



Growing Reserves for Growing Communities

An easy, effective way to manage your municipal reserves

Contents

About SUMAInvest 3

Program Partners 4

SUMAInvest Benefits 5

Investment Portfolio 6

Comparison to GICs 7

Learn more about the SUMAInvest program and access additional information and resources by navigating to [**www.SUMAInvest.ca**](http://www.SUMAInvest.ca)



About SUMAInvest

A new opportunity for Saskatchewan municipalities to pool reserves and benefit from a diversified, professionally-managed investment portfolio

SUMAInvest is a collaboration between the Saskatchewan Urban Municipalities Association and the Saskatchewan Community Foundation with the goal of **strengthening the financial capacity of municipalities by working together for pooled reserve investment.**

The program leverages the diversified and professionally-managed investment portfolio of the Saskatchewan Community Foundation to help your municipality grow reserves and meet the needs of your community.



1

Your municipality opens a SUMAInvest account with a motion from council



2

Your municipality pools reserve funds with the shared investment portfolio



3

Your municipal reserves grow in the diversified and professionally-managed portfolio



4

Your council can withdraw funds at anytime for programs, projects, or emergent needs

Effective reserve management is key to municipal finances

As the former mayor of Humboldt, Malcolm Eaton encourages municipal leaders to learn about best practices for governance and financial management. Drawing on his own experience as a member of council and his work with municipalities, he recognizes the importance of effective reserve management to help stretch municipal dollars.

“The aspirations we all have for the future of our communities must be based on financial plans that support our long term goals and vision. **SUMAInvest provides a vehicle to help councils make financial planning decisions that can have a real impact.**”





Program Partners

SUMAINvest is a collaboration between SUMA and the Saskatchewan Community Foundation designed to strengthen our communities.

SUMAINvest is an initiative created by two trusted and local partners with over 150 years of collective experience supporting Saskatchewan communities. The program leverages each organization's expertise and is built on **a shared commitment to help Saskatchewan municipalities succeed.**

Saskatchewan Urban Municipalities Association



Recognized since 1905 as the collective voice of Saskatchewan municipalities, SUMA represents the interests of municipal governments on policy and program matters within provincial jurisdiction.

The Association has been in continuous operation since that time, serving the needs of member councils by maintaining and improving the strength of local government. The SUMAINvest program is an opportunity for member municipalities to strengthen their financial position and grow reserves to sustain and enhance our communities.

Saskatchewan Community Foundation

For over 55 years, the Saskatchewan Community Foundation has been investing in Saskatchewan communities and is one of the largest non-governmental funders of the charitable sector in the province. The Community Foundation serves as a catalyst for community impact and has granted out over \$40 million in the past decade alone to charities and qualified donees.

As an institutional investor, the Saskatchewan Community Foundation is trusted with over \$125 million in assets. SUMAINvest harnesses the investment infrastructure and economies of scale of the Community Foundation to support municipal reserve management.





Benefits of SUMAInvest

Our goal is to harness the power of a pooled investment portfolio to grow municipal reserves and put more money back into our communities.



Professional, Expert Management

Benefit from the expertise and experience of third-party investment managers. Qualified professionals apply strategic insights to maximize returns and reduce risk.



Diversified Investments

The well-balanced investment portfolio reduces exposure to market volatility with alternative investments in infrastructure, real estate, and mortgages.



Access Funds Anytime

Enjoy the flexibility and peace-of-mind knowing that you can withdraw funds at anytime without penalty. There is no holding period and no locked-in term.



Maintain Control Over Funds

Your funds remain under your ownership and are accounted for on your financials. Retain control over your funds without sacrificing growth potential.



Full Transparency

In addition to quarterly financial statements, you will have access to a private, online Fund Portal that chronicles contributions and withdrawals from your account.



Low Administrative Fees

The low fees (0.5%) charged by the Community Foundation — a registered charity — ultimately go back to support local jobs and Saskatchewan communities.



Homegrown Impact

The Community Foundation has been built by Saskatchewan people to serve our province. A portion of the investment pool is dedicated to investing with local impact.



Cost Savings

Benefit from our economies of scale, low fees, and organizational expertise to save your municipality time and money that can be refocused on community impact.



For Communities of All Sizes

From small hamlets to major cities, the SUMAInvest program is open to all Saskatchewan communities with a minimum initial investment of just \$10,000.



