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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

2020

Open to Public Inspection

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

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) | Room/suite
P O BOX 7009

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)* ▶$ 14,580,496

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)	3,510,100			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments	248	248		
	4	Dividends and interest from securities . . .	253,321	253,321		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-127,529			
	b	Gross sales price for all assets on line 6a 2,453,196				
	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	3,636,140	253,569		
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)	9,700	4,850		
	c	Other professional fees (attach schedule)	83			
	17	Interest				
	18	Taxes (attach schedule) (see instructions) . . .	4,980	5		
	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	14,763	4,855		0
	25	Contributions, gifts, grants paid	146,924			146,924
	26	**Total expenses and disbursements.** Add lines 24 and 25	161,687	4,855		146,924
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	3,474,453			
	b	**Net investment income** (if negative, enter -0-)		248,714		
	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	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	57,451		
	2	Savings and temporary cash investments	4,649,059	4,339,448	4,339,448
	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)	54,719	611,957	611,957
	b	Investments—corporate stock (attach schedule)	3,092,453	6,990,826	6,990,826
	c	Investments—corporate bonds (attach schedule)	2,362,829	2,638,265	2,638,265
	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 ▶)	446,958		
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	10,663,469	14,580,496	14,580,496
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	4,506,722	5,039,885	
	25	Net assets with donor restrictions	6,156,747	9,540,611	
		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)	10,663,469	14,580,496	
	30	**Total liabilities and net assets/fund balances** (see instructions)	10,663,469	14,580,496	

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	10,663,469
2	Enter amount from Part I, line 27a	2	3,474,453
3	Other increases not included in line 2 (itemize) ▶	3	442,574
4	Add lines 1, 2, and 3	4	14,580,496
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	14,580,496

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	PUBLICLY TRADED SECURITIES	P		
b				
c				
d				
e				

	(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	2,453,196		2,580,725	-127,529
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				-127,529
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	-127,529
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

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	3,457
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	
3	Add lines 1 and 2.			3	3,457
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	3,457
6	Credits/Payments:				
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a	3,680		
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	3,680
8	Enter any **penalty** for underpayment of estimated tax. Check here ☑ if Form 2220 is attached.			8	28
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	195
11	Enter the amount of line 10 to be: **Credited to 2021 estimated tax** ▶ 195	**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 2020 or the taxable year beginning in 2020? 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)

			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 |

			Yes	No
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		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. | | 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

			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		

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____

			Yes	No
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

			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)*

				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?		**6b**		No
	If "Yes" to 6b, file Form 8870.				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☑ No			
b	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction?		**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	8,098,996
b	Average of monthly cash balances	1b	3,053,225
c	Fair market value of all other assets (see instructions)	1c	0
d	**Total** (add lines 1a, b, and c)	1d	11,152,221
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	11,152,221
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	167,283
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	10,984,938
6	**Minimum investment return.** Enter 5% of line 5	6	549,247

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	549,247
2a	Tax on investment income for 2020 from Part VI, line 5	2a	3,457		
b	Income tax for 2020. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	3,457
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	545,790
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	545,790
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	545,790

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	146,924
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	146,924
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	146,924

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					545,790
2 Undistributed income, if any, as of the end of 2020:					
a Enter amount for 2019 only.					
b Total for prior years: 20___ , 20___ , 20___					
3 Excess distributions carryover, if any, to 2020:					
a From 2015.					
b From 2016.	41,867				
c From 2017.					
d From 2018.	75,975				
e From 2019.					
f **Total** of lines 3a through e.		117,842			
4 Qualifying distributions for 2020 from Part XII, line 4: ▶ $ 146,924					
a Applied to 2019, 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 2020 distributable amount.					146,924
e Remaining amount distributed out of corpus					
5 Excess distributions carryover applied to 2020. *(If an amount appears in column (d), the same amount must be shown in column (a).)*		117,842			117,842
6 **Enter the net total of each column as indicated below:**					
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5					
b Prior years' undistributed income. Subtract line 4b from line 2b					
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b. Taxable amount —see instructions					
e Undistributed income for 2019. Subtract line 4a from line 2a. Taxable amount—see instructions					
f Undistributed income for 2021. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020					281,024
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 2015 not applied on line 5 or line 7 (see instructions)					
9 **Excess distributions carryover to 2021.** Subtract lines 7 and 8 from line 6a					
10 Analysis of line 9:					
a Excess from 2016.					
b Excess from 2017.					
c Excess from 2018.					
d Excess from 2019.					
e Excess from 2020.					

