Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to *www.irs.gov/Form990PF* for instructions and the latest information.

OMB No. 1545-0052

2019

Open to Public Inspection

For calendar year 2019, or tax year beginning 01-01-2019 , and ending 12-31-2019

Name of foundation
SIMMONS FIRST FOUNDATION INC

A Employer identification number
46-4607601

Number and street (or P.O. box number if mail is not delivered to street address)
P O BOX 7009

Room/suite

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
PINE BLUFF, AR 71611

C If exemption application is pending, check here ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

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

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

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

I Fair market value of all assets at end of year (from Part II, col. (c), *line 16*) ▶$ 10,663,472

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

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here .... ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)	4,010,100			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments	176	176		
	4	Dividends and interest from securities	192,057	192,057		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10				
	b	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				
	b	Less: Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	4,202,333	192,233		
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)	16,500	8,250		
	c	Other professional fees (attach schedule)	2,432			
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	3,799			
	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	22,731	8,250		0
	25	Contributions, gifts, grants paid	141,500			141,500
	26	**Total expenses and disbursements.** Add lines 24 and 25	164,231	8,250		141,500
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	4,038,102			
	b	**Net investment income** (if negative, enter -0-)		183,983		
	c	**Adjusted net income** (if negative, enter -0-)				

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 (a) Book Value	End of year (b) Book Value	End of year (c) Fair Market Value
Assets	1	Cash—non-interest-bearing		57,451	57,453
	2	Savings and temporary cash investments	709,763	4,649,059	4,649,059
	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)	29,940		
	b	Investments—corporate stock (attach schedule)	3,108,053	3,092,453	3,515,173
	c	Investments—corporate bonds (attach schedule)	2,279,713	2,417,548	2,441,787
	11	Investments—land, buildings, and equipment: basis ▶ Less: accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment: basis ▶ Less: accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)	-150,987	446,958	
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	5,976,482	10,663,469	10,663,472
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities**(add lines 17 through 22)		0	
Net Assets or Fund Balances		**Foundations that follow FASB ASC 958, check here ▶ ☑ and complete lines 24, 25, 29 and 30.**			
	24	Net assets without donor restrictions	521,313	4,506,722	
	25	Net assets with donor restrictions	5,455,169	6,156,747	
		Foundations that do not follow FASB ASC 958, check here ▶ ☐ 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)	5,976,482	10,663,469	
	30	**Total liabilities and net assets/fund balances** (see instructions)	5,976,482	10,663,469	

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	5,976,482
2	Enter amount from Part I, line 27a	2	4,038,102
3	Other increases not included in line 2 (itemize) ▶	3	648,885
4	Add lines 1, 2, and 3	4	10,663,469
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	10,663,469

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a			

	(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				
b				
c				
d				
e				

	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) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a				
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 } **2**

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):
If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 . . . . **3**

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☑ No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2018	356,492	5,657,340	0.063014
2017	50,933	1,344,399	0.037885
2016	139,709	1,045,986	0.133567
2015	247,129	749,781	0.329602
2014	52,184	31,471	1.658161

2 **Total** of line 1, column (d)	2	2.222229
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	0.444446
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	8,222,553
5 Multiply line 4 by line 3	5	3,654,481
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,840
7 Add lines 5 and 6	7	3,656,321
8 Enter qualifying distributions from Part XII, line 4	8	141,500

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ________ **(attach copy of letter if necessary–see instructions)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	3,680
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	3,680
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	3,680
6	Credits/Payments:		
a	2019 estimated tax payments and 2018 overpayment credited to 2019 — 6a: 2,500		
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	2,500
8	Enter any **penalty** for underpayment of estimated tax. Check here ☑ if Form 2220 is attached.	8	40
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	1,220
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	
11	Enter the amount of line 10 to be: **Credited to 2020 estimated tax** ▶ **Refunded** ▶	11	

Part VII-A **Statements Regarding Activities**

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

Part VII-A Statements Regarding Activities (continued)

		Line	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.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶DAVID GARNER Telephone no. ▶(870) 541-1243

Located at ▶PO BOX 7009 PINE BLUFF AR ZIP+4 ▶71611

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

		Line	Yes	No
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?	16		No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ▶			

