAREMARK CORP 08/12/14 3.375 08/12/24 CUSIP - 126650CF5	\$100.309	\$5,015.45	0.0%	\$5,263.05	\$(247.60)	\$168.75	3.4%



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PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Fixed Income									
20,000.0000		CALIFORNIA ST DEPT WTR RES PWR 09/28/16 1.713 05/01/21 CUSIP - 13066TYT5	\$98.023	\$19,604.60	0.0%	\$20,000.00	\$(395.40)	\$342.60	1.7%
5,000.0000		CANADIAN NATL RY CO 11/15/11 2.850 12/15/21 CUSIP - 136375BV3	\$101.498	\$5,074.90	0.0%	\$5,242.70	\$(167.80)	\$142.50	2.8%
10,000.0000		CANADIAN PAC RY CO 05/15/09 7.250 05/15/19 CUSIP - 13645RAJ3	\$111.909	\$11,190.90	0.0%	\$11,785.81	\$(594.91)	\$725.00	6.5%
25,000.0000		CAPITAL ONE CC 04/10/14 1.260 01/15/20 SER 2014-2A CL A CUSIP - 14041NEP2	\$100.056	\$25,014.00	0.0%	\$25,094.34	\$(80.34)	\$315.00	1.3%
25,000.0000		CARNIVAL CORP SR NT 10/15/13 3.950 10/15/20 CUSIP - 143658BA9	\$105.458	\$26,364.50	0.0%	\$26,300.69	\$63.81	\$987.50	3.7%
25,000.0000		CAROLINA POWER AND LIGHT CO 05/18/12 2.800 05/15/22 CUSIP - 144141DC9	\$101.111	\$25,277.75	0.0%	\$25,557.63	\$(279.88)	\$700.00	2.8%
15,000.0000		CATERPILLAR FINL SVCS CORP 02/12/09 7.150 02/15/19 CUSIP - 14912L4E8	\$110.714	\$16,607.10	0.0%	\$17,244.60	\$(637.50)	\$1,072.50	6.5%
4,672.0800		CENTERPOINT ENER 12/16/05 5.170 08/01/19 SER 2005-2 CL A-4 CUSIP - 15200DAD9	\$100.661	\$4,702.96	0.0%	\$5,226.70	\$(523.74)	\$241.55	5.1%
20,000.0000		CHEVRON CORP 03/03/09 4.950 03/03/19 SR NT CUSIP - 166751AJ6	\$106.857	\$21,371.40	0.0%	\$22,622.97	\$(1,251.57)	\$990.00	4.6%



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PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
(continued)									
20,000.0000		CHUBB CORP 05/06/08 5.750 05/15/18 CUSIP - 171232AR2	\$105.527	\$21,105.40	0.0%	\$22,441.40	\$(1,336.00)	\$1,150.00	5.4%
5,000.0000		CLOROX CO DEL SR NT 09/13/12 3.050 09/15/22 CUSIP - 189054AT6	\$101.398	\$5,069.90	0.0%	\$5,200.10	\$(130.20)	\$152.50	3.0%
5,000.0000		COCA COLA CO 10/27/15 2.875 10/27/25 CUSIP - 191216BS8	\$98.682	\$4,934.10	0.0%	\$5,213.85	\$(279.75)	\$143.75	2.9%
5,000.0000		COLGATE-PALMOLIVE CO 11/03/10 2.950 11/01/20 CUSIP - 19416QDR8	\$102.898	\$5,144.90	0.0%	\$5,184.34	\$(39.44)	\$147.50	2.9%
5,000.0000		COLGATE-PALMOLIVE CO MTN 05/03/12 2.300 05/03/22 CUSIP - 19416QDZ0	\$99.078	\$4,953.90	0.0%	\$4,958.90	\$(5.00)	\$115.00	2.3%
15,000.0000		CONSOLIDATED EDISON CO 11/24/14 3.300 12/01/24 CUSIP - 209111FE8	\$101.643	\$15,246.45	0.0%	\$15,066.12	\$180.33	\$495.00	3.2%
13,857.6210		CONTL AIRLINES 12/02/10 4.750 01/12/21 PASS THRU CERT 2010-A CUSIP - 21079VAA1	\$105.500	\$14,619.79	0.0%	\$15,035.87	\$(416.08)	\$658.24	4.5%
8,472.0000		CONTL AIRLINES 10/03/12 4.000 04/29/26 SER 2012-2 CL A CUSIP - 210795Q89	\$102.250	\$8,662.62	0.0%	\$9,093.36	\$(430.74)	\$338.88	3.9%
5,000.0000		CUMMINS INC 09/24/13 3.650 10/01/23 CUSIP - 231021AR7	\$103.491	\$5,174.55	0.0%	\$5,093.96	\$80.59	\$182.50	3.5%
5,000.0000		DTE ELEC CO 1M BD-B	\$104.214	\$5,210.70	0.0%	\$5,522.00	\$(311.30)	\$182.50	3.5%



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PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

Fixed Income		PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield	(continued)	

08/27/13 3.650 03/15/24

CUSIP - 23338VAB2

DELMARVA PWR & LT CO
11/15/13 3.500 11/15/23
CUSIP - 247109BS9

DELTA AIR LINES
11/22/10 4.950 05/23/19
SERIES 2010-2A CLASS A
CUSIP - 247361ZH4

DISNEY WALT CO NEW MTN
01/08/16 2.300 02/12/21
CUSIP - 25468PDJ2

DOW CHEM CO
05/13/09 8.550 05/15/19
CUSIP - 260543BX0

EASTMAN CHEM CO
11/20/14 2.700 01/15/20
CUSIP - 277432AQ3

EATON CORP
11/02/13 2.750 11/02/22
CUSIP - 278062AC8

EMERSON ELEC CO
01/21/09 4.875 10/15/19
CUSIP - 291011AY0

ESTEE LAUDER COS INC
05/10/16 1.700 05/10/21
CUSIP - 29736RAH3

EXXON MOBIL CORP
03/03/16 3.043 03/01/26
CUSIP - 30231GAT9

5,000.0000 \$102.886 \$5,144.30 0.0% \$5,383.90 \$(239.60) \$175.00 3.4%

4,468.0430 \$104.800 \$4,682.51 0.0% \$4,864.67 \$(182.16) \$221.17 4.7%

15,000.0000 \$100.502 \$15,075.30 0.0% \$15,377.55 \$(302.25) \$345.00 2.3%

20,000.0000 \$114.608 \$22,921.60 0.0% \$24,407.25 \$(1,485.65) \$1,710.00 7.5%

25,000.0000 \$100.585 \$25,146.25 0.0% \$25,187.90 \$(41.65) \$675.00 2.7%

25,000.0000 \$99.043 \$24,760.75 0.0% \$25,246.45 \$(485.70) \$687.50 2.8%

20,000.0000 \$107.884 \$21,576.80 0.0% \$22,463.94 \$(887.14) \$975.00 4.5%

15,000.0000 \$97.462 \$14,619.30 0.0% \$15,024.70 \$(405.40) \$255.00 1.7%

10,000.0000 \$99.865 \$9,986.50 0.0% \$10,022.35 \$(35.85) \$304.30 3.0%



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12/01/2016 - 12/31/2016

AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
(continued)									
33,089.6330	FG G1-8527	10/01/14 3.000 10/01/29 CUSIP - 3128MMSR5	\$102.712	\$33,987.02	0.0%	\$34,335.96	\$(348.94)	\$992.69	2.9%
21,572.5570	FG G1-8578	12/01/15 3.000 12/01/30 CUSIP - 3128MMUC5	\$102.692	\$22,153.29	0.0%	\$22,459.07	\$(305.78)	\$647.18	2.9%
35,000.0000	FANNIE MAE	02/05/16 1.375 02/26/21 CUSIP - 3135G0J20	\$98.051	\$34,317.85	0.0%	\$35,164.85	\$(847.00)	\$481.25	1.4%
15,000.0000	FANNIE MAE	04/26/16 2.125 04/24/26 CUSIP - 3135G0K36	\$94.569	\$14,185.35	0.0%	\$15,097.05	\$(911.70)	\$318.75	2.2%
40,000.0000	FANNIE MAE	09/20/12 1.000 09/20/17 OPT CALL 09/20/2013 @ 100.00 CUSIP - 3135G0PP2	\$100.088	\$40,035.20	0.0%	\$40,079.17	\$(43.97)	\$400.00	1.0%
20,000.0000	FANNIE MAE	01/07/13 0.875 02/08/18 CUSIP - 3135G0TG8	\$99.932	\$19,986.40	0.0%	\$19,532.00	\$454.40	\$175.00	0.9%
50,000.0000	FEDERAL NATL MTG ASSN	09/08/14 2.630 09/06/24 CUSIP - 3135G0ZR7	\$100.968	\$50,484.00	0.1%	\$51,338.90	\$(854.90)	\$1,312.50	2.6%
9,272.1630	FREDDIE MAC	02/01/12 1.625 02/15/22 SER 3994 CL AE CUSIP - 3137ALJEO	\$99.871	\$9,260.20	0.0%	\$9,348.24	\$(88.04)	\$150.67	1.6%
8,393.7780	FREDDIE MAC	01/01/11 3.000 10/15/39 SER 3795 CL ED CUSIP - 3137A5MIM3	\$102.189	\$8,577.52	0.0%	\$8,671.83	\$(94.31)	\$251.81	2.9%



