

September 30, 2024

DONOR INVESTMENT POOLS

The Community Foundation of Shelby County provides donors with the option to invest in either a Conservative, Balanced, or Growth Pool. Each Pool's investment objectives, target allocations, and risk/return characteristics differ.

Asset Allocation

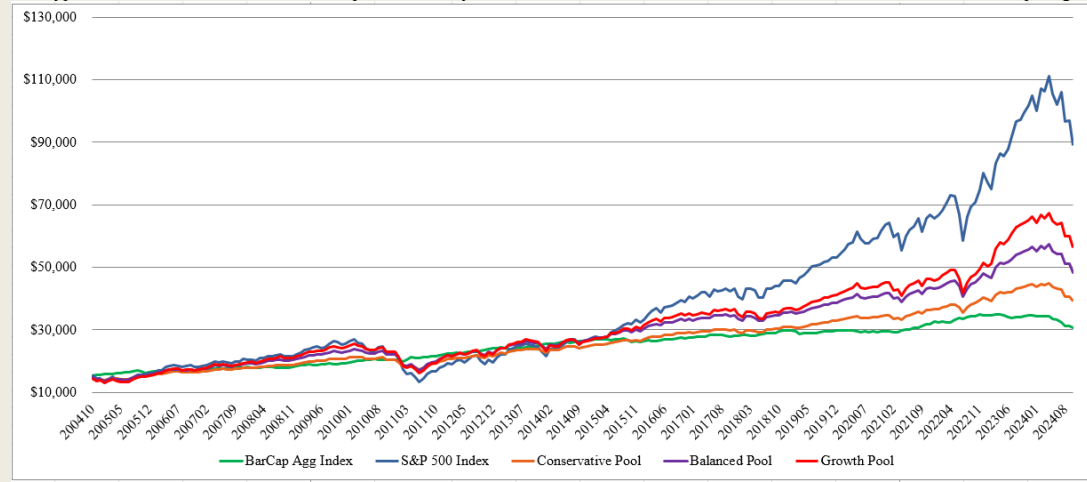
	Conservative Pool	Balanced Pool	Growth Pool	S&P 500 Index	Barclays Aggregate Index
Domestic Equity	25%	37.5%	40%	100%	-
International Equity	10%	17.5%	25%	-	-
Private Investments	-	-	5%	-	-
Diversifying Strategies	5%	7.5%	10%	-	-
Fixed Income & Cash	50%	30%	15%	-	100%
Opportunistic Fixed Income	10%	7.5%	5%	-	-

Risk/Return Characteristics (10/1/2004-9/30/2024)

	Conservative Pool	Balanced Pool	Growth Pool	S&P 500 Index	Barclays Aggregate Index
Investment Objectives	Principal preservation targeting modest levels of capital appreciation and income.	Balance of capital appreciation and principal preservation.	Long-term capital appreciation.	-	-
Annualized Return ¹	5.1%	6.2%	6.6%	10.1%	3.2%
Standard Deviation ²	6.4%	9.1%	11.3%	14.9%	4.2%
Maximum Drawdown ³	-19.5%	-28.2%	-36.6%	-50.9%	-17.2%

Growth of \$10,000 (10/1/2004-9/30/2024)

The hypothetical \$10,000 investment chart is plotted monthly from 10/1/2004-9/30/2024 and includes reinvestment of dividends and capital gain



The CFSC follows a Statement of Spending and Investment Policy approved by its Board of Trustees. It provides basic guidelines to balance the CFSC goals to build community capital for future use with the corresponding obligation to support current and future community needs.

A seven member Investment committee reviews investment pool composition and experience quarterly and recommends enhancements to the Board of Trustees.

CFSC has retained an independent investment consultant for oversight of its assets. Clearstead is a premier independent investment advisory firm located in Cleveland, Ohio.

Current performance may be lower or higher than the performance shown above. Fund returns reflect the reinvestment of all income and dividends. The historical Pool returns are comprised of representative indices for Domestic Equity (Russell 3000 Index), International Equity (MSCI World Ex US Index), Diversifying Strategies (HFRI Fund of Funds Index), and Fixed Income & Cash (BarCap Aggregate Index).¹ Return expressed as a time-weighted annual percentage. ² Historical deviation of returns from the mean. ³ Historical peak-to-trough decline during a specified period. All returns are gross of fees. Past performance is no guarantee of future results.