

# CONSERVATIVE POOL SUMMARY

As of December 31, 2024

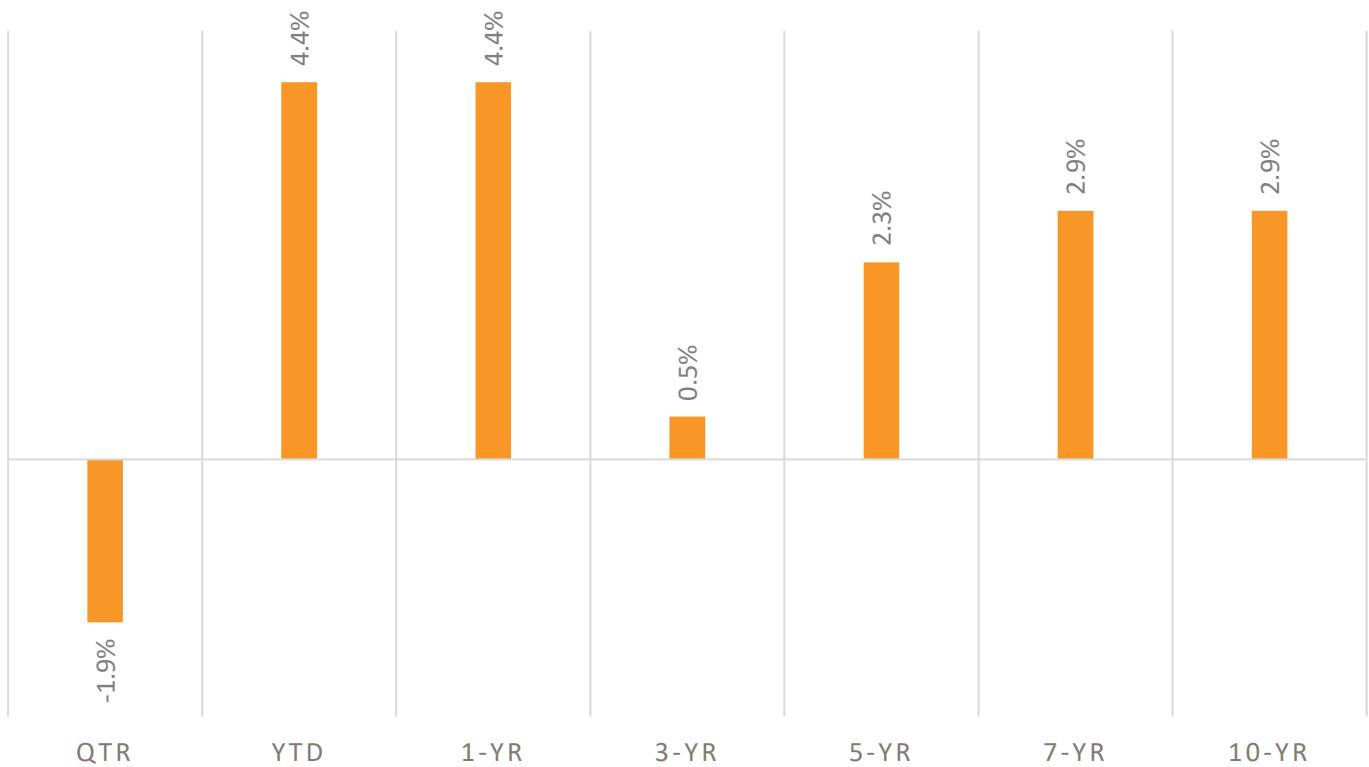
The Conservative Pool is designed to be short to intermediate-term in nature and capital preservation is the primary goal. The portfolio makes investments primarily in liquid, publicly traded fixed income securities and cash. The pool will invest a portion of the assets in US-based stocks. This Pool is for agencies and endowments, where the time horizon is in excess of one year and less than five years. The portfolio is allocated across:

- ❖ **Asset class** (stocks, bonds, cash)
- ❖ **Region** (U.S.)
- ❖ **Market Cap** (large mid size companies)
- ❖ **Style** (core, value and growth)
- ❖ **Liquidity** (daily liquid investments)

