

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.

2019

Open to Public Inspection

For calendar year 2019 or tax year beginning , 2019, and ending , 20

Name of foundation MFA INCORPORATED CHARITABLE FOUNDATION
A Employer identification number 32-0164444

Number and street (or P O box number if mail is not delivered to street address) Room/suite
B Telephone number (see instructions)

201 RAY YOUNG DRIVE
City or town, state or province, country, and ZIP or foreign postal code
COLUMBIA, MO 65201
C If exemption application is pending, check here.

G Check all that apply. Initial return Final return Address change
Initial return of a former public charity Amended return Name change
D 1. Foreign organizations, check here.
2. Foreign organizations meeting the 85% test, check here and attach computation.

H Check type of organization [X] 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) \$ 5,826,444
J Accounting method [] Cash [X] Accrual [] Other (specify)
F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here.

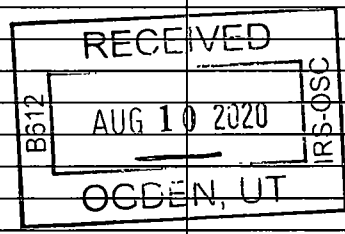
Part I Analysis of Revenue and Expenses
(a) Revenue and expenses per books (b) Net investment income (c) Adjusted net income (d) Disbursements for charitable purposes (cash basis only)

Table with 4 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include: 1 Contributions, gifts, grants, etc., received; 2 Check; 3 Interest on savings and temporary cash investments; 4 Dividends and interest from securities; 5a Gross rents; 5b Net rental income or (loss); 6a Net gain or (loss) from sale of assets not on line 10; 6b Gross sales price for all assets on line 6a; 7 Capital gain net income (from Part IV, line 2); 8 Net short-term capital gain; 9 Income modifications; 10a Gross sales less returns and allowances; 10b Less Cost of goods sold; 11 Other income (attach schedule); 12 Total. Add lines 1 through 11; 13 Compensation of officers, directors, trustees, etc.; 14 Other employee salaries and wages; 15 Pension plans, employee benefits; 16a Legal fees (attach schedule); 16b Accounting fees (attach schedule); 16c Other professional fees (attach schedule); 17 Interest; 18 Taxes (attach schedule) (see instructions) Sch 1; 19 Depreciation (attach schedule) and depletion; 20 Occupancy; 21 Travel, conferences, and meetings; 22 Printing and publications; 23 Other expenses (attach schedule) Sch 1; 24 Total operating and administrative expenses. Add lines 13 through 23; 25 Contributions, gifts, grants paid; 26 Total expenses and disbursements. Add lines 24 and 25; 27 Subtract line 26 from line 12; a Excess of revenue over expenses and disbursements; b Net investment income (if negative, enter -0-); c Adjusted net income (if negative, enter -0-).

03 04

Revenue

Operating and Administrative Expenses



SCANNED NOV 03 2020

Handwritten signature/initials

| 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 | | 28,723 | 9,872 | 9,872 |
| | 2 | Savings and temporary cash investments | | 1,025,743 | 216,296 | 216,296 |
| | 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) Sch. 2 | | 2,080,658 | 3,119,772 | 3,119,772 |
| | c | Investments - corporate bonds (attach schedule) Sch. 2 | | 1,043,078 | 1,809,348 | 1,809,348 |
| | 11 | Investments - land, buildings, and equipment basis ▶ _____ | | | | |
| | Less accumulated depreciation (attach schedule) ▶ _____ | | | | | |
| 12 | Investments - mortgage loans | | | | | |
| 13 | Investments - other (attach schedule) Sch. 1 | | 248,656 | 671,156 | 671,156 | |
| 14 | Land, buildings, and equipment basis ▶ _____ | | | | | |
| | Less accumulated depreciation (attach schedule) ▶ _____ | | | | | |
| 15 | Other assets (describe ▶ _____) | | | | | |
| 16 | Total assets (to be completed by all filers - see the instructions Also, see page 1, item I) | | 4,426,858 | 5,826,444 | 5,826,444 | |
| 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) | | | | |
| Net Assets or Fund Balances | Foundations that follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/> and complete lines 24, 25, 29, and 30. | | | | | |
| | 24 | Net assets without donor restrictions | | 4,426,858 | 5,826,444 | |
| | 25 | Net assets with donor restrictions | | | | |
| | Foundations that do not follow FASB ASC 958, check here ▶ <input type="checkbox"/> and complete lines 26 through 30. | | | | | |
| | 26 | Capital stock, trust principal, or current funds | | | | |
| | 27 | Paid-in or capital surplus, or land, bldg, and equipment fund | | | | |
| | 28 | Retained earnings, accumulated income, endowment, or other funds | | | | |
| 29 | Total net assets or fund balances (see instructions) | | 4,426,858 | 5,826,444 | | |
| 30 | Total liabilities and net assets/fund balances (see instructions) | | 4,426,858 | 5,826,444 | | |

| 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 29 (must agree with end-of-year figure reported on prior year's return) | 1 4,426,858 |
| 2 | Enter amount from Part I, line 27a | 2 1,399,586 |
| 3 | Other increases not included in line 2 (itemize) ▶ _____ | 3 |
| 4 | Add lines 1, 2, and 3 | 4 5,826,444 |
| 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 29 | 6 5,826,444 |

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.) |
|--|--|---|--|--------------------------------------|----------------------------------|
| 1 a PUBLICLY TRADED SECURITIES | | | P | VARIOUS | VARIOUS |
| b | | | | | |
| c | | | | | |
| d | | | | | |
| e CAPITAL GAINS DISTRIBUTIONS | | | | | |
| (e) Gross sales price | (f) Depreciation allowed (or allowable) | (g) Cost or other basis plus expense of sale | (h) Gain or (loss) ((e) plus (f) minus (g)) | | |
| a 1,386,615 | | 1,345,885 | 40,730 | | |
| b | | | | | |
| c | | | | | |
| d | | | | | |
| e | | | | | |
| Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69 | | | (i) Gains (Col (h) gain minus col (k), but not less than -0- or Losses (from col (h))) | | |
| (i) FMV as of 12/31/69 | (j) Adjusted basis as of 12/31/69 | (k) Excess of col (i) over col. (j), if any | | | |
| a | | | 40,730 | | |
| b | | | | | |
| c | | | | | |
| d | | | | | |
| e | | | 21,926 | | |
| 2 Capital gain net income or (net capital loss) | | | 2 | 62,656 | |
| 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 | | | | | |

