

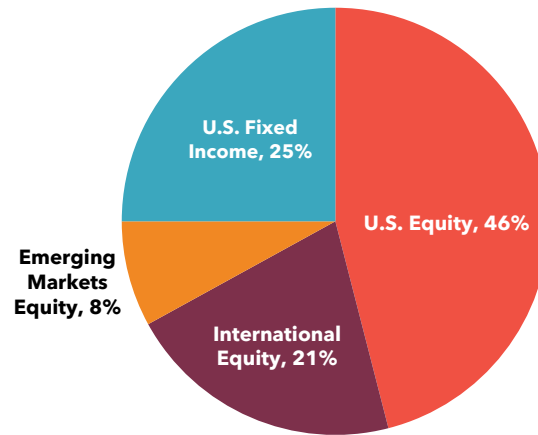
# ACTIVE LONG-TERM GROWTH POOL

Foundation For The Carolinas offers diverse investment options for philanthropic impact



- ▶ Seeks long-term capital appreciation without exposure to hedge funds or private equity
- ▶ Focuses on investing with a moderate to long-term horizon
- ▶ Offers broad domestic, international and emerging market exposure via large cap and small cap securities with a modest allocation to fixed income

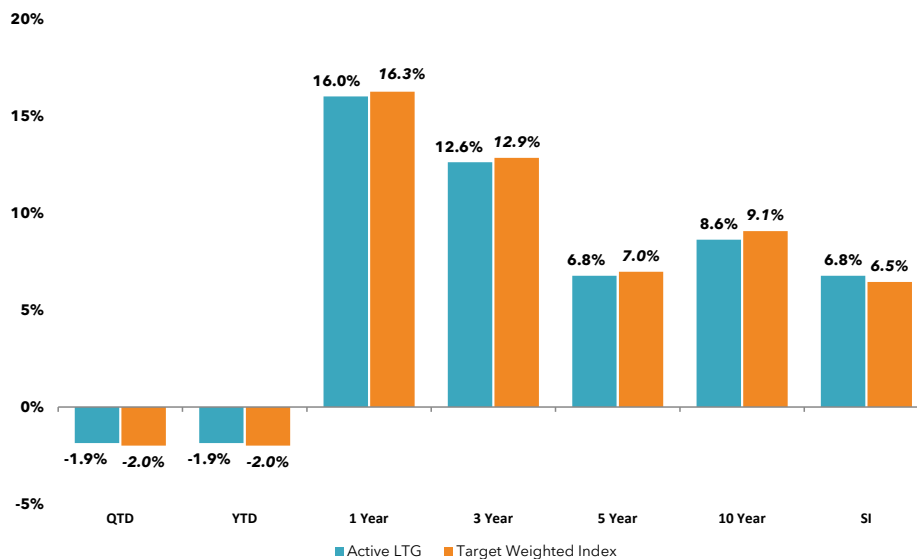
## TARGET ALLOCATIONS



## PERFORMANCE VS. BENCHMARK

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
<b>Active LTG</b>	-1.9%	18.7%	11.6%	15.5%	-15.3%	13.1%	12.0%	20.7%	-5.8%	16.3%
<b>Benchmark</b>	-2.0%	18.8%	11.7%	16.9%	-15.8%	12.6%	13.3%	21.8%	-5.0%	17.5%

## RETURNS\* (AS OF MARCH 31, 2026)



Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

Phone  
704.973.4539

Email  
nwolf@fftc.org

Learn more  
www.fftc.org

\*Net of investment fees. The weighted average benchmark is 46% Russell 3000, 21% MSCI EAFE, 8% MSCI EM, 25% Bloomberg US Aggregate. Inception Date: 07/31/1999

