

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 04-01-2020 , and ending 03-31-2021

Name of foundation MARY E J MERMOD TRUST		A Employer identification number 43-6021937	
Number and street (or P.O. box number if mail is not delivered to street address) P O BOX 1802	Room/suite	B Telephone number (see instructions) (877) 446-1410	
City or town, state or province, country, and ZIP or foreign postal code PROVIDENCE, RI 029011802		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply: <input type="checkbox"/> Initial return <input checked="" type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here..... <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ... <input type="checkbox"/>	
H Check type of organization: <input type="checkbox"/> Section 501(c)(3) exempt private foundation <input checked="" type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ <u>474,142</u>		J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> 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 <input type="checkbox"/>	

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	6,703	6,600		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	20,595			
	b Gross sales price for all assets on line 6a <u>96,608</u>				
	7 Capital gain net income (from Part IV, line 2)		20,595		
	8 Net short-term capital gain			0	
	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	27,298	27,195			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	6,954	4,173		2,782
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)				0
	b Accounting fees (attach schedule)	1,250	750	0	500
	c Other professional fees (attach schedule)				0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	880	173		0
	19 Depreciation (attach schedule) and depletion	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings			0	0
	22 Printing and publications			0	0
	23 Other expenses (attach schedule)	146	146		
	24 Total operating and administrative expenses. Add lines 13 through 23	9,230	5,242	0	3,282
	25 Contributions, gifts, grants paid	13,797			13,797
26 Total expenses and disbursements. Add lines 24 and 25	23,027	5,242	0	17,079	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	4,271				
b Net investment income (if negative, enter -0-)		21,953			
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			
	2 Savings and temporary cash investments	6,927	2,250	2,250
	3 Accounts receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____		0	0
	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 ▶ _____ 0			
	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)	343,326	395,795	471,892
	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)			0
	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)	350,253	398,045	474,142	
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 ▶ <input type="checkbox"/> 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 ▶ <input checked="" type="checkbox"/> and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds	350,253	398,045	
	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)	350,253	398,045		
30 Total liabilities and net assets/fund balances (see instructions) .	350,253	398,045		

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	350,253
2 Enter amount from Part I, line 27a	2	4,271
3 Other increases not included in line 2 (itemize) ▶ _____	3	43,521
4 Add lines 1, 2, and 3	4	398,045
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	398,045

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a See Additional Data Table			
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 See Additional Data Table			
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 See Additional Data Table			
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		
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	}		2	20,595
	{		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

(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)

Table with 11 rows for excise tax calculations. Includes fields for exempt foundations, tax under section 511, tax based on investment income, and credits/payments. Total tax due is 179, with 179 overpaid.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, Yes, and No. Questions cover political activities, tax on political expenditures, and asset requirements.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-14 regarding controlled entities, distributions, public inspection, and books in care.

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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.

Table with 3 columns: Question, Yes, No. Row 16 regarding interest in foreign countries.

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.

Main table with 3 columns: Question, Yes, No. Rows 1a-4b regarding Form 4720 exceptions and requirements.

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 ▶	

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	420,451
b	Average of monthly cash balances.	1b	5,373
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	425,824
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	425,824
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	6,387
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	419,437
6	Minimum investment return. Enter 5% of line 5.	6	20,972

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	20,972
2a	Tax on investment income for 2020 from Part VI, line 5.	2a	305
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b	
c	Add lines 2a and 2b.	2c	305
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	20,667
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	20,667
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	20,667

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	17,079
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	0
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	17,079
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	17,079

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				20,667
2 Undistributed income, if any, as of the end of 2020:				
a Enter amount for 2019 only.			1,955	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2020:				
a From 2015.	0			
b From 2016.	0			
c From 2017.	0			
d From 2018.	0			
e From 2019.	0			
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2020 from Part XII, line 4: ▶ \$ <u>17,079</u>				
a Applied to 2019, but not more than line 2a			1,955	
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.				15,124
e Remaining amount distributed out of corpus	0			
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	0			
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				5,543
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).	0			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a	0			
10 Analysis of line 9:				
a Excess from 2016.	0			
b Excess from 2017.	0			
c Excess from 2018.	0			
d Excess from 2019.	0			
e Excess from 2020.	0			

