

# Investment Performance Summary

KERN COMMUNITY  
FOUNDATION

Growing community.  
Growing philanthropy.

As of 12/31/2024

Individual Investment Options	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
<b>Domestic Equity Pool TR</b>	<b>23.74</b>	<b>-3.03</b>	<b>2.62</b>	<b>23.74</b>	<b>7.88</b>	<b>13.82</b>	<b>12.52</b>
Domestic Equity Benchmark	23.77	-3.02	2.63	23.77	7.87	13.81	12.50
S&P 500 TR USD	25.02	-2.38	2.41	25.02	8.94	14.53	13.10
<b>International Equity Pool TR</b>	<b>4.70</b>	<b>-2.82</b>	<b>-7.54</b>	<b>4.70</b>	<b>0.63</b>	<b>4.33</b>	<b>5.08</b>
International Equity Benchmark	5.04	-2.15	-7.62	5.04	0.63	4.17	4.99
MSCI ACWI Ex USA NR USD	5.53	-1.94	-7.60	5.53	0.82	4.10	4.80
<b>Intermediate-Term Fixed Income Pool</b>	<b>1.95</b>	<b>-1.56</b>	<b>-3.02</b>	<b>1.95</b>	<b>-1.76</b>	<b>0.21</b>	<b>1.75</b>
Intermediate-Term Fixed Income Benchr	1.91	-1.51	-2.98	1.91	-1.70	0.26	1.84
<b>Short-Term Fixed Income Pool TR</b>	<b>3.50</b>	<b>-0.37</b>	<b>-1.07</b>	<b>3.50</b>	<b>0.63</b>	<b>1.13</b>	<b>1.62</b>
Short-Term Fixed Income Benchmark	3.56	-0.37	-0.99	3.56	0.74	1.23	1.73
<b>Money Market Pool TR</b>	<b>4.81</b>	<b>0.35</b>	<b>1.12</b>	<b>4.81</b>	<b>3.19</b>	<b>1.95</b>	<b>1.35</b>
USTREAS T-Bill Auction Ave 3 Mon	5.28	0.37	1.14	5.28	4.26	2.63	1.86

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>14.51</b>	<b>-2.47</b>	<b>-0.62</b>	<b>14.51</b>	<b>4.63</b>	<b>8.92</b>	<b>8.67</b>
Aggressive Mix Benchmark	14.63	-2.31	-0.61	14.63	4.67	8.91	8.67
<b>Moderately Aggressive Mix TR</b>	<b>12.06</b>	<b>-2.01</b>	<b>-0.67</b>	<b>12.06</b>	<b>3.87</b>	<b>7.33</b>	<b>7.15</b>
Moderatly Aggressive Mix Benchmark	12.17	-1.89	-0.65	12.17	3.95	7.37	7.18
<b>Moderate Mix TR</b>	<b>9.19</b>	<b>-1.52</b>	<b>-0.78</b>	<b>9.19</b>	<b>2.86</b>	<b>5.32</b>	<b>5.32</b>
Moderate Mix Benchmark	9.30	-1.43	-0.75	9.30	3.01	5.41	5.42
<b>Conservative Mix TR</b>	<b>6.28</b>	<b>-0.96</b>	<b>-0.85</b>	<b>6.28</b>	<b>1.90</b>	<b>3.25</b>	<b>3.45</b>
Conservative Mix Benchmark	6.42	-0.91	-0.81	6.42	2.16	3.42	3.61
<b>Risk Averse Mix TR</b>	<b>4.81</b>	<b>0.35</b>	<b>1.12</b>	<b>4.81</b>	<b>3.19</b>	<b>1.95</b>	<b>1.35</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 Thomas Shepherd at [thomas@kernfoundation.org](mailto:thomas@kernfoundation.org) or 661.325.5346 for more information on the pools, including their component funds and blended benchmarks or the Investment Policy Statement.

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