FIDUCIENT Advisors A Wealthspire Company

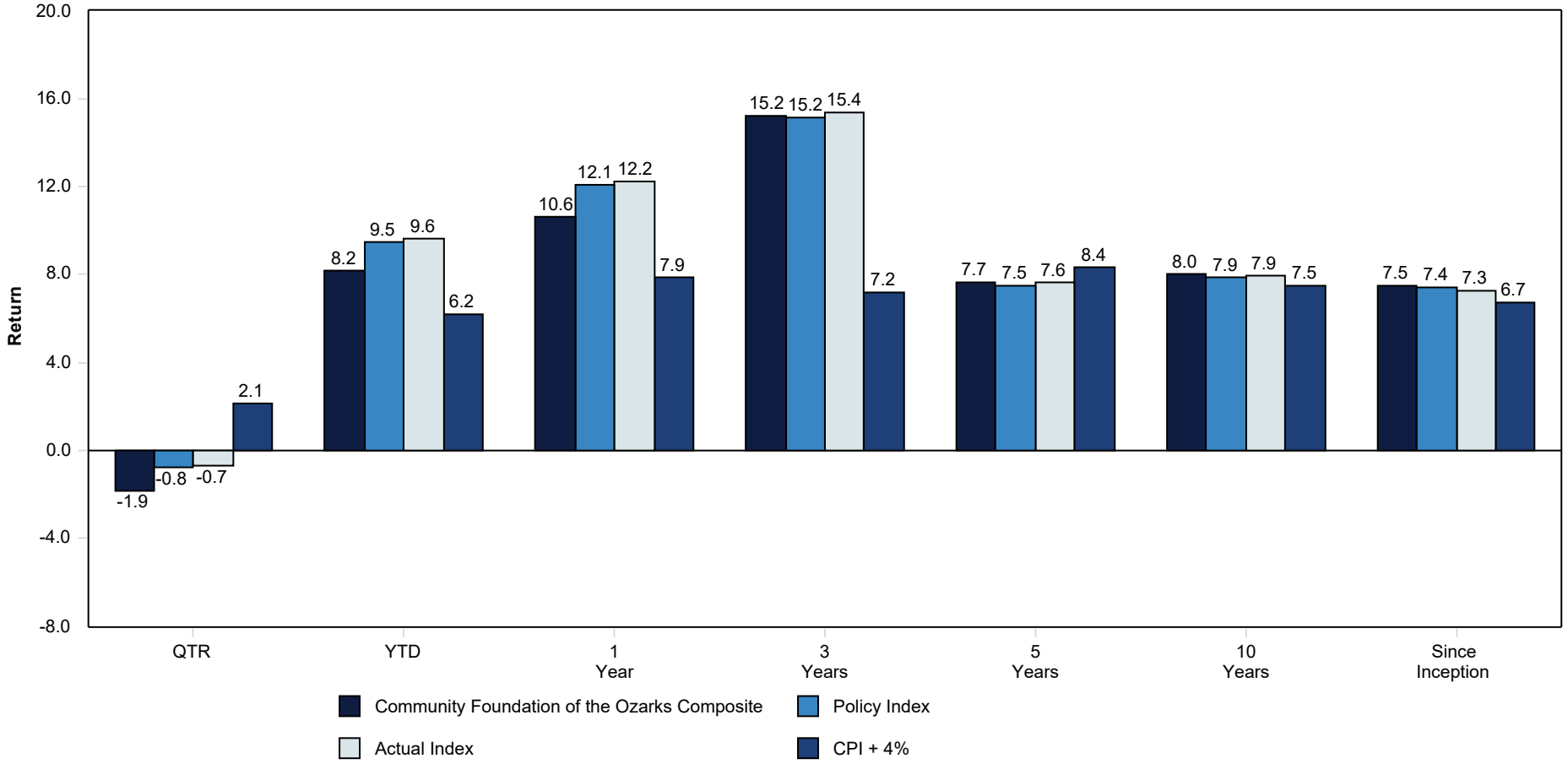
Community Foundation of the Ozarks

Quarterly Investment Review - Third Quarter 2026
Executive Summary

This report is intended for the exclusive use of clients or prospective clients (the "recipient") of Fiducient Advisors, A Wealthspire Company, and the information contained herein is confidential and the dissemination or distribution to any other person without the prior approval of Fiducient Advisors, A Wealthspire Company, is strictly prohibited. Information has been obtained from sources believed to be reliable, though not independently verified. Any forecasts are hypothetical and represent future expectations and not actual return volatilities and correlations will differ from forecasts. This report does not represent a specific investment recommendation. The opinions and analysis expressed herein are based on Fiducient Advisor, A Wealthspire Company, research and professional experience and are expressed as of the date of this report. Please consult with your advisor, attorney and accountant, as appropriate, regarding specific advice. Past performance does not indicate future performance and there is risk of loss.

