

Whatcom Community Foundation

Investment Returns

June 30, 2026

LongTerm Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
LongTerm Pool Returns		10.02%	17.14%	14.57%	8.36%	10.52%		
Benchmark Returns		10.30%	16.97%	14.17%	7.92%	9.89%		
Pool Investments					Benchmarks			
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	US Large-Cap	VFIAX	26,793,446	38.8%	14.78%	S&P 500 TR	39.0%	14.87%
	US Mid-Cap	VIMAX	3,599,869	5.1%	12.18%	Morningstar U.S. Mid Cap	5.2%	16.05%
	US Small-Cap	VSMAX	5,496,194	8.0%	15.30%	Morningstar U.S. Small Cap	7.8%	14.00%
	Non-US	VTIAX	11,629,937	16.9%	11.87%	MSCI ACWI ex US IMI	17.0%	14.02%
BONDS	Intermed-Term	VBILX	15,976,816	23.1%	0.55%	Bloombergs Aggr Bond	23.0%	0.81%
REAL ESTATE	US REIT	VGSLX	3,441,067	5.0%	9.59%	MSCI US REIT	5.0%	10.13%
CASH EQUIV	Money Market	VMFXX	2,081,875	3.0%	1.01%	3-Month T-Bill	3.0%	0.93%
			\$69,019,204					
IMPACT INVESTMENTS			\$1,640,639		0.40%			
			\$70,659,842					
* annual average				Pool Return for QTR	10.02%	Benchmark Return for QTR		10.30%

LongTerm Socially Screened Pool								
		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
LongTerm Soc Pool Returns		12.19%	15.15%	15.88%	9.13%	11.99%		
Benchmark Returns		10.42%	16.10%	15.11%	9.21%	11.00%		
Pool Investments					Benchmarks			
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return
STOCKS	US Large-Cap	VFTAX	\$8,475,879	64.7%	17.72%	S&P 500 TR	65%	14.87%
	FTSE Social							
BONDS	Intermed-Term	VBILX	\$3,568,332	27.2%	0.52%	Barclay's Aggr Bond	27%	0.81%
REAL ESTATE	US REIT	VGSLX	\$654,910	5.0%	9.53%	MSCI US REIT	5%	10.13%
CASH EQUIV	Money Market	VMFXX	\$396,323	3.0%	0.93%	3-Month T-Bill	3%	0.93%
			\$13,095,444					
* annual average					12.19%	Benchmark Return for QTR		10.42%

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MidTerm Pool		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*			
MidTerm Pool Returns		4.59%	8.17%	8.45%	3.79%	6.32%			
Benchmark Returns		4.80%	8.89%	8.62%	3.93%	5.44%			
Pool Investments						Benchmarks			
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return	Index	Target Allocation	QTR Return	
STOCKS	US Large-Cap	VFIAX	\$174,720	24.8%	14.75%	S&P 500 TR	25%	14.87%	
BONDS	Intermed-Term	VBILX	\$459,567	65.2%	0.50%	Barclay's Aggr Bond	65%	0.81%	
REAL ESTATE	US REIT	VGSLX	\$35,105	5.0%	9.69%	MSCI US REIT	5%	10.13%	
CASH EQUIV	Money Market	VMFXX	\$35,201	5.0%	0.92%	3-Month T-Bill	5%	0.93%	
			\$704,594						
* annual average				Pool Return for QTR	4.59%	Benchmark Return for QTR		4.80%	

ShortTerm Pool		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*		
	ShortTerm Pool Returns	0.86%	3.86%	4.55%	3.51%	2.38%		
	Benchmark Returns	0.93%	3.99%	4.73%	3.61%	2.35%		
Pool Investments					Benchmarks			
	Sector	Mutual Fund	\$ Invested	Actual % Allocation	QTR Return		Index	QTR Return
CASH EQUIV	Money Market	VMFXX	\$14,256,881	97%	0.87%		3-Month T-Bill	0.93%
CASH EQUIV	CD		\$424,168	3%	0.95%		3-Month T-Bill	0.93%
			\$14,681,050					
* annual average				Pool Return for QTR	0.86%		Benchmark Return for QTR	0.93%

Performance is preliminary and subject to change.

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