

## **GEORGIA BAPTIST FOUNDATION**

### **Money Market Pool Fact Sheet**

The Foundation gathers the strength of multiple trust accounts into common investment pools. These pools provide greater opportunities for diversification and cost efficiencies in addition to the guidance of the Foundation's investment policies.

#### **The Georgia Baptist Foundation Money Market Pool**

This fund is suitable for those who want to maintain a stable dollar value for their endowment and can accept a long-term rate of return that may be lower than the General Endowment Pool (which is a 65%/35% mix of stocks and bonds). The money market fund is invested in a broad range of high quality short-term money market instruments denominated exclusively in U.S. dollars. The Foundation charges an annual fee of .15% (.0015) of the assets under management to defray the cost of maintaining the pool. This fee is netted out of the pool income before monthly income allocation to unit holders.

#### **How is the Investment Adviser Selected?**

The Foundation trustees screen, select and provide active oversight of external investment advisers.

#### **Other Important Information:**

The Foundation does not invest in any company that is publicly recognized as being incompatible with the Georgia Baptist moral and ethical structure.

The Foundation investment pools are not insured by the Georgia Baptist Foundation, any bank, the Federal Deposit Insurance Corporation, or any government agency. As with all investments, each agency's deposit in the common pools involves investment risk, including the possible loss of the principal amount invested. There is no guarantee that any of the Funds will be able to meet its deposit objective.

#### Requested Minimum Deposit:

\$25,000 – To begin participation in the Money Market Pool

\$20,000 – Minimum trust participation in the Money Market Pool

*If you want initial and/or subsequent deposits to the Foundation to be invested in the Money Market Pool indicate your instructions on a deposit advice.*

#### Deposits and Redemptions Timing:

Ministries can buy and redeem units of the Money Market Pool on the first business day of the month. Requests for redemptions (withdrawals) must be delivered to the Foundation on or before the last three business days of the month. Redemption requests are made on agency letterhead and can be delivered by fax (770.457.5782) or either postal mail or e-mail (support@gbfoundation.org). Funds delivered to the Foundation for deposit of in the Money Market Pool earn interest if they are held for more than one day before they are invested.

#### Deposits and Redemptions Frequency:

Redemptions can be submitted as frequently as one per quarter and funds can be delivered for Money Market Pool deposits at any time.

#### Trust Account Statements:

The Foundation issues quarterly statements for each trust. One statement shows all the trust account's holdings including cash, General Endowment Pool and Money Market Pool. Ministries are also encouraged to take advantage of on-line access to interim trust account balances and timely electronic delivery of quarterly statements.