

For calendar year 2020, or tax year beginning 01-01-2020, and ending 12-31-2020

Name of foundation EMC Insurance Foundation		A Employer identification number 42-1343474	
Number and street (or P.O. box number if mail is not delivered to street address) 717 Mulberry Street		B Telephone number (see instructions) (515) 345-2788	
City or town, state or province, country, and ZIP or foreign postal code Des Moines, IA 503093872		C If exemption application is pending, check here ☐	
G Check all that apply: ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		D 1. Foreign organizations, check here..... ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ... ☐	
H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 5,311,977		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐	
J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check ☒ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	2,309	2,309		
	4 Dividends and interest from securities	134,102	134,102		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10 _____	536,363			
	b Gross sales price for all assets on line 6a _____				
		1,450,000			
	7 Capital gain net income (from Part IV, line 2)		536,363		
	8 Net short-term capital gain				
	9 Income modifications				
Operating and Administrative Expenses	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	672,774	672,774	0	
	13 Compensation of officers, directors, trustees, etc.	8,000	8,000	0	8,000
	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)	1,400	0	0	0
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	1,300	1,300	0	1,300
	24 Total operating and administrative expenses. Add lines 13 through 23	10,700	9,300	0	9,300
	25 Contributions, gifts, grants paid	1,562,466			1,562,466
	26 Total expenses and disbursements. Add lines 24 and 25	1,573,166	9,300	0	1,571,766
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-900,392			
	b Net investment income (if negative, enter -0-)		663,474		
c Adjusted net income (if negative, enter -0-)				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	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	539,489	152,734	152,734
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	4 Pledges receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U.S. and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)			
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	4,248,345	3,734,708	5,159,243
	14 Land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	4,787,834	3,887,442	5,311,977	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ ☐ and complete lines 24, 25, 29 and 30.			
	24 Net assets without donor restrictions			
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ ☒ and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds	4,787,834	3,887,442	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund	0	0	
	28 Retained earnings, accumulated income, endowment, or other funds	0	0	
	29 Total net assets or fund balances (see instructions)	4,787,834	3,887,442	
30 Total liabilities and net assets/fund balances (see instructions) .	4,787,834	3,887,442		

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year—Part II, column (a), line 29 (must agree with end-of-year figure reported on prior year's return)	1	4,787,834
2 Enter amount from Part I, line 27a	2	-900,392
3 Other increases not included in line 2 (itemize) ▶ _____	3	0
4 Add lines 1, 2, and 3	4	3,887,442
5 Decreases not included in line 2 (itemize) ▶ _____	5	0
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	3,887,442

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a 9,915.014 shs PIMCO Total Return Fund	P	2009-08-15	2020-04-14
b 11,746.680 shs PIMCO Low Duration Fund	P	2009-08-15	2020-04-14
c 7,042.254 shs Dodge & Cox Income Fund	P	2009-08-15	2020-04-14
d 12,014.787 shs Vanguard Short-Term Bond Index Fund	P	2009-08-15	2020-04-15
e 13,017.443 shs Vanguard Total Stock Market Index Fund	P	2009-08-15	2020-06-04

(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 105,000		107,082	-2,082
b 115,000		118,289	-3,289
c 100,000		93,803	6,197
d 130,000		125,314	4,686
e 1,000,000		469,149	530,851

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
a			-2,082
b			-3,289
c			6,197
d			4,686
e			530,851

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	536,363
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	0

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE**

1 Reserved			
(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved
2 Reserved	2		
3 Reserved.	3		
4 Reserved	4		
5 Reserved	5		
6 Reserved	6		
7 Reserved	7		
8 Reserved ,	8		

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	Reserved.	1	9,222
c	All other domestic foundations enter 1.39% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2.	3	9,222
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-.	5	9,222
6	Credits/Payments:		
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a	8,112
b	Exempt foreign organizations—tax withheld at source	6b	0
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d.	7	8,112
8	Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached.	8	0
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed .	9	1,110
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 2021 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). <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>	1b	No
c Did the foundation file Form 1120-POL for this year?	1c	No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ <u>0</u> (2) On foundation managers. \$ <u>0</u>		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ <u>0</u>		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2	No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	No
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5	No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) 		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation.</i>	8b	Yes
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2020 or the taxable year beginning in 2020? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10	No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	Yes	
14	The books are in care of ► <u>Ron Herman</u> Telephone no. ► <u>(515) 345-2788</u>			

Located at ► 717 Mulberry Street Des Moines IA ZIP+4 ► 503093872

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here	☐		
	and enter the amount of tax-exempt interest received or accrued during the year	► 15		
16	At any time during calendar year 2020, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ►			