Community Foundation of the Ozarks

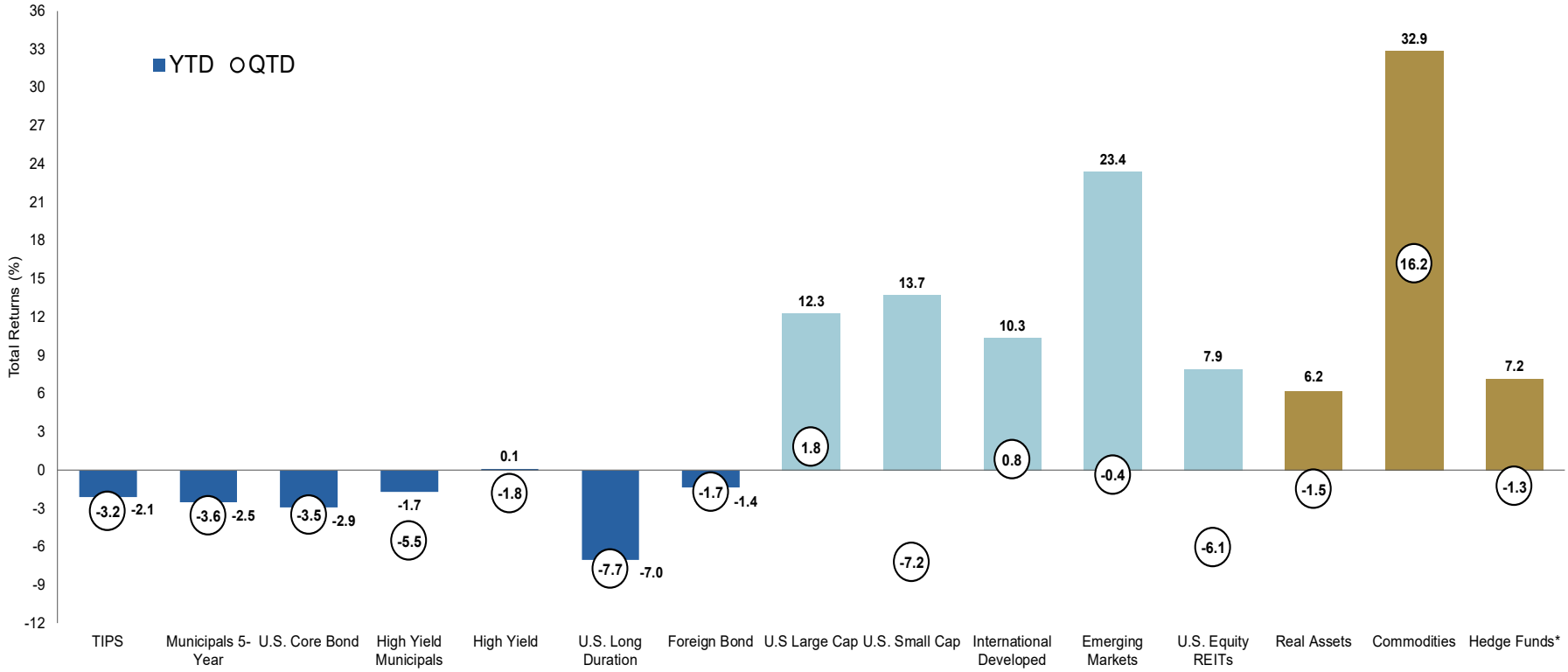
September 30, 2026



	Current Quarter	YTD	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception	Inception Date
Community Foundation of the Ozarks Composite	**-1.85**	**8.18**	**10.63**	**15.20**	**7.67**	**8.97**	**8.05**	**7.51**	**01/2003**
Policy Index	-0.80	9.51	12.09	15.17	7.48	8.54	7.92	7.41	01/2003
Actual Index	-0.70	9.60	12.21	15.38	7.63	8.57	7.93	7.30	01/2003
CPI + 4%	2.12	6.23	7.87	7.18	8.36	8.09	7.51	6.72	01/2003

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees.

