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Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052

2016

Open to Public Inspection

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

Helga Marston Foundation
8107 Damascus Drive
Palm Beach Gardens, FL 33418

A Employer identification number: 47-3871417
B Telephone number (see instructions): (561) 339-2529
C If exemption application is pending, check here ► [ ]
D 1 Foreign organizations, check here ► [ ]
2 Foreign organizations meeting the 85% test, check here and attach computation ► [ ]
E If private foundation status was terminated under section 507(b)(1)(A), check here ► [ ]
F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ► [ ]

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

H Check type of organization [ ] Section 501(c)(3) exempt private foundation [X] 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, column (c), line 16) ► $ 9,987,248.

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

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

Line	Description	(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)				
2	Check ► [X] if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	16,957.	16,957.		
4	Dividends and interest from securities	132,583.	94,770.		
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	16,329.			
b	Gross sales price for all assets on line 6a 485,724.				
7	Capital gain net income (from Part IV line 2)		16,329.		
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)				
12	**Total.** Add lines 1 through 11	165,869.	128,056.	0.	
13	Compensation of officers, directors, trustees, etc	50,000.			25,000.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule) See St 1	14,693.			
b	Accounting fees (attach sch)				
c	Other professional fees (attach sch) See St 2	45,544.	45,544.		
17	Interest				
18	Taxes (attach schedule)(see instrs) See Stm 3	1,829.	1,829.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications	12.			
23	Other expenses (attach schedule) See Statement 4	4,056.			
24	**Total operating and administrative expenses** Add lines 13 through 23	116,134.	47,373.		25,000.
25	Contributions, gifts, grants paid Part XV	422,000.			422,000.
26	**Total expenses and disbursements.** Add lines 24 and 25	538,134.	47,373.	0.	447,000.
27	Subtract line 26 from line 12:				
a	**Excess of revenue over expenses and disbursements**	-372,265.			
b	**Net investment income** (if negative, enter -0-)		80,683.		
c	**Adjusted net income** (if negative, enter -0-)			0.	

REVENUE

OPERATING AND ADMINISTRATIVE EXPENSES

SCANNED MAY 03 2017

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Part II Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
ASSETS	1 Cash – non-interest-bearing		63,628.	63,628.
	2 Savings and temporary cash investments	3,476,316.	1,907,566.	1,907,566.
	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 sch) ►			
	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)	879,219.	2,681,967.	2,488,098.
	b Investments – corporate stock (attach schedule)	2,054,619.	3,312,524.	3,569,528.
	c Investments – corporate bonds (attach schedule)	10,488.	2,007,885.	1,958,428.
	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)	6,420,642.	9,973,570.	9,987,248.
LIABILITIES	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ►)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
NET ASSETS OR FUND BALANCES	**Foundations that follow SFAS 117, check here** ► ☐ **and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ► ☒ **and complete lines 27 through 31.**			
	27 Capital stock, trust principal, or current funds	6,420,642.	9,973,570.	
	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)	6,420,642.	9,973,570.	
	31 **Total liabilities and net assets/fund balances** (see instructions)	6,420,642.	9,973,570.	

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	6,420,642.
2	Enter amount from Part I, line 27a	2	-372,265.
3	Other increases not included in line 2 (itemize) ► See Statement 5	3	3,947,619.
4	Add lines 1, 2, and 3	4	9,995,996.
5	Decreases not included in line 2 (itemize) ► See Statement 6	5	22,426.
6	Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	9,973,570.

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 shares MLC Company)	(b) How acquired P — Purchase D — Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	1000 Continental US	P	4/12/16	8/15/16
b	750 ARM Holldings	P	4/04/16	9/22/16
c	1905 Ishares 20 Plus	P	1/11/16	12/30/16
d	100 Linked In	P	3/15/16	12/08/16
e	Non Reported Long Term	P	1/01/14	12/31/16

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	1,246.			1,246.
b	49,989.		32,985.	17,004.
c	226,378.		232,844.	-6,466.
d	19,600.		11,505.	8,095.
e	188,511.		192,061.	-3,550.

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

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				1,246.
b				17,004.
c				-6,466.
d				8,095.
e				-3,550.

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** 16,329.

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** 0.

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) N/A

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2015			
2014			
2013			
2012			
2011			

2 Total of line 1, column (d)	2	
3 Average distribution ratio for the 5-year base period — divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years .	3	
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5 .	4	
5 Multiply line 4 by line 3 .	5	
6 Enter 1% of net investment income (1% of Part I, line 27b) .	6	
7 Add lines 5 and 6 .	7	
8 Enter qualifying distributions from Part XII, line 4 .	8	

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

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

1 a	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	1,614.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	0.
3	Add lines 1 and 2	3	1,614.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0.
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	1,614.
6	Credits/Payments		
a	2016 estimated tax pmts and 2015 overpayment credited to 2016 — 6a		
b	Exempt foreign organizations – tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	0.
8	Enter any **penalty** for underpayment of estimated tax Check here [X] if Form 2220 is attached	8	7.
9	**Tax due** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ►	9	1,621.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ►	10	
11	Enter the amount of line 10 to be **Credited to 2017 estimated tax** ► **Refunded** ►	11	

Part VII-A Statements Regarding Activities

			Yes	No
1 a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*If the answer is 'Yes' to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ► $ 0. **(2)** On foundation managers ► $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► $ 0.			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If 'Yes,' attach a detailed description of the activities*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If 'Yes,' attach a conformed copy of the changes*	3		X
4 a	Did the foundation have unrelated business gross income of $1,000 or more during the year?.	4a		X
b	If 'Yes,' has it filed a tax return on **Form 990-T** for this year?	4b	N/A	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If 'Yes,' attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6		X
7	Did the foundation have at least $5,000 in assets at any time during the year? *If 'Yes,' complete Part II, col (c), and Part XV*	7	X	
8 a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► N/A			
b	If the answer is 'Yes' to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If 'No,' attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? *If 'Yes,' complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If 'Yes,' attach a schedule listing their names and addresses*	10		X

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

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

Website address ► N/A

14 The books are in care of ► Bernardine Atkins Telephone no ► 561 339-2529

Located at ► 8107 Damascus Drive Palm Beach Gardens FL ZIP + 4 ► 33418

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** — Check here ► [X]

and enter the amount of tax-exempt interest received or accrued during the year ► 15 0.