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)) |
| 2018 | 131,890 | 3,373,425 | 0.0391 |
| 2017 | 139,613 | 2,688,568 | 0.0519 |
| 2016 | 164,101 | 2,494,760 | 0.0658 |
| 2015 | 120,154 | 2,612,683 | 0.0460 |
| 2014 | 118,213 | 2,627,689 | 0.0450 |
| 2 Total of line 1, column (d) | | | 2 0.2478 |
| 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 0.0496 |
| 4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5 | | | 4 4,824,317 |
| 5 Multiply line 4 by line 3. | | | 5 239,286 |
| 6 Enter 1% of net investment income (1% of Part I, line 27b). | | | 6 1,310 |
| 7 Add lines 5 and 6. | | | 7 240,596 |
| 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 | | | 8 169,242 |

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 type="checkbox"/> and enter 1% of Part I, line 27b | 1 | 2,619 |
| 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 | 2,619 |
| 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 | 2,619 |
| 6 | Credits/Payments | | |
| a | 2019 estimated tax payments and 2018 overpayment credited to 2019 | 6a | 1,844 |
| b | Exempt foreign organizations - tax withheld at source | 6b | |
| c | Tax paid with application for extension of time to file (Form 8868) | 6c | 1,500 |
| d | Backup withholding erroneously withheld | 6d | |
| 7 | Total credits and payments. Add lines 6a through 6d | 7 | 3,344 |
| 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 | |
| 10 | Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid | 10 | 725 |
| 11 | Enter the amount of line 10 to be Credited to 2020 estimated tax <input type="checkbox"/> 725 Refunded <input type="checkbox"/> | 11 | |

Part VII-A. Statements Regarding Activities

| | Yes | No |
|----|-----|----|
| 1a | | X |
| 1b | | X |
| 1c | | X |
| 2 | | X |
| 3 | | X |
| 4a | | X |
| 4b | N | A |
| 5 | | X |
| 6 | X | |
| 7 | X | |
| 8a | | |
| 8b | X | |
| 9 | | X |
| 10 | | X |

2

Part VII-A Statements Regarding Activities (continued)

| | | Yes | No |
|---|---|-----|----|
| 11 | At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions | | X |
| 12 | Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions. | | X |
| 13 | Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ _____ | X | |
| 14 | The books are in care of ▶ <u>KAREN WHITE</u> Telephone no ▶ <u>(573) 876-5316</u> Located at ▶ <u>201 RAY YOUNG DRIVE</u> <u>COLUMBIA, MO</u> ZIP+4 ▶ <u>65201</u> | | |
| 15 | Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here ▶ <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ▶ <u>15</u> | | |
| 16 | At any time during calendar year 2019, 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? | | X |
| See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ▶ _____ | | | |

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

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

| | | 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 <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance, check here ▶ <input type="checkbox"/> | N | A |
| 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 2019? | | 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 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ _____ | | |
| 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) | N | A |
| c | If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ _____ | | |
| 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 2019 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019) | N | A |
| 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 2019? | | X |

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

| | | | | | | |
|---|------------------------------|--|--------------------------|---|---|---|
| 5a During the year, did the foundation pay or incur any amount to | | | | | | |
| (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? | <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 | N | A | |
| 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 | N | A | |
| 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(s) during the year? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | | | |

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 SCHEDULE #3 | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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 CONTRIBUTIONS TO APPROXIMATELY 58 ORGANIZATIONS | 163,905 |
| 2 PRIZES FOR FARMER SAFETY POSTER CONTESTANTS | 1,440 |
| 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 | |

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 | 4,874,794 |
| b | Average of monthly cash balances | 1b | 22,990 |
| c | Fair market value of all other assets (see instructions). | 1c | |
| d | Total (add lines 1a, b, and c) | 1d | 4,897,784 |
| 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 | 4,897,784 |
| 4 | Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions). | 4 | 73,467 |
| 5 | Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4 | 5 | 4,824,317 |
| 6 | Minimum investment return. Enter 5% of line 5 | 6 | 241,216 |

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 | 241,216 |
| 2a | Tax on investment income for 2019 from Part VI, line 5 | 2a | 2,619 |
| b | Income tax for 2019 (This does not include the tax from Part VI). | 2b | |
| c | Add lines 2a and 2b. | 2c | 2,619 |
| 3 | Distributable amount before adjustments. Subtract line 2c from line 1. | 3 | 238,597 |
| 4 | Recoveries of amounts treated as qualifying distributions. | 4 | |
| 5 | Add lines 3 and 4 | 5 | 238,597 |
| 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 | 238,597 |

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 | 169,242 |
| 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 | 169,242 |
| 5 | Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions. | 5 | |
| 6 | Adjusted qualifying distributions. Subtract line 5 from line 4 | 6 | 169,242 |

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 2018 | (c) 2018 | (d) 2019 |
|---|---------------|----------------------------|-------------|-------------|
| 1 Distributable amount for 2019 from Part XI, line 7 | | | | 238,597 |
| 2 Undistributed income, if any, as of the end of 2019 | | | | |
| a Enter amount for 2018 only. | | | 163,146 | |
| b Total for prior years 20____, 20____, 20____ | | | | |
| 3 Excess distributions carryover, if any, to 2019. | | | | |
| a From 2014 | | | | |
| b From 2015 | | | | |
| c From 2016 | | | | |
| d From 2017 | | | | |
| e From 2018 | | | | |
| f Total of lines 3a through e | | | | |
| 4 Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ <u>169,242</u> | | | | |
| a Applied to 2018, but not more than line 2a | | | 163,146 | |
| 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 2019 distributable amount. | | | | 6,096 |
| e Remaining amount distributed out of corpus. | | | | |
| 5 Excess distributions carryover applied to 2019 (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 | | | | |
| b Prior years' undistributed income Subtract line 4b from line 2b. | | | | |
| 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 | | | | |
| e Undistributed income for 2018 Subtract line 4a from line 2a Taxable amount - see instructions | | | | |
| f Undistributed income for 2019 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2020. | | | | 232,501 |
| 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 2014 not applied on line 5 or line 7 (see instructions) | | | | |
| 9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a | | | | |
| 10 Analysis of line 9: | | | | |
| a Excess from 2015 | | | | |
| b Excess from 2016 | | | | |
| c Excess from 2017 | | | | |
| d Excess from 2018 | | | | |
| e Excess from 2019 | | | | |