# ACTIVE LONG-TERM GROWTH POOL

Asset Allocation, Managers and Expenses



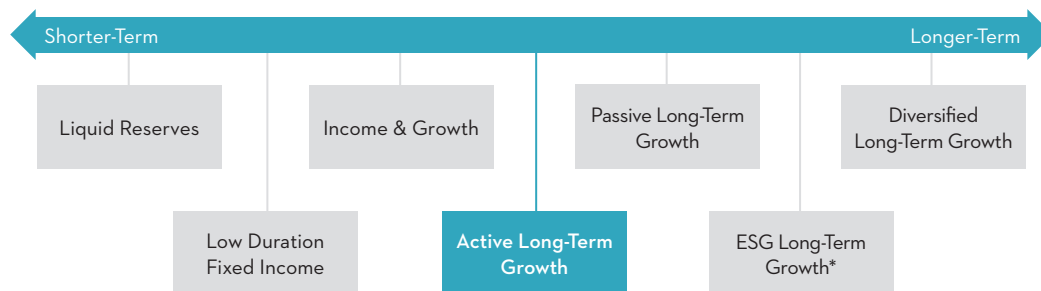
## GROWTH ASSETS

<b>US Equity</b>	<b>46%</b>	<b>International Equity</b>	<b>21%</b>
<ul style="list-style-type: none"><li>- Victory Small/Mid Cap Value</li><li>- William Blair Small/Mid Cap Growth</li><li>- GW&amp;K Small/Mid Core</li><li>- SSgA S&amp;P 500 Index</li></ul>		<ul style="list-style-type: none"><li>- American Century Non-US Growth</li><li>- Arrowstreet EAFE</li><li>- LSV EAFE Value</li><li>- Fidelity MSCI EAFE</li></ul>	
<b>Emerging Markets Equity</b>	<b>8%</b>		
<ul style="list-style-type: none"><li>- SSga MSCI Emerging Markets Index</li><li>- Ninety One Emerging Markets</li><li>- Allspring Emerging Markets</li></ul>			

## RISK REDUCTION ASSETS

<b>Fixed Income</b>	<b>25%</b>
<ul style="list-style-type: none"><li>- Manulife Core Plus</li><li>- Prudential Core Plus</li></ul>	

## ASSET STRATEGIES



Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

### Expense Ratio\*\* 0.56%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately.

Administrative fee schedules are available on our website at [www.fftc.org/advisor\\_resources#administrative-fee-schedules](http://www.fftc.org/advisor_resources#administrative-fee-schedules).

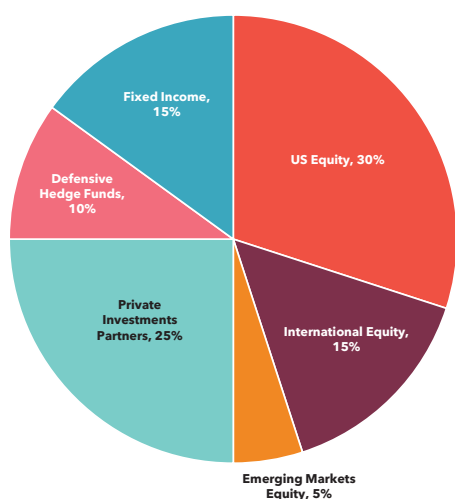
# DIVERSIFIED LONG-TERM GROWTH POOL



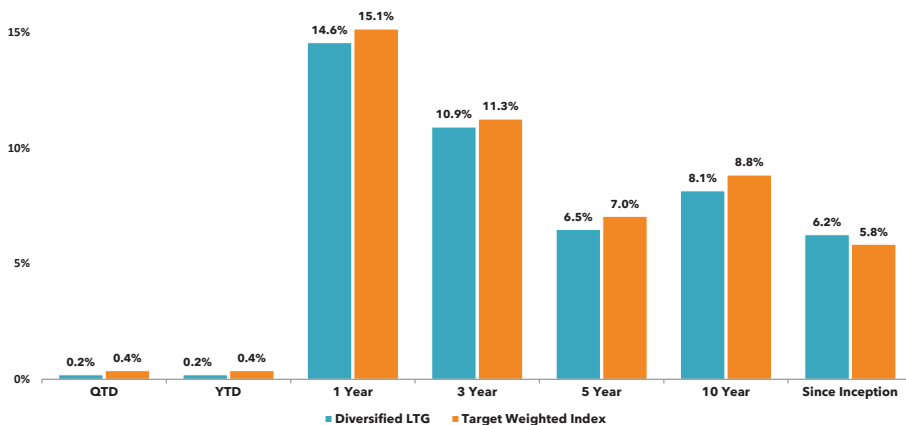
Foundation For The Carolinas offers diverse investment options for philanthropic impact

- ▶ Seeks capital appreciation with a long-term investment horizon through a broadly diversified growth-oriented portfolio
- ▶ Due to the illiquid nature of certain asset classes (Private Equity, Private Real Assets, Private Debt and Hedge Funds), certain liquidity terms apply if requesting more than 80% of the fund balance. See table below.

## TARGET ALLOCATIONS



## RETURNS\* (AS OF MARCH 31, 2026)



## PERFORMANCE VS. BENCHMARK

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
<b>Diversified LTG</b>	0.2%	15.5%	10.3%	10.9%	-10.9%	12.2%	12.6%	18.3%	-5.4%	14.9%
<b>Benchmark</b>	0.4%	15.8%	10.1%	12.2%	-11.0%	13.2%	13.2%	19.6%	-4.3%	15.5%

Fund Balance	Liquidation Terms
<\$1 million	Funds will generally be available for other investment options or grantmaking within 90 days.
\$1 - \$5 million	First 80% generally available 90 days after request. Balance is generally available for other investment options or grantmaking one year after request.
>\$5 million	Contact relationship manager for terms.

Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

**Phone**  
704.973.4539

**Email**  
nwolf@fftc.org

**Learn more**  
www.fftc.org

\*Net of investment fees. The weighted average benchmark is 30% Russell 3000, 15% MSCI EAFE, 5% MSCI EM, 20% Private Equity and Debt Composite, 15% Bloomberg US Aggregate, 10% HFRI FOF Composite 5% Private Real Asset Composite. Inception Date: 07/31/1999

# DIVERSIFIED LONG-TERM GROWTH POOL

Asset Allocation, Managers and Expenses



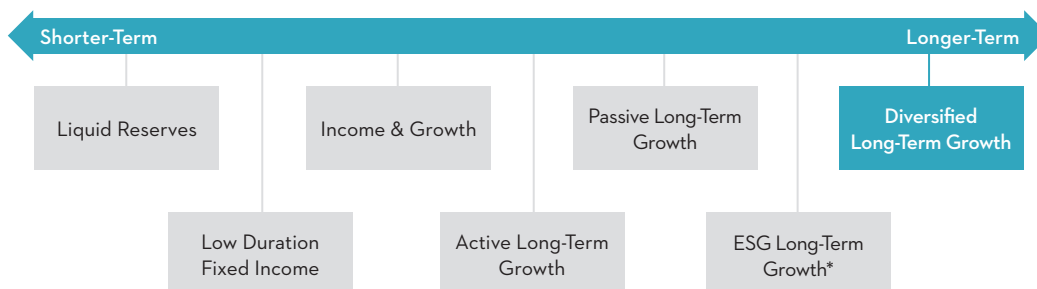
## GROWTH ASSETS

<b>US Equity</b> - Victory Small/Mid Cap Value - William Blair Small/Mid Cap Growth - GW&K Small/Mid Core - SSgA S&P 500 Index	<b>30%</b>	<b>International Equity</b> - American Century Non-US Growth - Arrowstreet EAFE Equity Fund - LSV EAFE Value - Fidelity MSCI EAFE	<b>15%</b>
<b>Emerging Markets Equity</b> - SSgA Emerging Markets - Ninety One Emerging Markets - Allspring Emerging Markets	<b>5%</b>	<b>Mercer Private Investment Partners (PIP)</b>	<b>25%</b>

## RISK REDUCTION ASSETS

<b>Fixed Income</b> - Manulife - Prudential	<b>15%</b>	<b>Defensive Hedge Funds</b> Strategies: - Multi-Strategy - Special Situations - Long/Short Equity - Global Macro	<b>10%</b>
---	------------	--	------------

## ASSET STRATEGIES



Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

### Expense Ratio\*\* 1.13%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately. Administrative fee schedules are available on our website at [www.ffc.org/advisor\\_resources#administrative-fee-schedules](http://www.ffc.org/advisor_resources#administrative-fee-schedules).

# ESG LONG-TERM GROWTH POOL

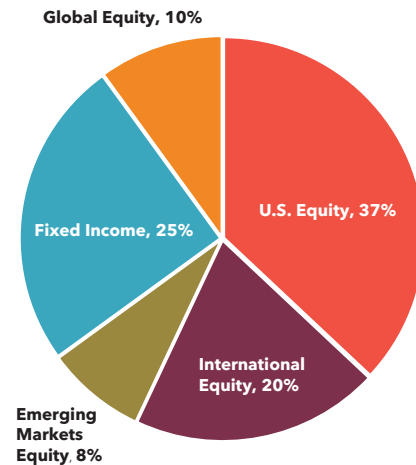
Foundation For The Carolinas offers diverse investment options for philanthropic impact



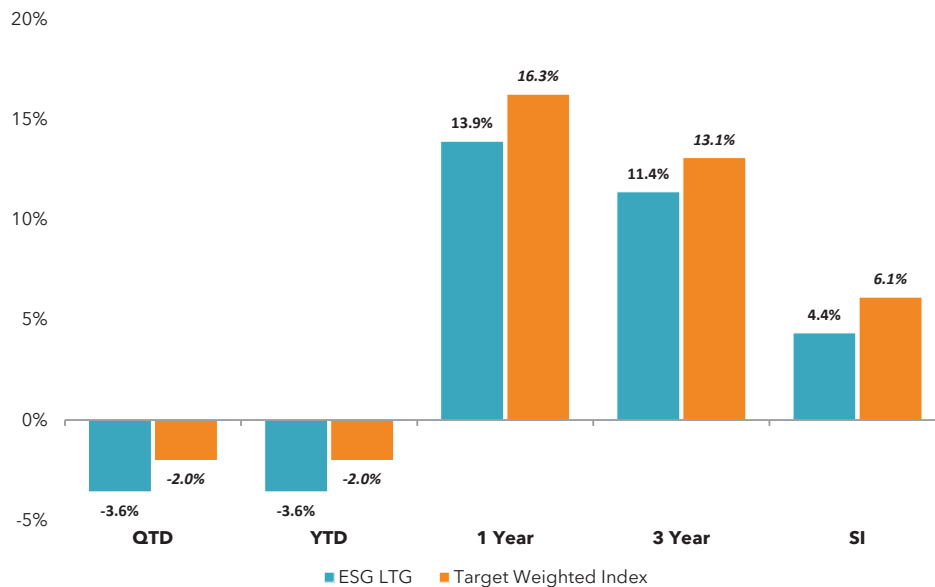
- ▶ Diversified portfolio with exposures across major global equity markets with a modest allocation to fixed income.
- ▶ Seeks long-term capital appreciation using active investment managers who incorporate environmental, social and governance (ESG) factors into their security selection process.
- ▶ The United Nations has established 17 Sustainable Development Goals (SDGs) which are meant to end poverty, protect the planet and ensure prosperity for all.
- ▶ This portfolio measures favorably across all 17 SDGs when compared against its passive benchmark. Among the SDG goals for which this portfolio shows particular emphasis are gender equality, decent work and economic growth, responsible consumption and production, and climate action.
- ▶ The average ESG rating of investment managers in this pool is less than 2 (on a scale of 1 to 4, with 1 being the highest rating).
- ▶ Nearly half of the portfolio's assets are managed by Minority or Women Business Enterprises, or by diverse investment teams.