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).)
NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.
NONE

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

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

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

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

c Any submission deadlines:

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

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				13,797
b <i>Approved for future payment</i>				
Total ▶ 3b				

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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.)
10.088 SMALL CAP GROWTH LEADERS CTF		2020-01-17	2020-06-30
25.515 SMALL CAP GROWTH LEADERS CTF		2020-01-17	2020-11-30
1.922 SMALL CAP GROWTH LEADERS CTF		2019-01-31	2020-11-30
22.416 EMERGING MARKETS STOCK COMMON TRUST FUND		2014-02-28	2020-04-17
6.982 EMERGING MARKETS STOCK COMMON TRUST FUND		2013-05-31	2020-04-17
19.955 EMERGING MARKETS STOCK COMMON TRUST FUND		2013-05-31	2020-06-30
24.317 EMERGING MARKETS STOCK COMMON TRUST FUND		2013-05-31	2020-11-30
38.511 MID CAP VALUE CTF		2013-05-31	2021-01-31
45.879 SMALL CAP VALUE CTF		2020-01-17	2020-11-30
36.968 MID CAP GROWTH CTF		2019-01-31	2020-05-31

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
390		408	-18
1,232		1,135	97
93		80	13
1,186		1,276	-90
369		395	-26
1,241		1,270	-29
1,951		1,895	56
1,556		1,447	109
1,556		1,459	97
1,699		1,564	135

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			-18
			97
			13
			-90
			-26
			-29
			56
			109
			97
			135

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
20.224 MID CAP GROWTH CTF		2019-01-31	2020-11-30
15.923 MID CAP GROWTH CTF		2019-01-31	2021-01-31
27.243 DIVIDEND INCOME COMMON TRUST FUND		2020-01-17	2020-11-30
44.291 DIVIDEND INCOME COMMON TRUST FUND		2020-01-17	2021-01-31
17.847 DIVIDEND INCOME COMMON TRUST FUND		2013-05-31	2021-01-31
16. ISHARES CORE S&P MID CAP ETF		2017-01-31	2020-05-29
2. ISHARES CORE S&P MID CAP ETF		2017-01-31	2020-11-30
4. ISHARES CORE S&P MID CAP ETF		2017-01-31	2021-01-29
7.911 CLEARBRIDGE LARGE CAP GROWTH FUND CL I		2020-05-29	2020-08-31
37.549 CLEARBRIDGE LARGE CAP GROWTH FUND CL I		2019-07-01	2020-08-31

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
1,173		987	186
958		839	119
2,256		2,312	-56
3,749		4,177	-428
1,511		1,573	-62
2,797		2,690	107
435		336	99
937		672	265
542		448	94
2,572		1,995	577

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			186
			119
			-56
			-428
			-62
			107
			99
			265
			94
			577

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
4.482 CLEARBRIDGE LARGE CAP GROWTH FUND CL I		2019-05-01	2020-08-31
427.04 PIMCO HIGH YIELD FD INSTL CL		2016-06-02	2020-07-01
90.467 PRINCIPAL MIDCAP BLEND FUND INSTL CL		2020-01-21	2020-05-29
4.936 ROWE T PRICE BLUE CHIP GROWTH FUND CL I		2020-05-29	2020-08-31
15.793 ROWE T PRICE BLUE CHIP GROWTH FUND CL I		2019-07-01	2020-08-31
1.255 ROWE T PRICE BLUE CHIP GROWTH FUND CL I		2019-05-01	2020-08-31
43. SPDR BLOOMBERG BARCLAYS 1-3 MONTH T-BILL ETF		2020-03-20	2021-01-29
76. VANGUARD FTSE DEVELOPED MARKETS ETF		2020-01-17	2020-05-29
10. VANGUARD FTSE DEVELOPED MARKETS ETF		2020-01-17	2020-11-30
18. VANGUARD FTSE DEVELOPED MARKETS ETF		2020-08-31	2020-11-30