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)

	Tax year	Prior 3 years			(e) Total
	(a) 2020	**(b)** 2019	**(c)** 2018	**(d)** 2017	
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**				146,924
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	248	
4 Dividends and interest from securities. . . .			14	253,321	
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			18	-127,529	
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). .				126,040	

13 **Total.** Add line 12, columns (b), (d), and (e). 13 126,040

(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.

Signature of officer or trustee	Date	Title
******	2021-11-02	******

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		2021-11-04		P00450696

Firm's name ▶ HCJ CPAS & ADVISORS PLLC — 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	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	(e) Expense account, other allowances
J THOMAS MAY PO BOX 7009 PINE BLUFF, AR 71611	PRESIDENT 000.00	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 CASTEEL 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*				
ARKANSAS FOOD BANK 4301 W 65TH STREET LITTLE ROCK, AR 72209	NONE	PC	FOOD DONATION	1,000
BOYS & GIRLS CLUB OF FAULKNER COUNT 1405 ROBINS STREET CONWAY, AR 72033	NONE	PC	COMMUNITY DEVELOPMENT	3,500
BOYS & GIRLS CLUB OF JEFFERSON COUN 2701 SHORT REEKER STREET PINE BLUFF, AR 71601	NONE	PC	COMMUNITY DEVELOPMENT	19,110
Total . . . . ▶ **3a**				146,924

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*				
CHRISTIAN COMMUNITY SERVICES INC 601 BENTON AVE NASHVILLE, TN 37204	NONE	PC	CHRISTIAN SERVICES	5,000
CITY OF PINE BLUFF PARKS & RECREATI 200 LAKE SARACEN DRIVE LITTLE ROCK, AR 71601	NONE	PC	PARKS AND RECREATION UPKEEP	20,000
DOWN PAYMENT ASSISTANCE GRANTS PROVIDENCE TITLE LLC 25 CENTRU BLVD SUITE 402 NASHVILLE, TN 37214	NONE	PC	HOUSING DOWN PAYMENT ASSISTANCE PROG	7,500
Total . . . . ▶ **3a**				146,924

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*				
FORT SMITH CHILDREN'S SHELTER 3015 S 14TH STREET FORT SMITH, AR 72901	NONE	PC	PROVIDE ASSISTANCE TO SHELTER	1,000
LINCOLN CONSOLIDATED SCHOOL DISTRIC 107 E SCHOOL STREET LINCOLN, AR 72744	NONE	PC	EDUCATIONAL PURPOSES	16,850
OUR KIDS1804 HAYES STREET NASHVILLE, TN 37203	NONE	PC	PROVIDE MEDICAL ASSISTANCE TO KIDS	25,000
Total . . . . ▶ **3a**				146,924

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*				
PROFESSIONAL DEVELOPMENT GROUP 620 OLD HICKORY BLVD JACKSON, TN 38305	NONE	PC	ECONOMIC DEVELOPMENT TRAINING	5,000
PULASKI COUNTY SHERIFF'S FOP 2900 S WOODROW STREET LITTLE ROCK, AR 72204	NONE	AR	FINANCIAL SUPPORT	1,000
ROTARY CLUB OF WEST PINE BLUFF PO BOX 6845 PINE BLUFF, AR 71611	NONE	AR	COMMUNITY LEADER DEVELOPMENT	1,000
Total . . . . ▶ **3a**				146,924

