

# Investment Performance Summary

As of 9/30/2024

Individual Investment Options	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
<b>Domestic Equity Pool TR</b>	<b>20.59</b>	<b>2.05</b>	<b>6.17</b>	<b>35.26</b>	<b>10.13</b>	<b>15.20</b>	<b>12.80</b>
Domestic Equity Benchmark	20.60	2.05	6.18	35.23	10.11	15.19	12.79
S&P 500 TR USD	22.08	2.14	5.89	36.35	11.91	15.98	13.38
<b>International Equity Pool TR</b>	<b>13.24</b>	<b>2.21</b>	<b>7.87</b>	<b>24.59</b>	<b>4.03</b>	<b>7.80</b>	<b>5.48</b>
International Equity Benchmark	13.70	2.58	8.27	24.77	3.88	7.71	5.44
MSCI ACWI Ex USA NR USD	14.21	2.69	8.06	25.35	4.14	7.59	5.22
<b>Intermediate-Term Fixed Income Pool TR</b>	<b>5.12</b>	<b>1.41</b>	<b>5.43</b>	<b>12.23</b>	<b>-0.85</b>	<b>0.88</b>	<b>2.21</b>
Intermediate-Term Fixed Income Benchr	5.05	1.35	5.37	12.20	-0.77	0.96	2.30
<b>Short-Term Fixed Income Pool TR</b>	<b>4.62</b>	<b>1.01</b>	<b>3.78</b>	<b>8.95</b>	<b>0.83</b>	<b>1.46</b>	<b>1.78</b>
Short-Term Fixed Income Benchmark	4.60	0.96	3.76	8.95	0.90	1.57	1.88
<b>Money Market Pool TR</b>	<b>3.65</b>	<b>0.39</b>	<b>1.20</b>	<b>4.91</b>	<b>2.81</b>	<b>1.81</b>	<b>1.24</b>
USTREAS T-Bill Auction Ave 3 Mon	4.09	0.41	1.30	5.53	3.88	2.48	1.75

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>15.22</b>	<b>1.87</b>	<b>6.08</b>	<b>26.78</b>	<b>6.71</b>	<b>10.53</b>	<b>9.01</b>
Aggressive Mix Benchmark	15.33	1.94	6.16	26.83	6.71	10.54	9.01
<b>Moderately Aggressive Mix TR</b>	<b>12.82</b>	<b>1.67</b>	<b>5.53</b>	<b>22.66</b>	<b>5.52</b>	<b>8.64</b>	<b>7.44</b>
Moderatly Aggressive Mix Benchmark	12.91	1.72	5.59	22.71	5.57	8.69	7.48
<b>Moderate Mix TR</b>	<b>10.05</b>	<b>1.44</b>	<b>4.90</b>	<b>18.00</b>	<b>4.04</b>	<b>6.27</b>	<b>5.57</b>
Moderate Mix Benchmark	10.12	1.46	4.94	18.08	4.16	6.37	5.66
<b>Conservative Mix TR</b>	<b>7.19</b>	<b>1.18</b>	<b>4.13</b>	<b>13.10</b>	<b>2.58</b>	<b>3.85</b>	<b>3.65</b>
Conservative Mix Benchmark	7.28	1.17	4.16	13.23	2.82	4.04	3.81
<b>Risk Averse Mix TR</b>	<b>3.65</b>	<b>0.39</b>	<b>1.20</b>	<b>4.91</b>	<b>2.81</b>	<b>1.81</b>	<b>1.24</b>
USTREAS T-Bill Auction Ave 3 Mon	4.09	0.41	1.30	5.53	3.88	2.48	1.75

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	Inter-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

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.

5701 Truxtun Avenue, Suite 110, Bakersfield, CA 93309

661.325.5346

[www.kernfoundation.org](http://www.kernfoundation.org)