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

OMB No 1545-0052

2016

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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

For calendar year 2016 or tax year beginning

, 2016, and ending

, 20

Name of foundation

Shelter Insurance Foundation

A Employer identification number

43-1224155

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

Room/suite

B Telephone number (see instructions)

1817 West Broadway

573-214-4887

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

Columbia MO 65218

C If exemption application is pending, check here ☐

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

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

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

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16) ► \$ 12,417,650
 J Accounting method ☐ Cash ☐ Accrual
☐ Other (specify) _____
 (Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐**Part I Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

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

Revenue Operating and Administrative Expenses	1	Contributions, gifts, grants, etc., received (attach schedule)	171,970			
	2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3	Interest on savings and temporary cash investments	403	403	403	
	4	Dividends and interest from securities	410,784	410,784	410,784	
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	378,638			
	b	Gross sales price for all assets on line 6a				
	7	Capital gain net income (from Part IV, line 2)		407,646		
	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)	0			
	11	Other income (attach schedule)				
	12	Total. Add lines 1 through 11	961,795	818,833	411,187	
	13	Compensation of officers, directors, trustees, etc				
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	8,534			
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)				
	24	Total operating and administrative expenses. Add lines 13 through 23	8,534	0	0	0
	25	Contributions, gifts, grants paid	1,001,319			1,017,785
	26	Total expenses and disbursements. Add lines 24 and 25	1,009,853	0	0	1,017,785
	27	Subtract line 26 from line 12				
	a	Excess of revenue over expenses and disbursements	(48,058)			
	b	Net investment income (if negative, enter -0-)		818,833		
	c	Adjusted net income (if negative, enter -0-)			411,187	

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2016)

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		270,620	163,894	163,894
	2 Savings and temporary cash investments				
	3 Accounts receivable ▶				
	Less: allowance for doubtful accounts ▶				
	4 Pledges receivable ▶				
	Less: allowance for doubtful accounts ▶				
	5 Grants receivable				
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	7 Other notes and loans receivable (attach schedule) ▶				
	Less: allowance for doubtful accounts ▶				
	8 Inventories for sale or use				
	9 Prepaid expenses and deferred charges				
	10a Investments—U S and state government obligations (attach schedule)				
	b Investments—corporate stock (attach schedule)		6,896,012	6,997,741	6,997,741
	c Investments—corporate bonds (attach schedule)		5,160,655	5,185,576	5,185,576
	11 Investments—land, buildings, and equipment basis ▶				
Liabilities	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 ▶ <u>Accrued Int & Misc Rec</u>)		78,903	70,439	70,439
	16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)		12,406,190	12,417,650	12,417,650
	17 Accounts payable and accrued expenses		41,898	25,432	
	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 ▶ <u>Deferred Excise Tax</u>)		28,416	28,782	
	23 Total liabilities (add lines 17 through 22)		70,314	54,214	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24 Unrestricted		12,303,876	12,331,436	
	25 Temporarily restricted				
	26 Permanently restricted		32,000	32,000	
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.				
	27 Capital stock, trust principal, or current funds				
	28 Paid-in or capital surplus, or land, bldg., and equipment fund				
	29 Retained earnings, accumulated income, endowment, or other funds				
	30 Total net assets or fund balances (see instructions)		12,335,876	12,363,436	
	31 Total liabilities and net assets/fund balances (see instructions)		12,406,190	12,417,650	

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	12,335,876
2 Enter amount from Part I, line 27a	2	(48,058)
3 Other increases not included in line 2 (itemize) ▶ <u>Change in Unrealized Gain / Loss</u>	3	75,618
4 Add lines 1, 2, and 3	4	12,363,436
5 Decreases not included in line 2 (itemize) ▶	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	12,363,436

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a See Attached Listing				
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			0	
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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a				
b				
c				
d				
e				
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	407,646	
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	991,139	12,663,791	0.0783
2014	931,396	13,270,109	0.0702
2013	650,590	12,824,991	0.0507
2012	831,206	12,645,406	0.0657
2011	589,157	12,081,033	0.0488
2 Total of line 1, column (d)			2 0.3137
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 .06274
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			4 12,350,192
5 Multiply line 4 by line 3			5 774,851
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 8,188
7 Add lines 5 and 6			7 783,039
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 1,017,785

