

Whatcom Community Foundation

Investment Returns

September 30, 2025

LongTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>LongTerm Pool Returns</i>	5.54%	11.54%	17.69%	10.58%	9.93%		
	<i>Benchmark Returns</i>	5.46%	10.66%	16.30%	10.11%	9.61%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	<i>Sector</i>							
	<i>US Large-Cap</i>	VFIAX	24,830,464	39.8%	7.91%	S&P 500 TR	39.0%	8.12%
	<i>US Mid-Cap</i>	VIMAX	3,245,995	5.1%	5.15%	CRSP U.S. Mid Cap	5.2%	4.57%
	<i>US Small-Cap</i>	VSMAX	4,981,408	8.0%	7.43%	CRSP U.S. Small Cap	7.8%	6.83%
	<i>Non-US</i>	VTIAX	10,762,195	17.2%	6.90%	MSCI ACWI ex US IMI	17.0%	5.60%
BONDS	<i>Intermed-Term</i>	VBILX	14,035,686	22.5%	1.99%	Bloombergs Aggr Bond	23.0%	2.14%
REAL ESTATE	<i>USREIT</i>	VGSLX	3,098,203	5.0%	3.77%	MSCI US REIT	5.0%	3.76%
CASH EQUIV	<i>Money Market</i>	VMFXX	1,510,350	2.4%	1.05%	3-Month T-Bill	3.0%	1.10%
			<u>\$62,464,301</u>					
IMPACT INVESTMENTS			<u>\$1,199,760</u>		0.86%			
			<u>\$63,664,060</u>					
	<i>* annual average</i>			<i>Pool Return for QTR</i>	5.54%	<i>Benchmark Return for QTR</i>		5.46%

LongTerm Socially Screened Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>LongTerm Soc Pool Returns</i>	6.13%	15.24%	19.95%	11.24%	11.82%		
	<i>Benchmark Returns</i>	6.08%	12.30%	18.25%	11.23%	11.01%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	<i>Sector</i>							
	<i>US Large-Cap</i>	VFTAX	\$7,488,978	65.0%	8.24%	S&P 500 TR	65%	8.12%
	<i>FTSE Social</i>							
BONDS	<i>Intermed-Term</i>	VBILX	\$3,109,308	27.0%	2.01%	Barclay's Aggr Bond	27%	2.14%
REAL ESTATE	<i>USREIT</i>	VGSLX	\$576,870	5.0%	3.78%	MSCI US REIT	5%	3.76%
CASH EQUIV	<i>Money Market</i>	VMFXX	\$345,160	3.0%	0.98%	3-Month T-Bill	3%	1.10%
			<u>\$11,520,316</u>					
	<i>* annual average</i>			<i>Pool Return for QTR</i>	6.13%	<i>Benchmark Return for QTR</i>		6.08%

MidTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>MidTerm Pool Returns</i>	3.24%	6.07%	10.10%	4.38%	6.21%		
	<i>Benchmark Returns</i>	3.66%	6.53%	10.19%	4.50%	5.63%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	<i>Sector</i>							
	<i>US Large-Cap</i>	VFIAX	\$193,309	25.6%	6.69%	S&P 500 TR	25%	8.12%
BONDS	<i>Intermed-Term</i>	VBILX	\$493,100	65.3%	2.03%	Barclay's Aggr Bond	65%	2.14%
REAL ESTATE	<i>USREIT</i>	VGSLX	\$37,862	5.0%	3.79%	MSCI US REIT	5%	3.76%
CASH EQUIV	<i>Money Market</i>	VMFXX	\$30,732	4.1%	1.42%	3-Month T-Bill	5%	1.10%
			<u>\$755,003</u>					
	<i>* annual average</i>			<i>Pool Return for QTR</i>	3.24%	<i>Benchmark Return for QTR</i>		3.66%

ShortTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>ShortTerm Pool Returns</i>	1.04%	4.30%	4.72%	3.15%	2.10%		
	<i>Benchmark Returns</i>	1.10%	4.48%	4.87%	3.04%	2.08%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index		QTR Return
CASH EQUIV	<i>Sector</i>							
	<i>Money Market</i>	VMFXX	\$547,282,488	99%	1.06%	3-Month T-Bill		1.10%
CASH EQUIV	<i>T-Bills</i>		\$3,420,715	1%	1.06%	3-Month T-Bill		1.10%
CASH EQUIV	<i>CD</i>		\$412,437	0%	0.95%	3-Month T-Bill		1.10%
			<u>\$551,115,640</u>					
	<i>* annual average</i>			<i>Pool Return for QTR</i>	1.04%	<i>Benchmark Return for QTR</i>		1.10%