- ▶ Applying ESG factors can result in performance differences when compared to the overall market or comparable funds that do not employ similar ESG factors. These differences may be attributable to amounts allocated to certain issuers, industries, and sectors.

## TARGET ALLOCATIONS



## RETURNS\* (AS OF MARCH 31, 2026)



Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

Phone  
704.973.4539

Email  
nwolf@fftc.org

Learn more  
[www.fftc.org](http://www.fftc.org)

\*Net of investment fees. The weighted average benchmark is 39% Russell 3000, 19% MSCI EAFE, 7% MSCI EM, 10% MSCI ACWI, 25% Bloomberg US Aggregate. Inception Date: 11/30/2021

# ESG LONG-TERM GROWTH POOL

Asset Allocation, Managers and Expenses



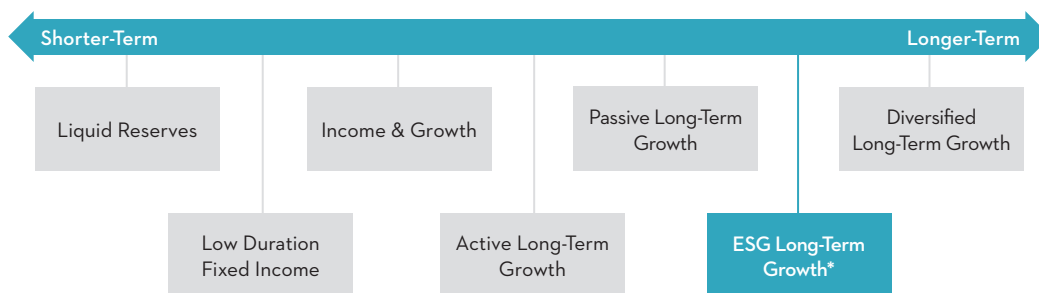
## GROWTH ASSETS

<b>U.S. Equity</b> - Vanguard FTSE Social Index Fund - Boston Trust Walden Small/Mid - Brown Advisory Small Cap Growth	<b>39%</b>	<b>International Equity</b> - Boston Common ESG Impact International - Causeway International Value	<b>19%</b>
<b>Emerging Markets Equity</b> - Artisan Sustainable Emerging Markets - Ninety-One Emerging Market Equity	<b>7%</b>	<b>Global Stocks</b> - Mirova Global Sustainable Equity - RBC Global Opportunities	<b>10%</b>

## RISK REDUCTION ASSETS

<b>Fixed Income</b> - Neuberger Core Bond Institutional - Payden & Rygel Low Duration	<b>25%</b>
---	------------

## ASSET STRATEGIES



Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

### Expense Ratio\*\* 0.80%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately. Administrative fee schedules are available on our website at [www.fttc.org/advisor\\_resources#administrative-fee-schedules](http://www.fttc.org/advisor_resources#administrative-fee-schedules).

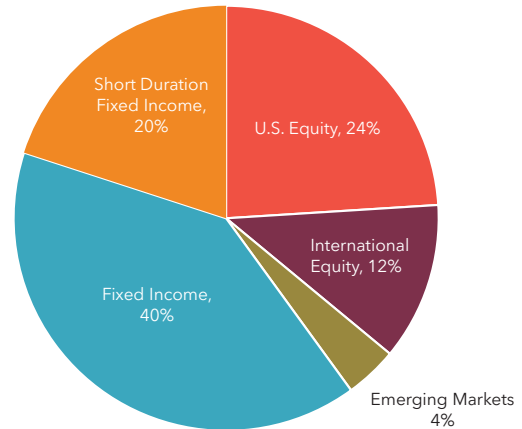
# INCOME & GROWTH POOL

Foundation For The Carolinas offers diverse investment options for philanthropic impact



- ▶ Less focused on capital appreciation and more on dividend and interest income generation
- ▶ Follows a balanced income approach, utilizing fixed income securities and a broadly diversified portfolio of stocks, which can include non-U.S. stocks.

