

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](http://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 <b>Shelter Insurance Foundation</b>		<b>A</b> Employer identification number 43-1224155
Number and street (or P O box number if mail is not delivered to street address) 1817 West Broadway	Room/suite	<b>B</b> Telephone number (see instructions) 573-214-4887
City or town, state or province, country, and ZIP or foreign postal code Columbia MO 65218		<b>C</b> If exemption application is pending, check here <input type="checkbox"/>
<b>G</b> Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		<b>D</b> 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<b>H</b> Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		<b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
<b>I</b> Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 17,665,861	<b>J</b> Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	<b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	274,701			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	447,805	447,805	447,805	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	78,637			
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		78,652		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss) (attach schedule)	0				
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	801,143	526,457	447,805		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	10,052			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	10,052	0	0	0
	25 Contributions, gifts, grants paid	1,566,919			1,559,919
26 Total expenses and disbursements. Add lines 24 and 25	1,576,971	0	0	1,559,919	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	(775,828)				
b Net investment income (if negative, enter -0-)		526,457			
c Adjusted net income (if negative, enter -0-)			447,805		

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2019)

<b>Part II Balance Sheets</b> 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
<b>Assets</b>	<b>1</b> Cash—non-interest-bearing	2,259,674	1,576,230	1,576,230
	<b>2</b> Savings and temporary cash investments			
	<b>3</b> Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	<b>4</b> Pledges receivable ▶ Less allowance for doubtful accounts ▶			
	<b>5</b> Grants receivable			
	<b>6</b> Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	<b>7</b> Other notes and loans receivable (attach schedule) ▶ Less allowance for doubtful accounts ▶			
	<b>8</b> Inventories for sale or use			
	<b>9</b> Prepaid expenses and deferred charges			
	<b>10a</b> Investments—U.S. and state government obligations (attach schedule)			
	<b>b</b> Investments—corporate stock (attach schedule)	9,470,433	10,464,652	10,464,652
	<b>c</b> Investments—corporate bonds (attach schedule)	4,346,035	5,604,185	5,604,185
	<b>11</b> Investments—land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶			
	<b>12</b> Investments—mortgage loans			
	<b>13</b> Investments—other (attach schedule)			
	<b>14</b> Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶			
	<b>15</b> Other assets (describe ▶ <u>Accrued Int &amp; Misc Rec</u> )	39,433	20,794	20,794
	<b>16</b> <b>Total assets</b> (to be completed by all filers—see the instructions. Also, see page 1, item I)	16,115,575	17,665,861	17,665,861
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses	38,000	45,000	
	<b>18</b> Grants payable			
	<b>19</b> Deferred revenue			
	<b>20</b> Loans from officers, directors, trustees, and other disqualified persons			
	<b>21</b> Mortgages and other notes payable (attach schedule)			
	<b>22</b> Other liabilities (describe ▶ <u>Deferred Excise Tax</u> )	(2,459)	19,227	
	<b>23</b> <b>Total liabilities</b> (add lines 17 through 22)	35,541	64,227	
<b>Net Assets or Fund Balances</b>	<b>Foundations that follow FASB ASC 958, check here ▶</b> <input type="checkbox"/> <b>and complete lines 24, 25, 29, and 30.</b>			
	<b>24</b> Net assets without donor restrictions	16,048,034	17,569,634	
	<b>25</b> Net assets with donor restrictions	32,000	32,000	
	<b>Foundations that do not follow FASB ASC 958, check here ▶</b> <input type="checkbox"/> <b>and complete lines 26 through 30.</b>			
	<b>26</b> Capital stock, trust principal, or current funds			
	<b>27</b> Paid-in or capital surplus, or land, bldg, and equipment fund			
	<b>28</b> Retained earnings, accumulated income, endowment, or other funds			
	<b>29</b> <b>Total net assets or fund balances</b> (see instructions)	16,080,034	17,601,634	
	<b>30</b> <b>Total liabilities and net assets/fund balances</b> (see instructions)	16,115,575	17,665,861	

