

TIFIN Give

Investment Options

Investment Expertise

TIFIN Give's investment team is led by TIFIN Founder and CEO, Dr. Vinay Nair. Our mission is to make investing a more powerful driver of financial wellbeing. TIFIN builds engaging experiences through powerful AI and investment-driven personalization. We leverage the combined power of investment intelligence, data science, and technology to make investing a more engaging experience and a more powerful driver of financial wellbeing.

Dr. Nair started his career as a finance faculty member at The Wharton School. His background in investment management includes launching and managing a quantitative hedge fund, Ada Investments, which later became 55ip and subsequently sold to JP Morgan.

Dr. Nair is a recognized expert in the areas of sustainable and responsible investing and has written "Investing for Change", a book published in 2008 by Oxford University Press. His academic background includes a Ph.D. in Financial Economics from the Stern School of Business at NYU with an award for the best thesis, and a Bachelor of Technology from the Indian Institute of Technology, Madras with the Governor's Gold Medal, an award for all-round excellence.

Investment Options

TIFIN has partnered with GiveClear Foundation, a 501(c)(3) Donor Advised Fund (DAF) Sponsor, to bring you the TIFIN Give DAF Program. With TIFIN Give DAFs, advisors (as a sub-advisor to TIFIN Give) assist their clients in allocating DAF assets to TIFIN Give models with thematic tilts that align investment portfolios with philanthropic initiatives and family giving. As gifts are made to given causes, the thematic portfolio can be adjusted with input from the donor to continuously align investments to giving. The DAF investments can then help the same causes they support through their giving, putting their dollars to work even before the gifts to charity.

In addition to the Core Model Portfolios, TIFIN Give offers portfolio tilts across the following themes:

- Animals & Pets (coming soon)
- Arts & Culture (coming soon)
- Children (coming soon)
- Community & Human Services (coming soon)
- Education
- Environment
- Financial Well-being (coming soon)
- Health, Disease & Medicine
- Human Rights
- Public Affairs & Service (coming soon)
- Sports & Recreation (coming soon)
- Veterans (coming soon)

A detailed overview of investment strategies and holdings can be found in the appendix.

TIFIN Give is rapidly expanding the depth and breadth of core model portfolios and thematic tilts, including offering custom model portfolios.

Questions? Please reach out to us at hello@tifingive.com at any time.

Appendix – Investment Pool Models

POOL NAME	POOL STRATEGY	POOL HOLDINGS	BENCHMARK
Core Model (100 Eq/0 FI)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (66.7%) IXUS – iShares Core MSCI Total International Stock ETF (33.3%) FBND – Fidelity Total Bond ETF (0%) JPIB – JPMorgan International Bond Opportunities ETF (0%)	Morningstar® US Target Market Exposure Index (66.7%) MSCI ACWI ex USA IMI Index (33.3%)
Core Model (80/20)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (53.33%) IXUS – iShares Core MSCI Total International Stock ETF (26.67%) FBND – Fidelity Total Bond ETF (12.5%) JPIB – JPMorgan International Bond Opportunities ETF (7.5%)	Morningstar® US Target Market Exposure Index (53.33%) MSCI ACWI ex USA IMI Index (26.67%) Bloomberg US Agg Bond TR USD (12.5%) Bloomberg Barclays Multiverse ex-USA (USD Hedged) Index (7.5%)
Core Model (60/40)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (40%) IXUS – iShares Core MSCI Total International Stock ETF (20%) FBND – Fidelity Total Bond ETF (25%) JPIB – JPMorgan International Bond Opportunities ETF (15%)	Morningstar® US Target Market Exposure Index (40%) MSCI ACWI ex USA IMI Index (20%) Bloomberg US Agg Bond TR USD (25%) Bloomberg Barclays Multiverse ex-USA (USD Hedged) Index (15%)
Core Model (50/50)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (33.33%) IXUS – iShares Core MSCI Total International Stock ETF (16.67%) FBND – Fidelity Total Bond ETF (31.25%) JPIB – JPMorgan International Bond Opportunities ETF (18.75%)	Morningstar® US Target Market Exposure Index (33.33%) MSCI ACWI ex USA IMI Index (16.67%) Bloomberg US Agg Bond TR USD (31.25%) Bloomberg Barclays Multiverse ex-USA (USD Hedged) Index (18.75%)
Core Model (40/60)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (26.67%) IXUS – iShares Core MSCI Total International Stock ETF (13.33%) FBND – Fidelity Total Bond ETF (37.5%) JPIB – JPMorgan International Bond Opportunities ETF (22.5%)	Morningstar® US Target Market Exposure Index (26.67%) MSCI ACWI ex USA IMI Index (13.33%) Bloomberg US Agg Bond TR USD (37.5%) Bloomberg Barclays Multiverse ex-USA (USD Hedged) Index (22.5%)
Core Model (20/80)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (13.33%) IXUS – iShares Core MSCI Total International Stock ETF (6.67%) FBND – Fidelity Total Bond ETF (50%) JPIB – JPMorgan International Bond Opportunities ETF (30%)	Morningstar® US Target Market Exposure Index (13.33%) MSCI ACWI ex USA IMI Index (6.67%) Bloomberg US Agg Bond TR USD (50%) Bloomberg Barclays Multiverse ex-USA (USD Hedged) Index (30%)
Core Model (0 Eq/100 FI)	The pool invests in a group of securities exposed to U.S. and International Equity and Fixed Income.	BBUS – JPMorgan BetaBuilders U.S. Equity ETF (0%) IXUS – iShares Core MSCI Total International Stock ETF (0%) FBND – Fidelity Total Bond ETF (62.5%) JPIB – JPMorgan International Bond Opportunities ETF (37.5%)	Bloomberg US Agg Bond TR USD (62.5%) Bloomberg Barclays Multiverse ex-USA (USD Hedged) Index (37.5%)
Education	The pool invests in a group of the most liquid securities that are highly exposed to themes associated with Education. Allocation of the securities within the pool is determined by risk parity of historical 1-year volatility	EDUC – Global X Education (100%)	N/A (aligned to tracking error of DAF's Core Model)
Environment	The pool invests in a group of the most liquid securities that are highly exposed to themes associated with the Environment. Allocation of the securities within the pool is determined by risk parity of historical 1-year volatility	TAN – Invesco Solar (10%) FIW – First Trust Water (25%) DRIV – Global X Autonomous & Electric Vehicles (20%) ACES – ALPS Clean Energy (10%) CRBN – iShares MSCI ACWI Low Carbon Target (35%)	N/A (aligned to tracking error of DAF's Core Model)
Health, Disease and Medicine	The pool invests in a group of the most liquid securities that are highly exposed to themes associated with Health. Allocation of the securities within the pool is determined by risk parity of historical 1-year volatility	IHI - iShares U.S. Medical Devices (30%) EDOC - Global X Telemedicine & Digital Health (25%) PTH - Invesco DWA Healthcare Momentum (15%) CNCR - Loncar Cancer Immunotherapy (15%) HELX - Franklin Genomic Advancements (15%)	N/A (aligned to tracking error of DAF's Core Model)
Human Rights	The pool invests in a group of the most liquid securities that are highly exposed to themes associated with Human Rights. Allocation of the securities within the pool is determined by risk parity of historical 1-year volatility	SHE – SPDR SSGA Gender Diversity Index (35%) NACP – Impact Shares NAACP Minority Empowerment (35%) WOMN – Impact Shares YWCA Women's Empowerment (30%)	N/A (aligned to tracking error of DAF's Core Model)

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