EXTENSION ATTACHED

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

▶ Information about Form 990-PF and its separate instructions is at www irs gov/form990pf

OMB No 1545 0052

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

Name of foundation: CROWE FAMILY FOUNDATION

A Employer identification number: 20-4678964

Number and street (or P O box number if mail is not delivered to street address): 225 EAGLES REST ROAD | Room/suite

B Telephone number: 802-497-1592

City or town, state or province, country, and ZIP or foreign postal code: SHELBURNE, VT 05482

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: [X] 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) ▶$ 829,465.

J Accounting method ☐ Cash [X] 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))

		(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			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	1,021.	1,021.		STATEMENT 1
	4 Dividends and interest from securities	11,715.	11,715.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	22,677.			
	b Gross sales price for all assets on line 6a 669,412.				
	7 Capital gain net income (from Part IV line 2)		22,677.		
	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)				
	11 Other income	4,272.	4,272.		STATEMENT 3
	12 **Total** Add lines 1 through 11	39,685.	39,685.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	25,000.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees				
	c Other professional fees STMT 4	7,266.	7,266.		0.
	17 Interest				
	18 Taxes STMT 5	1,811.	1,811.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses				
	24 **Total operating and administrative expenses** Add lines 13 through 23	34,077.	9,077.		0.
	25 Contributions, gifts, grants paid	50,000.			50,000.
	26 **Total expenses and disbursements** Add lines 24 and 25	84,077.	9,077.		50,000.
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-44,392.			
	b **Net investment income** (if negative enter -0-)		30,608.		
	c **Adjusted net income** (if negative enter -0-)			N/A	

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614 25

16040929 751465 204678964 2013.04030 CROWE FAMILY FOUNDATION 20467891

Part II Balance Sheets (Attached schedules and amounts in the description column should be for end-of-year amounts only)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets			
1 Cash - non-interest-bearing	29,242.	21,107.	21,107.
2 Savings and temporary cash investments	130,257.	53,303.	53,303.
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			
7 Other notes and loans receivable ▶			
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			
b Investments - corporate stock STMT 6	497,960.	567,478.	626,557.
c Investments - corporate bonds			
11 Investments - land, buildings, and equipment basis ▶			
Less accumulated depreciation ▶			
12 Investments - mortgage loans			
13 Investments - other STMT 7	166,144.	137,323.	128,498.
14 Land, buildings, and equipment: basis ▶			
Less accumulated depreciation ▶			
15 Other assets (describe ▶)			
16 **Total assets** (to be completed by all filers - see the instructions. Also, see page 1, item I)	823,603.	779,211.	829,465.
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			
22 Other liabilities (describe ▶ STATEMENT 8)	12,924.	12,924.	
23 **Total liabilities** (add lines 17 through 22)	12,924.	12,924.	
Net Assets or Fund Balances			
Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
24 Unrestricted			
25 Temporarily restricted			
26 Permanently restricted			
Foundations that do not follow SFAS 117, check here ▶ [X] and complete lines 27 through 31.			
27 Capital stock, trust principal, or current funds	0.	0.	
28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
29 Retained earnings, accumulated income, endowment, or other funds	810,679.	766,287.	
30 **Total net assets or fund balances**	810,679.	766,287.	
31 **Total liabilities and net assets/fund balances**	823,603.	779,211.	

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 30 (must agree with end-of-year figure reported on prior year's return)	1	810,679.
2 Enter amount from Part I, line 27a	2	-44,392.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	766,287.
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 30	6	766,287.

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				
b	SEE ATTACHED STATEMENT			
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				
b				
c				
d				
e	669,412.		646,735.	22,677.

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				22,677.

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 22,677.

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).
If (loss), enter -0- in Part I, line 8 3 N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2012	55,000.	806,950.	.068158
2011	79,876.	890,703.	.089677
2010	94,797.	899,748.	.105360
2009	13,608.	933,783.	.014573
2008	95,998.	1,096,083.	.087583

2	Total of line 1, column (d)	2	.365351
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.073070
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	830,090.
5	Multiply line 4 by line 3	5	60,655.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	306.
7	Add lines 5 and 6	7	60,961.
8	Enter qualifying distributions from Part XII, line 4	8	50,000.

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ (attach copy of letter if necessary-see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b		1	612.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3	Add lines 1 and 2		3	612.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	612.
6	Credits/Payments:			
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a 297.		
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	297.
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	5.
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	320.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	
11	Enter the amount of line 10 to be: **Credited to 2014 estimated tax** ▶	**Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)?	1b		X
	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		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
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		X
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		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	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		X
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	X	
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	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ FL			
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	X	
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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

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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		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ CHRISTINE CROWE Telephone no. ▶ 802-497-1592
Located at ▶ 225 EAGLES REST ROAD, SHELBURNE, VT ZIP+4 ▶ 05482

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 N/A

			Yes	No
16	At any time during calendar year 2013, 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		X
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1. 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			
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		X
	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 2013?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? ☐ Yes ☒ No			
	If "Yes," list the years ▶ ______, ______, ______, ______			
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.) N/A	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. ▶ ______, ______, ______, ______			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2013 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 2013.)* N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		X

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

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? ☐ 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)? N/A **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? N/A ☐ 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** X (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? N/A **7b**

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.

(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
CHRISTINE CROWE 225 EAGLES REST RD SHELBURNE, VT 05482	DIRECTOR 12.00	25,000.	0.	0.
JEFFREY C. CROWE 225 EAGLES REST RD SHELBURNE, VT 05482	DIRECTOR 0.00	0.	0.	0.
MARY L. CROWE 225 EAGLES REST RD SHELBURNE, VT 05482	DIRECTOR 0.00	0.	0.	0.

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

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

Total number of other employees paid over $50,000 ▶ 0

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

3 Five highest-paid independent contractors for professional services. 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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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 ▶	0.

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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	712,972.
b	Average of monthly cash balances	1b	129,759.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	842,731.
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	842,731.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	12,641.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	830,090.
6	**Minimum investment return.** Enter 5% of line 5	6	41,505.

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	41,505.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	612.		
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	612.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	40,893.
4	Recoveries of amounts treated as qualifying distributions			4	0.
5	Add lines 3 and 4			5	40,893.
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	40,893.

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	50,000.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	50,000.
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	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	50,000.

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 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				40,893.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			0.	
b Total for prior years: ___ , ___ , ___		0.		
3 Excess distributions carryover, if any, to 2013:				
a From 2008				
b From 2009				
c From 2010 24,800.				
d From 2011 35,341.				
e From 2012 14,652.				
f **Total** of lines 3a through e	74,793.			
4 Qualifying distributions for 2013 from Part XII, line 4: ▶ $ 50,000.				
a Applied to 2012, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2013 distributable amount				40,893.
e Remaining amount distributed out of corpus	9,107.			
5 Excess distributions carryover applied to 2013 (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	83,900.			
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 2012. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2014.** Subtract lines 7 and 8 from line 6a	83,900.			
10 Analysis of line 9:				
a Excess from 2009				
b Excess from 2010 24,800.				
c Excess from 2011 35,341.				
d Excess from 2012 14,652.				
e Excess from 2013 9,107.				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling ▶

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

	Tax year	Prior 3 years			
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	(e) Total
2 a 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 ▶ [X] 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. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail 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: 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				
CHAMPLAIN SINGLE PARENT SCHOLARSHIP FUND 163 SOUTH WILLARD STREET BURLINGTON, VT 05402-0670	NONE	NON PRIVATE	UNRESTRICTED	25,000.
SPRING HILL HORSE RESCUE 175 MIDDLE ROAD CLARENDON, VT 05759	NONE	NON PRIVATE	UNRESTRICTED	25,000.
Total			▶ 3a	50,000.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
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	1,021.	
4 Dividends and interest from securities			14	11,715.	
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	22,677.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a ACL ALTERNATIVE FUND					
b LIMITED					-928.
c AMA PRIVATE RE FUND					5,200.
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		35,413.	4,272.
13 **Total.** Add line 12, columns (b), (d), and (e)				13	39,685.

(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).
11	OTHER INVESTMENT INCOME THAT HAS GENERATED A CURRENT YEAR LOSS

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) of the Code (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)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

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

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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

G C Crowe | 10-13-14 | DIRECTOR

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instr)? ☒ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
GREGORY G. BOURGEA	Gregory Bourgea CPA	9/30/14		P01031302
Firm's name ▶ GALLAGHER, FLYNN & COMPANY, LLP			Firm's EIN ▶ 03-0225774	
Firm's address ▶ 55 COMMUNITY DRIVE, SUITE 401 SOUTH BURLINGTON, VT 05403			Phone no. 802-863-1331	

Form 990-PF (2013)

323622
10-10-13

Schedule K-1
(Form 1065)

Department of the Treasury

2013

For calendar year 2013, or tax

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	SHORT TERM #7914155 - SEE ATTACHED	P	VARIOUS	VARIOUS
b	LONG TERM #7914155 - SEE ATTACHED	P	VARIOUS	VARIOUS
c	LONG TERM #7914155 - SEE ATTACHED	P	VARIOUS	VARIOUS
d	SHORT TERM #7914155 - SEE ATTACHED	P	VARIOUS	VARIOUS
e	SHORT TERM #7952217 - SEE ATTACHED	P	VARIOUS	VARIOUS
f	SHORT TERM #7952217 - SEE ATTACHED	P	VARIOUS	VARIOUS
g	LONG TERM #7952217 - SEE ATTACHED	P	VARIOUS	VARIOUS
h	LONG TERM #7952217 - SEE ATTACHED	P	VARIOUS	VARIOUS
i	CAPITAL GAINS DIVIDENDS			
j				
k				
l				
m				
n				
o				

	(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	11,657.		11,597.	60.
b	88,406.		83,621.	4,785.
c	99,049.		110,567.	-11,518.
d	34.			34.
e	211,073.		202,440.	8,633.
f	21,067.		25,018.	-3,951.
g	101,114.		92,887.	8,227.
h	134,183.		120,605.	13,578.
i	2,829.			2,829.
j				
k				
l				
m				
n				
o				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
	(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				60.
b				4,785.
c				-11,518.
d				34.
e				8,633.
f				-3,951.
g				8,227.
h				13,578.
i				2,829.
j				
k				
l				
m				
n				
o				

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	22,677.
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). If (loss), enter "-0-" in Part I, line 8	3	N/A

323591
05-01-13

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
ACL, LLP	44.	44.	
AMA, LLP	26.	26.	
SUNTRUST CASH ACCOUNT MMA	941.	941.	
SUNTRUST CHECKING	10.	10.	
TOTAL TO PART I, LINE 3	1,021.	1,021.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
SUNTRUST #7914155	11,342.	1,769.	9,573.	9,573.	
SUNTRUST #7952217	3,202.	1,060.	2,142.	2,142.	
TO PART I, LINE 4	14,544.	2,829.	11,715.	11,715.	

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
ACL ALTERNATIVE FUND LIMITED	-928.	-928.	
AMA PRIVATE RE FUND	5,200.	5,200.	
TOTAL TO FORM 990-PF, PART I, LINE 11	4,272.	4,272.	

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
SUNTRUST ACCOUNT MAINTENANCE FEES	7,266.	7,266.		0.
TO FORM 990-PF, PG 1, LN 16C	7,266.	7,266.		0.

FORM 990-PF TAXES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PAYROLL TAXES	1,724.	1,724.		0.
FOREIGN TAX	87.	87.		0.
TO FORM 990-PF, PG 1, LN 18	1,811.	1,811.		0.

FORM 990-PF CORPORATE STOCK STATEMENT 6

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
AMA PRIVATE REAL ESTATE FUND I LP	40,187.	92,524.
MUTUAL FUNDS - SEE ATTACHED STATEMENT	527,291.	534,033.
TOTAL TO FORM 990-PF, PART II, LINE 10B	567,478.	626,557.

FORM 990-PF OTHER INVESTMENTS STATEMENT 7

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
ABBEY CAPITAL ACL ALTERNATIVE FUND LTD	COST	107,869.	107,869.
SILVER CREEK EARLY ADVANTAGE FUND LTD	COST	29,454.	20,629.
TOTAL TO FORM 990-PF, PART II, LINE 13		137,323.	128,498.

FORM 990-PF OTHER LIABILITIES STATEMENT 8

DESCRIPTION	BOY AMOUNT	EOY AMOUNT
DUE TO J. CROWE-EXPENSES	12,924.	12,924.
TOTAL TO FORM 990-PF, PART II, LINE 22	12,924.	12,924.

● If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** and check this box ▶ [X]

Note. Only complete Part II if you have already been granted an automatic 3-month extension on a previously filed Form 8868.

● If you are filing for an **Automatic 3-Month Extension, complete only Part I** (on page 1).

Part II **Additional (Not Automatic) 3-Month Extension of Time.** Only file the original (no copies needed).

Enter filer's identifying number, see instructions

Type or print File by the due date for filing your return See instructions	Name of exempt organization or other filer, see instructions. CROWE FAMILY FOUNDATION	Employer identification number (EIN) or 20-4678964
	Number, street, and room or suite no. If a P.O. box, see instructions. 225 EAGLES REST ROAD	Social security number (SSN)
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. SHELBURNE, VT 05482	

COPY

Enter the Return code for the return that this application is for (file a separate application for each return) 0 4

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01		
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

STOP! Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.

● The books are in the care of ▶ CHRISTINE CROWE 225 EAGLES REST ROAD - SHELBURNE, VT 05482

Telephone No ▶ 802-497-1592 Fax No. ▶

● If the organization does not have an office or place of business in the United States, check this box ▶ [ ]

● If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ______ . If this is for the whole group, check this box ▶ [ ] . If it is for part of the group, check this box ▶ [ ] and attach a list with the names and EINs of all members the extension is for.