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	8,188	
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	8,188	
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4		
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	8,188	
6	Credits/Payments			
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	10,995	
b	Exempt foreign organizations—tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d	7	10,995	
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> 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	0	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	2,807	
11	Enter the amount of line 10 to be Credited to 2017 estimated tax 2,807 Refunded	11	0	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? <i>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</i>		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? <i>If "Yes," attach a detailed description of the activities</i>		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? <i>If "Yes," attach a conformed copy of the changes</i>		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		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? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► Missouri		
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 <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	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)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶	X	
14 The books are in care of ▶ <u>Christina M. Workman</u> Telephone no. ▶ <u>573-214-4574</u> Located at ▶ <u>1817 W Broadway, Columbia, MO</u> ZIP+4 ▶ <u>65218-0001</u>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here. and enter the amount of tax-exempt interest received or accrued during the year ▶ 15		<input type="checkbox"/>
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 ▶		X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>		
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?		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 ▶ 20____, 20____, 20____, 20____ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.)		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. ▶ 20____, 20____, 20____, 20____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.)		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?		X

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)?Organizations relying on a current notice regarding disaster assistance check here ☐**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945–5(d)

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

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?**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
See Attached Listing				

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				

Total number of other employees paid over \$50,000 ☐

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."**

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

Total number of others receiving over \$50,000 for professional services ▶

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 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 ▶	0

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	12,418,425
b	Average of monthly cash balances	1b	119,841
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	12,538,266
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	12,538,266
4	Cash deemed held for charitable activities Enter 1½% of line 3 (for greater amount, see instructions)	4	188,074
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	12,350,192
6	Minimum investment return. Enter 5% of line 5	6	617,510

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	617,510
2a	Tax on investment income for 2016 from Part VI, line 5	2a	8,188
b	Income tax for 2016 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	8,188
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	609,322
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	609,322
6	Deduction from distributable amount (see instructions)	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	609,322

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	1,017,785
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	1,017,785
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	8,188
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,009,597

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				609,322
2 Undistributed income, if any, as of the end of 2016:				
a Enter amount for 2015 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2016:				
a From 2011	8,014			
b From 2012	203,616			
c From 2013	329,441			
d From 2014	274,972			
e From 2015	363,319			
f Total of lines 3a through e	1,179,362			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ 1,017,785				
a Applied to 2015, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2016 distributable amount				609,322
e Remaining amount distributed out of corpus	408,463			
5 Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	1,587,825			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2015 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions)	8,014			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	1,579,811			
10 Analysis of line 9:				
a Excess from 2012	203,616			
b Excess from 2013	329,441			
c Excess from 2014	274,972			
d Excess from 2015	363,319			
e Excess from 2016	408,463			

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, enter the date of the ruling. ▶ N/A

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				(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					0
b 85% of line 2a	0	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	0	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed					0
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)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2).)

None

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

None

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed.

Teresa Magruder, Shelter Insurance Companies, 1817 W Broadway, Columbia, MO 65218 573-214-4508

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

A brief written description of the request

c Any submission deadlines:

None

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

Arkansas, Arizona, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Missouri, Mississippi, Nebraska, Nevada, Ohio, Oklahoma, Tennessee

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 listing				
Total			3a	1,017,785
b Approved for future payment See attached listing				
Total			3b	25,432

Enter gross amounts unless otherwise indicated.

Analysis of income-producing activities				
Enter gross amounts unless otherwise indicated.				
	Unrelated business income		Excluded by section 512, 513, or 514	
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount
				(e) Related or exempt function income (See instructions)
1 Program service revenue				
a _____				
b _____				
c _____				
d _____				
e _____				
f _____				
g Fees and contracts from government agencies				
2 Membership dues and assessments				
3 Interest on savings and temporary cash investments			14	403
4 Dividends and interest from securities			14	410,784
5 Net rental income or (loss) from real estate:				
a Debt-financed property				
b Not debt-financed property				
6 Net rental income or (loss) from personal property				
7 Other investment income				
8 Gain or (loss) from sales of assets other than inventory			18	378,638
9 Net income or (loss) from special events				
10 Gross profit or (loss) from sales of inventory				
11 Other revenue a _____				
b _____				
c _____				
d _____				
e _____				
12 Subtotal. Add columns (b), (d), and (e)		0		789,825
13 Total. Add line 12, columns (b), (d), and (e)				789,825

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

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?

(1) Cash

(2) Other assets

b Other transactions:

(1) Sales of assets to a noncharitable exempt organization

(2) Purchases of assets from a noncharitable exempt organization

(3) Rental of facilities, equipment, or other assets

(4) Reimbursement arrangements .

(5) Loans or loan guarantees

(6) Performance of services or membership or fundraising solicitations

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

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.

