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Form 990-PF

Department of the Treasury
Internal Revenue Service

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

Do not enter social security numbers on this form as it may be made public.

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

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018, or tax year beginning 09-01-2018, and ending 08-31-2019

Name of foundation
RISK MANAGEMENT ASSOCIATION FOUNDATION

A Employer identification number
47-3078149

Number and street (or P.O. box number if mail is not delivered to street address)
1801 MARKET STREET NO 300 NO 300

Room/suite

B Telephone number (see instructions)
(215) 446-4040

City or town, state or province, country, and ZIP or foreign postal code
PHILADELPHIA, PA 19103

C If exemption application is pending, check here ☐

G Check all that apply

☐ Initial return

☐ Initial return of a former public charity

☐ Final return

☐ Amended return

☐ Address change

☐ Name change

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

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

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16) ☒ \$ 7,087,446

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			
	4 Dividends and interest from securities	265,849	265,849	
	5a Gross rents			
	b Net rental income or (loss) _____			
	6a Net gain or (loss) from sale of assets not on line 10	-11,707		
	b Gross sales price for all assets on line 6a _____			
	7 Capital gain net income (from Part IV, line 2)		0	
	8 Net short-term capital gain			
	9 Income modifications			
	10a Gross sales less returns and allowances _____			
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	254,142	265,849		
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)	2,500	0	2,500
	c Other professional fees (attach schedule)			
	17 Interest			
	18 Taxes (attach schedule) (see instructions)	4,033	4,033	0
	19 Depreciation (attach schedule) and depletion			
	20 Occupancy			
	21 Travel, conferences, and meetings	21,398	0	21,398
	22 Printing and publications			
	23 Other expenses (attach schedule)	82,910	13,927	68,983
	24 Total operating and administrative expenses. Add lines 13 through 23	110,841	17,960	92,881
	25 Contributions, gifts, grants paid	289,000		289,000
	26 Total expenses and disbursements. Add lines 24 and 25	399,841	17,960	381,881
	27 Subtract line 26 from line 12			
	a Excess of revenue over expenses and disbursements	-145,699		
	b Net investment income (if negative, enter -0-)		247,889	
c Adjusted net income (if negative, enter -0-)				

For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

Form 990-PF (2018)

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	9,238	33,958	33,958
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶ <u>1,186,000</u>			
	Less allowance for doubtful accounts ▶ _____	2,200,000	1,186,000	1,186,000
	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	28,759	41,077	41,077
	10a Investments—U S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)			
	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 ▶ _____				
Less accumulated depreciation (attach schedule) ▶ _____				
15 Other assets (describe ▶ _____)	5,129,689	5,826,411	5,826,411	
16 Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	7,367,686	7,087,446	7,087,446	
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	7,367,686	7,087,446	
	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			
	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)	7,367,686	7,087,446	
	31 Total liabilities and net assets/fund balances (see instructions) .	7,367,686	7,087,446	

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	7,367,686
2 Enter amount from Part I, line 27a	2	-145,699
3 Other increases not included in line 2 (itemize) ▶ _____	3	0
4 Add lines 1, 2, and 3	4	7,221,987
5 Decreases not included in line 2 (itemize) ▶ _____	5	134,541
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	7,087,446

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 SALE OF INVESTMENTS	P		2019-08-31
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		11,707	-11,707
b			
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			-11,707
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	2	-11,707
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))
2017	293,486	4,631,071	0 063373
2016	236,194	3,208,539	0 073614
2015	156,292	1,222,384	0 127858
2014	0	0	0 000000
2013			

2 Total of line 1, column (d)	2	0 264845
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5 0, or by the number of years the foundation has been in existence if less than 5 years	3	0 066211
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4	5,251,450
5 Multiply line 4 by line 3	5	347,704
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,479
7 Add lines 5 and 6	7	350,183
8 Enter qualifying distributions from Part XII, line 4	8	381,881

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	2,479
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	2,479
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	2,479
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018	6a	4,912
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d.	7	4,912
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	0
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	2,433
11	Enter the amount of line 10 to be Credited to 2019 estimated tax ☐ 2,433 Refunded ☐	11	0