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

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

			Line	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		1b		
	Organizations relying on a current notice regarding disaster assistance check here. ▶	☐			
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?.		1c		
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 (lines 6d and 6e, Part XIII) 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.)		2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20____ , 20____ , 20____ , 20____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?.	☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 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 Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2019.)*.		3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?		4b		No

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

			Yes	No
5a	During the year did the foundation pay or incur any amount to:			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions ☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions	5b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ 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? *If "Yes" to 6b, file Form 8870.*	6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year? ☐ Yes ☑ No			

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

1 List all officers, directors, trustees, foundation managers and their compensation. See instructions

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

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

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

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

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	
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 N/A	
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	5,611,839
b	Average of monthly cash balances	1b	2,735,931
c	Fair market value of all other assets (see instructions)	1c	0
d	**Total** (add lines 1a, b, and c)	1d	8,347,770
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	8,347,770
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	125,217
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	8,222,553
6	**Minimum investment return.** Enter 5% of line 5	6	411,128

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	411,128
2a	Tax on investment income for 2019 from Part VI, line 5	2a	3,680		
b	Income tax for 2019. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	3,680
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	407,448
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	407,448
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	407,448

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	141,500
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	141,500
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	141,500

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					407,448
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.	34,893				
b From 2015.	184,894				
c From 2016.	88,028				
d From 2017.					
e From 2018.	75,975				
f **Total** of lines 3a through e.		383,790			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ $ 141,500					
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.					141,500
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).)*		265,948			265,948
6 **Enter the net total of each column as indicated below:**					
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5		117,842			
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					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) . . .					
9 **Excess distributions carryover to 2020.** Subtract lines 7 and 8 from line 6a		117,842			
10 Analysis of line 9:					
a Excess from 2015. . . .					
b Excess from 2016. . . .	41,867				
c Excess from 2017. . . .					
d Excess from 2018. . . .	75,975				
e Excess from 2019. . . .					

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. . . . . . . ▶

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

	Tax year (a) 2019	Prior 3 years (b) 2018	(c) 2017	(d) 2016	(e) Total
2a 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).)

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

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

SHANNON MORGAN
PO BOX 7009
PINE BLUFF, AR 71611
(870) 541-1102
SHANNON.MORGAN@SIMMONSFIRST.COM

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

WRITTEN FORMAT

c Any submission deadlines:

DETERMINED BY THE BOARD

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

DETERMINED BY THE BOARD

Part XV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				141,500
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

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	176	
4 Dividends and interest from securities. . . .			14	192,057	
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					
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). .				192,233	

13 Total. Add line 12, columns (b), (d), and (e). **13** 192,233

(See worksheet in line 13 instructions to verify calculations.)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash.	**1a(1)**		**No**
	(2) Other assets.	**1a(2)**		**No**
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization.	**1b(1)**		**No**
	(2) Purchases of assets from a noncharitable exempt organization.	**1b(2)**		**No**
	(3) Rental of facilities, equipment, or other assets.	**1b(3)**		**No**
	(4) Reimbursement arrangements.	**1b(4)**		**No**
	(5) Loans or loan guarantees.	**1b(5)**		**No**
	(6) Performance of services or membership or fundraising solicitations.	**1b(6)**		**No**
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	**1c**		**No**

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.

(a) Line No.	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

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.

******	2020-11-10	******
Signature of officer or trustee	Date	Title

May the IRS discuss this return with the preparer shown below (see instr.) ☑ **Yes** ☐ **No**

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
PATRICIA C HEIRD		2020-11-12		P00450696

Firm's name ▶ HUDSON CISNE & CO LLP	Firm's EIN ▶71-0650689
Firm's address ▶ 7300 DOLLARWAY RD STE 103 WHITE HALL, AR 71602	Phone no. (870) 267-1371