## TARGET ALLOCATIONS

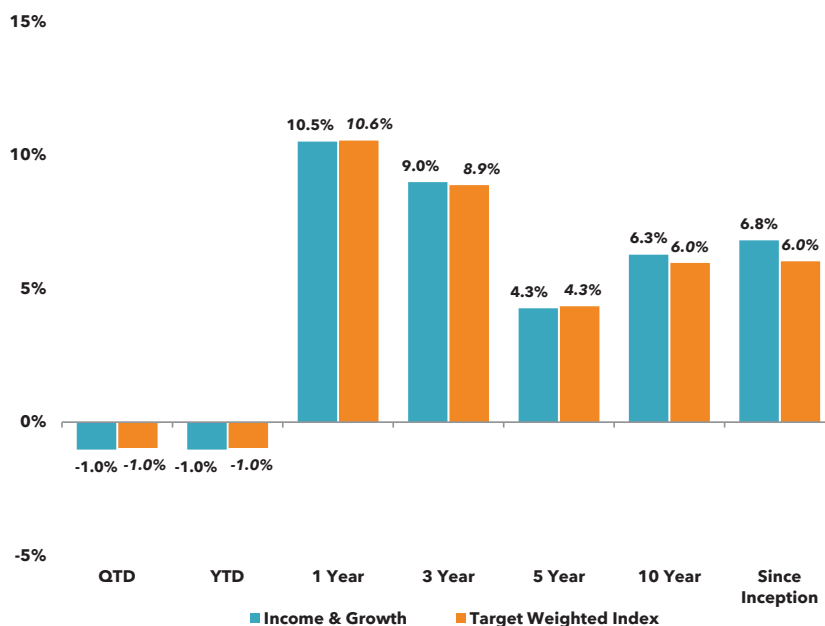


## ANNUAL PERFORMANCE VS. BENCHMARK\*

**Income & Growth Benchmark**

Year	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
Income & Growth	-1.0%	13.2%	7.9%	11.4%	-13.1%	6.3%	9.5%	15.5%	-2.6%	12.0%
Benchmark	-1.0%	13.0%	7.7%	11.9%	-12.7%	5.7%	10.7%	14.6%	-2.7%	11.2%

## RETURNS\* (AS OF MARCH 31, 2026)



Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

**Phone**  
704.973.4539

**Email**  
nwolf@fftc.org

**Learn more**  
[www.fftc.org](http://www.fftc.org)

\*Net of investment fees. The weighted average benchmark is 24% Russell 3000, 12% MSCI EAFE, 4% MSCI EM, 40% Bloomberg US Aggregate, 20% ICE BofAML1-3 YR Gov't/Corp. Inception Date: 07/31/1999

# INCOME & GROWTH POOL

Asset Allocation, Managers and Expenses



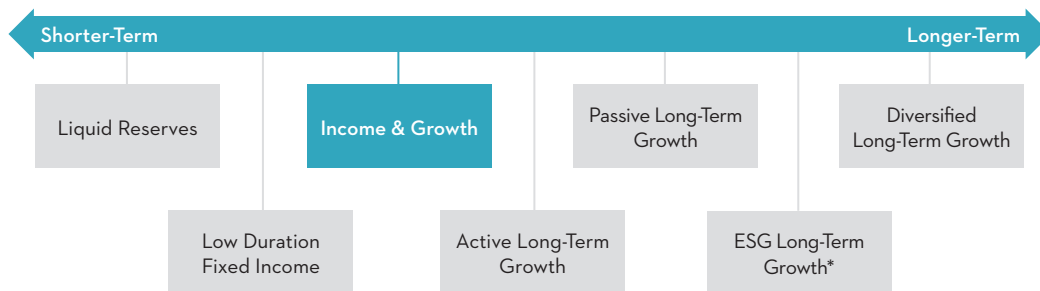
## GROWTH ASSETS

<b>US Equity</b>	<b>24%</b>	<b>International Equity</b>	<b>12%</b>
<ul style="list-style-type: none"><li>- Victory Small/Mid Cap Value</li><li>- William Blair Small/Mid Cap Growth</li><li>- GW&amp;K Small/Mid Core</li><li>- SSgA S&amp;P 500 Index</li></ul>		<ul style="list-style-type: none"><li>- American Century</li><li>- Arrowstreet EAFE</li><li>- LSV EAFE Value</li><li>- Fidelity MSCI EAFE</li></ul>	
<b>Emerging Markets Equity</b>	<b>4%</b>		
<ul style="list-style-type: none"><li>- SSgA MSCI Emerging Markets Index</li><li>- Ninety One Emerging Markets</li><li>- Allspring Emerging Markets</li></ul>			

## RISK REDUCTION ASSETS

<b>Fixed Income</b>	<b>60%</b>
<ul style="list-style-type: none"><li>- Manulife Core Plus</li><li>- Prudential Core Plus</li><li>- Sterling Low Duration</li></ul>	

## ASSET STRATEGIES



Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

### Expense Ratio\*\* 0.54%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately. Administrative fee schedules are available on our website at [www.fftc.org/advisor\\_resources#administrative-fee-schedules](http://www.fftc.org/advisor_resources#administrative-fee-schedules).