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AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
10,000.0000		FEDERAL HOME LN MTG CORP 03/27/09 3.750 03/27/19 CUSIP - 3137EACA5	\$105.344	\$10,534.40	0.0%	\$10,747.74	\$(213.34)	\$375.00	3.6%
45,000.0000		FREDDIE MAC 01/13/12 2.375 01/13/22 CUSIP - 3137EADB2	\$101.641	\$45,738.45	0.1%	\$45,550.02	\$188.43	\$1,068.75	2.3%
35,000.0000		FREDDIE MAC 10/02/12 1.250 10/02/19 CUSIP - 3137EADM8	\$99.415	\$34,795.25	0.0%	\$34,986.45	\$(191.20)	\$437.50	1.3%
25,000.0000		FREDDIE MAC 08/12/16 1.125 08/12/21 CUSIP - 3137EAEC9	\$96.276	\$24,069.00	0.0%	\$24,683.60	\$(614.60)	\$281.25	1.2%
10,155.7000		FN AH5616 02/01/11 3.500 02/01/26 CUSIP - 3138A7G28	\$104.314	\$10,593.82	0.0%	\$10,720.60	\$(126.78)	\$355.45	3.4%
13,120.0450		FN AL2460 09/01/12 2.500 10/01/27 CUSIP - 3138EJWW4	\$100.306	\$13,160.19	0.0%	\$13,109.81	\$50.38	\$328.00	2.5%
21,137.2300		FN AJ9355 01/01/12 3.000 01/01/27 CUSIP - 3138E2MD4	\$102.848	\$21,739.22	0.0%	\$22,299.80	\$(560.58)	\$634.12	2.9%
22,665.3990		FN AS7463 06/01/16 3.000 05/01/31 CUSIP - 3138WHJH6	\$102.708	\$23,279.18	0.0%	\$23,851.79	\$(572.61)	\$679.96	2.9%
23,944.0400		FN AS7712 07/01/16 3.000 08/01/31 CUSIP - 3138WHSA1	\$102.708	\$24,592.44	0.0%	\$25,212.33	\$(619.89)	\$718.32	2.9%
21,227.5100		FN AX8309 11/01/14 3.000 11/01/29 CUSIP - 3138YAGT6	\$102.708	\$21,802.35	0.0%	\$22,046.74	\$(244.39)	\$636.83	2.9%



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12/01/2016 - 12/31/2016

AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
27,189.6000	FN BC0864	04/01/16 2.500 04/01/31 CUSIP - 3140EU6A2	\$100.246	\$2,256.49	0.0%	\$28,209.21	\$(952.72)	\$679.74	2.5%
2,032.1170	FN 888367	04/01/07 7.000 03/01/37 CUSIP - 31410F6C4	\$115.550	\$2,348.11	0.0%	\$2,274.71	\$73.40	\$142.25	6.1%
6,237.5600	FN 888564	07/01/07 5.000 10/01/21 CUSIP - 31410GFD0	\$106.133	\$6,620.11	0.0%	\$6,695.51	\$(75.40)	\$311.88	4.7%
5,555.7700	FN AB6192	08/01/12 2.500 09/01/27 CUSIP - 31417C3A1	\$100.307	\$5,572.83	0.0%	\$5,478.51	\$94.32	\$138.89	2.5%
5,240.1600	FN MA1620	09/01/13 2.500 09/01/23 CUSIP - 31418AY51	\$102.199	\$5,355.39	0.0%	\$5,365.42	\$(10.03)	\$131.00	2.4%
23,536.9490	FN MA2662	05/01/16 2.000 06/01/31 CUSIP - 31418BSY8	\$97.467	\$22,940.76	0.0%	\$23,798.08	\$(857.32)	\$470.74	2.1%
10,000.0000	FEDEX CORP	01/09/15 2.300 02/01/20 CUSIP - 31428XAZ9	\$100.118	\$10,011.80	0.0%	\$10,002.90	\$8.90	\$230.00	2.3%
10,000.0000	FEDEX CORP SR NT	01/09/15 3.200 02/01/25 CUSIP - 31428XBC9	\$99.805	\$9,980.50	0.0%	\$9,761.00	\$219.50	\$320.00	3.2%
20,000.0000	FLORIDA PWR & LT CO	10/10/07 5.550 11/01/17 CUSIP - 341081EZ6	\$103.510	\$20,702.00	0.0%	\$22,442.53	\$(1,740.53)	\$1,110.00	5.4%
5,000.0000	FLORIDA POWER AND LIGHT CO	05/15/14 3.250 06/01/24 CUSIP - 341081FK8	\$102.047	\$5,102.35	0.0%	\$5,374.10	\$(271.75)	\$162.50	3.2%



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AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
(continued)									
15,000.0000		FORD MOTOR CO 07/27/98 6.500 08/01/18 CUSIP - 345370BX7	\$106.655	\$15,998.25	0.0%	\$17,218.67	\$(1,220.42)	\$975.00	6.1%
100,000.0000		FRANKLIN CNTY OHIO 07/24/07 4.125 12/01/17 VAR PURP CUSIP - 353172V89	\$102.837	\$102,837.00	0.1%	\$101,308.21	\$1,528.79	\$4,125.00	4.0%
16,462.3200		GN 004945M 02/01/11 4.000 02/20/41 CUSIP - 36202FP67	\$106.857	\$17,591.14	0.0%	\$18,028.81	\$(437.67)	\$658.49	3.7%
10,000.0000		GENERAL ELEC CAP CORP 09/16/10 4.375 09/16/20 CUSIP - 36962G4R2	\$107.485	\$10,748.50	0.0%	\$11,020.80	\$(272.30)	\$437.50	4.1%
10,000.0000		GENERAL ELEC CAP CORP MTN 10/17/11 4.650 10/17/21 CUSIP - 36962G5J9	\$109.694	\$10,969.40	0.0%	\$11,365.05	\$(395.65)	\$465.00	4.2%
5,000.0000		HOST HOTELS & RESORTS L P 08/09/12 4.750 03/01/23 CUSIP - 44107TAT3	\$104.157	\$5,207.85	0.0%	\$5,392.65	\$(184.80)	\$237.50	4.6%
43,203.0900	HWHIX	HOTCHKIS & WILEY HIGH YIELD I CUSIP - 44134R735	\$12.010	\$518,869.11	0.6%	\$514,548.81	\$4,320.30	\$32,791.15	6.3%
25,000.0000		ILLINOIS TOOL WKS INC 03/26/09 6.250 04/01/19 CUSIP - 452308AJ8	\$109.378	\$27,344.50	0.0%	\$29,214.88	\$(1,870.38)	\$1,562.50	5.7%
1,036.3300		JOHN DEERE OWNER TR 2015 03/11/15 0.870 02/15/18 SER 2015 CL A-2A CUSIP - 47787UAB9	\$99.986	\$1,036.18	0.0%	\$1,036.27	\$(0.09)	\$9.02	0.9%
5,000.0000		KANSAS CITY SOUTHN 05/16/16 3.125 06/01/26	\$95.241	\$4,762.05	0.0%	\$5,114.70	\$(352.65)	\$156.25	3.3%



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AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
(continued)									
Fixed Income									
(continued)									
5,000.0000		CUSIP - 485170BA1							
	KIMBERLY CLARK CORP	08/06/15 2.150 08/15/20	\$100.003	\$5,000.15	0.0%	\$4,997.85	\$2.30	\$107.50	2.1%
	CUSIP - 494368BS1								
10,000.0000		KRAFT FOODS GROUP INC SR NT	\$101.697	\$10,169.70	0.0%	\$10,156.40	\$13.30	\$350.00	3.4%
	CUSIP - 50076QAZ9	12/06/12 3.500 06/06/22							
15,000.0000		KROGER CO	\$103.839	\$15,575.85	0.0%	\$14,778.80	\$797.05	\$577.50	3.7%
	CUSIP - 501044CS8	07/25/13 3.850 08/01/23							
5,000.0000		LOUISVILLE GAS & ELEC CO	\$100.935	\$5,046.75	0.0%	\$5,388.25	\$(341.50)	\$165.00	3.3%
	CUSIP - 546676AW7	09/28/15 3.300 10/01/25							
5,000.0000		MAGELLAN MIDSTREAM HLDGS L P	\$106.018	\$5,300.90	0.0%	\$5,408.00	\$(107.10)	\$212.50	4.0%
	CUSIP - 55907RAA6	08/11/10 4.250 02/01/21							
10,000.0000		MCDONALDS CORP MTN	\$103.983	\$10,398.30	0.0%	\$10,626.60	\$(228.30)	\$350.00	3.4%
	CUSIP - 58013MEJ9	08/02/10 3.500 07/15/20							
10,000.0000		MERCK & CO INC NEW	\$100.387	\$10,038.70	0.0%	\$10,373.00	\$(334.30)	\$280.00	2.8%
	CUSIP - 58933YAF2	05/20/13 2.800 05/18/23							
25,000.0000		MICROSOFT CORP	\$100.104	\$25,026.00	0.0%	\$25,349.50	\$(323.50)	\$500.00	2.0%
	CUSIP - 594918BG8	11/03/15 2.000 11/03/20							
5,000.0000		MIDAMERICAN ENERGY CO	\$103.365	\$5,168.25	0.0%	\$5,461.90	\$(293.65)	\$175.00	3.4%
	CUSIP - 595620AM7	04/03/14 3.500 10/15/24							
5,000.0000		NBCUNIVERSAL MEDIA LLC	\$109.352	\$5,467.60	0.0%	\$5,559.00	\$(91.40)	\$257.50	4.7%
	CUSIP - 595620AM7	04/30/11 5.150 04/30/20							



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AGT JOANIE BERNARD FDTN- CONS/ MIE

