

Whatcom Community Foundation

Investment Returns

December 31, 2022

LongTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
LongTerm Pool Returns		7.31%	-15.76%	3.73%	5.35%	9.17%		
Benchmark Returns		6.63%	-16.04%	3.91%	5.40%	**		
<i>Pool Investments</i>				<i>Benchmarks</i>				
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	US Large-Cap	VFIAX	17,563,976	38.9%	7.89%	S&P 500 TR	39.0%	7.56%
	US Mid-Cap	VIMAX	2,344,222	5.2%	9.22%	S&P 400 TR	5.2%	10.78%
	US Small-Cap	VSMAX	3,533,287	7.8%	8.37%	Russell 2000	7.8%	6.23%
	Non-US	VTIAX	7,765,948	17.2%	14.51%	MSCI ACWI ex US IMI	17.0%	14.15%
BONDS	Intermed-Term	VBILX	10,139,782	22.4%	1.93%	Bloombergs Aggr Bond	23.0%	1.87%
REAL ESTATE	USREIT	VGSLX	2,214,335	4.9%	4.67%	MSCI US REIT	5.0%	5.22%
CASH EQUIV	Money Market	VMMXX	1,614,262	3.6%	0.90%	3-Month T-Bill	3.0%	0.89%
			\$45,175,811					
IMPACT	Private Equity	Foundant	\$499,992					
			\$45,675,804					
					Pool Return for QTR			7.31%
					Benchmark Return for QTR			6.63%
* annual average								
** former investment allocation and benchmarks								

LongTerm Socially Screened Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
LongTerm Soc Pool Returns		5.33%	-19.21%	4.32%	6.81%	10.90%		
Benchmark Returns		5.71%	-16.36%	4.64%	6.69%	**		
<i>Pool Investments</i>				<i>Benchmarks</i>				
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	US Large-Cap	VFTSX	\$2,055,571	65.1%	14.36%	S&P 500 TR	65%	7.56%
	FTSE Social							
BONDS	Intermed-Term	VBILX	\$845,562	26.8%	3.31%	Barclay's Aggr Bond	27%	1.87%
REAL ESTATE	USREIT	VGSLX	\$157,318	5.0%	10.82%	MSCI US REIT	5%	5.22%
CASH EQUIV	Money Market	VMMXX	\$98,978	3.1%	4.35%	3-Month T-Bill	3%	0.89%
			\$3,157,429					
					Pool Return for QTR			5.33%
					Benchmark Return for QTR			5.71%
* annual average								
** former investment allocation and benchmarks								

MidTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
MidTerm Pool Returns		3.20%	-14.04%	1.38%	3.31%	5.41%		
Benchmark Returns		3.41%	-14.05%	0.61%	2.97%	**		
<i>Pool Investments</i>				<i>Benchmarks</i>				
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	US Large-Cap	VFIAX	\$108,603	25.0%	8.71%	S&P 500 TR	25%	7.56%
BONDS	Intermed-Term	VBILX	\$282,760	65.1%	1.95%	Barclay's Aggr Bond	65%	1.87%
REAL ESTATE	USREIT	VGSLX	\$21,078	4.8%	4.60%	MSCI US REIT	5%	5.22%
CASH EQUIV	Money Market	VMMXX	\$22,203	5.1%	0.82%	3-Month T-Bill	5%	0.89%
			\$434,643					
					Pool Return for QTR			3.20%
					Benchmark Return for QTR			3.41%
* annual average								
** former investment allocation and benchmarks								

Performance is preliminary and subject to change.

Actual returns are gross of WCF Administrative fees, and are calculated using annualized quarterly results.