

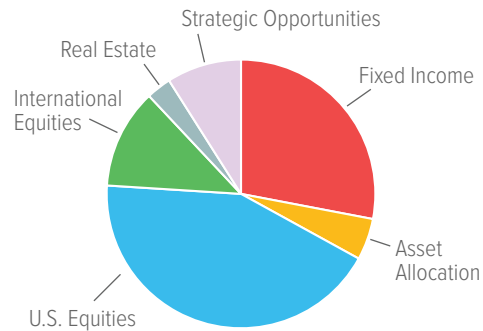
# INVESTMENT OVERVIEW



**Third Quarter of 2022**  
Period ending September 30, 2022

## Long-Term Pool

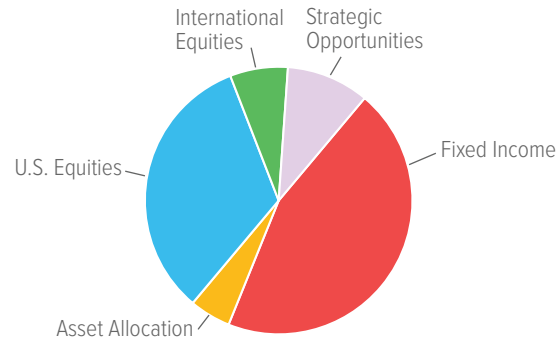
### Asset Allocation



Fixed Income	\$ 53,980,513.04	30%
Asset Allocation	\$ 5,538,444.01	3%
U.S. Equities	\$ 72,111,670.30	41%
International Equities	\$ 18,391,416.95	10%
Real Estate	\$ 5,437,885.38	3%
Strategic Opportunities	\$ 22,038,964.55	13%
<b>Total Long-Term Pool</b>	<b>\$ 177,498,894.23</b>	<b>100%</b>

## Balanced Pool

### Asset Allocation



Fixed Income	\$ 682,340.15	46%
Asset Allocation	\$ 72,526.64	5%
U.S. Equities	\$ 443,795.64	30%
International Equities	\$ 103,488.16	7%
Real Estate		0%
Strategic Opportunities	\$ 174,854.75	12%
<b>Total Balanced Pool</b>	<b>\$ 1,477,005.34</b>	<b>100%</b>

## Conservative Pool

### Asset Allocation



Fixed Income	\$ 8,319,333.79	66%
Asset Allocation	\$ 618,975.78	5%
U.S. Equities	\$ 1,742,544.39	14%
International Equities	\$ 511,587.94	4%
Real Estate		0%
Strategic Opportunities	\$ 1,351,814.94	11%
<b>Total Conservative Pool</b>	<b>\$ 12,544,256.84</b>	<b>100%</b>

## Investment Performance

	Quarter	YTD	3 Years	5 Years	10 Years
Long-Term	(3.63%)	(18.43%)	3.13%	4.25%	5.84%
Balanced	(3.55%)	(15.77%)	-	-	-
Conservative	(3.61%)	(14.24%)	0.45%	-	-

\*Net of Investment Fees

## Other Assets

Non-Pooled Assets,  
Cash, and Other:

**\$ 203,551,526.71**  
TOTAL BALANCE

## Total Invested

Total Long-Term Pool	\$ 177,498,894.23	45%
Total Balanced Pool	\$ 1,477,005.34	< 1%
Total Conservative Pool	\$ 12,544,256.84	3%
Total Non-Pooled, Cash, Other	\$ 203,551,526.71	52%
<b>Total Invested</b>	<b>\$ 395,071,683.12</b>	<b>100%</b>



## BRIGHT SPOTS IN THE MIDST OF ECONOMIC CHALLENGES

---

Bear markets aren't much fun for anyone. But that doesn't mean your charitable giving commitments have to be put on hold. If you are like many donors, you are still looking for ways to support the organizations you care about that rely on your support to achieve their missions.

Remember, not every stock is down. It's still incredibly tax-efficient to donate highly appreciated stock to your fund at the community foundation. When you give appreciated stock held for more than one year (a long-term capital asset) to your donor-advised or other type of fund, instead of selling it outright, the capital gains tax is avoided. Plus, marketable securities are typically deductible at their fair market value, further helping your overall income tax situation.

Don't forget about the Qualified Charitable Distribution (QCD), either. If you've reached the age of 70 ½, the QCD is an elegant and effective planning tool. You are still required to take Required Minimum Distributions (RMDs) from your IRA even in a down market, and the QCD can help offset this tax hit by allowing you to direct up to \$100,000 to a qualified public charity, including a field-of-interest fund at the community foundation. Note: the IRS prohibits QCDs from being made to donor advised funds.

This is also a good time to make sure your estate plan is in good shape, including bequests you may wish to leave to a fund at the

community foundation so that the causes you care about can continue to be supported for generations to come. A bequest by way of a qualified retirement plan beneficiary designation is an especially effective tool to support your charitable intentions after you are gone. That's because funds flowing directly to a fund at the community foundation from a retirement plan after your death will not be subject to either income tax or estate tax.

### Year-End Giving Deadlines

- Gifts or checks sent to GWCF must be postmarked no later than December 31, 2022.
- Credit card gifts can be made online at [givecf.org/donate](https://givecf.org/donate) and must be made before midnight on December 31, 2022.
- 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

In observance of the upcoming holidays, our offices will be closed on November 24 and 25, December 23 and 26, and January 2.

If you have any questions or would like to set up an appointment, please call us at 863-683-3131.



[givecf.org](https://givecf.org)

#### Main Office

1501 South Florida Avenue  
Lakeland, FL 33801  
Phone: (863) 683-3131  
Fax: (863) 683-5909

#### Winter Haven Office

20 3rd Street SW, Suite 307  
Winter Haven, FL 33880  
Phone: (863) 683-3131  
Fax: (863) 293-5684