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition). <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>	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? <i>If "Yes," attach a detailed description of the activities</i>	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? <i>If "Yes," attach a conformed copy of the changes</i>	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? <i>If "Yes," attach the statement required by General Instruction T</i>	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? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ PA		
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? <i>If "No," attach explanation</i> .	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 2018 or the taxable year beginning in 2018? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	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 ► N/A	13	Yes	
14	The books are in care of ► HEIDI K TURLEY Telephone no ► (215) 446-4040			

Located at **►** 1801 MARKET STREET NO 300 PHILADELPHIA PA ZIP+4 **►** 19103

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 2018, 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 the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ►			

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

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

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		
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 2018?	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 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? ☐ 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 2018 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 2018).	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 2018?	4b		No

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

		Yes	No
5a	During the year did the foundation pay or incur any amount to		
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☒ No	
(2)	Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☒ No	
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No	
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	☐ Yes ☒ No	
(5)	Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions.		5b
	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? If "Yes," attach the statement required by Regulations section 53.4945–5(d)	☐ Yes ☐ No	
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870		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?		7b
8	Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment during the year?	☐ Yes ☒ No	

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

1 List all officers, directors, trustees, foundation managers and their compensation. See instructions				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Additional Data Table				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services. ►		0

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1	
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	5,304,640
b	Average of monthly cash balances.	1b	26,781
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	5,331,421
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	5,331,421
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	79,971
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,251,450
6	Minimum investment return. Enter 5% of line 5.	6	262,573

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	262,573
2a	Tax on investment income for 2018 from Part VI, line 5.	2a	2,479
b	Income tax for 2018 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	2,479
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	260,094
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	260,094
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	260,094

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	381,881
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	381,881
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	2,479
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	379,402

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 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				260,094
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2018				
a From 2013.				
b From 2014.				
c From 2015.				95,949
d From 2016.				77,521
e From 2017.				66,844
f Total of lines 3a through e.	240,314			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ \$ 381,881				
a Applied to 2017, 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 2018 distributable amount.				260,094
e Remaining amount distributed out of corpus	121,787			
5 Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a))	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	362,101			
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 2017 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019				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 2013 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	362,101			
10 Analysis of line 9				
a Excess from 2014.				
b Excess from 2015.				95,949
c Excess from 2016.				77,521
d Excess from 2017.				66,844
e Excess from 2018.				121,787

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 2018, 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)					
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) 2018	(b) 2017	(c) 2016	(d) 2015	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:
a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))
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. 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
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	
b <i>Approved for future payment</i>				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated

[illegible]

Part XVII

		Yes	No
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1a(1)	No
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1a(2)	No
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1b(1)	No
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1b(2)	No
-------	----

1b(3)	No
-------	----

1b(4)	No
-------	----

1b(5)	No
-------	----

1b(6)	No
-------	----

1c	No
----	----

value
ue

[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
THE RISK MANAGEMENT ASSOCIATION	501(C)(6)	COMMON DIRECTORS

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

Sign Here

2020-05-05

May the IRS discuss this return with the preparer shown below

Signature of officer or trustee _____ Date _____ Title _____

May the IRS discuss this return with the preparer shown below

(see instr)? ☒ Yes ☐ No

Paid Preparer Use Only	Print/Type preparer's name CHRISTOPHER M PEKULA	Preparer's Signature	Date	Check if self-employed ☐	PTIN P00734965
	Firm's name ▶ KREISCHER MILLER				Firm's EIN ▶ 23-1980475
	Firm's address ▶ 100 WITMER ROAD SUITE 350 HORSHAM, PA 190442369				Phone no (215) 441-4600

Form 990FP Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(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
M ROBERT ROSE	CHAIR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
NANCY J FOSTER	PRESIDENT & CEO 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
HEIDI TURLEY	TREASURER 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
EDWARD DEMARCO	SECRETARY 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
DAVID R COXON	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
WILLIAM F GITHENS	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
MALCOLM D GRIGGS	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
JACK WIXTED	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
GLENN L WILSON	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
EDWARD SCHREIBER	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
KEVIN ODEN	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				
ROBERT MESSER	DIRECTOR 2 00	0	0	0
1801 MARKET STREET NO 300 PHILADELPHIA, PA 19103				