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

**Sign
Here**

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

Signature of officer or trustee

10/23/2017
Date

Vice Pres , Treasurer & Secretary
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

Preparer's signature

Date _____

Check ☐ if self-employed

PTIN

Firm's name ▶

Firm's EIN ▶

Firm's address ►

Phone no

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

OMB No 1545-0047

2016

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.

▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.**Name of the organization**

Shelter Insurance Foundation

Employer identification number

43-1224155

Organization type (check one):**Filers of:****Section:**

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions. No contributions over \$5,000 were received.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 $\frac{1}{3}$ % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. . . . ▶ \$ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization Shelter Insurance Foundation	Employer identification number 43-1224155
---	---

Part I Contributors (See instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
Form 990-PF
2016
PART 1

LINE 1, CONTRIBUTIONS

CONTRIBUTOR	DATE	AMOUNT	CASH	COMMON STOCK
Contributions from individuals or businesses of less than \$5,000	Various	171,970	171,970	0
Contributions from individuals or businesses of \$5,000 or more		0	0	0
Total Line 1, Contributions		171,970	171,970	0

No contributions were received from any individual or business that were \$5,000 or greater. Shelter Insurance Foundation is covered by the General Rule which requires the filing of Schedule B which provides a listing of every contributor who during the year gave the organization, directly or indirectly, money, securities, or any other type of property that total \$5,000 or more for the organization's tax year. There were no contributions equal to or exceeding \$5,000 from any one contributor during the tax year from 1/1/2015 through 12/31/2015.

LINE 16c, Other Professional Fees

Investment Management Fees

-

-

LINE 18, TAXES

Excise Tax Based on Investment Income (Section 4940(e))	8,519
Annual Registration Fee	15
	<u>8,534</u>

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
2016
PART 1, LINE 25, COLUMN D

DISBURSEMENTS FOR CHARITABLE PURPOSES	TOTAL	AGENT SCHOLARSHIPS	EMPLOYEE/ AGENT SCHOLARSHIP AWARDS	OTHER AWARDS
Contributions Per Statement	1,001,319	780,205	112,681	108,434
Add. Scholarship Refunds	-			
Subtotal	1,001,319	780,205	112,681	108,434
Add Awards Payable 12/31/2015	41,898	-		41,898
Less Awards Payable 12/31/2016	25,432		-	25,432
Cash Basis - Disbursements for Charitable Purposes	1,017,785	780,205	112,681	124,900

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2016

PART II, LINE 10(b)

Values at 12/31/2015

Cusip ID	Description	Number of Shares	Cost	Market Value
002824100	3M COMPANY	1,400 00	96,514 81	249,998
00287Y109	8POINT3 ENERGY PARTNERS LP	8,600 00	126,704 14	111,628
084670702	ABBOTT LABS	3,200 00	62,895 95	122,912
088606108	ABBVIE INC	3,200 00	68,205 29	200,384
12572Q105	BERKSHIRE HATHAWAY INC-CL E	2,250 00	135,540 90	366,705
149123101	BHP BILLITON LTD - SPON ADR	5,520.00	159,196 80	197,506
244199105	CATERPILLAR TRACTOR CO	2,210 00	105,166 17	204,955
282539105	CME GROUP INC	2,600.00	146,131 56	299,910
291011104	CORE LABORATORIES N V	1,100 00	114,970 33	132,044
29250N105	DEERE & CO	2,100.00	163,772 01	216,384
30231G102	EMERSON ELECTRIC CO	3,300 00	161,722 00	183,975
354613101	ENBRIDGE INC.	5,800.00	78,094 39	244,296
369604103	EXXON MOBIL CORPORATION	2,500 00	224,725 00	225,650
375558103	FRANKLIN RESOURCES	3,690 00	125,121 75	146,050
452308109	GENERAL ELECTRIC COMPANY	13,430.00	368,098 80	424,388
458140100	GILEAD SCIENCES INC	1,900 00	170,822 11	136,059
459200101	ILLINOIS TOOL WORKS	1,600.00	62,992.64	195,936
464287226	INTEL CORP	9,200 00	173,220 31	333,684
46434G103	INTERNATIONAL BUSINESS MAC	2,380.00	341,128 62	395,056
548661107	ISHARES CORE MSCI EMERGING	1,200.00	54,378 00	50,940
68389X105	ISHARES CORE US AGGREGATE	13,100.00	1,435,652.56	1,415,586
713448108	JM SMUCKER CO	1,050.00	70,771 15	134,463
717081103	LOWE'S CORP	3,540 00	100,240.06	251,765
718172109	ORACLE CORP	3,300 00	107,775 69	126,885
742718109	PEPSICO INCORPORATED	3,100 00	135,408 00	324,353
780259107	PFIZER INC	12,700.00	196,674 17	412,496
806857108	PHILIP MORRIS INTERNATIONAL	2,330 00	101,052 10	213,172
832696405	PROCTER & GAMBLE CO	4,150 00	242,455 76	348,932
867652406	ROYAL DUTCH SHELL PLC - ADR	3,250.00	276,655.60	188,403
87612E106	SCHLUMBERGER LTD	2,290.00	129,621.46	192,246
88579Y101	SUNPOWER CORP	6,300.00	148,605 82	41,643
92857W308	TARGET CORP	2,300 00	114,449 61	166,129
N22717107	VODAFONE GROUP PLC-SP ADR	6,500 00	231,299 00	158,795

