



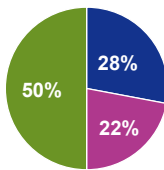
THE COMMUNITY
FOUNDATION
FOR NORTHEAST FLORIDA

TCF INTERMEDIATE POOL

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

*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
TCF Intermediate Pool: \$5.8 Million	4.3%	4.6%	1.5%	8.4%
Custom Benchmark	4.8%	4.9%	1.5%	8.0%

For more information, contact:



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The Community Foundation's Investment Committee:

George Egan, Chair
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Reinhold Corporation*

David Gonino
*Chief Investment Officer,
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Susan Remmer Ryzewic
*President, CEO,
EHR Investments, Inc.*

Richard L. Sisisky
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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.