

series:
**The Road to
Nonprofit Investing**



Meet eCIO: a Specialized Investment Advisor for Nonprofits

Learn how eCIO helps nonprofits across the country develop customized investment programs, save money on investment fees, and improve their board governance.

Meet eCIO: **Who** is eCIO?

eCIO was founded on the belief that all nonprofits should have access to institutional-quality, low-cost investment solutions that help them further their missions.

In 2014, our leadership team launched an Outsourced Chief Investment Officer (OCIO) business, managing the investments of nonprofit organizations with \$20 million+ in assets. As that business grew (reaching nearly \$1 billion), so did requests from nonprofits with smaller asset pools. The problem was the traditional model of serving institutional clients required significant costs, precluding smaller nonprofits from accessing institutional-caliber investment solutions.

United by a common interest in creating innovative, client-centric solutions for under-served investors, our investment and technology teams came together and built eCIO to democratize institutional, low-cost investment solutions. Investment programs once reserved for only very large institutions are now accessible to nonprofits of any size.

The eCIO Investment Advisory Team

Our experienced team is dedicated to developing investment programs for nonprofit organizations. Through our modern technology, clients receive personalized service and have full and direct access to our team. In addition to their professional commitment to nonprofits, eCIO's advisors also serve as board members of nonprofit organizations and understand firsthand the unique needs of boards and investment committees.



Rob Roquitte, CFA

- 30+ years of investment experience
- Established \$1 billion+ Outsourced Chief Investment Officer practice
- Jewish Federation of Madison - Chair of Finance/Endowment Committee
- Delta Dental Retirement Plan investment committee member
- University of Chicago, MBA, Finance and Economics



Courtney Dean

- 25+ years of investment experience
- Former co-founder of a Global Equity investment management firm
- Board member, St. Louis Arc
- New York University, MBA, Finance



Phil Waara, CIPM

- 10+ years of investment experience
- Expertise in asset allocation, Investment Policy Statements, long-term asset class forecasts
- Board member, Family Service Madison
- Concordia University, BS, Finance and Actuarial Science

Meet eCIO: **How** Do We Help Nonprofits Like Yours?

eCIO partners with nonprofits of all types and sizes, each with different investment needs.

Whether starting a new investment fund, replacing a self-managed approach with professional management, or looking to change investment advisors, nonprofits turn to eCIO for our deep understanding of nonprofit investment best practices. Our clients come from all nonprofit sectors and we recognize the important differences each organization faces in its funding sources and operating needs. That's why each organization deserves a customized investment program to meet these unique needs. Partner with a dedicated nonprofit investment advisor that has helped nonprofits like yours.



1. Starting a New Investment Fund?

If your nonprofit is in the initial stages of establishing an investment program, eCIO will help create all elements of a successful and enduring program. Many organizations have turned to us as a result of a:

- Large bequest or asset sale
- Growth in excess reserves
- Capital campaign
- Desire to attain higher returns than what is earned on cash



2. Replacing a Self-Managed Investment Program?

Many nonprofits decide to manage their investment program in-house initially but decide they need help when a key member leaves or their portfolio begins to grow. We help nonprofits transition their investment program from startup to professional management for a variety of reasons:

- Investment fund becomes too large to self-manage
- Loss of board member with investment expertise
- Desire for a fiduciary partner to assist with guidance and governance
- Requests by board members and/or donors for professional management of assets



