



RMAG Investment Policy

Adopted December 12, 2025

Purpose Statement

The Rocky Mountain Association of Geologists (RMAG) maintains an investment reserve account to ensure financial stability for the organization and uninterrupted services to its members. Oversight of this reserve account is the responsibility of the RMAG Finance Committee, which provides investment recommendations to the RMAG Board of Directors.

Operating Reserve

The investment reserve account is targeted to maintain a balance sufficient to fund the organization’s overhead for a minimum of two years. This target is determined based on the previous two years’ expenses.

Investment Strategy

RMAG’s investments are primarily held in liquid, conservative vehicles such as non-load diversified stock and bond index funds, certificates of deposit, and money market funds. Specifically, the Operating Reserve is invested conservatively in a premium money market. In contrast, the Investment Portfolio is managed in accordance with RMAG’s growth risk tolerance, as outlined in Figure 1, consisting of about 49% domestic stocks, 21% foreign stocks, 25% bonds, and 5% short-term investments.

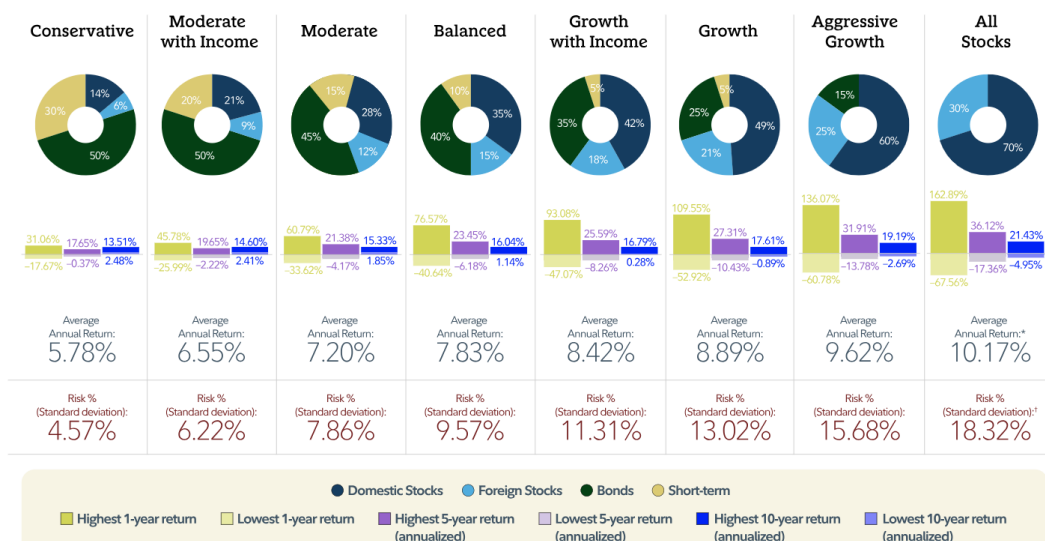


Figure 1. A series of risk management profiles defined by Fidelity.



The Finance Committee conducts portfolio reviews with a fiduciary, who advises the committee on rebalancing of investments to stay in line with the Growth portfolio. These reviews occur on a semi-annual to yearly basis. During each review, the Finance Committee and the fiduciary assess asset allocation, market conditions, and RMAG's financial goals to determine the necessity of rebalancing. Recommendations are documented and implemented upon committee and board approval.

Donations in Kind

Donations in kind, except for those specifically listed in the policy, will be sold and invested according to the RMAG investment strategy, unless the donor objects.

Policy Amendments and Changes

Any proposed changes to this policy must be submitted to the Board of Directors for approval. Upon approval, this document will be amended to reflect those changes.