

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 1545-0047

2019

Open to Public Inspection

For calendar year 2019 or tax year beginning

, 2019, and ending

, 20

Name of foundation

EMC Insurance Foundation

Number and street (or P O box number if mail is not delivered to street address)

P.O. Box 712

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

Des Moines IA 50306-0712

☒ Check all that apply ☐ Initial return☐ Initial return of a former public charity

A Employer identification number

42-1343474

B Telephone number (see instructions)

515-345-2788

C If exemption application is pending, check here ☐ **6**D-1 Foreign organizations check here ☐

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
1	Cash—non-interest-bearing	178,316	539,488	539,488
2	Savings and temporary cash investments			
3	Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
4	Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
5	Grants receivable			
6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
7	Other notes and loans receivable (attach schedule) ▶			

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a 17,271.753 shs of Vanguard Total Stock Market Index Fund		P	08/15/09	Various
b 15,440.346 shs of PIMCO Total Return Fund		P	08/15/09	Various
c 11,381.945 shs of Dodge & Cox Income Fund		P	08/15/09	Various
d 12,322.275 shs of Vanguard Short-Term Bond Index		P	08/15/09	12/12/19
e 10,214.505 shs of PIMCO Low Duration Fund		P	08/15/09	12/12/19
(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 1,260,000		622,474	637,526	
b 160,000		166,756	(6,756)	
c 160,000		151,608	8,392	

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	8,105
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	2	
3	Add lines 1 and 2	3	8,105
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	8,105
6	Credits/Payments		
a	2019 estimated tax payments and 2018 overpayment credited to 2019	6a	14,817
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	14,817
8	Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	0
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	6,712
11	Enter the amount of line 10 to be Credited to 2020 estimated tax 6,712 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?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition		X

If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.

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 ▶ N/A	X	
14 The books are in care of ▶ Ron Herman Telephone no ▶ 515-345-2788 Located at ▶ 717 Mulberry Street, Des Moines, IA ZIP+4 ▶ 50309-3872		
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 NONE		
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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶		X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ 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. Organizations relying on a current notice regarding disaster assistance, check here ▶ ☐	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? ☐ 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.)	N/A	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____		
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 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)*

		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	N/A
	Organizations relying on a current notice regarding disaster assistance, check here	☒	
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes	☐ No

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
None		

Total number of others receiving over \$50,000 for professional services

**Part IX-A** Summary of Direct Charitable Activities

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

	Expenses
1 None	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
1	
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	6,602,175
b	Average of monthly cash balances	1b	443,528
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	7,045,703
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	7,045,703

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				338,896
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2019				
a From 2014 947,449				
b From 2015 970,120				
c From 2016 1,228,856				
d From 2017 1,224,977				
e From 2018 1,239,343				
f Total of lines 3a through e	5,610,745			
4 Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ 1,628,723				
a Applied to 2018, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2019 distributable amount				338,896
e Remaining amount distributed out of corpus	1,289,827			
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	6,900,572			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2018 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2019 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2020				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions)	947,449			
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a	5,953,123			
10 Analysis of line 9				
a Excess from 2015 970,120				
b Excess from 2016 1,228,856				
c Excess from 2017 1,224,977				
d Excess from 2018 1,239,343				
e Excess from 2019 1,289,827				

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 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)

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) 2019	(b) 2018	(c) 2017	(d) 2016	
				0
b 85% of line 2a	0	0	0	0
c Qualifying distributions from Part XII, line 4, for each year listed				0
d Amounts included in line 2c not used directly for active conduct of exempt activities				0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon				
a "Assets" alternative test—enter				
(1) Value of all assets				0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)				0
b "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6, for each year listed				0
c "Support" alternative test—enter				
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)				0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)				0
(3) Largest amount of support from an exempt organization				0
(4) Gross investment income				0

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)**1 Information Regarding Foundation Managers:**

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

None

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

None

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

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

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

Sarah Buckley, PO Box 712, Des Moines, IA 50306-0712 515-345-4588

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

The following information should be provided: 1. Intended use of funds

2. Verification of IRS 501(c)(3) status 3. List of major donors

- 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

Generally only Iowa-based charitable organizations are funded

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i> See attached schedule				1,621,523
Total			3a	1,621,523
b <i>Approved for future payment</i> None				
Total			3b	0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1	Program service revenue					
a						
b						
c						
d						
e						
f						
g	Fees and contracts from government agencies					
2	Membership dues and assessments					
3	Interest on savings and temporary cash investments					9,074
4	Dividends and interest from securities					170,821
5	Net rental income or (loss) from real estate					
a	Debt-financed property					
b	Not debt-financed property					
6	Net rental income or (loss) from personal property					
7	Other investment income					
8	Gain or (loss) from sales of assets other than inventory					637,781
9	Net income or (loss) from special events					
10	Gross profit or (loss) from sales of inventory					
11	Other revenue a					
b						
c						
d						
e						
12	Subtotal. Add columns (b), (d), and (e)		0		0	817,676
13	Total. Add line 12, columns (b), (d), and (e)				13	817,676