Asset Class Returns



Source: Morningstar Direct. As of September 30, 2026. *Hedge fund returns as of August 31, 2026.

Fixed Income (3Q 2026)

- Fixed income markets struggled as interest rates moved sharply higher during the quarter. The Bloomberg Agg experienced one of its worst quarterly returns in quite some time.

- Corporate high yield fell modestly during the quarter as spreads widened. Concerns of rising borrowing costs were a main driver of the move lower.

- Long-dated rates experienced a meaningful move higher during the quarter, nearing multi-decade highs. This was a significant headwind for long duration bonds.

Equity (3Q 2026)

+ U.S. large cap equities were modestly positive during the third quarter. Strength in AI related names, which are viewed as less rate sensitive, helped support the large cap space.

- Small-cap U.S. stocks declined during the quarter, pressured by concerns about rising borrowing costs.

+/- Non-U.S. markets were mixed, generating essentially flat returns for the period. Developed markets were modestly positive while weakness in South Korea was a headwind for emerging markets.

Real Asset / Alternatives (3Q 2026)

- The more interest rates sensitive REIT sector fell as interest rates moved higher during the quarter.

+ Commodities posted a double-digit gain during the quarter. On going geopolitical conflict in the Middle East continues to create volatility in the energy markets and oil prices moved sharply higher in the quarter.

- Real assets fell modestly in the quarter as commodity related areas held up well, but rate sensitive components were negatively impacted by higher rates.

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 September 30, 2026

	Allocation		Performance(%)												
	Market Value ($)	%	QTD	Calendar YTD	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 Composite	**359,112,448**	**100.0**	**-1.9**	**8.2**	**-1.9**	**10.6**	**15.2**	**7.7**	**9.0**	**8.0**	**15.3**	**11.9**	**15.3**	**7.5**	**01/2003**
Policy Index			*-0.8*	*9.5*	*-0.8*	*12.1*	*15.2*	*7.5*	*8.5*	*7.9*	*15.9*	*10.5*	*13.5*	*7.4*	
Actual Index			*-0.7*	*9.6*	*-0.7*	*12.2*	*15.4*	*7.6*	*8.6*	*7.9*	*16.1*	*10.7*	*13.9*	*7.3*	
CPI + 4%			*2.1*	*6.2*	*2.1*	*7.9*	*7.2*	*8.4*	*8.1*	*7.5*	*6.8*	*7.0*	*7.4*	*6.7*	
Asset Class Composites															
US Equity	**131,297,028**	**36.6**	**-0.3**	**12.6**	**-0.3**	**14.9**	**20.7**	**11.6**	**14.9**	**14.0**	**15.2**	**20.9**	**22.7**	**10.9**	**01/2003**
Russell 3000 Index			*1.4*	*12.4*	*1.4*	*15.1*	*22.3*	*12.6*	*15.5*	*14.7*	*17.1*	*23.8*	*26.0*	*11.6*	
International Equity	**79,352,548**	**22.1**	**-3.7**	**12.1**	**-3.7**	**16.5**	**19.5**	**10.2**	**11.8**	**10.0**	**26.7**	**9.5**	**19.3**	**9.0**	**01/2003**
MSCI AC World ex USA (Net)			*0.5*	*14.2*	*0.5*	*20.0*	*20.5*	*9.6*	*10.5*	*9.2*	*32.4*	*5.5*	*15.6*	*8.4*	
MSCI EAFE (Net)			*0.8*	*10.3*	*0.8*	*15.7*	*18.4*	*9.3*	*10.2*	*9.1*	*31.2*	*3.8*	*18.2*	*8.0*	
Real Assets	**27,653,543**	**7.7**	**-3.7**	**6.0**	**-3.7**	**6.4**	**11.4**	**4.5**	**2.0**	**2.4**	**9.3**	**6.1**	**7.3**	**4.7**	**01/2003**
Real Assets Composite Index			*-4.2*	*10.2*	*-4.2*	*9.8*	*12.6*	*5.0*	*3.4*	*3.5*	*7.2*	*6.7*	*10.2*	*5.2*	
Marketable Alternatives*	**37,824,456**	**10.5**	**-1.2**	**4.8**	**-1.2**	**7.7**	**9.8**	**6.1**	**6.9**	**5.7**	**11.1**	**10.4**	**6.2**	**4.8**	**02/2006**
HFRI Asset Weighted Composite Index			*1.2*	*7.4*	*1.2*	*10.2*	*8.8*	*6.3*	*6.0*	*5.5*	*9.7*	*8.7*	*4.0*	*-*	
HFRI Fund of Funds Composite Index			*-1.4*	*7.0*	*-1.4*	*10.4*	*10.0*	*5.4*	*6.7*	*5.6*	*10.5*	*9.2*	*6.1*	*3.6*	
Private Equity	**17,758,952**	**4.9**													
Broad Fixed Income	**61,872,629**	**17.2**	**-2.9**	**-1.7**	**-2.9**	**-0.7**	**5.0**	**0.2**	**1.3**	**1.7**	**7.7**	**2.1**	**7.1**	**3.4**	**01/2003**
Blmbg. U.S. Aggregate			*-3.5*	*-2.9*	*-3.5*	*-1.8*	*4.1*	*-0.6*	*0.4*	*1.1*	*7.3*	*1.3*	*5.5*	*3.1*	
Schwab Cash	**3,353,292**	**0.9**													