Trusted Third-Party

The Community Foundation has been a trusted steward of funds for over 55 years with a wealth of experience and robust governance structures for accountability.



Investment Portfolio

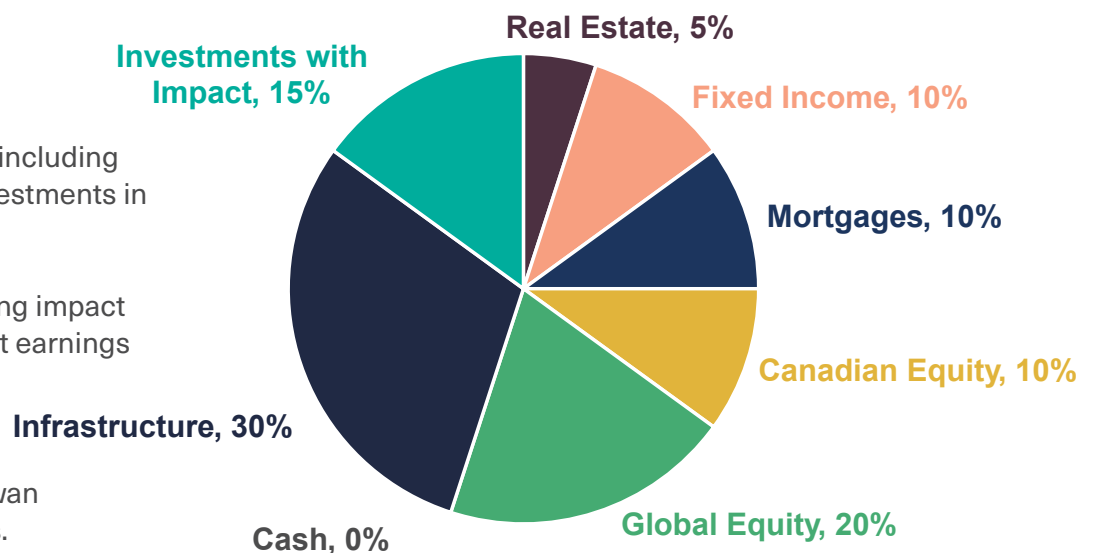
Powered by the Saskatchewan Community Foundation, the SUMAInvest investment portfolio is balanced and diversified, like a pension plan.

The SUMAInvest portfolio balances market-based equities with alternative investments, like infrastructure and real estate. The investments are structured with a long-term outlook and a commitment to investing locally in Saskatchewan businesses and jobs.

The target asset mix, presented below, outlines the structure of the investment portfolio. It is analyzed quarterly by investment experts, reviewed annually by a Finance Committee, and approved by the Board.

The portfolio involves a commitment to investing approximately 15% in "Investments with Impact," including social impact loans and investments in Saskatchewan companies.

We are committed to creating impact not only through investment earnings on your reserves, but through responsible investment of the asset pool to support Saskatchewan communities and local jobs.



SUMAInvest Fees

Community Foundation Administration Fee

Supports the local jobs and operational costs of the Saskatchewan Community Foundation