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

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

1a	During the year did the foundation (either directly or indirectly):		Yes	No
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b		
	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 2020?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a	At the end of tax year 2020, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2020? ☐ 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 2020 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 2020.)	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 2020?	4b		No

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

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

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

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services. ▶		0

Part IX-A Summary of Direct Charitable Activities	
List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)	
Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities.	1a	5,141,913
b	Average of monthly cash balances.	1b	326,254
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	5,468,167
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	5,468,167
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	82,023
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,386,144
6	Minimum investment return. Enter 5% of line 5.	6	269,307

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	269,307
2a	Tax on investment income for 2020 from Part VI, line 5.	2a	9,222
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b	
c	Add lines 2a and 2b.	2c	9,222
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	260,085
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	260,085
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	260,085

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	1,571,766
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	1,571,766
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	1,571,766

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 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7				260,085
2 Undistributed income, if any, as of the end of 2020:				
a Enter amount for 2019 only.			0	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2020:				
a From 2015.	970,120			
b From 2016.	1,228,856			
c From 2017.	1,224,977			
d From 2018.	1,239,343			
e From 2019.	1,289,827			
f Total of lines 3a through e.	5,953,123			
4 Qualifying distributions for 2020 from Part XII, line 4: ► \$ 1,571,766				
a Applied to 2019, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2020 distributable amount.				260,085
e Remaining amount distributed out of corpus	1,311,681			
5 Excess distributions carryover applied to 2020. (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	7,264,804			
b Prior years' undistributed income. Subtract line 4b from line 2b.		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.		0		
d Subtract line 6c from line 6b. Taxable amount—see instructions.		0		
e Undistributed income for 2019. Subtract line 4a from line 2a. Taxable amount—see instructions.			0	
f Undistributed income for 2021. 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).	0			
8 Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions).	970,120			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a.	6,294,684			
10 Analysis of line 9:				
a Excess from 2016.	1,228,856			
b Excess from 2017.	1,224,977			
c Excess from 2018.	1,239,343			
d Excess from 2019.	1,289,827			
e Excess from 2020.	1,311,681			

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 2020, enter the date of the ruling. ▶

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

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2020	(b) 2019	(c) 2018	(d) 2017	
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:

Sarah Buckley
PO Box 712
Des Moines, IA 503060712
(515) 345-4588

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

The following information should be provided: 1. Intended use of funds, 2. Verification of IRS 501(c)(3) status, 3. List of major donors

c Any submission deadlines:

None

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

Generally only Iowa-based charitable organizations are funded

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			3a	1,562,466
b <i>Approved for future payment</i>				
Total			3b	0

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					2,309
4	Dividends and interest from securities. . . .					134,102
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					536,363
9	Net income or (loss) from special events:					
10	Gross profit or (loss) from sales of inventory					
11	Other revenue: a _____					
b	_____					
c	_____					
d	_____					
e	_____					
12	Subtotal. Add columns (b), (d), and (e). . .		0		0	672,774
13	Total. Add line 12, columns (b), (d), and (e). (See worksheet in line 13 instructions to verify calculations.)			13		672,774

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

[illegible]

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

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?			Yes	No
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.				

[illegible]

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

b If "Yes," complete the following schedule.

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

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.		
	Signature of officer or trustee	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
	Firm's name ►				Firm's EIN ►
	Firm's address ►				Phone no.

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation				
(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
Scott R Jean	Chairman 5.00	0	0	0
717 Mulberry Street Des Moines, IA 50309				
Sarah L Buckley	Executive Director 20.00	0	0	0
717 Mulberry Street Des Moines, IA 50309				
Ronald D Herman	Treasurer 5.00	0	0	0
717 Mulberry Street Des Moines, IA 50309				
Barnes G Kelley	Secretary 5.00	0	0	0
717 Mulberry Street Des Moines, IA 50309				
David J Fisher	Director 5.00	2,500	0	0
845 S 60th St Unit 407 West Des Moines, IA 50309				
David J W Proctor	Director 5.00	2,500	0	0
3920 Grand Ave Unit 601 Des Moines, IA 50312				
Bruce G Kelley	Director 5.00	2,500	0	0
14 Glenview Dr Des Moines, IA 50312				
Philip T Van Ekeren	Director 5.00	500	0	0
500 1st St N Apt 338 Newton, IA 50208				
Deidre N Williams	Director 5.00	0	0	0
717 Mulberry Street Des Moines, IA 50309				

