

Form **990-PF**
 Department of the Treasury
 Internal Revenue Service

Return of Private Foundation
or Section 4947(a)(1) Trust Treated as Private Foundation
 ▶ Do not enter social security numbers on this form as it may be made public.
 ▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

OMB No 1545-0052
2018
Open to Public Inspection

For calendar year 2018, or tax year beginning 07-01-2018 , and ending 06-30-2019

Name of foundation RUTH WILCOX FUND 4		A Employer identification number 61-6075789
Number and street (or P.O. box number if mail is not delivered to street address) 116 ALLEGHENY CENTER MALL P8YB3502L	Room/suite	B Telephone number (see instructions) (412) 762-8133
City or town, state or province, country, and ZIP or foreign postal code PITTSBURGH, PA 15212		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ <u>1,802,848</u>	J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis)</i>	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	40,610	40,610		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	53,711			
	b Gross sales price for all assets on line 6a <u>305,462</u>				
	7 Capital gain net income (from Part IV, line 2)		53,711		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	94,321	94,321			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	13,525	12,849		676
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)				0
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	16,593			0
	19 Depreciation (attach schedule) and depletion	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings		0	0	
	22 Printing and publications		0	0	
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	30,118	12,849	0	676
	25 Contributions, gifts, grants paid	80,983			80,983
26 Total expenses and disbursements. Add lines 24 and 25	111,101	12,849	0	81,659	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	-16,780				
b Net investment income (if negative, enter -0-)		81,472			
c Adjusted net income (if negative, enter -0-)			0		

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	33,835	50,482	50,482
	3 Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____		0	0
	4 Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____ 0			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)			
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	1,757,163	1,723,825	1,752,366
	14 Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	1,790,998	1,774,307	1,802,848	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> 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 ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	1,790,214	1,774,233	
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
29 Retained earnings, accumulated income, endowment, or other funds	784	74		
30 Total net assets or fund balances (see instructions)	1,790,998	1,774,307		
31 Total liabilities and net assets/fund balances (see instructions) .	1,790,998	1,774,307		

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	1,790,998
2 Enter amount from Part I, line 27a	2	-16,780
3 Other increases not included in line 2 (itemize) ▶ _____	3	89
4 Add lines 1, 2, and 3	4	1,774,307
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	1,774,307

Part VII-A Statements Regarding Activities (continued)

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

Located at 116 ALLEGHENY CENTER MALL P8-YB35- PITTSBURGH PA ZIP+4 15212

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here and enter the amount of tax-exempt interest received or accrued during the year.

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

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

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

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

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling. ▶

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

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

	Tax year	Prior 3 years			(e) Total
	(a) 2018	(b) 2017	(c) 2016	(d) 2015	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))

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

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

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

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

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

c Any submission deadlines

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

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> KOSAIR CHARITIES COMMITTEE INC 982 EASTERN PARKWAY LOUISVILLE, KY 402171566	NONE	PC	HEALTH CARE FOR CHILD W/	80,983
Total			▶ 3a	
b <i>Approved for future payment</i>				
Total			▶ 3b	

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

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
1 5322 908 DREYFUS INTERNATIONAL NAME CHG 06/03/19		2018-05-02	2018-10-24
1 157 407 AMG MANAGERS LMCG SMALL CAP GROWTH FUND		2018-05-02	2018-11-15
286 086 AB CONCENTRATED GROWTH-ADV		2018-05-02	2018-11-15
99 03 BLACKROCK TOTAL RETURN-I		2018-05-02	2018-11-15
357 349 DELAWARE VALUE FUND CLASS-I		2018-05-02	2018-11-15
85 913 WCM FOCUSED INTL GROWTH-INS		2018-10-24	2018-11-15
14 ISHARES TR S&P 500 INDEX FD		2018-05-02	2018-11-15
735 93 MADISON MID CAP FUND CLASS Y		2018-05-02	2018-11-15
114 046 METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I		2018-05-02	2018-11-15
171 197 PRINCIPAL MID CAP FUND CLASS INS		2018-05-02	2018-11-15

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
90,702		98,633	-7,931
2,689		2,626	63
10,777		10,030	747
1,096		1,120	-24
7,883		7,662	221
1,305		1,261	44
3,815		3,738	77
7,683		7,183	500
1,331		1,343	-12
4,689		4,583	106

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-7,931
			63
			747
			-24
			221
			44
			77
			500
			-12
			106

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(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)
421 926 PGIM HIGH YIELD FUND CLASS R6		2018-05-02	2018-11-15
1 365 711 T ROWE PRICE INSTITUTIONAL FLOATING RATE FUND		2018-05-02	2018-11-15
224 SCHWAB US REIT ETF		2018-05-02	2018-11-15
75 233 TOUCHSTONE SM CAP VAL-INST		2018-05-02	2018-11-15
94 029 TRIBUTARY SMALL COMPANY FD INST PLUS FD 1705		2018-05-02	2018-11-15
39 626 WESTERN ASSET CORE PLUS BOND FD CLASS I FD 287		2018-05-02	2018-11-15
317 88 BLACKROCK TOTAL RETURN-I		2018-05-02	2018-12-27
541 169 MFS EMERGING MARKETS DEBT FUND CLASS I			2018-12-27
200 411 METROPOLITAN WEST UNCONSTRAINED BOND FUND CLASS I		2018-05-02	2018-12-27
669 219 PGIM HIGH YIELD FUND CLASS R6		2018-05-02	2018-12-27

