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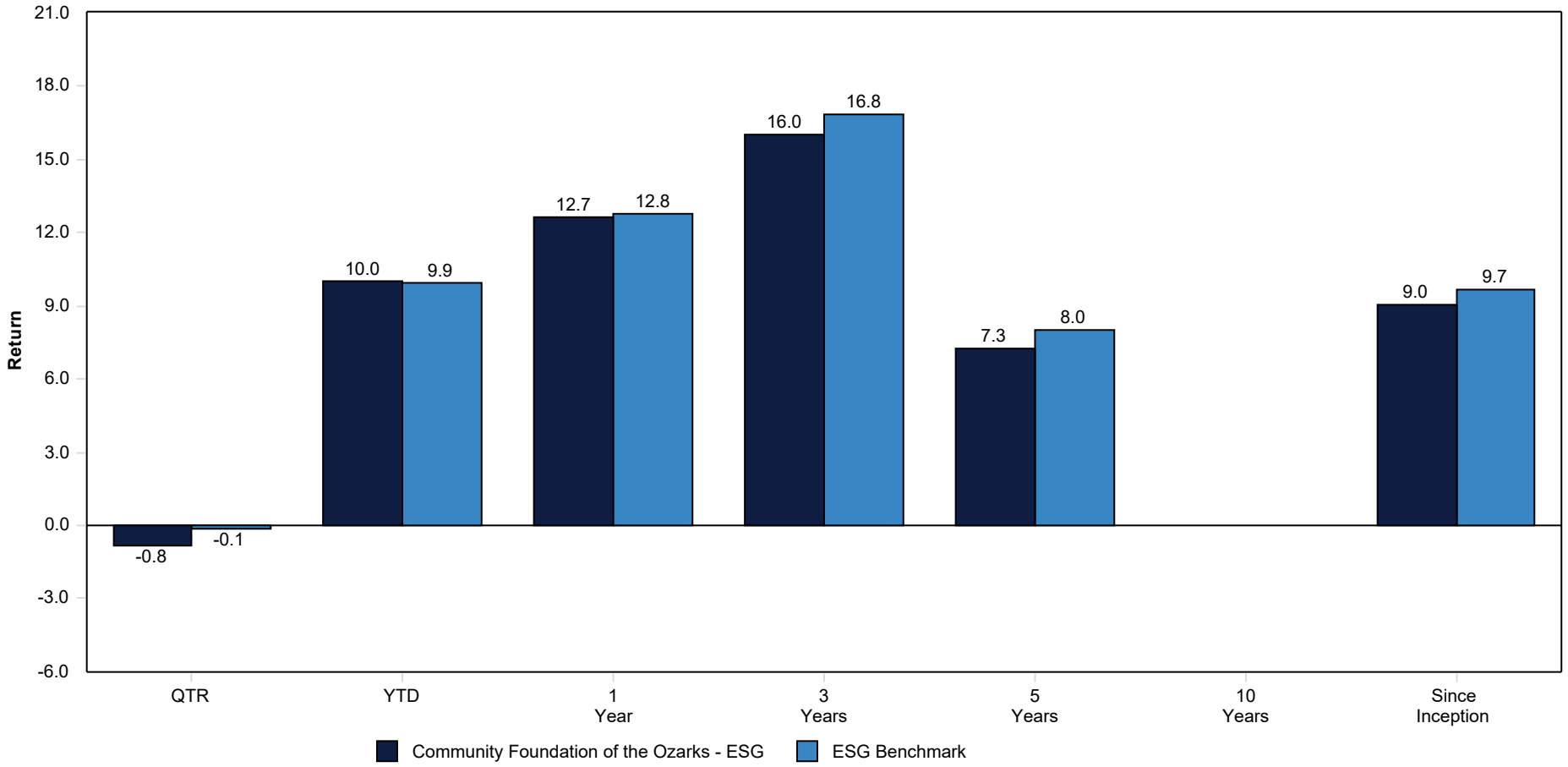
Community Foundation of the Ozarks

Quarterly Investment Review - Third Quarter 2026

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Community Foundation of the Ozarks