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Above & Beyond Cancer Inc 1915 Grand Ave Des Moines, IA 50309			For general support or for a capital fund drive of the respective organization	1,000
American Lung Association 2530 73rd Street Des Moines, IA 50322			For general support or for a capital fund drive of the respective organization	15,000
Autism Society of America 6110 Executive Boulevard Ste 305 Rockville, MD 20852			For general support or for a capital fund drive of the respective organization	25,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Ballet Theatre of Des Moines 121 S 11th Street Suite 100 West Des Moines, IA 50265			For general support or for a capital fund drive of the respective organization	2,500
Bridges of Iowa 1211 Vine Street Suite 2210 West Des Moines, IA 50265			For general support or for a capital fund drive of the respective organization	5,000
Capital Area United Way Inc 330 Marshall Street Suite 203 Lansing, MI 48912			For general support or for a capital fund drive of the respective organization	1,757
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Cheney Elementary School 126 W 5th Ave Cheney, KS 67025			For general support or for a capital fund drive of the respective organization	1,000
Children's Friend153 Summer Street Providence, RI 02903			For general support or for a capital fund drive of the respective organization	1,000
Civic Music Association 900 Keosauqua Way Suite 113 Des Moines, IA 50309			For general support or for a capital fund drive of the respective organization	15,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Community Foundation of Greater Des Moines 1915 Grand Ave Des Moines, IA 50309			For general support or for a capital fund drive of the respective organization	10,000
Courage League Sports 5443 Beechtree Drive West Des Moines, IA 50266			For general support or for a capital fund drive of the respective organization	1,000
Cristo Rey Community Center 1717 N High Street Lansing, MI 48906			For general support or for a capital fund drive of the respective organization	200
Total ► 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Cystic Fibrosis Foundation 1501 42nd Street Suite 230 West Des Moines, IA 50266			For general support or for a capital fund drive of the respective organization	1,500
Des Moines Area Religious Council 1435 Mulberry Street Des Moines, IA 50309			For general support or for a capital fund drive of the respective organization	35,000
Des Moines Choral SocietyPO Box 13449 Des Moines, IA 50310			For general support or for a capital fund drive of the respective organization	2,500
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Des Moines Community Playhouse 831 42nd St Des Moines, IA 50312			For general support or for a capital fund drive of the respective organization	5,000
Des Moines Council of St Vincent de Paul Society 1426 Sixth Avenue Des Moines, IA 50314			For general support or for a capital fund drive of the respective organization	5,000
Des Moines Metro Opera Inc 106 W Boston Avenue Indianola, IA 50125			For general support or for a capital fund drive of the respective organization	5,000
Total ► 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Des Moines Symphony Association 1011 Locust Street Suite 200 Des Moines, IA 50309			For general support or for a capital fund drive of the respective organization	55,000
Drake University2507 University Ave Des Moines, IA 50311			For general support or for a capital fund drive of the respective organization	50,000
Easter Seals Society of Iowa Inc 2920 30th Street Des Moines, IA 50310			For general support or for a capital fund drive of the respective organization	3,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Edmundson Art Foundation 4700 Grand Ave Des Moines, IA 50312			For general support or for a capital fund drive of the respective organization	5,000
Feeding America 161 North Clark Street Suite 700 Chicago, IL 60601			For general support or for a capital fund drive of the respective organization	475,500
First Tee of Central Iowa 15920 Hickman Road Suite 400 PMB 347 Des Moines, IA 50325			For general support or for a capital fund drive of the respective organization	5,000
Total ▶ 3a				1,562,466

