

# Investment Performance Summary

As of 10/31/2024

KERN COMMUNITY  
FOUNDATION

Growing community.  
Growing philanthropy.

Individual Investment Options	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
<b>Domestic Equity Pool TR</b>	<b>19.68</b>	<b>-0.75</b>	<b>3.47</b>	<b>37.86</b>	<b>7.50</b>	<b>14.55</b>	<b>12.41</b>
Domestic Equity Benchmark	19.69	-0.75	3.48	37.83	7.48	14.54	12.40
S&P 500 TR USD	20.97	-0.91	3.66	38.02	9.08	15.27	13.00
<b>International Equity Pool TR</b>	<b>7.74</b>	<b>-4.86</b>	<b>-0.31</b>	<b>22.85</b>	<b>1.43</b>	<b>6.02</b>	<b>4.89</b>
International Equity Benchmark	7.99	-5.02	0.03	23.85	1.38	5.86	4.91
MSCI ACWI Ex USA NR USD	8.61	-4.91	0.44	24.33	1.60	5.78	4.79
<b>Intermediate-Term Fixed Income Pool</b>	<b>2.39</b>	<b>-2.60</b>	<b>0.11</b>	<b>11.02</b>	<b>-1.55</b>	<b>0.28</b>	<b>1.83</b>
Intermediate-Term Fixed Income Benchr	2.41	-2.52	0.20	11.06	-1.45	0.36	1.93
<b>Short-Term Fixed Income Pool TR</b>	<b>3.25</b>	<b>-1.31</b>	<b>0.76</b>	<b>7.94</b>	<b>0.51</b>	<b>1.14</b>	<b>1.59</b>
Short-Term Fixed Income Benchmark	3.28	-1.26	0.77	7.95	0.59	1.25	1.70
<b>Money Market Pool TR</b>	<b>4.08</b>	<b>0.42</b>	<b>1.22</b>	<b>4.92</b>	<b>2.95</b>	<b>1.86</b>	<b>1.28</b>
USTREAS T-Bill Auction Ave 3 Mon	4.49	0.39	1.24	5.45	4.01	2.53	1.79

Individual investment options allow donors to recommend a custom allocation strategy, which can include one or more Investment Pools. Please refer to the quarterly Investment Performance Supplemental Report for benchmark definitions.

\*The Domestic Equity TR, the International Equity TR, the Domestic Equity Benchmark and the International Equity Benchmark have an inception date of 6/30/19; performance prior to that date is pro-forma.

Investment Mix Options	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
<b>Aggressive Mix TR</b>	<b>13.08</b>	<b>-1.86</b>	<b>1.97</b>	<b>27.47</b>	<b>4.60</b>	<b>9.69</b>	<b>8.59</b>
Aggressive Mix Benchmark	13.16	-1.88	2.06	27.71	4.63	9.68	8.61
<b>Moderately Aggressive Mix TR</b>	<b>10.89</b>	<b>-1.72</b>	<b>1.71</b>	<b>22.96</b>	<b>3.82</b>	<b>7.92</b>	<b>7.08</b>
Moderatly Aggressive Mix Benchmark	10.96	-1.72	1.78	23.15	3.89	7.95	7.13
<b>Moderate Mix TR</b>	<b>8.33</b>	<b>-1.56</b>	<b>1.38</b>	<b>17.90</b>	<b>2.80</b>	<b>5.70</b>	<b>5.27</b>
Moderate Mix Benchmark	8.42	-1.55	1.44	18.06	2.94	5.79	5.38
<b>Conservative Mix TR</b>	<b>5.77</b>	<b>-1.33</b>	<b>1.06</b>	<b>12.65</b>	<b>1.83</b>	<b>3.43</b>	<b>3.42</b>
Conservative Mix Benchmark	5.88	-1.31	1.10	12.82	2.08	3.61	3.59
<b>Risk Averse Mix TR</b>	<b>4.08</b>	<b>0.42</b>	<b>1.22</b>	<b>4.92</b>	<b>2.95</b>	<b>1.86</b>	<b>1.28</b>
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Investment Mix options offer a simple, one-stop approach to an investment strategy that best reflects your charitable goals. Donors recommend one option, which the Community Foundation rebalances.

Returns for periods greater than 1 year are compound annual returns. TR = Total Return

Current Investment Mix Allocations	Domestic Equity Pool	Int'l Equity Pool	Interm-Term Fixed Income Pool	Short-Term Fixed Income Pool	Money Market Pool
Aggressive	55%	22%	10%	10%	3%
Moderately Aggressive	43%	17%	10%	25%	5%
Moderate	29%	11%	15%	35%	10%
Conservative	14%	6%	18%	42%	20%
Risk Averse	0%	0%	0%	0%	100%

#### Estimated Investment Management Fees for the Investment Mix Options

Aggressive	0.06%
Moderately Aggressive	0.07%
Moderate	0.09%
Conservative	0.09%
Risk Averse	0.14%

Performance is presented gross of Kern Community Foundation administrative fees but net of all investment management fees, brokerage, consulting and other transaction costs.

#### Customer Service

If you have any questions about your fund or wish to request a change in your investment mix, please contact Donor Services at 661.616.2617 or [donorservices@kernfoundation.org](mailto:donorservices@kernfoundation.org).

Contact Danette Rinehart at [danette@kernfoundation.org](mailto:danette@kernfoundation.org) or 661.616.2602 for more information on the pools, including their component funds and blended benchmarks or the Investment Policy Statement.

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