4 I request an additional 3-month extension of time until NOVEMBER 15, 2014.

5 For calendar year 2013 , or other tax year beginning ______ , and ending ______ .

6 If the tax year entered in line 5 is for less than 12 months, check reason: [ ] Initial return [ ] Final return [ ] Change in accounting period

7 State in detail why you need the extension

THE INFORMATION NEEDED TO FILE A COMPLETE AND ACCURATE RETURN HAS BEEN REQUESTED TIMELY BUT IS NOT YET AVALIABLE. THE RETURN WILL BE FILED AS SOON AS THIS INFORMATION BECOMES AVAILABLE.

8a	If this application is for Forms 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions	8a	$ 612.
b	If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868	8b	$ 1,937.
c	**Balance due.** Subtract line 8b from line 8a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	8c	$ 0.

Signature and Verification must be completed for Part II only.

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form.

Signature ▶ Title ▶ DIRECTOR Date ▶

323842
12-31-13

16040929 751465 204678964 2013.04030 CROWE FAMILY FOUNDATION 20467891

2013 Form 1099

Account Number 7914155

SUNTRUST

2013 Form 1099
Tax Reporting Package

THE CROWE FAMILY FOUNDATION
Account Number: 7914155
Tax ID Number: XX-XXX8964
Payer: SUNTRUST BANK
Tax Year: December 31, 2013

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

THE CROWE FAMILY FOUNDATION
225 EAGLES REST
SHELBURNE, VT 05482

This tax information package was prepared by PwC. If you have any questions, please contact our Tax Support at 1-888-942-3272.

SUNTRUST

THE CROWE FAMILY FOUNDATION

Forms 1099 for 2013

Recipient: THE CROWE FAMILY FOUNDATION, 20-4678964

Payer: SUNTRUST BANK 59-3482833

1099-DIV Dividends And Distributions (OMB No. 1545-0110)

Copy B, For Recipient

Please note that Box 7, Foreign country or U.S. possession, is shown in the detail section for Qualified and Nonqualified Dividends from Foreign Investments Reported on Form 1099. Additionally, Box 12, State, and Box 13, State identification number, associated with the amount in Box 14 are shown at the end of the Ordinary Dividends detail section.

Box	*Description*	*Amount*
1a	Total ordinary dividends	$9,573.08
1b	Qualified dividends	$1,395.11
2a	Total capital gain distributions	$1,769.13
2b	Unrecaptured Section 1250 Gain	$0.00
2c	Section 1202 gain	$0.00
2d	Collectibles (28%) gain	$0.00
3	Nondividend distributions	$345.27
4	**Federal income tax withheld**	$0.00
5	Investment expenses	$0.00
6	Foreign tax paid	$43.57
8	Cash liquidation distributions	$0.00
9	Noncash liquidation distributions	$0.00
10	Exempt-interest dividends	$0.00
11	Specified private activity bond interest dividends	$0.00
14	State tax withheld	$0.00

SUNTRUST

THE CROWE FAMILY FOUNDATION

Forms 1099 for 2013

Recipient: THE CROWE FAMILY FOUNDATION, 20-4678964

Payer: SUNTRUST BANK 59-3482833

1099-INT Interest Income (OMB No. 1545-0112) **Copy B, For Recipient**

Please note that Box 7, Foreign country or U.S. possession, is shown in the detail section for Foreign Interest Reported on Form 1099 and Box 10, Tax-exempt bond CUSIP number, is shown in the detail section for Tax-Exempt Income Reported on Form 1099. Additionally, Box 11, State, and Box 12, State identification number, associated with the amount in Box 13 are shown at the end of the Interest Income detail section.

Box	*Description*	*Amount*
1	Interest income (not included in Box 3)	$0.00
2	Early withdrawal penalty	$0.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	$0.00
4	**Federal income tax withheld**	$0.00
5	Investment expenses	$0.00
6	Foreign tax paid	$0.00
8	Tax-exempt interest	$0.00
9	Specified private activity bond interest	$0.00
13	State tax withheld	$0.00

SUNTRUST

THE CROWE FAMILY FOUNDATION

Forms 1099 for 2013

1099-B Proceeds From Broker and Barter Exchange Transactions (OMB No. 1545-0715) Copy B, For Recipient

A schedule of your net gains and losses is shown below. Although we have shown quantity sold on the sales with either two decimal places, as a whole number, or as a fractional share, all of these amounts will be filed with the IRS as whole numbers per IRS publication 1220. Please note that if you have sold an asset for which we do not have cost basis information, it is either shown separately in the section entitled Cost Not Available or it may appear with a zero tax cost. Please review these carefully when preparing your return. Note also that an asterisk symbol (*) next to tax cost indicates that the tax cost has been adjusted for current year's return of capital. If applicable, we have shown IRC Section 988 translation gains and losses separately within the sales sections. Please note these gains or losses are not entitled to capital gains treatment. Rather, under IRC Section 988, they are either ordinary income or loss.

Proceeds from Short Term Covered Security Transactions

This category includes transactions that are short-term gain or loss on Form 1099-B, Box 1c Form 1099-B, Box 6b is checked because this category includes only sales of covered securities. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part I, Box A.

Short Term Covered Security Transactions (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	66.9	12/27/12	04/30/13	$775.34	$756.60	$18.74
LOOMIS SAYLES BD-I	LSBDX	543495840	8.15	04/25/13	04/30/13	$127.42	$126.44	$0.98
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	65.15	06/27/12	04/30/13	$755.03	$721.81	$33.22
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	70.06	03/27/13	04/30/13	$811.97	$799.36	$12.61
IVA WORLDWIDE-I	IVWIX	45070A206	78.27	12/13/12	04/30/13	$1,343.90	$1,240.58	$103.32
LOOMIS SAYLES BD-I	LSBDX	543495840	9.14	05/23/12	04/30/13	$142.92	$130.49	$12.43
LOOMIS SAYLES BD-I	LSBDX	543495840	8.64	06/22/12	04/30/13	$135.11	$124.47	$10.64
LOOMIS SAYLES BD-I	LSBDX	543495840	9.03	07/23/12	04/30/13	$141.08	$130.79	$10.29

Short Term Covered Security Transactions (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)		Net gain or loss
LOOMIS SAYLES BD-I	LSBDX	543495840	9.46	08/23/12	04/30/13	$147.78	$139.27		$8.51
LOOMIS SAYLES BD-I	LSBDX	543495840	7.7	09/21/12	04/30/13	$120.32	$115.86		$4.46
LOOMIS SAYLES BD-I	LSBDX	543495840	8.91	10/22/12	04/30/13	$139.20	$134.13		$5.07
LOOMIS SAYLES BD-I	LSBDX	543495840	8.38	11/20/12	04/30/13	$131.00	$125.21		$5.79
LOOMIS SAYLES BD-I	LSBDX	543495840	28.25	12/17/12	04/30/13	$441.61	$425.79		$15.82
LOOMIS SAYLES BD-I	LSBDX	543495840	7.56	01/28/13	04/30/13	$118.15	$115.80		$2.35
LOOMIS SAYLES BD-I	LSBDX	543495840	8.42	02/25/13	04/30/13	$131.53	$127.40		$4.13
LOOMIS SAYLES BD-I	LSBDX	543495840	8.37	03/26/13	04/30/13	$130.74	$127.90		$2.84
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	61.98	09/26/12	04/30/13	$718.36	$702.87		$15.49
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	11.53	08/31/12	05/01/13	$128.04	$129.20		$-1.16
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	11.69	07/31/12	05/01/13	$129.88	$131.28		$-1.40
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	11.88	06/29/12	05/01/13	$131.99	$131.87		$0.12
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.93	09/28/12	05/01/13	$121.44	$122.43		$-0.99
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.49	04/30/13	05/01/13	$116.51	$116.20		$0.31
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.89	03/28/13	05/01/13	$121.02	$119.82		$1.20
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	8.77	03/28/13	05/01/13	$97.48	$96.52		$0.96
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.06	02/28/13	05/01/13	$111.80	$110.99		$0.81
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.77	01/31/13	05/01/13	$119.64	$118.35		$1.29
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.79	12/31/12	05/01/13	$119.82	$119.61		$0.21
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	26.81	12/21/12	05/01/13	$297 81	$297.01		$0.80
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	10.71	11/30/12	05/01/13	$118.93	$119.79		$-0.86
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	11.17	10/31/12	05/01/13	$124.14	$125.04		$-0.90
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	25.91	09/28/12	07/23/13	$225.67	$236.33	*	$-10.66
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	26.08	07/31/12	07/23/13	$227.17	$233.99	*	$-6.82
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	27.95	05/31/13	07/23/13	$243.41	$252.19	*	$-8.78
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	26.92	04/30/13	07/23/13	$234.46	$250.75	*	$-16.29

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Short Term Covered Security Transactions (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)		Net gain or loss
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	27.17	03/28/13	07/23/13	$236.61	$249.31	*	$-12.70
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	26.01	08/31/12	07/23/13	$226.54	$235.16	*	$-8.62
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	26.45	01/31/13	07/23/13	$230.34	$246.54	*	$-16.20
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	149.6	12/28/12	07/23/13	$1,303.05	$1,385.61	*	$-82.56
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	25.58	11/30/12	07/23/13	$222.78	$238.71	*	$-15.93
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	25.67	11/01/12	07/23/13	$223.61	$237.50	*	$-13.89
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	26.77	02/28/13	07/23/13	$233.19	$247.94	*	$-14.75
Total short term gain/loss from covered security transactions not subject to wash sale:						$11,656.79	$11,596.91		$59.88

Short Term Covered Security Transactions with loss disallowed due to wash sale (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss	
								Portion subject to 988	Wash sale loss disallowed (Box 5)
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	15.69	05/31/12	05/01/13	$174 36	$174.52		$-0.16
								$0.00	$0.06
Total short term gain/loss from covered security transactions subject to wash sale:						$174.36	$174.52		$-0.16
Total short term loss from covered security transactions disallowed from wash sales:									$0.06
Total short term Section 988 translation gain/loss from covered securities subject to wash sale:								$0.00	

Total short term gain/loss from covered security transactions:	**Gross Proceeds**	**Tax Cost**	**Gain or Loss**	**Loss Disallowed**	**Net Gain or Loss**
Report each transaction on Form 8949, Part I, Box A	**$11,831.15**	**$11,771.43**	**$59.72**	**$0.06**	**$59.78**

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Proceeds from Long Term Covered Security Transactions

This category includes transactions that are long-term gain or loss on Form 1099-B, Box 1c. Form 1099-B, Box 6b is checked because this category includes only sales of covered securities. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part II, Box D.

Long Term Covered Security Transactions (Form 8949, Part II, Box D)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
IVA WORLDWIDE-I	IVWIX	45070A206	1530.93	03/28/12	04/30/13	$26,285.98	$25,000.00	$1,285.98
TFS MARKET NEUTRAL FD	TFSMX	872407101	1904.76	03/28/12	04/30/13	$30,000.00	$28,495.22	$1,504.78
LOOMIS SAYLES BD-I	LSBDX	543495840	8.63	04/23/12	04/30/13	$134.95	$126.06	$8.89
LOOMIS SAYLES BD-I	LSBDX	543495840	2046.39	03/28/12	04/30/13	$31,985.00	$30,000.00	$1,985.00
Total long term gain/loss from covered security transactions not subject to wash sale:						$88,405.93	$83,621 28	$4,784.65

Long Term Covered Security Transactions with loss disallowed due to wash sale (Form 8949, Part II, Box D)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss	Portion subject to 988	Wash sale loss disallowed (Box 5)
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	2411.85	03/28/12	07/23/13	$21,007.18	$21,320 72 *	$-313.54		
									$0 00	$5.81
Total long term gain/loss from covered security transactions subject to wash sale:						$21,007.18	$21,320 72	$-313.54		
Total long term loss from covered security transactions disallowed from wash sales:										$5.81
Total long term Section 988 translation gain/loss from covered securities subject to wash sale:									$0.00	

Total long term gain/loss from covered security transactions:	**Gross Proceeds**	**Tax Cost**	**Gain or Loss**	**Loss Disallowed**	**Net Gain or Loss**
Report each transaction on Form 8949, Part II, Box D	**$109,413.11**	**$104,942.00**	**$4,471.11**	**$5.81**	**$4,476.92**

Proceeds from Long Term Noncovered Security Transactions

This category includes transactions that are long-term gain or loss. Form 1099-B, Box 6a is checked because this category includes only sales of non-covered securities. For sales of noncovered securities we report security description, symbol, cusip, quantity sold, sale date, federal income tax with-held and gross proceeds to the Internal Revenue Service but we do not report acquisition date, tax cost, wash sale loss disallowed and type of gain or loss. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part II, Box E.