Mission Related Investments: $1,238,979 Guaranty Cash: $1,932,353 Loan Receivable: $5,700,000
Mission Related Investments, Guaranty Cash, and Loan Receivable are managed by the Foundation and are not included in the Community Foundation of the Ozarks Composite market values and/or returns.

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Morningstar. 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.
*Contains 09/30/2026 estimates.

Manager Performance

Community Foundation of the Ozarks Composite — **As of September 30, 2026**

	Allocation		Performance(%)								Manager Status
	Market Value ($)	%	QTD	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	
Community Foundation of the Ozarks Composite	**359,115,010**	**100.0**	**-1.9**	**8.2**	**10.6**	**15.2**	**7.7**	**8.0**	**7.5**	**01/2003**	
Policy Index			*-0.8*	*9.5*	*12.1*	*15.2*	*7.5*	*7.9*	*7.4*		
Actual Index			*-0.7*	*9.6*	*12.2*	*15.4*	*7.6*	*7.9*	*7.3*		
Short Term Liquidity	**3,353,292**	**0.9**									
Fixed Income	**61,872,629**	**17.2**	**-2.9**	**-1.7**	**-0.7**	**5.0**	**0.2**	**1.7**	**3.4**	**01/2003**	
Blmbg. U.S. Aggregate			*-3.5*	*-2.9*	*-1.8*	*4.1*	*-0.6*	*1.1*	*3.1*		
Schwab Treasury Infl Protected Secs Idx (SWRSX)	**6,467,887**	**1.8**	**-3.2**	**-2.0**	**-2.0**	**3.7**	**0.0**	**2.1**	**2.3**	**02/2023**	**Maintain**
Blmbg. U.S. TIPS			*-3.2*	*-2.1*	*-2.0*	*3.8*	*0.0*	*2.1*	*2.3*		
Inflation-Protected Bond Median			-3.3	-2.3	-2.4	3.6	-0.3	1.9	2.1		
Schwab Treasury Infl Protected Secs Idx (SWRSX) Rank			40	26	29	35	28	31	33		
Baird Aggregate Bond Inst (BAGIX)	**17,398,041**	**4.8**	**-3.5**	**-2.7**	**-1.7**	**4.5**	**-0.4**	**1.5**	**-0.5**	**02/2021**	**Maintain**
Blmbg. U.S. Aggregate			*-3.5*	*-2.9*	*-1.8*	*4.1*	*-0.6*	*1.1*	*-0.7*		
Intermediate Core Bond Median			-3.7	-3.1	-2.1	4.0	-0.7	1.1	-0.8		
Baird Aggregate Bond Inst (BAGIX) Rank			16	18	18	11	18	17	21		
IR&M Core Bond II	**17,771,375**	**4.9**	**-3.6**	**-2.9**	**-1.9**	**-**	**-**	**-**	**2.0**	**02/2024**	**Maintain**
Blmbg. U.S. Aggregate			*-3.5*	*-2.9*	*-1.8*	*4.1*	*-0.6*	*1.1*	*2.1*		
Intermediate Core Bond Median			-3.7	-3.1	-2.1	4.0	-0.7	1.1	2.0		
IR&M Core Bond II Rank			30	36	27	-	-	-	58		
BlackRock Strategic Income Opps Instl (BSIIX)	**16,889,610**	**4.7**	**-1.9**	**0.3**	**1.8**	**6.6**	**3.0**	**3.6**	**2.8**	**02/2021**	**Maintain**
Blmbg. U.S. Aggregate			*-3.5*	*-2.9*	*-1.8*	*4.1*	*-0.6*	*1.1*	*-0.7*		
Nontraditional Bond Median			-1.1	0.3	1.4	5.5	2.6	3.1	2.6		
BlackRock Strategic Income Opps Instl (BSIIX) Rank			70	49	37	25	39	28	42		