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, enter the date of the ruling N/A

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

| | Tax year | | | | (e) Total |
|--|----------|----------|----------|----------|-----------|
| | (a) 2019 | (b) 2018 | (c) 2017 | (d) 2016 | |
| 2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed | | | | | |
| b 85% of line 2a | | | | | |
| c Qualifying distributions from Part XII, line 4, for each year listed | | | | | |
| d Amounts included in line 2c not used directly for active conduct of exempt activities | | | | | |
| e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c | | | | | |
| 3 Complete 3a, b, or c for the alternative test relied upon | | | | | |
| a "Assets" alternative test - enter | | | | | |
| (1) Value of all assets. | | | | | |
| (2) Value of assets qualifying under section 4942(j)(3)(B)(i) | | | | | |
| b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed | | | | | |
| c "Support" alternative test - enter | | | | | |
| (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) | | | | | |
| (2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) | | | | | |
| (3) Largest amount of support from an exempt organization. | | | | | |
| (4) Gross investment income | | | | | |

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

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

NONE
b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE
2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:
 Check here 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
ERNIE VERSLUES 201 RAY YOUNG DRIVE COLUMBIA, MO 65201 (573) 876-5451
b The form in which applications should be submitted and information and materials they should include

SEE SCHEDULE #4
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

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 |
|---|--|--------------------------------------|-------------------------------------|---------|
| <p>a <i>Paid during the year</i> SEE SCHEDULE #5</p> | | | | 165,345 |
| Total ▶ 3a | | | | 165,345 |
| <p>b <i>Approved for future payment</i></p> | | | | |
| Total ▶ 3b | | | | |

Schedule of Contributors

2019

▶ 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

Employer identification number

MFA INCORPORATED CHARITABLE FOUNDATION

32-0164444

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 foundation

Check 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.

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 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 MFA INCORPORATED CHARITABLE FOUNDATION Employer identification number 32-0164444

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 |
|------------|---|----------------------------|---|
| 1 | <u>MFA INCORPORATED</u> <u>201 RAY YOUNG DRIVE</u> <u>COLUMBIA, MO 65201`</u> | \$ <u>779,335</u> | Person <input checked="" 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) |

**MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/19
32-0164444**

Schedule of Taxes

| | |
|---------------|---------------------|
| Excise Tax | 3,000 |
| Foreign Taxes | <u>391</u> |
| Total Taxes | <u><u>3,391</u></u> |

Schedule of Other Expenses

| | |
|----------------------------|----------------------|
| Investment Management Fees | 28,115 |
| Miscellaneous | <u>0</u> |
| Total | <u><u>28,115</u></u> |

Schedule of Other Investments

| | |
|--------------------------|-----------------------|
| Commodities | 361,460 |
| Alternative Mutual Funds | <u>309,696</u> |
| Total | <u><u>671,156</u></u> |

ACCOUNT STATEMENT

ACCOUNT NUMBER. 1691006964
 DECEMBER 01, 2019 TO DECEMBER 31, 2019

ASSET DETAIL (CONTINUED)

| DESCRIPTION | UNITS | TOTAL COST | MARKET PRICE | TOTAL MARKET | % OF ACCT | EST ANN INC | CURR YLD |
|---|-----------|------------|--------------|--------------|-----------|-------------|----------|
| EQUITY | | | | | | | |
| INDIVIDUAL STOCKS | | | | | | | |
| ADOBE INC | 180 000 | 42,330.36 | 329.81 | 59,365.80 | 1.0 | | |
| ALIBABA GROUP HOLDING SP ADR | 350 000 | 55,508.73 | 212.10 | 74,235.00 | 1.3 | | |
| ALPHABET INC CL A | 70 000 | 59,785.06 | 1,339.39 | 93,757.30 | 1.6 | | |
| AMAZON.COM INC | 40 000 | 39,133.34 | 1,847.84 | 73,913.60 | 1.3 | | |
| AMETEK INC | 135.000 | 5,861.70 | 99.74 | 13,464.90 | 0.2 | 75 | 0.56 |
| ANTHEM INC | 105 000 | 21,691.83 | 302.03 | 31,713.15 | 0.5 | 336 | 1.06 |
| APPLE INC | 232 000 | 16,797.95 | 293.65 | 68,126.80 | 1.2 | 714 | 1.05 |
| BANK OF AMERICA CORP | 1,100 000 | 31,320.02 | 35.22 | 38,742.00 | 0.7 | 792 | 2.04 |
| BERKSHIRE HATHAWAY INC CL B | 90 000 | 12,979.27 | 226.50 | 20,385.00 | 0.4 | | |
| BEST BUY COMPANY INC | 125 000 | 8,530.44 | 87.80 | 10,975.00 | 0.2 | 250 | 2.28 |
| BOEING CO | 80.000 | 29,194.32 | 325.76 | 26,060.80 | 0.4 | 657 | 2.52 |
| BROADCOM INC | 40 000 | 9,521.74 | 316.02 | 12,640.80 | 0.2 | 520 | 4.11 |
| CDW CORP/DE | 180 000 | 12,719.19 | 142.84 | 25,711.20 | 0.4 | 273 | 1.06 |
| CIGNA CORP NEW | 122 000 | 14,784.72 | 204.49 | 24,947.78 | 0.4 | 4 | 0.02 |
| CSX CORP | 180.000 | 9,910.49 | 72.36 | 13,024.80 | 0.2 | 172 | 1.33 |
| CVS HEALTH CORP | 54.000 | 4,358.61 | 74.29 | 4,011.66 | 0.1 | 108 | 2.69 |
| CENTENE CORP DEL | 430.000 | 23,148.44 | 62.87 | 27,034.10 | 0.5 | | |
| CHEVRON CORP | 120 000 | 7,883.68 | 120.51 | 14,461.20 | 0.2 | 571 | 3.95 |
| CITIGROUP INC | 480 000 | 31,074.15 | 79.89 | 38,347.20 | 0.7 | 979 | 2.55 |
| COHEN & STEERS QUALITY INCOME REALTY FUND | 2,260 000 | 34,746.31 | 14.88 | 33,628.80 | 0.6 | 2,169 | 6.45 |
| COMCAST CORP CL A | 1,000.000 | 32,503.74 | 44.97 | 44,970.00 | 0.8 | 840 | 1.87 |
| CONSTELLATION BRANDS INC | 220.000 | 41,504.98 | 189.75 | 41,745.00 | 0.7 | 660 | 1.58 |
| COSTCO WHOLESALE CORP | 100 000 | 22,597.25 | 293.92 | 29,392.00 | 0.5 | 260 | 0.88 |
| DIAMONDBACK ENERGY INC | 280 000 | 32,511.36 | 92.86 | 26,000.80 | 0.4 | 210 | 0.81 |
| WALT DISNEY CO THE | 100 000 | 13,306.72 | 144.63 | 14,463.00 | 0.2 | 176 | 1.22 |
| DISCOVER FINANCIAL SERVICES | 85 000 | 6,431.70 | 84.82 | 7,209.70 | 0.1 | 149 | 2.07 |
| ENERGY CORP | 100 000 | 6,637.07 | 119.80 | 11,980.00 | 0.2 | 372 | 3.11 |
| ENTERPRISE PRODS PARTNERS LP | 465.000 | 11,807.66 | 28.16 | 13,094.40 | 0.2 | 816 | 6.23 |