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b> 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)	<b>1</b>	16,080,034
<b>2</b> Enter amount from Part I, line 27a	<b>2</b>	(775,828)
<b>3</b> Other increases not included in line 2 (itemize) ▶ <u>Change in Unrealized Gain\Loss</u>	<b>3</b>	2,297,429
<b>4</b> Add lines 1, 2, and 3	<b>4</b>	17,601,635
<b>5</b> Decreases not included in line 2 (itemize) ▶	<b>5</b>	
<b>6</b> Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	<b>6</b>	17,601,635

**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)
<b>1a</b> See Attached Listing			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

(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)
<b>a</b>			0
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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	
<b>a</b>			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

<b>2</b> Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	<b>2</b>	78,652
<b>3</b> 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 }	<b>3</b>	

**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

(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	1,226,146	12,316,115	0.0996
2017	1,140,858	12,173,579	0.0937
2016	1,017,785	12,350,192	0.0824
2015	991,139	12,663,791	0.0783
2014	931,396	13,270,109	0.0702

  

<b>2</b> Total of line 1, column (d)	<b>2</b>	0.4241
<b>3</b> 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	<b>3</b>	0.08483
<b>4</b> Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	<b>4</b>	16,872,554
<b>5</b> Multiply line 4 by line 3	<b>5</b>	1,431,299
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	<b>6</b>	5,265
<b>7</b> Add lines 5 and 6	<b>7</b>	1,436,564
<b>8</b> 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	<b>8</b>	1,559,919

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

<b>1a</b>	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>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>	5,265
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col (b)		
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only, others, enter -0-)	<b>2</b>	
<b>3</b>	Add lines 1 and 2	<b>3</b>	5,265
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	<b>4</b>	
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>	5,265
<b>6</b>	Credits/Payments		
<b>a</b>	2019 estimated tax payments and 2018 overpayment credited to 2019	<b>6a</b>	10,965
<b>b</b>	Exempt foreign organizations—tax withheld at source	<b>6b</b>	
<b>c</b>	Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>	
<b>d</b>	Backup withholding erroneously withheld	<b>6d</b>	
<b>7</b>	Total credits and payments. Add lines 6a through 6d	<b>7</b>	10,965
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>	
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>	0
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>	5,700
<b>11</b>	Enter the amount of line 10 to be <b>Credited to 2020 estimated tax</b> <b>Refunded</b>	<b>11</b>	0

**Part VII-A Statements Regarding Activities**

	Yes	No
<b>1a</b> During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
<b>b</b> Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. If the answer is "Yes" to <b>1a</b> or <b>1b</b> , attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year?		X
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year. (1) On the foundation <b>\$</b> _____ (2) On foundation managers <b>\$</b> _____		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <b>\$</b> _____		
<b>2</b> Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
<b>3</b> Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?		X
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by <i>General Instruction T</i>		X
<b>6</b> Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
<b>7</b> Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered. See instructions <b>►</b> <u>Missouri</u>		
<b>b</b> If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? If "No," attach explanation	X	
<b>9</b> Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2019 or the tax year beginning in 2019? See the instructions for Part XIV. If "Yes," complete Part XIV		X
<b>10</b> Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

**Part VII-A Statements Regarding Activities (continued)**

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ►	X	
14 The books are in care of ► <u>Christina M. Workman</u> Telephone no ► <u>573-214-4574</u> Located at ► <u>1817 W. Broadway, Columbia, MO</u> ZIP+4 ► <u>65218-0001</u>		
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 ►		<input type="checkbox"/>
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions Organizations relying on a current notice regarding disaster assistance, check here ► <input type="checkbox"/>		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 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 ► 20____, 20____, 20____, 20____		
b Are there any years listed in 2a for which the foundation is <b>not</b> applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions)		X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20____, 20____, 20____, 20____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 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.)		
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))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No
- b** If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions ☐ Yes ☒ No
- Organizations relying on a current notice regarding disaster assistance, check here ☐
- c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☒ No
- 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? ☐ Yes ☒ No
- b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No
- 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? ☐ Yes ☒ No
- b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No
- 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? ☐ Yes ☒ No

