

# Investment Performance Summary

KERN COMMUNITY  
FOUNDATION

Growing community.  
Growing philanthropy.

As of 3/31/2026

Individual Investment Options	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
<b>Domestic Equity Pool TR</b>	<b>-3.96</b>	<b>-4.96</b>	<b>-3.96</b>	<b>18.21</b>	<b>17.86</b>	<b>10.79</b>	<b>13.69</b>
Domestic Equity Benchmark	-3.96	-4.96	-3.96	18.21	17.86	10.78	13.68
S&P 500 TR USD	-4.33	-4.98	-4.33	17.80	18.32	12.06	14.16
<b>International Equity Pool TR</b>	<b>1.95</b>	<b>-8.74</b>	<b>1.95</b>	<b>28.12</b>	<b>15.44</b>	<b>7.70</b>	<b>8.84</b>
International Equity Benchmark	-0.43	-10.92	-0.43	25.95	14.67	7.12	8.48
MSCI ACWI Ex USA NR USD	-0.71	-10.79	-0.71	24.91	14.49	7.02	8.38
<b>Intermediate-Term Fixed Income Pool TR</b>	<b>-0.09</b>	<b>-1.83</b>	<b>-0.09</b>	<b>5.10</b>	<b>4.27</b>	<b>0.87</b>	<b>2.13</b>
Intermediate-Term Fixed Income Benchr	-0.16	-1.81	-0.16	5.17	4.35	0.94	2.22
<b>Short-Term Fixed Income Pool TR</b>	<b>0.18</b>	<b>-0.82</b>	<b>0.18</b>	<b>4.52</b>	<b>4.47</b>	<b>1.71</b>	<b>2.04</b>
Short-Term Fixed Income Benchmark	0.20	-0.82	0.20	4.57	4.55	1.80	2.15
<b>Money Market Pool TR</b>	<b>0.80</b>	<b>0.27</b>	<b>0.80</b>	<b>3.66</b>	<b>4.28</b>	<b>2.83</b>	<b>1.80</b>
USTREAS T-Bill Auction Ave 3 Mon	0.93	0.31	0.93	4.12	4.89	3.60	2.37

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>-1.49</b>	<b>-5.04</b>	<b>-1.49</b>	<b>17.41</b>	<b>14.35</b>	<b>8.18</b>	<b>10.24</b>
Aggressive Mix Benchmark	-2.05	-5.58	-2.05	16.95	14.21	8.07	10.19
<b>Moderately Aggressive Mix TR</b>	<b>-1.15</b>	<b>-4.18</b>	<b>-1.15</b>	<b>14.42</b>	<b>12.14</b>	<b>6.82</b>	<b>8.43</b>
Moderatly Aggressive Mix Benchmark	-1.57	-4.59	-1.57	14.10	12.06	6.78	8.42
<b>Moderate Mix TR</b>	<b>-0.68</b>	<b>-3.16</b>	<b>-0.68</b>	<b>11.05</b>	<b>9.56</b>	<b>5.18</b>	<b>6.31</b>
Moderate Mix Benchmark	-0.96	-3.44	-0.96	10.88	9.57	5.23	6.38
<b>Conservative Mix TR</b>	<b>-0.23</b>	<b>-2.02</b>	<b>-0.23</b>	<b>7.64</b>	<b>6.93</b>	<b>3.53</b>	<b>4.15</b>
Conservative Mix Benchmark	-0.36	-2.14	-0.36	7.65	7.06	3.70	4.31
<b>Risk Averse Mix TR</b>	<b>0.80</b>	<b>0.27</b>	<b>0.80</b>	<b>3.66</b>	<b>4.28</b>	<b>2.83</b>	<b>1.80</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 Greater Horizons 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	52%	25%	12%	8%	3%
Moderately Aggressive	41%	19%	21%	14%	5%
Moderate	27%	13%	30%	20%	10%
Conservative	14%	6%	36%	24%	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	0.08%
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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