

Whatcom Community Foundation

Investment Returns

December 31, 2025

LongTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>LongTerm Pool Returns</i>	1.99%	15.05%	15.71%	8.65%	9.77%		
	<i>Benchmark Returns</i>	1.95%	14.33%	14.67%	8.22%	9.43%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	<i>US Large-Cap</i>	VFIAX	26,137,185	38.8%	2.62%	S&P 500 TR	39.0%	2.66%
	<i>US Mid-Cap</i>	VIMAX	3,395,105	5.1%	-0.87%	CRSP U.S. Mid Cap	5.2%	-0.82%
	<i>US Small-Cap</i>	VSMAX	5,167,520	7.7%	1.77%	CRSP U.S. Small Cap	7.8%	1.82%
	<i>Non-US</i>	VTIAX	11,516,142	17.1%	4.42%	MSCI ACWI ex US IMI	17.0%	4.82%
BONDS	<i>Intermed-Term</i>	VBILX	15,179,590	22.6%	1.07%	Bloombergs Aggr Bond	23.0%	1.01%
REAL ESTATE	<i>USREIT</i>	VGSLX	3,188,738	4.7%	-2.47%	MSCI US REIT	5.0%	-2.39%
CASH EQUIV	<i>Money Market</i>	VMFXX	2,720,001	4.0%	1.24%	3-Month T-Bill	3.0%	1.02%
			<u>\$67,304,281</u>					
IMPACT INVESTMENTS			\$422,223		1.14%			
			<u>\$67,726,504</u>					
	<i>* annual average</i>			Pool Return for QTR	1.99%	Benchmark Return for QTR		1.95%

LongTerm Socially Screened Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>LongTerm Soc Pool Returns</i>	1.79%	15.01%	18.58%	9.75%	11.43%		
	<i>Benchmark Returns</i>	1.91%	13.90%	16.82%	9.82%	10.70%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	<i>US Large-Cap</i>	VFTAX	\$7,660,991	60.2%	2.39%	S&P 500 TR	65%	2.66%
	<i>FTSE Social</i>							
BONDS	<i>Intermed-Term</i>	VBILX	\$3,139,632	24.7%	1.14%	Barclay's Aggr Bond	27%	1.01%
REAL ESTATE	<i>USREIT</i>	VGSLX	\$562,010	4.4%	-2.35%	MSCI US REIT	5%	-2.39%
CASH EQUIV	<i>Money Market</i>	VMFXX	\$1,354,114	10.6%	1.06%	3-Month T-Bill	3%	1.02%
			<u>\$12,716,747</u>					
	<i>* annual average</i>			Pool Return for QTR	1.79%	Benchmark Return for QTR		1.91%

MidTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>MidTerm Pool Returns</i>	1.32%	9.55%	9.43%	3.84%	6.01%		
	<i>Benchmark Returns</i>	1.25%	9.62%	9.42%	3.93%	5.58%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	<i>US Large-Cap</i>	VFIAX	\$193,164	26.2%	2.65%	S&P 500 TR	25%	2.66%
BONDS	<i>Intermed-Term</i>	VBILX	\$494,406	67.1%	1.14%	Barclay's Aggr Bond	65%	1.01%
REAL ESTATE	<i>USREIT</i>	VGSLX	\$36,757	5.0%	-2.34%	MSCI US REIT	5%	-2.39%
CASH EQUIV	<i>Money Market</i>	VMFXX	\$12,780	1.7%	0.84%	3-Month T-Bill	5%	1.02%
			<u>\$737,107</u>					
	<i>* annual average</i>			Pool Return for QTR	1.32%	Benchmark Return for QTR		1.25%

ShortTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	<i>ShortTerm Pool Returns</i>	0.98%	4.16%	4.76%	3.15%	2.20%		
	<i>Benchmark Returns</i>	1.02%	4.31%	4.91%	3.24%	2.18%		
		<i>Pool Investments</i>				<i>Benchmarks</i>		
		Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index		QTR Return
CASH EQUIV	<i>Money Market</i>	VMFXX	\$9,745,728	96%	1.02%	3-Month T-Bill		1.02%
CASH EQUIV	<i>T-Bills</i>		\$0	0%	0.47%	3-Month T-Bill		1.02%
CASH EQUIV	<i>CD</i>		\$416,311	4%	0.94%	3-Month T-Bill		1.02%
			<u>\$10,162,038</u>					
	<i>* annual average</i>			Pool Return for QTR	0.98%	Benchmark Return for QTR		1.02%