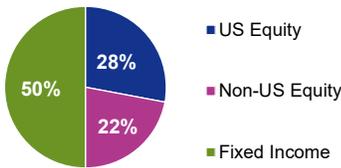


The TCF Intermediate Pool seeks moderate growth in a balanced portfolio of domestic and international public equities and fixed income, with an anticipated modest level of volatility. The Pool invests roughly 50% in public equities and 50% in fixed income.

The Foundation maintains a disciplined process, regardless of market fluctuations, to ensure the long-term viability of its invested assets. This approach has proven prudent and sound over time.

## TCF INTERMEDIATE POOL FACTS

Eligible fund types	Non-endowed funds of <b>\$100,000+</b>	<b>Investment Strategy:</b> <ul style="list-style-type: none"> <li>» Construct a well-diversified portfolio able to achieve its return objective of moderate growth during a variety of economic and market conditions.</li> <li>» Balance the portfolio between return and protection of principal (equity and fixed income).</li> <li>» Avoid attempts to predict short-term market behavior with market timing strategies.</li> <li>» Invest in index funds as a low-cost portfolio solution.</li> </ul>		
Investment time horizon	<b>3-7 Years</b>			
Target allocation	 <ul style="list-style-type: none"> <li>■ US Equity</li> <li>■ Non-US Equity</li> <li>■ Fixed Income</li> </ul>			
Investment advisor	Crewcial Partners, LLC ( <i>formerly known as Colonial Consulting, LLC</i> ) <a href="http://www.crewcialpartners.com">www.crewcialpartners.com</a>			
Managers	<b>0% Active   100% Passive</b>			
Estimated expense ratio, including Investment Advisor fees	<table border="0"> <tr> <td><b>.20%</b> Total</td> <td> <ul style="list-style-type: none"> <li><b>0.10%</b> Advisor fees</li> <li><b>0.04%</b> Custody fees</li> <li><b>0.06%</b> Manager fees</li> </ul> </td> </tr> </table>		<b>.20%</b> Total	<ul style="list-style-type: none"> <li><b>0.10%</b> Advisor fees</li> <li><b>0.04%</b> Custody fees</li> <li><b>0.06%</b> Manager fees</li> </ul>
<b>.20%</b> Total	<ul style="list-style-type: none"> <li><b>0.10%</b> Advisor fees</li> <li><b>0.04%</b> Custody fees</li> <li><b>0.06%</b> Manager fees</li> </ul>			
Volatility (standard deviation)*	<b>9.3%</b>			

\*Standard deviation is a volatility statistic that quantifies the expected variability of returns around their anticipated mean.

### Anticipated Performance

Funding and performance start date for this pool is February 1, 2018. Ten-year annualized anticipated return is 6.2%, with an expected standard deviation of 9.3%, a volatility statistic that quantifies the expected variability of returns around their anticipated mean. Our investment advisor, Crewcial Partners, uses a process for generating expected returns based on a ten-year time horizon, consideration of capital markets in terms of current conditions, current valuations, and various other drivers, as well as historical returns and information gleaned from managers.

### Annualized Performance, net of fees, reported as of the close of the previous calendar year.

DECEMBER 31, 2024	Since Feb 2018	5 Years	3 Years	1 Year
<b>TCF Intermediate Pool: \$5.8 Million</b>	<b>4.3%</b>	<b>4.6%</b>	<b>1.5%</b>	<b>8.4%</b>
<b>Custom Benchmark</b>	<b>4.8%</b>	<b>4.9%</b>	<b>1.5%</b>	<b>8.0%</b>

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**The Community Foundation's  
Investment Committee:**

**George Egan, Chair**  
*President, CEO,  
Reinhold Corporation*

**David Gonino**  
*Chief Investment Officer,  
Alfred I. duPont Testamentary Trust*

**Susan Remmer Ryzewic**  
*President, CEO,  
EHR Investments, Inc.*

**Richard L. Sisisky**  
*President,  
The Shircliff & Sisisky Company*

**Amy Wacaster**  
*Community Leader*

**Dori Walton, CFA**  
*Former Investment Banker, ING*

**R. Halsey Wise**  
*Chairman, CEO,  
AfterNext HealthTech*

**Michael DuBow, Board Chair**  
*Ex-Officio  
DuBow Family Foundation*

**Strategic Allocation and Approved Manager Roster**

EQUITY		50%
US large/mid cap equity	Vanguard Institutional Index Fund	20%
US small cap equity	Vanguard Small Cap Index Fund	8%
Non-US developed markets	Vanguard Developed Markets Index Fund	18%
Non-US emerging markets	Vanguard Emerging Markets Stock Index Fund	4%
FIXED INCOME		50%
US aggregate bonds	Vanguard Total Bond Market Index Fund	35%
US short-term bonds	Vanguard Ultra Short-Term Bond Fund	10%
High yield bonds	Vanguard High-Yield Corporate Fund	5%

**Our Investment Advisor**

The Foundation partners with Crewcial Partners, LLC (formerly known as Colonial Consulting), an independent investment advisory firm serving U.S. not-for-profits. Crewcial Partners advises our Investment Committee and makes recommendations with respect to investment strategy, asset allocation, and manager selection. Crewcial Partners has a fiduciary obligation to the Foundation with a goal of increasing the value of our portfolios, is independent of the managers they recommend and has no other lines of business.

For more information, see their website at [www.crewcialpartners.com](http://www.crewcialpartners.com).