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Form 990-PF

Department of the Treasury
Internal Revenue Service

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

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OMB No 1545-0052

2016

Open to Public Inspection

For calendar year 2016, or tax year beginning 01-01-2016, and ending 12-31-2016

Name of foundation Thomas H Lowder Family Foundation		A Employer identification number 63-1139498	
Number and street (or P O box number if mail is not delivered to street address) 2003 Cahaba Road No 202	Room/suite	B Telephone number (see instructions) (404) 592-0180	
City or town, state or province, country, and ZIP or foreign postal code Mountain Brook, AL 35213		C If exemption application is pending, check here ☐	
G Check all that apply ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ 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) \$ 21,228,924	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) (Part I, column (d) must be on cash basis)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐	

Part I	Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	13,465	5		
	4 Dividends and interest from securities	366,578	362,280		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	39,082			
	b Gross sales price for all assets on line 6a	6,952,479			
	7 Capital gain net income (from Part IV, line 2)		39,082		
	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)	260,551	260,551			
12 Total. Add lines 1 through 11	679,676	661,918			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0	0		0
	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)	58,820	55,822		0
	17 Interest	21	21		0
	18 Taxes (attach schedule) (see instructions)	62,918	4,016		0
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	6,498	0		0
	24 Total operating and administrative expenses. Add lines 13 through 23	128,257	59,859		0
25 Contributions, gifts, grants paid	948,825			946,325	
26 Total expenses and disbursements. Add lines 24 and 25	1,077,082	59,859		946,325	
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-397,406			
	b Net investment income (if negative, enter -0-)		602,059		
c Adjusted net income (if negative, enter -0-)					

For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

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					
	2	Savings and temporary cash investments	1,625,425	783,651	783,651		
	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)	19,291,494	20,440,273	20,440,273		
	c	Investments—corporate bonds (attach schedule)					
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
	12	Investments—mortgage loans					
	13	Investments—other (attach schedule)					
	14	Land, buildings, and equipment basis ▶ _____ 5,000 Less accumulated depreciation (attach schedule) ▶ _____	5,000	5,000	5,000		
15	Other assets (describe ▶ _____)						
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	20,921,919	21,228,924	21,228,924			
Liabilities	17	Accounts payable and accrued expenses					
	18	Grants payable					
	19	Deferred revenue					
	20	Loans from officers, directors, trustees, and other disqualified persons					
	21	Mortgages and other notes payable (attach schedule)					
	22	Other liabilities (describe ▶ _____)					
	23	Total liabilities (add lines 17 through 22)	0	0			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.						
	24	Unrestricted					
	25	Temporarily restricted					
	26	Permanently restricted					
	Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.						
	27	Capital stock, trust principal, or current funds	0	0			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund	0	0			
	29	Retained earnings, accumulated income, endowment, or other funds	20,921,919	21,228,924			
30	Total net assets or fund balances (see instructions)	20,921,919	21,228,924				
31	Total liabilities and net assets/fund balances (see instructions) .	20,921,919	21,228,924				

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	20,921,919
2	Enter amount from Part I, line 27a	2	-397,406
3	Other increases not included in line 2 (itemize) ▶ _____	3	704,411
4	Add lines 1, 2, and 3	4	21,228,924
5	Decreases not included in line 2 (itemize) ▶ _____	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	21,228,924

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 a PUBLICLY TRADED SECURITIES	P		
b Capital Gains Dividends	P		
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 6,817,492		6,913,397	-95,905
b 134,987			134,987
c			
d			
e			

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

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			-95,905
b			134,987
c			
d			
e			

2 Capital gain net income or (net capital loss)	2	39,082
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

1 Enter the appropriate amount in each column for each year, see 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	671,100	21,581,875	0 031096
2014	1,350,250	22,682,845	0 059527
2013	1,287,971	22,273,459	0 057825
2012	1,310,225	21,148,783	0 061953
2011	2,419,424	20,090,166	0 120428
2 Total of line 1, column (d)			0 330829
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			0 066166
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			20,787,559
5 Multiply line 4 by line 3			1,375,430
6 Enter 1% of net investment income (1% of Part I, line 27b)			6,021
7 Add lines 5 and 6			1,381,451
8 Enter qualifying distributions from Part XII, line 4			946,325