		Line	Yes	No
16	At any time during calendar year 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If 'Yes,' enter the name of the foreign country ►			

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

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

		Line	Yes	No
1 a	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 [X] No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? [ ] Yes [X] No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? [ ] Yes [X] No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? [ ] Yes [X] 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 [X] 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 [X] 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)?	1 b	N/A	
	Organizations relying on a current notice regarding disaster assistance check here ► [ ]			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016?	1 c		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? [ ] Yes [X] No If 'Yes,' list the years ► 20__ , 20__ , 20__ , 20__			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer 'No' and attach statement – see instructions)	2 b	N/A	
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ► 20__ , 20__ , 20__ , 20__			
3 a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? [ ] Yes [X] 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)*	3 b	N/A	
4 a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4 a		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?	4 b		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)?		**5b**	N/A
Organizations relying on a current notice regarding disaster assistance check here ► ☐			
c If the answer is 'Yes' to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	N/A ☐ Yes ☐ No		
If 'Yes,' attach the statement required by Regulations section 53 4945–5(d)			
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		**6b**	X
If 'Yes' to 6b, file Form 8870			
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No		
b If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	**7b**	

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Bernardine Atkins 8107 Damascus Drive Palm Beach Gardens, FL 33418	Trustee 20.00	50,000.	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				

Total number of other employees paid over $50,000 ► 0

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 ►		0

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 N/A	
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 N/A	
2	
All other program-related investments See instructions	
3	
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	9,187,596.
b Average of monthly cash balances	1b	
c Fair market value of all other assets (see instructions)	1c	
d Total (add lines 1a, b, and c)	1d	9,187,596.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e 0.		
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	9,187,596.
4 Cash deemed held for charitable activities Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	137,814.
5 **Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	9,049,782.
6 **Minimum investment return.** Enter 5% of line 5	6	452,489.

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	452,489.
2a Tax on investment income for 2016 from Part VI, line 5 — 2a 1,614.		
b Income tax for 2016 (This does not include the tax from Part VI) — 2b		
c Add lines 2a and 2b	2c	1,614.
3 Distributable amount before adjustments Subtract line 2c from line 1	3	450,875.
4 Recoveries of amounts treated as qualifying distributions	4	
5 Add lines 3 and 4	5	450,875.
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	450,875.

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	447,000.
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	447,000.
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	
6 **Adjusted qualifying distributions.** Subtract line 5 from line 4	6	447,000.

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					450,875.
2 Undistributed income, if any, as of the end of 2016					
a Enter amount for 2015 only				0.	
b Total for prior years 20 ___, 20 ___, 20 ___			0.		
3 Excess distributions carryover, if any, to 2016					
a From 2011					
b From 2012					
c From 2013					
d From 2014					
e From 2015	4,767.				
f **Total** of lines 3a through e		4,767.			
4 Qualifying distributions for 2016 from Part XII, line 4 ► $ 447,000.					
a Applied to 2015, but not more than line 2a				0.	
b Applied to undistributed income of prior years (Election required — see instructions)			0.		
c Treated as distributions out of corpus (Election required — see instructions)		0.			
d Applied to 2016 distributable amount					447,000.
e Remaining amount distributed out of corpus		0.			
5 Excess distributions carryover applied to 2016 *(If an amount appears in column (d), the same amount must be shown in column (a).)*		3,875.			3,875.
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		892.			
b Prior years' undistributed income Subtract line 4b from line 2b			0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed			0.		
d Subtract line 6c from line 6b Taxable amount — see instructions			0.		
e Undistributed income for 2015 Subtract line 4a from line 2a Taxable amount — see instructions				0.	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2017					0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required — see instructions)		0.			
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions)		0.			
9 **Excess distributions carryover to 2017.** Subtract lines 7 and 8 from line 6a		892.			
10 Analysis of line 9					
a Excess from 2012					
b Excess from 2013					
c Excess from 2014					
d Excess from 2015	892.				
e Excess from 2016					

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

1 a 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	
2 a 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

None

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

Check here ► [X] 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 Statement 7				
Total			► **3a**	422,000.
b *Approved for future payment*				
Total			► **3b**	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (See instructions)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			1	16,957.	
4 Dividends and interest from securities			1	132,583.	
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					16,329.
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)				149,540.	16,329.
13 Total. Add line 12, columns (b), (d), and (e)				13	165,869.

(See worksheet in line 13 instructions to verify calculations)

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

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

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

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

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

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

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

Bernardine Atkins — Signature of officer or trustee

4/20/17 — Date

Trustee — 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
Bernardine Atkins	Bernardine Atkins	4/20/17		P00349539

Firm's name ► Bernardine Atkins CPA, PA — Firm's EIN ► 65-0456644

Firm's address ► 8107 Damascus Drive, Palm Beach Gardens, FL 33418 — Phone no (561) 339-2529

TEEA0503L 12/16/16

Statement 1
Form 990-PF, Part I, Line 16a
Legal Fees

	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Legal Consultation	$ 14,693.			
Total	$ 14,693.	$ 0.	$ 0.	$ 0.

Statement 2
Form 990-PF, Part I, Line 16c
Other Professional Fees

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Charles Schwab	$ 4,147.	$ 4,147.		
Management Fees	41,397.	41,397.		
Total	$ 45,544.	$ 45,544.	$ 0.	$ 0.

Statement 3
Form 990-PF, Part I, Line 18
Taxes

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Foreign Tax Witholdingon Securities	$ 1,829.	$ 1,829.		
Total	$ 1,829.	$ 1,829.	$ 0.	$ 0.