	Yes	No
5a		
5b		
6a		
6b		X
7a		
7b		
8		

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

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

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

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

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

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

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

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

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

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

Expenses

<b>1</b> None	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**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

<b>1</b> None	
<b>2</b>	
All other program-related investments. See instructions	
<b>3</b> None	

Total. Add lines 1 through 3



0

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	16,997,117
<b>b</b>	Average of monthly cash balances	<b>1b</b>	132,379
<b>c</b>	Fair market value of all other assets (see instructions)	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	17,129,496
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	17,129,496
<b>4</b>	Cash deemed held for charitable activities Enter 1½% of line 3 (for greater amount, see instructions)	<b>4</b>	256,942
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3 Enter here and on Part V, line 4	<b>5</b>	16,872,554
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	843,628

**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.)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	843,628
<b>2a</b>	Tax on investment income for 2019 from Part VI, line 5	<b>2a</b>	5,265
<b>b</b>	Income tax for 2019 (This does not include the tax from Part VI)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	5,265
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	838,363
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	
<b>5</b>	Add lines 3 and 4	<b>5</b>	838,363
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	
<b>7</b>	<b>Distributable amount as adjusted</b> Subtract line 6 from line 5 Enter here and on Part XIII, line 1	<b>7</b>	838,363

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	<b>1a</b>	1,559,919
<b>b</b>	Program-related investments—total from Part IX-B	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	1,559,919
<b>5</b>	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	<b>5</b>	5,265
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	1,554,654

**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
<b>1</b> Distributable amount for 2019 from Part XI, line 7				838,363
<b>2</b> Undistributed income, if any, as of the end of 2019.				
<b>a</b> Enter amount for 2018 only				
<b>b</b> Total for prior years 20____, 20____, 20____				
<b>3</b> Excess distributions carryover, if any, to 2019				
<b>a</b> From 2014	274,972			
<b>b</b> From 2015	363,319			
<b>c</b> From 2016	408,463			
<b>d</b> From 2017	540,550			
<b>e</b> From 2018	638,775			
<b>f</b> <b>Total</b> of lines 3a through e	2,226,079			
<b>4</b> Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ 1,559,919				
<b>a</b> Applied to 2018, but not more than line 2a				
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions)				
<b>c</b> Treated as distributions out of corpus (Election required—see instructions)				
<b>d</b> Applied to 2019 distributable amount				838,363
<b>e</b> Remaining amount distributed out of corpus	721,556			
<b>5</b> Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a))				
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	2,947,635			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b		0		
<b>c</b> 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				
<b>d</b> Subtract line 6c from line 6b Taxable amount—see instructions		0		
<b>e</b> Undistributed income for 2018 Subtract line 4a from line 2a Taxable amount—see instructions			0	
<b>f</b> Undistributed income for 2019 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				0
<b>7</b> 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)				
<b>8</b> Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions)	274,972			
<b>9</b> <b>Excess distributions carryover to 2020.</b> Subtract lines 7 and 8 from line 6a	2,672,663			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2015	363,319			
<b>b</b> Excess from 2016	408,463			
<b>c</b> Excess from 2017	540,550			
<b>d</b> Excess from 2018	638,775			
<b>e</b> Excess from 2019	721,556			

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

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

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

None

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

None

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

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

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

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

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

A brief written description of the request

- c** Any submission deadlines

None

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

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

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a Paid during the year</b>  See Attached Listing				
<b>Total</b>			▶ <b>3a</b>	1,559,919
<b>b Approved for future payment</b>  See Attached Listing				
<b>Total</b>			▶ <b>3b</b>	45,000

## 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			14	(13,812)	
4	Dividends and interest from securities			14	458,436	
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			14	3,181	
8	Gain or (loss) from sales of assets other than inventory			18	78,637	
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		526,442	0
13	Total. Add line 12, columns (b), (d), and (e)				13	526,442