0.5% Annual Fee, charged quarterly

Investment Management Fee

For professional active fund management and charged on a cost recovery basis

Average 0.53% Annual Fee, charged quarterly



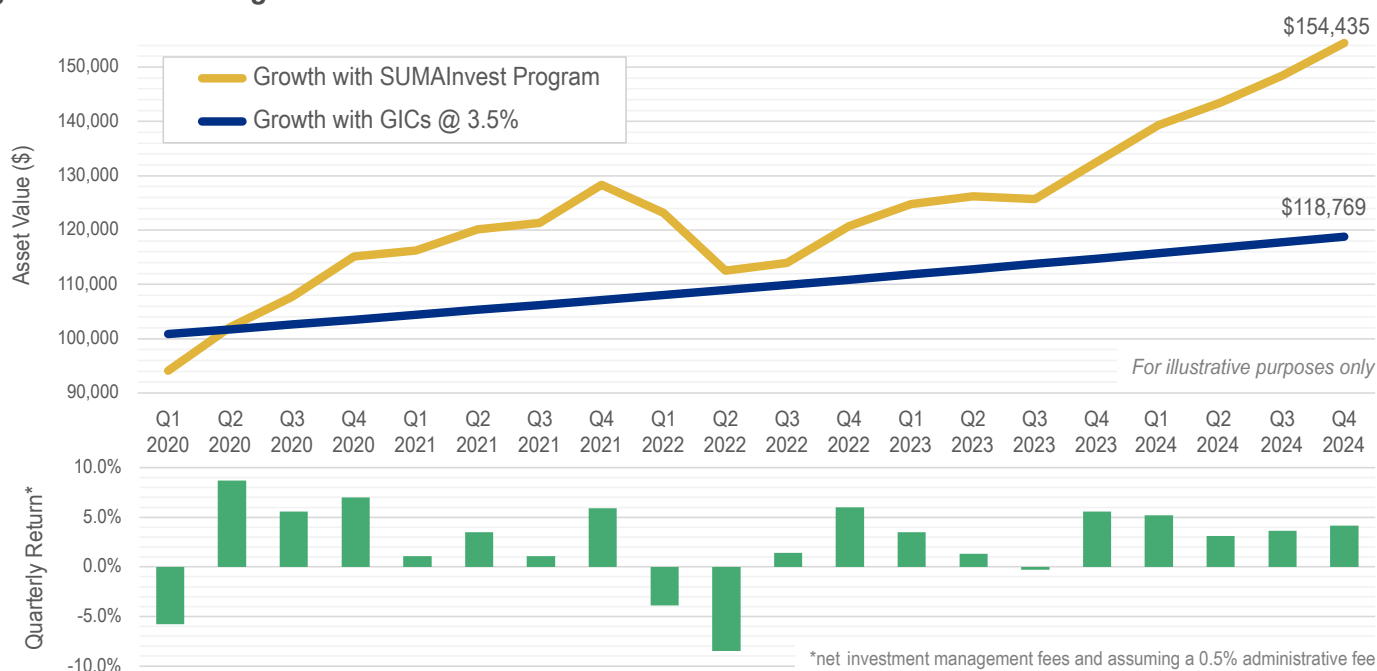
Comparison to GICs

SUMAINvest can earn your municipality significantly more than holding reserves in cash or GICs.

The SUMAINvest program offers greater potential for investment growth and reduced risk as part of a diversified portfolio of over \$125 million.

The figure below plots our quarterly returns for the past five years (green bars). Our fifteen-year historical average annualized return is now close to 8% and our five-year average annualized return is above 10%.

While there are occasionally unrealized losses in some quarters, the investment portfolio is designed with a long-term outlook. **The greatest risk of losses is in the short-term and the greatest opportunity for growth is in the long-term.**



The top figure illustrates the potential growth of \$100,000 in reserves if pooled with the SUMAINvest program (yellow line) compared to GICs (blue line), assuming five consecutive 1-year terms at 3.5% interest (a generous GIC rate as benchmark interest rates decline).

After five years, the GIC value would be \$118,769. **By comparison, the same initial investment of \$100,000 would have grown to \$154,435 with SUMAINvest.** That's an additional \$35,666!

Better Together

The SUMAInvest program brings together trusted and local partners to offer Saskatchewan municipalities a new opportunity for investing reserves.

Our communities thrive when we work together.

SUMAInvest allows communities across the province to pool reserve dollars and benefit from a diversified and expertly-managed investment portfolio. Together, our economies of scale help produce higher investment returns and put more money back into our communities.

"One of the biggest challenge facing every council is its ability to invest in the long-term future of the community. This was certainly true in my time as Mayor. The SUMAInvest program provides for a very beneficial partnership to help with financial planning. I'm very excited about the collaboration between SUMA and the Saskatchewan Community Foundation and look forward to benefits the program brings for Saskatchewan Municipalities."

Malcolm Eaton, Former Mayor of Humboldt



"The Saskatchewan Community Foundation is a local catalyst for good and is committed to strengthening our communities, now and in the future. For over 55 years, we have been a trusted partner for individuals, families, and organizations dedicated to creating community impact. With SUMAInvest, the Community Foundation is excited to build partnerships with Saskatchewan municipalities to grow reserves and put more money back into our local communities."

Donna Ziegler, Saskatchewan Community Foundation Executive Director



"By benefiting from better financial management of reserves, SUMAInvest empowers urban municipalities to leverage strategic investments, grow their wealth, support long-term community planning, and significantly enhance community infrastructure. Through a well-structured municipal investment program, our municipalities can foster sustainable growth, improve quality of life, and create vibrant, interconnected communities that thrive."

Jean-Marc Nadeau, PhD, C.Mgr., SUMA CEO



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