Statement 4
Form 990-PF, Part I, Line 23
Other Expenses

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Payroll Taxes	$ 4,056.			
Total	$ 4,056.	$ 0.	$ 0.	$ 0.

Statement 5
Form 990-PF, Part III, Line 3
Other Increases

Additional Funding	$ 3,945,790.
Nondividend Distributions	1,829.
Total	$ 3,947,619.

Statement 6
Form 990-PF, Part III, Line 5
Other Decreases

Corporate Bond Amortization	$ 22,426.
Total	$ 22,426.

Statement 7
Form 990-PF, Part XV, Line 3a
Recipient Paid During the Year

Name and Address	Donee Relationship	Found-ation Status	Purpose of Grant	Amount
Susan G. Komen South Florida 1309 N. Flagler Drive West Palm Beach FL 33401	none	PC	Breast cancer research	$ 20,000.
National Multiple Sclerosis 733 Third Avenue New York NY 10017	none	PC	Support services for multiple sclerosis patients	5,000.
WXEL South Florida 3401 S. Congress Avenue Boynton Beach FL 33436	none	PC	Continuation of public television	5,000.
Live Like Jake Foundation PO Box 31652 Palm Beach Gardens FL 33420	none	PC	Self-rescue swim lessons for infants	10,000.
Make A Wish Foundation 4491 South State Road 7 Fort Lauderdale FL 33314	none	PC	Special wish for ill children	50,000.
Habitat for Humanity of PBC 6758 N. Military Trail Riviera Beach FL 33407	none	PC	To provide funding for the contruction of three homes and a computer lab	100,000.
Place of Hope 9078 Isaiah Lalne Palm Beach Gardens FL 33418	none	PC	Library for the use of foster care children	100,000.
Temple Judea 4311 Hood Road Palm Beach Gardens FL 33410	none	PC	Enrichment programs	100,000.
Amerian Heart Association PO Box 50095 Prescott AZ 86304	none	PC	Heart disease cure	1,000.

Statement 7 (continued)
Form 990-PF, Part XV, Line 3a
Recipient Paid During the Year

Name and Address	Donee Relationship	Foundation Status	Purpose of Grant	Amount
Dezzy's Second Chance South Federal Highway Delray Beach FL 33483	none	PC	Shelter and placement of homeless dogs and cats	$ 5,000.
Martin Council on Aging 900 S E Salerno Road Stuart FL 34997	none	PC	Adult day care program	5,000.
The Lord's Place 2808 North Australian Ave West Palm Beach FL 33407	none	PC	Services to break cycle of homelessness	10,000.
Opportunity House 1713 Quail Drive West Palm Beach FL 33409	none	PC	Preschool education program for less fortunate children	1,000.
Planned Parenthood 2300 N. Florida Mango Road West Palm Beach FL 33409	none	PC	Support for health care centers	10,000.
			Total	$ 422,000.

Net Investment Income / Adj. Net Income
Dividends & interest from securities (see Screen 18) [O]

Charles Schwab & Co 2766		$ 94,770.
	Total	$ 94,770.

Balance Sheet
Savings and temporary cash investments

Charles Schwab 2766		$ 1,895,715.
Charles Schwab 5210		11,851.
	Total	$ 1,907,566.

Balance Sheet
Corporate bonds (Form 990-PF)[O]

Charles Schwab 2766		$ 1,013,240.
Chalres Schwab 5210		901,189.
Charles Schwab 5210 CMO		93,456.
	Total	$ 2,007,885.

charles SCHWAB

Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
4298-2766

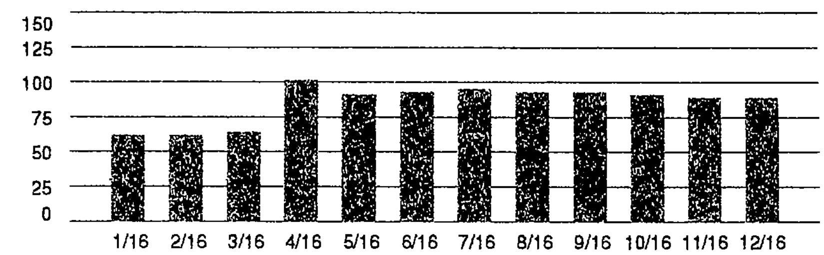
Statement Period
December 1-31, 2016

Account Value as of 12/31/2016: $ 8,946,965.01

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 8,886,445.18**	**$ 6,294,949.17**
Cash Value of Purchases & Sales	(108,064.48)	(4,068,901.62)
Investments Purchased/Sold	108,064.48	4,068,901.62
Deposits & Withdrawals	0.00	2,495,789.98
Dividends & Interest[Z]	31,020.20	138,920.01
Fees & Charges	(61.29)	(284.63)
Transfers	0.00	0.00
Income Reinvested	(1,621.70)	(13,088.04)
Change in Value of Investments	31,182.62	30,678.52
Ending Value on 12/31/2016	**$ 8,946,965.01**	**$ 8,946,965.01**
Accrued Income[d]	*8,598.36*	
Ending Value with Accrued Income[d]	***$ 8,955,563.37***	
[illegible]	[illegible]	[illegible]

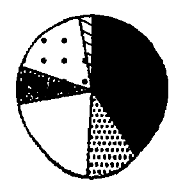
Account Value ($) Over Last 12 Months [in Hundred Thousands]



Asset Composition

	Market Value	% of Account Assets
Deposit Accounts[X,Z]	$ 1,895,714.81	21%
Fixed Income	701,148.25	8%
Equities	1,527,934.76	17%
Bond Funds	993,623.84	11%
Equity Funds	293,320.55	3%
Other Assets	3,535,222.80	40%
Total Assets Long	**$ 8,946,965.01**	
[illegible]	[illegible]	[illegible]

Overview



- 40% Other Assets
- 11% Bond Funds
- 21% Deposit Accounts [X,Z]
- 8% Fixed Income
- 17% Equities
- 3% Equity Funds

Gain or (Loss) Summary

Realized Gain or (Loss) This Period

Short Term	$8,094.80
Long Term	$(3,264.60)
Unrealized Gain or (Loss)	
All Investments	$43,519.35[b]

Values may not reflect all of your gains/losses.

