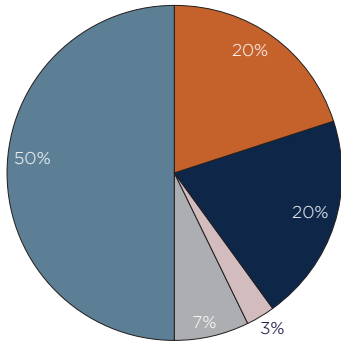


Horizon

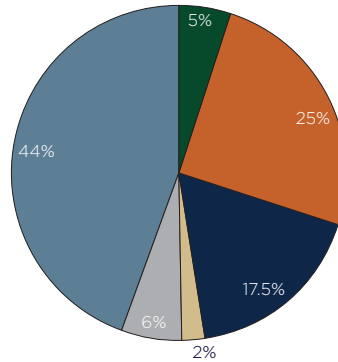
COMMUNITY FOUNDATION

investment portfolios



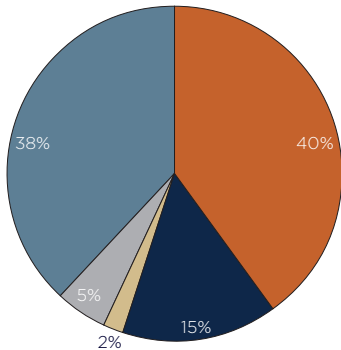
growth portfolio

Objective: A higher risk portfolio consisting of primarily domestic and international equity investments. For donors with a longer-term perspective and more flexible timing with respect to their gifting plans.



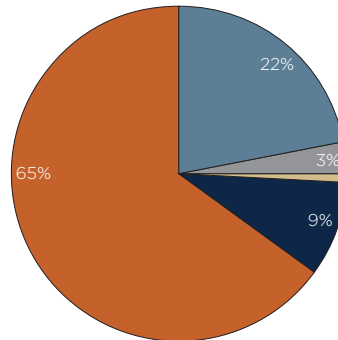
socially responsible investments portfolio

Objective: A moderate to higher risk portfolio consisting of equity and fixed income investments that have been screened in a socially responsible manner. For donors with an intermediate to longer-term perspective who seek to invest consistent with socially responsible values.



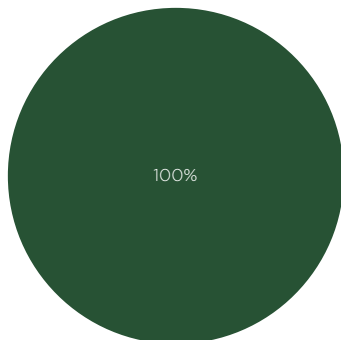
balanced portfolio

Objective: A moderate risk portfolio consisting of a balance of equity and fixed income investments. For donors with an intermediate-term perspective and some flexibility with respect to their gifting plans.



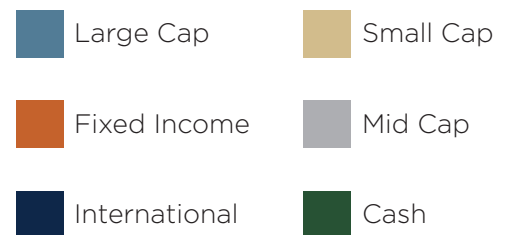
conservative portfolio

Objective: A lower risk portfolio consisting of primarily fixed income investments, with a modest allocation to equities. For donors with a shorter-term perspective and less flexibility with respect to their gifting plans.



cash portfolio

Objective: A low risk portfolio consisting exclusively of money market mutual funds and other cash equivalents. For donors with a short-term perspective seeking preservation of capital.



The investment portfolios are advised by PNC Institutional Asset Management. Each portfolio invests in mutual funds, exchange traded funds, and separately managed accounts which have been selected and allocated seeking to achieve above average risk-adjusted returns. The asset allocations outlined above represent the long-term target asset allocation, but will modestly vary based upon current market conditions and manager discretion.

Horizon

COMMUNITY FOUNDATION

community support fee schedule

Horizon Community Foundation assesses a Community Support Fee to cover the cost of administration and to continue our work in our community. Community Support Fees provide the necessary resources to operate efficiently and effectively, ensuring fiscal responsibility in grant due diligence, donor and nonprofit education, promotion of charitable giving in this region, research, and other activities. In short, when you partner with Horizon Community Foundation, you are supporting our community.

community impact fund

Fund minimum: None

Community Support Fees: 100 basis points (1%)

donor advised, designated, and scholarship funds

Fund minimum: \$25,000 (Donor Advised Funds and Designated Funds); \$50,000 (Scholarship Funds)

Community Support Fees:

- 100 basis points (1%) on the first \$1 million
- 80 basis points (.80%) on the value between \$1 million and \$2.5 million
- 60 basis points (.60%) on the value above \$2.5 million

All fees are quoted on an annual basis. Fees are assessed and charged to each fund on a pro-rated monthly basis according to the fair market value of the fund on the last day of each month. Investment and credit card fees are not included in the Community Support Fees. We strive to keep fees as low as possible so that we can maximize charitable resources for our donors and our community. All funds are subject to an annual \$250 minimum fee. As Horizon Community Funds is a 501(c)(3) organization, the Community Support Fee is fully tax deductible and supports our mission to improve the Northern Kentucky communities we serve.

start giving today

Contact Nancy Grayson at NGrayson@Horizoncnky.org or 859.757.1552.

