## **FUNDS ARE INVESTED** IN ALIGNMENT WITH YOUR CHARITABLE GOALS



low risk

# VOLATILITY

high risk

#### **Short Term Pool**

Objective: To preserve capital with minimal volatility.

Investment Expenses:\* 0.15%



100% MONEY MARKET

#### Intermediate Pool

**Objective:** To grow capital through a balanced mix of growth-oriented and defensive investments with a moderate level of volatility.

Investment Expenses:\* 0.20%



26% U.S. LARGE-CAP EQUITY
2% U.S. SMALL-CAP EQUITY
16% DEVELOPED INT'L EQUITY
6% EMERGING MARKETS EQUITY
40% FIXED INCOME

10% FIXED INCOME

10% DIVERSIFIED HEDGE FUNDS

#### Socially Responsible Pool

**Objective:** To grow capital long term through funds screened for environmental, social, and governance (ESG) factors.

Investment Expenses:\* 0.54%



39% U.S. LARGE-CAP EQUITY
31% DEVELOPED INT'L EQUITY
30% FIXED INCOME

#### Long Term Diversified Pool

**Objective:** To grow capital long term through a highly diversified portfolio designed to reduce public market volatility through diversification and enhance returns through private market investments.

Investment Expenses:\* 0.87%



29% U.S. LARGE-CAP EQUITY
2% U.S. SMALL-CAP EQUITY

17% DEVELOPED INT'L EQUITY
7% EMERGING MARKETS EQUITY
10% PRIVATE EQUITY

10% FIXED INCOME
10% PRIVATE DEBT
10% DIVERSIFIED HEDGE FUNDS
5% REAL ASSETS

### Long Term Aggressive Growth Pool

**Objective:** To maximize growth of capital long term through funds that emphasize public equities with less diversification and a high level of volatility.

Investment Expenses:\* 0.21%



**45%** U.S. EQUITY

35% INTERNATIONAL EQUITY

15% FIXED INCOME5% MONEY MARKET

#### **External Fund Management**

At a donor's request and recommendation, charitable assets of a certain size may be managed by external money managers who are independent of the donor and agree to follow ACF investment guidelines and policies.