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*				
TENNESSEE SMALL BUSINESS DEVELOPMEN 3050 MEDICAL CENTER PARKW MURFREESBORO, TN 37129	NONE	PC	ENCOURAGE SMALL BUSINESSES	6,250
UAPB RIRP PROJECT 1200 UNIVERSITY DRIVE PINE BLUFF, AR 71601	NONE	AR	EDUCATIONAL PURPOSES	3,964
WOODBINE COMMUNITY ORGANIZATION 643 SPENCE LANE NASHVILLE, TN 37217	NONE	PC	COMMUNITY DEVELOPMENT	3,750
Total . . . . ▶ **3a**				146,924

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*				
ARKANSAS SHAKESPEARE THEATRE UCA BOX 5136 CONWAY, AR 72035	NONE	PC	EDUCATIONAL PURPOSES	25,000
JEFFERSON COUNTY SHERIFF'S OFFICE R 410 E 2ND AVENUE PINE BLUFF, AR 71601	NONE	PC	COMMUNITY DEVELOPMENT	2,000
Total . . . . ▶ **3a**				146,924

TY 2020 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	9,700	4,850		

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TY 2020 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
3M COMPANY	31,802	31,802
ALPHABET INC	29,589	29,589
ALPHABET INC	50,113	50,113
ALLY BANK	75,799	75,799
AMERICAN EXPRESS NATIONAL BANK 3%	75,974	75,974
APPLE INC 1.1%	20,567	20,567
APPLE INC 2.85%	78,760	78,760
BANK OF AMERICA 1.898	50,517	50,517
BANK OF AMERICA 2.25%		
BANK OF HOPE 2.5%		
BANK OF HOPE 2.5%		
BANK OF NEW ENGLAND	51,864	51,864
BANK OF NEW YORK MELLON 2.15%		
BAPTIST HEALTH OBLIG GROUP	25,880	25,880
BAPTIST HEALTH OBLIG GROUP 3.569	51,760	51,760
BARCLAYS BANK 3%		
BECTON DICKINSON & CO 3.25%		
BERKSHIRE HATHAWAY FINANCIAL 3%	51,907	51,907
BMO GARRIS BK NA		
BMO HARRIS BK NA 2.8%		

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
BOFI FED BANK SAN DIEGO CA		
CAPITAL ONE BANK USA NA C/D 2.1%	15,183	15,183
CAPITAL ONE FINANCIAL	16,097	16,097
CAPITAL ONE FINANCIAL 3.5	53,655	53,655
CATERPILLAR FINL SERVICES CORP	29,976	29,976
CATRPILLAR FINL SERVICES CORP	49,961	49,961
CITIBANK NA SIOUX FALLS 3.35%	79,853	79,853
CITIBANK NA SIOUX FALLS SD 3.35%	26,618	26,618
COCA-COLA CO 2.5%	54,257	54,257
COMENITY CAPITAL BANK 3.05%	76,679	76,679
ENERBANK C/D 2%	25,831	25,831
ENERBANK C/D 2%	77,492	77,492
ENTERY AR INC 4%	58,541	58,541
FEDERATED INST HIGH YIELD BOND	9,976	9,976
FEDERATED INST HIGH YIELD BOND FUND	128,418	128,418
FIRST UNITED BANK AND TRUST CO		
FORD MOTOR CREDIT COMPANY 4.134%	31,463	31,463
GENERAL DYNAMICS		
GENERAL DYNAMICS		
GENERAL ELECTRIC 3.45	22,621	22,621