(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

1		Yes	No
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
N/A		

<b>Sign Here</b>	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.		
	<u>Teresa Magruder</u> <small>Teresa Magruder (CA # 01111)</small>	<b>Jun 23, 202</b>	<u>Executive Vice President</u>
	Signature of officer or trustee	Date	Title

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

<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶			Firm's EIN ▶	
	Firm's address ▶			Phone no	

**Schedule B**(Form 990, 990-EZ,  
or 990-PF)Department of the Treasury  
Internal Revenue Service**Schedule of Contributors**▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No 1545-0047

**2019**

Name of the organization

Shelter Insurance Foundation

Employer identification number

43-1224155

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

Form 990 or 990-EZ

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

Form 990-PF

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

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

No contrubutions over \$5,000 were received.

**Special Rules**

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000, or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year . . . . . ▶ \$ .....

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

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

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

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

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

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

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



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

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

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

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
----- ----- -----		----- ----- -----	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
----- ----- -----		----- ----- -----	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
----- ----- -----		----- ----- -----	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
-----	----- ----- -----	----- ----- -----	----- ----- -----
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
----- ----- -----		----- ----- -----	

SHELTER INSURANCE FOUNDATION  
ID# 43-1224155  
Form 990-PF  
2019  
PART 1

**LINE 1, CONTRIBUTIONS**

CONTRIBUTOR	DATE	AMOUNT	CASH	COMMON STOCK
Total Contributions from individuals or businesses of less than \$5,000	Various	274,701	274,701	0
Contributions from individuals or businesses of \$5,000 or more		0	0	0
Total Line 1, Contributions		274,701	274,701	0

No contributions were received from any individual or business that were \$5,000 or greater. Shelter Insurance Foundation is covered by the General Rule which requires the filing of Schedule B which provides a listing of every contributor who during the year gave the organization, directly or indirectly, money, securities, or any other type of property that total \$5,000 or more for the organization's tax year. There were no contributions equal to or exceeding \$5,000 from any one contributor during the tax year from 1/1/2019 through 12/31/2019

**LINE 16c, Other Professional Fees**

Investment Management Fees	0
	0

**LINE 18, TAXES**

Excise Tax Based on Investment Income (Section 4940(e))	10,027
Annual Registration Fee	25
	10,052

**SHELTER INSURANCE FOUNDATION**

**ID# 43-1224155**

**2019**

**PART 1, LINE 25, COLUMN D**

**DISBURSEMENTS FOR**

**CHARITABLE PURPOSES**

Contributions Per Statement  
Add Scholarship Refunds

Subtotal

Change in Payable 34089 (CY-PY)

**Cash Basis - Disbursements for  
Charitable Purposes**

Contribution List

		68311:Agent Scholarships	68315:Children's Scholarship Awards	OTHER AWARDS
TOTAL				
1,566,919	1,297,544	135,000.00	134,375	
1,566,919	1,297,544	135,000	134,375	
(7,000)	(2,000)	(9,000)	4,000	
1,559,919	1,295,544	126,000	138,375	
1,559,919				

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2019

PART II, LINE 10(b)

Values at 12/31/2019

Cusip ID	Description	Number of Shares	Cost	Market Value
464287200	ISHARES CORE S&P 500 ETF LARGE-CAP U.S.	17,800	4,676,237.52	5,753,672.00
464287804	ISHARES CORE S&P EQUITY SMALL-CAP U.S.	14,400	1,038,729.40	1,207,440.00
46432F834	ISHARES CORE INTL STOCK ETF EQUITY EX US	56,600	3,051,681.62	3,503,540.00

Common Stock Held at year end:

8,766,649 10,464,652

Balance Sheet

8,766,649 10,464,652

SHELTER INSURANCE FOUNDATION

ID# 43-1224155

2019

PART II, LINE 10(c)