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Fixed Income									

CUSIP - 63946BAD2

10,000.0000		NISOURCE FIN CORP 12/04/09 6.125 03/01/22 CUSIP - 65473QAV5	\$115.327	\$11,532.70	0.0%	\$11,934.25	\$(401.55)	\$612.50	5.3%
10,000.0000		NORFOLK SOUTHERN CORP 11/17/11 3.250 12/01/21 CUSIP - 65584B82	\$102.701	\$10,270.10	0.0%	\$10,359.20	\$(89.10)	\$325.00	3.2%
10,000.0000		O REILLY AUTOMOTIVE INC 03/08/16 3.550 03/15/26 OPT CALL 12/15/2025 @ 100.00 CUSIP - 67103HAE7	\$99.346	\$9,934.60	0.0%	\$10,060.20	\$(125.60)	\$355.00	3.6%
5,000.0000		OCCIDENTAL PETE CORP SR GBL NT 04/04/16 3.400 04/15/26 CUSIP - 674599CH6	\$100.754	\$5,037.70	0.0%	\$4,988.60	\$49.10	\$170.00	3.4%
15,000.0000		OMNICOM GROUP INC 08/05/10 4.450 08/15/20 CUSIP - 682134AC5	\$106.371	\$15,955.65	0.0%	\$16,450.15	\$(494.50)	\$667.50	4.2%
5,000.0000		PECO ENERGY CO 09/17/12 2.375 09/15/22 CUSIP - 693304AP2	\$98.206	\$4,910.30	0.0%	\$5,072.85	\$(162.55)	\$118.75	2.4%
5,000.0000		PACIFICORP 1ST MTG BD 24 03/13/14 3.600 04/01/24 CUSIP - 695114CR7	\$104.002	\$5,200.10	0.0%	\$5,480.45	\$(280.35)	\$180.00	3.5%
5,000.0000		PENTAIR FINANCE SA SR GBL NT 09/16/15 2.900 09/15/18 CUSIP - 709629AM1	\$101.156	\$5,057.80	0.0%	\$5,082.20	\$(24.40)	\$145.00	2.9%
25,000.0000		PEPSICO INC 10/14/15 2.150 10/14/20 CUSIP - 713448DC9	\$100.177	\$25,044.25	0.0%	\$25,426.25	\$(382.00)	\$537.50	2.1%
10,000.0000		PFLUGERVILLE TEX INDPT SCH	\$104.298	\$10,429.80	0.0%	\$10,406.60	\$23.20	\$500.00	4.8%



12/01/2016 - 12/31/2016

AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Fixed Income									

11/15/12 5.000 02/15/18

REF-TAXABLE-SER A

CUSIP - 7170952X0

15,000.0000		PORTLAND GEN ELEC CO	\$109.075	\$16,361.25	0.0%	\$17,608.87	\$(1,247.62)	\$915.00	5.6%
		04/16/09 6.100 04/15/19							
		CUSIP - 736508BQ4							

15,000.0000		PRECISION CASTPARTS CORP	\$99.802	\$14,970.30	0.0%	\$14,996.77	\$(26.47)	\$187.50	1.3%
		12/20/12 1.250 01/15/18							
		CUSIP - 740189AK1							

72,866.3200	PRHYX	T ROWE PRICE HIGH YIELD FD-INV	\$6.650	\$484,561.03	0.6%	\$478,731.72	\$5,829.31	\$27,834.93	5.7%
		CUSIP - 741481105							

15,000.0000		PROCTER & GAMBLE CO	\$102.959	\$15,443.85	0.0%	\$15,777.45	\$(333.60)	\$465.00	3.0%
		08/13/13 3.100 08/15/23							
		CUSIP - 742718EB1							

5,000.0000		PUBLIC SVC CO COLO	\$99.016	\$4,950.80	0.0%	\$5,258.80	\$(308.00)	\$145.00	2.9%
		05/12/15 2.900 05/15/25							
		CUSIP - 744448CL3							

5,000.0000		PUBLIC SVC ELEC GAS CO	\$100.784	\$5,039.20	0.0%	\$5,223.00	\$(183.80)	\$152.50	3.0%
		11/07/14 3.050 11/15/24							
		CUSIP - 74456QBK1							

5,000.0000		REPUBLIC SVCS INC	\$109.216	\$5,460.80	0.0%	\$5,331.78	\$129.02	\$237.50	4.3%
		05/09/11 4.750 05/15/23							
		CUSIP - 760759AM2							

20,000.0000		REPUBLIC SVCS	\$103.880	\$20,776.00	0.0%	\$20,205.19	\$570.81	\$710.00	3.4%
		05/21/12 3.550 06/01/22							
		CUSIP - 760759AP5							

20,000.0000		ST JUDE MED INC SR NT	\$100.141	\$20,028.20	0.0%	\$19,955.95	\$72.25	\$400.00	2.0%
		09/23/15 2.000 09/15/18							
		CUSIP - 790849AL7							

20,000.0000		SHELL INTL FIN B V	\$106.826	\$21,365.20	0.0%	\$21,791.05	\$(425.85)	\$875.00	4.1%
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FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield

(continued)									
5,000.0000		03/25/10 4.375 03/25/20 CUSIP - 822582AM4	\$101.755	\$5,087.75	0.0%	\$5,368.95	\$(281.20)	\$160.00	3.1%
10,000.0000		SOUTHERN CALIF GAS CO 06/18/15 3.200 06/15/25 CUSIP - 842434CP5	\$100.264	\$10,026.40	0.0%	\$10,001.55	\$24.85	\$185.00	1.8%
5,000.0000		SOUTHERN PWR CO 11/17/15 1.850 12/01/17 CUSIP - 843646AN0	\$94.255	\$4,712.75	0.0%	\$4,961.40	\$(248.65)	\$150.00	3.2%
5,000.0000		SOUTHWEST AIRLS CO 11/04/16 3.000 11/15/26 CUSIP - 844741BC1	\$101.247	\$5,062.35	0.0%	\$5,304.35	\$(242.00)	\$165.00	3.3%
15,000.0000		SOUTHWESTERN PUB SVC CO 06/09/14 3.300 06/15/24 CUSIP - 845743BP7	\$100.857	\$15,128.55	0.0%	\$15,022.00	\$106.55	\$367.65	2.4%
5,000.0000		STARBUCKS CORP 02/04/16 2.100 02/04/21 CUSIP - 855244AJ8	\$99.680	\$4,984.00	0.0%	\$5,078.10	\$(94.10)	\$105.00	2.1%
5,000.0000		STRYKER CORP 03/10/16 2.000 03/08/19 CUSIP - 863667AK7	\$100.049	\$5,002.45	0.0%	\$4,994.20	\$8.25	\$100.00	2.0%
96,277.4900	TGEDX	TCW EMERGING MARKETS INCOME CL I CUSIP - 87234N765	\$8.100	\$779,847.67	1.0%	\$808,730.92	\$(28,883.25)	\$38,125.89	4.9%
10,000.0000		3M CO 06/26/12 1.000 06/26/17 CUSIP - 88579YAE1	\$99.912	\$9,991.20	0.0%	\$10,038.91	\$(47.71)	\$100.00	1.0%
10,000.0000		3M CO 06/05/14 1.625 06/15/19	\$99.923	\$9,992.30	0.0%	\$10,055.80	\$(63.50)	\$162.50	1.6%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
10,000.0000		CUSIP - 88579YAG6							
		TRAVELERS COMPANIES INC	\$109.008	\$10,900.80	0.0%	\$11,476.40	\$(575.60)	\$590.00	5.4%
		06/02/09 5.900 06/02/19							
		CUSIP - 89417EAF6							
5,000.0000		UNDER ARMOUR INC	\$94.443	\$4,722.15	0.0%	\$5,093.20	\$(371.05)	\$162.50	3.4%
		06/13/16 3.250 06/15/26							
		CUSIP - 904311AA5							
5,000.0000		UNION PAC CORP	\$105.972	\$5,298.60	0.0%	\$5,201.69	\$96.91	\$200.00	3.8%
		08/02/10 4.000 02/01/21							
		CUSIP - 907818DGO							
13,968.0300		UNION PACIFIC RR	\$98.642	\$13,778.34	0.0%	\$14,008.00	\$(229.66)	\$450.75	3.3%
		05/06/14 3.227 05/14/26							
		SER 2014-1 CL CERT							
		CUSIP - 907825AA1							
20,000.0000		UNITED PARCEL SERVICE	\$99.957	\$19,991.40	0.0%	\$20,066.69	\$(75.29)	\$225.00	1.1%
		09/27/12 1.125 10/01/17							
		CUSIP - 911312AP1							
25,000.0000		U S TREASURY BOND	\$125.578	\$31,394.50	0.0%	\$31,220.19	\$174.31	\$1,125.00	3.6%
		08/15/09 4.500 08/15/39							
		CUSIP - 912810QC5							
20,000.0000		UNITED STATES TREAS NTS	\$100.465	\$20,093.00	0.0%	\$21,352.42	\$(1,259.42)	\$475.00	2.4%
		08/15/14 2.375 08/15/24							
		CUSIP - 912828D56							
35,000.0000		US TREASURY N/B	\$101.398	\$35,489.30	0.0%	\$38,660.66	\$(3,171.36)	\$1,575.00	4.4%
		05/15/07 4.500 05/15/17							
		CUSIP - 912828GS3							
75,000.0000		UNITED STATES TREAS NTS	\$97.328	\$72,996.00	0.1%	\$73,424.90	\$(428.90)	\$1,500.00	2.1%
		02/15/15 2.000 02/15/25							
		CUSIP - 912828J27							
50,000.0000		UNITED STATES TREAS NTS	\$106.410	\$53,205.00	0.1%	\$54,993.72	\$(1,788.72)	\$1,812.50	3.4%



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PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Act	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield

(continued)									
45,000.0000		02/16/10 3.625 02/15/20 CUSIP - 912828MP2							
		UNITED STATES TREASURY NOTE 11/15/15 2.250 11/15/25 CUSIP - 912828MS6	\$98.719	\$44,423.55	0.1%	\$46,732.02	\$(2,308.47)	\$1,012.50	2.3%
30,000.0000		UNITED STATES TREAS NTS 05/17/10 3.500 05/15/20 CUSIP - 912828ND8	\$106.293	\$31,887.90	0.0%	\$32,609.90	\$(722.00)	\$1,050.00	3.3%
40,000.0000		US TREASURY N/B 12/31/10 2.750 12/31/17 CUSIP - 912828PN4	\$101.801	\$40,720.40	0.1%	\$42,058.52	\$(1,338.12)	\$1,100.00	2.7%
50,000.0000		UNITED STATES TREAS NTS 08/15/11 2.125 08/15/21 CUSIP - 912828RC6	\$100.949	\$50,474.50	0.1%	\$50,087.89	\$386.61	\$1,062.50	2.1%
20,000.0000		US TREASURY NOTE 05/15/02 1.750 05/15/22 CUSIP - 912828SV3	\$98.531	\$19,706.20	0.0%	\$19,206.30	\$499.90	\$350.00	1.8%
40,000.0000		UNITED STATES TREAS NTS 06/30/12 1.000 06/30/19 CUSIP - 912828TC4	\$99.219	\$39,687.60	0.0%	\$39,280.60	\$407.00	\$400.00	1.0%
40,000.0000		US TREASURY N/B 12/31/12 0.750 12/31/17 CUSIP - 912828UE8	\$99.836	\$39,934.40	0.0%	\$39,492.72	\$441.68	\$300.00	0.8%
25,000.0000		UNITED STATES TREAS NTS 02/15/13 2.000 02/15/23 CUSIP - 912828UN8	\$99.176	\$24,794.00	0.0%	\$23,818.22	\$975.78	\$500.00	2.0%
45,000.0000		UNITED STATES TREAS NTS 11/15/13 2.750 11/15/23 CUSIP - 912828WE6	\$103.297	\$46,483.65	0.1%	\$45,663.75	\$819.90	\$1,237.50	2.7%
5,000.0000		VALERO ENERGY CORP	\$110.373	\$5,518.65	0.0%	\$5,682.60	\$(163.95)	\$306.25	5.5%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield

02/08/10 6.125 02/01/20

CUSIP - 91913YAR1

15,000.0000		VERIZON COMMUNICATIONS INC	\$107.011	\$16,051.65	0.0%	\$16,574.40	\$(522.75)	\$675.00	4.2%
		09/18/13 4.500 09/15/20							
		CUSIP - 92343VBQ6							
5,000.0000		VIRGINIA ELEC & PWR CO	\$102.765	\$5,138.25	0.0%	\$5,327.25	\$(189.00)	\$172.50	3.4%
		02/07/14 3.450 02/15/24							
		CUSIP - 927804FQ2							
20,000.0000		VISA INC	\$100.311	\$20,062.20	0.0%	\$20,542.20	\$(480.00)	\$440.00	2.2%
		12/14/15 2.200 12/14/20							
		CUSIP - 92826CAB8							
15,000.0000		WALGREEN CO	\$99.985	\$14,997.75	0.0%	\$14,670.55	\$327.20	\$465.00	3.1%
		09/13/12 3.100 09/15/22							
		CUSIP - 931422AH2							
20,000.0000		WASTE MGMT INC DEL SR NT	\$103.104	\$20,620.80	0.0%	\$20,059.72	\$561.08	\$700.00	3.4%
		05/08/14 3.500 05/15/24							
		CUSIP - 94106LAZ2							
5,000.0000		WISCONSIN ELEC PWR CO	\$99.812	\$4,990.60	0.0%	\$5,215.85	\$(225.25)	\$155.00	3.1%
		05/20/15 3.100 06/01/25							
		CUSIP - 976656CH9							
5,000.0000		WISCONSIN ENERGY CORP	\$100.065	\$5,003.25	0.0%	\$5,070.35	\$(67.10)	\$122.50	2.4%
		06/10/15 2.450 06/15/20							
		CUSIP - 976657AK2							
15,000.0000		WORLD FINL NETWORK CR CARD	\$100.909	\$15,136.35	0.0%	\$15,280.08	\$(143.73)	\$334.50	2.2%
		07/19/12 2.230 08/15/22							
		CUSIP - 981464DG2							
100,000.0000		WYOMING OHIO	\$100.209	\$100,209.00	0.1%	\$100,048.84	\$160.16	\$4,000.00	4.0%



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PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS							(continued)	
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income Yield

10/16/06 4.000 12/01/17

OPT CALL 01/30/2017 @ 100.00

CUSIP - 983425CU1

Fixed Income - Total

\$4,462,386.37 5.5% \$4,520,176.15 \$(57,789.78) \$179,168.72 4.0%

Equities

3,717.0000	BG	BUNGE LTD CUSIP - G16962105	\$72.240	\$268,516.08	0.3%	\$270,987.76	\$(2,471.68)	\$6,244.56	2.3%
293.0000	RNR	RENAISSANCE HOLDINGS CUSIP - G7496G103	\$136.220	\$39,912.46	0.0%	\$27,645.65	\$12,266.81	\$363.32	0.9%
4,543.0000	STE	STERIS PLC SHS CUSIP - G84720104	\$67.390	\$306,152.77	0.4%	\$339,253.95	\$(33,101.18)	\$5,088.16	1.7%
46.0000	WTM	WHITE MOUNTAINS INS GRP CUSIP - G9618E107	\$836.050	\$38,458.30	0.0%	\$14,885.32	\$23,572.98	\$46.00	0.1%
2,302.0000	CB	CHUBB LIMITED ISIN# CH0044328745 SEDOL# 2DH98C7 CUSIP - H1467J104	\$132.120	\$304,140.24	0.4%	\$293,093.48	\$11,046.76	\$6,353.52	2.1%
2,662.0000	CHKP	CHECK POINT SOFTWARE TECH CUSIP - M22465104	\$84.460	\$224,832.52	0.3%	\$204,691.00	\$20,141.52		
4,025.0000	RCL	ROYAL CARIBBEAN CRUISES LTD CUSIP - V7780T103	\$82.040	\$330,211.00	0.4%	\$213,650.23	\$116,560.77	\$7,728.00	2.3%
1,804.0000	AVGO	BROADCOM LTD SHS CUSIP - Y09827109	\$176.770	\$318,893.08	0.4%	\$278,834.54	\$40,058.54	\$7,360.32	2.3%
19,339.0000	AAGTY	AIA GROUP LTD ADR CUSIP - 001317205	\$22.572	\$436,519.91	0.5%	\$376,381.74	\$60,138.17	\$6,613.94	1.5%
5,246.0000	T	AT&T INC CUSIP - 00206R102	\$42.530	\$223,112.38	0.3%	\$158,680.08	\$64,432.30	\$10,282.16	4.6%



FIFTH THIRD
PRIVATE BANK

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12/01/2016 - 12/31/2016

AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
4,767.0000	ABBV	ABBVIE INC CUSIP - 00287Y109	\$62.620	\$298,509.54	0.4%	\$131,204.02	\$167,305.52	\$12,203.52	4.1%
9,636.0000	ATVI	ACTIVISION BLIZZARD INC CUSIP - 00507V109	\$36.110	\$347,955.96	0.4%	\$350,132.67	\$(2,176.71)	\$2,505.36	0.7%
109.0000	ASIX	ADVANSIX INC COM CUSIP - 00773T101	\$22.140	\$2,413.26	0.0%	\$1,647.78	\$765.48		
813.0000	A	AGILENT TECHNOLOGIES INC CUSIP - 00846U101	\$45.560	\$37,040.28	0.0%	\$27,891.85	\$9,148.43	\$429.26	1.2%
13,404.0000	AIQY	AIR LIQUIDE SA ADR CUSIP - 009126202	\$22.287	\$298,734.95	0.4%	\$312,712.34	\$(13,977.39)	\$5,830.74	2.0%
728.0000	AKAM	AKAMAI TECHNOLOGIES INC CUSIP - 00971T101	\$66.680	\$48,543.04	0.1%	\$27,353.36	\$21,189.68		
4,050.0000	ALK	ALASKA AIR GROUP INC CUSIP - 011659109	\$88.730	\$359,356.50	0.4%	\$315,585.67	\$43,770.83	\$4,455.00	1.2%
2,860.0000	ALB	ALBEMARLE CORP CUSIP - 012653101	\$86.080	\$246,188.80	0.3%	\$234,809.19	\$11,379.61	\$3,489.20	1.4%
8,038.0000	ALFV	ALFA LAVAL AB SWEDEN ADR CUSIP - 015393101	\$16.600	\$133,430.80	0.2%	\$126,513.59	\$6,917.21	\$3,175.01	2.4%
1,806.0000	ATI	ALLEGHENY TECHNOLOGIES INC CUSIP - 01741R102	\$15.930	\$28,769.58	0.0%	\$42,294.89	\$(13,525.31)	\$577.92	2.0%
19,822.0000	AZSEY	ALLIANZ SE ADR CUSIP - 018805101	\$16.560	\$328,252.32	0.4%	\$294,445.73	\$33,806.59	\$12,131.06	3.7%
373.0000	GOOGL	ALPHABET INC CAP STK CL A CUSIP - 02079K305	\$792.450	\$295,583.85	0.4%	\$240,640.95	\$54,942.90		



FIFTH THIRD
PRIVATE BANK

AGT JOANTIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Act	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
4,870.0000	MO	ALTRIA GROUP INC CUSIP - 02209S103	\$67.620	\$329,309.40	0.4%	\$314,736.50	\$14,572.90	\$11,882.80	3.6%
487.0000	ABC	AMERISOURCEBERGEN CORP CUSIP - 03073E105	\$78.190	\$38,078.53	0.0%	\$23,755.04	\$14,323.49	\$711.02	1.9%
2,168.0000	AMGN	AMGEN INC CUSIP - 031162100	\$146.210	\$316,983.28	0.4%	\$149,403.29	\$167,579.99	\$9,972.80	3.1%
383.0000	ANSS	ANSYS INC CUSIP - 03662Q105	\$92.490	\$35,423.67	0.0%	\$20,607.53	\$14,816.14		
2,648.0000	AAPL	APPLE INC CUSIP - 037833100	\$115.820	\$306,691.36	0.4%	\$63,995.98	\$242,695.38	\$6,037.44	2.0%
826.0000	AWI	ARMSTRONG WORLD INDUSTRIES CUSIP - 04247X102	\$41.800	\$34,526.80	0.0%	\$33,739.26	\$787.54		
5,576.0000	APNHY	ASPEN PHARMACARE HLDGS LTD ADR CUSIP - 04530Y106	\$20.737	\$115,629.51	0.1%	\$120,452.49	\$(4,822.98)	\$724.88	0.6%
7,040.0000	ATLKY	ATLAS COPCO AB ADR CUSIP - 049255706	\$30.546	\$215,043.84	0.3%	\$194,609.37	\$20,434.47	\$3,660.80	1.7%
646.0000	ADSK	AUTODESK INC CUSIP - 052769106	\$74.010	\$47,810.46	0.1%	\$23,194.87	\$24,615.59		
4,024.0000	BBAVY	BBA AVIATION PLC ADR CUSIP - 05530H100	\$17.503	\$70,432.07	0.1%	\$60,655.76	\$9,776.31	\$2,197.10	3.1%
2,690.0000	BIDU	BAIDU INC ADR CUSIP - 056752108	\$164.410	\$442,262.90	0.5%	\$477,511.05	\$(35,248.15)		
50,486.0000	BBVA	BANCO BILBAO VIZCAYA ARGENTINA CUSIP - 05946K101	\$6.770	\$341,790.22	0.4%	\$424,134.05	\$(82,343.83)	\$16,559.41	4.8%
13,441.0000	BAC	BANK AMER CORP CUSIP - 060505104	\$22.100	\$297,046.10	0.4%	\$207,230.65	\$89,815.45	\$4,032.30	1.4%