ASSET DETAIL (CONTINUED)

| DESCRIPTION | UNITS | TOTAL COST | MARKET PRICE | TOTAL MARKET | % OF ACCT | EST ANN INC | CURR YLD |
|-------------------------------------|---------|------------|--------------|--------------|-----------|-------------|----------|
| INDIVIDUAL STOCKS | | | | | | | |
| FACEBOOK INC | 260.000 | 38,620.55 | 205.25 | 53,365.00 | 0.9 | | |
| FISERV INC | 230.000 | 5,055.97 | 115.63 | 26,594.90 | 0.5 | | |
| HOME DEPOT INC | 70.000 | 5,394.59 | 218.38 | 15,286.60 | 0.3 | 380 | 2.49 |
| HONEYWELL INTL INC | 130.000 | 19,194.55 | 177.00 | 23,010.00 | 0.4 | 468 | 2.03 |
| HOST HOTELS & RESORTS INC REIT | 340.000 | 6,176.24 | 18.55 | 6,307.00 | 0.1 | 272 | 4.31 |
| IAC/INTERACTIVE CORP | 50.000 | 5,739.43 | 249.11 | 12,455.50 | 0.2 | | |
| INTERCONTINENTAL EXCHANGE INC | 170.000 | 13,334.80 | 92.55 | 15,733.50 | 0.3 | 187 | 1.19 |
| INTUITIVE SURGICAL INC | 27.000 | 6,219.95 | 591.15 | 15,961.05 | 0.3 | | |
| JP MORGAN CHASE & CO | 360.000 | 41,421.00 | 139.40 | 50,184.00 | 0.9 | 1,295 | 2.58 |
| JOHNSON & JOHNSON | 200.000 | 22,754.43 | 145.87 | 29,174.00 | 0.5 | 760 | 2.61 |
| LINCOLN NATIONAL CORP | 175.000 | 13,111.40 | 59.01 | 10,326.75 | 0.2 | 280 | 2.71 |
| LOCKHEED MARTIN CORP | 80.000 | 19,988.06 | 389.38 | 31,150.40 | 0.5 | 768 | 2.47 |
| MARATHON PETROLEUM CORP | 400.000 | 27,645.64 | 60.25 | 24,100.00 | 0.4 | 848 | 3.52 |
| MASTERCARD INC | 226.000 | 19,387.39 | 298.59 | 67,481.34 | 1.2 | 361 | 0.54 |
| MERCK & CO INC | 445.000 | 28,273.35 | 90.95 | 40,472.75 | 0.7 | 1,085 | 2.68 |
| METTLER TOLEDO INTL INC | 17.000 | 5,684.53 | 793.28 | 13,485.76 | 0.2 | | |
| MICROSOFT CORP | 400.000 | 27,034.96 | 157.70 | 63,080.00 | 1.1 | 816 | 1.29 |
| NORFOLK SOUTHERN CORP | 50.000 | 8,787.98 | 194.13 | 9,706.50 | 0.2 | 180 | 1.85 |
| OLD REPUBLIC INTERNATIONAL CORP | 625.000 | 9,721.65 | 22.37 | 13,981.25 | 0.2 | 500 | 3.58 |
| PAYPAL HOLDINGS INC | 95.000 | 9,981.95 | 108.17 | 10,384.32 | 0.2 | | |
| PEPSICO INC | 70.000 | 7,986.62 | 136.67 | 9,566.90 | 0.2 | 267 | 2.80 |
| PUBLIC SERVICE ENTERPRISE GROUP INC | 215.000 | 7,384.15 | 59.05 | 12,695.75 | 0.2 | 404 | 3.18 |
| RAYTHEON CO | 100.000 | 18,300.00 | 219.74 | 21,974.00 | 0.4 | 377 | 1.72 |
| REINSURANCE GROUP OF AMERICA INC | 85.000 | 3,603.23 | 163.06 | 13,860.10 | 0.2 | 238 | 1.72 |
| RIO TINTO PLC SPONS ADR | 315.000 | 13,033.09 | 59.36 | 18,698.40 | 0.3 | 1,042 | 5.58 |
| ROSS STORES INC | 100.000 | 5,557.44 | 116.42 | 11,642.00 | 0.2 | 102 | 0.88 |
| ROYAL DUTCH SHELL PLC ADR A SHRS | 255.000 | 14,959.09 | 58.98 | 15,039.90 | 0.3 | 814 | 5.42 |
| S&P GLOBAL INC | 53.000 | 10,170.51 | 273.05 | 14,471.65 | 0.2 | 120 | 0.84 |
| SALESFORCE COM INC | 300.000 | 42,493.06 | 162.64 | 48,792.00 | 0.8 | | |