Account Notes

- Accrued Interest is $7,266.34
- Accrued Dividend is $1,332.02

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

charles SCHWAB

Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
4298-2766

Statement Period
December 1-31, 2016

Income Summary

Income Summary	This Period: Federally Tax-Exempt[1]	This Period: Federally Taxable	Year to Date: Federally Tax-Exempt[1]	Year to Date: Federally Taxable
Deposit Accounts Interest	0.00	15.90	0.00	282.78
Cash Dividends	0.00	25,316.80	0.00	100,824.73
Municipal Bond Interest	5,687.50	0.00	37,812.50	0.00
Total Income	5,687.50	25,332.70	37,812.50	101,107.51

[1]Certain income in this category may qualify for state tax exemption; consult your tax advisor.

Investment Detail - Deposit Accounts

Deposit Accounts	Market Value	% of Account Assets
Deposit Accounts X,Z	1,895,714.81	21%
Total Deposit Accounts	1,895,714.81	21%

Total Deposit Accounts	1,895,714.81	21%

Investment Detail - Fixed Income

Municipal Bonds	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
TEXAS ST 5%22 TRAN HWY DUE 04/01/22 PRE-REFUNDED 04/01/17 AT 100.00000 CUSIP: 882721NQ2 MOODY'S: Aaa S&P: AAA	50,000.0000	101.0520	50,526.00 *54,868.00* e	51,605.43	<1%	(1,079.43) b	2,500.00 3.57%
							Accrued Interest: 625.00

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
WASATCH CNTY UT SD 5%17 GO UTX DUE 06/01/17 CUSIP: 936784GG6 MOODY'S: Aaa S&P: NR	25,000.0000	101.7400	25,435.00 *27,178.25 [e]*	25,650.52	<1%	(215.52) [b]	1,250.00 1.86% *Accrued Interest: 104.17*
MA ST WTR POLL ABAT 5%19 AUTH POOL DUE 08/01/19 PRE-REFUNDED 08/01/17 AT 100.00000 CUSIP: 57604PQ31 MOODY'S: Aaa S&P: AAA	35,000.0000	102.3950	35,838.25 *38,148.60 [e]*	36,712.98	<1%	(874.73) [b]	1,750.00 3.13% *Accrued Interest: 729.17*
SONOMA CA JCD 5%20 EDUC COLL DUE 08/01/20 NATIONAL PUBLIC FINA PRE-REFUNDED 08/01/17 AT 100.00000 CUSIP: 835569CG7 MOODY'S: Aa2 S&P: AA-	25,000.0000	102.4020	25,600.50 *27,172.00 [e]*	26,182.49	<1%	(581.99) [b]	1,250.00 3.39% *Accrued Interest: 520.83*

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FAUQUIER CNTY VA 5.25%37	25,000.0000	103.2280	25,807.00	26,418.63	<1%	(611.63) [b]	1,312.50
HLTH SYST DUE 10/01/37 OID XTRO PRE-REFUNDED 10/01/17 AT 100.00000 CUSIP: 312066BX0 MOODY'S: NR S&P: NR			*27,851.00* [e]				4.45%
							Accrued Interest: 328.13
GREENVILLE CO SC 5.5%17	25,000.0000	103.9820	25,995.50	26,337.34	<1%	(341.84) [b]	1,375.00
SCH IMPT DUE 12/01/17 XTRO CUSIP: 396066CV2 MOODY'S: Aa2 S&P: AA			*27,902.50* [e]				1.92%
							Accrued Interest: 114.58
CINCINNATI OH CTY S 5%18	25,000.0000	106.7890	26,697.25	26,981.18	<1%	(283.93) [b]	1,250.00
GO LTX DUE 12/01/18 ASSURED GUARANTY MUN CUSIP: 172252YY8 MOODY'S: Aa2 S&P: AA			*28,124.00* [e]				1.12%
							Accrued Interest: 104.17
WILL CN IL FST PRV 5%19	25,000.0000	109.1190	27,279.75	27,659.55	<1%	(379.80) [b]	1,250.00
GO UTX DUE 12/15/19 CUSIP: 968661GY8 MOODY'S: Aa1 S&P: AA+			*28,702.25* [e]				1.45%
							Accrued Interest: 55.56

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

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
WASATCH CNTY UT SD 5%21	25,000.0000	113.8840	28,471.00	28,555.19	<1%	(84.19) [b]	1,250.00
GO UTX DUE 06/01/21			*29,437.00* [e]				2.19%
CUSIP: 936784GL5							
MOODY'S: Aaa S&P: NR							***Accrued Interest: 104.17***
NC ST LTD OBG 5%22	50,000.0000	115.5160	57,758.00	57,829.18	<1%	(71.18) [b]	2,500.00
VP DUE 06/01/22			*59,389.50* [e]				2.36%
CUSIP: 65829QBQ6							
MOODY'S: Aa1 S&P: AA+							***Accrued Interest: 208.33***
BALTIMORE CNTY MD 4%22	25,000.0000	111.2720	27,818.00	27,632.48	<1%	185.52 [b]	1,000.00
DB UTX DUE 09/01/22			*28,008.00* [e]				2.35%
CUSIP: 05914FUD0							
MOODY'S: Aaa S&P: AAA							***Accrued Interest: 333.33***
REEDY CRK IMP FL 5%23	25,000.0000	115.9790	28,994.75	28,619.63	<1%	375.12 [b]	1,250.00
GO LTX DUE 06/01/23			*29,210.00* [e]				2.84%
CUSIP: 758449PQ9							
MOODY'S: Aa3 S&P: AA-							***Accrued Interest: 104.17***
REGL TRANS AUTH I 5.5%23	25,000.0000	118.5640	29,641.00	29,671.00	<1%	(30.00) [b]	1,375.00
TRAN FAC DUE 07/01/23			*30,126.00* [e]				2.89%
NATIONAL PUBLIC FINA							
CUSIP: 759911XS4							
MOODY'S: Aa3 S&P: AA							***Accrued Interest: 687.50***