Cusip ID	Bonds	Cost	Market Value
68608USE7	OREGON ST GO TXBL	250,000.00	254,285.00
02153YAA4	ALTERNATIVE BLDG CONCEPTS GROUP HAWAII REV	162,601.49	163,940.76
882806FF4	TEXAS TECH UNIV REV TXBL	240,000.00	250,922.40
3137A7HC7	FED HOME LOAN MTG 3800 KE SEQ	33,045.12	33,415.40
3137GAWM5	FED HOME LOAN MTG 3738 BD SEQ	198,990.64	206,537.26
406216AH4	HALLIBURTON CO NTS	205,576.45	213,133.60
842434CM2	SOUTHERN CAL GAS CO NTS 1ST MTG	199,627.51	208,150.80
464287226	ISHARES CORE US AGGREGATE	1,988,559.36	2,084,463.50
46429B267	ISHARES US TREASURY BOND	2,101,095.00	2,189,336.00

Bonds held at year end

5,379,496 5,604,185

SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
CAPITAL GAINS & LOSSES  
2019  
PART IV, PAGE 3

Description	How Acquired	Date Acquired	Date Sold	Sales Price	Basis	Capital Gain / (Loss)	Book Cap Gain / (Loss)
ALTERNATIVE BLDG CONCEPTS GROUP HAWAII REV	P	12/31/2019	12/31/2019	(7,313.66)	(7,243.35)	70.31	54.93
BOWLING GREEN ST UNIV OHIO GEN RCPTS	P	12/31/2019	12/31/2019	(200,000.00)	(200,000.00)	0.00	0.00
BP AMI LEASING INC	P	12/31/2019	12/31/2019	(200,000.00)	(200,000.00)	0.00	0.00
FHR 3738D BD	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
FHR 3800E KE	P	12/31/2019	12/31/2019	(10,926.15)	(10,926.15)	0.00	0.00
FIDELITY IMM TRS INSTL	P	12/31/2019	12/31/2019	(3,300,000.00)	(3,300,000.00)	0.00	0.00
HALLIBURTON COMPANY	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
INTERNATIONAL BUSINESS MACHINES CORPORATION	P	12/31/2019	12/31/2019	(200,000.00)	(200,000.00)	0.00	0.00
ISHARES CORE MSCI TIS	P	12/31/2019	12/31/2019	(463,797.36)	(445,580.19)	18,217.17	18,217.17
ISHARES CORE S&P 500	P	12/31/2019	12/31/2019	(829,468.20)	(761,192.32)	68,275.88	68,275.88
ISHARES CORE S&P SM-CP	P	12/31/2019	12/31/2019	(478,647.46)	(486,559.08)	(7,911.62)	(7,911.62)
ISHARES CORE US AGG BD	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
ISHARES US TREASURY BOND	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
NIACARA MOHAWK POWER CORP	P	12/31/2019	12/31/2019	(200,000.00)	(200,000.00)	0.00	0.00
OREGON ST	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
SOUTHERN CALIFORNIA GAS CO	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
TEXAS TECH UNIV REVS	P	12/31/2019	12/31/2019	0.00	0.00	0.00	0.00
UNIVERSITY MONT UNIV REVS	P	12/31/2019	12/31/2019	(235,000.00)	(235,000.00)	0.00	0.00
				(6,125,152.83)	(6,046,501.09)	78,651.74	78,636.36

Part IV, Line 2, Net Capital Gain

(6,125,153) (6,046,501) 78,652 78,636

Reconciliation

Tax Basis Adjustments Due to Prior Year OTTI Wntedowns

Tax Basis Adjustments Due to Current Year OTTI Wntedowns

Other Adjustments

Oaktree  
Lawsuit Settlement

(15)