ASSET DETAIL (CONTINUED)

| DESCRIPTION | UNITS | TOTAL COST | MARKET PRICE | TOTAL MARKET | % OF ACCT | EST ANN INC | CURR YLD |
|--|-------------------|---------------------|--------------|---------------------|-------------|---------------|-------------|
| INDIVIDUAL STOCKS | | | | | | | |
| SPDR UTILITIES SELECT SECTOR | 100 000 | 6,383.65 | 64.62 | 6,462.00 | 0.1 | 190 | 2.95 |
| SPIRIT AEROSYSTEMS HOLDINGS INC | 145.000 | 6,819.76 | 72.88 | 10,567.60 | 0.2 | 69 | 0.66 |
| STRYKER CORP | 40 000 | 8,618.10 | 209.94 | 8,397.60 | 0.1 | 92 | 1.10 |
| SYNOPSIS INC | 145.000 | 3,640.76 | 139.20 | 20,184.00 | 0.3 | | |
| SYSCO CORP | 170 000 | 12,030.62 | 85.54 | 14,541.80 | 0.3 | 306 | 2.10 |
| T-MOBILE US INC | 150 000 | 10,824.00 | 78.42 | 11,763.00 | 0.2 | | |
| TARGET CORP | 60 000 | 3,166.15 | 128.21 | 7,692.60 | 0.1 | 158 | 2.06 |
| TELEFLEX INC | 43 000 | 6,875.04 | 376.44 | 16,186.92 | 0.3 | 58 | 0.36 |
| TERADYNE INC | 280 000 | 5,361.69 | 68.19 | 19,093.20 | 0.3 | 100 | 0.53 |
| THERMO FISHER SCIENTIFIC INC | 50 000 | 14,734.86 | 324.87 | 16,243.50 | 0.3 | 38 | 0.23 |
| TOTAL S A SPONS ADR | 240 000 | 12,883.87 | 55.30 | 13,272.00 | 0.2 | 572 | 4.32 |
| UNILEVER PLC | 100 000 | 3,980.59 | 57.17 | 5,717.00 | 0.1 | 179 | 3.14 |
| UNITEDHEALTH GROUP INC | 160.000 | 30,403.72 | 293.98 | 47,036.80 | 0.8 | 691 | 1.47 |
| VALERO ENERGY CORP | 50.000 | 2,641.94 | 93.65 | 4,682.50 | 0.1 | 180 | 3.84 |
| VEREIT INC REIT | 1,545 000 | 13,285.59 | 9.24 | 14,275.80 | 0.2 | 849 | 5.95 |
| VERIZON COMMUNICATIONS INC | 300 000 | 14,239.30 | 61.40 | 18,420.00 | 0.3 | 738 | 4.01 |
| VISA INC CL A | 400 000 | 56,646.09 | 187.90 | 75,160.00 | 1.3 | 480 | 0.64 |
| ZEBRA TECHNOLOGIES CORP | 70 000 | 7,772.07 | 255.44 | 17,880.80 | 0.3 | | |
| ZOETIS INC | 50 000 | 6,016.71 | 132.35 | 6,617.50 | 0.1 | 40 | 0.60 |
| AON PLC | 65 000 | 5,306.56 | 208.29 | 13,538.85 | 0.2 | 114 | 0.84 |
| INGERSOLL RAND PLC | 90 000 | 7,312.65 | 132.92 | 11,962.80 | 0.2 | 190 | 1.59 |
| JAZZ PHARMACEUTICALS PLC | 100 000 | 13,519.55 | 149.28 | 14,928.00 | 0.3 | | |
| TOTAL INDIVIDUAL STOCKS | 18,920 000 | 1,348,059.71 | | 1,967,007.38 | 33.6 | 27,729 | 1.41 |
| LARGE CAP FUNDS | | | | | | | |
| AQR LARGE CAP DEFENSIVE STYLE FD CL R6 | 6,222.680 | 122,811.55 | 23.77 | 147,913.10 | 2.5 | 1,711 | 1.16 |
| FIDELITY BLUE CHIP GROWTH FD | 2,714.441 | 230,735.48 | 107.73 | 292,426.73 | 5.0 | | |
| ISHARES RUSSELL 1000 GROWTH ETF | 100 000 | 13,671.41 | 175.92 | 17,592.00 | 0.3 | 174 | 0.99 |
| TOTAL LARGE CAP FUNDS | 9,037.121 | 367,218.44 | | 457,931.83 | 7.8 | 1,885 | 0.41 |
| MID & SMALL CAP FUNDS | | | | | | | |
| FRANKLIN SMALL CAP GROWTH FD CL R6 | 2,090.301 | 50,000.00 | 23.93 | 50,020.90 | 0.9 | | |

ASSET DETAIL (CONTINUED)

