



Community Foundation of the Ozarks

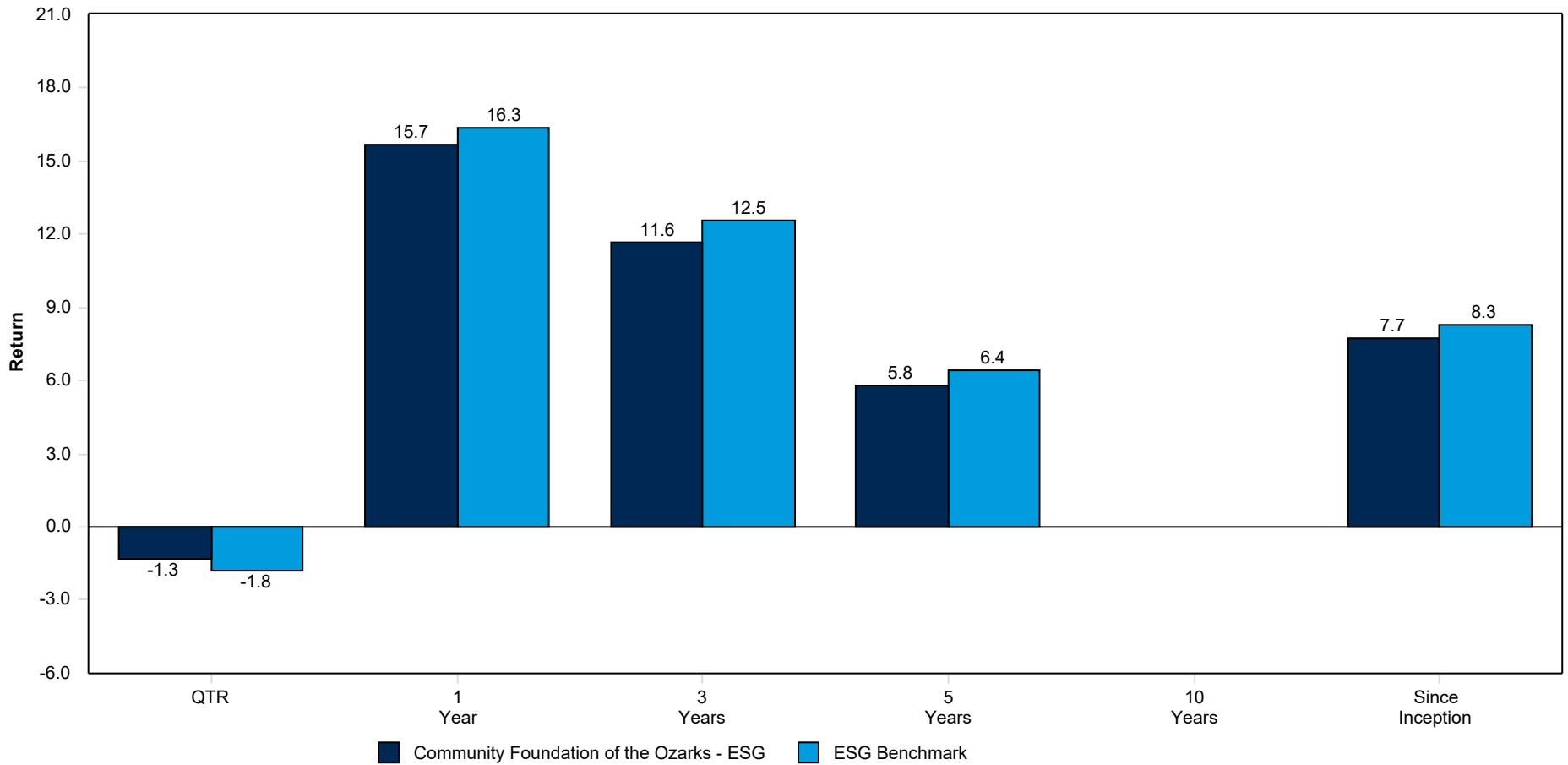
Quarterly Investment Review - First Quarter 2026 Executive Summary - ESG