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PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Equities									
179.0000	BCR	BARD C R INC CUSIP - 067383109	\$224.660	\$40,214.14	0.0%	\$15,901.28	\$24,312.86	\$186.16	0.5%
4,721.0000	BAYRY	BAYER AG ADR CUSIP - 072730302	\$104.558	\$493,618.32	0.6%	\$494,382.87	\$(764.55)	\$9,871.61	2.0%
7,376.0000	BMWYY	BAYERISCHE MOTOREN WERKE A G SPONSORED ADR CUSIP - 072743305	\$31.124	\$229,570.62	0.3%	\$278,029.66	\$(48,459.04)	\$6,203.22	2.7%
165.0000	BIO	BIO-RAD LABS INC-CL A CUSIP - 090572207	\$182.280	\$30,076.20	0.0%	\$16,958.50	\$13,117.70		
976.0000	BKFS	BLACK KNIGHT FINL SVCS INC CL A CUSIP - 09214X100	\$37.800	\$36,892.80	0.0%	\$37,484.83	\$(592.03)		
2,281.0000	BA	BOEING CO CUSIP - 097023105	\$155.680	\$355,106.08	0.4%	\$282,127.77	\$72,978.31	\$12,956.08	3.6%
802.0000	BWA	BORG-WARNER AUTOMOTTIVE INC CUSIP - 099724106	\$39.440	\$31,630.88	0.0%	\$26,665.11	\$4,965.77	\$449.12	1.4%
4,389.0000	BR	BROADRIDGE FINANCIAL SOLLUTIO CUSIP - 11133T103	\$66.300	\$290,990.70	0.4%	\$204,073.44	\$86,917.26	\$5,793.48	2.0%
5,298.0000	CBS	CBS CORP CUSIP - 124857202	\$63.620	\$337,058.76	0.4%	\$341,703.18	\$(4,644.42)	\$3,814.56	1.1%
1,582.0000	CBG	CBRE GROUP INC CUSIP - 12504L109	\$31.490	\$49,817.18	0.1%	\$32,107.77	\$17,709.41		
5,926.0000	CDW	CDW CORP CUSIP - 12514G108	\$52.090	\$308,685.34	0.4%	\$207,039.48	\$101,645.86	\$3,792.64	1.2%
5,505.0000	CSLLY	CSL LTD ADR CUSIP - 12637N204	\$36.354	\$200,128.77	0.2%	\$145,002.18	\$55,126.59	\$3,143.36	1.6%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
1,475.0000	CSX	CSX CORP CUSIP - 126408103	\$35.930	\$52,996.75	0.1%	\$31,439.97	\$21,556.78	\$1,062.00	2.0%
281.0000	CAB	CABELAS INC CUSIP - 126804301	\$58.550	\$16,452.55	0.0%	\$6,406.80	\$10,045.75		
403.0000	CBT	CABOT CORP CUSIP - 127055101	\$50.540	\$20,367.62	0.0%	\$17,168.04	\$3,199.58	\$483.60	2.4%
4,331.0000	CNI	CANADIAN NATIONAL RAILWAY CO SEDOL 2180632 ISIN CA1363751027 CUSIP - 136375102	\$67.400	\$291,909.40	0.4%	\$223,670.28	\$68,239.12	\$4,863.71	1.7%
2,767.0000	CVX	CHEVRON CORPORATION CUSIP - 166764100	\$117.700	\$325,675.90	0.4%	\$218,445.56	\$107,230.34	\$11,953.44	3.7%
266.0000	XEC	CIMAREX ENERGY CO CUSIP - 171798101	\$135.900	\$36,149.40	0.0%	\$28,548.10	\$7,601.30	\$85.12	0.2%
8,809.0000	CFG	CITIZENS FINL GROUP INC CUSIP - 174610105	\$35.630	\$313,864.67	0.4%	\$302,636.92	\$11,227.75	\$4,228.32	1.3%
4,872.0000	CMCSA	COMCAST CORP CL A CUSIP - 20030N101	\$69.050	\$336,411.60	0.4%	\$149,999.36	\$186,412.24	\$5,359.20	1.6%
927.0000	CLR	CONTINENTAL RES INC OKLA CUSIP - 212015101	\$51.540	\$47,777.58	0.1%	\$33,296.65	\$14,480.93		
6,321.0000	CUBE	CUBESMART CUSIP - 229663109	\$26.770	\$169,213.17	0.2%	\$175,538.92	\$(6,325.75)	\$6,826.68	4.0%
328.0000	CMI	CUMMINS INC CUSIP - 231021106	\$136.670	\$44,827.76	0.1%	\$32,385.75	\$12,442.01	\$1,344.80	3.0%
4,741.0000	DBSDY	DBS GROUP HOLDINGS LTD ADR CUSIP - 23304Y100	\$48.010	\$227,615.41	0.3%	\$240,468.81	\$(12,853.40)	\$7,931.69	3.5%
12,453.0000	DHI	D R HORTON INC	\$27.330	\$340,340.49	0.4%	\$353,077.80	\$(12,737.31)	\$4,981.20	1.5%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est Annual Income	Est Yield
(continued)									
375.0000	DST	DST SYS INC DEL CUSIP - 233326107	\$107.150	\$40,181.25	0.0%	\$40,049.55	\$131.70	\$495.00	1.2%
530.0000	DRI	DARDEN RESTAURANTS INC CUSIP - 237194105	\$72.720	\$38,541.60	0.0%	\$22,992.07	\$15,549.53	\$1,187.20	3.1%
6,217.0000	DASTY	DASSAULT SYSTEMES SA ADR CUSIP - 237545108	\$76.354	\$474,692.82	0.6%	\$347,945.70	\$126,747.12	\$2,269.21	0.5%
491.0000	DECK	DECKERS OUTDOOR CORP CUSIP - 243537107	\$55.390	\$27,196.49	0.0%	\$30,139.84	\$(2,943.35)		
6,303.0000	DVMT	DELL TECHNOLOGIES INC COM CUSIP - 247031103	\$54.970	\$346,475.91	0.4%	\$301,823.57	\$44,652.34		
623.0000	XRAY	DENTSPLY SIRONA INC CUSIP - 24906P109	\$57.730	\$35,965.79	0.0%	\$33,273.39	\$2,692.40	\$193.13	0.5%
4,299.0000	DFS	DISCOVER FINANCIAL SERVICES CUSIP - 254709108	\$72.090	\$309,914.91	0.4%	\$248,784.43	\$61,130.48	\$5,158.80	1.7%
500.0000	DOV	DOVER CORP CUSIP - 260003108	\$74.930	\$37,465.00	0.0%	\$42,078.37	\$(4,613.37)	\$880.00	2.3%
3,407.0000	DPS	DR PEPPER SNAPPLE GROUP INC CUSIP - 26138E109	\$90.670	\$308,912.69	0.4%	\$259,309.68	\$49,603.01	\$7,222.84	2.3%
326.0000	DRQ	DRIL-QUIP INC COM CUSIP - 262037104	\$60.050	\$19,576.30	0.0%	\$19,436.41	\$139.89		
599.0000	EMN	EASTMAN CHEM CO CUSIP - 277432100	\$75.210	\$45,050.79	0.1%	\$24,659.44	\$20,391.35	\$1,221.96	2.7%
1,527.0000	EV	EATON VANCE CORP CUSIP - 278265103	\$41.880	\$63,950.76	0.1%	\$39,509.94	\$24,440.82	\$1,710.24	2.7%
589.0000	SATS	ECHOSTAR HOLDING CORP CL A	\$51.390	\$30,268.71	0.0%	\$23,238.32	\$7,030.39		



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Equities									

CUSIP - 278768106

985.0000	ENR	ENERGIZER HLDGS INC NEW COM	\$44.610	\$43,940.85	0.1%	\$42,440.46	\$1,500.39	\$1,083.50	2.5%
		CUSIP - 29272W109							
7,619.0000	EXC	EXELON CORP	\$35.490	\$270,398.31	0.3%	\$276,446.27	\$(6,047.96)	\$9,691.37	3.6%
		CUSIP - 30161N101							
3,419.0000	XOM	EXXON MOBIL CORP	\$90.260	\$308,598.94	0.4%	\$250,429.63	\$58,169.31	\$10,257.00	3.3%
		CUSIP - 30231G102							
2,589.0000	FB	FACEBOOK INC	\$115.050	\$297,864.45	0.4%	\$324,683.86	\$(26,819.41)		
		CUSIP - 30303M102							
25,711.0000	FANUY	FANUC CORP	\$16.989	\$436,804.18	0.5%	\$416,370.97	\$20,433.21	\$6,736.28	1.5%
		ADR							
		CUSIP - 307305102							
362,832.5420	SIGIX	SEAFARER OVERSEAS GR AND INCOME INSTITUTIONAL SHARES	\$11.140	\$4,041,954.52	5.0%	\$4,266,687.20	\$(224,732.68)	\$72,203.68	1.8%
		CUSIP - 317609295							
6,717.0000	FMS	FRESENIUS MEDICAL CARE AG & CO	\$42.210	\$283,524.57	0.3%	\$248,706.52	\$34,818.05	\$2,102.42	0.7%
		ADR							
		CUSIP - 358029106							
13,819.0000	FUPBY	FUCHS PETROLUB SE	\$10.516	\$145,320.60	0.2%	\$156,274.98	\$(10,954.38)	\$2,086.67	1.4%
		ADR							
		CUSIP - 35952Q106							
1,600.0000	GATX	GATX CORP	\$61.580	\$98,528.00	0.1%	\$74,233.77	\$24,294.23	\$2,560.00	2.6%
		CUSIP - 361448103							
4,351.0000	GLPI	GAMING & LEISURE PPTYS INC	\$30.620	\$133,227.62	0.2%	\$140,793.89	\$(7,566.27)	\$10,442.40	7.8%
		CUSIP - 36467J108							
274.0000	GD	GENERAL DYNAMICS CORP	\$172.660	\$47,308.84	0.1%	\$18,883.56	\$28,425.28	\$832.96	1.8%
		CUSIP - 369550108							
807.0000	GPN	GLOBAL PMTS INC	\$69.410	\$56,013.87	0.1%	\$18,945.40	\$37,068.47	\$32.28	0.1%
		CUSIP - 37940X102							