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

(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
J THOMAS MAY PO BOX 7009 PINE BLUFF, AR 71611	PRESIDENT 40.00	0	0	0
SHANNON MORGAN 80 HARPER COVE LANE STAR CITY, AR 71667	SECRETARY 000.00	0	0	0
ROBERT A FEHLMAN 30 MARCELLA DRIVE LITTLE ROCK, AR 72223	TREASURER 000.00	0	0	0
DAVID GARNER PO BOX 7009 PINE BLUFF, AR 71611	ASST. TREASU 000.00	0	0	0
ROBERT L SHOPTAW 21 RIVER RIDGE CIRCLE LITTLE ROCK, AR 72227	DIRECTOR 000.00	0	0	0
DR HARRY L RYBURN 6 HILLCROFT PINE BLUFF, AR 71603	DIRECTOR 000.00	0	0	0
DR KALEYBRA MITCHELL PO BOX 242093 LITTLE ROCK, AR 72223	DIRECTOR 000.00	0	0	0
GEORGE MAKRIS 2111 BEECHWOOD STREET LITTLE ROCK, AR 72207	DIRECTOR 000.00	0	0	0
MARTY D CASTEEEL 1023 WEST 50TH PINE BLUFF, AR 71603	DIRECTOR 000.00	0	0	0
MARY PRINGOS 2800 SOUTH ARKANSAS HWY 88 ALTHEIMER, AR 72004	DIRECTOR 000.00	0	0	0
ROBERT DILL 8 SOUTHERN PINES DRIVE PINE BLUFF, AR 71603	DIRECTOR 000.00	0	0	0
SCOTT MCGEORGE 15 WESTRIDGE PINE BLUFF, AR 71603	DIRECTOR 000.00	0	0	0
CARLA MARTIN 1002 ROSSWOOD COLONY DRIVE PINE BLUFF, AR 71603	DIRECTOR 000.00	0	0	0
CATHERINE SMART 501 SOUTH MAIN PINE BLUFF, AR 71601	DIRECTOR 000.00	0	0	0
PAT ANDERSON 501 SOUTH MAIN STREET PINE BLUFF, AR 71601	DIRECTOR 000.00	0	0	0

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

(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
STEVE MASSANELLI 501 S MAIN STREET PINE BLUFF, AR 71601	DIRECTOR 000.00	0	0	0

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
UNIVERSITY OF ARKANSAS EARLY ACCESS PROGRAM1200 NORTH UNIVERSITY DR PINE BLUFF, AR 71601	NONE	PC	EDUCATIONAL PURPOSES	75,000
GLOVES NOT GUN BOXING TEAM 1000 S ASH ST PINE BLUFF, AR 71601	NONE	PC	CURB YOUTH GUN VIOLENCE	1,000
ATU FOUNDATION 1313 NORTH ARKANSAS AVENU RUSSELLVILLE, AR 72801	NONE	PC	PRIVATE SCHOLARSHIPS	1,000
Total . . . . ▶ **3a**				141,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
NEIGHBOR TO NEIGHBOR 1419 S PINE ST PINE BLUFF, AR 71601	NONE	PC	FOOD PANTRY	2,000
FIRST UNITED METHODIST CHURCH 200 W 6TH AVE PINE BLUFF, AR 71601	NONE	PC	CHURCH DONATION	1,000
FULL CIRCLE 360 2801 S OLIVE ST STE 29 PINE BLUFF, AR 71603	NONE	PC	EVENTS FOR BOYS TO MEN AND SAFETY	1,000
Total . . . . ▶ **3a**				141,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
GRANT THE HOUSING FUND TULA 305 11TH AVENUE NASHVILLE, TN 37203	NONE	PC	STRATEGIC COLLABORATION WITH TULA	25,000
GRANT THE HOUSING FUND CLC 305 11TH AVENUE SOUTH NASHVILLE, TN 37203	NONE	PC	PROVIDE INCOME TO LOW INCOME FAMILY	25,000
GRANT DOWN PAYMENT ASSISTANCE 305 11TH AVENUE SOUTH NASHVILLE, TN 37203	NONE	PC	DOWN PAYMENT ASSISTANCE	2,500
Total . . . . ▶ **3a**				141,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
CAMP SOLOGOHACHIA 4 OZARK MOUNTAIN RD SOLGOHACHIA, AR 72156	NONE	PC	CHRISTIAN CAMP	1,000
CRYSTAL HILL ELEMENTARY 5001 NORTHSHORE DR NORTH LITTLE ROCK, AR 72118	NONE	PC	EDUCATIONAL PURPOSES	1,000
THE SALVATION ARMY501 E 12TH AVE PINE BLUFF, AR 71601	NONE	PC	INDIVIDUALS IN NEED OF CLOTHES, MISC	1,000
Total . . . . ▶ **3a**				141,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
IVEY CENTER FOR EDUCATION 503 W 36TH AVE PINE BLUFF, AR 71603	NONE	PC	COLLEGE READINESS/CULTURAL ENRICHMEN	1,000
PINE BLUFF SCHOOL DISTRICT 512 S PINE STREET PINE BLUFF, AR 71601	NONE	PC	EDUCATION PURPOSES	1,000
PINE BLUFF SCHOOL DISTRICT ROBOTICS PROGRAM512S PINE STREET PINE BLUFF, AR 71601	NONE	PC	ROBOTICS PROGRAM	1,000
Total . . . . ▶ **3a**				141,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
MT ZION MISSIONARY BAPTIST CHURCH 619 S YOUNG ST PINE BLUFF, AR 71603	NONE	PC	CHRISTIAN PROGRAMS	1,000
SOUTHEAST ARK IMAGINATION LIBRARY 906 ROBERTS DR MONTICELLO, AR 71655	NONE	PC	BOOK GIFTING PROGRAM	1,000
Total . . . . ▶ **3a**				141,500