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Community Foundation of the Ozarks

March 31, 2026

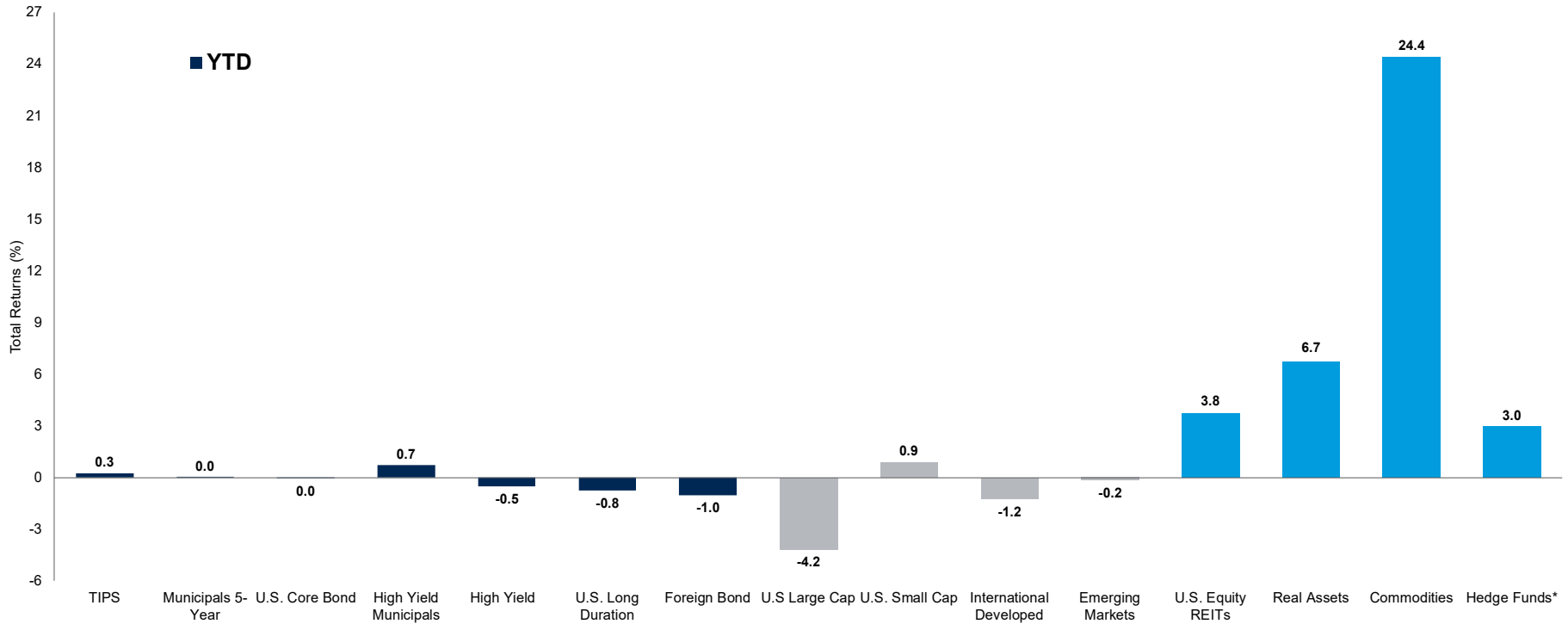


| | Current Quarter | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | Since Inception | Inception Date |
|---|-----------------|--------------|--------------|-------------|----------|----------|-----------------|----------------|
| Community Foundation of the Ozarks - ESG | -1.33 | 15.69 | 11.65 | 5.83 | - | - | 7.74 | 11/2020 |
| ESG Benchmark | -1.82 | 16.33 | 12.54 | 6.39 | - | - | 8.32 | 11/2020 |

Client portfolio performance is presented net of underlying investment manager and Fiducient Advisors' fees.