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Morningstar. 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.

*Contains 09/30/2026 estimates.

Manager Performance

Community Foundation of the Ozarks Composite — **As of September 30, 2026**

	Allocation		Performance(%)								Manager Status
	Market Value ($)	%	QTD	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	
Artisan High Income Institutional (APHFX)	**3,345,717**	**0.9**	**-1.3**	**0.0**	**1.1**	**7.9**	**4.4**	**6.1**	**7.9**	**12/2022**	**Maintain**
Blmbg. U.S. Corp: High Yield			*-1.8*	*0.1*	*1.4*	*8.0*	*3.6*	*5.0*	*7.6*		
High Yield Bond Median			-1.7	0.1	1.5	7.4	3.3	4.4	7.0		
Artisan High Income Institutional (APHFX) Rank			22	56	64	26	9	4	12		
Domestic Equity	**131,297,028**	**36.6**	**-0.3**	**12.6**	**14.9**	**20.7**	**11.6**	**14.0**	**10.9**	**01/2003**	
Russell 3000 Index			*1.4*	*12.4*	*15.1*	*22.3*	*12.6*	*14.7*	*11.6*		
Schwab S&P 500 Index (SWPPX)	**85,276,478**	**23.7**	**2.3**	**12.7**	**15.8**	**22.9**	**13.8**	**15.3**	**15.2**	**02/2021**	**Maintain**
S&P 500			*2.3*	*12.7*	*15.7*	*22.9*	*13.8*	*15.3*	*15.2*		
Large Blend Median			1.7	11.4	14.2	21.3	12.4	14.1	13.8		
Schwab S&P 500 Index (SWPPX) Rank			32	26	24	22	19	13	18		
Vanguard Mid Capitalization Index Ins (VMCIX)	**25,014,116**	**7.0**	**-2.3**	**9.3**	**8.4**	**16.4**	**7.4**	**11.0**	**9.4**	**02/2021**	**Maintain**
Vanguard Spliced Mid Cap Index			*-2.3*	*9.3*	*8.4*	*16.5*	*7.5*	*11.0*	*9.4*		
Mid-Cap Blend Median			-5.5	9.8	11.4	14.7	7.6	10.1	9.2		
Vanguard Mid Capitalization Index Ins (VMCIX) Rank			17	59	66	32	55	26	46		
PIMCO StocksPLUS Small Institutional (PSCSX)	**10,344,440**	**2.9**	**-9.9**	**10.1**	**13.5**	**17.8**	**5.2**	**9.6**	**9.8**	**10/2019**	**Maintain**
Russell 2000 Index			*-7.2*	*13.7*	*16.2*	*17.7*	*6.3*	*9.8*	*10.5*		
Small Blend Median			-7.3	12.5	14.6	15.0	6.6	9.6	10.4		
PIMCO StocksPLUS Small Institutional (PSCSX) Rank			87	71	58	21	76	48	63		
Wellington Small Cap Opportunities CIT	**10,661,994**	**3.0**	**-5.4**	**22.2**	**24.8**	**15.8**	**7.8**	**11.5**	**10.4**	**10/2019**	**Maintain**
Russell 2000 Index			*-7.2*	*13.7*	*16.2*	*17.7*	*6.3*	*9.8*	*10.5*		
Small Blend Median			-7.3	12.5	14.6	15.0	6.6	9.6	10.4		
Wellington Small Cap Opportunities CIT Rank			20	4	5	43	27	12	50		

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Morningstar. 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.