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b	1	12,041
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	12,041
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	12,041
6	Credits/Payments		
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	31,673
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	31,673
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	19,632
11	Enter the amount of line 10 to be Credited to 2017 estimated tax ▶ 19,632 Refunded ▶	11	0

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	Yes	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)? If the answer is "Yes" to 1a or 1b , attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities	1b		No
c	Did the foundation file Form 1120-POL for this year?	1c		No
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		No
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		No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on Form 990-T for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T	5		No
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	Yes	
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	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ AL			
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	Yes	
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		No
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		No

Part VII-A Statements Regarding Activities (continued)

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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	Yes	
14	The books are in care of ► <u>PATHSTONE FAMILY OFFICE</u> Telephone no ► <u>(404) 592-0180</u>			

Located at ► PO BOX 52047 ATLANTA GA ZIP+4 ► 30355

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here	☐		
	and enter the amount of tax-exempt interest received or accrued during the year	► 15		
16	At any time during calendar year 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
	See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) 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.

1a	During the year did the foundation (either directly or indirectly)		Yes	No
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		
	Organizations relying on a current notice regarding disaster assistance check here.			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016?		☐ Yes ☒ No	
	If "Yes," list the years ► 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions)	2b		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?		☐ Yes ☒ No	
b	If "Yes," did it have excess business holdings in 2016 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2016)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?	4b		No

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

5a During the year did the foundation pay or incur any amount to (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). ☐ Yes ☒ No (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No b If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ Yes ☒ No 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 <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d)</i>	5b		
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No <i>If "Yes" to 6b, file Form 8870</i>	6b		No
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No	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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
THOMAS H LOWDER PO BOX 52047 ATLANTA, GA 30355	PRESIDENT/TREASURER 1 00	0	0	0
SUSAN C LOWDER PO BOX 52047 ATLANTA, GA 30355	VICE PRESIDENT/SECRETARY 1 00	0	0	0
HEATHER ANNE LOWDER PO BOX 52047 ATLANTA, GA 30355	VICE PRESIDENT 1 00	0	0	0
RICHARD ALEXANDER CARRINGTON V PO BOX 52047 ATLANTA, GA 30355	VICE PRESIDENT 1 00	0	0	0
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) 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	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	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	19,511,619
b	Average of monthly cash balances.	1b	1,592,502
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	21,104,121
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	21,104,121
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	316,562
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	20,787,559
6	Minimum investment return. Enter 5% of line 5.	6	1,039,378

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6.	1	1,039,378
2a	Tax on investment income for 2016 from Part VI, line 5.	2a	12,041
b	Income tax for 2016 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	12,041
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	1,027,337
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	1,027,337
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	1,027,337

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	946,325
b	Program-related investments—total from Part IX-B.	1b	0
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	946,325
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	946,325

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				1,027,337
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.	1,111,822			
b From 2012.	287,529			
c From 2013.	210,057			
d From 2014.	239,259			
e From 2015.				
f Total of lines 3a through e.	1,848,667			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ 946,325				
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.				946,325
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))	81,012			81,012
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	1,767,655			
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).	1,030,810			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	736,845			
10 Analysis of line 9				
a Excess from 2012.	287,529			
b Excess from 2013.	210,057			
c Excess from 2014.	239,259			
d Excess from 2015.				
e Excess from 2016.				

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

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

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

	Tax year	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the organization 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))
THOMAS H LOWDER

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

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 email 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	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
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			3a	946,325
b <i>Approved for future payment</i>				
Total			3b	0