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GENERAL ELECTRIC 3.45	56,553	56,553
GOLDMAN SACHS BANK 3%	50,550	50,550
GUFFENHEIM FLTG RATE STRATEGIES	9,493	9,493
HOT SPRINGS AR TAXABLE	81,266	81,266
HOT SPRINGS AR TAXABLE 2.98	54,178	54,178
HP INC	33,102	33,102
INTERNATIONAL BUSINESS MACHINES		
ISHARES IBOXX HIGH YIELD CORP	6,984	6,984
ISHARES IBOXX HIGH YIELD CORP	26,190	26,190
ISHARES IBOXX HIGH YIELD CORP BOND	30,555	30,555
J P MORGAN CHASE AND CO	49,958	49,958
JOHN DEERE CAPITAL CORP 3.45%	28,004	28,004
JOHNSON & JOHNSON	25,898	25,898
JOHNSON & JOHNSON	51,795	51,795
JOHNSON & JOHNSON 2.05	51,795	51,795
JP MORGAN CHASE	50,110	50,110
LIVE OAK BANKING CO WILMINGTON 2.4%		
MORGAN STANLEY BANK N A 2.6%		
PEPSICO INC 2.25%	50,276	50,276
PIMCO ETF TR ENHANCED SHORT MATURITY	10,204	10,204

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
RAYMOND JAMES FINANCIAL INC	61,333	61,333
RUSSELLVILLE AR TAXABLE	50,164	50,164
SALLIE MAE BANK 3%	65,995	65,995
SPRINGDALE AR SALES/USE TAX REV	25,349	25,349
SPRINGDALE AR SALES/USE TAX REV	50,697	50,697
SYSCO CORP 2.5	25,249	25,249
TARGET CORP 2.5%	27,629	27,629
TCF NATIONAL BANK SIOUX FALLS 2.45%		
TYSON FOODS INC 2.25%	30,287	30,287
UBS BANK SALT LAKE CITY 2.8%		
UNITED PARCEL SERVICE INC	81,866	81,866
UNIV OF CENTRAL AR REV TAXABLE	50,121	50,121
WALGREENS BOOTS ALLIANCE INC	27,158	27,158
WALMART INC	54,223	54,223
WASHINGTON SVGS 2.5%		
WELLS FARGO & CO	20,037	20,037
WELLS FARGO BANK	50,093	50,093
WEX BANK 3%		

TY 2020 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
ABBVIE INC	24,430	24,430
ABBVIE INC	81,434	81,434
ABBVIE INC	64,290	64,290
ACTIVISION BLIZZARD INC	4,178	4,178
AMERICAN ELECTRIC POWER INC	9,992	9,992
AMERICAN ELECTRIC POWER INC	51,627	51,627
AMERICAN ELECTRIC POWER INC	49,962	49,962
AMGEN INC	4,828	4,828
AMGEN INC	22,992	22,992
AMGEN INC	30,120	30,120
AT& T INC	81,535	81,535
AT&T	20,851	20,851
AT&T INC	68,161	68,161
BRISTOL MYERS - SQUIBB CO.	17,927	17,927
BRISTOL MYERS - SQUIBB COMPANY	54,710	54,710
BRISTOL MYERS - SQUIBB COMPANY	43,421	43,421
CHEVRON CORPORATION	5,067	5,067
CHEVRON CORPORATION	26,602	26,602
CHEVRON CORPORATION	31,669	31,669
CISCO SYSTEM	88,605	88,605
CISCO SYSTEM	67,125	67,125
CISCO SYSTEM INC	29,311	29,311
CME GROUP INC	9,103	9,103
CME GROUP INC COMMON STOCK	60,077	60,077
CME GROUP, INC	45,513	45,513
COCA-COLA CO	40,801	40,801
COCA-COLA CO	130,245	130,245
COCA-COLA CO	116,809	116,809
CRACKER BARREL OLD COUNTRY STORE		
CRACKER BARREL OLD COUNTRY STORE		

