

# MISSION FORWARD

## MONEY MANAGEMENT

### How does the foundation invest and manage funds?

The foundation works with Vanguard to provide three investment options. The investment options allow EverBless Foundation churches and organizations to combine their assets for investment. This provides an investment with greater diversity, minimized risk and a lower cost that you may not be able to obtain investing alone.

### What are the foundation's investment options?

**Equity Portfolio.** Provides the greatest risk with the opportunity for the greatest gain. It consists of diversified equities seeking to provide long-term growth of capital. This portfolio includes a broad range of securities and sector exposures. With consistent global market capitalization, nearly half of the portfolio is invested in international stocks. Even though this portfolio is diversified, it is still subject to a relatively high level of risk because it is comprised 100 percent of equity securities.

**Balanced Portfolio.** Consisting of multiple asset classes, the balanced portfolio seeks to provide steady growth. Approximately 40 percent of the assets are invested in high-quality fixed income with the remaining 60 percent invested in a diversified portfolio of equity securities. It is also broadly diversified within each asset class. With the balanced approach, stock market fluctuations have the largest impact on performance.

**Fixed Portfolio.** Seeks to provide income through diversified, high-quality fixed income investments and a small allocation of international fixed income. This portfolio strives to maintain a high level of credit quality and includes securities issued by the U.S. government, its agencies, foreign governments and high-quality corporate bonds. This type of portfolio has experienced less volatility than an equity portfolio historically, but could still experience wide fluctuations in value.

### Does the foundation have a cash management option?

A money market option requires a minimum deposit of \$10,000. Certificates of deposit are available with a \$100,000 minimum.

### What are the advantages of working with the foundation?

- Over 75 years of experience in endowment and trust oversight
- Commitment to low-cost management of funds
- Investment committee comprised of Virginia Baptists who have experience in financial management and investment
- Economies of scale providing a cost-effective and strong relationship with Vanguard's professional consultants.

