

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.
▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

OMB No 1545-0052.

2017

Open to Public Inspection

For calendar year 2017 or tax year beginning , 2017, and ending , 20

Name of foundation **Shelter Insurance Foundation**
Number and street (or P O box number if mail is not delivered to street address) **1817 West Broadway**
City or town, state or province, country, and ZIP or foreign postal code **Columbia MO 65218**

A Employer identification number
43-1224155

B Telephone number (see instructions)
573-214-4887

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 ☒ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 12,762,990

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

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	194,935			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash inve				
	4 Dividends and interest from securities	395,463	395,463	395,463	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	530,034			
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		422,655		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)	0			
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	1,120,432	818,118	395,463	
	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	6,471			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	6,471	0	0	0
	25 Contributions, gifts, grants paid	1,149,526			1,140,858
	26 Total expenses and disbursements. Add lines 24 and 25	1,155,997	0	0	1,140,858
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	(35,565)			
	b Net investment income (if negative, enter -0-)		818,118		
	c Adjusted net income (if negative, enter -0-)			395,463	

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2017)

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	163,894	1,335,427	1,335,427
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)	6,997,741	7,142,129	7,142,129
	c Investments—corporate bonds (attach schedule)	5,185,576	4,238,656	4,238,656
	11 Investments—land, buildings, and equipment basis ▶			
Liabilities	Less accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)			
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶ <u>Accrued Int & Misc Rec</u>)	70,439	46,778	46,778
	16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	12,417,650	12,762,990	12,762,990
	17 Accounts payable and accrued expenses	25,432	28,000	
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ <u>Deferred Excise Tax</u>)	28,782	32,614	
	23 Total liabilities (add lines 17 through 22)	54,214	60,614	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26, and lines 30 and 31.			
	24 Unrestricted	12,331,436	12,670,376	
	25 Temporarily restricted			
	26 Permanently restricted	32,000	32,000	
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	12,363,436	12,702,376	
	31 Total liabilities and net assets/fund balances (see instructions)	12,417,650	12,762,990	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	12,363,436
2 Enter amount from Part I, line 27a	2	(35,565)
3 Other increases not included in line 2 (itemize) ▶ <u>Change in Unrealized Gain/Loss</u>	3	374,505
4 Add lines 1, 2, and 3	4	12,702,376
5 Decreases not included in line 2 (itemize) ▶	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	12,702,376

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
1a See Attached Listing				
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))	
a			0	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
a				
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	422,655	
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 doesn't 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))
2016	1,017,785	12,350,192	0.0824
2015	991,139	12,663,791	0.0783
2014	931,396	13,270,109	0.0702
2013	650,590	12,824,991	0.0507
2012	831,206	12,645,406	0.0657
2 Total of line 1, column (d)			2 0.3473
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 50, or by the number of years the foundation has been in existence if less than 5 years			3 .06946
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5			4 12,173,579
5 Multiply line 4 by line 3			5 845,577
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 8,371
7 Add lines 5 and 6			7 853,948
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions			8 1,140,858

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

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	8,371	
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	2		
3 Add lines 1 and 2	3	8,371	
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	4		
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	8,371	
6 Credits/Payments			
a 2017 estimated tax payments and 2016 overpayment credited to 2017	6a	7,607	
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	7,607	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	764	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	0	
11 Enter the amount of line 10 to be Credited to 2018 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	0	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition If the answer is "Yes" to 1a or 1b , attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered. See instructions <input type="checkbox"/> Missouri		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2017 or the tax year beginning in 2017? See the instructions for Part XIV. If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	X	
Website address ▶		
14 The books are in care of ▶ Christina M. Workman Telephone no ▶ 573-214-4574		
Located at ▶ 1817 W Broadway, Columbia, MO ZIP+4 ▶ 65218-0001		
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 2017, 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?	Yes	No
See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ▶	16	X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions		
Organizations relying on a current notice regarding disaster assistance, check here ▶ <input type="checkbox"/>		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2017?		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 2017, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2017? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)		X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 2017 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 2017.)		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2017?		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		Yes	No
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions		5b	
Organizations relying on a current notice regarding disaster assistance, check here	<input type="checkbox"/>		
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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?		7b	

