Community Foundation of Greater Chattanooga

As of: 09/30/2026

CFGC Investment Pool Performance

Overview

The Community Foundation of Greater Chattanooga (CFGC) offers donors several investment options. Donors can select from several pools or participate in the Individually Managed Fund (IMF) program. When selecting a Pool, donors should be aware of the fact that their assets would be commingled with those of other donors with similar investment objectives.

CFGC has designated responsibility for oversight of all investments to its Investment Committee. Such responsibilities include ensuring that each Pool or fund complies with applicable Investment Policies and replacing managers or consultants for failing to meet standards established by CFGC.

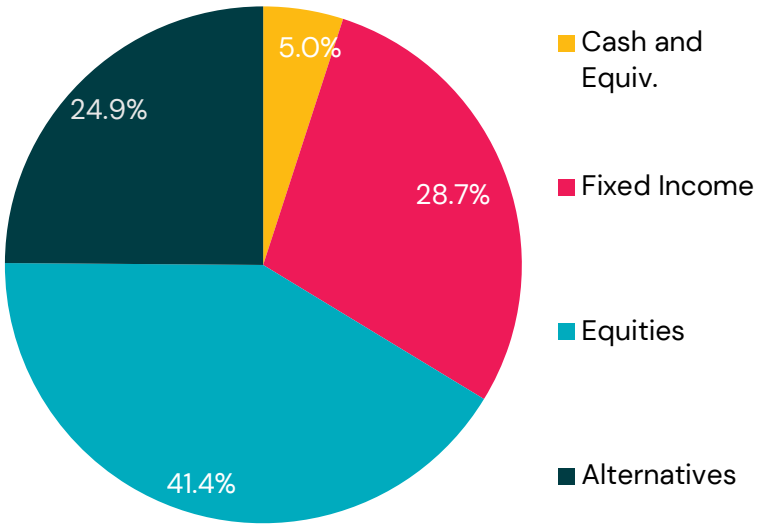
Long-Term Investment Pool

Investment Objective: This Pool would be appropriate for donors who have a long-term objective and are comfortable with periodic volatility. The Pool will be managed from a long-term perspective with a focus on above market risk-adjusted total return, current income to meet required distributions, and stability of principal. The Investment Consultant is expected to utilize tactical asset allocation strategies, when appropriate, to take advantage of cyclical trends in the capital markets. The overall approach to the portfolio will be dynamic, emphasizing good relative performance. Positive absolute returns are another investment objective.

Returns for LTI Pool	Q3 2026	YTD	1 YR	3 YR	5 YR	10 YR
	-1.8%	7.9%	11.4%	13.2%	5.3%	7.3%

Consultant: Highland Associates is a Registered Investment Advisor ("RIA") headquartered in Birmingham, AL.

Total Pool Assets: $ 113,006,538



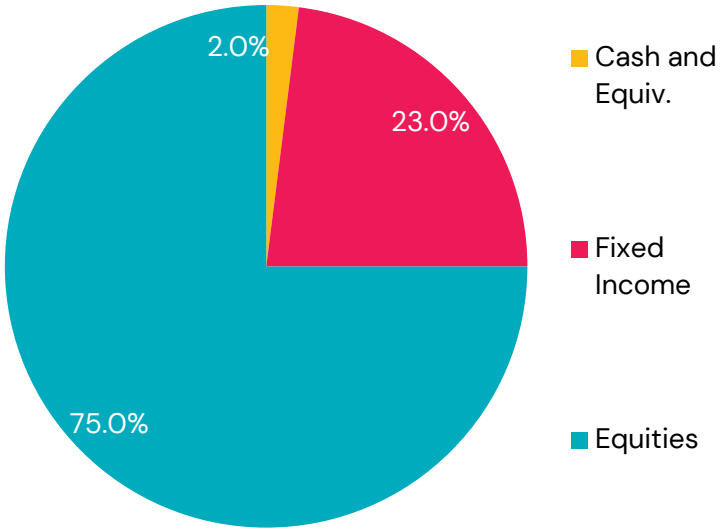
Indexed Growth Pool

Investment Objective: This Pool would be appropriate for donors who have a long-term objective, are comfortable with periodic volatility, but would prefer access to low cost index funds. The Pool's assets will be allocated in a diversified manner across multiple exchange traded funds ("ETFs"). The overall allocation to equities will remain fixed at approximately 75% of the Pool's market value, with the balance invested in fixed income and cash (when appropriate). The overall objective is to achieve above market risk-adjusted total return, current income to meet required distributions, and stability of principal without active management.

Returns for IG Pool	Q3 2026	YTD	1 YR	3 YR	5 YR	10 YR
	-1.6%	8.1%	10.6%	15.1%	7.6%	7.5%

Manager: FTB Advisors is a Registered Investment Adviser ("RIA") and subsidiary of First Horizon Bank.

Total Pool Assets: $ 32,094,691



Short Term Investment Pool

Investment Objective: This Pool would be appropriate for donors for whom capital preservation and current income are the primary objectives. This Pool will be invested in short-term Treasuries and securities issued by Federal agencies. The investment strategy is designed to generate current income with minimal principal volatility.

Total Pool Assets: $ 35,666,054

Returns for STI Pool	Q3 2026	YTD	1 YR	3 YR	5 YR	10 YR
	0.93%	2.65%	3.66%	4.29%	3.66%	2.54%

Custodian: First Horizons Bank
* Investment Allocation is 100% Money Market

** All returns are net of investment and administrative fees.*

Individually Managed Funds

CFGC's Individually Managed Fund (IMF) Program allows a Donor and their recommended Investment Advisor to create a tailored and customized approach to charitable planning. The recommended Advisor, once approved into the Program, manages the assets of the Fund while CFGC's expert staff works with the Donor to realize their charitable goals and maximize their generosity.

IMF Policy Allocation Ranges

	Low	High
Equities	30%	75%
Fixed Income	15%	50%
Liquid Alternatives	0%	20%
Cash	0%	10%

ABOUT CFGC

For over 60 years, the Community Foundation of Greater Chattanooga (CFGC) has served as the region's primary public foundation. Stewarding over $300 million in assets, CFGC is leading with love to build a legacy that lasts, offer guidance in philanthropy to donors and people working in the field, and invest in community leaders. Together with our community and partners, we transform generosity into lasting change toward a prosperous and just Chattanooga where all can thrive and achieve our full potential.

WE'RE HERE TO HELP

Learn more about the Community Foundation of Greater Chattanooga and our investment options by visiting us online at cfgc.org or in person at 1400 Williams Street, Chattanooga, TN 37408. For questions, please contact our Donor Services team at donorservices@cfgc.org or by calling at (423) 265-0586.