| DESCRIPTION | UNITS | TOTAL COST | MARKET PRICE | TOTAL MARKET | % OF ACCT | EST ANN INC | CURR YLD |
|---|-------------------|---------------------|--------------|---------------------|------------|---------------|--------------|
| MID & SMALL CAP FUNDS | | | | | | | |
| PRINCIPAL MIDCAP FD CL R6 | 818.599 | 25,000.00 | 30.86 | 25,261.97 | 0.4 | 145 | 0.58 |
| VANGUARD SMALL CAP GROWTH INDEX FD INST | 891.742 | 50,000.00 | 55.95 | 49,892.96 | 0.9 | 290 | 0.58 |
| VANGUARD MID CAP INDEX FD INST | 216.216 | 10,000.00 | 48.74 | 10,538.37 | 0.2 | 156 | 1.48 |
| TOTAL MID & SMALL CAP FUNDS | 4,016.858 | 135,000.00 | | 135,714.20 | 2.4 | 592 | 0.44 |
| SECTOR FUNDS | | | | | | | |
| TORTOISE ENERGY INFRASTRUCTURE | 2,000.000 | 49,695.56 | 17.93 | 35,860.00 | 0.6 | 5,240 | 14.61 |
| TOTAL SECTOR FUNDS | 2,000.000 | 49,695.56 | | 35,860.00 | 0.6 | 5,240 | 14.61 |
| INTERNATIONAL DEVELOPED | | | | | | | |
| WCM FOCUSED INTL GROWTH FD CL I | 5,705.758 | 79,430.60 | 18.91 | 107,895.88 | 1.9 | 233 | 0.22 |
| MFS INTL GROWTH FD CL R6 | 576.535 | 20,000.00 | 37.10 | 21,389.45 | 0.4 | 220 | 1.03 |
| MFS INTL NEW DISCOVERY FD R6 | 1,109.878 | 40,000.00 | 35.87 | 39,811.32 | 0.7 | 527 | 1.32 |
| TOTAL INTERNATIONAL DEVELOPED | 7,392.171 | 139,430.60 | | 169,096.65 | 3.0 | 981 | 0.58 |
| EMERGING MARKETS FUNDS | | | | | | | |
| JPMORGAN EMERGING MARKETS EQUITY FD CL R6 | 4,215.350 | 135,000.00 | 32.67 | 137,715.48 | 2.4 | 1,218 | 0.88 |
| MATTHEWS PACIFIC TIGER FD CL I | 2,460.005 | 65,657.54 | 28.71 | 70,626.74 | 1.2 | 479 | 0.68 |
| TOTAL EMERGING MARKETS FUNDS | 6,675.355 | 200,657.54 | | 208,342.22 | 3.6 | 1,697 | 0.81 |
| HEDGED EQUITY | | | | | | | |
| GLENMEDE SECURED OPTIONS PORTFOLIO INST | 9,401.652 | 118,867.44 | 12.41 | 116,674.50 | 2.0 | | |
| JPMORGAN HEDGED EQUITY FD CL R6 | 1,367.676 | 25,985.84 | 21.31 | 29,145.18 | 0.5 | 387 | 1.33 |
| TOTAL HEDGED EQUITY | 10,769.328 | 144,853.28 | | 145,819.68 | 2.5 | 387 | 0.27 |
| TOTAL EQUITY | | 2,384,915.13 | | 3,119,771.96 | | 38,514 | 1.23 |
| FIXED INCOME | | | | | | | |
| INDIVIDUAL BONDS | | | | | | | |
| AMERICAN EXPRESS CO FLTNG RT DTD 2/27/18 2.56863% 02/27/2023-2023 | 25,000.000 | 25,014.83 | 100.40 | 25,099.00 | 0.4 | 642 | 2.56 |
| ANHEUSER-BUSCH INBEV FIN DTD 01/25/2016 3.65% 02/01/2026-2025 | 15,000.000 | 15,252.09 | 106.19 | 15,928.20 | 0.3 | 547 | 3.44 |
| APPLE INC DTD 02/09/2015 2.5% 02/09/2025 | 30,000.000 | 29,652.30 | 101.85 | 30,558.30 | 0.5 | 750 | 2.45 |
| BANK OF AMERICA CORP DTD 6/22/10 5.625% 07/01/2020 | 15,000.000 | 15,694.48 | 101.84 | 15,275.25 | 0.3 | 843 | 5.52 |

ASSET DETAIL (CONTINUED)

| DESCRIPTION | UNITS | TOTAL COST | MARKET PRICE | TOTAL MARKET | % OF ACCT | EST ANN INC | CURR YLD |
|--|--------------------|-------------------|--------------|-------------------|-------------|---------------|-------------|
| INDIVIDUAL BONDS | | | | | | | |
| CITIGROUP INC FLTNG RT DTD 4/25/17 2.89963% 04/25/2022-2022 | 15,000 000 | 15,003 83 | 101.32 | 15,197.40 | 0.3 | 434 | 2 86 |
| COMERICA BANK DTD 06/02/2015 2 5% 06/02/2020 | 15,000 000 | 15,020.23 | 100.25 | 15,037 80 | 0 3 | 375 | 2 49 |
| COSTCO WHOLESALE CORP DTD 05/18/2017 2.15% 05/18/2021-2021 | 20,000 000 | 19,981.00 | 100 56 | 20,111.40 | 0.3 | 430 | 2 14 |
| GOLDMAN SACHS GROUP INC DTD 01/26/2017 3% 04/26/2022-2021 | 40,000 000 | 39,817 60 | 101 26 | 40,505 20 | 0.7 | 1,200 | 2 96 |
| INTEL CORP DTD 05/11/2017 2 875% 05/11/2024-2024 | 35,000 000 | 35,048 26 | 103 87 | 36,355 90 | 0 6 | 1,006 | 2 77 |
| JPMORGAN CHASE & CO DTD 04/26/2013 FLTNG RATE 2 93563% 04/26/2023 | 30,000 000 | 29,820 00 | 99.86 | 29,958 30 | 0 5 | 880 | 2 94 |
| MICROSOFT CORP DTD 08/08/2016 2% 08/08/2023-2023 | 15,000,000 | 14,738 43 | 100.71 | 15,107 10 | 0 3 | 300 | 1 99 |
| MORGAN STANLEY FLTNG RT DTD 1/20/17 3.14588% 01/20/2022-2021 | 15,000,000 | 15,030 78 | 100 91 | 15,136 65 | 0 3 | 471 | 3 12 |
| ORACLE CORP DTD 07/08/2014 2 8% 07/08/2021 | 25,000 000 | 25,075.81 | 101.53 | 25,382 25 | 0 4 | 700 | 2 76 |
| ORACLE CORP DTD 11/9/17 2.95% 11/15/2024 | 35,000 000 | 35,162 81 | 103 95 | 36,382 85 | 0 6 | 1,032 | 2 84 |
| PHILLIPS 66 FLTNG RT DTD 3/1/18 2 51725% 02/26/2021-2019 | 35,000 000 | 35,017 03 | 100 01 | 35,002 10 | 0 6 | 881 | 2 52 |
| CHARLES SCHWAB CORP DTD 07/22/2010 4 45% 07/22/2020 | 40,000 000 | 41,871.73 | 101.55 | 40,620 80 | 0 7 | 1,780 | 4.38 |
| SOUTHERN CO DTD 05/24/2016 2 95% 07/01/2023 | 35,000 000 | 34,348 50 | 102 58 | 35,903 35 | 0 6 | 1,032 | 2 88 |
| SUSQUEHANNA BANCSHARES DTD 8/13/12 5 375% 08/15/2022 | 20,000,000 | 21,724 95 | 107.36 | 21,472 60 | 0 4 | 1,075 | 5.01 |
| TD AMERITRADE HOLDING CO DTD 03/09/2015 2 95% 04/01/2022-2022 | 35,000 000 | 35,085 38 | 102 23 | 35,780 50 | 0 6 | 1,032 | 2.89 |
| UNITED STATES TREASURY NOTES FLTNG RT DTD 1/31/18 1.525862% 01/31/2020 | 75,000 000 | 75,002 33 | 100 00 | 74,997 75 | 1 3 | 1,144 | 1 53 |
| UNITED STATES TREASURY NOTES DTD 11/15/2013 2.75% 11/15/2023 | 75,000 000 | 76,478 68 | 104 08 | 78,061 50 | 1 3 | 2,062 | 2.64 |
| VERIZON COMMUNICATIONS INC DTD 03/28/2011 4 6% 04/01/2021 | 20,000 000 | 20,927 72 | 103 37 | 20,673.40 | 0 4 | 920 | 4 45 |
| TOTAL INDIVIDUAL BONDS | 665,000 000 | 670,768 77 | | 678,547 60 | 11 7 | 19,542 | 2 88 |