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

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

- | | | Yes | No |
|----------|---|-----|----|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of | | |
| | (1) Cash | | X |
| | (2) Other assets | | X |
| b | Other transactions | | |
| | (1) Sales of assets to a noncharitable exempt organization | | X |
| | (2) Purchases of assets from a noncharitable exempt organization | | X |
| | (3) Rental of facilities, equipment, or other assets | | X |
| | (4) Reimbursement arrangements | | X |
| | (5) Loans or loan guarantees | | X |
| | (6) Performance of services or membership or fundraising solicitations | | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received | | |

[illegible]

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

(a) Name of organization	(b) Type of organization	(c) Description of relationship

**Sign
Here**

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

Signature of officer or trustee

03/19/20
Date

Treasurer
Title

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

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if
self-employed

PTIN

Firm's name ▶

Firm's EIN ►

Firm's address ►

Phone no

EMC Insurance Foundation
Form 990 PF, Part I
Year Ended December 31, 2019

FEIN - 42-1343474

Line 18 - Taxes

Federal Tax Payments

2018 990 PF	\$	-	\$ (14.817) Overpayment Credited to 2019
Tax Estimate	\$	-	
Tax Estimate	\$	-	
Tax Estimate	\$	-	
Tax Estimate	\$	-	
	\$	-	

EMC Insurance Foundation
Form 990 PF, Part I
Year Ended December 31, 2019

FEIN - 42-1343474

Line 23 - Other Expenses

Description	Amount
Bank Fees	\$ 1.200
Total other expenses	\$ 1.200

EMC Insurance Foundation
Form 990 PF, Part II
Year Ended December 31, 2019

FEIN - 42-1343474

Line 13 Investments - other	Beg of Year Book Value	End of Year Book Value	End of Year Fair Market Value
Vanguard Total Stock Market Index Fund	1,926,176	1,303,702	2,882,730
Dodge & Cox Income Fund	809,222	657,615	692,652
Pimco Low Duration Fund	904,208	801,348	779,709
Pimco Total Return Fund	887,025	720,270	689,306
Vanguard Short-Term Bond Index	893,932	765,410	775,944
	5,420,564	4,248,345	5,820,341

EMC Insurance Foundation
Form 990 PF, Part VIII
List of Officers
Year Ended December 31, 2019
FEIN 42-1343474

<u>Name and Address</u>	<u>Title</u>	<u>Hours per Week</u>	<u>Compensation</u>	<u>Contributions to Employee Benefit Plans</u>	<u>Expense Account</u>
Bruce G. Kelley 717 Mulberry Street Des Moines, IA 50309	Chariman	0-5	-0-	-0-	-0-
Sarah L. Buckley 717 Mulberry Street Des Moines, IA 50309	Executive Director	Approx 20	-0-	-0-	-0-
Ronald D. Herman 717 Mulberry Street Des Moines, IA 50309	Treasurer	0-5	-0-	-0-	-0-
Barnes G. Kelley 717 Mulberry Street Des Moines, IA 50309	Secretary	0-5	-0-	-0-	-0-
David J. Fisher 845 S. 60th St, Unit 407 West Des Moines, IA 50226	Director	0-5	\$ 2,000	-0-	-0-
David J.W. Proctor 801 Grand Ave Ste 3700 Des Moines, IA 50309	Director	0-5	\$ 2,000	-0-	-0-
Philip T. Van Ekeren 500 1st St. N., Apt. 338 Newton, IA 50208	Director	0-5	\$ 2,000	-0-	-0-
Total compensation			<u>\$ 6,000</u>		