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, and foundation managers and their compensation. See instructions.**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Attached Listing				

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
None				

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



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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
None		
Total number of others receiving over \$50,000 for professional services		

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 None	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 None	
2	
All other program-related investments See instructions	
3 None	
Total. Add lines 1 through 3	0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	12,287,597
b	Average of monthly cash balances	1b	71,366
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	12,358,963
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	12,358,963
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	185,384
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	12,173,579
6	Minimum investment return. Enter 5% of line 5	6	608,679

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	608,679
2a	Tax on investment income for 2017 from Part VI, line 5	2a	8,371
b	Income tax for 2017 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	8,371
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	600,308
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	600,308
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	600,308

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	1,140,858
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	1,140,858
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions	5	8,371
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,132,487

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 2016	(c) 2016	(d) 2017
1 Distributable amount for 2017 from Part XI, line 7				600,308
2 Undistributed income, if any, as of the end of 2017				
a Enter amount for 2016 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2017				
a From 2012	203,616			
b From 2013	329,441			
c From 2014	274,972			
d From 2015	363,319			
e From 2016	408,463			
f Total of lines 3a through e	1,579,811			
4 Qualifying distributions for 2017 from Part XII, line 4 ▶ \$ 1,140,858				
a Applied to 2016, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2017 distributable amount				600,308
e Remaining amount distributed out of corpus	540,550			
5 Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	2,120,361			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2016 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2017. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2018				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2012 not applied on line 5 or line 7 (see instructions)	203,616			
9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a	1,916,745			
10 Analysis of line 9				
a Excess from 2013	329,441			
b Excess from 2014	274,972			
c Excess from 2015	363,319			
d Excess from 2016	408,463			
e Excess from 2017	540,550			

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 2017, enter the date of the ruling ▶ N/A

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

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years			(e) Total
(a) 2017	(b) 2016	(c) 2015	(d) 2014	
				0
b 85% of line 2a	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed				0
d Amounts included in line 2c not used directly for active conduct of exempt activities				0
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon				
a "Assets" alternative test—enter				
(1) Value of all assets				0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)				0
b "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed				0
c "Support" alternative test—enter				
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)				0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)				0
(3) Largest amount of support from an exempt organization				0
(4) Gross investment income				0

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

1 Information Regarding Foundation Managers:

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

None

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

None

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

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

a The name, address, and telephone number or email address of the person to whom applications should be addressed

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

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

A brief written description of the request

c Any submission deadlines

None

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

AR., AZ., CO., ILL., IN., IA., KS., KY., LA., MO., MS., NE., NV., OH., OK., TN.

Part XV Supplementary Information *(continued)***3** Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year See Attached Listing				
Total				3a 1,140,858
b Approved for future payment See Attached Listing				
Total				3b 28,000

Enter gross amounts unless otherwise indicated

(See worksheet in line 13 instructions to verify calculations)

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.)
---------------	--

[illegible]

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) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of | | |
| | (1) Cash | 1a(1) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

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

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

**Sign
Here**

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

Signature of officer or trustee

10/30/2018
Date

Vice Pres , Treasurer & Secretary
Title

May the IRS discuss this return with the preparer shown below?
See instructions ☐ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date	
------	--

Check ☐ if self-employed

PTIN

Firm's name ▶

Firm's EIN ▶

Firm's address ►

Phone no

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

OMB No 1545-0047

2017▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Go to www.irs.gov/Form990 for the latest information.**Name of the organization**

Shelter Insurance Foundation

Employer identification number

43-1224155

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

Form 990 or 990-EZ

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

Form 990-PF

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

- ☒
- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

No contributions over \$5,000 were received.