3. Changing Investment Advisors?

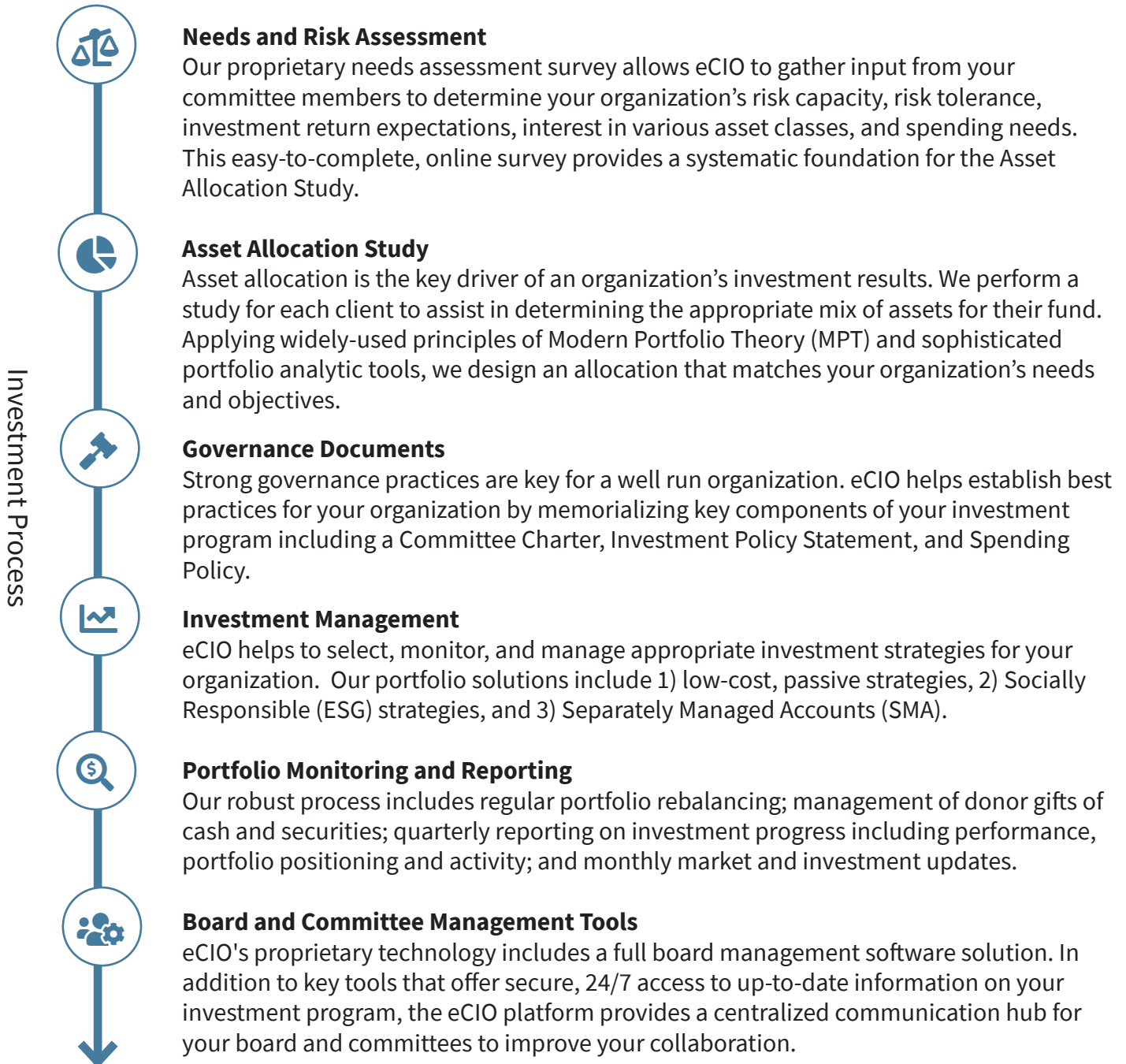
If you are looking for a new investment advisor, eCIO will review your current program and identify value we may bring as a co-fiduciary. Reasons nonprofits change advisors include:

- High fees
- Preference for an advisor with nonprofit and board expertise
- Need for more guidance on governance, risk management, and spending policy
- Desire for an advisor that will act as a fiduciary partner

Meet eCIO: **What** Does eCIO Provide?

eCIO offers a robust investment process designed for nonprofits.

Our team partners with your organization as a co-fiduciary to provide comprehensive investment services which include:



Meet eCIO: Why Choose eCIO?

Our experienced investment advisors partner with your nonprofit to provide world-class investment solutions to help grow your financial resources and provide support to your board and oversight committees.

Many traditional investment options fall short of eCIO's ***dedicated nonprofit investment advisors***.

Personal Wealth Advisors

These providers are geared towards working with individuals and families rather than boards and committees and typically have little experience in designing investment solutions for tax-exempt institutions.

Community Foundations

Many Community Foundations offer endowment management for non-profits. While their services focus on nonprofits, an organization must give up significant control and it's typically difficult to withdraw funds from the Foundation's program.