Page 1, Line 6a, Col (a)  
Net Gain/(Loss) From Sale of Assets

78,637

SHELTER INSURANCE FOUNDATION  
ID# 43-1224155  
FORM 990-PF  
2019

Part X, Line 1a and 1b

	Cash Balance	Average Cash Balance	Temporary Investments	Long Term Investments Stocks & Bonds	Long Term Market Over Cost	Long Term Market Value Stocks & Bonds	Total Temporary and Long Term Investments
Beg Balance	185,362.49						
1/31/2019	337,189.26	261,275.88	25,332.29	15,940,970.70	555,943.25	16,496,913.95	16,522,246.24
2/28/2019	117,070.63	227,129.95	350,810.12	15,934,163.00	821,315.90	16,755,478.90	17,106,289.02
3/31/2019	126,129.91	121,600.27	551,632.07	15,823,215.11	985,642.12	16,808,857.23	17,360,489.30
4/30/2019	185,746.14	155,938.03	552,695.81	15,707,177.37	1,117,413.71	16,824,591.08	17,377,286.89
5/31/2019	69,604.26	127,675.20	984,519.55	15,662,989.27	592,205.32	16,255,194.59	17,239,714.14
6/30/2019	41,779.69	55,691.98	1,161,671.66	14,832,701.36	1,138,239.97	15,970,941.33	17,132,612.99
7/31/2019	163,113.14	102,446.42	513,830.93	14,830,173.21	1,157,215.32	15,987,388.53	16,501,219.46
8/31/2019	82,940.84	123,026.99	815,007.10	14,627,432.59	1,079,842.24	15,707,274.83	16,522,281.93
9/30/2019	95,927.86	89,434.35	716,355.28	14,759,906.33	1,228,567.59	15,988,473.92	16,704,829.20
10/31/2019	115,717.64	105,822.75	942,713.38	14,522,600.29	1,470,058.72	15,992,659.01	16,935,372.39
11/30/2019	108,055.72	111,886.68	1,169,236.16	14,148,107.95	1,705,835.54	15,853,943.49	17,023,179.65
12/31/2019	105,184.04	106,619.88	1,471,046.18	14,146,144.95	1,922,691.80	16,068,836.75	17,539,882.93

Average

132,379.03

Line 1b

16,997,117.01

Line 1a

Part X, Line 4

Cash Average

132,379.03

FMV investments average

16,997,117.01

17,129,496.04

1.5%

Line 4

256,942.44

SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
2019  
PART VIII, LINE 1

<u>(a)Name and Address</u>	<u>(b)Title</u>	<u>(c)Compensation</u>	<u>(d)Contributions</u>	<u>(e)Expense Account</u>
Madison M. Moore 1817 W. Broadway Columbia, MO 65218	President & Director	0	0	0
Teresa Magruder 1817 W. Broadway Columbia, MO 65218	Vice-President, Secretary, Treasurer, & Director	0	0	0
S. Daniel Clapp 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Christina M. Workman 1817 W. Broadway Columbia, MO 65218	Assistant Treasurer & Director	0	0	0
Paul J. LaRose 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Frank Thompson 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Randa Rawlins 1817 W. Broadway Columbia, MO 65218	Director	0	0	0
Rockne Corbin 1817 W. Broadway Columbia, MO 65218	Director	0	0	0



SHELTER INSURANCE FOUNDATION  
ID # 43-1224155  
2019  
RETURN OF PRIVATE FOUNDATION  
PART XV, SUPPLEMENTARY INFORMATION - SECTION 3B

Name and Address	Relationship to Foundation	Foundation Status	Purpose of Contribution	Amount of Contribution
West Middle School Scholarships	N/A	N/A	Education	16,000
La Plata High School Scholarships	N/A	N/A	Education	4,000
Lang Award - MO School for Deaf	N/A	N/A	Education	1,000
Multicultural Achievement Committee Scholarship	N/A	N/A	Education	2,000
Success Grant	N/A	PC	Education	11,000
Emma Langston-agent shcoolanship	N/A	N/A	Education	2,000
Rick Means match-childrens scholarships	N/A	N/A	Education	9,000
				<hr/>
				<u>\$ 45,000</u>