Long Term Noncovered Security Transactions (Form 8949, Part II, Box E)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis	Net gain or loss
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	56.66	06/26/09	04/30/13	$656.74	$592.14	$64.60
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	33.82	12/28/11	04/30/13	$391.97	$370.33	$21.64
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	2233.87	11/02/06	04/30/13	$25,890.59	$22,562.12	$3,328.47
MARKET VECTORS GOLD MINERS	GDX	57060U100	319	07/27/10	04/30/13	$9,466.27	$15,018.01	$-5,551.74
IVA WORLDWIDE-I	IVWIX	45070A206	96.65	12/14/11	04/30/13	$1,659.51	$1,456.54	$202.97
IVA WORLDWIDE-I	IVWIX	45070A206	775.25	02/18/11	04/30/13	$13,311.08	$13,466.13	$-155.05
MARKET VECTORS GOLD MINERS	GDX	57060U100	660	03/09/10	04/30/13	$19,585.38	$30,001.03	$-10,415.65
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	2528.09	07/27/10	05/01/13	$28,087.12	$27,101.17	$985.95
Total long term gain/loss from noncovered security transactions not subject to wash sale:						**$99,048.66**	**$110,567.47**	**$-11,518.81**

	Gross Proceeds	Tax Cost	Gain or Loss	Loss Disallowed	Net Gain or Loss
Total long term gain/loss from noncovered security transactions:					
Report each transaction on Form 8949, Part II, Box E	**$99,048.66**	**$110,567.47**	**$-11,518.81**	**$0.00**	**$-11,518.81**

Total proceeds reported to IRS on Form 1099-B **$220,292.92**

Proceeds from Gains and Losses Not Reported On Form 1099-B

The following gains, losses or exchanges in your account includes transactions, partnerships, options, and common trust funds which are either not subject to Form 1099-B reporting or are not registered for 1099-B reporting by us. For individual taxpayers, capital gain or loss transactions which are not received on a Form 1099-B are reportable on Form 8949, Part I, Box C or Part II, Box F. However, if an asset below is not registered for Form 1099-B reporting by us and you receive a separate Form 1099-B from a different payer for this same information, you should follow their 1099-B regarding tax reporting guidelines. If this account holds an interest in a partnership, the cost basis of the sale shown below may or may not have been adjusted since the original purchase. You should consult your tax advisor regarding the tax treatment applicable to these items.

Short Term Transactions (Not reported on Form 1099-B)

Description	Symbol	Cusip	Quantity sold	Date of acquisition	Sale date	Sales price less commissions	Cost, other basis or pass through loss	Net gain or loss
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	05/31/13	$5.24	$0.00	$5.24
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	06/30/13	$4 84	$0.00	$4.84
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	07/31/13	$4.61	$0.00	$4.61
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	08/31/13	$4.83	$0.00	$4.83
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	09/30/13	$4.71	$0.00	$4.71
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	10/31/13	$4.80	$0.00	$4.80
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	01/02/13	11/30/13	$4.49	$0.00	$4.49
Total short term gain/loss:						$33.52	$0.00	$33.52

Total short term gain/loss transactions not reported on Form 1099-B:	**Gross Proceeds**	**Tax Cost**	**Gain or Loss**	**Loss Disallowed**	**Net Gain or Loss**
Report each transaction on Form 8949, Part I, Box C	$33.52	$0.00	$33.52	$0.00	$33.52

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Summary of Dividends and Distributions

Description	*Reported on Forms 1099*	*Not Reported on Forms 1099*	*Total*
Total ordinary dividends	$9,573.08	$0.00	$9,573.08
Qualified dividends	$1,395.11	$0.00	$1,395.11
Total capital gain distributions	$1,769.13	$0.00	$1,769.13
Unrecaptured Section 1250 Gain	$0.00	$0.00	$0.00
Section 1202 gain	$0.00	$0.00	$0.00
Collectibles (28%) gain	$0.00	$0.00	$0.00
Nondividend distributions	$345.27	$0.00	$345.27
Federal income tax withheld	$0.00	$0.00	$0.00
Investment expenses	$0.00	$0.00	$0.00
Foreign tax paid	$43.57	$0.00	$43.57
Cash liquidation distributions	$0.00	$0.00	$0.00
Noncash liquidation distributions	$0.00	$0.00	$0.00
Exempt-interest dividends	$0.00	$0.00	$0.00
Specified private activity bond interest dividends	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

Summary of Interest Income

Description	*Reported on Forms 1099*	*Not Reported on Forms 1099*	*Total*
Interest income	$0 00	$0 00	$0.00
Amortization for taxable interest	$0.00	$0.00	$0.00
Early withdrawal penalty	$0.00	$0.00	$0.00
Interest on U.S. saving bonds and treasury obligations	$0 00	$0.00	$0.00
Amortization for US govt bonds	$0.00	$0.00	$0.00
Federal income tax withheld	$0.00	$0.00	$0.00
Investment expenses	$0.00	$0.00	$0.00
Foreign tax paid	$0.00	$0.00	$0.00
Tax-exempt interest	$0.00	$0.00	$0.00
Amortization for tax-exempt interest	$0.00	$0.00	$0.00
Specified private activity bond interest	$0.00	$0.00	$0.00
Accretion	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

Summary of Original Issue Discount

Original issue discount for 2013	$0.00	$0.00	$0.00
OID adjustment for 2013	$0.00	$0.00	$0.00
Federal income tax withheld	$0.00	$0.00	$0.00
OID on US treasury obligations	$0.00	$0.00	$0.00
Adjustment to OID on US treasury	$0.00	$0.00	$0.00
Tax-exempt OID	$0.00	$0.00	$0.00
Adjustment to tax-exempt OID	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

Summary of Miscellaneous Income

Rents	$0.00	$0.00	$0.00
Royalties	$0.00	$0.00	$0.00
Other income	$0.00	$0.00	$0.00
Federal income tax withheld	$0 00	$0.00	$0.00
Nonemployee compensation	$0.00	$0.00	$0.00
Substitute payments	$0.00	$0.00	$0.00
Ordinary losses	$0.00	$0.00	$0.00
Refund of foreign taxes paid	$0.00	$0.00	$0.00
Class action settlements	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

IRS Circular 230 Disclosure

This document is not intended to provide tax advice of any kind. It is not written to be used, and cannot be used, for the purpose of avoiding tax penalties that may be imposed on a taxpayer.

Summary of Tax-Exempt Income, Account Management Fees and Foreign Investments

		Not Subject to Alternative Minimum Tax				
Tax Exempt Income:	**Subject to Alternative Minimum Tax:**	**Tax Exempt Bonds:**	**Tax Exempt Funds:**	**Total Reported on Form 1099:**	**Amortization or OID:**	**Adjusted Tax Exempt Income:**
Tax-Exempt for Vermont	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxable for Vermont	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Totals:	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Account Management Fees:	
Gross Fees paid for account management	$7,025.38
Deductible portion	$7,025.38

If applicable, fee allocation only considers income reported on this Tax Information Letter. Please see detail on the next page.

Foreign Dividends (included in Income reported on Form 1099):	**Qualified:**	**Nonqualified:**	**Total:**	**Foreign tax paid (refund):**
Other	$198.82	$1,565.12	$1,763.94	$43.57
Total:	$198.82	$1,565.12	$1,763.94	$43.57

Detail Supporting Forms 1099

This section provides detail for each transaction that is included in your Forms 1099. We do not report this level of detail to the IRS, but you may find it helpful in preparing your returns. If your account has more than one Taxpayer, this detail includes just your share of activity.

Ordinary Dividends

Generally, the stock for an otherwise qualified dividend must be held for more than 60 days during the 121 day period that begins 60 days before the ex-dividend date in order for the dividend to qualify for the reduced tax rate applicable to qualified dividends. This holding period is increased to 91 days during the 181 day period beginning 90 days before the ex-date in the case of certain preferred stock dividends. In either case, the holding period does not include days on which the taxpayer has a diminished risk of loss such as through puts, calls, or short sales. Where practical, we have considered these rules in determining qualifying and nonqualifying dividends in your account. However, we suggest that you consult with your tax advisor or tax return preparer to review the application of these rules to you.

Qualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
909	ARTISAN INTL VALUE-INVS	11/22/2013	$514.06
Subtotal			**$514.06**
4,370	DFA US CORE EQUITY 2-I	06/11/2013	$227.55
4,387	DFA US CORE EQUITY 2-I	09/11/2013	$236.73
Subtotal			**$464.28**
1,506	FPA CRESCENT-I	07/02/2013	$177.31
Subtotal			**$177.31**
2,145	LOOMIS SAYLES BD-I	01/30/2013	$6.03
2,152	LOOMIS SAYLES BD-I	02/26/2013	$6.64
2,161	LOOMIS SAYLES BD-I	03/27/2013	$6.66
2,169	LOOMIS SAYLES BD-I	04/26/2013	$6.59
Subtotal			**$25.92**
	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	08/01/2013	$0.01
2,722	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	09/03/2013	$0.06
2,731	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	10/01/2013	$0.06

Qualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
2,740	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	11/01/2013	$0.06
2,749	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	12/02/2013	$0.06
Subtotal			**$0.25**
6,006	UNIFIED IRON STRATEGIC INCM-I	03/28/2013	$2 02
3,487	UNIFIED IRON STRATEGIC INCM-I	06/27/2013	$0.78
3,515	UNIFIED IRON STRATEGIC INCM-I	09/27/2013	$0.63
Subtotal			**$3.43**
3,203	ANGEL OAK MULTI-STRAT INCM-IS	05/07/2013	$0.16
3,215	ANGEL OAK MULTI-STRAT INCM-IS	06/06/2013	$0.15
3,226	ANGEL OAK MULTI-STRAT INCM-IS	07/08/2013	$0.19
3,241	ANGEL OAK MULTI-STRAT INCM-IS	08/06/2013	$0.19
3,256	ANGEL OAK MULTI-STRAT INCM-IS	09/06/2013	$0 19
3,271	ANGEL OAK MULTI-STRAT INCM-IS	10/08/2013	$0.17
3,284	ANGEL OAK MULTI-STRAT INCM-IS	11/06/2013	$0.15
Subtotal			**$1.20**
Total Qualified Dividends from Mutual Funds			**$1,186.45**

Qualified Dividends Attributable to U.S. Government Obligations

This section indicates the dividends reported on Form 1099-DIV, Box 1a that are from Mutual Funds that are invested in U.S. Government obligations. Although taxable as qualifying dividends for federal tax purposes, some states exempt them from taxation. We suggest that you consult with your tax advisor regarding the treatment applicable to you.

Detail for Qualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
1,506	FPA CRESCENT-I	07/02/2013	$8.94
Subtotal			**$8.94**
2,145	LOOMIS SAYLES BD-I	01/30/2013	$0.21

Detail for Qualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
2,152	LOOMIS SAYLES BD-I	02/26/2013	$0.23
2,161	LOOMIS SAYLES BD-I	03/27/2013	$0.23
2,169	LOOMIS SAYLES BD-I	04/26/2013	$0.23
Subtotal			**$0.90**
Total Qualified Dividends Attributable to U.S. Government Obligations			**$9.84**

Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
909	ARTISAN INTL VALUE-INVS	11/22/2013	$57.99
909	ARTISAN INTL VALUE-INVS	11/22/2013	$277.48
Subtotal			**$335.47**
4,370	DFA US CORE EQUITY 2-I	06/11/2013	$12.80
4,387	DFA US CORE EQUITY 2-I	09/11/2013	$13.32
Subtotal			**$26.12**
1,506	FPA CRESCENT-I	07/02/2013	$9.03
Subtotal			**$9.03**
2,145	LOOMIS SAYLES BD-I	01/30/2013	$105.93
2,152	LOOMIS SAYLES BD-I	02/26/2013	$116.53
2,161	LOOMIS SAYLES BD-I	03/27/2013	$117.00
2,169	LOOMIS SAYLES BD-I	04/26/2013	$115.65
Subtotal			**$455.11**
	FEDERATED TRSY OBLIGS MM-I 68	02/01/2013	$0.15
	FEDERATED TRSY OBLIGS MM-I 68	03/01/2013	$0.13
	FEDERATED TRSY OBLIGS MM-I 68	04/01/2013	$0.19
	FEDERATED TRSY OBLIGS MM-I 68	05/01/2013	$0.19
	FEDERATED TRSY OBLIGS MM-I 68	06/03/2013	$0.21
56,453	FEDERATED TRSY OBLIGS MM-I 68	07/01/2013	$0.22
	FEDERATED TRSY OBLIGS MM-I 68	08/01/2013	$0.23
	FEDERATED TRSY OBLIGS MM-I 68	09/03/2013	$0.23

Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
	FEDERATED TRSY OBLIGS MM-I 68	10/01/2013	$0.22
	FEDERATED TRSY OBLIGS MM-I 68	11/01/2013	$0.23
	FEDERATED TRSY OBLIGS MM-I 68	12/02/2013	$0 23
	FEDERATED TRSY OBLIGS MM-I 68	12/02/2013	$0.02
	FEDERATED TRSY OBLIGS MM-I 68	01/02/2014	$0.01
Subtotal			**$2.26**
	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	08/01/2013	$20.57
2,722	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	09/03/2013	$81.06
2,731	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	10/01/2013	$78.57
2,740	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	11/01/2013	$84.94
2,749	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	12/02/2013	$83.73
	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	01/02/2014	$0.08
Subtotal			**$348.95**
5,507	TCW GALILEO EMERGING MKTS INCM-I	02/04/2013	$203.58
5,533	TCW GALILEO EMERGING MKTS INCM-I	03/04/2013	$204.55
5,560	TCW GALILEO EMERGING MKTS INCM-I	03/29/2013	$205.54
5,587	TCW GALILEO EMERGING MKTS INCM-I	05/01/2013	$206.54
5,614	TCW GALILEO EMERGING MKTS INCM-I	06/03/2013	$207 54
5,642	TCW GALILEO EMERGING MKTS INCM-I	07/01/2013	$208.57
2,845	TCW GALILEO EMERGING MKTS INCM-I	08/02/2013	$105.20
2,861	TCW GALILEO EMERGING MKTS INCM-I	09/03/2013	$82.25
2,873	TCW GALILEO EMERGING MKTS INCM-I	10/02/2013	$82.60
2,885	TCW GALILEO EMERGING MKTS INCM-I	11/04/2013	$82.95
2,897	TCW GALILEO EMERGING MKTS INCM-I	12/02/2013	$101.38
Subtotal			**$1,690.70**
3,718	TEMPLETON GLOBAL BD-ADV	01/17/2013	$30.27
3,730	TEMPLETON GLOBAL BD-ADV	02/20/2013	$30.23
3,742	TEMPLETON GLOBAL BD-ADV	03/19/2013	$30 54
3,754	TEMPLETON GLOBAL BD-ADV	04/17/2013	$30 56
3,766	TEMPLETON GLOBAL BD-ADV	05/17/2013	$30.73
3,778	TEMPLETON GLOBAL BD-ADV	06/19/2013	$30.68

Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
3,790	TEMPLETON GLOBAL BD-ADV	07/17/2013	$30.78
3,802	TEMPLETON GLOBAL BD-ADV	08/19/2013	$37.32
3,815	TEMPLETON GLOBAL BD-ADV	09/18/2013	$30.99
3,828	TEMPLETON GLOBAL BD-ADV	10/17/2013	$31.16
3,840	TEMPLETON GLOBAL BD-ADV	11/19/2013	$31.19
Subtotal			**$344.45**
6,006	UNIFIED IRON STRATEGIC INCM-I	03/28/2013	$797.29
3,487	UNIFIED IRON STRATEGIC INCM-I	06/27/2013	$308.53
3,515	UNIFIED IRON STRATEGIC INCM-I	09/27/2013	$247 84
Subtotal			**$1,353.66**
3,203	ANGEL OAK MULTI-STRAT INCM-IS	05/07/2013	$151.88
3,215	ANGEL OAK MULTI-STRAT INCM-IS	06/06/2013	$142.85
3,226	ANGEL OAK MULTI-STRAT INCM-IS	07/08/2013	$173.25
3,241	ANGEL OAK MULTI-STRAT INCM-IS	08/06/2013	$174.69
3,256	ANGEL OAK MULTI-STRAT INCM-IS	09/06/2013	$175.81
3,271	ANGEL OAK MULTI-STRAT INCM-IS	10/08/2013	$160.32
3,284	ANGEL OAK MULTI-STRAT INCM-IS	11/06/2013	$141.68
Subtotal			**$1,120.48**
5,341	VANGUARD TOTAL BD MKT INDEX-I	02/04/2013	$85.22
5,352	VANGUARD TOTAL BD MKT INDEX-I	03/01/2013	$79.92
5,362	VANGUARD TOTAL BD MKT INDEX-I	04/01/2013	$86.28
5,362	VANGUARD TOTAL BD MKT INDEX-I	04/01/2013	$3.86
5,382	VANGUARD TOTAL BD MKT INDEX-I	05/01/2013	$83.68
2,692	VANGUARD TOTAL BD MKT INDEX-I	06/03/2013	$43.85
2,698	VANGUARD TOTAL BD MKT INDEX-I	07/01/2013	$41.52
	VANGUARD TOTAL BD MKT INDEX-I	08/02/2013	$43.19
2,709	VANGUARD TOTAL BD MKT INDEX-I	09/03/2013	$44.48
2,714	VANGUARD TOTAL BD MKT INDEX-I	10/02/2013	$44.58
2,720	VANGUARD TOTAL BD MKT INDEX-I	11/04/2013	$47.03
2,726	VANGUARD TOTAL BD MKT INDEX-I	12/02/2013	$46.48

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Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
	VANGUARD TOTAL BD MKT INDEX-I	01/02/2014	$1.58
Subtotal			**$651.67**
Total Nonqualified Dividends from Mutual Funds			**$6,337.90**

Nonqualified Dividends Attributable to U.S. Government Obligations

This section indicates the dividends reported on Form 1099-DIV, Box 1a that are from Mutual Funds that are invested in U.S. Government obligations. Although taxable as nonqualifying dividends for federal tax purposes, some states exempt them from taxation. We suggest that you consult with your tax advisor regarding the treatment applicable to you.

Detail for Nonqualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
1,506	FPA CRESCENT-I	07/02/2013	$0.46
Subtotal			**$0.46**
2,145	LOOMIS SAYLES BD-I	01/30/2013	$3.63
2,152	LOOMIS SAYLES BD-I	02/26/2013	$4 00
2,161	LOOMIS SAYLES BD-I	03/27/2013	$4.01
2,169	LOOMIS SAYLES BD-I	04/26/2013	$3.97
Subtotal			**$15.61**
	FEDERATED TRSY OBLIGS MM-I 68	02/01/2013	$0.16
	FEDERATED TRSY OBLIGS MM-I 68	03/01/2013	$0.15
	FEDERATED TRSY OBLIGS MM-I 68	04/01/2013	$0.22
	FEDERATED TRSY OBLIGS MM-I 68	05/01/2013	$0.20
	FEDERATED TRSY OBLIGS MM-I 68	06/03/2013	$0.23
56,453	FEDERATED TRSY OBLIGS MM-I 68	07/01/2013	$0.24
	FEDERATED TRSY OBLIGS MM-I 68	08/01/2013	$0.25
	FEDERATED TRSY OBLIGS MM-I 68	09/03/2013	$0.26
	FEDERATED TRSY OBLIGS MM-I 68	10/01/2013	$0.25
	FEDERATED TRSY OBLIGS MM-I 68	11/01/2013	$0 26

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Detail for Nonqualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
	FEDERATED TRSY OBLIGS MM-I 68	12/02/2013	$0.26
	FEDERATED TRSY OBLIGS MM-I 68	12/02/2013	$0.03
	FEDERATED TRSY OBLIGS MM-I 68	01/02/2014	$0.01
Subtotal			**$2.52**
6,006	UNIFIED IRON STRATEGIC INCM-I	03/28/2013	$0.05
3,487	UNIFIED IRON STRATEGIC INCM-I	06/27/2013	$0.02
3,515	UNIFIED IRON STRATEGIC INCM-I	09/27/2013	$0.01
Subtotal			**$0.08**
3,203	ANGEL OAK MULTI-STRAT INCM-IS	05/07/2013	$0.40
3,215	ANGEL OAK MULTI-STRAT INCM-IS	06/06/2013	$0.38
3,226	ANGEL OAK MULTI-STRAT INCM-IS	07/08/2013	$0.46
3,241	ANGEL OAK MULTI-STRAT INCM-IS	08/06/2013	$0.46
3,256	ANGEL OAK MULTI-STRAT INCM-IS	09/06/2013	$0.47
3,271	ANGEL OAK MULTI-STRAT INCM-IS	10/08/2013	$0.43
3,284	ANGEL OAK MULTI-STRAT INCM-IS	11/06/2013	$0 38
Subtotal			**$2.98**
5,341	VANGUARD TOTAL BD MKT INDEX-I	02/04/2013	$33.13
5,352	VANGUARD TOTAL BD MKT INDEX-I	03/01/2013	$31.07
5,362	VANGUARD TOTAL BD MKT INDEX-I	04/01/2013	$33.54
5,362	VANGUARD TOTAL BD MKT INDEX-I	04/01/2013	$1.50
5,382	VANGUARD TOTAL BD MKT INDEX-I	05/01/2013	$32.52
2,692	VANGUARD TOTAL BD MKT INDEX-I	06/03/2013	$17 04
2,698	VANGUARD TOTAL BD MKT INDEX-I	07/01/2013	$16.14
	VANGUARD TOTAL BD MKT INDEX-I	08/02/2013	$16.79
2,709	VANGUARD TOTAL BD MKT INDEX-I	09/03/2013	$17.29
2,714	VANGUARD TOTAL BD MKT INDEX-I	10/02/2013	$17.33
2,720	VANGUARD TOTAL BD MKT INDEX-I	11/04/2013	$18.28
2,726	VANGUARD TOTAL BD MKT INDEX-I	12/02/2013	$18.06

Detail for Nonqualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
	VANGUARD TOTAL BD MKT INDEX-I	01/02/2014	$0 61
Subtotal			$253.30
Total Nonqualified Dividends Attributable to U.S. Government Obligations			$274.95

Qualified Foreign Dividends from Mutual Funds

Other

Shares	Description	Date	Amount of dividend	Foreign tax paid (refund)
720	DFA LARGE CAP INTL FD-I	06/11/2013	$151.96	$5.29
731	DFA LARGE CAP INTL FD-I	09/11/2013	$46.86	$1.46
Subtotal			$198.82	$6.75
Total for Other			$198.82	$6.75
Total Qualified Foreign Dividends from Mutual Funds			$198.82	$6.75

Nonqualified Foreign Dividends from Mutual Funds

Other

Shares	Description	Date	Amount of dividend	Foreign tax paid (refund)
720	DFA LARGE CAP INTL FD-I	06/11/2013	$75.49	$2.63
731	DFA LARGE CAP INTL FD-I	09/11/2013	$23 28	$0.73
Subtotal			$98.77	$3.36
3,718	TEMPLETON GLOBAL BD-ADV	01/17/2013	$128.87	
3,730	TEMPLETON GLOBAL BD-ADV	02/20/2013	$128.67	
3,742	TEMPLETON GLOBAL BD-ADV	03/19/2013	$129.99	
3,754	TEMPLETON GLOBAL BD-ADV	04/17/2013	$130.10	
3,766	TEMPLETON GLOBAL BD-ADV	05/17/2013	$130.82	
3,778	TEMPLETON GLOBAL BD-ADV	06/19/2013	$130.62	

Nonqualified Foreign Dividends from Mutual Funds

Other

Shares	Description	Date	Amount of dividend	Foreign tax paid (refund)
3,790	TEMPLETON GLOBAL BD-ADV	07/17/2013	$131.05	
3,802	TEMPLETON GLOBAL BD-ADV	08/19/2013	$158.88	$33.46
3,815	TEMPLETON GLOBAL BD-ADV	09/18/2013	$131.91	
3,828	TEMPLETON GLOBAL BD-ADV	10/17/2013	$132.66	
3,840	TEMPLETON GLOBAL BD-ADV	11/19/2013	$132.78	
Subtotal			**$1,466.35**	**$33.46**
Total for Other			**$1,565.12**	**$36.82**
Total Nonqualified Foreign Dividends from Mutual Funds			**$1,565.12**	**$36.82**
Total Foreign Tax Paid (Box 6, 1099-DIV)				**$43.57**
Total Ordinary Dividends (Box 1a, 1099-DIV)				**$9,573.08**
Total Qualified Dividends (Box 1b, 1099-DIV)				**$1,395.11**
Total Dividends Attributable to U.S. Government Obligations (Included in Box 1a, 1099-DIV)				**$284.79**

Where we have received information that a security paid qualified dividends, the dividends from that security are included as qualifying dividends in Box 1b. All dividends are shown in Box 1a.

Capital Gain Distributions

Shares	Description	Date	Amount of gain	
909	ARTISAN INTL VALUE-INVS	11/22/2013	$1,677.97	
Subtotal			**$1,677.97**	
5,362	VANGUARD TOTAL BD MKT INDEX-I	04/01/2013	$91.16	
Subtotal			**$91.16**	
Total Capital Gain Distributions (Included in Box 2a, 1099-DIV)			**$1,769.13**	
Total Capital Gain Distributions (Box 2a, 1099-DIV)				**$1,769.13**

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Nondividend Distributions

A "Y" in the return of capital adjustment column indicates that the nondividend distribution amount has been applied to reduce the tax basis of stock sold during 2013.

Shares	Description	Date	Amount of distribution	Return of capital Adjustment
5,507	TCW GALILEO EMERGING MKTS INCM-I	02/04/2013	$44.22	Y
5,533	TCW GALILEO EMERGING MKTS INCM-I	03/04/2013	$44 44	Y
5,560	TCW GALILEO EMERGING MKTS INCM-I	03/29/2013	$44.65	Y
5,587	TCW GALILEO EMERGING MKTS INCM-I	05/01/2013	$44.87	Y
5,614	TCW GALILEO EMERGING MKTS INCM-I	06/03/2013	$45.09	Y
5,642	TCW GALILEO EMERGING MKTS INCM-I	07/01/2013	$45.31	Y
2,845	TCW GALILEO EMERGING MKTS INCM-I	08/02/2013	$22.85	
2,861	TCW GALILEO EMERGING MKTS INCM-I	09/03/2013	$17.87	
2,873	TCW GALILEO EMERGING MKTS INCM-I	10/02/2013	$17 95	
2,885	TCW GALILEO EMERGING MKTS INCM-I	11/04/2013	$18 02	
Subtotal			**$345.27**	
Total Nondividend Distributions (Box 3, 1099-DIV)			**$345.27**	

Investment Expenses - Proceeds

Date	Description	Fees paid
05/31/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$5.24
06/30/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$4.84
07/31/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$4.61
08/31/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$4.83
09/30/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$4.71
10/31/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$4.80
11/30/2013	ISHARES INC COMEX GOLD TR UIT PRINCIPAL UIT INVESTMENTS EXPENSE	$4.49
Total Investment Expenses - Proceeds		**$33.52**

FORM 1099 INSTRUCTIONS FOR RECIPIENT

FORM 1099-DIV

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1a. Shows total ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also, report it on Schedule B (1040A or 1040), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rate. See the Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 9b, Form 1040 or 1040A.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company or real estate investment trust. Report the amounts shown in box 2a on Schedule D (Form 1040), line 13. But, if no amount is shown in boxes 2c–2d and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown in box 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than Schedule D. See the Form 1040/1040A instructions.

Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Schedule D instructions (Form 1040).

Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to a 50% exclusion and certain empowerment zone business stock that may be subject to a 60% exclusion. See the Schedule D (Form 1040) instructions.

Box 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the instructions for Schedule D (Form 1040).

Box 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550, Investment Income and Expenses.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your taxpayer identification number to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040, you may deduct these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1a.

Box 6. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.

Box 7. This box should be left blank if a regulated investment company reported the foreign tax shown in box 6.

Boxes 8 and 9. Shows cash and noncash liquidation distributions.

Box 10. Shows exempt-interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Include this amount on line 8b of Form 1040 or 1040A as tax-exempt interest. This amount may be subject to backup withholding. See box 4.

Box 11. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 10. See the instructions for Form 6251.

Box 12-14. State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A husband or wife is not required to file a nominee return to show amounts owned by the other. See the 2013 General Instructions for Certain Information Returns.

FORM 1099 INSTRUCTIONS FOR RECIPIENT

FORM 1099-INT

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3.

May also show the total amount of the credits from clean renewable energy bonds, qualified forestry conservation bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2013 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see *Form 8912*, Credit to Holders of Tax Credit Bonds.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of *Schedule A (Form 1040)* subject to the 2% limit. This amount is included in box 1.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See Box 4.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251.

Box 10. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid to you during the calendar year and reported in box 8. If blank, no CUSIP number was issued for the bond(s).

Boxes 11-13. State tax withheld *reporting boxes.*

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. *List yourself* as the "payer" and the other owner(s) *as the "recipient".* File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer". A husband or wife is not required to file a nominee return to show amounts owned by the other.

FORM-1099-B

FORM 1099 INSTRUCTIONS FOR RECIPIENT

Brokers and barter exchanges must report proceeds from transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 8.

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

CUSIP number. For broker transactions, may show the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number of the item reported.

Box 1a. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale.
For aggregate reporting in boxes 9 through 12, no entry will be present.

Box 1b. This box may be blank if box 6a is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Box 2a. Shows the aggregate cash proceeds from transactions involving stocks, bonds, other debt obligations, commodities, or forward contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts. The broker must indicate whether the sales price or the sales price less commissions (including transfer taxes) and option premiums was reported to the IRS. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the instructions for Schedule D.

Box 2b. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 2a. Do not report this loss on Form 8949 or Schedule D. The broker should advise you of any losses on a separate statement.

Box 3. Shows the cost or other basis of securities sold. If box 6a is checked, box 3 may be blank. See the Form 8949 instructions, Schedule D instructions or Pub. 550 for details.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040) instructions and Pub. 550.

Box 6a. If checked, the securities sold were noncovered securities and boxes 1b, 1c, 3, and 5 may be blank. Generally, a noncovered security means: a security other than stock; stock purchased before 2011; stock in most mutual funds and other regulated investment companies purchased before 2012; and stock purchased in or transferred to a dividend reinvestment plan before 2012.

Box 6b. If checked, the basis in box 3 has been reported to the IRS. If box 6b is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D.

Box 7. Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

Box 8. Shows a brief description of the item or service for which the proceeds or bartering income is being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

Regulated Futures Contracts (Boxes 9 Through 12):

Box 9. Shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2013.

FORM-1099-B - continued

Box 10. Shows any year-end adjustment to the profit or (loss) shown in box 9 due to open contracts on December 31, 2012.
Box 11. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2013. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts-12/31/2013 in 2014.
Box 12. Boxes 9, 10, and 11 are all used to figure the aggregate profit or (loss) on regulated futures or foreign currency contracts for the year. Include this amount on your 2013 Form 6781.
Boxes 13-15. Shows state income tax withheld.

 2/13/14 15:34

SunTrust

2013 Form 1099

Account Number 7952217

2013 Form 1099
Tax Reporting Package

CROWE FAMILY FOUNDATION IMA
Account Number: 7952217
Tax ID Number: XX-XXX8964
Payer: SUNTRUST BANK
Tax Year: December 31, 2013

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

THE CROWE FAMILY FOUNDATION
225 EAGLES REST
SHELBURNE, VT 05482

This tax information package was prepared by PwC. If you have any questions, please contact our Tax Support at 1-888-942-3272.

Forms 1099 for 2013

Recipient: THE CROWE FAMILY FOUNDATION, 20-4678964

Payer: SUNTRUST BANK 59-3482833

1099-DIV Dividends And Distributions (OMB No. 1545-0110) — Copy B, For Recipient

Please note that Box 7, Foreign country or U.S. possession, is shown in the detail section for Qualified and Nonqualified Dividends from Foreign Investments Reported on Form 1099. Additionally, Box 12, State, and Box 13, State Identification number, associated with the amount in Box 14 are shown at the end of the Ordinary Dividends detail section.

Box	*Description*	*Amount*
1a	Total ordinary dividends	$2,141.67
1b	Qualified dividends	$892.92
2a	Total capital gain distributions	$1,059.53
2b	Unrecaptured Section 1250 Gain	$0.00
2c	Section 1202 gain	$0.00
2d	Collectibles (28%) gain	$0.00
3	Nondividend distributions	$0.00
4	**Federal Income tax withheld**	$0.00
5	Investment expenses	$0.00
6	Foreign tax paid	$43.79
8	Cash liquidation distributions	$0.00
9	Noncash liquidation distributions	$0.00
10	Exempt-interest dividends	$0.00
11	Specified private activity bond interest dividends	$0.00
14	State tax withheld	$0.00

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Forms 1099 for 2013

Recipient: THE CROWE FAMILY FOUNDATION, 20-4678964
Payer: SUNTRUST BANK 59-3482833

1099-INT Interest Income (OMB No. 1545-0112) **Copy B, For Recipient**

Please note that Box 7, Foreign country or U.S. possession, is shown in the detail section for Foreign Interest Reported on Form 1099 and Box 10, Tax-exempt bond CUSIP number, is shown in the detail section for Tax-Exempt Income Reported on Form 1099. Additionally, Box 11, State, and Box 12, State identification number, associated with the amount in Box 13 are shown at the end of the Interest Income detail section.

Box	*Description*	*Amount*
1	Interest income (not included in Box 3)	$0 00
2	Early withdrawal penalty	$0.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	$0.00
4	**Federal income tax withheld**	$0.00
5	Investment expenses	$0.00
6	Foreign tax paid	$0.00
8	Tax-exempt interest	$0.00
9	Specified private activity bond interest	$0.00
13	State tax withheld	$0.00

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Forms 1099 for 2013

1099-B Proceeds From Broker and Barter Exchange Transactions (OMB No. 1545-0715) Copy B, For Recipient

A schedule of your net gains and losses is shown below. Although we have shown quantity sold on the sales with either two decimal places, as a whole number, or as a fractional share, all of these amounts will be filed with the IRS as whole numbers per IRS publication 1220. Please note that if you have sold an asset for which we do not have cost basis information, it is either shown separately in the section entitled Cost Not Available or it may appear with a zero tax cost. Please review these carefully when preparing your return. Note also that an asterisk symbol (*) next to tax cost indicates that the tax cost has been adjusted for current year's return of capital. If applicable, we have shown IRC Section 988 translation gains and losses separately within the sales sections. Please note these gains or losses are not entitled to capital gains treatment. Rather, under IRC Section 988, they are either ordinary income or loss.

Proceeds from Short Term Covered Security Transactions

This category includes transactions that are short-term gain or loss on Form 1099-B, Box 1c. Form 1099-B, Box 6b is checked because this category includes only sales of covered securities. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part I, Box A.

Short Term Covered Security Transactions (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	27.28	06/26/13	12/16/13	$318.88	$309.33	$9.55
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	12.07	11/29/13	12/16/13	$101.62	$101.38	$0.24
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	5.4	06/28/13	12/16/13	$57.34	$57.66	$-0.32
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	5.62	07/31/13	12/16/13	$59.64	$59.98	$-0.34
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	5.84	08/30/13	12/16/13	$61.94	$61.77	$0.17
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	5.81	09/30/13	12/16/13	$61.62	$61.91	$-0.29
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	6.09	10/31/13	12/16/13	$64.64	$65.31	$-0.67
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	6.05	11/29/13	12/16/13	$64.23	$64.54	$-0.31

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CROWE FAMILY FOUNDATION IMA

Short Term Covered Security Transactions (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
RIDGEWORTH FD-SEIX FLT HGH INC	SAMBX	76628T678	2719.78	07/23/13	12/16/13	$24,614.00	$24,614.00	$0.00
RIDGEWORTH FD-SEIX FLT HGH INC	SAMBX	76628T678	2 28	07/31/13	12/16/13	$20.61	$20.58	$0.03
RIDGEWORTH FD-SEIX FLT HGH INC	SAMBX	76628T678	9.01	08/30/13	12/16/13	$81.57	$81.12	$0.45
RIDGEWORTH FD-SEIX FLT HGH INC	SAMBX	76628T678	8.75	09/30/13	12/16/13	$79.15	$78.63	$0.52
RIDGEWORTH FD-SEIX FLT HGH INC	SAMBX	76628T678	9.39	10/31/13	12/16/13	$85.00	$85.00	$0.00
RIDGEWORTH FD-SEIX FLT HGH INC	SAMBX	76628T678	9.26	11/29/13	12/16/13	$83.79	$83.79	$0.00
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	3202.56	04/30/13	12/16/13	$38,654.92	$40,000.00	$-1,345.08
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	12.23	05/06/13	12/16/13	$147.56	$152.44	$-4.88
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	11.54	06/05/13	12/16/13	$139.34	$143.38	$-4.04
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	14.63	07/05/13	12/16/13	$176 54	$173.90	$2.64
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	14.86	08/05/13	12/16/13	$179.35	$175.34	$4.01
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	14.97	09/05/13	12/16/13	$180 66	$176.47	$4.19
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	13.55	10/07/13	12/16/13	$163.49	$160.92	$2.57
ANGEL OAK MULTI-STRAT INCM-IS	ANGI X	92046L759	11.84	11/05/13	12/16/13	$142.92	$142.21	$0.71
MAINSTAY FDS TR MARKETFIELD FD	MFLD X	56064B852	1798.56	04/30/13	12/16/13	$32,428 06	$30,000 00	$2,428.06
MAINSTAY FDS TR MARKETFIELD FD	MFLD X	56064B852	0.21	12/04/13	12/16/13	$3.80	$3.80	$0.00
ARTISAN INTL VALUE-INVS	ARTKX	04314H881	12.82	12/19/12	12/16/13	$453.37	$390.94	$62.43
ARTISAN INTL VALUE-INVS	ARTKX	04314H881	71	11/21/13	12/16/13	$2,511 16	$2,527.50	$-16.34
DFA LARGE CAP INTL FD-I	DFAL X	233203868	719 77	04/30/13	12/16/13	$15,575 82	$15,000 00	$575.82
DFA LARGE CAP INTL FD-I	DFAL X	233203868	10.92	06/10/13	12/16/13	$236 35	$219.53	$16 82
DFA LARGE CAP INTL FD-I	DFAL X	233203868	3 21	09/10/13	12/16/13	$69 53	$67.95	$1.58
DFA LARGE CAP INTL FD-I	DFAL X	233203868	4.55	12/11/13	12/16/13	$98.38	$98.34	$0.04
DELAWARE POOLED EMERGING MK		246248843	1841.67	04/30/13	12/16/13	$17,729 29	$20,000.00	$-2,270.71
FPA CRESCENT-I	FPACX	30254T759	58.71	01/02/13	12/16/13	$1,958.57	$1,678.52	$280 05
FPA CRESCENT-I	FPACX	30254T759	6.3	07/01/13	12/16/13	$210 03	$195.74	$14.29
DFA US CORE EQUITY 2-I	DFQT X	233203397	4369.99	04/30/13	12/16/13	$68,871 08	$60,000.00	$8,871.08

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CROWE FAMILY FOUNDATION IMA

Short Term Covered Security Transactions (Form 8949, Part I, Box A)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
DFA US CORE EQUITY 2-I	DFQT X	233203397	16.8	06/10/13	12/16/13	$264.70	$240.35	$24.35
DFA US CORE EQUITY 2-I	DFQT X	233203397	16.74	09/10/13	12/16/13	$263 78	$250.05	$13.73
DFA US CORE EQUITY 2-I	DFQT X	233203397	65.65	12/11/13	12/16/13	$1,034.57	$1,026.02	$8.55
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	116.96	12/17/12	12/16/13	$1,520.45	$1,543 84	$-23.39
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.86	01/15/13	12/16/13	$154.15	$159.14	$-4.99
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.82	02/15/13	12/16/13	$153.70	$158.90	$-5 20
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.94	03/15/13	12/16/13	$155.27	$160.53	$-5.26
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.87	04/15/13	12/16/13	$154.36	$160.66	$-6.30
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.84	05/15/13	12/16/13	$153.85	$161.55	$-7.70
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	12.38	06/17/13	12/16/13	$160.93	$161.30	$-0.37
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	12.45	07/15/13	12/16/13	$161.82	$161.83	$-0.01
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	12.69	08/15/13	12/16/13	$165.02	$162.74	$2.28
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	12.59	09/16/13	12/16/13	$163.66	$162.90	$0.76
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	12.5	10/15/13	12/16/13	$162.45	$163.82	$-1.37
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	12.59	11/15/13	12/16/13	$163.72	$163.97	$-0.25
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	12.21	08/30/13	12/16/13	$102.81	$100.12	$2.69
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	12.03	09/30/13	12/16/13	$101.28	$100.55	$0.73
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	11.85	11/01/13	12/16/13	$99.79	$100.97	$-1.18
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	21.61	09/26/13	12/16/13	$252.59	$248.48	$4.11
Total short term gain/loss from covered security transactions not subject to wash sale:						$211,073.15	$202,439.70	$8,633.45

Total short term gain/loss from covered security transactions:	Gross Proceeds	Tax Cost	Gain or Loss	Loss Disallowed	Net Gain or Loss
Report each transaction on Form 8949, Part I, Box A	$211,073.15	$202,439.70	$8,633.45	$0.00	$8,633.45

Proceeds from Short Term Noncovered Security Transactions

This category includes transactions that are short-term gain or loss. Form 1099-B, Box 6a is checked because this category includes only sales of non-covered securities. For sales of noncovered securities we report security description, symbol, cusip, quantity sold, sale date, federal income tax with-held and gross proceeds to the Internal Revenue Service but we do not report acquisition date, tax cost, wash sale loss disallowed and type of gain or loss. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part I, Box B.