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
307		236	71
3,626		3,621	5
2,627		2,928	-301
804		656	148
2,572		1,852	720
204		145	59
3,934		3,942	-8
2,837		3,393	-556
453		446	7
816		757	59

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			71
			5
			-301
			148
			720
			59
			-8
			-556
			7
			59

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
7. VANGUARD TOTAL INTL BOND INDEX FUND ETF		2020-11-30	2021-01-29
4. VANGUARD TOTAL INTL BOND INDEX FUND ETF		2020-11-30	2021-01-29
6. VANGUARD TOTAL INTL BOND INDEX FUND ETF		2020-05-29	2021-01-29
60. VANGUARD TOTAL INTL BOND INDEX FUND ETF		2019-01-31	2021-01-29
44. VANGUARD FTSE EMERGING MKTS ETF		2020-01-17	2020-04-17
21. VANGUARD FTSE EMERGING MKTS ETF		2016-05-31	2020-04-17
2. VANGUARD FTSE EMERGING MKTS ETF		2020-03-20	2020-04-17
29. VANGUARD FTSE EMERGING MKTS ETF		2020-03-20	2020-04-17
118. VANGUARD FTSE EMERGING MKTS ETF		2016-01-08	2020-04-17
11. VANGUARD S&P 500 ETF		2020-03-20	2020-05-29

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
407		410	-3
233		234	-1
349		345	4
3,489		3,293	196
1,564		2,017	-453
746		710	36
71		65	6
1,031		926	105
4,194		3,572	622
3,044		2,408	636

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			-3
			-1
			4
			196
			-453
			36
			6
			105
			622
			636

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
4. VANGUARD S&P 500 ETF		2016-01-08	2020-05-29
31. VANGUARD S&P 500 ETF		2016-01-08	2020-08-31
11. VANGUARD S&P 500 ETF		2016-01-08	2021-01-29
29.616 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND		2020-01-17	2020-06-30
96.006 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND		2020-01-17	2020-06-30
64.548 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND		2020-08-31	2020-11-30
78.92 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND		2020-08-31	2021-01-31
95. LARGE CAP CORE CTF		2020-05-31	2021-01-31
23.846 MID CAP CORE CTF		2020-05-31	2020-11-30
90.912 MID CAP CORE CTF		2018-01-31	2020-11-30

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
1,107		711	396
9,988		5,509	4,479
3,745		1,955	1,790
417		437	-20
1,352		1,416	-64
1,071		1,007	64
1,367		1,333	34
1,299		1,081	218
292		240	52
1,114		820	294

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			396
			4,479
			1,790
			-20
			-64
			64
			34
			218
			52
			294

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
34.737 MID CAP CORE CTF		2018-01-31	2021-01-31
47.955 SMALL CAP CORE CTF		2020-05-31	2020-11-30
70.128 SMALL CAP CORE CTF		2018-06-30	2020-11-30
71.01 SMALL CAP CORE CTF		2018-01-31	2020-11-30
214.116 SMALL CAP CORE CTF		2018-01-31	2021-01-31
CAPITAL GAIN DIVIDENDS	P		
CAPITAL GAIN DIVIDENDS	P		
CAPITAL GAIN DIVIDENDS	P		
CAPITAL GAIN DIVIDENDS	P		
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
443		324	119
555		450	105
811		623	188
822		609	213
2,814		2,000	814
			1,391
			1,391
			1,391
			1,391
			1,391

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			119
			105
			188
			213
			814

