



## Investment Philosophy and History

Coastal Community Foundation’s investment philosophy has several key objectives:

- 1- to provide sufficient income for current charitable support
- 2- to preserve the purchasing power of the Foundation’s assets through capital appreciation

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.

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%

### Investment History (net)

2012	11.7%	2017	12.50%
2013	15.0%	2018	-5.87%
2014	4.8%	2019	17.02%
2015	-1.72%	2020	10.42%
2016	8.54%	2021	13.67%