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12/01/2016 - 12/31/2016

AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
6,896.0000	GRFS	GRIFOLS SA ADR CUSIP - 398438408	\$16.070	\$110,818.72	0.1%	\$120,074.17	\$(9,255.45)	\$1,848.13	1.7%
4,250.0000	TV	GRUPO TELEvisa SAB ADR CUSIP - 40049J206	\$20.890	\$88,782.50	0.1%	\$114,271.88	\$(25,489.38)	\$357.00	0.4%
4,011.0000	HSBC	HSBC HOLDINGS PLC ADR CUSIP - 404280406	\$40.180	\$161,161.98	0.2%	\$168,899.73	\$(7,737.75)	\$10,228.05	6.3%
2,734.0000	HON	HONEYWELL INTL INC CUSIP - 438516106	\$115.850	\$316,733.90	0.4%	\$310,629.17	\$6,104.73	\$7,272.44	2.3%
16,802.0000	IBN	ICICI BANK LTD ADR CUSIP - 45104G104	\$7.490	\$125,846.98	0.2%	\$130,731.51	\$(4,884.53)	\$2,503.50	2.0%
2,407.0000	INGR	INGREDION INC CUSIP - 457187102	\$124.960	\$300,778.72	0.4%	\$326,620.94	\$(25,842.22)	\$4,814.00	1.6%
1,150.0000	ICE	INTERCONTINENTAL EXCHANGE, INC CUSIP - 45866F104	\$56.420	\$64,883.00	0.1%	\$28,339.05	\$36,543.95	\$782.00	1.2%
612.0000	INTU	INTUIT CUSIP - 461202103	\$114.610	\$70,141.32	0.1%	\$29,679.01	\$40,462.31	\$832.32	1.2%
130,204.0000	IWB	ISHARES RUSSELL 1000 CUSIP - 464287622	\$124.460	\$16,205,189.84	19.9%	\$15,757,248.00	\$447,941.84	\$305,979.40	1.9%
19,324.0000	ITUB	ITAU UNIBANCO HOLDINGS SA CUSIP - 465562106	\$10.280	\$198,650.72	0.2%	\$163,913.41	\$34,737.31	\$1,004.85	0.5%
4,438.0000	JGCCY	JGC CORP ADR CUSIP - 466140100	\$36.421	\$161,636.40	0.2%	\$244,808.30	\$(83,171.90)	\$2,884.70	1.8%
3,615.0000	JPM	JPMORGAN CHASE & CO CUSIP - 46625H100	\$86.290	\$311,938.35	0.4%	\$205,114.73	\$106,823.62	\$6,940.80	2.2%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS									
(continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Equities									
2,792.0000	JNJ	JOHNSON & JOHNSON CUSIP - 478160104	\$115.210	\$321,666.32	0.4%	\$189,848.01	\$131,818.31	\$8,934.40	2.8%
11,468.0000	JNPR	JUNIPER NETWORKS INC CUSIP - 48203R104	\$28.260	\$324,085.68	0.4%	\$313,303.42	\$10,782.26	\$4,587.20	1.4%
820.0000	KAMN	KAMAN CORP CUSIP - 483548103	\$48.930	\$40,122.60	0.0%	\$30,968.53	\$9,154.07	\$590.40	1.5%
2,680.0000	KEY	KEYCORP CUSIP - 493267108	\$18.270	\$48,963.60	0.1%	\$22,051.77	\$26,911.83	\$911.20	1.9%
1,060.0000	KEYS	KEYSIGHT TECHNOLOGIES INC CUSIP - 49338L103	\$36.570	\$38,764.20	0.0%	\$35,176.69	\$3,587.51		
2,457.0000	KMB	KIMBERLY CLARK CORP CUSIP - 494368103	\$114.120	\$280,392.84	0.3%	\$259,718.22	\$20,674.62	\$9,041.76	3.2%
1,782.0000	KUBTY	KUBOTA CORP ADR CUSIP - 501173207	\$71.527	\$127,461.11	0.2%	\$132,562.98	\$(5,101.87)	\$1,874.66	1.5%
9,400.0000	LRLCY	L'OREAL SA ADR CUSIP - 502117203	\$36.579	\$343,842.60	0.4%	\$294,171.73	\$49,670.87	\$5,151.20	1.5%
4,063.0000	LVMLY	LVNH MOET HENNESSY LOUIS VUITTON ADR CUSIP - 502441306	\$38.266	\$155,474.76	0.2%	\$146,355.14	\$9,119.62	\$2,319.97	1.5%
288.0000	LH	LABORATORY CORP AMER HLDGS CUSIP - 50540R409	\$128.380	\$36,973.44	0.0%	\$33,690.29	\$3,283.15		
2,858.0000	LRGX	LAM RESH CORP CUSIP - 512807108	\$105.730	\$302,176.34	0.4%	\$202,730.80	\$99,445.54	\$5,144.40	1.7%
920.0000	LAMR	LAMAR ADVERTISING CO NEW CL A CUSIP - 512816109	\$67.240	\$61,860.80	0.1%	\$60,112.16	\$1,748.64	\$2,796.80	4.5%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
680.0000	LSTR	LANDSTAR SYS INC CUSIP - 515098101	\$85.300	\$58,004.00	0.1%	\$46,265.96	\$11,738.04	\$244.80	0.4%
2,505.0000	LEA	LEAR CORP CUSIP - 521865204	\$132.370	\$331,586.85	0.4%	\$311,908.94	\$19,677.91	\$3,006.00	0.9%
10,665.0000	LNEGY	LINDE AG ADR CUSIP - 535223200	\$16.465	\$175,599.23	0.2%	\$187,485.23	\$(11,886.00)	\$2,900.88	1.7%
4,500.0000	LOW	LOWES COS INC CUSIP - 548661107	\$71.120	\$320,040.00	0.4%	\$330,968.96	\$(10,928.96)	\$6,300.00	2.0%
2,463.0000	MBI	MBIA INC CUSIP - 55262C100	\$10.700	\$26,354.10	0.0%	\$24,312.23	\$2,041.87		
1,553.0000	MAS	MASCO CORP CUSIP - 574599106	\$31.620	\$49,105.86	0.1%	\$27,204.59	\$21,901.27	\$621.20	1.3%
793.0000	MATX	MATSON INC CUSIP - 57686G105	\$35.390	\$28,064.27	0.0%	\$15,208.19	\$12,856.08	\$602.68	2.1%
488.0000	MD	MEDNAX INC CUSIP - 58502B106	\$66.660	\$32,530.08	0.0%	\$17,639.07	\$14,891.01		
4,961.0000	MSFT	MICROSOFT CORP CUSIP - 594918104	\$62.140	\$308,276.54	0.4%	\$231,258.90	\$77,017.64	\$7,739.16	2.5%
6,363.0000	MITEY	MITSUBISHI ESTATE LTD ADR CUSIP - 606783207	\$19.955	\$126,973.67	0.2%	\$164,080.52	\$(37,106.85)	\$782.65	0.6%
4,778.0000	MONOY	MONOTARO CO LTD ADR CUSIP - 61022V107	\$20.491	\$97,906.00	0.1%	\$62,398.59	\$35,507.41	\$449.13	0.5%
7,142.0000	MS	MORGAN STANLEY CUSIP - 617446448	\$42.250	\$301,749.50	0.4%	\$296,994.06	\$4,755.44	\$5,713.60	1.9%
19,380.0000	NPSNY	NASPERS LTD	\$14.728	\$285,428.64	0.4%	\$239,326.71	\$46,101.93	\$523.26	0.2%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Equities									

ADR

CUSIP - 631512100

NSRGY - NESTLE SA

\$71.875

\$456,190.63

0.6%

\$447,912.53

\$8,278.10

\$12,357.61

2.7%

ADR

CUSIP - 641069406

NFX NEWFIELD EXPL CO

\$40.500

\$36,166.50

0.0%

\$37,795.50

\$(1,629.00)

CUSIP - 651290108

NEU NEWMARKET CORP

\$423.840

\$75,443.52

0.1%

\$72,252.65

\$53,190.87

\$1,139.20

1.5%

CUSIP - 651587107

OLN OLIN CORP

\$25.610

\$48,377.29

0.1%

\$51,605.76

\$(3,228.47)

\$1,511.20

3.1%

CUSIP - 680665205

OA ORBITAL ATK INC

\$87.730

\$76,149.64

0.1%

\$46,481.68

\$29,667.96

\$1,041.60

1.4%

CUSIP - 68557N103

OC OWENS CORNING INC

\$51.560

\$325,704.52

0.4%

\$337,642.39

\$(11,937.87)

\$5,053.60

1.6%

CUSIP - 690742101

PKG PACKAGING CORP AMER

\$84.820

\$273,883.78

0.3%

\$257,878.11

\$16,005.67

\$8,137.08

3.0%

CUSIP - 695156109

PKCOY

\$27.179

\$147,446.08

0.2%

\$148,630.03

\$(1,183.95)

