

The Foundation has been creating a better Dunn County each year for the past 30 years. Our passion is to promote charitable giving that creates a permanent source of capital to benefit and enrich the quality of life for everyone in the Dunn County Area.

Stewardship and Objectives

CFDC regards its responsibility for stewarding donor contributions with the utmost seriousness. The management and investment of charitable assets are guided by principles of diligence, prudence, attentiveness, and care.

The organization's investment objectives are to:

- Preserve and enhance the long-term earning power of portfolio assets
- Achieve competitive, risk-adjusted returns relative to established policy benchmarks
- Maximize value in support of CFDC's mission while maintaining a prudent level of risk and sustainable distribution practices
- Generate a stable and progressively growing income stream, while protecting and strengthening the principal through consistent performance across market cycles

Investment Oversight

The CFDC Investment Committee is responsible for providing oversight and strategic guidance for the investment portfolios. Its work is carried out by a committee comprised of Board members, community representatives, and industry professionals.

Key responsibilities of the Investment Committee include:

- Reviewing overall asset allocation across portfolios
- Periodically evaluating the organization's spending policy
- Conducting, at minimum, quarterly performance reviews against stated investment objectives
- Ensuring that investment-related costs remain appropriate and reasonable alternatives are considered

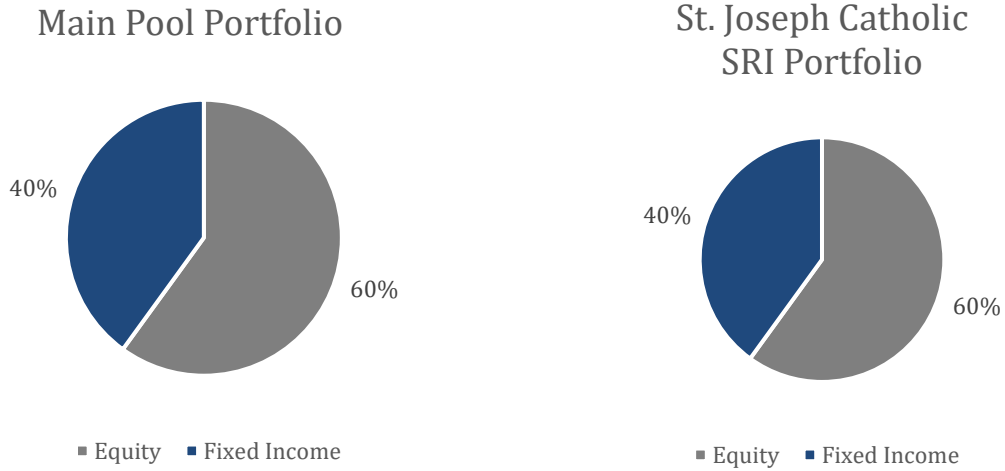
Main Pool Portfolio

This balanced portfolio approach is managed through a strategic asset allocation approach with tactical implementation dependent on market cycles.

St. Joseph's Portfolio – Socially Responsible

This portfolio is designed to meet the needs of fundholders seeking socially responsible investment options.

Strategic Asset Allocation:



Portfolio Performance:

Trailing Portfolio Performance as of 04/17/2026

| | 1 Year | 3 Year | 5 Year | Since Inception* |
|-------------|--------|--------|--------|------------------|
| Main Pool** | 23.34% | 12.49% | 6.21% | 8.33% |

*Since 12/31/2016

**Net expense ratio = 0.17%

Trailing St. Joseph's SRI Performance as of 04/17/2026

| | 1 Year | 3 Year | 5 Year | Since Inception |
|-----------------------|--------|--------|--------|-----------------|
| St. Joe's Portfolio** | 20.75% | 12.2% | 5.13% | 7.3% |

*Since 12/31/2016

**Net expense ratio = 0.39%

