Whatcom Community Foundation

Investment Returns

September 30, 2026

LongTerm Pool

		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*
	LongTerm Pool Returns	**-0.89%**	**10.01%**	**15.61%**	**8.24%**	**10.95%**
	Benchmark Returns	**-0.75%**	**9.80%**	**15.25%**	**7.63%**	**9.45%**

			Pool Investments			***Benchmarks***		
	Sector	**Mutual Fund**	**$ Invested**	**Actual % Allocation**	**QTR Return**	**Index**	**Target Allocation**	**QTR Return**
STOCKS	*US Large-Cap*	VFIAX	26,371,228	39.5%	**2.30%**	S&P 500 TR	39.0%	**2.30%**
	US Mid-Cap	VIMAX	3,444,407	5.2%	**-2.26%**	Morningstar U.S. Mid Cap	5.2%	**-1.85%**
	US Small-Cap	VSMAX	5,160,471	7.7%	**-5.83%**	Morningstar U.S. Small Cap	7.8%	**-5.60%**
	Non-US	VTIAX	11,287,240	16.9%	**-0.44%**	MSCI ACWI ex US IMI	17.0%	**0.78%**
BONDS	*Intermed-Term*	VBILX	15,269,229	22.9%	**-3.96%**	Baird Aggr Bond	23.0%	**-3.45%**
REAL ESTATE	*USREIT*	VGSLX	3,252,469	4.9%	**-6.18%**	MSCI US REIT	5.0%	**-6.22%**
CASH EQUIV	*Money Market*	VMFXX	2,000,379	3.0%	**0.90%**	3-Month T-Bill	3.0%	**0.93%**
			$66,785,422					
IMPACT INVESTMENTS			$1,908,447		**0.48%**			
			$68,693,869					
** annual average*				**Pool Return for QTR**	**-0.89%**		**Benchmark Return for QTR**	**-0.75%**

LongTerm Socially Screened Pool

		QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*
	LongTerm Soc Pool Returns	**0.84%**	**9.41%**	**17.56%**	**9.18%**	**12.53%**
	Benchmark Returns	**0.28%**	**9.76%**	**16.52%**	**9.17%**	**10.75%**

			Pool Investments			***Benchmarks***		
	Sector	**Mutual Fund**	**$ Invested**	**Actual % Allocation**	**QTR Return**	**Index**	**Target Allocation**	**QTR Return**
STOCKS	*US Large-Cap FTSE Social*	VFTAX	$8,373,493	65.6%	**3.37%**	S&P 500 TR	65%	**2.30%**
BONDS	*Intermed-Term*	VBILX	$3,401,409	26.6%	**-3.96%**	Baird Aggr Bond	27%	**-3.45%**
REAL ESTATE	*USREIT*	VGSLX	$616,936	4.8%	**-6.18%**	MSCI US REIT	5%	**-6.22%**
CASH EQUIV	*Money Market*	VMFXX	$377,835	3.0%	**0.88%**	3-Month T-Bill	3%	**0.93%**
			$12,769,672					
** annual average*				**Pool Return for QTR**	**0.84%**		**Benchmark Return for QTR**	**0.28%**

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MidTerm Pool

	QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*
MidTerm Pool Returns	**-2.30%**	**2.37%**	**8.76%**	**3.24%**	**6.04%**
Benchmark Returns	**-1.93%**	**3.01%**	**9.09%**	**3.48%**	**5.11%**

			Pool Investments			*Benchmarks*		
	Sector	**Mutual**	**$ Invested**	**Actual %**	**QTR Return**	**Index**	**Target**	**QTR**
STOCKS	*US Large-Cap*	VFIAX	$171,122	25.4%	**2.29%**	S&P 500 TR	25%	**2.30%**
BONDS	*Intermed-Term*	VBILX	$436,865	64.8%	**-3.96%**	Baird Aggr Bond	65%	**-3.45%**
REAL ESTATE	*USREIT*	VGSLX	$32,913	4.9%	**-6.18%**	MSCI US REIT	5%	**-6.22%**
CASH EQUIV	*Money Market*	VMFXX	$32,815	4.9%	**0.95%**	3-Month T-Bill	5%	**0.93%**
			$673,715					
* *annual average*				**Pool Return for QTR**	**-2.30%**	**Benchmark Return for QTR**		**-1.93%**

ShortTerm Pool

	QTR Return	1 Year Return*	3 Year Return*	5 Year Return*	10 Year Return*
ShortTerm Pool Returns	**0.91%**	**3.68%**	**4.41%**	**3.70%**	**2.47%**
Benchmark Returns	**0.93%**	**3.81%**	**4.60%**	**3.80%**	**2.43%**

			Pool Investments			*Benchmarks*	
	Sector	**Mutual Fund**	**$ Invested**	**Actual % Allocation**	**QTR Return**	**Index**	**QTR Return**
CASH EQUIV	*Money Market*	VMFXX	$13,586,331	97%	**0.91%**	3-Month T-Bill	**0.93%**
CASH EQUIV	*CD*		$428,196	3%	**0.95%**	3-Month T-Bill	**0.93%**
			$14,014,527				
* *annual average*				**Pool Return for QTR**	**0.91%**	**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.