Total Common Stock

6,230,063

8,413,327

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2016

PART II, LINE 10(c)

Cusip ID	Bonds	Cost	Market Value
02153YAA4	APACHE CORP NTS 09/15/2018 6	182,499 64	184,504 70
037411AV7	ARCHER DANIELS MIDLAND NTS	176,901 00	162,403 50
039483AY8	BOWLING GREEN UNIV OH REV	171,137.70	165,501.84
05569AAB5	BP PLC NTS 144A 05/08/2019 5.52	200,882 00	214,570 00
102885GT1	CLAREMONT TX MF HSG REV GN	200,000.00	214,184 00
29364DAS9	ENTERGY ARKANSAS INC NTS 1.	249,820 00	259,012 50
406216AH4	HALLIBURTON CO NTS 02/15/202	243,312 00	243,752 00
459200AG6	IBM CORP NTS 11/01/2019 8.375	245,980.00	235,402.00
61212LMF3	NATIONAL RURAL UTIL COOP NT	235,000 00	235,460 60
637432LR4	NIAGRA MOHAWK POWER NTS 1	273,860.00	230,646.00
65364UAA4	OREGON ST GO TXBL 08/01/2025	204,316 00	213,430 00
68608USE7	SOUTHERN CAL GAS CO NTS 1S	250,000.00	250,287 50
842434CM2	TEXAS TECH UNIV REV TXBL 02/	199,268.00	203,156 00
882806FF4	UNILEVER CAPITAL CORP NTS 0	240,000.00	243,626 40
904764AK3	UNIV OF MONTANA REV TXBL 05	208,432 00	212,824.00

3,281,408

3,268,761

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
CAPITAL GAINS & LOSSES
2016
PART IV, PAGE 3

Description	How Acquired	Date Acquired	Date Sold	Sales Price	Basis	Capital Gain / (Loss)
FED HOME LOAN MTG 3800 KE SEQ 02/15	P	5/29/2012	1/1/2016	21,648 59	21,648 59	-
FED HOME LOAN MTG T-50 A7 SEQ 10/27,	P	11/22/2011	1/1/2016	20,918 15	20,918 15	-
CLAREMONT TX MF HSG REV GN TXBL 1:	P	2/5/2014	1/20/2016	5,901 00	5,848 00	53
ILLINOIS TOOL WORKS	P	7/21/2009	2/24/2016	47,114 02	19,685 00	27,429
MERCK & CO	P	1/18/2005	2/24/2016	292,612	181,336	111,276
PEPSICO INCORPORATED	P	5/28/2003	2/24/2016	140,904	61,152	79,752
BP P L C	P	10/20/2009	4/12/2016	60,408 92	108,958 00	(48,549)
3M COMPANY	P	9/8/2003	4/12/2016	67,224	27,576	39,649
ITC HOLDINGS CORP	P	10/20/2009	6/23/2016	320,326 14	104,138 42	216,188
AGRIBANK FCB NTS 07/15/2019 9 125	P	2/26/2014	7/15/2016	200,000	234,561	(34,561)
FED NAT MTG ASN POOL AM8529 CMBS C	P	12/2/2015	8/1/2016	266,250 00	249,889 81	16,360
ENSCO PLC-CL A	P	5/22/2012	8/25/2016	13,355	50,915	(37,560)
JM SMUCKER CO	P	2/22/2011	8/26/2016	48,647	23,590	25,057
PEPSICO INC NTS 11/01/2018 7 900	P	8/26/2009	11/7/2016	225,684	213,131	12,553

Part IV, Line 2, Net Capital Gain

407,646

Reconciliation

Tax Basis Adjustments Due to Prior Year OTTI Writedowns

BP P L C 1940 shares	52,931
ENSCO PLC-CL A 1700 shares	24,752

Tax Basis Adjustments Due to Current Year OTTI Writedowns

Sunpower 6300 Shares	(106,963)
Lawsuit Settlement	272

Page 1, Line 6a, Col. (a)