Special Rules

- ☐
- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33
- $\frac{1}{3}$
- % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000, or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

- ☐
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000
- exclusively*
- for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

- ☐
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions
- exclusively*
- for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an
- exclusively*
- religious, charitable, etc., purpose. Don't complete any of the parts unless the
- General Rule**
- applies to this organization because it received
- nonexclusively*
- religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ _____

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

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

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

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

Name of organization

Shelter Insurance Foundation

Employer identification number

43-1224155

Part II Noncash Property (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
	----- ----- ----- -----	\$ -----	-----

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

Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ▶ \$ _____

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----

(e) Transfer of gift

Transferee's name, address, and ZIP + 4

Relationship of transferor to transferee

----- ----- -----	----- ----- -----
-------------------------	-------------------------

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----

(e) Transfer of gift

Transferee's name, address, and ZIP + 4

Relationship of transferor to transferee

----- ----- -----	----- ----- -----
-------------------------	-------------------------

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----

(e) Transfer of gift

Transferee's name, address, and ZIP + 4

Relationship of transferor to transferee

----- ----- -----	----- ----- -----
-------------------------	-------------------------

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----

(e) Transfer of gift

Transferee's name, address, and ZIP + 4

Relationship of transferor to transferee

----- ----- -----	----- ----- -----
-------------------------	-------------------------

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
Form 990-PF
2017
PART 1

LINE 1, CONTRIBUTIONS

CONTRIBUTOR	DATE	AMOUNT	CASH	COMMON STOCK
Contributions from individuals or businesses of less than \$5,000	Various	194,935	194,935	0
Contributions from individuals or businesses of \$5,000 or more		0	0	0
Total Line 1, Contributions		194,935	194,935	0

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

LINE 16c, Other Professional Fees

Investment Management Fees

-

-

LINE 18, TAXES

Excise Tax Based on Investment Income (Section 4940(e))
Annual Registration Fee

6,471

6,471

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
FORM 990-PF
2017

Part X, Line 1a and 1b

	Cash Balance	Average Cash Balance	Temporary Investments	Long Term Investments Stocks & Bonds	Long Term Market Over Cost	Long Term Market Value Stocks & Bonds	Total Temporary and Long Term Investments
Beg Balance	163,893 84						
1/31/2017	169,956 01	166,924 93	0 00	9,260,244 19	2,917,570 36	12,177,814 55	12,177,814 55
2/28/2017	128,125 21	149,040 61	175,000 00	9,307,372 08	3,129,564 09	12,436,936 17	12,611,936 17
3/31/2017	59,670 73	93,897 97	325,035 35	9,298,319 82	3,033,061 73	12,331,381 55	12,656,416 90
4/30/2017	110,501 64	85,086 19	325,326 92	9,292,039 82	3,002,964 82	12,295,004 64	12,620,331 56
5/31/2017	76,571 46	93,536 55	425,555 98	9,286,194 82	2,006,642 78	11,292,837 60	11,718,393 58
6/30/2017	(29,567 50)	23,501 98	250,792 38	9,237,883 78	2,924,262 64	12,162,146 42	12,412,938 80
7/31/2017	(91,277 57)	(60,422 54)	50,947 12	8,822,970 78	3,023,855 95	11,846,826 73	11,897,773 85
8/31/2017	56,748 69	(17,264 44)	31,021 11	8,920,861 80	2,966,310 01	11,887,171 81	11,918,192 92
9/30/2017	88,134 35	72,441 52	281,058 22	8,694,844 09	3,166,370 09	11,861,214 18	12,142,272 40
10/31/2017	96,340 62	92,237 49	281,287 02	8,704,130 42	3,225,929 64	11,930,060 06	12,211,347 08
11/30/2017	57,751 82	77,046 22	631,535 04	8,446,557 21	3,392,415 43	11,838,972 64	12,470,507 68
12/31/2017	102,970 06	80,360 94	1,232,456 49	8,085,455 34	3,295,329 40	11,380,784 74	12,613,241 23
Average		<u>71,365 62</u>					<u>12,287,597 23</u>
		Line 1b					Line 1a

Part X, Line 4

Cash Average	71,365 62
FMV investments average	<u>12,287,597 23</u>
	<u>12,358,962 84</u>
	<u>1 5%</u>
Line 4	<u><u>185,384 44</u></u>

