

BAY AREA

INVESTMENT GUIDELINES

All donor-advised funds will have their first \$1,000 allocated to the Short-Term Pool (100% money market investments) to preserve capital for immediate grantmaking. It is generally advisable to maintain at least two years of grantmaking capacity in the Short-Term Pool.

Beyond the first \$1,000, you may select either or both of the following:

- \$1,000 minimum investment in one Federation Investment Pool
- \$1,000 minimum investment in our Jewish Values Pool (JLens)

DEFAULT ALLOCATION: Minimum \$1,000 in Short-Term Pool (money market) to preserve grantmaking capacity

SHORT-TERM POOL (MONEY MARKET)

Amount: \$ _____

Granting horizon is shorter than 2 years: Investment goal is preservation of capital with 100% short-term high-quality money market vehicles.

If your total fund balance is above \$1,000 and you would like to select investment option(s) in addition to your Short-Term Pool (money market) minimum, make your selection(s) below:

OPTIONAL INVESTMENT POOLS: Select only one | minimum \$1,000

SELECT ONE INVESTMENT POOL

ESG INVESTMENT POOLS

Values-Aligned Investing: Actively-managed investments which score higher on “ESG” factors (environmental, social, governance)

Moderate-Term ESG Pool

Amount: \$ _____

Granting horizon is 2-5 years: Investment goal is income, with modest expectation of growth in a diversified portfolio emphasizing bonds.

Long-Term ESG Pool

Amount: \$ _____

Granting horizon is 5+ years: Investment goal is long-term growth, with likelihood of short-term fluctuations in a diversified portfolio emphasizing global stocks.

PASSIVE POOLS

Index Funds: No ESG factors used

Moderate-Term Passive Pool

Amount: \$ _____

Granting horizon is 2-5 years: Investment goal is income, with modest expectation of growth in a diversified portfolio emphasizing bonds.

Long-Term Passive Pool

Amount: \$ _____

Granting horizon is 5+ years: Investment goal is long-term growth, with likelihood of short-term fluctuations in a diversified portfolio emphasizing global stocks.

OPTIONAL JEWISH VALUES POOL: May be selected along with one ESG or Passive Pool | minimum \$1,000

JLENS

Amount: \$ _____

100% Equities with Jewish values screen and shareholder advocacy reflecting *tikkun olam* (repairing the world).

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- Please refer to the investment options fact sheets for additional information on investment options. If you need further information, please contact your philanthropy advisor.
- The Investment Committee of the Federation provides fiduciary oversight and reviews the performance and management of the investment portfolio.
- Low cash balance policy: If your cash balance falls below \$1,000, we will liquidate investments to maintain the minimum cash balance.
- For funds holding over \$500,000, the Federation offers the option of working with an outside investment advisor of your choice to manage investments. Please contact your philanthropy advisor for more information.

I have read the details of the Jewish Federation Bay Area's investment options and I understand that these investments are subject to market fluctuations and, notwithstanding this risk, it is my recommendation that the assets in the account referenced below be invested as indicated.

Fund Name _____

Fund Number _____

Fund Holder Name (please print) _____

Date _____

Signature _____

**Jewish Federation Bay Area
Donor-Advised Funds
121 Steuart Street
San Francisco, CA 94105
Phone: 415.512.6225 | Fax: 415.322.7009
Email: daf@jewishfed.org**