TY 2019 Accounting Fees Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	16,500	8,250		

TY 2019 Investments Corporate Bonds Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
BANK OF AMERICA 2.25%	24,861	25,023
BANK OF HOPE 2.5%	25,000	25,013
BANK OF NEW YORK MELLON 2.15%	24,925	25,002
BARCLAYS BANK 3%	25,000	24,934
BECTON DICKINSON & CO 3.25%	25,196	25,234
CAPITAL ONE BANK USA NA C/D 2.1%	15,000	15,096
CATERPILLAR FINL SERVICES CORP	30,000	29,873
CITIBANK NA SIOUX FALLS SD 3.35%	25,000	26,107
FEDERAL NATIONAL MORTGAGE ASSN 1.5%	24,780	24,963
FORD MOTOR CREDIT COMPANY 4.134%	30,078	30,422
GOLDMAN SACHS GROUP INC 3%		
LIVE OAK BANKING CO WILMINGTON 2.4%	30,000	30,043
MORGAN STANLEY BANK N A 2.6%	25,000	25,067
MURPHY OIL CORPORATION 4%		
PEPSICO INC 2.25%		
PFIZER INC SR GLOBAL NOTE 1.2%		
PIMCO ETF TR ENHANCED SHORT MATURITY	10,100	10,159
PROVIDENCE BANK COLUMBIA 3.4%		
TARGET CORP 2.5%	24,194	25,629
WELLS FARGO BANK 1.75%		

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS STRAT INC-INST		
AMERICAN EXPRESS NATIONAL BANK 3%	75,000	76,401
APPLE INC 2.85%	74,259	77,145
APPLE INC 1.1%		
BMO HARRIS BK NA 2.8%	75,000	75,361
BMO HARRIS BK NA 2.4%		
BANK OF HOPE 2.5%	70,000	70,036
BANK UNITED NA 2.25%		
BERKSHIRE HATHAWAY FINANCIAL 3%	49,981	51,370
BRISTOL CNTY SAVINGS BANK 3.1%		
CATRPILLAR FINL SERVICES CORP	50,000	49,788
CITIBANK NA SIOUX FALLS 3.35%	75,000	78,319
COMENITY CAPITAL BANK 3.05%	75,000	76,741
FEDERAL HOME LOAN BANK 2.15%		
FEDERAL HOME LOAN MORTGAGE CORP 3%		
GOLDMAN SACHS BANK 3%		
GOLDMAN SACHS GROUP 3%		
HOME DEPOT INC 2%		
JP MORGAN HASE BANK 3.05%		
PROVIDENCE BANK 3.4%		