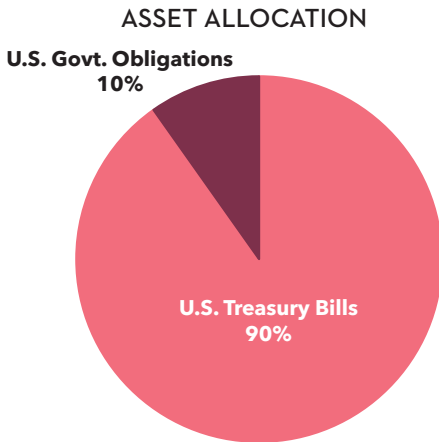
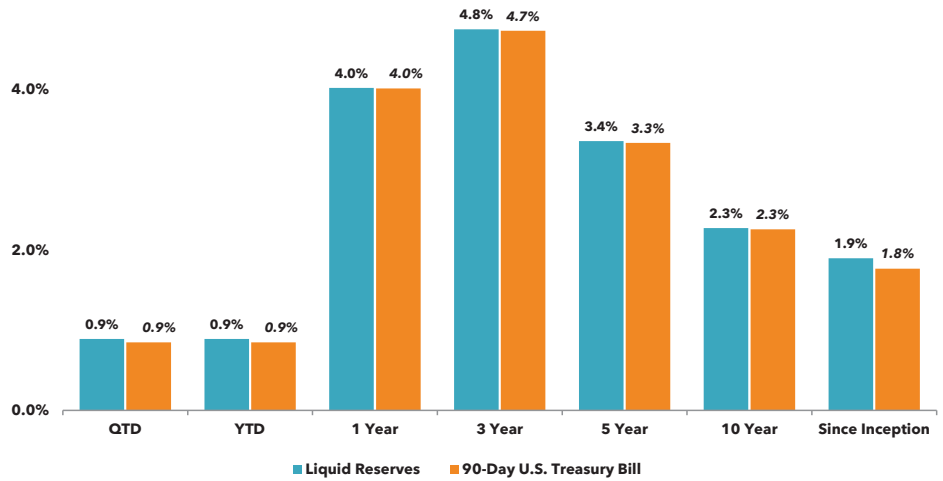
# LIQUID RESERVES POOL

Foundation For The Carolinas offers diverse investment options for philanthropic impact



- ▶ Seeks current income as is consistent with liquidity and stability of principal
- ▶ Focuses on a broad range of U.S. dollar denominated money market instruments

## RETURNS\* (AS OF MARCH 31, 2026)



## ANNUAL PERFORMANCE VS. BENCHMARK\*

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
<b>Liquid Reserves</b>	0.9%	4.2%	5.2%	5.2%	1.7%	0.0%	0.4%	2.2%	1.8%	1.1%
<b>Benchmark</b>	0.9%	4.2%	5.3%	5.0%	1.5%	0.1%	0.7%	2.3%	1.9%	0.9%

\*Net of investment fees. The weighted average benchmark is ICE BofAML 90 Day T-Bill Index. Inception Date: 09/30/2001

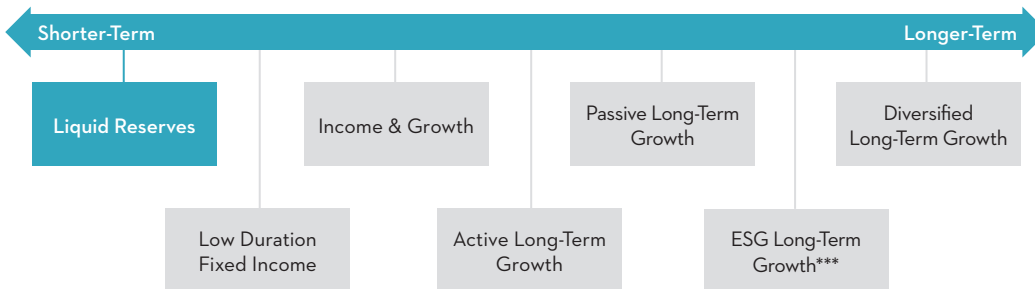
## MANAGERS

- Vanguard Treasury Money Market

## Expense Ratio\*\* 0.10%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately. Administrative fee schedules are available on our website at [www.ffc.org/advisor\\_resources#administrative-fee-schedules](http://www.ffc.org/advisor_resources#administrative-fee-schedules).