Self-Managed Approach

Some boards decide to manage investments in-house if they have members who are investment professionals but they often are exposed to conflicts of interest and run into problems when those members leave the organization.

| | eCIO | Typical Advisors |
|---|---|---------------------------------|
| Board Risk Assessment | ✔ Online group risk assessment | ✘ None |
| Asset Allocation | ✔ Custom asset allocation with expected return & risk | ✘ Typically canned |
| Investment Policy Statement | ✔ Customized IPS builder | ✔ Template usually provided |
| Investment Selection & Rebalancing | ✔ Multiple investment track options | ✔ Typically mutual funds & ETFs |
| Portfolio Monitoring & Reporting | ✔ On-demand video reports to all members | ✘ Written statement sent to NPO |
| Board Management Services | ✔ Full-featured board management portal | ✘ None |
| Educational Services | ✔ On-demand in myecio.com portal | ✘ Typically not provided |

Costs



0.54% (Half the cost)



1.34% average cost for NPOs under \$25mm*

eCIO is Passionate About Fee Transparency and Keeping Costs Low for Nonprofits.

Leveraging technology as an alternative to much of the expensive, behind-the-scenes legwork of traditional investment management is a key aspect of our low cost investment programs. Additionally, we have developed an easy to use, web-based platform that moves communications online rather than relying on costly onsite meetings.

Simple, Transparent Fees

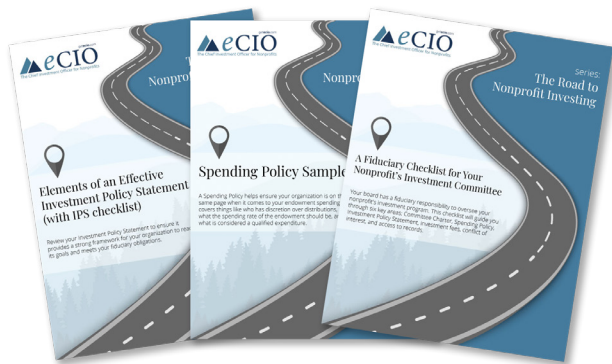
- ✔ 0.50% on the first \$10 million
- ✔ 0.25% on amount above
- ✔ \$49 / month platform fee (waived for portfolios above \$500,000)

*DISCLOSURE: eCIO charges an advisory fee 0.50% on the first \$10,000,000 and 0.25% thereafter. A sample portfolio invested in eCIO's indexed ETF investment track has an average investment cost of 0.04%. In addition, eCIO has more expensive separately managed account and Socially Responsible Investment investment tracks. According to an investment management fee survey by the Commonfund Institute, the average advisory and investment fee cost for endowment and foundation portfolios less than \$25 million is 1.34%. Actual eCIO investment costs will vary for each client.

Meet eCIO: Where to Go for More Information?

Check out our Nonprofit Resources

Our library of investment and board management resources was created to help nonprofits improve their investment and governance best practices. We continue to share insights on how boards and oversight groups can do more for their organizations. <https://getecio.com/resources>.



Popular Resources:

- [Elements of an Effective Investment Policy Statement](#)
- [How to Create an Investment Management RFP for Nonprofits](#)
- [A Nonprofit's Guide to ESG Investing](#)
- [Spending Policy Sample](#)

Request an Investment Program Evaluation

Our investment advisory team is readily available by phone or video conference. We love to learn about new organizations and explore how we may be able to help them further their missions. Let us answer your questions about investment management, help you understand your organization's investment options, and see how we may better maximize your resources. Email us at hello@getecio.com, call (608) 291-4646, or visit <https://calendly.com/ecio/introduction> to schedule a 15-minute intro meeting with our team.

Schedule a Demo of our Investment Management Platform

See how our full-featured board management software helps nonprofits better manage their organizations. Contact hello@getecio.com to get started or schedule a demo here: <https://calendly.com/ecio/introduction>.



Improve Your Group's Collaboration on Our User Friendly Portal:

- Message your board and committees
- Share files easily and securely
- Take a vote with the polling feature
- Create virtual events (with integrated Zoom)
- Post organizational news and updates

eCIO Disclosure

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