Short Term Noncovered Security Transactions (Form 8949, Part I, Box B)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis	Net gain or loss
ISHARES INC COMEX GOLD TR	IAU	464285105	1744	04/30/13	12/16/13	$21,067.15	$25,017.51	$-3,950.36
Total short term gain/loss from noncovered security transactions not subject to wash sale:						$21,067 15	$25,017 51	$-3,950 36

Total short term gain/loss from noncovered security transactions:	**Gross Proceeds**	**Tax Cost**	**Gain or Loss**	**Loss Disallowed**	**Net Gain or Loss**
Report each transaction on Form 8949, Part I, Box B	**$21,067.15**	**$25,017.51**	**$-3,950.36**	**$0.00**	**$-3,950.36**

Proceeds from Long Term Covered Security Transactions

This category includes transactions that are long-term gain or loss on Form 1099-B, Box 1c. Form 1099-B, Box 6b is checked because this category includes only sales of covered securities. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part II, Box D.

Long Term Covered Security Transactions (Form 8949, Part II, Box D)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	5.6	06/30/12	12/16/13	$59.44	$60 95	$-1.51
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	15 05	04/05/12	12/16/13	$126 70	$130.01	$-3.31
ARTISAN INTL VALUE-INVS	ARTKX	04314H881	896.06	03/28/12	12/16/13	$31,693.53	$25,000.00	$6,693.53
FPA CRESCENT-I	FPACX	30254T759	507.41	03/28/12	12/16/13	$16,927.03	$14,455.97	$2,471.06
FPA CRESCENT-I	FPACX	30254T759	12 5	07/02/12	12/16/13	$416.87	$344.29	$72.58

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CROWE FAMILY FOUNDATION IMA

Long Term Covered Security Transactions (Form 8949, Part II, Box D)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition (Box 1b)	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis (Box 3)	Net gain or loss
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	4.95	01/17/12	12/16/13	$64.38	$62.40	$1.98
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	4.78	02/15/12	12/16/13	$62.09	$62.66	$-0.57
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	4.8	03/15/12	12/16/13	$62.33	$63.15	$-0.82
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	2293.58	03/28/12	12/16/13	$29,816.51	$30,000.00	$-183.49
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	14.24	04/16/12	12/16/13	$185.16	$184.16	$1.00
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	14.72	05/15/12	12/16/13	$191.29	$185.26	$6.03
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	14.75	06/15/12	12/16/13	$191.76	$184.98	$6.78
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	14.49	07/16/12	12/16/13	$188.34	$186.46	$1.88
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	14.25	08/15/12	12/16/13	$185.30	$187.58	$-2.28
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.43	09/17/12	12/16/13	$148.52	$152.30	$-3.78
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.45	10/15/12	12/16/13	$148.81	$153.51	$-4.70
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	11.47	11/15/12	12/16/13	$149.16	$153.64	$-4.48
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	3	01/31/12	12/16/13	$25.28	$25.58	$-0.30
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	2.94	02/29/12	12/16/13	$24.71	$25.71	$-1.00
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	2113.04	03/28/12	12/16/13	$17,791.80	$18,679.28	$-887.48
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	23.33	03/30/12	12/16/13	$196.45	$205.31	$-8 86
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	23.36	04/30/12	12/16/13	$196.67	$206.25	$-9.58
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	24.35	05/31/12	12/16/13	$204.98	$207.18	$-2.20
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	23.9	06/29/12	12/16/13	$201.22	$208.15	$-6.93
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	29.59	03/03/12	12/16/13	$249.15	$257.73	$-8.58
TFS MARKET NEUTRAL FD	TFSMX	872407101	100.59	03/28/12	12/16/13	$1,606.37	$1,504.78	$101.59
Total long term gain/loss from covered security transactions not subject to wash sale:						$101,113.85	$92,887.29	$8,226.56

Total long term gain/loss from covered security transactions:	**Gross Proceeds**	**Tax Cost**	**Gain or Loss**	**Loss Disallowed**	**Net Gain or Loss**
Report each transaction on Form 8949, Part II, Box D	**$101,113.85**	**$92,887.29**	**$8,226.56**	**$0.00**	**$8,226.56**

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Proceeds from Long Term Noncovered Security Transactions

This category includes transactions that are long-term gain or loss. Form 1099-B, Box 6a is checked because this category includes only sales of non-covered securities. For sales of noncovered securities we report security description, symbol, cusip, quantity sold, sale date, federal income tax with-held and gross proceeds to the Internal Revenue Service but we do not report acquisition date, tax cost, wash sale loss disallowed and type of gain or loss. If applicable, transactions subject to wash sale are shown separately. If wash sales are not shown separately, your account has no wash sales in this category. For individual taxpayers, these transactions are reportable on Form 8949, Part II, Box E.

Long Term Noncovered Security Transactions (Form 8949, Part II, Box E)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis	Net gain or loss
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	2773.65	11/02/06	12/16/13	$32,423.96	$28,013.86	$4,410.10
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	3.64	12/29/11	12/16/13	$30.61	$29.92	$0 69
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	93.22	03/27/08	12/16/13	$1,089.77	$917.30	$172.47
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	128 54	06/26/08	12/16/13	$1,502.64	$1,272.56	$230 08
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	3.66	09/26/08	12/16/13	$42.77	$34.72	$8 05
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	63.64	12/29/08	12/16/13	$743.93	$558.74	$185.19
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	53.36	03/27/09	12/16/13	$623.77	$501.04	$122.73
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	2539.5	07/27/10	12/16/13	$26,944.14	$27,223.48	$-279 34
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	31.53	12/23/10	12/16/13	$334.53	$332.64	$1.89
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	20.18	12/31/10	12/16/13	$214.14	$213.94	$0.20
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	20.28	01/31/11	12/16/13	$215.21	$214.60	$0.61
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	19.27	02/28/11	12/16/13	$204.47	$203.69	$0.78
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	20.95	03/31/11	12/16/13	$222.25	$220.78	$1.47
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	20 27	04/29/11	12/16/13	$215 10	$215.91	$-0.81
VANGUARD TOTAL BD MKT INDEX-I	VBTIX	921937504	20	06/30/11	12/16/13	$212 21	$213.81	$-1 60
TFS MARKET NEUTRAL FD	TFSMX	872407101	1744.59	09/19/11	12/16/13	$27,861.14	$25,000.00	$2,861.14
TFS MARKET NEUTRAL FD	TFSMX	872407101	29.5	12/09/11	12/16/13	$471.07	$420.62	$50.45
FPA CRESCENT-I	FPACX	30254T759	899.6	02/18/11	12/16/13	$30,010 79	$25,000.00	$5,010.79
FPA CRESCENT-I	FPACX	30254T759	8.03	07/01/11	12/16/13	$267.95	$224.90	$43.05

Long Term Noncovered Security Transactions (Form 8949, Part II, Box E)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis	Net gain or loss
FPA CRESCENT-I	FPACX	30254T759	19.46	12/20/11	12/16/13	$649.32	$517.35	$131.97
RIDGEWORTH FD-INVT T/E BD RGC	STTBX	76628T843	0.01	09/30/10	12/16/13	$0.14	$0.15	$-0.01
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	4.67	10/17/11	12/16/13	$60.67	$60.39	$0.28
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	4.73	11/15/11	12/16/13	$61.54	$60.64	$0.90
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	30.99	12/15/11	12/16/13	$402.92	$379.98	$22.94
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	589.62	09/19/11	12/16/13	$4,964.63	$4,997.38	$-32.75
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	2.99	09/30/11	12/16/13	$25.13	$23.57	$1.56
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	2.84	11/01/11	12/16/13	$23.93	$23.70	$0.23
TCW GALILEO EMERGING MKTS INC	TGEIX	87234N765	2.9	11/30/11	12/16/13	$24.40	$23.82	$0.58
UNIFIED IRON STRATEGIC INCM-I	IFUNX	90470K446	371.26	12/27/07	12/16/13	$4,339.98	$3,705.13	$634.85
Total long term gain/loss from noncovered security transactions not subject to wash sale:						$134,183.11	$120,604.62	$13,578.49

Long Term Noncovered Security Transactions with loss disallowed due to wash sale (Form 8949, Part II, Box E)

Description (Box 8)	Symbol (Box 1d)	Cusip	Quantity sold (Box 1e)	Date of acquisition	Sale date (Box 1a)	Sales price less commissions (Box 2a)	Cost or other basis	Portion subject to 988	Net gain or loss / Wash sale loss disallowed
TEMPLETON GLOBAL BD-ADV	TGBAX	880208400	1145.91	09/19/11	12/16/13	$14,896.87	$15,000.00		$-103.13
								$0.00	$2.50

Total long term gain/loss from noncovered security transactions subject to wash sale:	$14,896.87	$15,000.00		$-103.13	
Total long term loss from noncovered security transactions disallowed from wash sales:					$2.50
Total long term Section 988 translation gain/loss from noncovered securities subject to wash sale:			$0.00		

Total long term gain/loss from noncovered security transactions:	Gross Proceeds	Tax Cost	Gain or Loss	Loss Disallowed	Net Gain or Loss
Report each transaction on Form 8949, Part II, Box E	$149,079.98	$135,604.62	$13,475.36	$2.50	$13,477.86

Total proceeds reported to IRS on Form 1099-B $482,334.13

Summary of Dividends and Distributions

Description	Reported on Forms 1099	Not Reported on Forms 1099	Total
Total ordinary dividends	$2,141.67	$0.00	$2,141.67
Qualified dividends	$892.92	$0.00	$892.92
Total capital gain distributions	$1,059.53	$0.00	$1,059.53
Unrecaptured Section 1250 Gain	$0.00	$0.00	$0.00
Section 1202 gain	$0.00	$0.00	$0.00
Collectibles (28%) gain	$0.00	$0.00	$0.00
Nondividend distributions	$0.00	$0.00	$0.00
Federal income tax withheld	$0.00	$0.00	$0.00
Investment expenses	$0.00	$0.00	$0.00
Foreign tax paid	$43.79	$0.00	$43.79
Cash liquidation distributions	$0.00	$0.00	$0.00
Noncash liquidation distributions	$0.00	$0.00	$0.00
Exempt-interest dividends	$0.00	$0.00	$0.00
Specified private activity bond interest dividends	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

Summary of Interest Income

Description	Reported on Forms 1099	Not Reported on Forms 1099	Total
Interest Income	$0.00	$0.00	$0.00
Amortization for taxable interest	$0.00	$0.00	$0.00
Early withdrawal penalty	$0.00	$0.00	$0.00
Interest on U.S. saving bonds and treasury obligations	$0.00	$0.00	$0.00
Amortization for US govt bonds	$0.00	$0.00	$0.00
Federal income tax withheld	$0.00	$0.00	$0.00
Investment expenses	$0.00	$0.00	$0.00
Foreign tax paid	$0.00	$0.00	$0.00
Tax-exempt interest	$0.00	$0.00	$0.00
Amortization for tax-exempt interest	$0.00	$0.00	$0.00
Specified private activity bond interest	$0.00	$0.00	$0.00
Accretion	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

Summary of Original Issue Discount

Description	Reported on Forms 1099	Not Reported on Forms 1099	Total
Original Issue discount for 2013	$0.00	$0.00	$0.00
OID adjustment for 2013	$0.00	$0.00	$0.00
Federal Income tax withheld	$0.00	$0.00	$0.00
OID on US treasury obligations	$0.00	$0.00	$0.00
Adjustment to OID on US treasury	$0.00	$0.00	$0.00
Tax-exempt OID	$0.00	$0.00	$0.00
Adjustment to tax-exempt OID	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

Summary of Miscellaneous Income

Description	Reported on Forms 1099	Not Reported on Forms 1099	Total
Rents	$0.00	$0.00	$0.00
Royalties	$0.00	$0.00	$0.00
Other Income	$0.00	$0.00	$0.00
Federal Income tax withheld	$0.00	$0.00	$0.00
Nonemployee compensation	$0.00	$0.00	$0.00
Substitute payments	$0.00	$0.00	$0.00
Ordinary losses	$0.00	$0.00	$0.00
Refund of foreign taxes paid	$0.00	$0.00	$0.00
Class action settlements	$0.00	$0.00	$0.00
State tax withheld	$0.00	$0.00	$0.00

IRS Circular 230 Disclosure

This document is not intended to provide tax advice of any kind. It is not written to be used, and cannot be used, for the purpose of avoiding tax penalties that may be imposed on a taxpayer.

