

# Support Fees

Support fees are used exclusively to support the mission-based operations of the Foundation. Your investment helps expand our critical community impact work and enables us to provide you with high-quality administrative, philanthropic and advisory services.

Greater Worcester Community Foundation offers several types of philanthropic funds to help donors achieve a wide range of charitable goals. Support fees charged by the Foundation vary depending on the type and size of the fund. Support fees are charged monthly and withdrawn from the fund's assets. A minimum fee of \$100 per year is drawn on all funds.

## Current Support Fee Rates

<b>Nonprofit Funds</b>	<b>0.75%</b>
<b>Designated Funds</b>	<b>1.25%*</b>
<b>Discretionary Funds</b>	<b>1.25%*</b>
<b>Donor Advised Funds</b>	<b>See table</b>
<b>Field of Interest Funds</b>	<b>1.25%*</b>
<b>Scholarship Funds</b>	<b>1.95%*</b>

## Donor Advised Fund Fee Schedule

As of January 1, 2025

<b>Fund balances up to \$1 million</b>	<b>1.00%</b>
<b>Fund balances between \$1 and \$5 million</b>	<b>0.75%</b>
<b>Fund balances between \$5 and \$10 million</b>	<b>0.50%</b>
<b>Fund balances over \$10 million</b>	<b>0.25%</b>

*\*Amounts above \$5 million are assessed at 1.00% annually.*

## Investment Management Fee

The Foundation's investment managers each assess charges to cover custody of assets, investment management, and trading activity. Investment manager fees are assessed each month based on current market value. Investment performance results are reported net of investment management fees. **Turn page to see estimated management fees for our three portfolio options.**

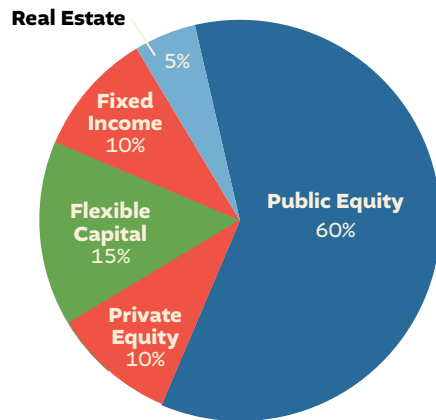
## Contact

If you have any questions about our funds or fees, please contact our Philanthropic Services team at [donorservices@greaterworcester.org](mailto:donorservices@greaterworcester.org) or **508-755-0980**.

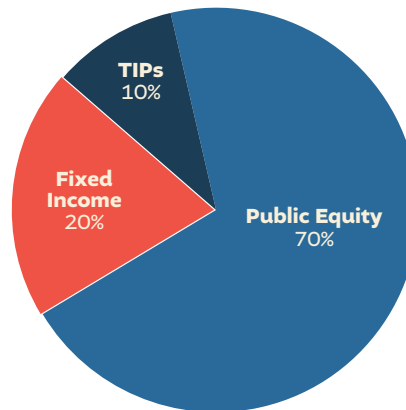
# Investment Pool Options

## Target Asset Allocations

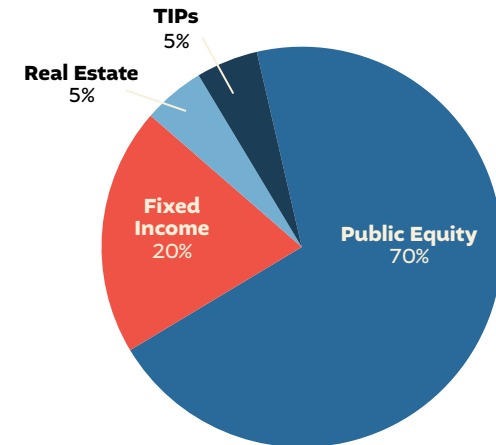
**Main Foundation Portfolio**



**ESG Portfolio**



**Index Portfolio**



**Investment Objective**

Capital preservation and long-term asset growth to meet spending needs after inflation

Capital preservation and long-term asset growth, with a focus on sustainability including fossil fuel free investments

Capital preservation and long-term growth, investing in passively managed index funds to minimize fees

**Liquidity**

10% illiquid private investments

100% daily liquidity

100% daily liquidity

**Expected Nominal Return & Volatility<sup>1</sup>**

7.5 / 13.1

6.5 / 11.9

6.7 / 12.6

**Estimated Management Fees<sup>2</sup>**

65 – 75 bps

40 – 50 bps

5 – 7 bps

**Potential Benefits**

Long-term growth to meet incremental charitable spending needs and expenses

Long-term growth investing in an environmentally oriented portfolio to align with the Foundation's values

Low cost passively managed portfolio seeking long-term growth via well diversified market exposures

<sup>1</sup>Expected returns and volatility, as measured by standard deviation, are based on Prime Buchholz 2026 capital market assumptions. Returns are geometric. As of December 31, 2025.

<sup>2</sup>Management Fees represent investment manager fees only and exclude custody and Prime Buchholz advisory fees (approximately 8-10 bps).