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

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
MIAMI-DADE CN FL 5.25%24	40,000.0000	116.6010	46,640.40	46,859.56	<1%	(219.16) [b]	2,100.00
EDUC UNIV DUE 04/01/24 XTRO AMBAC INDEMNITY COR CUSIP: 59333AGM7 MOODY'S: A3 S&P: A-			*47,678.40* [e]				2.95%
							Accrued Interest: 525.00
WASHOE CNTY NV SD 5%24	25,000.0000	118.5870	29,646.75	29,353.75	<1%	293.00 [b]	1,250.00
GO LTX DUE 06/01/24 CUSIP: 9408584Z3 MOODY'S: Aaa S&P: AAA			*29,964.50* [e]				2.67%
							Accrued Interest: 104.17
AK MUN BD BK AUTH 5%24	25,000.0000	112.9980	28,249.50	28,268.88	<1%	(19.38) [b]	1,250.00
MUBB DUE 09/01/24 CALLABLE 03/01/22 AT 100.00000 CUSIP: 01179P2W6 MOODY'S: A1 S&P: NR			*28,775.00* [e]				3.23%
							Accrued Interest: 416.67
HONOLULU HI C&C 5%26	25,000.0000	115.4510	28,862.75	28,684.11	<1%	178.64 [b]	1,250.00
GO UTX DUE 11/01/26 CALLABLE 11/01/22 AT 100.00000 CUSIP: 438670F22 MOODY'S: Aa1 S&P: NR			*29,298.50* [e]				3.28%
							Accrued Interest: 208.33

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

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
OR ST DEPT ADMN LTR 5%27 GAME DUE 04/01/27 CALLABLE 04/01/24 AT 100.00000 CUSIP: 68607VF83 MOODY'S: Aa2 S&P: AAA	30,000.0000	117.0470	35,114.10 *35,241.90 e*	34,682.48	<1%	431.62 b	1,500.00 3.29% ***Accrued Interest: 375.00***
AZ BD REGENTS UNIV 5%27 EDUC PUB DUE 07/01/27 CALLABLE 07/01/25 AT 100.00000 CUSIP: 04048RMC7 MOODY'S: Aa3 S&P: AA	25,000.0000	118.1620	29,540.50 *29,529.00 e*	29,222.31	<1%	318.19 b	1,250.00 3.18% ***Accrued Interest: 625.00***
NC ST UNIV 5%27 EDUC PUB DUE 10/01/27 CALLABLE 10/01/23 AT 100.00000 CUSIP: 658289D34 MOODY'S: Aa1 S&P: AA	50,000.0000	116.7600	58,380.00 *58,973.50 e*	57,942.40	<1%	437.60 b	2,500.00 3.31% ***Accrued Interest: 625.00***

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

Investment Detail - Fixed Income (continued)

Municipal Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
NY ST DORM AUTH S/T 5%29	25,000.0000	115.4090	28,852.25	27,968.55	<1%	883.70 [b]	1,250.00
TAX EXIT DUE 03/15/29 CALLABLE 03/15/23 AT 100.00000 CUSIP: 64990ABE4 MOODY'S: Aa1 S&P: AAA			*28,360.75* [e]				3.79%
							Accrued Interest: 368.06
Total Municipal Bonds	**630,000.0000**		**701,148.25**	**702,837.64**	**8%**	**(1,689.39)** [b]	**31,662.50**
		Total Cost Basis:	***723,938.65***				
							Total Accrued Interest for Municipal Bonds: 7,266.34
Total Fixed Income	**630,000.0000**		**701,148.25**	**702,837.64**	**8%**	**(1,689.39)** [b]	**31,662.50**
		Total Cost Basis:	***723,938.65***				

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

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ABBOTT LABORATORIES	99.0000	38.4100	3,802.59	<1%	(202.95)	2.70%	102.96
SYMBOL: ABT			*4,005.54* [e]				

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
AIA GROUP LTD F UNSPONSORED ADR 1 ADR REPS 4 ORD SHS SYMBOL: AAGIY	1,772.0000	22.4700	39,816.84 *38,979.46*[e]	<1%	837.38	1.00%	400.19
ALEXION PHARMA INC SYMBOL: ALXN	900.0000	122.3500	110,115.00 *115,428.96*	1%	(5,313.96)	N/A	N/A
ALIGN TECHNOLOGY INC SYMBOL: ALGN	28.0000	96.1300	2,691.64 *1,752.52*[e]	<1%	939.12	N/A	N/A
ALPHABET INC. CLASS A SYMBOL: GOOGL	16.0000	792.4500	12,679.20 *9,160.80*[e]	<1%	3,518.40	N/A	N/A
ALPHABET INC. CLASS C SYMBOL: GOOG	116.0000	771.8200	89,531.12 *83,773.25*[e]	1%	5,757.87	N/A	N/A
ALTRIA GROUP INC SYMBOL: MO	413.0000	67.6200	27,927.06 *17,494.68*[e]	<1%	10,432.38	3.60%	1,007.72 ***Accrued Dividend: 251.93***
AMAZON COM INC SYMBOL: AMZN	14.0000	749.8700	10,498.18 *5,107.22*[e]	<1%	5,390.96	N/A	N/A
ANHEUSER-BUSCH INBEV F SPONSORED ADR 1 ADR REPS 1 ORD SHS SYMBOL: BUD	529.0000	105.4400	55,777.76 *68,712.27*[e]	<1%	(12,934.51)	3.23%	1,801.80

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TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

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Investm[redacted]nt Detail - Equities (continued)