Net Gain/(Loss) From Sale of Assets

378,638

SHELTER INSURANCE FOUNDATION
ID # 43-1224155
2016
PART VIII, LINE 1

<u>(a)Name and Address</u>	<u>(b)Title</u>	<u>(c)Compensation</u>	<u>(d)Contributions</u>	<u>(e)Expense Account</u>
Rick L. Means 1817 W. Broadway Columbia, MO 65218	President & Director	0	0	0
Teresa Magruder 1817 W. Broadway Columbia, MO 65218	Vice-President, Secretary, Treasurer, & Director	0	0	0
S Daniel Clapp 1817 W Broadway Columbia, MO 65218	Director	0	0	0
Christina M. Workman 1817 W Broadway Columbia, MO 65218	Assistant Treasurer & Director	0	0	0
Madison M Moore 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Paul J. LaRose 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Frank Thompson 1817 W Broadway Columbia, MO 65218	Director	0	0	0
Randa Rawlins 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Rockne Corbin 1817 W Broadway Columbia, MO 65218	Director	0	0	0

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
FORM 990-PF
2016

Part X, Line 1a and 1b

	Cash Balance	Average Cash Balance	Temporary Investments	Long Term Investments Stocks & Bonds	Long Term Market Over Cost	Long Term Market Value Stocks & Bonds	Total Temporary and Long Term Investments
Beg Balance	72,401 16						
1/31/2016	92,733 46	82,567 31	199,968 50	9,206,348 84	2,665,765 85	11,872,114 69	12,072,083 19
2/28/2016	144,593 48	118,663 47	299,934 75	9,327,996 34	2,519,298 83	11,847,295 17	12,147,229 92
3/31/2016	93,701 05	119,147 27	439,912 38	9,319,951 69	2,973,025 66	12,292,977 35	12,732,889 73
4/30/2016	102,624 65	98,162 85	499,888 73	9,852,642 59	2,971,961 30	12,824,603 89	13,324,492 62
5/31/2016	61,243 44	81,934 05	99,977 64	9,846,977 31	2,920,387 70	12,767,365 01	12,867,342 65
6/30/2016	417,892 78	239,568 11	0 00	9,736,182 31	2,908,872 69	12,645,055 00	12,645,055 00
7/31/2016	(144,828 64)	136,532 07	0 00	9,493,559 38	3,109,323 67	12,602,883 05	12,602,883 05
8/31/2016	107,133 71	(18,847 47)	99,987 00	9,210,815 41	2,933,156 85	12,143,972 26	12,243,959 26
9/30/2016	102,175 27	104,654 49	99,991 00	9,258,188 76	2,922,712 67	12,180,901 43	12,280,892 43
10/31/2016	210,453 50	156,314 39	0 00	9,251,327 24	2,612,836 91	11,864,164 15	11,864,164 15
11/30/2016	132,225 52	171,339 51	0 00	9,379,455 12	2,677,337 44	12,056,792 56	12,056,792 56
12/31/2016	163,893 84	148,059 68	0 00	9,265,746 32	2,917,570 36	12,183,316 68	12,183,316 68
Average		<u>119,841 31</u>					<u>12,418,425 10</u>
		Line 1b					Line 1a

Part X, Line 4

Cash Average	119,841 31
FMV investments average	<u>12,418,425 10</u>
	<u>12,538,266 41</u>
	1 5%
Line 4	<u><u>188,074 00</u></u>

