



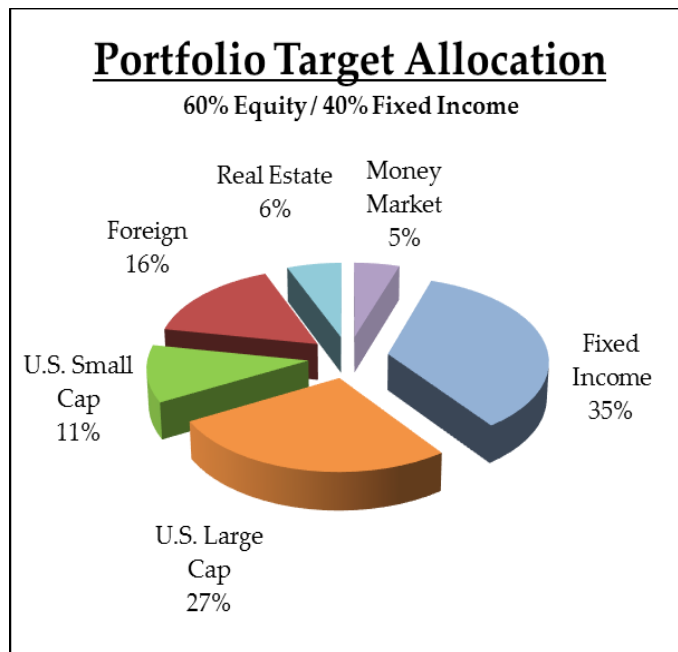
The Foundation’s prudent investment policy allows the Board to meet the goal of providing for current charitable needs while maintaining and enhancing long-term purchasing power. The Foundation’s investment policy which was adopted by the Board of Directors established investment objectives and constraints for ongoing investment management. An investment committee monitors investment performance and reviews the investment and spending policies.

Two fundamental investment objectives drive the management of the funds entrusted to the Coastal Community Foundation:

1. Generate sufficient income for current needs and charitable support
2. Preserve the purchasing power of the Foundation’s assets through capital appreciation

The Foundation’s assets have been professionally managed by Dowling & Yahnke LLC, a firm that has been in business since 1991. The emphasis is in on low-cost, passive, long-term investment. The investment allocation is:

- Equity and equity fund holdings: 60%
- Fixed Income: 35%
- Cash and cash equivalents: 5%



Annualized Portfolio Return 2019 17.02%