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>				
WEBSTER GROVES PRESBYTERIAN CHURCH 2 45 W LOCKWOOD AVE SAINT LOUIS, MO 631192931	N/A	PC	UNRESTRICTED GENERAL	10,347
BETHESDA HEALTH GROUP ATTN ROGER T BYRNE CFO 1630 DES PERES ROAD STE 290 ST LOUIS, MO 631311800	N/A	PC	UNRESTRICTED GENERAL	690
GOOD SAMARITAN HOSPITAL INC 1001 CRAIG RD STE 200 SAINT LOUIS, MO 631466202	N/A	PC	UNRESTRICTED GENERAL	1,380
Total ▶ 3a				13,797

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>				
DEACONESS FOUNDATION 6150 OAKLAND AVE SAINT LOUIS, MO 631022733	N/A	PC	UNRESTRICTED GENERAL	1,380
Total ▶ 3a				13,797

TY 2020 Accounting Fees Schedule**Name:** MARY E J MERMOD TRUST**EIN:** 43-6021937

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE - BOA	1,250	750		500

TY 2020 General Explanation Attachment**Name:** MARY E J MERMOD TRUST**EIN:** 43-6021937**General Explanation Attachment**

Identifier	Return Reference	Explanation	
1	FEDERAL FOOTNOTE	PART VIII LIST OF OFFICERS AND DIRECTORS	THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N.A. AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR THE TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE IS CALCULATED USING A MARKET VALUE FEE SCHEDULE. THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK. IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES.

TY 2020 Investments Corporate Stock Schedule

Name: MARY E J MERMOD TRUST

EIN: 43-6021937

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
464287507 ISHARES CORE S&P MID	10,011	20,562
921943858 VANGUARD FTSE DEVELO	28,603	38,109
693390841 PIMCO HIGH YIELD FD		
202671913 AGGREGATE BOND CTF	64,085	63,837
207543877 SMALL CAP GROWTH LEA	15,533	15,514
29099J109 EMERGING MARKETS STO	21,112	19,775
302993993 MID CAP VALUE CTF	13,265	15,362
303995997 SMALL CAP VALUE CTF	15,571	18,614
323991307 MID CAP GROWTH CTF	13,670	13,532
45399C107 DIVIDEND INCOME COMM	37,136	39,463
99Z466197 INTERNATIONAL FOCUSE	35,503	37,213
464287226 ISHARES CORE US AGGR	8,794	9,106
922042858 VANGUARD FTSE EMERGI	6,882	6,923
922908363 VANGUARD S&P 500 ETF	16,704	34,244
74253Q747 PRINCIPAL MIDCAP BLE	12,390	19,754
99Z639934 LARGE CAP CORE CTF	19,228	24,044
99Z639942 MID CAP CORE CTF	16,465	20,038
99Z639959 SMALL CAP CORE CTF	16,495	19,172
92203J407 VANGUARD TOTAL INTL		
52469H784 CLEARBRIDGE LARGE CA	13,197	18,866
693390882 PIMCO FOREIGN BD US\$	4,254	4,296
78468R663 SPDR BLOOMBERG BARCL	9,346	9,333
77954Q403 ROWE T PRICE BLUE CH	13,140	19,446
74440Y884 PGIM HIGH YIELD FUND	4,411	4,689

TY 2020 Other Expenses Schedule**Name:** MARY E J MERMOD TRUST**EIN:** 43-6021937**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER ALLOCABLE EXPENSE-PRINCI	73	73		0
OTHER ALLOCABLE EXPENSE-INCOME	73	73		0

TY 2020 Other Increases Schedule**Name:** MARY E J MERMOD TRUST**EIN:** 43-6021937**Other Increases Schedule**

Description	Amount
CTF ADJ	43,521

TY 2020 Taxes Schedule**Name:** MARY E J MERMOD TRUST**EIN:** 43-6021937**Taxes Schedule**

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	121	121		0
EXCISE TAX - PRIOR YEAR	223	0		0
EXCISE TAX ESTIMATES	484	0		0
FOREIGN TAXES ON QUALIFIED FOR	41	41		0
FOREIGN TAXES ON NONQUALIFIED	11	11		0