Summary of Tax-Exempt Income, Account Management Fees and Foreign Investments

		Not Subject to Alternative Minimum Tax				
Tax Exempt Income:	**Subject to Alternative Minimum Tax:**	**Tax Exempt Bonds:**	**Tax Exempt Funds:**	**Total Reported on Form 1099:**	**Amortization or OID:**	**Adjusted Tax Exempt Income:**
Tax-Exempt for Vermont	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Taxable for Vermont	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Totals:	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

Account Management Fees:	
Gross Fees paid for account management	$0.00
Deductible portion	$0.00

If applicable, fee allocation only considers income reported on this Tax Information Letter. Please see detail on the next page.

Foreign Dividends (included in income reported on Form 1099):	**Qualified:**	**Nonqualified:**	**Total:**	**Foreign tax paid (refund):**
Other	$334.17	$331.59	$665.76	$43.79
Total:	$334.17	$331.59	$665.76	$43.79

Detail Supporting Forms 1099

This section provides detail for each transaction that is included in your Forms 1099. We do not report this level of detail to the IRS, but you may find it helpful in preparing your returns. If your account has more than one Taxpayer, this detail includes just your share of activity.

Ordinary Dividends

Generally, the stock for an otherwise qualified dividend must be held for more than 60 days during the 121 day period that begins 60 days before the ex-dividend date in order for the dividend to qualify for the reduced tax rate applicable to qualified dividends. This holding period is increased to 91 days during the 181 day period beginning 90 days before the ex-date in the case of certain preferred stock dividends. In either case, the holding period does not include days on which the taxpayer has a diminished risk of loss such as through puts, calls, or short sales. Where practical, we have considered these rules in determining qualifying and nonqualifying dividends in your account. However, we suggest that you consult with your tax advisor or tax return preparer to review the application of these rules to you.

Qualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
4,404	DFA US CORE EQUITY 2-I	12/12/2013	$304 34
4,404	DFA US CORE EQUITY 2-I	12/12/2013	$29 18
Subtotal			**$333.52**
4,765	FEDERATED STRATEGIC VALUE-I	12/27/2013	$112 45
Subtotal			**$112.45**
1,654	T ROWE PRICE INSTL LARGE-CAP GRWTH-I	12/19/2013	$16.54
Subtotal			**$16.54**
2,194	JPMORGAN TR I US EQUITY-I	12/23/2013	$32.20
Subtotal			**$32.20**
1,799	MAINSTAY FDS TR MARKETFIELD FD I	12/05/2013	$3.80
Subtotal			**$3.80**
3,164	PIMCO INVT GRADE CORP BD-I	01/02/2014	$0.32
Subtotal			**$0.32**

Qualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	01/02/2014	$0.03
Subtotal			**$0.03**
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$0.15
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$0.04
Subtotal			**$0.19**
666	WASATCH LONG/SHORT-I	12/30/2013	$59.66
Subtotal			**$59.66**
Total Qualified Dividends from Mutual Funds			**$558.71**

Qualified Dividends Attributable to U.S. Government Obligations

This section indicates the dividends reported on Form 1099-DIV, Box 1a that are from Mutual Funds that are invested in U.S. Government obligations. Although taxable as qualifying dividends for federal tax purposes, some states exempt them from taxation. We suggest that you consult with your tax advisor regarding the treatment applicable to you.

Detail for Qualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
3,164	PIMCO INVT GRADE CORP BD-I	01/02/2014	$0 04
Subtotal			**$0.04**
Total Qualified Dividends Attributable to U.S. Government Obligations			**$0.04**

Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
4,404	DFA US CORE EQUITY 2-I	12/12/2013	$17.12
4,404	DFA US CORE EQUITY 2-I	12/12/2013	$1.64
Subtotal			**$18.76**

Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
3,498	DOUBLELINE TOTAL RETURN BD-I	01/02/2014	$184 58
Subtotal			**$184.58**
1,479	EATON VANCE FLTG-RT-I	01/02/2014	$32.19
Subtotal			**$32.19**
1,265	GOLDMAN SACHS LOCAL EMRG MKTS DEBT-I	01/02/2014	$6.38
Subtotal			**$6.38**
270	ISHARES BARCLAYS 3-7 YR TREAS BD ETF	01/02/2014	$10 94
Subtotal			**$10.94**
2,194	JPMORGAN TR I US EQUITY-I	12/23/2013	$54.78
Subtotal			**$54.78**
2,010	WESTERN ASSET MTG BKD SEC-I	01/02/2014	$159.17
Subtotal			**$159.17**
	FEDERATED MMKT PRIME OBLIGS-I 10	01/02/2014	$0.78
Subtotal			**$0.78**
3,164	PIMCO INVT GRADE CORP BD-I	01/02/2014	$42.64
Subtotal			**$42.64**
1,145	PIMCO EMERGING LOCAL BD-I	01/02/2014	$5.92
Subtotal			**$5.92**
	RIDGEWORTH FD-SEIX FLT HGH INCM RGCJ	01/02/2014	$43.34
Subtotal			**$43.34**
3,853	TEMPLETON GLOBAL BD-ADV	12/18/2013	$66.18
Subtotal			**$66.18**
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$144.00
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$40 50
Subtotal			**$184.50**
	VANGUARD TOTAL BD MKT INDEX-I	01/02/2014	$22.96
Subtotal			**$22.96**
1,324	VANGUARD MTG BACKED SECS INDEX-S	12/24/2013	$45.00
Subtotal			**$45.00**

Nonqualified Dividends from Mutual Funds

Shares	Description	Date	Amount of dividend
666	WASATCH LONG/SHORT-I	12/30/2013	$3.92
Subtotal			**$3.92**
Total Nonqualified Dividends from Mutual Funds			**$882.04**

Nonqualified Dividends Attributable to U.S. Government Obligations

This section indicates the dividends reported on Form 1099-DIV, Box 1a that are from Mutual Funds that are invested in U.S. Government obligations. Although taxable as nonqualifying dividends for federal tax purposes, some states exempt them from taxation. We suggest that you consult with your tax advisor regarding the treatment applicable to you.

Detail for Nonqualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
3,498	DOUBLELINE TOTAL RETURN BD-I	01/02/2014	$4.38
Subtotal			**$4.38**
2,529	GOLDMAN SACHS LOCAL EMRG MKTS DEBT-I	01/02/2014	$0.32
Subtotal			**$0.32**
270	ISHARES BARCLAYS 3-7 YR TREAS BD ETF	01/02/2014	$15.09
Subtotal			**$15.09**
3,164	PIMCO INVT GRADE CORP BD-I	01/02/2014	$5.67
Subtotal			**$5.67**
1,145	PIMCO EMERGING LOCAL BD-I	01/02/2014	$0.21
Subtotal			**$0.21**
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$0.38
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$0.11
Subtotal			**$0.49**
	VANGUARD TOTAL BD MKT INDEX-I	01/02/2014	$8.93
Subtotal			**$8.93**

Detail for Nonqualified Dividends Attributable to U.S. Government Obligations

Shares	Description	Date	Amount of dividend
1,324	VANGUARD MTG BACKED SECS INDEX-S	12/24/2013	$0.03
Subtotal			**$0.03**
Total Nonqualified Dividends Attributable to U.S. Government Obligations			**$35.12**

Qualified Foreign Dividends from Mutual Funds

Other

Shares	Description	Date	Amount of dividend	Foreign tax paid (refund)
734	DFA LARGE CAP INTL FD-I	12/12/2013	$68.15	$2.45
Subtotal			**$68.15**	**$2.45**
620	MAINSTAY ICAP INTL-I	12/19/2013	$266.02	$40.12
Subtotal			**$266.02**	**$40.12**
Total for Other			**$334.17**	**$42.57**
Total Qualified Foreign Dividends from Mutual Funds			**$334.17**	**$42.57**

Nonqualified Foreign Dividends from Mutual Funds

Other

Shares	Description	Date	Amount of dividend	Foreign tax paid (refund)
734	DFA LARGE CAP INTL FD-I	12/12/2013	$33.86	$1.22
Subtotal			**$33.86**	**$1.22**
1,265	GOLDMAN SACHS LOCAL EMRG MKTS DEBT-I	01/02/2014	$16.01	
Subtotal			**$16.01**	

Nonqualified Foreign Dividends from Mutual Funds

Other

Shares	Description	Date	Amount of dividend	Foreign tax paid (refund)
3,853	TEMPLETON GLOBAL BD-ADV	12/18/2013	$281.72	
Subtotal			**$281.72**	
Total for Other			**$331.59**	**$1.22**
Total Nonqualified Foreign Dividends from Mutual Funds			**$331.59**	**$1.22**
Total Foreign Tax Paid (Box 6, 1099-DIV)				**$43.79**
Total Ordinary Dividends (Box 1a, 1099-DIV)				**$2,141.67**
Total Qualified Dividends (Box 1b, 1099-DIV)				**$892.92**
Total Dividends Attributable to U.S. Government Obligations (Included in Box 1a, 1099-DIV)				**$35.16**

Where we have received information that a security paid qualified dividends, the dividends from that security are included as qualifying dividends in Box 1b. All dividends are shown in Box 1a.

Capital Gain Distributions

Shares	Description	Date	Amount of gain
877	ABERDEEN EQUITY LONG SHORT-I	12/23/2013	$182.47
Subtotal			**$182.47**
4,404	DFA US CORE EQUITY 2-I	12/12/2013	$673.74
Subtotal			**$673.74**
1,145	PIMCO EMERGING LOCAL BD-I	01/02/2014	$17.36
Subtotal			**$17.36**
3,853	TEMPLETON GLOBAL BD-ADV	12/18/2013	$11.94
Subtotal			**$11.94**
3,296	ANGEL OAK MULTI-STRAT INCM-IS	12/06/2013	$2.90
Subtotal			**$2.90**

SunTrust

CROWE FAMILY FOUNDATION IMA

Supplemental 2013 Tax Information

Account Number 7952217

Capital Gain Distributions

Shares	Description	Date	Amount of gain	
666	WASATCH LONG/SHORT-I	12/30/2013	$171.12	
Subtotal			**$171.12**	
Total Capital Gain Distributions (Included in Box 2a, 1099-DIV)			**$1,059.53**	
Total Capital Gain Distributions (Box 2a, 1099-DIV)				**$1,059.53**

FORM 1099 INSTRUCTIONS FOR RECIPIENT

FORM 1099-DIV

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1a. Shows total ordinary dividends that are taxable. Include this amount on line 9a of Form 1040 or 1040A. Also, report it on Schedule B (1040A or 1040), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rate. See the Form 1040/1040A instructions for how to determine this amount. Report the eligible amount on line 9b, Form 1040 or 1040A.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040/1040A but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company or real estate investment trust. Report the amounts shown in box 2a on Schedule D (Form 1040), line 13. But, if no amount is shown in boxes *2c–2d and your only capital gains and losses are capital gain distributions, you* may be able to report the amounts shown in box 2a on line 13 of Form 1040 (line 10 of Form 1040A) rather than Schedule D. See the Form 1040/1040A instructions.

Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. Report this amount on the Unrecaptured Section 1250 Gain Worksheet-Line 19 in the Schedule D instructions (Form 1040).

Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from certain small business stock that may be subject to a 50% exclusion and certain empowerment zone business stock that may be subject to a 60% exclusion. See the Schedule D (Form 1040) instructions.

Box 2d. Shows 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet-Line 18 in the instructions for Schedule D (Form 1040).

Box 3. Shows the part of the distribution that is nontaxable because it is a return of your cost (or other basis). You must reduce your cost (or other basis) by this amount for figuring gain or loss when you sell your stock. But if you get back all your cost (or other basis), report future distributions as capital gains. See Pub. 550, Investment Income and Expenses.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your taxpayer identification number to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows your share of expenses of a nonpublicly offered regulated investment company, generally a nonpublicly offered mutual fund. If you file Form 1040, you may deduct these expenses on the "Other expenses" line on Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1a.

Box 6. Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040. See the Form 1040 instructions.

Box 7. This box should be left blank if a regulated investment company reported the foreign tax shown in box 6.

Boxes 8 and 9. Shows cash and noncash liquidation distributions.

Box 10. Shows exempt-interest dividends from a mutual fund or other regulated investment company paid to you during the calendar year. Include this amount on line 8b of Form 1040 or 1040A as tax-exempt interest. This amount may be subject to backup withholding. See box 4.

Box 11. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 10. See the instructions for Form 6251.

Box 12-14. State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1096) with the IRS for each of the other owners to show their share of the income, and you must furnish a Form 1099-DIV to each. A husband or wife is not required to file a nominee return to show amounts *owned by the other. See the 2013 General Instructions for Certain Information Returns.*

FORM 1099 INSTRUCTIONS FOR RECIPIENT

FORM 1099-INT

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3.

May also show the total amount of the credits from clean renewable energy bonds, qualified forestry conservation bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2013 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912, Credit to Holders of Tax Credit Bonds.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 See your Form 1040 instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See Box 4.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251.

Box 10. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid to you during the calendar year and reported in box 8. If blank, no CUSIP number was issued for the bond(s).

Boxes 11-13. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient". File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer". A husband or wife is not required to file a nominee return to show amounts owned by the other.

FORM-1099-B

FORM 1099 INSTRUCTIONS FOR RECIPIENT

Brokers and barter exchanges must report proceeds from transactions to you and the IRS on Form 1099-B. Reporting is also required when your broker knows or has reason to know that a corporation in which you own stock has had a reportable change in control or capital structure. You may be required to recognize gain from the receipt of cash, stock, or other property that was exchanged for the corporation's stock. If your broker reported this type of transaction to you, the corporation is identified in box 8.

Recipient's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

CUSIP number. For broker transactions, may show the CUSIP (Committee on Uniform Security Identification Procedures) number or other applicable identifying number of the item reported.