Asset Class Returns



Source: Morningstar Direct. As of March 31, 2026. *Hedge fund returns as of February 28, 2026.

Fixed Income (1Q 2026)

+/- Fixed income markets had a mixed quarter to start the year. Positive results were reversed in March following the onset of the conflict with Iran. Interest rates spiked as inflation expectations rose.

- The high yield sector was not immune to the general risk-off sentiment and posted a modest decline in the quarter as credit spreads widened.
- Longer duration assets struggled in March as interest rates rose, offsetting positive momentum earlier in the year.

Equity (1Q 2026)

+/- It was a mixed quarter for U.S. equities as U.S. large cap underperformed small cap. Concerns that AI would disrupt the software industry was a drag on large cap names early on, and the conflict with Iran further sparked investors into a risk-off mentality.

+/- Developed international markets had a strong start to the year, but markets reversed course following the onset of the U.S./Iran conflict. Despite the pullback in March, non-U.S. markets outpaced U.S. large cap. Emerging markets outpaced developed, driven by strength in AI related hardware companies.

Real Asset / Alternatives (1Q 2026)

+ Equity REITs had a favorable quarter, outpacing the broader U.S. equity market. Data centers were a notable area of strength for the quarter.

- + Commodities rose over 20% during the quarter, driven from rising energy prices as the conflict in Iran disrupted global energy and commodity markets.
- + Real assets performed well during the quarter, driven by underlying commodity exposure, as well as global infrastructure related assets.

See disclosures for list of indices representing each asset class. Past performance does not indicate future performance and there is a possibility of a loss.

Indices cannot be invested in directly. Please refer to Material Risk disclosure for important information associated with market volatility.



Community Foundation of the Ozarks

As of March 31, 2026

| | Allocation | | Performance(%) | | | | | | | | | | | |
|---|-------------------|--------------|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|----------------|
| | Market Value (\$) | % | QTD | Fiscal YTD | 1 Year | 3 Years | 5 Years | 7 Years | 10 Years | 2025 | 2024 | 2023 | Since Origination | Inception Date |
| Total Fund Composite | | | | | | | | | | | | | | |
| Community Foundation of the Ozarks - ESG | 2,028,448 | 100.0 | -1.3 | 5.7 | 15.7 | 11.6 | 5.8 | - | - | 17.6 | 9.1 | 16.1 | 7.7 | 11/2020 |
| <i>ESG Benchmark</i> | | | <i>-1.8</i> | <i>7.0</i> | <i>16.3</i> | <i>12.5</i> | <i>6.4</i> | <i>-</i> | <i>-</i> | <i>18.3</i> | <i>11.4</i> | <i>16.4</i> | <i>8.3</i> | |
| <i>CPI + 4%</i> | | | <i>2.3</i> | <i>5.8</i> | <i>7.4</i> | <i>7.2</i> | <i>8.7</i> | <i>-</i> | <i>-</i> | <i>6.8</i> | <i>7.0</i> | <i>7.4</i> | <i>8.7</i> | |
| Asset Class Composites | | | | | | | | | | | | | | |
| Domestic Equity | 935,807 | 46.1 | -3.4 | 3.6 | 16.4 | 15.6 | 9.6 | - | - | 16.8 | 18.1 | 22.4 | 12.9 | 11/2020 |
| <i>Russell 3000 Index</i> | | | <i>-4.0</i> | <i>6.4</i> | <i>18.1</i> | <i>17.9</i> | <i>10.9</i> | <i>13.8</i> | <i>13.7</i> | <i>17.1</i> | <i>23.8</i> | <i>26.0</i> | <i>14.6</i> | |
| International Equity | 577,502 | 28.5 | 0.4 | 11.7 | 25.4 | 15.2 | 7.0 | - | - | 30.3 | 5.9 | 19.3 | 10.6 | 11/2020 |
| <i>MSCI AC World ex USA (Net)</i> | | | <i>-0.7</i> | <i>11.5</i> | <i>24.9</i> | <i>14.5</i> | <i>7.0</i> | <i>8.5</i> | <i>8.4</i> | <i>32.4</i> | <i>5.5</i> | <i>15.6</i> | <i>10.7</i> | |
| <i>MSCI EAFE (Net)</i> | | | <i>-1.2</i> | <i>8.5</i> | <i>21.3</i> | <i>13.6</i> | <i>7.9</i> | <i>8.9</i> | <i>8.4</i> | <i>31.2</i> | <i>3.8</i> | <i>18.2</i> | <i>11.8</i> | |
| Real Assets | 102,102 | 5.0 | 3.6 | 2.2 | 3.6 | 7.7 | - | - | - | 3.1 | 6.2 | 12.7 | 8.1 | 10/2022 |
| <i>FTSE NAREIT Equity REIT Index</i> | | | <i>4.8</i> | <i>8.1</i> | <i>6.8</i> | <i>9.1</i> | <i>5.8</i> | <i>5.3</i> | <i>5.6</i> | <i>2.9</i> | <i>8.7</i> | <i>13.7</i> | <i>10.2</i> | |
| Fixed Income | 393,257 | 19.4 | 0.0 | 3.1 | 4.6 | 3.9 | 0.6 | - | - | 7.4 | 1.3 | 6.8 | 0.4 | 11/2020 |
| <i>Blmbg. U.S. Aggregate</i> | | | <i>0.0</i> | <i>3.1</i> | <i>4.3</i> | <i>3.6</i> | <i>0.3</i> | <i>1.6</i> | <i>1.7</i> | <i>7.3</i> | <i>1.3</i> | <i>5.5</i> | <i>-0.1</i> | |
| Schwab Cash | 335 | 0.0 | | | | | | | | | | | | |