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>				
JAMEERAH ALI 6026 NORTH AMERICAN ST PHILADELPHIA, PA 19120	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
DELANEY AMBROSEN 3830 MAPLE SHORES DRIVE EXCELSIOR, MN 55331	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
RYAN BALLOW9005 ROLL ROAD NEW YORK, NY 14032	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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>				
ZACKARY H BARNES 11515 MONTEITH LANE WASHINGTON, TX 77880	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
EILEEN G BARROS61-31 55TH STREET MASPETH, NY 11378	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
LINA BEN-HARHARA 11 HAWKMOUNT HEIGHTS NW CALGARY, ALBERTA CA	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
BRANDON E CADE 2781 JACKSON-LIBERTY DRIVE NW WESSON, MS 39191	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ENMA D CALDERON 489 HAWSKSTONE DR NW CALGARY, ALBERTA CA	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
HEATHER CAMINSKE 21 KIMBERLY DRIVE EAST NORTHPORT, NY 11731	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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>				
JESSE D CARLSON16573 334 AVE SENECA, SD 57473	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
MATTHEW J CARROLL 18635 S PARKER RD MOKENA, IL 60448	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
HARSHAL CHOKSI 5366 VININGS LAKE VIEW SW MABLETON, GA 30126	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
Total ▶ 3a				289,000

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>				
BRADLEY COLDITZ3495 MYRNA DR PITTSBURGH, PA 15241	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
THOMAS R CONLON3735 REGENT AVE CINCINNATI, OH 45212	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ZACHARY T CORBITT PO BOX 2125 2712 IROQUOIS DR STATE UNIVERSITY, AR 72467	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
PATRICK C CUMMINS3869 KOSSUTH RD LAKE ORION, MI 48360	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
ALIA K DAHLAN29 WOODCREEK CIR SWANNANOA, NC 28778	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
MATTHEW M DEVER9 HUNTER DR THORNTON, PA 19373	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
EVAN DINGLE376 UPPER RIDGE DR EFFORT, PA 18330	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
BENJAMIN DOERNER2072 7TH ST NW GRAND RAPIDS, MI 49504	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
COLLIN C DROSDOSKI 89 STARDUST CRESCENT WINNIPEG, MANITOBA CA	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
KASSIDY A EASTERLING 1031 MALACHI DRIVE RICHMOND, KY 40475	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
HANNAH ENCK14313 ALLEN DR SAVAGE, MN 55378	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
MADISON E FAIRBANKS 13 DOLLY DRIVE BRISTOL, RI 02809	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
Total ▶ 3a				289,000

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>				
QUINCEY GLUPKER 5506 THOROUGHBRED DR GRANDVILLE, MI 49418	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
TREASURE GODDARD 128-27 235 STREET ROSEDALE, NY 11422	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
SCOTT E GONZALES633 CR 150 SAN ANTONIO, TX 78223	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
CHARLES GRISSUM3405 AGGIE ROAD JONESBORO, AR 72401	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
JACOB HAGAN 1198 HENRY BLITCH ROAD STATESBORO, GA 30458	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
THOMAS J HAMAKER 105 N CARAWAY RD 1436 STATE UNIVERSITY, AR 72467	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
CASEY HARPER4322 HERRICK LN MADISON, WI 53711	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
JUSTIN S HOLMSTEAD3062 N 880 E LEHI, UT 84043	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ANGEL Y HSU1928 STADIUM RIM WAY BERKELEY, CA 94720	NONE	INDIVIDUAL	SCHOLARSHIP	5,000
Total ▶ 3a				289,000

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>				
ETHAN L ISHAUG 504 12TH ST SE PO BOX 413 BARNESVILLE, MN 56514	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
KENZIE S JACKSON105 HAHN AVE ROSHOLT, SD 57260	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
BRANDON JENSON 3876 SOUTH MONARCH DRIVE BOUNTIFUL, UT 84010	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
KARA M KELLOGG3330 W 16TH ST WICHITA, KS 67203	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ERIN KELLY 15 HILLSIDE MEADOWS DRIVE SOUTHAMPTON, MA 01073	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
SYDNEY K LEWELLYN 1301 5TH AVENUE NORTH COLD SPRING, MN 56320	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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>				
COLTON W LIND5703 CROFOOT RD HOWELL, MI 48843	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ELAINE M LOCHTE 130 PRAIRIE VIEW TRAIL FREDERICKSBURG, TX 78624	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
KURT T MANTES27057 DOGWOOD LANE OLMSTED FALLS, OH 44138	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
Total ▶ 3a				289,000