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

FORM 990-PF

2017

Part XV, Supplementary information - Section 3A

Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Receipt	Purpose of Contribution	Amount
ACT	2200 Burlington St	Columbia, Missouri 65202	N/A	PC	Charitable	250 00
Alzheimer's Association - Greater Miss	2400 Bluff Creek Dr	Columbia, Missouri 65201	N/A	PC	Education & Research	2,500 00
AMERICAN CANCER SOCIETY	4209 Hyde Park	Jefferson City, Missouri 6510	N/A	PC	Education & Research	1,500 00
AMERICAN HEART ASSOCIATION - N	PO Box 50035	Prescott, Arizona 86304-503	N/A	PC	Education & Research	1,000 00
AMERICAN HEART ASSOCIATION - N	PO Box 50035	Prescott, Arizona 86304-503	N/A	PC	Education & Research	5,000 00
AMERICAN RED CROSS OF EASTER	10195 Corporate Square Dr	St Louis, Missouri 63132	N/A	PC	Education & Research	1,000 00
Arkansas Hunters Feeding the Hungry	PO Box 55303	Little Rock, Arkansas 72215	N/A	PC	Charitable	175 00
Arts Council of Clinton	PO Box 572	Clinton, Mississippi 39060	N/A	PC	Charitable	500 00
Best Buddies Kentucky	1911A Bardstown Rd	Louisville, Kentucky 40205	N/A	PC	Charitable	500 00
Big Brothers Big Sisters of Central Arka	312 West Pershing	North Little Rock, Arkansas 7	N/A	PC	Charitable	1,000 00
Bluegrass Runners	PO Box 23551	Lexington, Kentucky 40523	N/A	PC	Charitable	250 00
Boone County 4-H Foundation Inc	1012 N Hwy UU	Columbia, Missouri 65203-9	N/A	PC	Charitable	500 00
Boone County Historical Society	3801 Ponderosa St	Columbia, Missouri 65201	N/A	PC	Charitable	1,000 00
Boys & Girls Club of Cedar Rapids	420 6th Street SE Ste 240	Cedar Rapids, Iowa 52401	N/A	PC	Charitable	1,000 00
Bridges of Norman, Inc	1670 N Stubberman	Norman, Oklahoma 73069	N/A	PC	Charitable	1,000 00
Camp Quality USA, INC	PO Box 953	Jefferson City, Missouri 6510	N/A	PC	Charitable	1,267 00
Carroll County Area YMCA	101 E Ridge Dr, Ste F	Carrollton, Missouri 64633	N/A	PC	Charitable	600 00
Central Christian College of the Bible	911 E Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	550 00
Central Christian College of the Bible	911 E Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	912 69
Central Christian College of the Bible	911 E Urbandale Dr	Moberly, Missouri 65270	N/A	PC	Education	650 00
Central Methodist University	411 Central Methodist Squar	Fayette, Missouri 65248-119	N/A	PC	Education	250 00
Central Methodist University	411 Central Methodist Squar	Fayette, Missouri 65248-119	N/A	PC	Education	120 00
Central Methodist University	411 Central Methodist Squar	Fayette, Missouri 65248-119	N/A	PC	Education	100 00
Central Methodist University	411 Central Methodist Squar	Fayette, Missouri 65248-119	N/A	PC	Education	250 00