Equities ([redacted]ontinued)	Quantity	Market Price	Market Value / Cost Basis	% of Account Assets	Gi
JOHNSON [redacted] JOHNSON SYMBOL: J[redacted]J	110.0000	115.2100	12,673.10 *11,506.00* e	<1%	
KIMBERLY[redacted]CLARK CORP SYMBOL: K[redacted]MB	109.0000	114.1200	12,439.08 *11,659.33* e	<1%	
KRAFT HEI[redacted]NZ COMPANY SYMBOL: K[redacted]C	508.0000	87.3200	44,358.56 *32,748.63* e	<1%	
LKQ CORP SYMBOL: L[redacted]Q	865.0000	30.6500	26,512.25 *22,360.25* e	<1%	
MASTERCA[redacted]RD INC SYMBOL: M[redacted]A	84.0000	103.2500	8,673.00 *6,107.64* e	<1%	
MICRON TE[redacted]CHNOLOGY SYMBOL. M[redacted]U	3,159.0000	21.9200	69,245.28 *44,278.13* e	<1%	
NATIONAL [redacted]ILWELL VAR SYMBOL: N[redacted]V	970.0000	37.4400	36,316.80 *47,371.16* e	<1%	
NESTLE SA F UNSPONSO[redacted]RED ADR 1 ADR REP[redacted] 1 ORD SHS SYMBOL: N[redacted]RGY	89.0000	71.7400	6,384.86 *6,945.56* e	<1%	
NOVO-NOR[redacted]ISK A-S F ADR 1 ADR REP[redacted] 1 ORD SHS SYMBOL: N[redacted]O	1,088.0000	35.8600	39,015.68 *45,038.09* e	<1%	

Schwab has pr[redacted]ovided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailab
Please see "E[redacted]dnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
PAYPAL HOLDINGS INCO SYMBOL: PYPL	363.0000	39.4700	14,327.61 *12,262.14*[e]	<1%	2,065.47	N/A	N/A
PEPSICO INCORPORATED SYMBOL: PEP	58.0000	104.6300	6,068.54 *5,107.48*[e]	<1%	961.06	2.87%	174.58
							Accrued Dividend: 43.65
PHILIP MORRIS INTL SYMBOL: PM	279.0000	91.4900	25,525.71 *24,678.78*[e]	<1%	846.93	4.54%	1,160.64
							Accrued Dividend: 290.16
PRICELINE GROUP SYMBOL: PCLN	17.0000	1,466.0600	24,923.02 *20,707.59*[e]	<1%	4,215.43	N/A	N/A
REGENERON PHARMS INC SYMBOL: REGN	15.0000	367.0900	5,506.35 *4,171.80*[e]	<1%	1,334.55	N/A	N/A
SCHLUMBERGER LTD F SYMBOL: SLB	391.0000	83.9500	32,824.45 *39,316.64*[e]	<1%	(6,492.19)	2.38%	782.00
							Accrued Dividend: 195.50
SOUTHERN COMPANY SYMBOL: SO	343.0000	49.1900	16,872.17 *15,160.60*[e]	<1%	1,711.57	4.55%	768.32
STARBUCKS CORP SYMBOL: SBUX	80.0000	55.5200	4,441.60 *3,097.60*[e]	<1%	1,344.00	1.80%	80.00
STRYKER CORP SYMBOL: SYK	53.0000	119.8100	6,349.93 *4,491.22*[e]	<1%	1,858.71	1.26%	80.56
TRACTOR SUPPLY COMP SYMBOL: TSCO	70.0000	75.8100	5,306.70 *4,379.90*[e]	<1%	926.80	1.26%	67.20

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ULTA SALON COSM&FRAG SYMBOL: ULTA	31.0000	254.9400	7,903.14 *4,326.40 e*	<1%	3,576.74	N/A	N/A
UNILEVER PLC F UNSPONSORED ADR 1 ADR REPS 1 ORD SHS SYMBOL: UL	365.0000	40.7000	14,855.50 *15,851.13 e*	<1%	(995.63)	3.48%	517.72
VARIAN MEDICAL SYSTM SYMBOL: VAR	137.0000	89.7800	12,299.86 *11,409.36 e*	<1%	890.50	N/A	N/A
VERISK ANALYTICS INC CLASS A SYMBOL: VRSK	297.0000	81.1700	24,107.49 *17,996.35 e*	<1%	6,111.14	N/A	N/A
VERIZON COMMUNICATN SYMBOL: VZ	421.0000	53.3800	22,472.98 *20,751.09 e*	<1%	1,721.89	4.32%	972.51
VISA INC CLASS A SYMBOL: V	1,288.0000	78.0200	100,489.76 *92,640.60 e*	1%	7,849.16	0.84%	850.08
VODAFONE GROUP F UNSPONSORED ADR 1 ADR REPS 10 ORD SHS SYMBOL: VOD	275.0000	24.4300	6,718.25 *8,802.75 e*	<1%	(2,084.50)	8.38%	563.16 ***Accrued Dividend: 138.50***
WABCO HOLDINGS INC SYMBOL: WBC	30.0000	106.1500	3,184.50 *3,032.06 e*	<1%	152.44	N/A	N/A

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Investment Detail - Mutual Funds (continued)

Equity Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
BOSTON PARTNERS LONG SHORT RESEARCH INST SYMBOL: BPIRX	6,827.6500	15.4500	105,487.19	1%	14.87	101,498.90 [e]	3,988.29
HARDING LOEVNER INST EMRG MKTS CL I SYMBOL: HLMEX	11,154.0000	16.8400	187,833.36	2%	19.26	214,826.04 [e]	(26,992.68)
Total Equity Funds	17,981.6500		293,320.55	3%		316,324.94	(23,004.39)
Total Mutual Funds	106,435.6730		1,286,944.39	14%		1,329,564.98	(42,620.59)

Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ALPS ALERIAN MLP ETF SYMBOL: AMLP	9,000.0000	12.6000	113,400.00 *101,808.28*	1%	11,591.72	7.61%	8,640.00
ISHARES MSCI EMERGING MARKETS ETF SYMBOL: EEM	9,000.0000	35.0100	315,090.00 *297,126.60*	4%	17,963.40	2.26%	7,131.74
ISHARES 20 PLS YEAR TREASURY BND ETF SYMBOL: TLT	15,000.0000	119.1300	1,786,950.00 *1,979,128.83*	20%	(192,178.83)	3.10%	55,541.88