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
Alabama Shakespeare Festival 1 Festival Drive Montgomery, AL 36117	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	5,000
ALS Association Alabama Chapter PO Box 2888 Huntsville, AL 35804	NONE	public	FUND GENERAL PROGRAM EXPENDITURES	25,000
ALS Association DCMDVA Chapter 7507 Standish Place Rockville, MD 20855	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	6,250
ALS Association Greater New York Chapter 42 Broadway Suite 1724 NEW YORK, NY 10004	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	10,000
ALS Association Greater New York Chapter 42 Broadway Suite 1724 NEW YORK, NY 10004	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	6,250
Total ► 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
Alzheimer's Drug Discovery Foundation 57 WEST 57TH STREET SUITE 904 NEW YORK, NY 10019	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	47,500
Alzheimer's Drug Discovery Foundation 57 WEST 57TH STREET SUITE 904 NEW YORK, NY 10019	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	250,000
ALZHEIMER'S OF CENTRAL ALABAMA PO BOX 2273 BIRMINGHAM, AL 35201	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	4,500
ALZHEIMER'S OF CENTRAL ALABAMA PO BOX 2273 BIRMINGHAM, AL 35201	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	15,000
Auburn University - Harbert College of Business 317 SOUTH COLLEGE STREET AUBURN, AL 36849	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	100,000
Total 				946,325
3a				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
Auburn University - School of Nursing 317 SOUTH COLLEGE STREET AUBURN, AL 36849	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	100,000
Auburn University - Tigers Unlimited 317 SOUTH COLLEGE STREET AUBURN, AL 36849	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	25,000
Birmingham Humane Society 300 SNOW DRIVE BIRMINGHAM, AL 35209	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,000
Birmingham Southern College 900 ARKADELPHIA ROAD BIRMINGHAM, AL 35254	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	20,000
Carmel Valley - Catholic Church 9 EL CAMINITO ROAD CARMEL VALLEY, CA 93924	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,500
Total ▶ 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
Carmel Valley - St Dunstan's Episcopal Church 28005 ROBINSON CANYON ROAD CARMEL, CA 92923	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,500
CATHOLIC CHARITIES PO BOX 12047 BIRMINGHAM, AL 35202	NONE	Public	Annual Appeal	7,500
Charlotte Ballet - Dancing With The Stars Event 701 N TRYON ST CHARLOTTE, NC 28202	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	100
Chartwell School 2511 NUMA WATSON ROAD SEASIDE, CA 93955	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	5,000
CHILDREN'S HOSPITAL FOUNDATION 1600 7TH AVENUE SOUTH BIRMINGHAM, AL 35233	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,000
Total ▶ 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
Covenant House Georgia 1559 JOHNSON RD NW ATLANTA, GA 30319	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,500
Crippled Children's Foundation 2019 FOURTH AVENUE NORTH SUITE 101 BIRMINGHAM, AL 35203	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,800
DYNAMIC CATHOLIC 5081 Olympic Blvd Erlanger, KY 41018	NONE	public	FUND GENERAL PROGRAM EXPENDITURES	2,500
Exceptional Foundation 1616 OXMOOR ROAD BIRMINGHAM, AL 35209	NONE	public	FUND GENERAL PROGRAM EXPENDITURES	2,000
Family FRF Inc 1776 Peachtree Rd NW atlanta, GA 30309	NONE	Public	FRANK ORGEL	9,000
Total ▶ 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a Paid during the year				
Family FRF Inc 1776 Peachtree Rd NW atlanta, GA 30309	NONE	Public	QUIET HERO PARTY	12,700
Family FRF Inc (Sarah Orgel) 1776 Peachtree Rd NW atlanta, GA 30309	NONE	Public	SARAH ORGEL	2,500
Friends of Alabama Archives 624 Washington Avenue Montgomery, AL 36130	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,000
Glenwood Autism & Behavioral Health Center 150 GLENWOOD LANE BIRMINGHAM, AL 35242	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	40,000
HAVE (Honduras Agalta Valley Education) Foundation 1900 CENTURY PLACE STE 250 ATLANTA, GA 30345	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	1,800
Total ▶ 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
HERITAGE FOUNDATION 214 MASSACHUSETTS AVE NE WASHINGTON, DC 20002	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	1,000
Hollin's College Fund 7916 WILLIAMSON ROAD ROANOKE, VA 24020	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	1,175
Jubilee Family Development Center 38 Country Club Road Mountain Brook, AL 35213	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	10,000
Kid's Haven 325 12TH STREET Lynchburg, VA 24504	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	250
Legionaires of Christ 1595 Peachtree Parkway Suite 204-208 Cumming, GA 30041	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,500
Total ▶ 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
Mountain Brook Community Church (Heather's Charity) 3001 HWY 280 EAST BIRMINGHAM, AL 35243	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,000
MTREP - Montana Racial Equity Project PO BOX 11885 BOZEMAN, MT 59719	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	10,000
Skyland Trail Foundation - Southern Shindig (Stuart's Charity) 1961 NORTH DRUID HILLS RD NE ATLANTA, GA 30329	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	500
St Francis Xavier Catholic Church 2 XAVIER CIRCLE Birmingham, AL 35213	NONE	public	FUND GENERAL PROGRAM EXPENDITURES	17,500
St Bernard Prep School 1600 ST BERNARD DR SE CULLMAN, AL 35055	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,500
Total ► 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ST JOHN'S EPISCOPAL CHURCH 113 MADISON AVE MONTGOMERY, AL 36104	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	10,000
Tanner Foundation 3105 INDEPENDENCE DR BIRMINGHAM, AL 35209	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	25,000
THE ALTAMONT SCHOOL 4801 ALTAMONT RD S BIRMINGHAM, AL 35222	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	10,000
UAB - Athletics Football Operations Facility 1720 2ND AVE S BIRMINGHAM, AL 35294	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	10,000
UCSF Foundation in Honor of Dr Bobby Tay PO BOX 45339 SAN FRANCISCO, CA 94145	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	5,000
Total ► 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
UGA Foundation (Stuart's Charity) 394 SOUTH MILLEDGE AVE ATHENS, GA 30602	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	2,500
UNITED WAY OF CENTRAL ALABAMA (ALEXIS DE TOCQUEVILLE) PO BOX 320189 Monterey, CA 93940	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	50,000
University of Virginia PO BOX 400331 Charlottesville, VA 22904	NONE	Public	HEALTH FOUNDATION	35,000
University of Virginia Fund PO BOX 400173 Charlottesville, VA 22904	NONE	public	McIntire School of Commerce McIntire Annual Fund	7,500
USA Against Alzheimer's Network 2 WISCONSIN CIRCLE CHEVY CHASE, MD 20815	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	5,000
Total ▶ 3a				946,325