## ASSET ALLOCATION

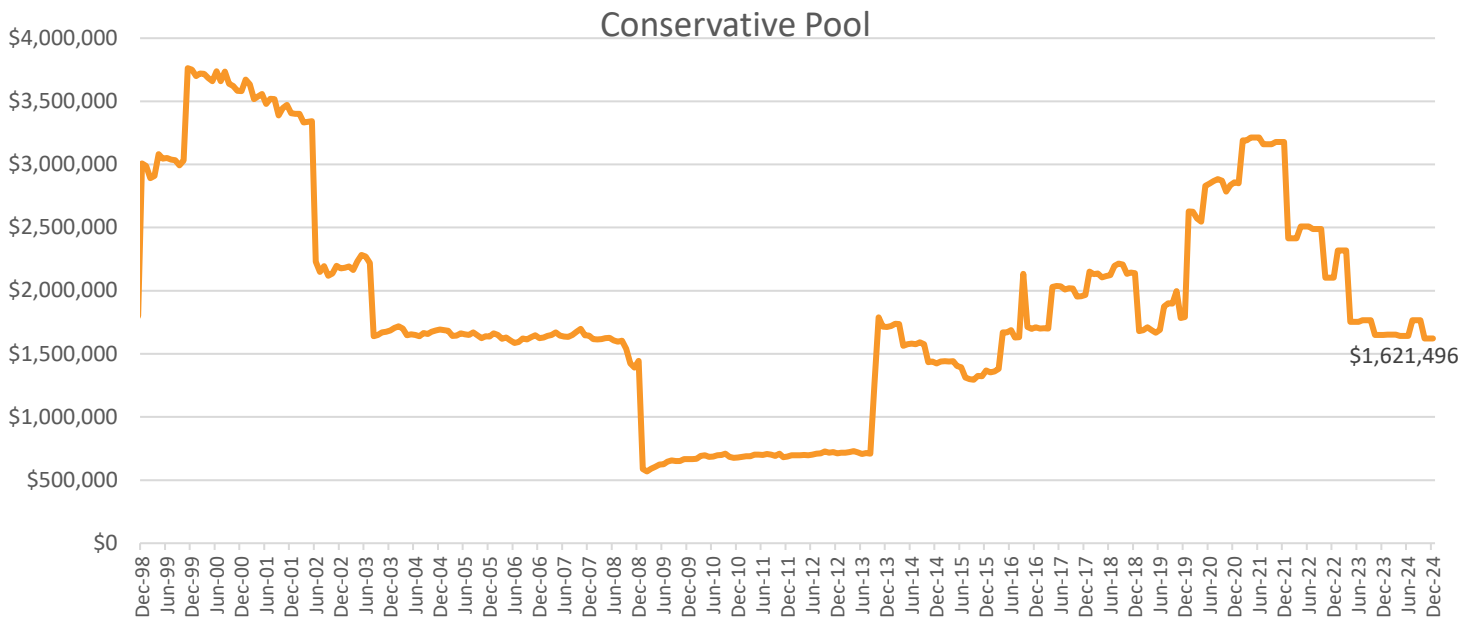
❖ Domestic Stocks	13%
❖ Core Fixed Income	77%
❖ Money Market & Cash	10%

## PERFORMANCE



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## GROWTH OF ASSETS OVER TIME



## QUARTERLY COMMENTARY

The often-observed “Santa Claus Rally” failed to materialize in the final month of 2024, as losses blanketed the financial markets in December. For the calendar year period, however, most major asset classes generated positive returns. The overarching performance theme across the stock market took on a familiar tone, which was one of concentration. The 7 stocks known as the Magnificent 7 (Mag 7), outperformed the broader U.S. large cap market by over 40 percentage points in 2024. The dominance displayed by these highly successful and innovative companies resembled a broader trend that has firmly been in place in the post-pandemic period, which has been the U.S.’s leadership on the global economic playing field.

## FROM OUR INVESTMENT PHILOSOPHY

The conservative pool is designed to generate return in excess of money market with limited stock exposure. The pool is U.S. focused, providing exposure to stocks, cash, U.S. bonds, and money market instruments.

The pool will have approximately ten percent of its assets invested in public equity with the remainder in fixed income and money market. The goal of the pool is to generate returns in excess of cash over a one-year time horizon while maintaining 100% daily liquidity of the assets. Given the pool will invest in small amounts of the stock market it is subject to shorter-term fluctuations and, as such, is not designed as a cash replacement.

For further information regarding investment management  
please visit our website:  
<https://www.gcrf.org/about/investment-management/>

If you have questions, please contact:

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