*Contains 09/30/2026 estimates.

Manager Performance

Community Foundation of the Ozarks Composite — **As of September 30, 2026**

	Allocation		Performance(%)								Manager Status
	Market Value ($)	%	QTD	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	
International Equity	**79,352,548**	**22.1**	**-3.7**	**12.1**	**16.5**	**19.5**	**10.2**	**10.0**	**9.0**	**01/2003**	
MSCI AC World ex USA (Net)			*0.5*	*14.2*	*20.0*	*20.5*	*9.6*	*9.2*	*8.4*		
MSCI EAFE (Net)			*0.8*	*10.3*	*15.7*	*18.4*	*9.3*	*9.1*	*8.0*		
Dodge & Cox International Stock (DODFX)	**26,630,949**	**7.4**	**-4.0**	**8.9**	**14.5**	**18.7**	**11.8**	**9.6**	**12.0**	**09/2019**	**Maintain**
MSCI AC World ex USA Value (Net)			*3.5*	*18.5*	*27.5*	*23.9*	*13.7*	*10.0*	*12.6*		
Foreign Large Value Median			2.0	12.6	20.2	21.1	12.4	9.4	12.2		
Dodge & Cox International Stock (DODFX) Rank			100	81	81	75	64	45	55		
JHancock International Dynamic Gr I - Axiom (JIJIX)	**26,254,431**	**7.3**	**-11.8**	**14.0**	**16.2**	**25.4**	**8.5**	**-**	**22.0**	**02/2024**	**Maintain**
MSCI AC World ex USA Growth (Net)			*-2.5*	*10.0*	*12.8*	*17.3*	*5.5*	*8.3*	*15.4*		
Foreign Large Growth Median			-2.8	6.8	7.6	14.5	4.4	8.1	11.9		
JHancock International Dynamic Gr I - Axiom (JIJIX) Rank			99	9	11	2	5	-	4		
PIMCO RAE Emerging Markets Instl (PEIFX)	**13,363,359**	**3.7**	**8.2**	**18.3**	**25.7**	**20.2**	**11.9**	**10.5**	**17.0**	**10/2020**	**Maintain**
MSCI Emerging Markets Value (Net)			*3.1*	*26.8*	*34.9*	*23.9*	*11.0*	*8.9*	*13.7*		
Diversified Emerging Mkts Median			-2.1	23.1	28.9	22.7	7.8	8.6	9.9		
PIMCO RAE Emerging Markets Instl (PEIFX) Rank			1	74	62	70	9	12	3		
GQG Partners Emerging Markets Equity I (GQGIX)	**13,103,809**	**3.6**	**4.7**	**9.0**	**13.0**	**12.4**	**5.3**	**-**	**8.8**	**10/2019**	**Maintain**
MSCI Emerging Markets Growth (Net)			*-3.6*	*20.2*	*24.1*	*24.2*	*7.0*	*9.2*	*10.1*		
Diversified Emerging Mkts Median			-2.1	23.1	28.9	22.7	7.8	8.6	9.9		
GQG Partners Emerging Markets Equity I (GQGIX) Rank			4	91	91	95	80	-	71		

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Morningstar. 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.

*Contains 09/30/2026 estimates.