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>				
ERIN C MOORE2870 ROSWELL LANE COLUMBUS, GA 31906	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
BRIANNA MORGAN15 BROKEN TREE RD MEDWAY, MA 02053	NONE	INDIVIDUAL	SCHOLARSHIP	5,000
MAXWELL T NEESE 303 DIVISION STREET PO BOX 392 GRAND JUNCTION, IA 50107	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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>				
JEFF M NOBREGA 160 SOUTH COLMAN RD WOLCOTT, CT 06716	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
JASON NOWLIN1712 GLEN RD KERRVILLE, TX 78028	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
BRAYDEN S O'BRIEN518 S 1250 W FARMINGTON, UT 84025	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
Total ▶ 3a				289,000

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>				
HENRY OLBRISH51 DURAND ROAD HUNTINGTON VALLEY, PA 19006	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
DANIEL OWENS7700 W 95TH TERRACE OVERLAND PARK, KS 66212	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ELIZABETH K PADGETT 154 HILL N DALE DR LANCASTER, KY 40444	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
ANNALEIZ J PALACIOS-GARCIA 1776 RACE STREET SUITE 210 DENVER, CO 80206	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
CANDICE PEDESCLAUX 3312 ELYSIAN FIELDS AVE NEW ORLEANS, LA 70122	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
STEVEN PELAEZ2000 DALY AVE APT 6B BRONX, NY 10460	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
MATT PELZER1855 230TH STREET BENNETT, IA 52721	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
TYLER PIERCE9125 WIND RIVER CIR WEST JORDAN, UT 84088	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
JEREMY W PIKE2890 FOREST RIDGE CHASKA, MN 55318	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
MITCHELL J PITKIN87 LEDGEWOOD RD WEST HARTFORD, CT 06107	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
DYLAN J PLUMMER 115 SOUTH LOCUST STREET MENDON, MI 49072	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
TAYLOR POLEMAN10893 DAUPHINE ST SHREVEPORT, LA 71106	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
KYLE A RANOSTAJ 703 PINE NEEDLE DRIVE FRIENDSWOOD, TX 77546	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
ASHLEY M REMMEL899 LEE ROAD 259 OPELIKA, AL 36804	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
BRITTANY RHODES544 E BARRETT ST HENDERSON, NV 89011	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
COLIN RICKARD707 HIDDEN CREEK LN FRIENDSWOOD, TX 77546	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
SYDNEY M ROBB 2740 MOORHEAD AVE APT 202 BOULDER, CO 80305	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
CHASE T ROURKE 2531 HALF MOON AVE NW NORTH LIBERTY, IA 523179802	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
Total ▶ 3a				289,000

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>				
ANNE M SCHNEEBERGER 9206 HIDDEN VALLEY COURT MENTOR, OH 44060	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
GARRETT M SHIPMAN 2204 GREENHILLS DR KILGORE, TX 75662	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
JULIE SHLYAKHETKO 1430 W DE LA WARR CIRCLE MEQUON, WI 53092	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
Total ▶ 3a				289,000