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2019

FEIN 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Above & Beyond Cancer Inc West Des Moines, IA	NO	PC	See Note A	1,000
Alzheimer's Association West Des Moines, IA	NO	PC	See Note A	5,000
American Cancer Society Inc Des Moines, IA	NO	PC	See Note A	5,000
American Heart Association West Des Moines, IA	NO	PC	See Note A	5,000
American Institute for Chartered Property Malvern, PA	NO	PC	See Note A	500
American Lung Association of the Upper Midwest Des Moines, IA	NO	PC	See Note A	1,300
American Veterans Park Inc West Point, NE	NO	PC	See Note A	250
Autism Society of America Bethesda, MD	NO	PC	See Note A	25,000
Autism Society of Iowa West Des Moines, IA	NO	PC	See Note A	450
Be the Change Organization West Warwick, RI	NO	PC	See Note A	58
Beth El Foundation of Minnesota Inc St Louis Park, MN	NO	PC	See Note A	7,200
Blank Children's Health DM Foundation Des Moines, IA	NO	PC	See Note A	5,000
Bridges of Iowa West Des Moines, IA	NO	PC	See Note A	5,000
Children's Cancer Connection Des Moines, IA	NO	PC	See Note A	3,000
ChildServe Inc Johnston, IA	NO	PC	See Note A	50,000
Civic Music Association Des Moines, IA	NO	PC	See Note A	22,500
Community Foundation of Greater Des Moines Des Moines, IA	NO	PC	See Note A	50,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2019

FEIN 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
CultureAll Inc Urbandale, IA	NO	PC	See Note A	5,000
Cystic Fibrosis Foundation - Iowa Chapter West Des Moines, IA	NO	PC	See Note A	1,500
Des Moines Area Community College Foundation Ankeny, IA	NO	PC	See Note A	12,000
Des Moines Area Religious Council (DMARC) Des Moines, IA	NO	PC	See Note A	15,426
Des Moines Choral Society Des Moines, IA	NO	PC	See Note A	1,000
Des Moines Community Playhouse Des Moines, IA	NO	PC	See Note A	50,000
Des Moines European Heritage Association Pleasant Hill, IA	NO	PC	See Note A	500
Des Moines Metro Opera Inc Indianola, IA	NO	PC	See Note A	5,000
Des Moines Performing Arts Des Moines, IA	NO	PC	See Note A	100,000
Des Moines Public Library Foundation Des Moines, IA	NO	PC	See Note A	1,000
Des Moines Social Club Des Moines, IA	NO	PC	See Note A	5,000
Des Moines Symphony Association Des Moines, IA	NO	PC	See Note A	55,000
Des Moines University Des Moines, IA	NO	PC	See Note A	2,500
Drake University Des Moines, IA	NO	PC	See Note A	450,000
Easter Seal Society of Iowa Inc Des Moines, IA	NO	PC	See Note A	28,000
Edmundson Art Foundation Inc Des Moines, IA	NO	PC	See Note A	5,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2019

FEIN 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Fellowship of Christian Athletes Des Moines, IA	NO	PC	See Note A	500
Fidelity Investments Charitable Gift Fund Boston, MA	NO	PC	See Note A	750
Findley Elementary School Des Moines, IA	NO	PC	See Note A	1,000
First Tee of Central Iowa Clive, IA	NO	PC	See Note A	5,000
Food Bank of Iowa Des Moines, IA	NO	PC	See Note A	11,000
Friends of Iowa CASA Des Moines, IA	NO	PC	See Note A	500
Goodwill Industries of Central Iowa Johnston, IA	NO	PC	See Note A	30,000
Great Outdoors Foundation Des Moines, IA	NO	PC	See Note A	1,200
Greater Des Moines Habitat for Humanity Des Moines, IA	NO	PC	See Note A	10,000
Greater Des Moines Music Coalition Inc Des Moines, IA	NO	PC	See Note A	2,500
Guthrie Center Elementary Guthrie Center, IA	NO	PC	See Note A	1,000
Halstead School District Halstead, KS	NO	PC	See Note A	1,000
Herington Elementary School Herington, KS	NO	PC	See Note A	1,000
Homes of Oakridge Human Services Des Moines, IA	NO	PC	See Note A	25,000
Hope Ministries Des Moines, IA	NO	PC	See Note A	20,000
House of Hope Community Development Corporation Warwick, RI	NO	PC	See Note A	125
Innovative Charitable Initiatives Albany, NY	NO	PC	See Note A	200