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Food Bank of IowaPO Box 1517 Des Moines, IA 50305			For general support or for a capital fund drive of the respective organization	11,000
Friends of Iowa Casa and ICFCRB 321 E 12th St Des Moines, IA 50319			For general support or for a capital fund drive of the respective organization	500
Girl Scouts of Greater Iowa 10715 Hickman Road Des Moines, IA 50322		PC	For general support or for a capital fund drive of the respective organization	4,800
Total ► 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Goodwill Industries of Central Iowa 5355 NW 86th St Johnston, IA 50131		PC	For general support or for a capital fund drive of the respective organization	5,000
Great Outdoors FoundationPO Box 8071 Des Moines, IA 50301		PC	For general support or for a capital fund drive of the respective organization	166,677
Greater Des Moines Music Coalition Inc 1620 Pleasant St Suite 248 Des Moines, IA 50314		PC	For general support or for a capital fund drive of the respective organization	5,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Greater Twin Cities United Way PO Box 2949 Minneapolis, MN 55402		PC	For general support or for a capital fund drive of the respective organization	1,196
Homes of Oakridge Human Services 1401 Center St Des Moines, IA 50314		PC	For general support or for a capital fund drive of the respective organization	30,000
Hope MinistriesPO Box 862 Des Moines, IA 50304		PC	For general support or for a capital fund drive of the respective organization	40,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Hyde Elementary School 210 N Oliver Ave Wichita, KS 67208		PC	For general support or for a capital fund drive of the respective organization	1,000
Insurance Management Associates Foundation 9393 W 100th Street Suite 600 Overland Park, KS 66210		PC	For general support or for a capital fund drive of the respective organization	1,500
Iowa Association of Business and Industry Foundation 400 East Court Ave Suite 100 Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	15,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Iowa Center for Economic Success 2210 Grand Avenue Des Moines, IA 50312		PC	For general support or for a capital fund drive of the respective organization	75,000
Iowa Health Foundation 1415 Woodland Ave Suite E200 Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	5,000
Iowa Insurance Hall of Fame Inc 4000 Westown Pkwy Suite 200 West Des Moines, IA 50266		PC	For general support or for a capital fund drive of the respective organization	5,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Iowa Legal Aid Foundation 1111 9th Street Suite 230 Des Moines, IA 50314		PC	For general support or for a capital fund drive of the respective organization	5,000
Iowa Natural Heritage Foundation 505 5th Avenue Suite 444 Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	250
IRES FoundationPO Box 17422 Saint Paul, MN 55117		PC	For general support or for a capital fund drive of the respective organization	1,000
Total ► 3a				1,562,466

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Junior Achievement of Central Iowa Inc 6100 Grand Ave Des Moines, IA 50312		PC	For general support or for a capital fund drive of the respective organization	5,000
Junior League of Waterloo-Cedar Falls PO Box 568 Waterloo, IA 50704		PC	For general support or for a capital fund drive of the respective organization	1,000
Kansas Children's Service League 1365 N Custer Wichita, KS 67203		PC	For general support or for a capital fund drive of the respective organization	500
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Koolen de Vries Syndrome Foundation 609A Piner Road Suite 319 Wilmington, NC 28409		PC	For general support or for a capital fund drive of the respective organization	250
Lincoln Elementary School1812 Cron St Augusta, KS 67010		PC	For general support or for a capital fund drive of the respective organization	1,000
Manhattan Institute for Policy Research 52 Vanderbilt Ave New York, NY 10017		PC	For general support or for a capital fund drive of the respective organization	12,500
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Merrymakers Association 12020 Shamrock Plaza Suite 200 Omaha, NE 68154		PC	For general support or for a capital fund drive of the respective organization	5,000
Mid-Iowa Council Boy Scouts of America 6123 Scout Trail Des Moines, IA 50321		PC	For general support or for a capital fund drive of the respective organization	7,500
Mile High United Way Inc 711 Park Avenue West Denver, CO 80205		PC	For general support or for a capital fund drive of the respective organization	3,125
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Missouri Slope Areawide United Way Inc PO Box 2111 Bismarck, ND 58502		PC	For general support or for a capital fund drive of the respective organization	3,351
Mt Hebron Missionary Baptist Church of Des Moines Iowa 1338 9th St Des Moines, IA 50314		PC	For general support or for a capital fund drive of the respective organization	200
On With Life Foundation 715 SW Ankeny Road Ankeny, IA 50023		PC	For general support or for a capital fund drive of the respective organization	10,000
Total ▶ 3a				1,562,466