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>				
JENNIFER SHULMAN 13256 BARWICK LANE RICHMOND, VA 23238	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
BRIANNA SUEDA1157 FESTIVAL RD SAN MARCOS, CA 92078	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
PRESTON J TETZLAFF912 9TH ST BROOKINGS, SD 57006	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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>				
FRANCISCO M TORRES 4125 CUMBERLAND PASS STREET APT 627 FORT WORTH, TX 76116	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
SAMUEL M TOWLER 601 DUMVILLE AVENUE SUFFOLK, VA 23434	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
HALEE J TUCKER202 COTTONTAIL LANE BELLBUCKLE, TN 37020	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
ERIC VANVOORST6625 PARIS SE GRAND RAPIDS, MI 49548	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
AUSTIN VILLENEUVE 6660 RIDGEWOOD ROAD CLARKSTON, MI 48346	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
CALEB WIENS 1839 MERCHANT ST APT 108 EMPORIA, KS 66801	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
ARIA J WILLIAMS25463 SAINT JAMES SOUTHFIELD, MI 48075	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
EMMA WINKER 1915 NE TERRE VIEW DRIVE APT 53E PULLMAN, WA 99163	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
CHRISTIAN WOLFORD 2000 SYCAMORE AVE APT 70 HUNTSVILLE, TX 75115	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
SALIM YAKUBU1541 W KILBOURN AVE MILWAUKEE, WI 53233	NONE	INDIVIDUAL	SCHOLARSHIP	5,000
YAHYA A YUSSUF 4033 SOUTH DURRANS LANE WEST VALLEY CITY, UT 84120	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
TARUN SANGARI501 APACHE TRAIL MORGANVILLE, NJ 077514632	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
RYAN P MICHENER 603 COVENTRY POINTE LN POTTSTOWN, PA 194657478	NONE	INDIVIDUAL	SCHOLARSHIP	4,000
ANTASIA D GLENN1327 S WOLF RD HILLSIDE, IL 601622103	NONE	INDIVIDUAL	SCHOLARSHIP	8,000
LIBBY L UNRUH10230 HIGHWAY 34 ELK CITY, OK 736449396	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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Name and address (home or business)				
a <i>Paid during the year</i>				
KYLE J THOMPSON3114 SUNDANCE LN HUDSONVILLE, MI 494268422	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
EMILY DIETZLER470 MULBERRY CT LANGHORNE, PA 190478018	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
AUDREY R WILHELMI 304 15TH ST NE APT 1 MANDAN, ND 585542184	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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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>				
LACEY M BENZ8183 347TH AVE BLUE EARTH, MN 560135710	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
MACKENZI KLEIN5302 1ST AVE VIENNA, WV 261051906	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
RACHEL A SCHOW 515 14TH AVE SE APT B697 MINNEAPOLIS, MN 55415	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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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>				
DYLAN M ANDERS 3503 EVERETT HULL RD CORTLAND, OH 444109705	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
ARTHUR W WRIGHT601 HOLMES AVE DAYTONA BEACH, FL 321141805	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
BENJAMIN O ARINZE1 ADDINGTON CT VOORHEES, NJ 080432935	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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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>				
JOHN T KOFMEHL407 E HARRISON ST HOLSTEIN, IA 510255101	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
CECILIE N STEVENSON 5712 SANDBAR CT FORT COLLINS, CO 805286332	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
MADELINE HAMITER 216 HOWARD STREET APT 6 BOONE, NC 28607	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
Total ▶ 3a				289,000

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>				
VELKA SANCHEZ334 E MOSSER ST ALLENTOWN, PA 181092768	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
DAVID HOROWITZ94 GARRY RD CLOSTER, NJ 076241525	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
NIDHI GOTGI7821 FOX HORN DR IRVING, TX 75063	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

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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>				
CALLEN DUFFY3653 PINECREST CT EAGAN, MN 551231000	NONE	INDIVIDUAL	SCHOLARSHIP	3,000
NISHAAT RUPANI 2800 WATERVIEW PKWY APT 6612 RICHARDSON, TX 750800801	NONE	INDIVIDUAL	SCHOLARSHIP	2,000
Total ▶ 3a				289,000

TY 2018 Accounting Fees Schedule**Name:** RISK MANAGEMENT ASSOCIATION FOUNDATION**EIN:** 47-3078149

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
AUDITING/ACCOUNTING FEES	2,500	0		2,500

TY 2018 Other Assets Schedule

Name: RISK MANAGEMENT ASSOCIATION FOUNDATION

EIN: 47-3078149

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
LONG TERM INVESTMENTS	5,129,689	5,826,411	5,826,411

TY 2018 Other Decreases Schedule

Name: RISK MANAGEMENT ASSOCIATION FOUNDATION

EIN: 47-3078149

Description	Amount
UNREALIZED LOSSES	134,541

TY 2018 Other Expenses Schedule**Name:** RISK MANAGEMENT ASSOCIATION FOUNDATION**EIN:** 47-3078149**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MARKETING	11,200	0		11,200
CONSULTANTS - OTHER	34,840	0		34,840
OFFICE EXPENSE - BANK SERVICE CHARGE	1,199	1,199		0
OFFICE EXPENSE - INVESTMENT MGMT SVCS	12,728	12,728		0
CHAPTER CASE COMPETITION EXPENSE	16,000	0		16,000
EVENT FACILITIES	6,943	0		6,943

TY 2018 Taxes Schedule**Name:** RISK MANAGEMENT ASSOCIATION FOUNDATION**EIN:** 47-3078149

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT INCOME TAX	4,033	4,033		0