Client portfolio performance is presented net of underlying investment manager and Fiducient Advisors' fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Lipper. Performance for non-mutual fund or ETF investments is based on the returns provided by managers, calculations based on a manager statement, or calculations based on a statement or data from the client's custodian. Funds may include returns of an equivalent share class with a longer return history if period includes dates prior to the fund's inception. Returns are net of fees unless otherwise stated. The fund's inception date represents the first month the client made the investment. Composite performance includes all funds held in the composite since inception. Inception dates for asset class composites reflect the start date at which these returns could be calculated using historical and existing system capabilities and may vary from the inception dates of underlying component strategies.



Manager Performance

Community Foundation of the Ozarks - ESG

As of March 31, 2026

| | Allocation | | Performance(%) | | | | | | | Manager Status |
|---|-------------------|--------------|----------------|-------------|-------------|------------|-------------|-----------------|----------------|-----------------|
| | Market Value (\$) | % | QTD | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception | Inception Date | |
| Community Foundation of the Ozarks - ESG | 2,028,448 | 100.0 | -1.3 | 15.7 | 11.6 | 5.8 | - | 7.7 | 11/2020 | |
| <i>ESG Benchmark</i> | | | -1.8 | 16.3 | 12.5 | 6.4 | - | 8.3 | | |
| <i>CPI + 4%</i> | | | 2.3 | 7.4 | 7.2 | 8.7 | - | 8.7 | | |
| Short Term Liquidity | 19,780 | 1.0 | | | | | | | | |
| Fixed Income | 393,257 | 19.4 | | | | | | | | |
| Harbor Core Bond Retirement - IR&M | 351,804 | 17.3 | 0.0 | 4.2 | 3.7 | 0.2 | - | 4.0 | 02/2024 | Maintain |
| <i>Blmbg. U.S. Aggregate</i> | | | 0.0 | 4.3 | 3.6 | 0.3 | 1.7 | 4.0 | | |
| Intermediate Core Bond Median | | | -0.1 | 4.3 | 3.6 | 0.3 | 1.7 | 4.0 | | |
| Harbor Core Bond Retirement - IR&M Rank | | | 22 | 52 | 44 | 54 | - | 41 | | |
| Federated Instl High Yield Bond Instl | 41,453 | 2.0 | -0.8 | 6.6 | 7.7 | 3.6 | 5.4 | 8.1 | 11/2022 | Maintain |
| <i>Blmbg. U.S. Corp: High Yield</i> | | | -0.5 | 7.0 | 8.6 | 4.2 | 6.1 | 9.1 | | |
| High Yield Bond Median | | | -0.5 | 6.6 | 7.8 | 3.8 | 5.3 | 8.3 | | |
| Federated Instl High Yield Bond Instl Rank | | | 80 | 54 | 55 | 62 | 42 | 60 | | |
| Domestic Equity | 935,807 | 46.1 | | | | | | | | |
| Nuveen Large Cap Responsible Equity R6 | 935,807 | 46.1 | -3.4 | 16.4 | 15.5 | 9.6 | 13.1 | 13.4 | 11/2020 | Maintain |