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

FORM 990-PF

2016

Part XV, Supplementary information - Section 3A

Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Receipt	Purpose of Contribution	Amount
ACT	2200 Burlington St	Columbia, Missouri 65202	N/A	PC	Charitable	200 00
Almeta Crayton's Community Programs	PO Box 8164	Columbia, Missouri 65205	N/A	PC	Charitable	2,000 00
AMERICAN CANCER SOCIETY	4209 Hyde Park	Jefferson City, Missouri 65109	N/A	PC	Education & Research	1,500 00
American Heart Association	104 Corporate Lake Dr	Columbia, Missouri 65203	N/A	PC	Education & Research	500 00
AMERICAN HEART ASSOCIATION - MIDWEST AFFILIATE	PO Box 50035	Prescott, Arizona 86304-5035	N/A	PC	Education & Research	5,000 00
AMERICAN RED CROSS OF EASTERN MISSOURI	1511 S PROVIDENCE RD	COLUMBIA, Missouri 65203	N/A	PC	Education & Research	1,000 00
Arkansas Hunters Feeding the Hungry	PO Box 55303	Little Rock, Arkansas 72215-5303	N/A	PC	Charitable	1,500 00
Arkansas State University Foundation, Inc	PO Box 1990	State University, Arkansas 72467-1990	N/A	PC	Education	25 00
Arts Council of Clinton	PO Box 572	Clinton, Mississippi 39060	N/A	PC	Charitable	500 00
Audrain County Emergency Management Agency	101 N Jefferson St Room 107	Mexico, Missouri 65265	N/A	PC	Charitable	250 00
Be The Match Foundation	500 N 5th St	Minneapolis, Minnesota 55401-1206	N/A	PC	Education & Research	100 00
BoCoMo 4H Horse	1012 Hwy UU	Columbia, Missouri 65203	N/A	PC	Charitable	150 00
Boone County Historical Society	3801 Ponderosa St	Columbia, Missouri 65201	N/A	PC	Charitable	1,000 00
Boys & Girls Club of Cedar Rapids	420 6th Street SE Ste 240	Cedar Rapids, Iowa 52401	N/A	PC	Charitable	500 00
Breckinridge County Chamber of Commerce	224 S Main Street	Hardinsburg, Kentucky 40143	N/A	PC	Charitable	500 00
Carroll County Area YMCA	101 E Ridge Dr, Ste F	Carrollton, Missouri 64633	N/A	PC	Charitable	500 00
Central Christian College of the Bible	911 Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	700 00
Central Christian College of the Bible	911 Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	800 00
Central Christian College of the Bible	911 Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	560 00
Central Christian College of the Bible	911 Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	475 00
Central Missouri Cancer Memorial Park	PO Box 251	Boonville, Missouri 65233	N/A	PC	Education	500 00
Central Missouri CPCU Society Chapter	720 Providence Rd	Malvern, Pennsylvania 19355	N/A	PC	Charitable	500 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	250 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	1,000 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	600 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	150 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	500 00
Columbia Police Foundation	600 E Walnut Street	Columbia, Missouri 65201	N/A	PC	Charitable	250 00
Columbia Public Schools Foundation	PO Box 1234	Columbia, Missouri 65205-1234	N/A	PC	Education	2,500 00
Committee for Continued Excellence in Columbia Public Schools	ATTN: Pamela Bross, Central Bank of Boone County PO Box 678	Columbia, Missouri 65205	N/A	PC	Education	500 00
Compass Quest	117 Eagle Ridge Rd	Joplin, Missouri 64804-5661	N/A	PC	Charitable	250 00
Coyote Hill	PO Box 1	Hamburg, Missouri 65256	N/A	PC	Education & Research	1,000 00
Cystic Fibrosis Foundation	PO Box 5004	Hagerstown, Maryland 21741-5004	N/A	PC	Education & Research	250 00
DAVIDSON COLLEGE	Box 7170	Davidson, North Carolina 28035	N/A	PC	Education	100 00
Dena Rice	113 East Street	Hallsville, Missouri 65255	N/A	PC	Education	2,000 00
DEON STARMAN BREAST CANCER FOUNDATION	c/o Joyce Roth 8071 S Hillcreek Rd	Columbia, Missouri 65203	N/A	PC	Research	200 00
Diversity Awareness Partnership - Columbia	1605 Chapel Hill Road Suite F	Columbia, Missouri 65203	N/A	PC	Education	2,500 00
EnCircle Technologies	1400 Forum Blvd Ste 1C #222	Columbia, Missouri 65203	N/A	PC	Charitable	1,000 00
F A D D	PO Box 406	Mountain Home, Arkansas 72653	N/A	PC	Education	500 00
FULTON PUBLIC SCHOOLS FOUNDATION	2 HORNET DR	FULTON, Missouri 65251	N/A	PC	Education	300 00

SHELTER INSURANCE FOUNDATION

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Part XV, Supplementary information - Section 3A

Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Receipt	Purpose of Contribution	Amount
GATEWAY AREA CHAPTER NATIONAL MULTIPLE SCLEROSIS SOCIETY	1867 LACKLAND HILL PKWY	ST LOUIS, Missoun 63146	N/A	PC	Chantable	2,000 00
GREAT CIRCLE	409 VANDIVER WEST BLDG 6 STE 102A	COLUMBIA, Missoun 65202	N/A	PC	Chantable	2,500 00
GREATER MISSOURI LEADERSHIP FOUNDATION			N/A	PC	Chantable	500 00
Hamilton College Trustees	198 College Hill Rd	Clinton, New York 13323	N/A	PC	Education	500 00
Hamilton College Trustees	198 College Hill Rd	Clinton, New York 13323	N/A	PC	Education	500 00
HBC/Challenger League	PO Box 9342	Evansville, Indiana 47724	N/A	PC	Chantable	750 00
HEART OF MISSOURI CASA	PO Box 10028	Columbia, Missoun 65205	N/A	PC	Chantable	500 00
HEART OF MISSOURI UNITED WAY	105 EAST ASH ST, STE 300	COLUMBIA, Missoun 65203	N/A	PC	Chantable	5,800 00
HOPE HOUSE	PO Box 577	Lees Summit, Missoun 64063	N/A	PC	Chantable	250 00
I-70 Medical Center Auxiliary	105 Hospital Dr	Sweet Springs, Missoun 65351	N/A	PC	Chantable	250 00
Jabberwocky Studios	1308 Grand Ave	Columbia, Missoun 65203	N/A	PC	Chantable	150 00
JDRF	6501 S Sabine Dr	Columbia, Missoun 65203	N/A	PC	Chantable	100 00
JOB POINT	400 Wilkes Blvd	Columbia, Missoun 65201	N/A	PC	Chantable	5,000 00
JOB POINT	400 Wilkes Blvd	Columbia, Missoun 65201	N/A	PC	Chantable	1,000 00
JUNIOR ACHIEVEMENT	PO BOX 10140	COLUMBIA, Missoun 65202	N/A	PC	Education	750 00
Keep Kids Alive Drive 25	12418 C Street	Omaha, Nebraska 68144	N/A	PC	Chantable	500 00
Literacy Action Corps of Columbia	PO Box 7105	Columbia, Missoun 65205- 7105	N/A	PC	Chantable	1,500 00
Manes R-1 School District	PO Box 218	Vienna, Missoun 65582	N/A	PC	Chantable	1,000 00
MCR2 Foundation	394 N Hwy 19	Montgomery City, Missoun 63361	N/A	PC	Education	500 00
MEALS ON WHEELS OF COLUMBIA	800 HOSPITAL DR	COLUMBIA, Missoun 65201	N/A	PC	Chantable	1,000 00
MEALS ON WHEELS OF COLUMBIA	800 HOSPITAL DR	COLUMBIA, Missoun 65201	N/A	PC	Chantable	6,000 00
Mid-America Special Sportsmen's Association	3950 McGill Point Dr	Rocheport, Missoun 65279	N/A	PC	Chantable	500 00
Mississippi State University Foundation	PO BOX 6149	Mississippi State, Mississippi 39762	N/A	PC	Education	500 00
Missouri Cotton Exchange	3420 Buttonwood Dr	Columbia, Missoun 65201	N/A	PC	Child Welfare	504 00
Missouri State University Foundation	300 S Jefferson Ave Ste 100	Springfield, Missoun 65806	N/A	PC	Education	100 00
Missouri University of Science & Technology	112 Campus Support	Rolla, Missoun 65409-1320	N/A	PC	Education	60 00
MISSOURI VALLEY COLLEGE	500 E COLLEGE ST	MARSHALL, Missoun 65340	N/A	PC	Education	2,500 00
MISSOURI VALLEY COLLEGE	500 E COLLEGE ST	MARSHALL, Missoun 65340	N/A	PC	Education	2,500 00
MU CHILDREN'S HOSPITAL	1 HOSPITAL DR	COLUMBIA, Missoun 65212	N/A	PC	Child Welfare	1,000 00
Museum of Art & Archaeology	115 Business Loop 70 West Mizzou North Rm 2021	Columbia, Missoun 65211- 8310	N/A	PC	Education & Research	1,000 00
P A R K	ATTN, KEITH JACKSON, PRESIDENT 6915 GEYER SPRINGS RD	LITTLE ROCK, Arkansas 72209	N/A	PC	Chantable	5,000 00
Pack Shack	503 N Arkansas St	Rogers, Arkansas 72756	N/A	PC	Chantable	1,000 00
PedNet Coalition	PO BOX 7124	COLUMBIA, Missoun 65203	N/A	PC	Chantable	125 00
Planes of Fame Air Museum	Chino Airport 7000 Merrill Ave #17	Chino, California 91710	N/A	PC	Chantable	500 00
Possibility Place	PO BOX 332482	Murfreesboro, Tennessee 37133	N/A	PC	Chantable	1,000 00
Ronald McDonald House Chanties of Mid-Missoun	3501 Lansing Ave	Columbia, Missoun 65201	N/A	PC	Child Welfare	1,000 00
Rose-Hulman Institute of Technology	5500 WABASH AVE	TERRE HAUTE, Indiana 47803	N/A	PC	Education & Research	50 00
Southeast Iowa Shop With a Cop	321 N Main St	Burlington, Iowa 52601	N/A	PC	Chantable	500 00
Southern Boone High School	14520 S Crump Ln	Ashland, Missoun 65010	N/A	PC	Education	100 00
SOUTHERN METHODIST UNIVERSITY	PO BOX 750402	DALLAS, Texas 75275- 0402	N/A	PC	Education	500 00

