



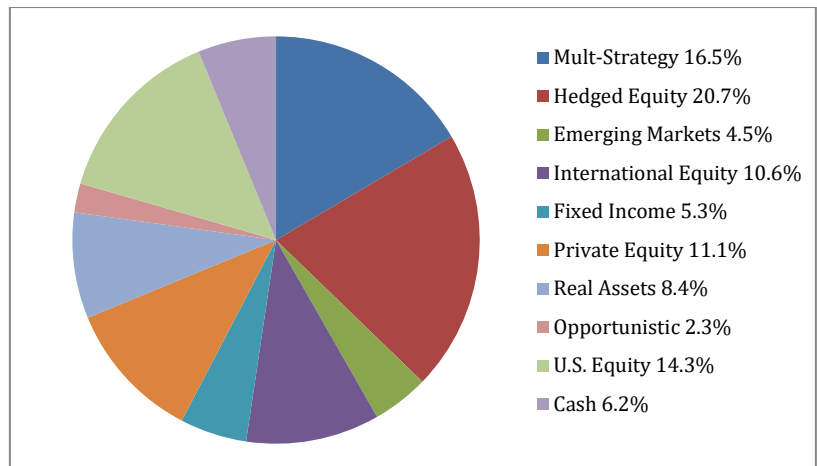
Donors creating a fund at the Community Foundation of Greater Chattanooga, Inc. can choose to participate in one of the Foundation's investment pools. Below are the investment objectives and performance of the available pools.

### Long-Term Growth Investment Pool

**Investment Objective:** The primary investment objective of this pool is to maximize total return in real terms over a long time period while minimizing the possibility of permanent loss of capital. The intent is to preserve the purchasing power of grants and portfolio values based on the current spending policies of funds participating in the pool. The Long-Term Growth Investment Pool holds a large portion of the Foundation's total assets including endowment funds seeking long-term (over 10 years) performance.

**Pool Management:** Stewardship of these valuable community assets is the responsibility of the Foundation's investment committee. The committee's responsibilities include: the determination of target allocation, selection of asset classes and managers, rebalancing of assets and performance evaluation. The investment committee contracted the investment consulting services of Memphis-based Gerber/Taylor Associates, Inc. in 1995. Gerber/Taylor has approximately 100 clients who have over \$12 billion in combined assets. This fund currently holds over \$56 million for the Community Foundation.

| Returns for Long-Term Growth Investment Pool |       |
|----------------------------------------------|-------|
| 4th Quarter 2019                             | 3.9%  |
| Year-to-Date                                 | 12.8% |
| One year                                     | 12.8% |
| Three Years                                  | 7.3%  |
| Five Years                                   | 4.8%  |
| Ten Years                                    | 7.1%  |



Current allocations for Long-Term Growth Investment Pool

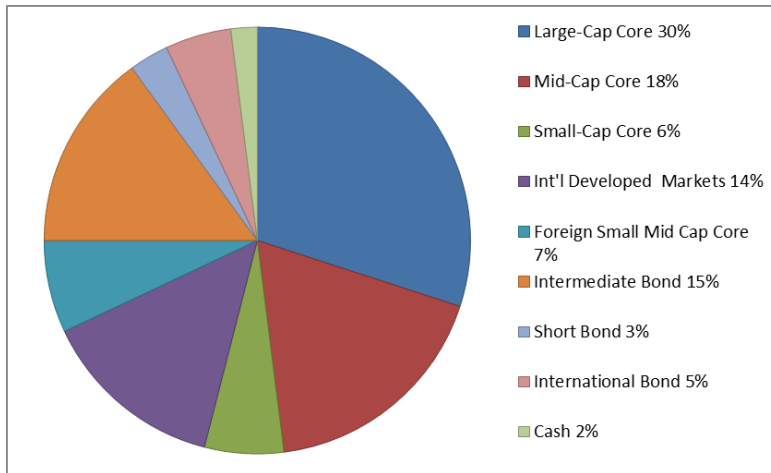
### Moderate Growth Pool

**Investment Objective:** The primary objective of this pool is growth through capital appreciation using proper asset class diversification. The portfolio use of fixed income is for diversification purposes with little consideration toward income. The portfolio uses exchange-traded funds (ETFs) among different asset classes and sub-classes having differing investment styles. The portfolio is currently allocated 75% in equities and 25% in fixed income. The Moderate Growth Portfolio is intended for investors with high levels of risk tolerance and a long-term investment horizon.

**Pool Management:** The investment committee of the Foundation has chosen FTB Advisors, Inc. to manage the Moderate Growth Pool. FTB Advisors is a registered investment company focused on managing investment portfolios for clients in the private, corporate and public sectors. FTB Advisors is responsible for over \$4 billion in client assets.



## Moderate Growth Pool (continued)



Current allocations for Moderate Growth Pool

| Returns for Moderate Growth Pool |       |
|----------------------------------|-------|
| 4th Quarter 2019                 | 6.6%  |
| Year-to-Date                     | 18.9% |
| One year                         | 18.9% |
| Three Years                      | 4.3%  |
| Five Years                       | N/A   |

## Short-Term Investment Pool

**Investment Objective:** The primary investment objective of this pool is the preservation of assets. This option is chosen by donors for short-term, non-endowed donor-advised Funds and also for many of the Project Funds held by the Foundation. Donors who choose the Short-Term Investment pool seek to preserve their charitable assets and are not interested in the growth strategies due to the risks associated.

| Returns for Short-Term Investment Pool |      |
|----------------------------------------|------|
| 4th Quarter 2019                       | .4%  |
| Year-to-Date                           | 1.5% |
| One year                               | 1.5% |
| Three Years                            | 1.7% |
| Five Years                             | 1.0% |

**Pool Management:** The investment committee of the Foundation has chosen for this pool is held at First Tennessee Bank with the underlying investment in the FTB Deposit account. Funds deposited in the FTB Deposit Account are generally eligible for deposit insurance by the FDIC up to a total of \$250,000 principal and accrued interest. Amounts over \$250,000 invested in the FTB Deposit Account are collateralized by U.S. Government or Agency securities. The Fund seeks to obtain as high a level of current income as is consistent with the preservation of principal and liquidity within the limitations prescribed for the fund.

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## Individually Managed Funds

If you have an advisor you already work with to manage other assets, and you would like him or her to manage this fund as well, we have a program to accommodate that. We are happy to allow donors to work with their advisors to develop an investment strategy, choose assets, and determine asset allocation for charitable funds. More information about this option is available on request.