| <i>Russell 3000 Index</i> | | | -4.0 | 18.1 | 17.9 | 10.9 | 13.7 | 14.6 | | |
| Large Blend Median | | | -4.4 | 16.6 | 17.0 | 10.7 | 13.1 | 14.2 | | |
| Nuveen Large Cap Responsible Equity R6 Rank | | | 30 | 53 | 67 | 68 | 49 | 63 | | |

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Manager Performance

Community Foundation of the Ozarks - ESG

As of March 31, 2026

| | Allocation | | Performance(%) | | | | | | | Manager Status |
|--|-------------------|-------------|----------------|-------------|-------------|------------|------------|-----------------|----------------|-----------------|
| | Market Value (\$) | % | QTD | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception | Inception Date | |
| International Equity | 577,502 | 28.5 | | | | | | | | |
| DFA International Sustainability Core I | 192,389 | 9.5 | -1.1 | 23.8 | 14.7 | 7.7 | 8.9 | 11.7 | 11/2020 | Maintain |
| <i>MSCI EAFE (Net)</i> | | | -1.2 | 21.3 | 13.6 | 7.9 | 8.4 | 11.8 | | |
| Foreign Large Blend Median | | | 0.8 | 22.8 | 14.2 | 7.4 | 8.4 | 11.2 | | |
| DFA International Sustainability Core I Rank | | | 77 | 41 | 42 | 42 | 32 | 39 | | |
| American Funds EUPAC F3 | 188,830 | 9.3 | -2.9 | 22.3 | 11.7 | 4.1 | 8.4 | 16.0 | 11/2022 | Maintain |
| <i>MSCI AC World ex USA (Net)</i> | | | -0.7 | 24.9 | 14.5 | 7.0 | 8.4 | 18.4 | | |
| Foreign Large Blend Median | | | 0.8 | 22.8 | 14.2 | 7.4 | 8.4 | 18.4 | | |
| American Funds EUPAC F3 Rank | | | 90 | 56 | 81 | 95 | 51 | 81 | | |
| ARGA Emerging Markets Value Fund | 100,510 | 5.0 | 8.6 | 48.8 | 23.1 | - | - | 30.0 | 11/2022 | Maintain |
| <i>MSCI Emerging Markets Value (Net)</i> | | | 1.1 | 28.6 | 15.5 | 6.1 | 7.3 | 18.6 | | |
| Diversified Emerging Mkts Median | | | 3.0 | 33.1 | 15.0 | 3.8 | 7.9 | 18.7 | | |
| ARGA Emerging Markets Value Fund Rank | | | 3 | 5 | 2 | - | - | 1 | | |
| GQG Partners Emerging Markets Equity I | 95,774 | 4.7 | 2.1 | 12.6 | 14.2 | 3.7 | - | 13.8 | 11/2022 | Discuss |
| <i>MSCI Emerging Markets Growth (Net)</i> | | | -1.4 | 30.2 | 14.1 | 1.4 | 8.2 | 18.2 | | |
| Diversified Emerging Mkts Median | | | 3.0 | 33.1 | 15.0 | 3.8 | 7.9 | 18.7 | | |
| GQG Partners Emerging Markets Equity I Rank | | | 64 | 96 | 62 | 51 | - | 88 | | |
| Real Assets | 102,102 | 5.0 | | | | | | | | |
| Cohen & Steers Instl Realty Shares | 102,102 | 5.0 | 3.6 | 3.6 | 7.7 | 4.8 | 6.5 | 7.8 | 11/2022 | Maintain |
| <i>FTSE NAREIT All Equity REITs</i> | | | 3.8 | 3.3 | 6.8 | 4.0 | 5.6 | 6.7 | | |
| Real Estate Median | | | 3.3 | 2.8 | 6.6 | 3.8 | 5.0 | 6.8 | | |
| Cohen & Steers Instl Realty Shares Rank | | | 35 | 40 | 24 | 22 | 6 | 27 | | |

