COMMUNITY FOUNDATION
BLOOMINGTON • MONROE COUNTY

Endowment Investment Summary
Fiscal Year 2025: July 1, 2024–June 30, 2025

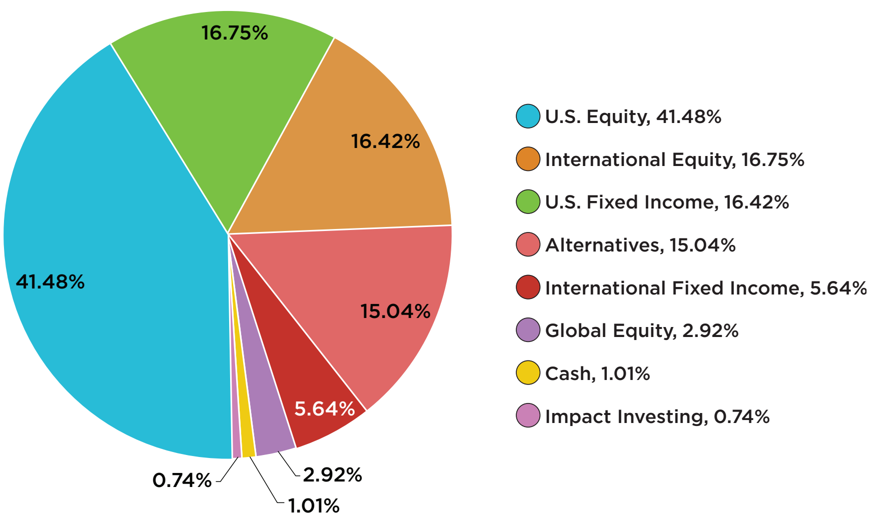
Endowment Value

The Endowment gained 11.15% to end Fiscal Year 2025. As of June 30, the Community Foundation's endowed funds exceeded $55.7 million.

Total assets including permanently endowed funds and non-permanent funds were more than $77.2 million.

The Foundation's portfolio allocation and spending policy are structured to withstand market volatility and yield strong growth over the long term. The Foundation's Finance Committee and investment advisors regularly monitor the endowment with a focus on preserving principal and creating maximum impact through grant distributions.

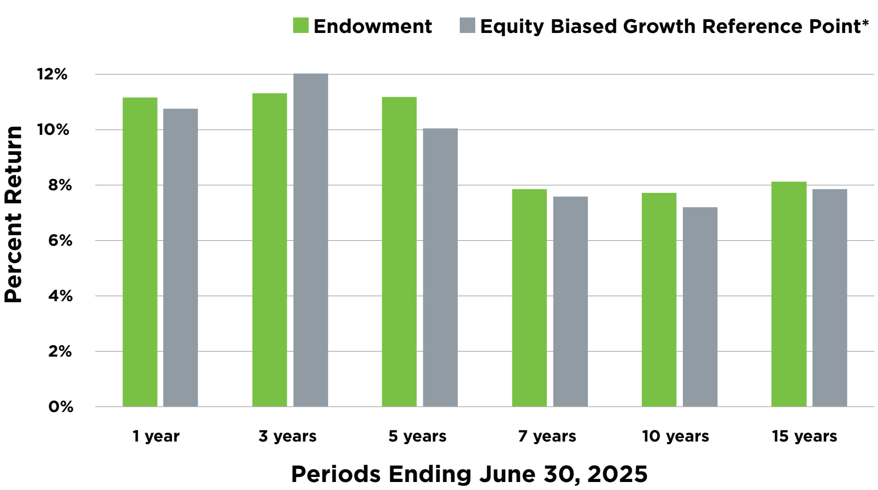
Asset Allocation



As Fiscal Year 2025 ended, the Foundation's endowment remained broadly diversified across equity, fixed income, and alternative investments.

- 61% was invested in mutual funds containing equities (i.e., stocks) with exposure to international markets and various investment styles.
- 23% of the Endowment was positioned in mutual funds containing fixed income (i.e., bonds), securities, and cash.
- The remainder of the portfolio was invested in mutual funds containing alternative assets, such as real estate, energy, natural resources, as well as local place-based impact investments.

Investment Performance



**The Equity Biased Growth Reference Point provides a blended benchmark of multiple funds with similar asset allocations as the Foundation's portfolio.*

Fiscal Year 2025 investment performance was highlighted by a reversal of recent trends where domestic equities outperformed international equities. The Endowment portfolio benefitted from exposure to developed and emerging markets through multiple international focused mutual funds. In all, the portfolio's large cap international holdings gained 19.21%, the highest performing asset class of the 2025 Fiscal Year.

The portfolio's U.S. equities in the large cap space gained 15.39%, contributing double digit returns to the total return of the portfolio for the third consecutive year.

During the most recent bear market where some investors may have fled the marketplace, the Endowment's assets remained invested and strategically rebalanced. This allowed the portfolio to gain 17.50% in the period following the bear market from April 9th through June 30th.