EMC Insurance Foundation
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Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Insurance Management Associates Foundation Wichita, KS	NO	PC	See Note A	1,500
Interstate 35 Elementary School Truro, IA	NO	PC	See Note A	1,000
Iowa Architectural Foundation Des Moines, IA	NO	PC	See Note A	1,500
Iowa Association of Business and Industry Foundation Des Moines, IA	NO	PC	See Note A	12,500
Iowa College Foundation Des Moines, IA	NO	PC	See Note A	22,000
Iowa FFA Foundation Ankeny, IA	NO	PC	See Note A	10,000
Iowa Historical Foundation Des Moines, IA	NO	PC	See Note A	50,000
Iowa Insurance Hall of Fame West Des Moines, IA	NO	PC	See Note A	250
Iowa Natural Heritage Foundation Des Moines, IA	NO	PC	See Note A	250
IXL Elementary School Arkansas City, KS	NO	PC	See Note A	1,000
James B Morris Scholarship Fund Des Moines, IA	NO	PC	See Note A	11,000
JDRF International Des Moines, IA	NO	PC	See Note A	1,000
Joe Dimmick Memorial Foundation Inc Lansing, MI	NO	PC	See Note A	750
Junior Achievement of Central Iowa Inc Des Moines, IA	NO	PC	See Note A	5,000
Kennedy Elementary School Wellington, KS	NO	PC	See Note A	1,000
Kids Chance of Wisconsin Inc Milwaukee, WI	NO	PC	See Note A	500

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Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Kids First Law Center Cedar Rapids, IA	NO	PC	See Note A	2,000
Koolen De Vries Syndrome Foundation Des Moines, IA	NO	PC	See Note A	250
Lakewood Elementary Norwalk, IA	NO	PC	See Note A	1,000
League of Women Voters of Iowa Dubuque, IA	NO	PC	See Note A	5,000
Leukemia & Lymphoma Society West Des Moines, IA	NO	PC	See Note A	2,000
Living History Farms Foundation Urbandale, IA	NO	PC	See Note A	25,000
Mainframe Studios Des Moines, IA	NO	PC	See Note A	50,000
Manhattan Institute for Policy Research New York, NY	NO	PC	See Note A	12,500
Meals from the Heartland West Des Moines, IA	NO	PC	See Note A	200
Menace Soccer Foundation Des Moines, IA	NO	PC	See Note A	5,000
Mercy Foundation of Des Moines Des Moines, IA	NO	PC	See Note A	1,500
Merrymakers Association Omaha, NE	NO	PC	See Note A	5,000
Mid-Iowa Council Boy Scouts of America Des Moines, IA	NO	PC	See Note A	5,000
Mount Hebron Missionary Baptist Church Des Moines, IA	NO	PC	See Note A	200
Multiple Myeloma Research Foundation Boston, MA	NO	PC	See Note A	1,250
Mulvane Grade School Mulvane, KS	NO	PC	See Note A	1,000
Music Under the Stars Inc Des Moines, IA	NO	PC	See Note A	10,000

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Is Document Foundation Business

2015	1,331,116	7,399,240	0.1799	
2014	1,291,340	7,040,219	0.1834	
2	Total of line 1, column (d)		2	1.0030
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 50, or by the number of years the foundation has been in existence if less than 5 years		3	0.2006
4	Enter the net value of noncharitable-use assets for 2019 from Part X, line 5		4	6,940,017
5	Multiply line 4 by line 3		5	1,392,167
6	Enter 1% of net investment income (1% of Part I, line 27b)		6	8,105
7	Add lines 5 and 6		7	1,400,272
8	Enter qualifying distributions from Part XII, line 4		8	1,628,723

If line 8 is equal to or greater than line 7, check the box below.

EMC Insurance Foundation
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Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
The Scholarship Foundation of St. Louis St. Louis, MO	NO	PC	See Note A	5,000
The Surety Foundation Washington, DC	NO	PC	See Note A	1,000
TOP Early Learning Center Schools Wichita, KS	NO	PC	See Note A	1,000
United Way Various	NO	PC	See Note A	179,611
WesleyLife Johnston, IA	NO	PC	See Note A	7,500
West Elementary School Valley Center, KS	NO	PC	See Note A	1,000
Westbay Community Action Warwick, RI	NO	PC	See Note A	58
The Willa Cather Foundation Red Cloud, NE	NO	PC	See Note A	250
Willard Elementary Des Moines, IA	NO	PC	See Note A	1,000
Winterset Elementary School Winterset, IA	NO	PC	See Note A	1,000
YMCA of Greater Des Moines Des Moines, IA	NO	PC	See Note A	20,000
Young Women's Resource Center Des Moines, IA	NO	PC	See Note A	5,000
				<u>1,621,523</u>

Note A - All contributions are made either for the general support or for a capital fund drive of the respective organization