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
VIRGINIA EPISCOPAL SCHOOL 400 VES ROAD Lynchburg, VA 24503	NONE	Public	FUND GENERAL PROGRAM EXPENDITURES	25,000
Total 				946,325
3a				

TY 2016 Investments Corporate Stock Schedule**Name:** Thomas H Lowder Family Foundation**EIN:** 63-1139498

Name of Stock	End of Year Book Value	End of Year Fair Market Value
APOLLO CREDIT SHORT OPPORTUNITIES FUND (OFFSHORE) LTD	0	0
CMS Structured Fund III	7,947	7,947
DORCHESTER CAPITAL INTERNATIONAL, LTD	0	0
Hound Partners Concentrated Fund Ltd	1,191,348	1,191,348
Hound Partners Offshore Fund LTD	870,513	870,513
Malco Company	85,401	85,401
MILLENIUM STRATEGIC CAPITAL II	0	0
MORGAN STANLEY - 3814	0	0
Pershing - 2364	0	0
Synovus - 9016	18,282,990	18,282,990
The Gadsden Corporation	2,074	2,074

TY 2016 Other Expenses Schedule**Name:** Thomas H Lowder Family Foundation**EIN:** 63-1139498**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
NONDEDUCTIBLE EXPENSES FROM PASS-THROUGHS	2,998	0		0
NONDEDUCTIBLE EXPENSE - VES BASKETBALL CAMP	3,500	0		0

TY 2016 Other Income Schedule**Name:** Thomas H Lowder Family Foundation**EIN:** 63-1139498**Other Income Schedule**

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
RENTAL INCOME FROM PASS-THROUGHS	27,569	27,569	27,569
ORDINARY INCOME FROM PASS-THROUGHS	232,982	232,982	232,982

TY 2016 Other Increases Schedule

Name: Thomas H Lowder Family Foundation
EIN: 63-1139498

Description	Amount
UNREALIZED GAIN/LOSS ON SECURITIES	704,411

TY 2016 Other Professional Fees Schedule**Name:** Thomas H Lowder Family Foundation**EIN:** 63-1139498

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT FEES	58,820	55,822		0

TY 2016 Taxes Schedule**Name:** Thomas H Lowder Family Foundation**EIN:** 63-1139498

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	3,734	3,734		0
Taxes Paid	58,902	0		0
TAXES PAID - TALLAPOOSA CO	282	282		0