ASSET DETAIL (CONTINUED)

| DESCRIPTION | UNITS | TOTAL COST | MARKET PRICE | TOTAL MARKET | % OF ACCT | EST ANN INC | CURR YLD |
|---|-------------------|---------------------|--------------|---------------------|------------|---------------|-------------|
| PREFERRED | | | | | | | |
| STANLEY BLACK & DECKER INC PFD 5.375% | 90.000 | 10,617.29 | 109.13 | 9,821.70 | 0.2 | 483 | 4.93 |
| TOTAL PREFERRED | 90.000 | 10,617.29 | | 9,821.70 | 0.2 | 483 | 4.93 |
| INVESTMENT GRADE DEBT | | | | | | | |
| DOUBLELINE CORE FIXED INCOME FD CL I | 23,594.453 | 259,739.84 | 11.07 | 261,190.59 | 4.5 | 8,824 | 3.38 |
| FEDERATED ULTRA SHORT BOND FD INSTL SH | 17,152.684 | 155,671.84 | 9.15 | 156,947.06 | 2.7 | 4,099 | 2.61 |
| TOTAL INVESTMENT GRADE DEBT | 40,747.137 | 415,411.68 | | 418,137.65 | 7.2 | 12,923 | 3.09 |
| HIGH YIELD DEBT | | | | | | | |
| FEDERATED INSTL HIGH YIELD BOND FD CL R6 | 11,728.421 | 115,725.10 | 9.94 | 116,580.50 | 2.0 | 6,790 | 5.82 |
| TOTAL HIGH YIELD DEBT | 11,728.421 | 115,725.10 | | 116,580.50 | 2.0 | 6,790 | 5.82 |
| INFLATION PROTECTED DEBT | | | | | | | |
| VANGUARD SHORT TERM INFLATION PROTECTED ADM | 5,909.238 | 144,649.47 | 24.69 | 145,899.09 | 2.5 | 2,830 | 1.94 |
| VANGUARD INFLATION PROTECTED SEC FD ADM SHRS | 1,126.164 | 29,145.13 | 25.88 | 29,145.12 | 0.5 | 668 | 2.30 |
| TOTAL INFLATION PROTECTED DEBT | 7,035.402 | 173,794.60 | | 175,044.21 | 3.0 | 3,499 | 2.00 |
| FLOATING RATE DEBT | | | | | | | |
| EATON VANCE FLOATING RATE ADVANTAGE FD CL I | 13,686.131 | 150,000.00 | 10.72 | 146,715.32 | 2.5 | 7,979 | 5.44 |
| EATON VANCE FLOATING RATE & HIGH INCOME FR CL R6 | 23,396.320 | 204,420.39 | 8.73 | 204,249.87 | 3.5 | 10,154 | 4.97 |
| TOTAL FLOATING RATE DEBT | 37,082.451 | 354,420.39 | | 350,965.19 | 6.0 | 18,133 | 5.17 |
| EMERGING MARKET DEBT | | | | | | | |
| PIMCO EMERGING LOCAL BOND FD INSTL | 8,356.546 | 60,000.00 | 7.21 | 60,250.70 | 1.0 | 3,660 | 6.07 |
| TOTAL EMERGING MARKET DEBT | 8,356.546 | 60,000.00 | | 60,250.70 | 1.0 | 3,660 | 6.07 |
| TOTAL FIXED INCOME | | 1,800,737.83 | | 1,809,347.55 | | 65,033 | 3.59 |

MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/19
32-0164444

| <u>Part VIII - Officers and Directors</u> | <u>Title</u> | <u>Average Hours Worked</u> |
|---|--------------|---------------------------------|
| Ernest Verslues | President | As Needed |
| Craig Childs | VP | As Needed |
| Pam Hiller | Secretary | As Needed |
| Karen White | Treasurer | As Needed |
| Amanda Cooper | Director | As Needed |

Part XV, Question 2d - Restrictions or Limitations on Awards

The MFA Incorporated Charitable Foundation was organized for the purpose of providing monetary support for community based projects and organizations, educational institutions, and other charitable organizations. The Foundation will make contributions to projects or organizations that provide services or benefits to citizens of communities located in MFA's traditional trade territory. MFA Incorporated's historical trade territory includes most of Missouri, southeastern Kansas, northern Arkansas, southern Iowa and northeastern Oklahoma.