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Part XV, Supplementary information - Section 3A

Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Recipient	Purpose of Contribution	Amount
STEPHENS COLLEGE	1200 E Broadway	Columbia, MO 65203	N/A	PC	Education	500 00
The Community Partnership	1101 Hauck Dr	Rolla, Missouri 65401	N/A	PC	Charitable	250 00
TRUMAN STATE UNIVERSITY FOUNDATION	100 E NORMAL MCCLAIN HALL 205	KIRKSVILLE, Missouri 63501	N/A	PC	Education	3,000 00
TRUMAN STATE UNIVERSITY FOUNDATION	100 E NORMAL MCCLAIN HALL 205	KIRKSVILLE, Missouri 63501	N/A	PC	Education	3,000 00
University of Central Missouri Foundation	Smiser Alumni Center PO Box 800	Warrensburg, Missouri 64093	N/A	PC	Education	50 00
University of Central Missouri Foundation	Smiser Alumni Center PO Box 800	Warrensburg, Missouri 64093	N/A	PC	Education	100 00
University of Central Missouri Foundation	Smiser Alumni Center PO Box 800	Warrensburg, Missouri 64093	N/A	PC	Education	50 00
University of Central Missouri Foundation	Smiser Alumni Center PO Box 800	Warrensburg, Missouri 64093	N/A	PC	Education	100 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	1,500 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	350 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	125 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	1,000 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	100 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	125 00
University of Missouri	704 Conley Ave	Columbia, Missouri 65211	N/A	PC	Education	300 00
University of Missouri	407 Reynolds Alumni Center	Columbia, Missouri 65211	N/A	PC	Education	2,500 00
UNIVERSITY OF MISSOURI SCHOOL OF LAW	205 HULSTON HALL	COLUMBIA, Missouri 65211	N/A	PC	Education	500 00
Unshackled by Love Ministries	PO Box 13543	Lexington, Kentucky 40583	N/A	PC	Charitable	500 00
Vandalia Recreation Corporation	PO Box 91	Vandalia, Missouri 63382	N/A	PC	Charitable	500 00
VOLUNTARY ACTION CENTER	403 VANDIVER DR, STE A	COLUMBIA, Missouri 65202	N/A	PC	Charitable	5,000 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604- 3128	N/A	PC	Education	100 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604- 3128	N/A	PC	Education	150 00
WEST MIDDLE SCHOOL	401 Clinkscales Rd	Columbia, MO 65203	N/A		Education	2,500 00
WOODHAVEN	1405 HATHMAN PL	COLUMBIA, Missouri 65201	N/A			9,000 00
Grambling State University	403 Main Street	Grambling, LA 71245	N/A	PC	Education	2,000 00
Carleton College	1 North College Street	Northfield, MN 55057	N/A	PC	Education	2,000 00
Missouri State University	901 S National Ave	Springfield, Missouri 65897	N/A	PC	Education	2,000 00
St Louis Community College	300 S Broadway	St Louis, MO 63102	N/A	PC	Education	500 00
University Of Missouri - Trulaske College of Business	407 Cornell Hall	COLUMBIA, Missouri 65203	N/A	PC	Education	5,000 00
Agent Scholarship Awards Various High School Seniors			N/A	N/A	Education	780,205 00
Employee Scholarship Awards Various High School Seniors			N/A	N/A	Education	112,681 00
Total						1,017,785 00

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RETURN OF PRIVATE FOUNDATION
PART XV, SUPPLEMENTARY INFORMATION - SECTION 3B

Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
West Middle School Scholarships	N/A	N/A	Education	12,000
La Plata High School Scholarships	N/A	N/A	Education	4,000
Lang Award - MO School for Deaf	N/A	N/A	Education	500
Multicultural Achievement Committee Scholarship	N/A	N/A	Education	2,000
University of Missouri - Columbia Trulaske College of Business 403C Cornell Hall Columbia, MO 65211	N/A	PC	Education	4,932
Joseph Morris - agent scholarship	N/A	N/A	Education	2,000
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				\$ 25,432