Central Methodist University	411 Central Methodist Squar	Fayette, Missouri 65248-119	N/A	PC	Education	500 00
Central Missouri CPCU Society Chapter	720 Providence Rd	Malvern, Pennsylvania 1935	N/A	PC	Charitable	500 00
CENTRAL MISSOURI HONOR FLIGHT	1400 FORUM BLVD, STE 1-	COLUMBIA, Missouri 65203	N/A	PC	Charitable	6,000 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	1,000 00
Columbia College	1001 Rogers St	Columbia, Missouri 65216	N/A	PC	Education	100 00
COLUMBIA EDUCATIONAL ROBOTICS	4471 E RAVENS RIDGE DR	COLUMBIA, Missouri 65201	N/A	PC	Education	100 00
Columbia Missourian	221 S 8th SIPO Box 917	Columbia, Missouri 65202	N/A	PC	Charitable	500 00
Columbia Public Schools		Columbia, Missouri 65202	N/A	PC	Education	1,000 00
Columbia Public Schools Foundation	PO Box 1234	Columbia, Missouri 65205-1	N/A	PC	Education	1,000 00
Coyote Hill Christian Children's Home	PO Box 1	Harnsburg, Missouri 65256	N/A	PC	Education & Research	1,500 00
Curtis W Jones Family Foundation	3706 Sardis Ct	Columbia, Missouri 65203	N/A	PC	Charitable	500 00
DEON STARMAN BREAST CANCER	c/o Joyce Roth8071 S Hillcre	Columbia, Missouri 65203	N/A	PC	Research	200 00
EnCircle Technologies	1400 Forum Blvd Ste 1C #22	Columbia, Missouri 65203	N/A	PC	Education	2,500 00
FORSYTH PROJECT GRADUATION	PO BOX 492	FORSYTH, Missouri 65653	N/A	PC	Education	250 00
Foyil Public Schools	PO Box 49	Foyil, Oklahoma 74031	N/A	PC	Education	1,000 00
GATEWAY AREA CHAPTER NATIONAL	1867 LACKLAND HILL PKW	ST LOUIS, Missouri 63146	N/A	PC	Charitable	3,000 00
Girl Scouts of the Missouri Heartland	230 Metro Dr	Jefferson City, Missouri 6510	N/A	PC	Charitable	1,000 00
Gong Gray for Julie	3710 Marleigh Dr	Conway, Arkansas 72034	N/A	PC	Charitable	2,000 00
GREAT CIRCLE	409 VANDIVER WEST BLD	COLUMBIA, Missouri 65202	N/A	PC	Charitable	1,500 00
Hamilton College Trustees	198 College Hill Rd	Clinton, New York 13323	N/A	PC	Education	1,000 00
Harding University	915 E Market	Searcy, Arkansas 72143-228	N/A	PC	Education	3,000 00
Healthy Birth Day Inc	PO Box 71093	Clive, Iowa 50325	N/A	PC	Charitable	10,000 00
JOB POINT		Columbia, Missouri 65211	N/A	PC	Charitable	1,500 00
John Warner	12340 E Durk Rd	Centralia, Missouri 65240	N/A	PC	Education	2,000 00
JULIE SWOPE	5003 BATES CREEK COUR	COLUMBIA, Missouri 65201	N/A	PC	Education	2,000 00
JUNIOR ACHIEVEMENT	PO BOX 10140	COLUMBIA, Missouri 65202	N/A	PC	Charitable	1,000 00
Kansas Christian College	7401 Metcalf Ave	Overland Park, Kansas 6620	N/A	PC	Education	100 00
Kansas Christian College	7401 Metcalf Ave	Overland Park, Kansas 6620	N/A	PC	Education	3,000 00
Keep Kids Alive Drive 25	12418 C Street	Omaha, Nebraska 68144	N/A	PC	Charitable	500 00