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Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number 4298-2766

Statement Period December 1-31, 2016

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value / *Cost Basis*	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
WALT DISNEY CO SYMBOL: DIS	400.0000	104.2200	41,688.00 *39,548.00*	<1%	2,140.00	1.36%	568.00
							Accrued Dividend: 312.00
Total Equities	[illegible]		[illegible]	[illegible]	[illegible]		[illegible]
		Total Cost Basis	[illegible]				

Total Accrued Dividend for Equities: 1,332.02

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Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
DOUBLELINE TOTAL RETURN ♀ BD FD CL I SYMBOL: DBLTX	47,046.9160	10.6200	499,638.25	6%	10.89	512,349.37	(12,711.12)
HUSSMAN STRATEGIC TOTAL ♀ RETURN FUND SYMBOL: HSTRX	41,407.0070	11.9300	493,985.59	6%	12.10	500,890.67	(6,905.08)
Total Bond Funds	[illegible]		[illegible]	[illegible]		[illegible]	[illegible]

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity	Market Price	Market Value / Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
SCHWAB US LARGE CAP ETF SYMBOL: SCHX	24,780.0000	53.2600	1,319,782.80 *1,176,272.46*	15%	143,510.34	2.67%	35,286.72
Total Other Assets	57,780.0000		3,635,220.80	40%	(19,113.37)		106,800.34
		Total Cost Basis:	*3,554,386.17*				

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Total Investment Detail	8,946,965.01
Total Account Value	8,946,965.01
Total Cost Basis	*7,028,831.86*

Realized Gain or (Loss)

Short Term		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
LINKEDIN CORP EFF: 12/08/1 : LNKD	XXXMANDATORY MERGER	100.0000	03/15/16	12/08/16	19,600.00	11,505.20	8,094.80
Total Short Term					19,600.00	11,505.20	8,094.80

Long Term		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PERRIGO CO PLC	F : PRGO	54.0000	06/24/14	11/28/16	4,731.62	7,830.54 ^e	(3,098.92)

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Realized Gain or (Loss) (continued)

Long Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
LINKEDIN CORP XXXMANDATORY MERGER EFF: 12/08/1 : LNKD	8.0000	06/10/15	12/08/16	1,568.00	1,733.68 ᵉ	(165.68)
Total Long Term				6,299.62	9,564.22	(3,264.60)
Total Realized Gain or (Loss)				25,699.62	21,069.42	4,630.20

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/01/16	11/28/16	Sold	PERRIGO CO PLC F: PRGO	(54.0000)	87.7902	4,731.62
12/06/16	12/01/16	Bought	ALPHABET INC. CLASS C: GOOG	100.0000	747.5500	(74,763.95)
12/06/16	12/01/16	Bought	FACEBOOK INC CLASS A: FB	500.0000	115.1390	(57,578.45)
12/08/16	12/08/16	Cash Merger	LINKEDIN CORP XXX MANDATORY MERGER: LNKD			21,168.00
12/08/16	12/08/16	Cash Merger	LINKEDIN CORP XXX MANDATORY MERGER: LNKD	(108.0000)		
Total Equities Activity						(106,442.78)

Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number 2051-5210
Statement Period December 1-31, 2016

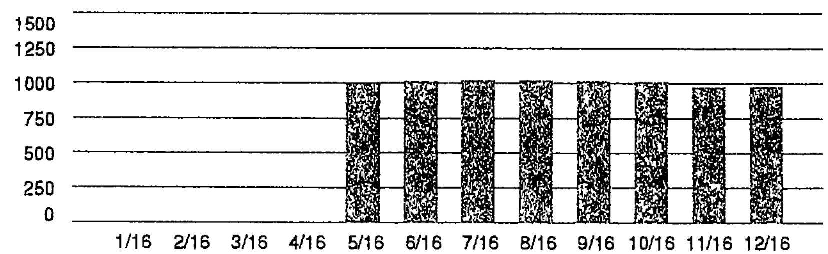
Account Value as of 12/31/2016: $ 976,653.92

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 975,680.03**	**$ 0.00**
Cash Value of Purchases & Sales	(5,024.00)	(1,001,448.96)
Investments Purchased/Sold	5,024.00	1,001,448.96
Deposits & Withdrawals	0.00	1,000,000.00
Dividends & Interest	3,220.97	17,446.60
Fees & Charges	(1,559.83)	(4,147.01)
Transfers	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(687.25)	(36,645.67)
Ending Value on 12/31/2016	**$ 976,653.92**	**$ 976,653.92**
Accrued Income[d]	*6,709.94*	
Ending Value with Accrued Income [d]	***$ 983,363.86***	

[redacted]

Account Value ($) Over Last 12 Months [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash	$ 11,850.63	1%
Fixed Income	964,803.29	99%
Total Assets Long	**$ 976,653.92**	

[redacted]

Gain or (Loss) Summary

Realized Gain or (Loss) This Period

Short Term	$0 00
Long Term	$0.00

Unrealized Gain or (Loss)

All Investments	$(29,931.61)[b]

Values may not reflect all of your gains/losses.

