

Investment Performance Summary

KERN COMMUNITY
FOUNDATION

Growing community.
Growing philanthropy.

As of 1/31/2025

Individual Investment Options	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Domestic Equity Pool TR	3.10	3.10	6.60	26.17	11.27	14.53	13.18
Domestic Equity Benchmark	3.10	3.10	6.61	26.20	11.26	14.52	13.16
S&P 500 TR USD	2.78	2.78	6.22	26.38	11.91	15.17	13.76
International Equity Pool TR	3.65	3.65	0.73	10.41	2.83	5.76	5.37
International Equity Benchmark	3.96	3.96	1.12	10.30	3.27	5.56	5.33
MSCI ACWI Ex USA NR USD	4.03	4.03	1.08	10.89	3.45	5.50	5.23
Intermediate-Term Fixed Income Pool	0.69	0.69	0.25	2.70	-0.87	-0.04	1.56
Intermediate-Term Fixed Income Benchmr	0.68	0.68	0.20	2.70	-0.80	0.03	1.67
Short-Term Fixed Income Pool TR	0.56	0.56	0.81	3.90	1.18	1.08	1.58
Short-Term Fixed Income Benchmark	0.55	0.55	0.83	3.94	1.26	1.18	1.70
Money Market Pool TR	0.32	0.32	1.02	4.73	3.30	1.99	1.38
USTREAS T-Bill Auction Ave 3 Mon	0.36	0.36	1.12	5.18	4.38	2.67	1.90

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
Aggressive Mix TR	2.64	2.64	3.94	17.23	7.09	9.59	9.08
Aggressive Mix Benchmark	2.71	2.71	4.04	17.25	7.23	9.58	9.09
Moderately Aggressive Mix TR	2.18	2.18	3.26	14.22	5.89	7.82	7.44
Moderatly Aggressive Mix Benchmark	2.23	2.23	3.34	14.25	6.04	7.85	7.49
Moderate Mix TR	1.63	1.63	2.44	10.71	4.38	5.61	5.49
Moderate Mix Benchmark	1.66	1.66	2.49	10.77	4.57	5.70	5.60
Conservative Mix TR	1.08	1.08	1.57	7.21	2.89	3.36	3.51
Conservative Mix Benchmark	1.10	1.10	1.61	7.32	3.18	3.54	3.68
Risk Averse Mix TR	0.32	0.32	1.02	4.73	3.30	1.99	1.38
USTREAS T-Bill Auction Ave 3 Mon	0.36	0.36	1.12	5.18	4.38	2.67	1.90

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.

Contact Thomas Shepherd at 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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