King's Kids AEO Services, Inc	613 N Providence Rd	Columbia, Missouri 65202	N/A	PC	Charitable	100 00
Larry McDaniel	4200 Faurot Drive	Columbia, Missouri 65203	N/A	PC	Education	2,000 00
Love INC of Columbia	1516 Business Loop 70 W	Columbia, Missouri 65202	N/A	PC	Charitable	1,000 00
MEALS ON WHEELS OF COLUMBIA	800 HOSPITAL DR	COLUMBIA, Missouri 65201	N/A	PC	Charitable	1,000 00
MISSOURI VALLEY COLLEGE	500 E COLLEGE ST	MARSHALL, Missouri 65340	N/A	PC	Education	2,500 00
MISSOURI VALLEY COLLEGE	500 E COLLEGE ST	MARSHALL, Missouri 65340	N/A	PC	Education	2,500 00
MU CHILDREN'S HOSPITAL	1 HOSPITAL DRDC066 00	COLUMBIA, Missouri 65212	N/A	PC	Education & Research	1,000 00
National Disaster Search Dog Foundati	6800 Wheeler Canyon Rd	Santa Paula, California 9306	N/A	PC	Charitable	220 00
Open Door Cafe	111 W 6TH ST	SEDALIA, Missouri 65301	N/A	PC	Charitable	1,000 00
Our House, Inc	302 East Roosevelt	Little Rock, Arkansas 72206	N/A	PC	Charitable	2,500 00
Possibility Place	PO BOX 332482	Murfreesboro, Tennessee 37	N/A	PC	Charitable	1,000 00
Rainbow House		Columbia, Missouri 65211	N/A	PC	Charitable	225 00
RMHC of Mid-Missouri	3501 Lansing Ave	Columbia, Missouri 65201	N/A	PC	Charitable	2,500 00
Rock The Community	1010 MacFarlane	Mexico, Missouri 65265	N/A	PC	Charitable	1,000 00
Ronald McDonald House Charities of K	2502 Cherry St	Kansas City, Missouri 64108	N/A	PC	Charitable	500 00
Ronald McDonald House Charities of M	3501 Lansing Ave	Columbia, Missouri 65201	N/A	PC	Charitable	1,000 00
Ronald McDonald House Charities of M	3501 Lansing Ave	Columbia, Missouri 65201	N/A	PC	Charitable	1,500 00
Rose-Hulman Institute of Technology	5500 WABASH AVE	TERRE HAUTE, Indiana 478	N/A	PC	Education & Research	75 00
Smithville Area Chamber of Commerce	105 W Main	Smithville, Missouri 64089	N/A	PC	Charitable	500 00
Southeast Iowa Shop With a Cop, Inc	1240 S Main St	Burlington, Iowa 52601	N/A	PC	Charitable	500 00
Southeastern Louisiana University	SLU 10293	Hammond, Louisiana 70402	N/A	PC	Education	100 00
Southeastern Louisiana University	SLU 10293	Hammond, Louisiana 70402	N/A	PC	Education	2,900 00
SOUTHERN METHODIST UNIVERSITY	PO BOX 750402	DALLAS, Texas 75275-0402	N/A	PC	Education	500 00
St Baldnck's Foundation	1333 South Mayflower Ave S	Monrovia, California 91016	N/A	PC	Charitable	250 00
Stephens College	1200 E BroadwayBox 2035	Columbia, Missouri 65215	N/A	PC	Education	350 00
Sulphur Chamber of Commerce	717 West Broadway	Sulphur, Oklahoma 73086	N/A	PC	Charitable	1,000 00
Sulphur Chamber of Commerce	717 West Broadway	Sulphur, Oklahoma 73086	N/A	PC	Charitable	1,000 00
Susan G Komen 3-Day	PO BOX 660843	DALLAS, Texas 75266-0843	N/A	PC	Education & Research	75 00