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SALLIE MAE BANK 3%	65,000	66,273
TCF NATIONAL BANK SIOUX FALLS 2.45%	75,000	75,036
UBS BANK SALT LAKE CITY 2.8%	100,000	100,807
WEX BANK 3%	100,000	101,053
WASHINGTON SVGS 2.5%	75,000	75,018
JOHN DEERE CAPITAL CORP 3.45%	26,341	26,617
ENERBANK C/D 2%	25,000	25,136
FIRST UNITED BANK AND TRUST CO	50,000	50,055
INTERNATIONAL BUSINESS MACHINES	31,632	31,670
ALLY BANK	75,000	75,462
BANK OF NEW ENGLAND	50,000	50,331
BOFI FED BANK SAN DIEGO CA	50,000	50,040
COCA-COLA CO 2.5%	51,153	50,337
ENERBANK C/D 2%	75,000	75,407
ENTERY AR INC 4%	51,598	54,178
GENERAL DYNAMICS	75,343	75,260
J P MORGAN CHASE AND CO	50,000	49,459
UNITED PARCEL SERVICE INC	73,524	75,826
WALMART INC	50,104	51,634
WELLS FARGO BANK	75,000	75,214

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
BMO GARRIS BK NA	50,000	50,081
GENERAL DYNAMICS	50,229	50,175
JP MORGAN CHASE	50,000	50,097
3M COMPANY	29,765	29,839
TYSON FOODS INC 2.25%	30,125	30,104
US TREASURY NOTES	29,939	29,571
WELLS FARGO & CO	50,000	49,703
FEDERATED INST HIGH YIELD BOND	9,421	9,936
GUFFENHEIM FLTG RATE STRATEGIES	10,000	9,742

TY 2019 Investments Corporate Stock Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T INC	27,974	32,241
ABBVIE INC	14,957	18,505
ALPHABET INC COMMON STOCK		
AMERICAN ELECTRIC POWER INC	6,900	11,341
CME GROUP, INC		
CISCO SYSTEM INC	16,038	27,817
COCA-COLA CO	31,529	41,734
CRACKER BARREL OLD COUNTRY STORE	11,049	10,608
CUMMINS INC	15,182	18,075
DUKE ENERGY CORP	3,069	3,740
EXXON MOBILE CORPORATION	29,617	27,005
FEDERATED INVESTORS		
FEDEX CORP	2,904	3,024
FORD MOTOR COMPANY	18,965	13,717
GENERAL MOTORS CO	8,087	7,869
GENUINE PARTS CO	4,059	4,462
GOODYEAR TIRE AND RUBBER CO	17,894	15,244
INTEL CORPORATION	3,796	7,062
ISHARES MSCI EMERGING MKT ETF	7,703	9,826
ISHARES MSCI EAFE ETF	5,553	6,944
ISHARES TR CORE S&P SMALL-CAP ETF	2,700	2,894
ISHARES CORE HIGH DIVIDEND ETF	14,716	19,614
J P MORGAN CHASE & CO ALERIAN MLP IN	6,843	9,061
KIMBERLY-CLARK CORPORATION	13,081	14,718
KROGER CO	4,730	5,711
MATTEL INC		
MERCK AND COMPANY INC	21,749	32,196
MICROSOFT CORPORATION	1,961	4,416
MURPHY OIL CORPORATION	17,542	18,760
NORTHERN TRUST CORPORATION	6,334	8,712

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
NUCOR CORP	10,785	9,793
PAYCHEX INC	11,376	12,419
PFZER INC	25,435	29,072
PHILLIPS 66	9,465	12,144
SPDR K&W REGIONAL BANKING ETF	7,490	7,980
SPDR S & P METALS & MINING ETF	4,921	4,076
SCHLUMBERGER LIMITED	5,000	5,628
SELECT SECTOR SPDR MATERIALS	1,608	2,457
SELECT SECTOR SPDR INDUSTRIAL	2,511	3,014
SOUTHWEST AIRLINES	3,586	3,940
SYSCO CORP		
TAKE-TWO INTERACTIVE SOFTWARE		
TARGET CORP	4,389	10,000
TYSON FOODS INC CL A		
UNION PACIFIC CORPORATION		
VANGUARD FTSE DEVELOPED MARKETS ETF	8,755	11,015
VANGUARD FTSE EMERGING MARKETS	4,474	4,714
VANGUARD REAL ESTATE ETF		
VERIZON COMMUNICATIONS	21,483	26,955
WAL-MART STORES INC	6,516	10,220
AT& T INC	91,168	110,791
ABBVIE INC	60,768	67,290
AMERICAN ELECTRIC POWER INC	42,180	58,596
CME GROUP INC		
CISCO SYSTEM	88,533	94,961
COCA-COLA CO	104,754	131,456
CRACKER BARREL OLD COUNTRY STORE	46,574	46,429
CUMMINS INC	53,315	61,920
DUKE ENERGY CORP	14,988	18,607
EXXON MOBIL CORPORATION	118,697	105,717