## ASSET STRATEGIES



Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

Phone  
704.973.4539

Email  
[nwolf@ffc.org](mailto:nwolf@ffc.org)

Learn more  
[www.ffc.org](http://www.ffc.org)

Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*\*\* The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

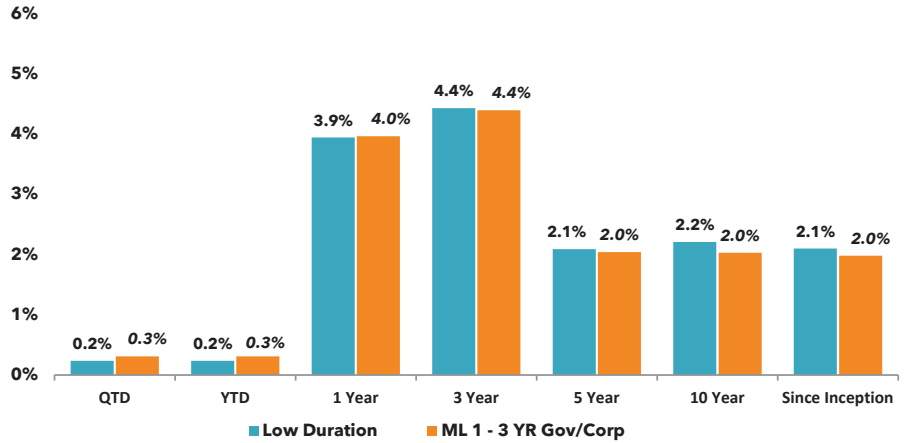
# LOW DURATION FIXED INCOME POOL



Foundation For The Carolinas offers diverse investment options for philanthropic impact

- ▶ Seeks modest income while preserving capital
- ▶ Modest sensitivity to interest rate fluctuations due to low duration of fixed income securities with maturities generally less than three years

RETURNS\* (AS OF MARCH 31, 2026)



## SECTOR ALLOCATION

Corporate Debt	57.0 %
Securitized	29.3 %
Treasury Securities	10.6 %
Government/Agencies	2.6 %
Cash/Other	0.5%
	100.0%

## ANNUAL PERFORMANCE VS. BENCHMARK\*

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
<b>Low Duration F.I.</b>	0.2%	5.2%	4.4%	4.7%	-3.4%	-0.5%	2.8%	4.0%	1.4%	2.2%
<b>Benchmark</b>	0.3%	5.3%	4.5%	4.6%	-3.8%	0.4%	3.4%	4.1%	1.6%	0.9%

\*Net of investment fees. The weighted average benchmark is ICE BofAML 1/3 YR Gov't/Corp. Inception Date: 07/30/2015

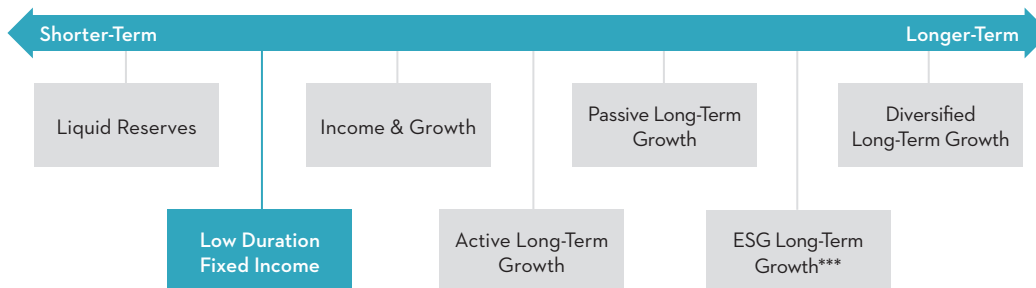
## MANAGERS

- Sterling Capital Low Duration

## Expense Ratio\*\* 0.53%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately. Administrative fee schedules are available on our website at [www.fttc.org/advisor\\_resources\\*administrative-fee-schedules](http://www.fttc.org/advisor_resources*administrative-fee-schedules).

## ASSET STRATEGIES



Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

Phone  
704.973.4539

Email  
[nwolf@fttc.org](mailto:nwolf@fttc.org)

Learn more  
[www.fttc.org](http://www.fttc.org)

Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*\*\* The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

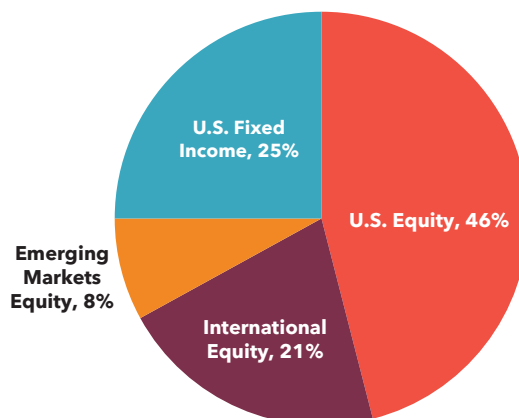
# PASSIVE LONG-TERM GROWTH POOL

Foundation For The Carolinas offers diverse investment options for philanthropic impact



- ▶ Offers broad domestic, international and emerging market exposure via large cap and small cap securities combined with a modest allocations to global fixed income and real assets
- ▶ This passive portfolio is built using low-cost common trust funds