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

FORM 990-PF

2017

Part XV, Supplementary information - Section 3A

Payee Printed Name	Payee Street Address Lines 1 and 2	Payee City, State and ZIP	Relationship to Foundation	Foundation Status of Recipient	Purpose of Contribution	Amount
The Caring People	409 Vanidver Bldg 9 Ste 223	Columbia, Missou 65202	N/A	PC	Chantable	1,000 00
The ONE Event for JDRF	6501 S Sabine Dr	Columbia, Missou 65203	N/A	PC	Chantable	100 00
Thompson Foundation for Autism	205 Portland St	Columbia, Missou 65201	N/A	PC	Education & Research	2,500 00
True North	PO Box 1367	Columbia, Missou 65205-13	N/A	PC	Chantable	750 00
Truman State University	100 E Normal StMcClain Hall	Kirksville, Missou 63501	N/A	PC	Education	500 00
Truman State University Fndn	100 E Normal Ave McClain Hall	Kirksville, Missou 63501	N/A	PC	Education	2,914 50
TRUMAN STATE UNIVERSITY FOUNDATION	100 E NORMAL MCCLAIN HALL	KIRKSVILLE, Missou 63501	N/A	PC	Education	3,000 00
United Welding Institute	480 Min Base Road	Pottsville, Arkansas 72858	N/A	PC	Education	2,000 00
University of Arkansas	1 University of ArkansasWJV	Fayetteville, Arkansas 72701	N/A	PC	Education	25 00
UNIVERSITY OF CENTRAL ARKANSAS	BUFFALO ALUMNI HALL, U	CONWAY, Arkansas 72035	N/A	PC	Education	250 00
University of Central Missoun Foundation	Smiser Alumni CenterPO Box	Warrensburg, Missou 6409	N/A	PC	Education	3,000 00
University of Central Missoun Foundation	Smiser Alumni CenterPO Box	Warrensburg, Missou 6409	N/A	PC	Education	50 00
University Of Louisiana - Monroe	700 University Ave 2nd Floor	Monroe, LA 71209	N/A	PC	Education	2,000 00
University of Missou	704 Conley Ave	Columbia, Missou 65211	N/A	PC	Education	1,500 00
University of Missou	704 Conley Ave	Columbia, Missou 65211	N/A	PC	Education	350 00
University of Missou	704 Conley Ave	Columbia, Missou 65211	N/A	PC	Education	250 00
University of Missou	704 Conley Ave	Columbia, Missou 65211	N/A	PC	Education	500 00
Unshackled by Love Ministries	PO Box 13543	Lexington, Kentucky 40583	N/A	PC	Chantable	500 00
Uplift, Incorporated	PO Box 1385	Canton, Mississippi 39046-13	N/A	PC	Chantable	250 00
VOLUNTARY ACTION CENTER	403 VANDIVER DR, STE A	COLUMBIA, Missou 65202	N/A	PC	Chantable	5,000 00
VOLUNTARY ACTION CENTER	403 VANDIVER DR, STE A	COLUMBIA, Missou 65202	N/A	PC	Chantable	5,000 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604	N/A	PC	Education	150 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604	N/A	PC	Education	150 00
WASHBURN UNIVERSITY FOUNDATION	1729 SW MACVICAR AVE	TOPEKA, Kansas 66604	N/A	PC	Education	150 00
WEST MIDDLE SCHOOL		Columbia, Missou 65211	N/A	PC	Education	2,500 00
Westminster College	501 Westminster Ave	Fulton, Missou 65251	N/A	PC	Education	625 00
Westminster College	501 Westminster Ave	Fulton, Missou 65251	N/A	PC	Education	250 00
Willow Springs Senior Housing	700 E 6th StPO Box 421	Willow Springs, Missou 657	N/A	PC	Chantable	2,000 00
World Bicycle Relief	1000 W Fulton Market 4th Floor	Chicago, Illinois 60607	N/A	PC	Chantable	200 00
University Of Missou - Trulaske College	407 Cornell Hall	COLUMBIA, Missou 65203	N/A	PC	Education	5,000 00
Missou Southern State University	3950 E Newman Rd	Joplin, Missou 64801	N/A	PC	Education	2,000 00
Truman State University	100 E Normal St McClain Hall 103	Kirksville, Missou 63501	N/A	PC	Education	2,000 00
Colorado State University	1065 Campus Delivery	Fort Collins, Colorado 80523	N/A	PC	Education	2,000 00
University of Central Missou	Ward Edwards Bldg Room 1100	Warrensburg, Missou 64093	N/A	PC	Education	1,000 00
Agent Scholarship Awards Various High School Seniors			N/A	N/A	Education	864,474 49
Employee Scholarship Awards Various High School Seniors			N/A	N/A	Education	127,999 38
Total						1,140,858 06

SHELTER INSURANCE FOUNDATION
ID# 43-1224155
2017
PART 1, LINE 25, COLUMN D

DISBURSEMENTS FOR CHARITABLE PURPOSES	TOTAL	AGENT SCHOLARSHIPS	EMPLOYEE/ AGENT SCHOLARSHIP AWARDS	OTHER AWARDS
Contributions Per Statement	1,149,526	864,474	127,999	157,052
Add Scholarship Refunds	-			
Subtotal	1,149,526	864,474	127,999	157,052
Add Awards Payable 12/31/2016	19,332	(6,100)		25,432
Less Awards Payable 12/31/2017	28,000	1,000	-	27,000
Cash Basis - Disbursements for Charitable Purposes	1,140,858	857,374	127,999	155,484