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
CUMMINS INC	25,662	25,662
CUMMINS INC	78,577	78,577
CUMMINS INC	61,544	61,544
DANAHER CORP	16,661	16,661
DUKE ENERGY CORP	3,754	3,754
DUKE ENERGY CORP	18,678	18,678
DUKE ENERGY CORP	16,481	16,481
EXXON MOBIL CORPORATION	62,448	62,448
EXXON MOBIL CORPORATION	61,830	61,830
EXXON MOBILE CORPORATION	17,395	17,395
FEDERATED HERMES, INC	6,269	6,269
FEDERATED HERMES, INC	10,112	10,112
FEDERATED HERMES, INC	10,689	10,689
FEDERATED INVESTORS INC		
FEDEX CORP		
FORD MOTOR COMPANY	1,714	1,714
FORD MOTOR COMPANY		
GENERAL MOTORS		
GENERAL MOTORS CO	4,081	4,081
GENUINE PARTS CO	4,218	4,218
GENUINE PARTS	22,597	22,597
GENUINE PARTS	21,592	21,592
GILEAD SCIENCES INC	11,244	11,244
GILEAD SCIENCES INC	22,430	22,430
GILEAD SCIENCES INC	30,878	30,878
GOLDMAN SACHS MLP ENERGY		
GOLDMAN SACHS MLP ENERGY		
GOODUEAR TIRE AND RUBBER		
GOODYEAR TIRE AND RUBBER CO	2,542	2,542
INTEL CORPORATION	5,879	5,879

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ISHARES CORE HIGH DIVIDEND ETF	18,849	18,849
ISHARES CORE HIGH DIVIDEND ETF	263,887	263,887
ISHARES CORE HIGH DIVIDENDS	227,942	227,942
ISHARES GOLD TRUST	31,365	31,365
ISHARES GOLD TRUST	77,053	77,053
ISHARES GOLD TRUST	67,988	67,988
ISHARES MSCI EAFE ETF	10,944	10,944
ISHARES MSCI EMERGING MKT ETF	17,051	17,051
ISHARES RUSSELL 3000	11,178	11,178
ISHARES RUSSELL 3000	50,299	50,299
ISHARES TR CORE S&P SMALL-CAP ETF	3,740	3,740
J P MORGAN CHASE & CO ALERIAN MLP IN		
JB HUNT TRANSPORT SVCS INC	1,913	1,913
JOHNSON & JOHNSON	6,610	6,610
JOHNSON & JOHNSON	29,902	29,902
JOHNSON & JOHNSON	37,456	37,456
JP MORGAN CHASE AND CO		
KIMBERLY-CLARK CORPORATION	28,719	28,719
KIMBERLY-CLARK CORPORATION	69,842	69,842
KIMBERLY-CLARK CORPORATION	100,448	100,448
KRANESHARES CSI CHINA INTEREST		
KROGER CO	9,147	9,147
MERCK AND COMPANY INC	108,794	108,794
MERCK AND COMPANY INC	98,160	98,160
MERCK AND COMPANY INC	25,276	25,276
MICROSOFT CORPORATION	8,007	8,007
MURPHY OIL CORPORATION		
MURPHY OIL CORPORATION		
NEWMONT GOLDCORP CORP	9,882	9,882
NEWMONT GOLDCORP CORP	10,780	10,780

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
NEWMONT GOLDCORP CORP	14,374	14,374
NEXTERA ENERGY INC	11,110	11,110
NEXTERA ENERGY INC	24,688	24,688
NEXTERA ENERGY INC	32,403	32,403
NORTHERN GLOBAL REAL ESTATE	16,780	16,780
NORTHERN TRUST CORPORATION		
NUCOR CORP		
NUCOR CORP		
PAYCHEX INC	15,282	15,282
PAYCHEX INC	38,670	38,670
PAYCHEX INC	28,886	28,886
PEPSICO INC	8,898	8,898
PEPSICO INC	44,490	44,490
PEPSICO INC	63,028	63,028
PFIZER INC	75,461	75,461
PFIZER INC	95,706	95,706
PFZER INC	30,994	30,994
PHILLIPS 66	7,623	7,623
PHILLIPS 66	41,894	41,894
PHILLIPS 66	32,802	32,802
PINE BLUFF COMMERICAL, INC	100,000	100,000
SALESFORCE COM INC	3,338	3,338
SCHLUMBERGER LIMITED	3,056	3,056
SCHLUMBERGER LIMITED	20,957	20,957
SCHLUMBERGER LIMITED	8,928	8,928
SELECT SECTOR SPDR INDUSTRIAL	3,896	3,896
SELECT SECTOR SPDR MATERIALS	3,620	3,620
SOUTHWEST AIRLINES		
SPDR K&W REGIONAL BANKING ETF	8,312	8,312
SPDR S & P METALS & MINING ETF		