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Orchard Place2116 Grand Ave Des Moines, IA 50312		PC	For general support or for a capital fund drive of the respective organization	35,000
Pinky Swear FoundationPO Box 65374 West Des Moines, IA 50265		PC	For general support or for a capital fund drive of the respective organization	5,000
Polk County Housing Trust Fund 505 5th Ave Suite 1000 Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	8,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Prevent Child Abuse Iowa 501 SW 7th Street Suite G Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	3,000
Rhode Island Community Food Bank Association 200 Niantic Ave Providence, RI 02907		PC	For general support or for a capital fund drive of the respective organization	500
Robinson Elementary1301 Helen St Augusta, KS 67010		PC	For general support or for a capital fund drive of the respective organization	1,000
Total ► 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Second Harvest Inland Northwest 1234 E Front Ave Spokane, WA 99202		PC	For general support or for a capital fund drive of the respective organization	1,000
Service Above Self Foundation of the Rotary Club of Northwest Des Moines PO Box 3715 Urbandale, IA 50323		PC	For general support or for a capital fund drive of the respective organization	320
Sleep in Heavenly Peace IncPO Box 116 Kimberly, ID 83341		PC	For general support or for a capital fund drive of the respective organization	26,232
Total ► 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
St Baldrick's Foundation 1333 S Mayflower Ave Suite 400 Monrovia, CA 91016		PC	For general support or for a capital fund drive of the respective organization	2,000
Sunrise Christian Academy 5500 E 45th St N Bel Aire, KS 67220		PC	For general support or for a capital fund drive of the respective organization	1,000
Tech Journey IncPO Box 42153 Urbandale, IA 50323		PC	For general support or for a capital fund drive of the respective organization	2,500
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
United Way of Central Alabama Inc PO Box 320189 Birmingham, AL 35232		PC	For general support or for a capital fund drive of the respective organization	6,397
United Way of Central Iowa 1111 9th St Suite 100 Des Moines, IA 50314		PC	For general support or for a capital fund drive of the respective organization	160,305
United Way of Dallas901 Ross Ave Dallas, TX 75202		PC	For general support or for a capital fund drive of the respective organization	9,158
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
United Way of East Central Iowa 317 7th Ave SE Suite 401 Cedar Rapids, IA 52401		PC	For general support or for a capital fund drive of the respective organization	10,000
United Way of Greater Cincinnati 2400 Reading Rd Cincinnati, OH 45202		PC	For general support or for a capital fund drive of the respective organization	3,896
United Way of Greater Kansas City PO Box 871400 Kansas City, MO 64187		PC	For general support or for a capital fund drive of the respective organization	546
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
United Way of Greater Milwaukee PO Box 88110 Milwaukee, WI 53288		PC	For general support or for a capital fund drive of the respective organization	3,628
United Way of Metropolitan Chicago 75 Remittance Dr Ste 5828 Chicago, IL 60675		PC	For general support or for a capital fund drive of the respective organization	258
United Way of Rhode Island50 Valley St Providence, RI 02909		PC	For general support or for a capital fund drive of the respective organization	1,502
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
United Way of Southeastern Pennsylvania 7 Ben Franklin Pkwy Philadelphia, PA 19103		PC	For general support or for a capital fund drive of the respective organization	1,570
United Way of the Capital Area Inc PO Box 23169 Jackson, MS 39225		PC	For general support or for a capital fund drive of the respective organization	1,499
United Way of the Midlands 2201 Farnam St Suite 200 Omaha, NE 68102		PC	For general support or for a capital fund drive of the respective organization	3,861
Total ► 3a				1,562,466

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
United Way of the Plains245 N Water St Wichita, KS 67202		PC	For general support or for a capital fund drive of the respective organization	27,734
Valley of the Sun United Way PO Box 10748 Phoenix, AZ 85064		PC	For general support or for a capital fund drive of the respective organization	7,356
Variety-The Children's Charity 505 Fifth Avenue Suite 310 Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	20,000
Total ▶ 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Wesleylife5508 NW 88th St Johnston, IA 50131		PC	For general support or for a capital fund drive of the respective organization	7,500
West Des Moines Historical Society PO Box 65563 West Des Moines, IA 50265		PC	For general support or for a capital fund drive of the respective organization	2,500
Wyoming United Methodist Church 107 North Washington Street Wyoming, IA 52362		PC	For general support or for a capital fund drive of the respective organization	3,000
Total ► 3a				1,562,466

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
YMCA of Greater Des Moines 501 Grand Avenue Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	25,000
Youth Emergency Services & Shelter of Iowa 918 SE 11th St Des Moines, IA 50309		PC	For general support or for a capital fund drive of the respective organization	32,898
Total ▶ 3a				1,562,466

TY 2020 Investments - Other Schedule**Name:** EMC Insurance Foundation**EIN:** 42-1343474**Investments Other Schedule 2**

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
Vanguard Total Stock Market Index Fund	AT COST	834,554	2,193,880
Dodge & Cox Income Fund	AT COST	563,812	620,092
PIMCO Low Duration Fund	AT COST	883,059	876,181
PIMCO Total Return Fund	AT COST	613,187	601,540
Vanguard Short-Term Bond Index Fund	AT COST	840,096	867,550

TY 2020 Other Expenses Schedule**Name:** EMC Insurance Foundation**EIN:** 42-1343474**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Bank Fees	1,300	1,300	0	1,300

TY 2020 Taxes Schedule

Name: EMC Insurance Foundation
EIN: 42-1343474

Taxes Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Federal Tax Payment	1,400	0	0	0