\$2,001.83

1.4%

PARK24 CO LTD

SPONSORED ADR

CUSIP - 701491102

PAG PENSKE AUTO GROUP INC

\$51.840

\$57,542.40

0.1%

\$51,654.14

\$5,888.26

\$1,287.60

2.2%

CUSIP - 70959W103

PFE PFIZER INC

\$32.480

\$302,453.76

0.4%

\$322,154.88

\$(19,701.12)

\$11,919.36

3.9%

CUSIP - 717081103

PSMT PRICESMART INC

\$83.500

\$43,002.50

0.1%

\$19,866.85

\$23,135.65

\$360.50

0.8%

CUSIP - 741511109

PGR PROGRESSIVE CORP OHIO

\$35.500

\$36,032.50

0.0%

\$20,567.91

\$15,464.59

\$901.32

2.5%

CUSIP - 743315103



**FIFTH THIRD
PRIVATE BANK**

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Equities									
2,939.0000	PRU	PRUDENTIAL FINL INC CUSIP - 744320102	\$104.060	\$305,832.34	0.4%	\$306,243.51	\$(411.17)	\$8,229.20	2.7%
763.0000	RJF	RAYMOND JAMES FINL INC CUSIP - 754730109	\$69.270	\$52,853.01	0.1%	\$24,911.22	\$27,941.79	\$671.44	1.3%
404.0000	RGA	REINSURANCE GROUP AMER INC CUSIP - 759351604	\$125.830	\$50,835.32	0.1%	\$22,025.12	\$28,810.20	\$662.56	1.3%
1,145.0000	RSG	REPUBLIC SVCS INC CUSIP - 760759100	\$57.050	\$65,322.25	0.1%	\$33,810.20	\$31,512.05	\$1,465.60	2.2%
16,578.0000	RHHBY ADR	ROCHE HOLDING AG CUSIP - 771195104	\$28.607	\$474,246.85	0.6%	\$516,902.61	\$(42,655.76)	\$13,892.36	2.9%
30,613.3030	PRNHX	T ROWE PRICE NEW HORIZONS FD CUSIP - 779562107	\$43.310	\$1,325,862.15	1.6%	\$1,308,363.41	\$17,498.74	\$428.59	
7,583.0000	RDS B ADR	ROYAL DUTCH SHELL PLC CL B CUSIP - 780259107	\$57.970	\$439,586.51	0.5%	\$349,978.73	\$89,607.78	\$28,512.08	6.5%
4,842.0000	SAP	SAP SE ADR CUSIP - 803054204	\$86.430	\$418,494.06	0.5%	\$323,231.31	\$95,262.75	\$4,507.90	1.1%
4,229.0000	SSL	SASOL LTD ADR CUSIP - 803866300	\$28.590	\$120,907.11	0.1%	\$178,543.03	\$(57,635.92)	\$3,607.34	3.0%
7,252.0000	SLB	SCHLUMBERGER LTD CUSIP - 806857108	\$83.950	\$608,805.40	0.7%	\$623,421.30	\$(14,615.90)	\$14,504.00	2.4%
405.0000	SMG	SCOTTS MIRACLE-GRO COMPANY CUSIP - 810186106	\$95.550	\$38,697.75	0.0%	\$20,040.26	\$18,657.49	\$810.00	2.1%
1,086.0000	SEE	SEALED AIR CORP CUSIP - 81211K100	\$45.340	\$49,239.24	0.1%	\$18,093.63	\$31,145.61	\$695.04	1.4%



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AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
1,900.0000	SCI	SERVICE CORP INTL CUSIP - 817565104	\$28.400	\$53,960.00	0.1%	\$16,036.00	\$37,924.00	\$988.00	1.8%
725.0000	SHPG	SHIRE PLC ADR CUSIP - 82481R106	\$170.380	\$123,525.50	0.2%	\$126,974.24	\$(3,448.74)	\$582.90	0.5%
434.0000	SNA	SNAP ON INC CUSIP - 833034101	\$171.270	\$74,331.18	0.1%	\$24,116.12	\$50,215.06	\$1,232.56	1.7%
5,306.0000	SONVY	SONOVA HOLDING AG ADR CUSIP - 83569C102	\$24.283	\$128,845.60	0.2%	\$132,326.78	\$(3,481.18)	\$1,321.19	1.0%
7,622.0000	SE	SPECTRA ENERGY CORP CUSIP - 847560109	\$41.090	\$313,187.98	0.4%	\$257,157.69	\$56,030.29	\$12,347.64	3.9%
2,786.0000	SWK	STANLEY BLACK & DECKER INC CUSIP - 854502101	\$114.690	\$319,526.34	0.4%	\$293,890.25	\$25,636.09	\$6,463.52	2.0%
730.0000	SF	STIFEL FINL CORP CUSIP - 860630102	\$49.950	\$36,463.50	0.0%	\$30,517.98	\$5,945.52		
2,708.0000	SYK	STRYKER CORP CUSIP - 863667101	\$119.810	\$324,445.48	0.4%	\$305,544.42	\$18,901.06	\$4,603.60	1.4%
368.0000	RGR	STURM RUGER & CO INC CUSIP - 864159108	\$52.700	\$19,393.60	0.0%	\$5,857.56	\$13,536.04	\$603.52	3.1%
1,816.0000	SPN	SUPERIOR ENERGY SVCS INC CUSIP - 868157108	\$16.880	\$30,654.08	0.0%	\$36,600.41	\$(5,946.33)	\$581.12	1.9%
9,794.0000	SYIEY	SYMRUSE AG ADR CUSIP - 87155N109	\$15.249	\$149,348.71	0.2%	\$138,159.40	\$11,189.31	\$1,449.51	1.0%
681.0000	SNPS	SYNOPSYS INC CUSIP - 871607107	\$58.860	\$40,083.66	0.0%	\$21,598.39	\$18,485.27		
1,444.0000	SYF	SYNCHRONY FINL CUSIP - 87165B103	\$36.270	\$52,373.88	0.1%	\$40,612.07	\$11,761.81	\$750.88	1.4%



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AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
5,567.0000	SY	SYSCO CORP CUSIP - 871829107	\$55.370	\$308,244.79	0.4%	\$272,633.24	\$35,611.55	\$7,348.44	2.4%
7,934.0000	SSMX	SYMEX CORP ADR CUSIP - 87184P109	\$29.022	\$230,260.55	0.3%	\$99,977.66	\$130,282.89	\$1,531.26	0.7%
803.0000	TJX	TJX COS INC CUSIP - 872540109	\$75.130	\$60,329.39	0.1%	\$17,926.94	\$42,402.45	\$835.12	1.4%
14,984.0000	TSM	TAIWAN SEMICONDUCTOR MANUFACTURE ADR CUSIP - 874039100	\$28.750	\$430,790.00	0.5%	\$259,276.81	\$171,513.19	\$11,267.97	2.6%
965.0000	TPX	TEMPUR SEALY INTERNATIONAL, INC. CUSIP - 88023U101	\$68.280	\$65,890.20	0.1%	\$42,072.84	\$23,817.36		
4,606.0000	TS	TENARIS SA ADR CUSIP - 88031M109	\$35.710	\$164,480.26	0.2%	\$122,304.27	\$42,175.99	\$3,961.16	2.4%
570.0000	THC	TENET HEALTHCARE CORP CUSIP - 88033G407	\$14.840	\$8,458.80	0.0%	\$13,657.26	\$(5,198.46)		
875.0000	TSS	TOTAL SYS SVCS INC CUSIP - 891906109	\$49.030	\$42,901.25	0.1%	\$46,483.67	\$(3,582.42)	\$350.00	0.8%
691.0000	TG	TREDEGAR CORPORATION CUSIP - 894650100	\$24.000	\$16,584.00	0.0%	\$13,500.34	\$3,083.66	\$304.04	1.8%
43,333.0000	TKGBY	TURKYE GARANTI BANKASI AS ADR CUSIP - 900148701	\$2.166	\$93,859.28	0.1%	\$192,084.06	\$(98,224.78)	\$1,516.66	1.6%
1,591.0000	USG	USG CORP CUSIP - 903293405	\$28.880	\$45,948.08	0.1%	\$43,308.52	\$2,639.56		
4,712.0000	UL	UNILEVER PLC ADR CUSIP - 904767704	\$40.700	\$191,778.40	0.2%	\$193,072.58	\$(1,294.18)	\$6,511.98	3.4%



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AGT JOANIE BERNARD FDTN- CONS/ME

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield

2,011.0000	UNH	UNITEDHEALTH GROUP INC CUSIP - 91324P102	\$160.040	\$321,840.44	0.4%	\$273,168.81	\$48,671.63	\$5,027.50	1.6%
1,360.0000	VWR	VWR CORP CUSIP - 91843L103	\$25.030	\$34,040.80	0.0%	\$40,707.95	\$(6,667.15)		
4,181.0000	VZ	VERIZON COMMUNICATIONS INC CUSIP - 92343V104	\$53.380	\$223,181.78	0.3%	\$165,921.99	\$57,259.79	\$9,658.11	4.3%
966.0000	VSTO	VISTA OUTDOOR INC CUSIP - 928377100	\$36.900	\$35,645.40	0.0%	\$27,725.08	\$7,920.32		
3,398.0000	WPPGY	WPP PLC ADR CUSIP - 92937A102	\$110.660	\$376,022.68	0.5%	\$301,491.09	\$74,531.59	\$11,254.18	3.0%
4,881.0000	WEC	WEC ENERGY GROUP INC CUSIP - 92939U106	\$58.650	\$286,270.65	0.4%	\$267,229.74	\$19,040.91	\$10,152.48	3.5%
549.0000	WWD	WOODWARD INC CUSIP - 980745103	\$69.050	\$37,908.45	0.0%	\$24,580.27	\$13,328.18	\$241.56	0.6%
338.0000	INT	WORLD FUEL SVCS CORP CUSIP - 981475106	\$45.910	\$15,517.58	0.0%	\$12,532.23	\$2,985.35	\$81.12	0.5%
811.0000	XLNX	XLINK INC CUSIP - 983919101	\$60.370	\$48,960.07	0.1%	\$24,311.57	\$24,648.50	\$1,070.52	2.2%
Equities - Total				\$52,949,718.55	65.1%	\$48,609,494.46	\$4,340,224.09	\$1,025,768.62	1.9%

