

INVESTMENT ALLOCATION RECOMMENDATION FORM

It is not necessary to fill out this form if you want the Fund(s) to be invested in the Common Pool (40% Equities, 60% Fixed)

Funds invested by the Jewish Community Foundation are not insured. There are market risks with respect to any investment and there can be no assurance against risk of loss. We recommend that you select the allocation that matches your charitable plans and risk tolerance. We also suggest that you consult with your investment advisor before making any recommendations. If no alternate allocation is chosen, funds will be invested in the Common Pool as stated in the note above.

Recommendations regarding investment allocations outside the Common Pool will not be considered more than twice per calendar year. Suggestions may be submitted only during **the first 10 business days of July and January, and must be made in writing on this form.** All recommendations shall be solely advisory, as explained in the IRS Notice below. The Foundation reserves the right to charge a fee to cover actual transaction costs for changes of investment allocation(s).

IRS NOTICE:

As a public charity, the Jewish Community Foundation must abide by specific legal requirements regarding the investments of its funds, including specific regulations governing Donor Advised Funds. Accordingly, the Foundation will consider the recommendations of donors and fund advisors regarding investment allocations, but may invest any property contributed to it in such manner as the Foundation deems advisable. The Foundation has the right at any time to change investment objectives and policies affecting its funds, including Donor Advised Funds, without notice or prior approval.

Indicate **ONLY ONE** Investment Allocation

Check one of the following :

- _____ Allocation A -- 100% Equities Fund
- _____ Allocation B -- 100% Fixed Fund
- _____ Allocation C -- 100% S&P 500 Index Fund
- _____ Allocation E -- 20% Equities Fund, 80% Fixed Fund
- _____ Allocation F -- 100% Money Market Fund

OR

_____ **Long Term Pool** (Core strategies: 75% Equities Fund / 25% Fixed Fund. However, additional strategies may include: Treasury Inflation Protected Securities (TIPS), Private Equity, Commodity Index Funds, and Real Estate Investment Trusts (REITs))

(See definitions of funds on next page.)

By signing, I/we agree to the IRS notice set forth above and recommend that the named fund(s) listed below, including all additions to it/them, be invested as indicated above:

Name of fund(s): _____

Date: _____

Print Name of fund advisor(s): _____

Signature(s) of fund advisor(s): _____

DEFINITIONS:

- Equities Fund — A composite of the accounts in the Common Pool that invest solely in equity securities. Such accounts may include both domestic and international stocks, small and large cap stocks, as well as some cash holdings. No single equity will comprise more than 5% of the total value of the portfolio.
- Fixed Fund — A composite of those accounts in the Common Pool invested in fixed income securities. The Fixed portfolio is restricted to those securities that meet guidelines established by the Foundation's Investment Committee.
- S&P 500 Index Fund — Invests only in a Vanguard S&P 500 Index fund account, which is separate from our Common Pool. The purpose of this fund is to closely match the performance of the Standard and Poor 500 index.
- Money Market Fund — The Foundation's Money Market fund is separately custodied at Commerce Trust Co., and invests solely in money market funds. At the present time, the fund is restricted to funds that invest only in U.S. Government bonds.
- Treasury Inflation Protected Securities (TIPS) — A special type of Treasury note or bond that offers protection from inflation.
- Private Equity — Equity capital that is not quoted on a public exchange. Private equity consists of investors and funds that make investments directly into private companies or conduct buyouts of public companies that result in a delisting of public equity.
- Commodity Index Fund — A fund that tracks a basket of commodities, such as gold, wheat, or energy to measure their performance.
- Real Estate Investment Trusts (REITs) — A security that sells like a stock on the major exchanges and invests in real estate directly, either through properties or mortgages.