

Long-Term Pool

\$168,054,171.19
TOTAL BALANCE

Asset Allocation

Fixed Income	\$53,402,968.09	32%
Asset Allocation	\$16,411,118.18	10%
U.S. Equities	\$75,717,652.67	45%
International Equities	\$19,090,357.69	11%
Real Estate	\$3,432,074.56	2%
Total Long-Term Pool	\$ 168,054,171.19	100%

Performance

	Quarter	YTD	3 Years	5 Years	10 Years
Long-Term Pool*	5.65%	3.21%	6.92%	8.33%	6.88%

**Net of Investment Fees*

Total Growth

	Quarter	YTD	3-Year
Beginning Value	\$157.8M	\$181.4M	\$151.5M
Net Flows*	\$1.3M	(\$18.4M)	(\$16.6M)
Gain/Loss	\$9.0M	\$5.1M	\$33.2M
Ending Value	\$168.1M	\$168.1M	\$168.1M

**Gifts received less grants issued*

Conservative Pool

\$13,111,692.09
TOTAL BALANCE

Asset Allocation

Fixed Income	\$9,518,899.73	72%
Asset Allocation	\$626,640.11	5%
U.S. Equities	\$2,245,721.93	17%
International Equities	\$641,433.10	5%
Real Estate	\$78,997.22	1%
Total Conservative Pool	\$ 13,111,692.09	100%

Performance

	Quarter	YTD	1 Year	Inception
Conservative Pool*	2.59%	3.49%	6.52%	5.43%

**Net of Investment Fees*

Total Growth

	Quarter	YTD	Inception
Beginning Value	\$4.1M	\$4.1M	\$0.0M
Net Flows*	\$8.9M	\$8.9M	\$11.9M
Gain/Loss	\$0.1M	\$0.1M	\$1.2M
Ending Value	\$13.1M	\$13.1M	\$13.1M

**Gifts received less grants issued*

Non-Pooled Assets, Cash, and Other

\$28,073,141.00
TOTAL BALANCE

Total Invested

\$209,239,004.28
TOTAL BALANCE

Total Long-Term Pool	\$ 168,054,171.19	80%
Total Conservative Pool	\$ 13,111,692.09	6%
Total Non-Pooled, Cash, Other	\$ 28,073,141.00	14%
Total Invested	\$ 209,239,004.28	100%

YEAR-END GIVING TIPS AND DEADLINES



For many, the end of a year is a time to count your blessings and to give back. With this in mind, we offer you a few tips that can help you make the most of your year-end giving and maximize the impact of your charitable gift.

Changes for 2020

Under the CARES Act passed earlier this year, non-itemizers can deduct up to \$300 in cash giving for the 2020 tax year. Prior to that, only those who itemize their taxes could claim charitable deductions. For those who do itemize, the cap on annual giving has been lifted from 60% of adjusted gross income to 100%. The CARES Act also waved Required Minimum Distributions (RMDs) from IRAs in 2020; however, as you will read below, Qualified Charitable Distributions (QCDs) are still a great way to make a meaningful year-end gift.

DAFs and “Bundling”

A GWCF charitable fund is a great way to claim a tax deduction now and support your favorite nonprofits and charitable causes in the future. With a donor advised fund (or DAF), donors can take their time deciding where and when their contributions go. And, in the meantime, their fund contribution can be invested, allowing them to give back even more over time.

A charitable fund can also allow some donors to reach the itemizing threshold by “bundling” or pre-funding years of charitable giving in advance. Establishing a fund with GWCF is quick and easy to set up with a gift of \$10,000 or more. Gifts can also be made with non-cash assets such as appreciated stock or mutual funds, which avoids capital gains tax on the sale of the stock.

Qualified Charitable Distributions

Are you 70 1/2 or older and not using your Required Minimum Distribution for your living expenses? You can reduce your taxable income by using your RMD to contribute an IRA Qualified Charitable Distribution to a GWCF charitable fund (excluding DAFs).

Professional Advisors

Before making any significant gift to charity, we suggest you consult with your CPA, attorney, or other advisor to understand the impact on your taxes and estate. Our professional staff would be happy to work with you and your advisor to help maximize the impact of your year-end charitable giving.

Year-End Giving Deadlines

- Gifts/checks sent to GWCF must be postmarked no later than Thursday, December 31.
- Credit card gifts can be made online at givecf.org/donate and must be made before midnight on Thursday, December 31.
- Gifts of publicly- or privately-traded stock and other non-cash assets can be more complex, so be sure to get in touch with us soon to discuss.

GWCF Holiday Schedule

- Thursday, December 24 – Closed
- Friday, December 25 – Closed
- Friday, January 1 – Closed
- We will be available all other weekdays, including Thursday, December 31, to serve you during regular business hours (9:00 a.m. – 5:00 p.m).

As we look back over the year and count our blessings, we have our donors and community to thank for another year of strong support. You have stood with us and United Way of Central Florida as we respond to our community’s urgent health and economic needs through the United Community Relief Fund. You also helped us distribute more grants this last fiscal year than any other year. You can learn about other fiscal year highlights in our 2019-20 Annual Report, available now on our website.

Our staff is ready to help you meet your financial and philanthropic goals! If you have any questions or would like to set up an appointment, call us at 863-683-3131.