Alternative Strategies									
2,190.4510		SKYBRIDGE MULTI ADVISOR HEDGE FD SERIES G CUSIP - 9941106L3	\$1,130.569	\$2,476,457.97	3.0%	\$2,856,105.24	\$(379,647.27)		
2,690.7030		FEG AA FUND I LLC CLASS I CUSIP - 9941132U1	\$1,169.932	\$3,147,941.16	3.9%	\$3,113,352.35	\$34,588.81		
Alternative Strategies - Total				\$5,624,399.13	6.9%	\$5,969,457.59	\$(345,058.46)		



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AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
1,854.0000	ADC	AGREE REALTY CORP CUSIP - 008492100	\$46.050	\$85,376.70	0.1%	\$70,492.14	\$14,884.56	\$3,670.92	4.3%
1,441.0000	ALEX	ALEXANDER & BALDWIN INC CUSIP - 014491104	\$44.870	\$64,657.67	0.1%	\$34,935.61	\$29,722.06	\$403.48	0.6%
2,386.0000	ARE	ALEXANDRIA REAL ESTATE EQUITIES INC CUSIP - 015271109	\$111.130	\$265,156.18	0.3%	\$190,711.60	\$74,444.58	\$7,921.52	3.0%
2,672.0000	ACC	AMERICAN CAMPUS CMNTYS INC CUSIP - 024835100	\$49.770	\$132,985.44	0.2%	\$122,385.36	\$10,600.08	\$4,488.96	3.4%
5,056.0000	AMT	AMERICAN TOWER CORP CUSIP - 03027X100	\$105.680	\$534,318.08	0.7%	\$487,290.31	\$47,027.77	\$11,729.92	2.2%
3,207.0000	AIV	APARTMENT INVT & MGMT CO CUSIP - 03748R101	\$45.450	\$145,758.15	0.2%	\$100,984.46	\$44,773.69	\$4,233.24	2.9%
904.0000	AVB	AVALONBAY CMNTYS INC CUSIP - 053484101	\$177.150	\$160,143.60	0.2%	\$119,903.31	\$40,240.29	\$4,881.60	3.0%
1,711.0000	BXP	BOSTON PPTYS INC CUSIP - 101121101	\$125.780	\$215,209.58	0.3%	\$178,152.23	\$37,057.35	\$5,133.00	2.4%
6,687.0000	BRX	BRUXMOR PPTY GROUP INC CUSIP - 11120U105	\$24.420	\$163,296.54	0.2%	\$177,620.38	\$(14,323.84)	\$6,954.48	4.3%
1,995.0000	SFR	COLONY STARWOOD HOMES CUSIP - 19625X102	\$28.810	\$57,475.95	0.1%	\$58,026.16	\$(550.21)	\$1,755.60	3.1%
2,445.0000	CCI	CROWN CASTLE INTL CORP NEW CUSIP - 22822V101	\$86.770	\$212,152.65	0.3%	\$215,765.42	\$(3,612.77)	\$9,291.00	4.4%
2,926.0000	EPR	EPR PPTYS CUSIP - 26884U109	\$71.770	\$209,999.02	0.3%	\$149,763.97	\$60,235.05	\$11,235.84	5.4%
2,120.0000	EGP	EAST GROUP PPTYS INC SH BEN INT CUSIP - 277276101	\$73.840	\$156,540.80	0.2%	\$107,220.34	\$49,320.46	\$5,257.60	3.4%



FIFTH THIRD
PRIVATE BANK

AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Real Estate Investments									
2,980.0000	EDR	EDUCATION RLTY TR INC CUSIP - 28140H203	\$42.300	\$126,054.00	0.2%	\$116,903.75	\$9,150.25	\$4,529.60	3.6%
1,483.0000	FRT	FEDERAL RLTY INVT TR SH BEN INT NEW CUSIP - 313747206	\$142.110	\$210,749.13	0.3%	\$159,598.83	\$51,150.30	\$5,813.36	2.8%
6,789.0000	FR	FIRST INDL RLTY TR INC CUSIP - 32054K103	\$28.050	\$190,431.45	0.2%	\$139,253.18	\$51,178.27	\$5,159.64	2.7%
12,108.0000	GPT	GRAMERCY PPTY TR CUSIP - 385002100	\$9.180	\$111,151.44	0.1%	\$96,473.77	\$14,677.67	\$6,054.00	5.4%
5,905.0000	HPT	HOSPITALITY PPTYS TR CUSIP - 44106M102	\$31.740	\$187,424.70	0.2%	\$170,155.46	\$17,269.24	\$12,046.20	6.4%
9,875.0000	HST	HOST HOTELS AND RESORTS CUSIP - 44107P104	\$18.840	\$186,045.00	0.2%	\$165,915.81	\$20,129.19	\$7,900.00	4.2%
15,014.0000	IRET	INVESTORS REAL ESTATE TRUST CUSIP - 461730103	\$7.130	\$107,049.82	0.1%	\$94,127.68	\$12,922.14	\$4,203.92	3.9%
4,897.0000	IRM	IRON MTN INC NEW CUSIP - 46284V101	\$32.480	\$159,054.56	0.2%	\$187,256.40	\$(28,201.84)	\$10,773.40	6.8%
3,999.0000	KRG	KITE REALTY GROUP TRUST CUSIP - 49803T300	\$23.480	\$93,896.52	0.1%	\$121,901.09	\$(28,004.57)	\$4,838.79	5.2%
2,407.0000	LTC	LTC PPTYS INC CUSIP - 502175102	\$46.980	\$113,080.86	0.1%	\$78,447.19	\$34,633.67	\$5,487.96	4.9%
1,099.0000	NNN	NATIONAL RETAIL PPTYS INC CUSIP - 637417106	\$44.200	\$48,575.80	0.1%	\$33,539.62	\$15,036.18	\$2,000.18	4.1%
6,173.0000	NRF	NORTHSTAR RLTY FIN CORP COM CUSIP - 66704R803	\$15.150	\$93,520.95	0.1%	\$136,469.56	\$(42,948.61)	\$9,876.80	10.6%
5,041.0000	OUT	OUTFRONT MEDIA INC CUSIP - 69007J106	\$24.870	\$125,369.67	0.2%	\$135,315.39	\$(9,945.72)	\$6,855.76	5.5%
5,484.0000	PEI	PENNSYLVANIA REAL ESTATE INVT	\$18.960	\$103,976.64	0.1%	\$119,769.08	\$(15,792.44)	\$4,606.56	4.4%



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AGT JOANIE BERNARD FDTN- CONS/ME

12/01/2016 - 12/31/2016

PORTFOLIO POSITIONS (continued)									
Quantity	Symbol	Description	Current Price	Market Value	% of Acct	Cost Basis	Unrealized Gain/(Loss)	Est. Annual Income	Est. Yield
Real Estate Investments									
CUSIP - 709102107									
4,418.0000	PLD	PROLOGIS INC	\$52.790	\$233,226.22	0.3%	\$173,912.17	\$59,314.05	\$7,422.24	3.2%
CUSIP - 74340W103									
1,897.0000	SPG	SIMON PTY GROUP INC	\$177.670	\$337,039.99	0.4%	\$190,835.00	\$146,204.99	\$12,330.50	3.7%
CUSIP - 828806109									
13,635.0000	STWD	STARWOOD PTY TR INC	\$21.950	\$299,288.25	0.4%	\$299,071.10	\$217.15	\$26,179.20	8.7%
CUSIP - 85571B105									
666.0000	TRC	TEJON RANCH CO	\$25.430	\$16,936.38	0.0%	\$17,055.93	\$(119.55)		
CUSIP - 879080109									
5,303.0000	TRNO	TERRENO RLTY CORP	\$28.490	\$151,082.47	0.2%	\$133,358.15	\$17,724.32	\$4,242.40	2.8%
CUSIP - 88146M101									
123,316.0000	MLPI	UBS E-TRACS ALERIAN MLP INFRASTR	\$28.410	\$3,503,407.56	4.3%	\$4,384,819.69	\$(881,412.13)	\$231,217.50	6.6%
ETN ETF									
CUSIP - 902641646									
1,864.0000	VTR	VENTAS INC	\$62.520	\$116,537.28	0.1%	\$95,540.05	\$20,997.23	\$5,778.40	5.0%
CUSIP - 92276F100									
1,485.0000	VNO	VORNADO REALTY TRUST	\$104.370	\$154,989.45	0.2%	\$134,408.34	\$20,581.11	\$3,742.20	2.4%
CUSIP - 929042109									
5,091.0000	WPG	WASHINGTON PRIME GROUP	\$10.410	\$52,997.31	0.1%	\$58,709.76	\$(5,712.45)	\$5,091.00	9.6%
CUSIP - 93964W108									
3,444.0000	WRI	WEINGARTEN RLTY INV	\$35.790	\$123,260.76	0.2%	\$94,887.25	\$28,373.51	\$5,028.24	4.1%
CUSIP - 948741103									
2,399.0000	HQN	WELLTOWER INC COM	\$66.930	\$160,565.07	0.2%	\$124,170.76	\$36,394.31	\$8,252.56	5.1%
CUSIP - 95040Q104									
6,091.0000	WY	WEYERHAEUSER CO	\$30.090	\$183,278.19	0.2%	\$186,408.40	\$(3,130.21)	\$7,552.84	4.1%
CUSIP - 962166104									
Real Estate Investments - Total				\$9,592,059.83	11.8%	\$9,661,554.70	\$(69,494.87)	\$483,940.41	5.0%
Total Portfolio Positions				\$81,393,125.46	100.0%	\$77,525,244.48	\$3,867,880.98	\$1,717,077.12	2.1%