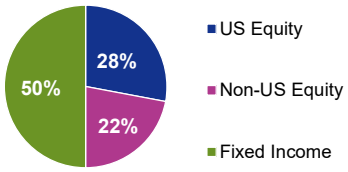
THE COMMUNITY FOUNDATION FOR NORTHEAST FLORIDA

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 time horizon	**3-7 Years**
Target allocation	
Investment advisor	Crewcial Partners, LLC *(formerly known as Colonial Consulting, LLC)* www.crewcialpartners.com
Managers	**0%** Active | **100%** Passive
Estimated expense ratio, including Investment Advisor fees	**.18% Total** — **0.10%** Advisor fees, **0.04%** Custody fees, **0.09%** Manager fees
Volatility (standard deviation)*	**9.3%**

Investment Strategy:

- 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.

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

Annualized Performance (net of fees)

SEPTEMBER 30, 2026	Since Feb 2018	5 Years	3 Years	1 Year
TCF Intermediate Pool: $10.3 Million	5.7%	5.5%	12.7%	8.0%
Custom Benchmark	6.2%	5.6%	12.6%	8.2%

For more information, contact:



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The Community Foundation's Investment Committee:

George Egan, Chair
President, CEO,
Reinhold Corporation

Margaret G. Blakelock
Retired Investment Consultant

Dan Edelman, CPA
Family Office Advisor

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

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

Amy Wacaster
Community Leader

Dori Walton, CFA
Former Investment Banker, ING

R. Halsey Wise
CEO, Lyric

Richard L. Sisisky, Board Chair
Ex-Officio
The Shircliff & Sisisky Company

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.

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