Manager Performance

Community Foundation of the Ozarks Composite — **As of September 30, 2026**

	Allocation		Performance(%)								Manager Status
	Market Value ($)	%	QTD	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	
Real Assets	**27,653,543**	**7.7**	**-3.7**	**6.0**	**6.4**	**11.4**	**4.5**	**2.4**	**4.7**	**01/2003**	
Cohen & Steers Instl Realty Shares (CSRIX)	**10,055,842**	**2.8**	**-6.0**	**7.2**	**4.4**	**11.2**	**2.9**	**6.2**	**-0.1**	**01/2022**	**Maintain**
FTSE NAREIT All Equity REITs			*-6.1*	*7.9*	*5.6*	*11.0*	*2.4*	*5.4*	*-0.7*		
Real Estate Median			-6.2	6.9	4.9	10.0	1.9	4.9	-1.1		
Cohen & Steers Instl Realty Shares (CSRIX) Rank			34	43	65	26	21	7	22		
DWS RREEF Real Assets Fund Instl (AAAZX)	**17,597,702**	**4.9**	**-2.3**	**5.3**	**7.5**	**10.9**	**4.6**	**6.7**	**7.0**	**02/2021**	**Maintain**
DWS Real Assets Benchmark			*-0.8*	*9.3*	*11.1*	*11.8*	*5.7*	*5.9*	*7.7*		
Marketable Alternatives*	**37,827,018**	**10.5**	**-1.2**	**4.8**	**7.7**	**9.8**	**6.1**	**5.7**	**4.8**	**02/2006**	
HFRI Asset Weighted Composite Index			*1.2*	*7.4*	*10.2*	*8.8*	*6.3*	*5.5*	*-*		
HFRI Fund of Funds Composite Index			*-1.4*	*7.0*	*10.4*	*10.0*	*5.4*	*5.6*	*3.6*		
Anchorage Capital Partners Offshore, Ltd.	**464,051**	**0.1**	**0.6**	**2.1**	**2.4**	**1.2**	**2.6**	**4.2**	**4.1**	**02/2016**	**Terminate**
Aristeia International Limited	**3,128,817**	**0.9**	**0.0**	**2.9**	**3.6**	**-**	**-**	**-**	**5.3**	**04/2024**	**Maintain**
Capstone Global (Offshore) Limited	**4,007,238**	**1.1**	**-1.6**	**0.6**	**4.2**	**6.3**	**5.4**	**-**	**5.5**	**05/2020**	**Maintain**
Hudson Bay International Fund Ltd.	**4,071,563**	**1.1**	**-1.9**	**0.4**	**0.8**	**5.8**	**4.8**	**-**	**7.8**	**05/2020**	**Maintain**
Laurion Capital Ltd.	**2,158,048**	**0.6**	**-5.2**	**-4.2**	**0.1**	**1.2**	**-**	**-**	**1.9**	**09/2022**	**Maintain**
Lodbrok European Credit Opportunities Fund Ltd.	**1,742,656**	**0.5**	**-2.4**	**0.8**	**0.9**	**-**	**-**	**-**	**-0.2**	**04/2024**	**Maintain**
Oasis Investments II Offshore Feeder Ltd.	**4,307,794**	**1.2**	**1.4**	**20.9**	**24.1**	**26.9**	**-**	**-**	**20.6**	**09/2022**	**Maintain**
Silver Point Capital Offshore Fund, Ltd.	**2,211,157**	**0.6**	**0.3**	**5.3**	**7.5**	**-**	**-**	**-**	**9.8**	**04/2024**	**Maintain**
Southpoint Qualified Offshore Fund, LTD.	**4,451,465**	**1.2**	**0.2**	**18.7**	**25.4**	**16.2**	**10.1**	**-**	**11.5**	**02/2020**	**Maintain**
TCIM Offshore Fund Ltd.	**3,412,120**	**1.0**	**-4.4**	**-1.4**	**1.8**	**10.5**	**-**	**-**	**8.6**	**07/2022**	**Maintain**
Walleye Opportunities Fund Ltd.	**3,447,241**	**1.0**	**-1.0**	**-1.0**	**3.3**	**-**	**-**	**-**	**9.5**	**04/2024**	**Maintain**

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Morningstar. 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.

*Contains 09/30/2026 estimates.

Manager Performance

Community Foundation of the Ozarks Composite — **As of September 30, 2026**

	Allocation		Performance(%)								Manager Status
	Market Value ($)	%	QTD	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	
Wolverine Flagship Fund Ltd	4,424,868	1.2	-0.8	4.6	7.7	9.9	8.7	-	9.7	08/2020	Maintain
Private Equity	17,758,952	4.9									
Cornell Capital Partners II LP	1,188,180	0.3									
WindRose Health Investors VI-A, LP	1,647,301	0.5									
Seaside Equity Partners II-B, LP	1,290,598	0.4									
NexPhase Capital Fund V-A, LP	1,250,676	0.3									
Meaningful Partners Dedicated Capital Vehicle II, LP	1,370,123	0.4									
Falfurrias Capital Partners VI, LP	418,122	0.1									
New State Capital Fund IV, LP	330,308	0.1									
Seaside Equity Partners III-B, LP	121,968	0.0									
Regal Healthcare Capital Partners Fund IV-B, LP	165,006	0.0									
Resolve Growth Partners Fund II, LP	1,397,213	0.4									
Kingswood Capital Opportunities Fund II-A, LP	1,602,971	0.4									
Kingswood Capital Opportunities Fund III-A, LP	1,171,692	0.3									
TrueBridge Capital Partners Fund VII (Cayman), LP	3,143,147	0.9									
TrueBridge Capital Partners Fund VIII (Cayman), LP	1,507,457	0.4									
TrueBridge Capital Secondaries II (Cayman), LP	1,154,190	0.3									