Account Notes

- Accrued Interest is $6,709 94

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Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
2051-5210

Statement Period
December 1-31, 2016

Income Summary

	This Period		Year to Date	
Income Summary	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One Interest	0.00	0.10	0.00	8.42
Corporate Bond and Other Interest	0.00	3,220.87	0.00	17,438.18
Total Income	0.00	3,220.97	0.00	17,446.60
Accrued Interest Paid[4]	0.00	(15.35)	0.00	(5,778.89)

[4]Certain accrued interest paid on taxable bonds may be deductible, consult your tax advisor

Investment Detail - Cash

Cash	**Market Value**	**% of Account Assets**
Cash	11,850.63	1%
Total Cash	11,850.63	1%
Total Cash	11,850.63	1%

Investment Detail - Fixed Income

Corporate Bonds	**Par**	**Market Price**	**Market Value** / *Cost Basis*	**Adjusted Cost Basis**	**% of Account Assets**	**Unrealized Gain or (Loss)**	**Estimated Annual Income** / Yield to Maturity
INTERNATL LEASE 4.625%21	**45,000.0000**	**103.6250**	**46,631.25**	**46,064.90**	**5%**	**566.35** [b]	**2,081.25**
DUE 04/15/21			*46,125.00*				4.04%
CUSIP: 459745GQ2							
MOODY'S: Ba1 S&P: BBB-							***Accrued Interest: 439.38***

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Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value / *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
STATE STREET CORP 3.1%23	50,000.0000	100.1134	50,056.70	51,200.02	5%	(1,143.32) b	1,550.00
DUE 05/15/23			*51,282.00*				2.69%
CUSIP: 857477AL7							
MOODY'S: A2 S&P: A-							***Accrued Interest: 198.06***
MEDTRONIC INC 3.5%25	45,000.0000	102.5086	46,128.87	47,950.42	5%	(1,821.55) b	1,575.00
DUE 03/15/25			*48,037.50*				2.63%
CUSIP: 585055BS4							
MOODY'S: A3 S&P: A							***Accrued Interest: 463.75***
VULCAN MATERIALS 4.5%25	50,000.0000	104.5479	52,273.95	53,147.37	5%	(873.42) b	2,250.00
DUE 04/01/25			*53,250.00*				3.63%
CALLABLE 01/01/25 AT 100.00000							
CUSIP: 929160AS8							
MOODY'S: Ba1 S&P: BBB							***Accrued Interest: 562.50***
VERISK ANALYTICS IN 4%25	50,000.0000	101.1441	50,572.05	51,593.82	5%	(1,021.77) b	2,000.00
DUE 06/15/25			*51,673.50*				3.56%
CALLABLE 03/15/25 AT 100.00000							
CUSIP: 92345YAD8							
MOODY'S: Baa3 S&P: BBB-							***Accrued Interest: 88.89***

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Schwab One® Trust Account of
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TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number
2051-5210

Statement Period
December 1-31, 2016

Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimate Annual Incom Yield to Maturi
AMERICAN TOWER 3.375%26 DUE 10/15/26 CALLABLE 07/15/26 AT 100.00000 CUSIP: 03027XAK6 MOODY'S: Baa3 S&P: BBB-	50,000.0000	94.5143	47,257.15 *49,502.00*	49,502.00	5%	(2,244.85)	1,687.5 3.49
							Accrued Interest: 356.2
Total Corporate Bonds	875,000.0000		873,228.67 Total Cost Basis: 902,048.10	901,189.23	89%	(27,960.56)	29,782.8

Total Accrued Interest for Corporate Bonds: 6,709.9

CMO & Asset Backed Securities	Par	Market Price	Market Value *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturit
CONTINENTAL/US AI 4.3%27 ABS-SPCL DUE 02/15/27 -- CUSIP: 909319AA3 MOODY'S: NR S&P: A FACTOR= .902156185 REMAIN PRIN=$45,107.81	50,000.0000	104.0000	46,912.12 *47,870.67*	N/A	5%	(958.55)	N/A N/

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

Investment Detail - Fixed Income (continued)

CMO & Asset Backed Securities (continued)	Par	Market Price	Market Value *Cost Basis*	Adjusted Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
AMERICAN AIRLINE 3.65%29	45,000.0000	99.2500	44,662.50	N/A	5%	(1,012.50)	N/A
DEB-BOND DUE 12/15/29 AMICB-- CUSIP: 023764AA1 MOODY'S: A2 S&P: A FACTOR=1.000000000 REMAIN PRIN=$45,000.00			*45,675.00*				N/A
Total CMO & Asset Backed Securities	95,000.0000		91,514.62	N/A	9%	(1,971.05)	N/A
		Total Cost Basis:	*93,543.67*				
Total Fixed Income	970,000.0000		964,803.29	901,189.23	99%	(29,931.61)	29,762.85
		Total Cost Basis:	*995,593.77*				

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

Total Investment Detail	976,653.92
Total Account Value	976,653.92
Total Cost Basis	*995,593.77*

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Schwab One® Trust Account of
BERNARDINE ATKINS TTEE
TRUST AGREEMENT FOR THE HELGA
U/A DTD 08/10/2011

Account Number 2051-5210

Statement Period December 1-31, 2016

Transaction Detail - Purchases & Sales

Fixed Income Activity

Settle Date	Trade Date	Transaction	Description	Par	Unit Price	Total Amount
12/06/16	12/01/16	Bought Prime	CHUBB CORP 3.35%26 DUE 05/03/26: 00440EAV9 With accrued interest of $15.35	5,000.0000	100.1730	(5,024.00)
Total Fixed Income Activity						(5,024.00)
Total Purchases & Sales						(5,024.00)

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

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/16	12/01/16	Bond Interest	CONSTELLATION BR 4.75%25: 21036PAP3	475.00
12/14/16	12/14/16	Bond Interest	VISA INC 3.15%25: 92826CAD4	708.75
12/15/16	12/15/16	Bond Interest	JPMORGAN CHASE & 3.2%26: 46625HRS1	83.56
12/15/16	12/15/16	Bond Interest	VERISK ANALYTICS IN 4%25: 92345YAD8	1,000.00
12/15/16	12/16/16	Bond Interest	AMERICAN AIRLINE 3.65%29: 023764AA1	953.56
12/29/16	12/29/16	Credit Interest	SCHWAB1 INT 11/29-12/28	0.10
Total Dividends & Interest				$3,220.97

11/29 through 12/28. $0 10 based on 030% average Schwab One interest rate paid on 10 days in which your account had an average daily balance of $13,410 40

Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/30/16	12/30/16	Service Fee	ADVISED QUARTERLY FEE	(1,559.83)
Total Fees & Charges				(1,559.83)

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