Box 1a. Shows the trade date of the sale or exchange. For short sales, the date shown is the date the security was delivered to close the short sale.

For aggregate reporting in boxes 9 through 12, no entry will be present.

Box 1b. This box may be blank if box 6a is checked or if the securities sold were acquired on a variety of dates. For short sales, the date shown is the date you acquired the security delivered to close the short sale.

Box 2a. Shows the aggregate cash proceeds from transactions involving stocks, bonds, other debt obligations, commodities, or forward contracts. May show the proceeds from the disposition of your interest(s) in a widely held fixed investment trust. May also show the aggregate amount of cash and the fair market value of any stock or other property received in a reportable change in control or capital structure arising from the corporate transfer of property to a foreign corporation. Losses on forward contracts are shown in parentheses. This box does not include proceeds from regulated futures contracts. The broker must indicate whether the sales price or the sales price less commissions (including transfer taxes) and option premiums was reported to the IRS. Report this amount on Form 8949 or on Schedule D (whichever is applicable) as explained in the instructions for Schedule D.

Box 2b. If checked, you cannot take a loss on your tax return based on gross proceeds from a reportable change in control or capital structure reported in box 2a. Do not report this loss on Form 8949 or Schedule D. The broker should advise you of any losses on a separate statement.

Box 3. Shows the cost or other basis of securities sold. If box 6a is checked, box 3 may be blank. See the Form 8949 instructions, Schedule D instructions or Pub. 550 for details.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your taxpayer identification number to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Box 5. Shows the amount of nondeductible loss in a wash sale transaction. For details on wash sales, see the Schedule D (Form 1040) instructions and Pub. 550.

Box 6a. If checked, the securities sold were noncovered securities and boxes 1b, 1c, 3, and 5 may be blank. Generally, a noncovered security means: a security other than stock; stock purchased before 2011; stock in most mutual funds and other regulated investment companies purchased before 2012; and stock purchased in or transferred to a dividend reinvestment plan before 2012.

Box 6b. If checked, the basis in box 3 has been reported to the IRS. If box 6b is checked on Form(s) 1099-B and NO adjustment is required, see the instructions for your Schedule D.

Box 7. Shows the cash you received, the fair market value of any property or services you received, and the fair market value of any trade credits or scrip credited to your account by a barter exchange. See Pub. 525.

Box 8. Shows a brief description of the item or service for which the proceeds or bartering income is being reported. For regulated futures contracts and forward contracts, "RFC" or other appropriate description may be shown. For a corporation that had a reportable change in control or capital structure, this box may show the class of stock as C (common), P (preferred), or O (other).

Regulated Futures Contracts (Boxes 9 Through 12):

Box 9. Shows the profit or (loss) realized on regulated futures or foreign currency contracts closed during 2013.

FORM-1099-B - continued

Box 10. Shows any year-end adjustment to the profit or (loss) shown in box 9 due to open contracts on December 31, 2012.
Box 11. Shows the unrealized profit or (loss) on open contracts held in your account on December 31, 2013. These are considered closed out as of that date. This will become an adjustment reported as unrealized profit or (loss) on open contracts-12/31/2013 in 2014.
Box 12. Boxes 9, 10, and 11 are all used to figure the aggregate profit or (loss) on regulated futures or foreign currency contracts for the year. Include this amount on your 2013 Form 6781.
Boxes 13-15. Shows state income tax withheld.

 2/14/14 6:27

Investment Review (27 Items)- as of 08/05/2014 (Settle Date View)

Print | Expand | Contract | Save | Accounts | Trade date

Click on an investment class to show investment information or select a date from the drop-down listbox to view historical investment information (if available). **Disclaimer. Pricing changes made since the last statement may not be reflected in Investment Review values.

Assets as of: 12/31/2013   Account: All Accounts

Crowe Family Foundation

	P/I	Units	Market Value	% Mkt Value	Accrued Income	Tax Cost	Est Annual Income	Yield at Mkt	Market Price
CASH EQUIVALENTS			$0.00	0.000%	$0.00	$0.00	$0.00	0.000%	
⊞ COINS AND CURRENCY			$0.00	0.000%	$0.00	$0.00	$0.00	0.000%	
STIF & MONEY MARKET FUNDS			$21,106.19	3.802%	$0.78	$21,106.19	$4.85	0.023%	
⊞ TAXABLE			$21,106.19	3.802%	$0.78	$21,106.19	$4.85	0.023%	
EQUITY SECURITIES			$54,095.46	9.744%	$26.03	$54,379.60	$271.06	0.501%	
⊟ EXCHANGE TRADED FDS GOVT			$54,095.46	9.744%	$26.03	$54,379.60	$271.06	0.501%	
⊞ *464288661 ISHARES BARCLAYS 3-7 YEAR ETF Rating: WR*		*270.0000*	*$32,408.10*	*5.838%*	*$26.03*	*$32,661.90* ✓	*$250.56*	*0.773%*	*$120.03*
⊞ *72201R205 PIMCO 1-5 YEAR US TIPS INDEX ETF*		*410.0000*	*$21,687.36* ✓	*3.907%*	*$0.00*	*$21,717.70* ✓	*$20.50*	*0 095%*	*$52.90*
MUTUAL FUNDS			$479,937.37	86.454%	$247.76	$472,911.92	$8,803.37	1.834%	
⊟ ALTERNATIVE INVT FDS			$48,685.51	8.770%	$0.00	$48,879.85	$0.00	0.000%	
⊞ *003020336 ABERDEEN EQUITY LONG SHORT FUND Rating: N/A*		*876.8720*	*$10,864.44*	*1 957%*	*$0.00*	*$10,864.44*	*$0 00*	*0.000%*	*$12 39*
⊞ *34984T600 ABSOLUTE STRATEGIES FUND Rating: N/A*		*2,461.8960*	*$27,007 00*	*4 865%*	*$0 00*	*$27,154 71*	*$0 00*	*0.000%*	*$10.97*
⊞ *936793769 WASATCH LONG/SHORT FUND Rating: N/A*		*666.3010*	*$10,814 07*	*1 948%*	*$0.00*	*$10,860.70*	*$0 00*	*0 000%*	*$16 23*
⊟ FIXED INCOME			$83,727.65	15.082%	$156.46	$84,186.29	$3,830.28	4.575%	
⊞ *258620103 DOUBLELINE TOTAL RETURN BOND FUND Rating: N/A*		*3,498 0000*	*$37,708.44*	*6 793%*	*$85.41*	*$38,023 26*	*$1,948.39*	*5 167%*	*$10 78*
⊞ *742935489 OSTERWEIS STRATEGIC INCOME FUND Rating: N/A*		*1,150 3900*	*$13,620 62*	*2 454%*	*$24 68*	*$13,574.60*	*$600.50*	*4 409%*	*$11.84*
⊞ *722005816 PIMCO INVESTMENT GRADE CORPORATE BOND FUND*		*3,163.9250*	*$32,398.59*	*5.836%*	*$46.37*	*$32,588.43*	*$1,281.39*	*3 955%*	*$10.24*

Rating: N/A								
GOVERNMENT		$21,507.00	3.874%	$33.92	$21,728.10	$986.91	4.589%	
52469F333 WESTERN ASSET MORTGAGE BACKED SECURITIES FUND Rating: N/A	2,010 0000	$21,507 00	3 874%	$33.92	$21,728.10	$986.91	4.589%	$10 70
HIGH YIELD		$13,592.01	2.448%	$32.39	$13,577.22	$530.96	3.906%	
277911491 EATON VANCE FLOATING-RATE FUND Rating: N/A	1,479 0000	$13,592 01	2 448%	$32 39	$13,577 22	$530 96	3 906%	$9 19
INDEXED FIXED		$27,056.55	4.874%	$0 73	$27,162.50	$266.20	0.984%	
92206C755 VANGUARD MORTGAGE-BACKED SECURITIES INDEX FUND Rating: N/A	1,324 3540	$27,056.55	4 874%	$0 73	$27,162 50	$266 20	0.984%	$20 43
INTL DEVELOPED		$42,136.37	7.590%	$0.00	$40,739.58	$479.56	1.138%	
583821545 MANNING & NAPIER FUND INC-WORLD OPPORTUNITIES SERIES FUND Rating: N/A	4,655 9520	$42,136.37	7 590%	$0 00	$40,739 58	$479.56	1 138%	$9.05
INTL DIVERSIFIED		$362.33	0.065%	$0.00	$362.33	$14.20	3.919%	
880208400 TEMPLETON GLOBAL BOND FUND Rating: N/A	27.6800	$362 33	0 065%	$0.00	$362 33	$14.20	3 919%	$13 09
INTL EMERGING		$43,604.99	7.855%	$24.26	$43,466.76	$1,210.12	2.775%	
38145N303 GOLDMAN SACHS LOCAL EMERGING MARKETS DEBT FUND Rating: N/A	1,264.5260	$10,710 54	1 929%	$22.76	$10,862 28	$566 51	5 289%	$8 47
683974505 OPPENHEIMER DEVELOPING MARKETS FUND Rating: N/A	591.4150	$22,213 55	4.001%	$0 00	$21,740 40	$96 40	0.434%	$37.56
72201F516 PIMCO EMERGING LOCAL BOND INSTL FD Rating: N/A	1,144 7920	$10,680.91	1.924%	$1.50	$10,864 08	$547 21	5 123%	$9 33
LARGE CAP GROWTH		$45,082.02	8.121%	$0.00	$43,461.30	$0.00	0.000%	
45775L408 T. ROWE PRICE INSTITUTIONAL LARGE-CAP GROWTH FUND Rating: N/A	1,653.7790	$45,082.02	8 121%	$0 00	$43,461.30	$0 00	0.000%	$27 26
LARGE CAP VALUE		$103,876.46	18.712%	$0.00	$100,501.14	$1,259.33	1.212%	
314172560 FEDERATED STRATEGIC VAL DIV IS Rating. N/A	4,764 7890	$27,826.37	5 013%	$0 00	$27,159 30	$943 43	3 390%	$5.84
47803U640	2,507 9420	$45,117 88	8.127%	$0.00	$43,462 64	$0.00	0 000%	$17 99

JOHN HANCOCK FUNDS III DISCIPLINED VALUE FUND Rating· N/A								
⊞ 4812A1142 JPMORGAN U.S. EQUITY FUND Rating· N/A	2,193.7740	$30,932.21	5 572%	$0 00	$29,879 20	$315 90	1.021%	$14.10
⊟ **MID CAP GROWTH**		**$16,733.35**	**3.014%**	**$0.00**	**$16,286.04**	**$0.00**	**0.000%**	
⊞ 277902698 EATON VANCE ATLANTA CAPITAL SMID CAP FUND Rating· N/A	677.7380	$16,733.35	3.014%	$0 00	$16,286 04	$0 00	0 000%	$24.69
⊟ **OTHER INTL EQUITY**		**$22,308.58**	**4.019%**	**$0.00**	**$21,713.01**	**$225.82**	**1.012%**	
⊞ 56063J716 MAINSTAY ICAP INTERNATIONAL FUND Rating: N/A	620.3720	$22,308.58	4.019%	$0 00	$21,713 01	$225.82	1 012%	$35 96
⊟ **SMALL CAP GROWTH**		**$5,616.33**	**1.012%**	**$0.00**	**$5,425.30**	**$0.00**	**0.000%**	
⊞ 779917103 T ROWE PRICE DIVERSIFIED SMALL-CAP GROWTH FUND INC Rating: N/A	224.7430	$5,616 33	1.012%	$0 00	$5,425 30	$0 00	0.000%	$24 99
⊟ **SMALL CAP VALUE**		**$5,648.23**	**1.017%**	**$0.00**	**$5,422.50**	**$0.00**	**0.000%**	
⊞ 0075W0593 CAMBIAR SMALL CAP FUND Rating: N/A	245 3620	$5,648 23	1.017%	$0 00	$5,422 50	$0 00	0 000%	$23 02
TOTAL:		**$555,139.02**	**100%**	**$274.57**	**$548,397.71**	**$9,079.29**	**1.635%**	

Please note: Market values reflect end of previous business day's pricing. Transactions can include current business day investment activities such as, trades, share changes for stock splits, bond interest payments, etc. For stock splits, this can result in an inflated market value due to the system reflecting pre-split pricing and post-split quantities. Retroactive pricing adjustments may cause differences between SPV market values and printed statement market values.

Schedule K-1
(Form 1065)

Department of the Treasury
Internal Revenue Service

2013

For calendar year 2013, or tax

What are the portfolio's investments (Summary)?

GENSPRING FAMILY OFFICES

Allocation Summary by Investment

Crowe Family Foundation (644g)

As of December 31, 2013

Investment Strategy/Holding	Description		Total Cost	Market Value	% Portfolio
Multi-Strategy					
Silver Creek Early Advantage Fund LTD Class A	Multi-Strategy Hedge		$29,454 00	$20,628 85	18 23%
Total Multi-Strategy			$29,454 00	**$20,628.85**	18 23%
Private Real Estate					
AMA Private Real Estate Fund I LP	Multi-Strategy	see K-1	$46,301 30	$92,523 70	81 77%
Total Private Real Estate			$46,301 30	**$92,523.70**	81 77%
Grand Total			**$75,755.30**	**$113,152.55**	**100.00%**

Inception Date 9/30/2006 Cash may include GenSpring fees accrued but not yet collected Please see the Disclosures and Definitions at the end of this report for definitions of the various Category categories and information integral to your investment decision making process Past performance is not necessarily indicative of future results. The performance data herein is UNAUDITED