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(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)
2,224		2,283	-59
3,624		3,661	-37
9,265		8,763	502
1,930		1,947	-17
2,723		2,686	37
435		452	-17
3,560		3,595	-35
7,376		7,741	-365
2,329		2,361	-32
3,413		3,620	-207

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(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	
			-59
			-37
			502
			-17
			37
			-17
			-35
			-365
			-32
			-207

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(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)
371 23 T ROWE PRICE INSTITUTIONAL FLOATING RATE FUND		2018-05-02	2018-12-27
1 310 105 TOUCHSTONE SANDS EM GR-INST FUND 565		2018-11-15	2018-12-27
333 253 WESTERN ASSET CORE PLUS BOND FD CLASS I FD 287		2018-05-02	2018-12-27
103 85 AMG MANAGERS LMCGR SMALL CAP GROWTH FUND		2018-12-27	2019-06-19
229 26 AMG MANAGERS LMCGR SMALL CAP GROWTH FUND		2018-05-02	2019-06-19
231 831 AB CONCENTRATED GROWTH-ADV		2018-12-27	2019-06-19
98 563 AB CONCENTRATED GROWTH-ADV		2018-05-02	2019-06-19
197 941 OAKMARK INTL SM CAP-INST 2888		2018-12-27	2019-06-19
600 824 WCM FOCUSED INTL GROWTH-INS			2019-06-19
8 ISHARES TR S&P 500 INDEX FD		2018-05-02	2019-06-19

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(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)
3,545		3,716	-171
3,507		3,501	6
3,722		3,799	-77
1,960		1,568	392
4,326		3,824	502
9,394		7,386	2,008
3,994		3,456	538
2,904		2,411	493
10,352		8,768	1,584
2,339		2,136	203

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(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	
			-171
			6
			-77
			392
			502
			2,008
			538
			493
			1,584
			203

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

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
8 ISHARES TR S&P 500 INDEX FD		2018-12-27	2019-06-19
1 9 ISHARES TR MSCI EAFE IDX			2019-06-19
225 274 LAZARD GLOBAL LISTED INFRASTRUCTURE PORTFOLIO		2018-12-27	2019-06-19
547 375 MADISON MID CAP FUND-R6		2018-12-27	2019-06-19
109 69 MADISON MID CAP FUND-R6		2018-05-02	2019-06-19
350 374 PRINCIPAL MIDCAP FUND-R6		2018-12-27	2019-06-19
108 532 PRINCIPAL MIDCAP FUND-R6		2018-05-02	2019-06-19
126 SCHWAB US REIT ETF		2018-05-02	2019-06-19
50 SCHWAB US REIT ETF		2018-12-27	2019-06-19
53 32 TOUCHSTONE SANDS EM GR-INST FUND 565		2018-11-15	2019-06-19

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
2,339		1,956	383
583		527	56
3,510		3,025	485
6,158		4,985	1,173
1,234		1,096	138
10,283		7,862	2,421
3,185		2,901	284
5,763		4,929	834
2,287		1,889	398
696		602	94

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(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	
			383
			56
			485
			1,173
			138
			2,421
			284
			834
			398
			94

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
68 68 TOUCHSTONE SM CAP VAL-INST		2018-12-27	2019-06-19
1 44 453 TRIBUTARY SMALL COMPANY FD INST PLUS FD 1705		2018-12-27	2019-06-19
877 133 WASATCH INTL OPPORTUNIT-INST			2019-06-19
248 534 WASATCH INTL OPPORTUNIT-INST		2018-05-02	2019-06-19
CAPITAL GAIN DIVIDENDS	P		

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
1,631		1,424	207
1,216		1,069	147
3,158		2,756	402
895		877	18
			47,632

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(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	
			207
			147
			402
			18

TY 2018 Investments - Other Schedule**Name:** RUTH WILCOX FUND 4**EIN:** 61-6075789**Investments Other Schedule 2**

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
MUTUAL FUNDS - FIXED	AT COST	421,280	428,163
MUTUAL FUNDS - EQUITY	AT COST	1,302,545	1,324,203

TY 2018 Other Increases Schedule**Name:** RUTH WILCOX FUND 4**EIN:** 61-6075789

Description	Amount
POSTED IN CURRENT YEAR FOR PRIOR YEAR	89

TY 2018 Taxes Schedule**Name:** RUTH WILCOX FUND 4**EIN:** 61-6075789

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL TAX PAYMENT - PRIOR YE	8,057	0		0
FEDERAL ESTIMATES - PRINCIPAL	8,536	0		0