

## Your Donor Advised Fund Invested With Purpose

The Saint Paul & Minnesota Foundation offers two place-based investment portfolios that allow donor advised fundholders to align their charitable assets with positive community outcomes across Minnesota. The Future Ready and Momentum Minnesota portfolios are grounded in the Social Determinants of Health (SDOH) and managed by the Foundation's experienced Investments team. These options are designed for donors who want their charitable dollars working locally while remaining dedicated to long-term community benefit.



## Portfolio Overviews

### Future Ready Portfolio

The Future Ready Portfolio is an impact-first investment strategy designed to prioritize measurable community impact and capital preservation while seeking a steady, reliable return. The portfolio targets a 1% annual net return and invests in Minnesota-based nonprofits and mission-driven businesses aligned with the Social Determinants of Health. Loans and other types of investments can provide flexible capital to organizations that may not have access to traditional financing.

### Momentum Minnesota Portfolio

The Momentum Minnesota Portfolio is designed for charitable capital seeking competitive, financial returns while supporting Minnesota-based nonprofits and mission-driven businesses. The portfolio targets market-rate returns and deploys capital through a diversified, multi-asset strategy that aligns financial performance objectives with community needs and opportunities across Minnesota.

## Why Invest With Us?

The Saint Paul & Minnesota Foundation brings nearly **40 years of impact investing experience** and deep place-based knowledge to the management of these portfolios. The Investments team applies disciplined underwriting, ongoing monitoring, and a long-term perspective informed by Minnesota's nonprofit and business landscape.

# Fees, Expenses, and Investment Period

The fee and expense structure for these portfolios was designed with a community-first mindset. We will only charge investors for the actual costs that we incur from managing the portfolios, subject to a cap.

Donor Advised Fund	Future Ready Portfolio	Momentum Minnesota Portfolio
<b>Target Return</b>	Capital preservation with modest financial return (~1%)	Market-Rate returns (~8-12%)
<b>Fee and Expense Structure</b>	Actual operating expenses subject to a 1% minimum and 4% cap	Actual operating expenses subject to a 3% minimum and 5% cap
<b>Investment Period Series 1</b>	Sept. 30, 2025–Sept. 29, 2030	Sept. 30, 2025–Sept. 29, 2030
<b>Annual Close</b>	March 31	March 31
<b>Minimum Investment</b>	\$100,000	\$100,000

## Eligible Investment Types

These investment portfolios are impact focused multi-series funds that invest in a wide range of asset classes including, but not limited to, private equity, private credit, venture capital, direct investments in Minnesota based-companies, and direct lending to Minnesota-based organizations.

## Reporting

Investors receive quarterly financial reports, with annual social impact reporting aligned to each portfolio's objectives.

## Learn More

To learn more about our Future Ready Portfolio, contact your Philanthropic Advisor or email: [FutureReady@spmcf.org](mailto:FutureReady@spmcf.org).

To learn more about our Momentum Minnesota Portfolio, contact your Philanthropic Advisor or email: [MomentumMinnesota@spmcf.org](mailto:MomentumMinnesota@spmcf.org).

You can also visit our website at: [spmcf.org/what-we-do/investments](https://spmcf.org/what-we-do/investments).

