

# GUIDE TO JCF INVESTMENT POOLS

0-2 years

## Short Term Pool

### OBJECTIVES

The cash equivalent pool is designed for fund-holders who wish to make grants immediately or who cannot sustain any loss of principal over any time horizon.

### ASSET ALLOCATION

100% - Cash  
Equivalents



3-7 years

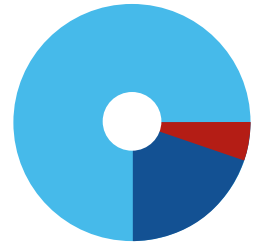
## Mid Term Pool

### OBJECTIVES

Designed to be moderately conservative and emphasize shorter-term income over longer-term growth.

### ASSET ALLOCATION

75% - Fixed Income  
20% - Equity  
5% - Real Assets



7+ years

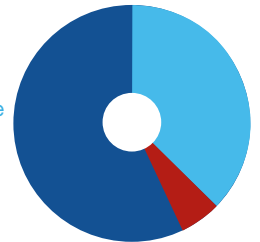
## Long Term Pool

### OBJECTIVES

Suitable for modest, fixed annual granting objectives. The risk and return profile is designed to be similar to that of the Endowment Pool, although the Long Term Pool will remain liquid and does not include an allocation to multi-strategy investments.

### ASSET ALLOCATION

58.5% - Equity  
38.0% - Fixed Income  
3.5% - Real Assets



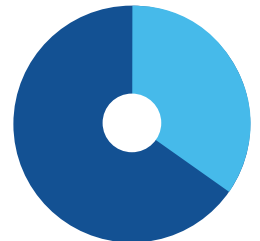
## Long Term Index Pool

### OBJECTIVES

Designed for a 100% passive (index fund) investment approach. The risk and return profile is designed to be similar to the Long Term and Endowment Pools. The Long Term Index Pool will not include an allocation to real assets.

### ASSET ALLOCATION

65% - Equity  
35% - Fixed Income



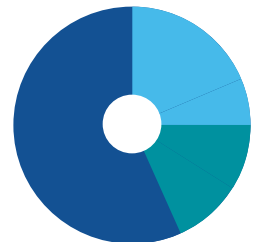
## Impact Investment Pool\*

### OBJECTIVES

Suitable for modest, fixed annual granting objectives. The risk and return profile is designed to be similar to that of the Long Term Pool. Investment strategies will have an identifiable beneficial impact toward the Foundation's mission. The JCF Impact Investment Pool applies a Jewish lens across all asset classes to support environmental and social impact and to support Israel.

### ASSET ALLOCATION

55% - Equity  
25% - Fixed Income  
20% - Multi-Strategy



20+ years

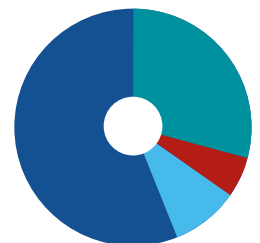
## Endowment Pool\*

### OBJECTIVES

Designed for a modest, fixed annual granting rate. The Endowment Pool is managed consistent with endowment best practices, and includes alternative investments.

### ASSET ALLOCATION

55% - Equity  
30% - Multi-Strategy  
10% - Fixed Income  
5% - Real Assets



*\*Distributions of \$250,000 or more will require notice of 90 days and may be subject to hold back, depending on operational or liquidity constraints. Any balance held back will be distributed when constraints no longer apply.*

GRANTING TIME HORIZON

# RECOMMENDATION FOR INVESTMENT OF ASSETS

As each pool represents a diversified investment objective, we recommend that you select a single pool that matches your charitable goals. For new funds, if no pool is chosen, the Fund will be invested in the Short Term Pool.

To transfer funds from an existing investment pool, use the "Change your Pool(s)" section.

Fund Name: \_\_\_\_\_

**New Fund – Select your Pool(s)**

Short Term Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_

Mid Term Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_

Long Term Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_

Long Term Index Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_

Impact Investment Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_

Endowment Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Updated Fund - Change your Pool(s)**

Short Term Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_  
Transfer from \_\_\_\_\_ Pool

Mid Term Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_  
Transfer from \_\_\_\_\_ Pool

Long Term Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_  
Transfer from \_\_\_\_\_ Pool

Long Term Index    \$ \_\_\_\_\_ or % \_\_\_\_\_  
Transfer from \_\_\_\_\_ Pool

Impact Investment    \$ \_\_\_\_\_ or % \_\_\_\_\_  
Transfer from \_\_\_\_\_ Pool

Endowment Pool    \$ \_\_\_\_\_ or % \_\_\_\_\_  
Transfer from \_\_\_\_\_ Pool

I/We have reviewed the Guide to JCF Investment Pools and recommend that the cash assets of the fund be invested as indicated above.

**All advisors or authorized representatives of fund must sign:**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

There are market risks with respect to any investment and the Foundation can offer no assurance against risk of loss. Pool investments and objectives are subject to change. Please refer to our website at [www.jcfsandiego.org](http://www.jcfsandiego.org) or contact Foundation staff at (858) 279-2740 for more detailed information regarding pool investments.