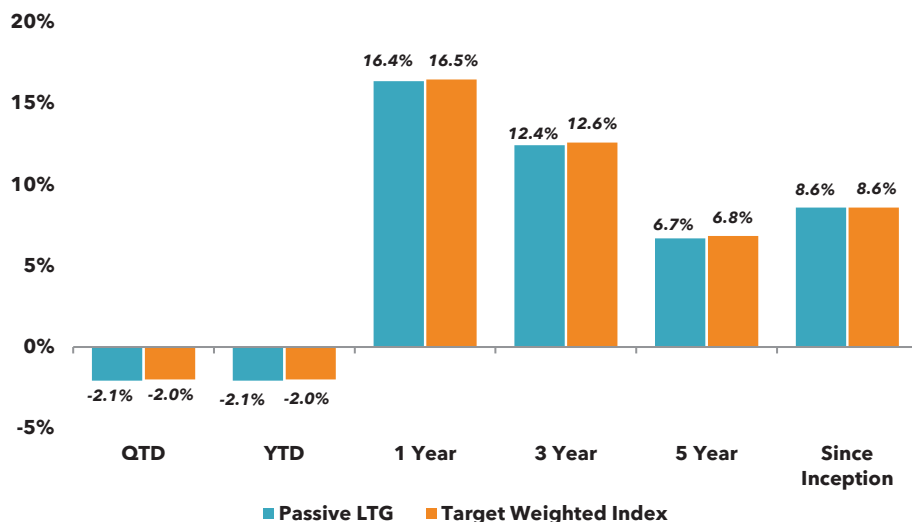
TARGET ALLOCATIONS



ANNUAL PERFORMANCE VS. BENCHMARK

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
<b>Passive LTG</b>	-2.1%	18.7%	11.1%	16.2%	-15.6%	12.6%	12.6%	21.5%	-6.5%	16.4%
<b>Benchmark</b>	-2.0%	18.8%	11.2%	16.3%	-15.5%	12.8%	12.0%	22.1%	-7.0%	17.0%

RETURNS\* (AS OF MARCH 31, 2026)



Contact us today for more information:

**Natalie Wolf, CIMA®**  
Vice President & Director, Investments

Phone  
704.973.4539

Email  
nwolf@fftc.org

Learn more  
[www.fftc.org](http://www.fftc.org)

\*Net of investment fees. The weighted average benchmark is 46% Russell 3000, 21% MSCI EAFE, 8% MSCI EM, 25% Bloomberg US Aggregate. Inception Date: 07/31/2016

# PASSIVE LONG-TERM GROWTH POOL

Asset Allocation, Managers and Expenses



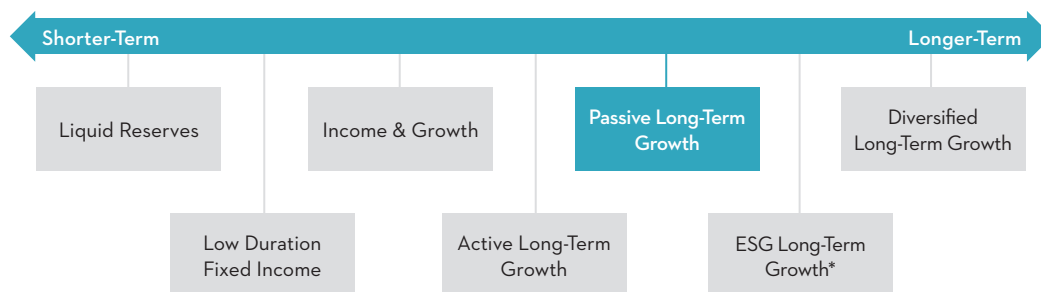
## GROWTH ASSETS

<b>US Equity</b> - SSgA S&P 500 Index - SSgA Russell 2000 Index	<b>46%</b>	<b>International Equity</b> - SSgA MSCI EAFE Index	<b>21%</b>
<b>Emerging Markets Equity</b> - SSgA MSCI Emerging Markets Index	<b>8%</b>		

## RISK REDUCTION ASSETS

<b>Fixed Income</b> - SSgA U.S. Aggregate Bond Index	<b>25%</b>
---	------------

## ASSET STRATEGIES



Individual fund earnings may not reconcile to Foundation For The Carolinas' reported performance as a result of contributions, distributions and rebalancing in the fund. A successful investment program includes consideration of your grantmaking intentions and timeframe for investments. Past performance is not indicative of future results.

\*The ESG Long-Term Growth pool is currently available to FFTC fundholders only, with expansion to supporting organizations in the future.

### Expense Ratio\*\* 0.20%

\*\*Includes weighted Investment Manager fees, FFTC investment fee, and other investment-related expenses. Please note administrative fees are charged separately.

Administrative fee schedules are available on our website at [www.ffc.org/advisor\\_resources#administrative-fee-schedules](http://www.ffc.org/advisor_resources#administrative-fee-schedules).