MFA Charitable Foundation
32-0164444
FYE 12/31/2019



**MFA INCORPORATED CHARITABLE FOUNDATION
DONATION REQUEST FORM**

Name of Requesting Group: _____

Contact Person: _____

Contact person's affiliation with requesting group: _____

Group's Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number (including area code): _____ E-mail: _____

Total Amount Needed: _____

Total Amount Requested: _____

Purpose for which donation is requested (Attach additional information as needed to substantiate your request):

Explain how many and who would benefit from the funds being requested: _____

Which MFA Incorporated, MFA Enterprises, subsidiary, joint venture or local affiliate serves those who would benefit from the donation being requested? _____

How did you learn about the MFA Incorporated Charitable Foundation? _____

If requesting group is a tax-exempt 501 (c)(3) organization, please attach copy of IRS Letter.

Date: _____ Signature: _____

When completed, mail to: _____ Name: _____

**MFA Incorporated
Charitable Foundation
201 Ray Young Drive
Columbia, MO 65201**

MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/19
32-0164444

Listing of Contributions

| <u>Donee Name</u> | <u>Amount</u> | <u>Purpose</u> |
|--|----------------------|---|
| Missouri Farm Bureau | 5,000 | Young Farmers Leadership Conference |
| Safety Poster Prizes | 1,440 | Raise Awareness for Farm Safety |
| Laclede County R1 Foundation | 2,500 | Construction of Agriculture Learning Center |
| MFA Oil Company | 5,000 | Sponsor Fee for Operation Homefront |
| Rock Bridge Lions Club | 1,000 | Golf Tournament Sponsor |
| Salute to Veterans Memorial Day Celebration | 3,500 | 2019 Memorial Day Celebration for Veterans |
| River Region Credit Union | 1,840 | Golf Tournament Sponsor |
| King City R1 Schools | 2,000 | Kids to DC Program |
| Women in Agriculture | 500 | Women in Agriculture Conference Sponsor |
| Greene County Community Fund | 500 | Organization that Supports Nonprofit Groups |
| Columbia Public Schools | 1,000 | Kids to DC Program |
| University of Missouri Mule Team | 1,585 | Cost of Feed and Supplies for Mule Team |
| Missouri Corn Growers | 1,000 | Summer Events Premier Sponsor |
| Missouri State Fair Foundation | 2,500 | Youth in Agriculture Fund |
| Central Missouri Food Bank | 1,000 | Provide Food for People in Need |
| Missouri 4H Foundation | 1,000 | Clover Classic Golf Tournament Sponsor |
| Missouri Farm Bureau | 1,500 | Golf Tournament Sponsor |
| MU Block and Bridle | 250 | Black and Gold Swine Show Sponsor |
| DeKalb County Women in Agriculture | 2,500 | Women in Agriculture Conference Sponsor |
| Platte County Livestock Boosters | 5,000 | Swine/Sheep Panels for Livestock Show |
| Central Missouri Honor Flight | 2,500 | Charity Tractor Pull Sponsor |
| Eta Delta Chapter of Beta Sigma Pi | 500 | New Roof on Pagoda at City Park |
| Silas Lee's Crazy Animal Park | 2,500 | Construction of Outdoor Pavilion |
| MU Field Operations | 2,000 | South Farm Showcase |
| Centralia Police Department | 1,000 | Purchase of Body Cameras |
| Gentry County University of Missouri Extension Council | 2,000 | Trailer House for Shooting Sports Equipment |
| Ronald McDonald House | 1,200 | Golf Tournament Sponsor |
| Missouri State Fair | 1,000 | Military Appreciation Day |
| Feeding Missouri - Drive to Feed Kids | 15,000 | Providing Meals for Needy Children |
| University of Missouri | 21,000 | Fire and Rescue Training Institute |
| CAFNR Alumni Association | 830 | Golf Tournament Sponsor |
| Community Foundation of Central Missouri | 10,000 | Development of Agricultural Park |
| Camden County Farm Bureau | 1,000 | Establish New FFA Chapter Climax Springs |
| DeKalb County University of Missouri Extension Council | 4,500 | Technology Improvements |
| The Wardrobe | 1,000 | Provide Shoes for Needy Children |
| Norborne Public Schools R-VIII | 1,000 | Purchase of Audiometer |
| Down Syndrome Guide of Greater KC | 500 | Central MO Step Up for Down Syndrome Walk |
| University of Missouri | 2,500 | Construction of Portable Livestock Pens |
| University of Missouri Livestock Judging | 5,000 | MU Livestock Judging Team |
| University of Missouri - Worth County | 500 | Shooting Sports Training Program |
| Boone County Historical Society | 500 | A Night of Legends Gala |
| ALOT Foundation | 500 | Annual Meeting Sponsor |

**MFA Charitable Foundation
Columbia, Missouri
FYE 12/31/19
32-0164444**

Listing of Contributions

| <u>Donee Name</u> | <u>Amount</u> | <u>Purpose</u> |
|---|----------------|---|
| Neosho Police Department | 500 | Shop with a Hero Program |
| Animal Agriculture Alliance | 2,000 | Organization Supporting Animal Agriculture |
| University of Missouri - EYH Conference | 500 | Expanding Your Horizons Conference |
| Lamar Police Department | 500 | Shop with a Cop Program |
| University of Missouri Fire and Rescue Training Institute | 6,000 | Fire Grants Program |
| Coyote Hill Children's Home | 10,000 | Home for Abused and Neglected Children |
| Wayne Community School District | 5,000 | Construction of Agriculture Learning Center |
| Boonville R1 School District | 1,000 | Washington DC Leadership Conference |
| Albany R-III School District | 5,000 | Construction of Commercial Kitchen |
| Pilot Grove C-4 School District | 1,000 | STEM Program |
| Lucerne Stock Show | 2,500 | New Livestock Building Construction |
| River of Life Church | 2,200 | Needy Children and Families Christmas Program |
| Green City Community Betterment | 2,000 | Outdoor Recreation Area |
| Centralia FFA Alumni | 2,500 | Sheep and Swine Show for 4-H and FFA |
| Centralia FFA Chapter | 3,000 | Centralia Youth Fair |
| University of Missouri - Quarter Scale Team | 2,500 | Quarter Scale Tractor Building Team |
| Unlimited Play | 2,000 | Playground Equipment Perryville Community |
| | <u>165,345</u> | |