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
TARGET CORP	10,592	10,592
TARGET CORP		
TEXTRON INC	2,706	2,706
THERMO FISHER SCIENTIFIC INC	3,260	3,260
TWITTER INC		
TYSON FOODS INC	13,468	13,468
TYSON FOODS INC CL A	25,454	25,454
TYSON FOODS INC CL A	35,635	35,635
UBER TECHNOLOGIES INC	3,570	3,570
UNDER ARMOUR INC CLASS A COMMON	3,262	3,262
VANECK VECTORS	15,020	15,020
VANGUARD DEV MKTS INDEX ADMIRAL	286,528	286,528
VANGUARD DEVELOPED MARKETS INDEX FUN	373,081	373,081
VANGUARD EMERGING MKTS INDEX ADM	75,868	75,868
VANGUARD EMERGING MKTS INDEX FUND AD	98,603	98,603
VANGUARD FTSE DEVELOPED MARKETS ETF	13,880	13,880
VANGUARD FTSE EMERGING MARKETS	7,166	7,166
VANGUARD GROWTH INDEX FUND ADM	276,125	276,125
VANGUARD GROWTH INDEX FUND ADMIRAL C	402,723	402,723
VANGUARD MID CAP GROWTH	79,266	79,266
VANGUARD MID CAP GROWTH INDEX FUND	99,864	99,864
VANGUARD MID CAP VALUE	98,976	98,976
VANGUARD SMALL CAP GROWTH INDEX	28,358	28,358
VANGUARD SMALL CAP GROWTH INDEX FUND	34,882	34,882
VANGUARD SMALL CAP VALUE ETF	3,413	3,413
VANGUARD SMALL CAP VALUE INDEX	27,950	27,950
VANGUARD SMALL CAP VALUE INDEX FUND	35,364	35,364
VANGUARD VALUE INDEX FUND ADMIRAL	209,215	209,215
VANGUARD VALUE INDEX FUND ADMIRAL CL	410,337	410,337
VERIZON COMMUNICATIONS	26,673	26,673

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VERIZON COMMUNICATIONS	111,625	111,625
VERIZON COMMUNICATIONS	100,756	100,756
WAL-MART	14,415	14,415
WAL-MART INC	38,200	38,200
WAL-MART STORES INC	25,803	25,803
WALT DISNEY CO COMMON STOCK	10,146	10,146
WELLS FARGO & CO	4,708	4,708
WELLS FARGO & CO	15,090	15,090
WELLS FARGO & CO	30,180	30,180
VANGUARD MID CAP VALUE	79,576	79,576
MEDTRONIC HLDG LTD FOREIGN STOCK		

TY 2020 Investments Government Obligations Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

US Government Securities - End of Year Book Value:	561,873
US Government Securities - End of Year Fair Market Value:	561,873
State & Local Government Securities - End of Year Book Value:	50,084
State & Local Government Securities - End of Year Fair Market Value:	50,084

TY 2020 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	446,958		

TY 2020 Other Increases Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Other Increases Schedule

Description	Amount
UNREALIZED GAIN	442,574

TY 2020 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	83			

TY 2020 Taxes Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Taxes Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAXES	4,980			
FOREIGN TAXES		5		

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

2020

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 $33\frac{1}{3}\%$ 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	Employer identification number
SIMMONS FIRST FOUNDATION INC	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	$ 3,000,000	☑ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
2	LUCILLE R TLAPEK PO BOX 241009 LITTLE ROCK, AR 72223	$ 10,100	☑ Person ☐ Payroll ☐ Noncash (Complete Part II for noncash contributions.)
3	PINE BLUFF EDUCATIONAL ENDOWMENT PO BOX 8705 PINE BLUFF, AR 71611	$ 500,000	☑ 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.)

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
-		$	

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

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

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

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

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

Name of organization	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
-	