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Community Foundation of the Ozarks - ESG Aware Pool

Annual Fee & Active vs. Passive Analysis

March 31, 2026

| Investment Manager | Ticker | Allocation (\$) | Target Allocation (%) | Active or Passive | % Passive | Manager Annual Fee / Expense Ratio | Median Category Expense Ratio | Annual Expenses (E*I) |
|--|--------|---------------------|-----------------------|----------------------|--------------|------------------------------------|-------------------------------|-----------------------|
| Community Foundation of the Ozarks - ESG Aware Pool | | | | | | | | |
| Schwab Government Money Market | SNVXX | \$ 19,473 | 1.0% | N/A | | 0.33% | 0.50% | \$ 64 |
| Harbor Core Bond Fund Retirement | HCBRX | \$ 351,804 | 17.0% | Active | | 0.34% | 0.53% | \$ 1,196 |
| Federated High Yield Bond Instl | FIHBX | \$ 41,453 | 2.0% | Active | | 0.50% | 0.76% | \$ 207 |
| Nuveen Large Cap Responsible Equity Fund | TISCX | \$ 935,807 | 47.0% | Passive | 47.0% | 0.17% | 0.79% | \$ 1,591 |
| DFA International Sustainability Core | DFSPX | \$ 192,389 | 9.5% | Active | | 0.24% | 1.03% | \$ 462 |
| American Funds Europacific Growth | FEUPX | \$ 188,830 | 9.5% | Active | | 0.47% | 1.03% | \$ 888 |
| Arga Emerging Markets Value Fund | ARMIX | \$ 100,510 | 4.5% | Active | | 0.84% | 1.15% | \$ 844 |
| GQG Parnters Emerging Market Equity | GQGIX | \$ 95,774 | 4.5% | Active | | 0.98% | 1.15% | \$ 939 |
| Cohen & Steers Realty Shares | CSRIX | \$ 102,102 | 5.0% | Active | | 0.75% | 0.99% | \$ 766 |
| Total Investments | | \$ 2,028,141 | 100.0% | Total Passive | 47.0% | 0.34% | 0.83% | \$ 6,956 |
| Itemized Investment Expenses | | | | | | Expense Summary (%) | Expense Summary (\$) | |
| Weighted Average Investment Manager Annual Fees | | | | | | 0.34% | \$ 6,956 | |
| Fiducient Advisory Annual Fee¹ | | | | | | 0.08% | \$ 1,686 | |
| Annual Custodial Fees² | | | | | | 0.00% | \$ - | |
| Total Annualized Investment-Related Fees | | | | | | 0.43% | \$ 8,642 | |

¹ 12 basis points on the first \$100 million in assets; 8 basis points on all assets > \$100 million & < \$200 million, 6 basis points on assets > \$200 million.

² No annual custody fee and a maximum cost of \$25 per mutual fund trade at Schwab Institutional.