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
FEDERATED INVESTORS INC	18,035	25,388
FORD MOTOR COMPANY	70,469	57,660
GENERAL MOTORS	25,731	23,314
GENUINE PARTSS	21,103	23,902
GOLDMAN SACHS MLP ENERGY	14,773	11,992
GOODUEAR TIRE AND RUBBER	55,675	52,109
ISHARES CORE HIGH DIVIDENDS	127,962	144,653
KIMBERLY-CLARK CORPORATION	43,368	56,395
MERCK AND CO,MPANY INC	82,846	120,963
MURPHY OIL CORPORATIONS	64,506	59,229
NUCOR CORP	28,819	24,763
PAYCHEX INC	32,250	35,300
PFIZER INC	79,142	84,237
PHILLIPS 66	58,685	66,735
SCHLUMBERGER LIMITED	34,282	38,592
TARGET CORP	20,552	35,899
TYSON FOODS INC		
VANGUARD DEV MKTS INDEX ADMIRAL	294,090	308,310
VANGUARD EMERGING MKTS INDEX ADM	71,185	76,607
VANGUARD GROWTH INDEX FUND ADM	220,790	266,941
VANGUARD MID CAP GROWTH	68,451	81,276
VANGUARD MID CAP VALUE	73,911	80,666
VANGUARD REAL ESTATE		
VANGUARD SMALL CAP GROWTH INDEX	35,187	40,112
VANGUARD SMALL CAP VALUE INDEX	37,810	38,836
VANGUARD VALUE INDEX FUND ADMIRAL	225,580	254,430
VERIZON COMMUNICATIONS	94,253	116,660
GARMIN LTD		
ACTIVISION BLIZZARD INC	1,390	1,961
DANAHER CORP	2,681	3,530

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
WALT DISNEY CO COMMON STOCK	2,451	2,748
FEDERATED HERMES, INC	7,161	8,864
JB HUNT TRANSPORT SVCS INC	1,271	1,285
TWITTER INC	5,491	5,128
VANECK VECTORS	3,794	5,270
MEDTRONIC HLDG LTD FOREIGN STOCK	3,313	4,084
JP MORGAN CHASE AND CO	34,218	45,305
BRISTOL MYERS - SQUIBB CO.	12,748	16,754
KRANESHARES CSI CHINA INTEREST	2,482	2,969
UNDER ARMOUR INC CLASS A COMMON	5,531	6,653
VANGUARD SMALL CAP VALUE ETF	1,730	2,604
BRISTOL MYERS - SQUIBB COMPANY	42,374	56,616
GOLDMAN SACHS MLP ENERGY	2,660	1,943

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TY 2019 Other Assets Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
CHANGE IN MARKET VALUE	-150,987	446,958	

TY 2019 Other Increases Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Description	Amount
UNREALIZED GAIN	648,885

TY 2019 Other Professional Fees Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ADMINISTRATIVE	2,432			

TY 2019 Taxes Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
2018 ESTIMATED INCOMETAXES	3,799			

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

Schedule of Contributors

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

OMB No. 1545-0047

2019

Name of the organization	**Employer identification number**
SIMMONS FIRST FOUNDATION INC	46-4607601

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 other 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 990PF, 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
SIMMONS FIRST FOUNDATION INC

Employer identification number
46-4607601

Part I Contributors

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	SIMMONS BANK SIMMONS BANK COMMUNITY ENHANCEMENT PO BOX 7009 PINE BLUFF, AR 71611	$ 4,000,000	☑ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
2	LUCILLE R TLAPEK PO BOX 241009 LITTLE ROCK, AR 72223	$ 10,000	☑ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
-		$	☐ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)

Name of organization	Employer identification number
SIMMONS FIRST FOUNDATION INC	46-4607601

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
-		$	
-		$	
-		$	
-		$	
-		$	
-		$	

Name of organization	Employer identification number
SIMMONS FIRST FOUNDATION INC	46-4607601

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

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

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
-	

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
-	

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
-	

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
-	