Mission Related Investments: $1,238,979 Guaranty Cash: $1,932,353 Loan Receivable: $5,700,000
Mission Related Investments, Guaranty Cash, and Loan Receivable are managed by the Foundation and are not included in the Community Foundation of the Ozarks Composite market values and/or returns.

Client portfolio performance is presented net of underlying investment manager and Wealthspire Institutional's fees. Manager performance for mutual funds and ETFs is based on NAV and provided by Morningstar. 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.
*Contains 09/30/2026 estimates.

Community Foundation of the Ozarks
Annual Fee & Active vs. Passive Analysis
9/30/2026

Investment Manager	Ticker	Allocation ($)	Target Allocation (%)	Active or Passive	% Passive	Manager Annual Fee / Expense Ratio	Annual Expenses (E*I)
Community Foundation of the Ozarks							
Schwab Treasury Inflation Protected Secs	SWRSX	$ 6,467,887	2.0%	Passive	2.0%	0.05%	$ 3,234
IR&M Core Bond Fund II	N/A	$ 17,771,375	5.5%	Active	0.0%	0.20%	$ 35,543
Baird Aggregate Bond	BAGIX	$ 17,398,041	5.5%	Active	0.0%	0.30%	$ 52,194
BlackRock Strategic Income	BSIIX	$ 16,889,610	5.0%	Active	0.0%	0.72%	$ 121,605
Artisan High Yield	APHFX	$ 3,345,717	1.0%	Active	0.0%	0.70%	$ 23,420
Schwab 500 Index	SWPPX	$ 85,276,478	23.0%	Passive	23.0%	0.02%	$ 12,791
Vanguard Mid Cap Index	VMCIX	$ 25,014,116	7.0%	Passive	7.0%	0.03%	$ 7,504
Wellington Small Cap Opportunities	N/A	$ 10,661,994	3.0%	Active	0.0%	0.90%	$ 95,958
PIMCO StocksPLUS Small Institutional	PSCSX	$ 10,344,440	3.0%	Active	0.0%	0.84%	$ 86,893
Dodge & Cox International Stocks	DODFX	$ 26,630,949	7.5%	Active	0.0%	0.62%	$ 165,112
John Hancock International Dynamic Gr. I	JIJIX	$ 26,254,431	7.5%	Active	0.0%	0.92%	$ 241,541
PIMCO RAE Emerging Markets Instl	PEIFX	$ 13,363,359	3.5%	Active	0.0%	0.75%	$ 100,225
GQG Partners Emerging Market Equity	GQGIX	$ 13,103,809	3.5%	Active	0.0%	0.98%	$ 128,417
Cohen & Steers Realty Shares	CSRIX	$ 10,055,842	3.0%	Active	0.0%	0.75%	$ 75,419
DWS RREEF Real Assets	AAAZX	$ 17,597,702	5.0%	Active	0.0%	0.90%	$ 158,379
Direct Hedge Fund Portfolio	N/A	$ 37,827,018	11.0%	Active	0.0%	1.71%	$ 646,842
Private Equity Portfolio	N/A	$ 17,758,952	3.0%	Active	0.0%	1.59%	$ 282,367
Money Market	SGUXX	$ 3,353,292	1.0%	NA	0.0%	0.00%	$ -
Total Investments		***$ 359,115,013***	***100.0%***	***Total Passive***	***32.0%***	***0.62%***	***$ 2,237,446***

Itemized Investment Expenses	*Expense Summary (%)*	*Expense Summary ($)*
Weighted Average Investment Manager Annual Fees	**0.62%**	**$ 2,237,445.62**
Fiducient Advisory Annual Fee[1]	**0.08%**	**$ 295,469.01**
Annual Custodial Fees[2]	**0.00%**	**$ -**
Total Annualized Investment-Related Fees	**0.71%**	**$ 2,532,914.63**

[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.*