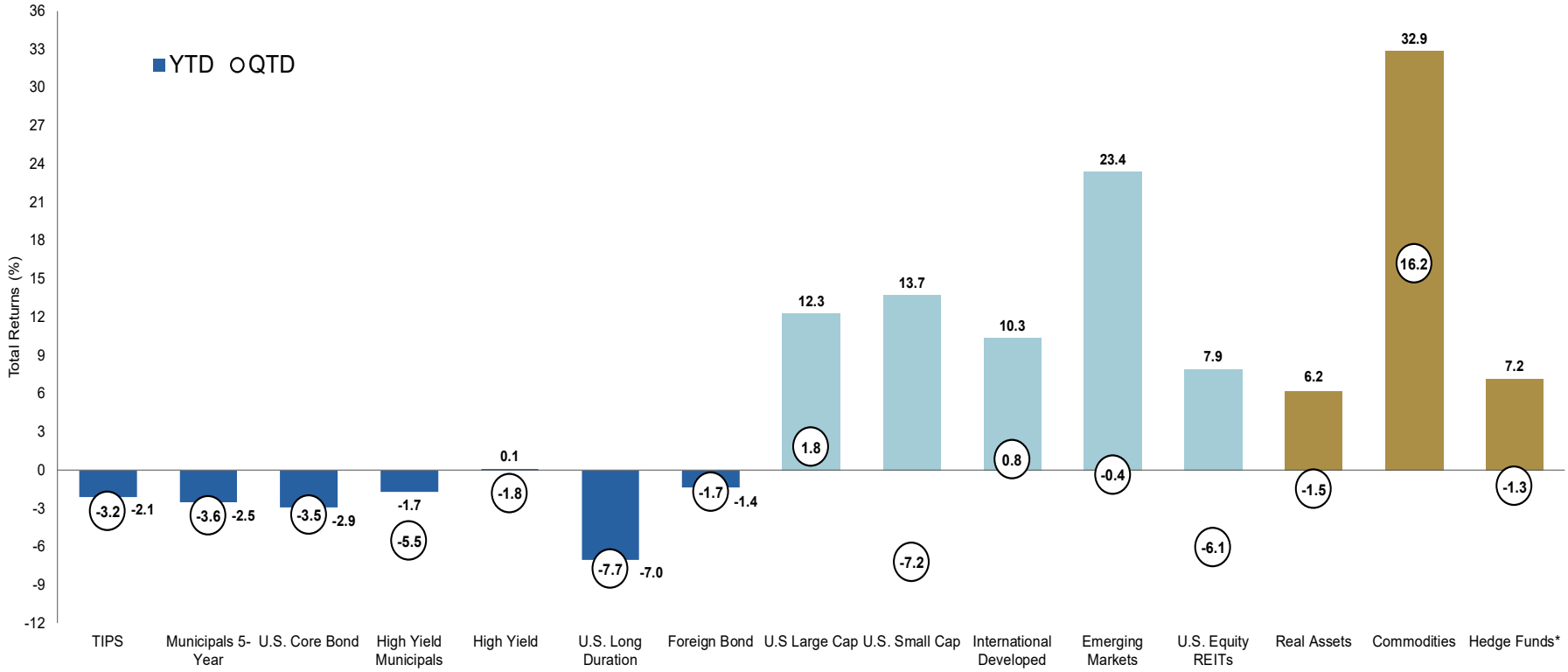
September 30, 2026



	Current Quarter	YTD	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception	Inception Date
Community Foundation of the Ozarks - ESG	**-0.82**	**10.00**	**12.66**	**16.04**	**7.28**	**-**	**-**	**9.05**	**11/2020**
ESG Benchmark	-0.14	9.91	12.78	16.84	7.98	-	-	9.66	11/2020

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 - ESG	**2,260,885**	**100.0**	**-0.8**	**10.0**	**-0.8**	**12.7**	**16.0**	**7.3**	**-**	**-**	**17.6**	**9.1**	**16.1**	**9.0**	**11/2020**
ESG Benchmark			*-0.1*	*9.9*	*-0.1*	*12.8*	*16.8*	*8.0*	-	-	*18.3*	*11.4*	*16.4*	*9.7*	
CPI + 4%			*2.1*	*6.2*	*2.1*	*7.9*	*7.2*	*8.4*	-	-	*6.8*	*7.0*	*7.4*	*8.6*	
Asset Class Composites															
Domestic Equity	**1,055,165**	**46.7**	**-0.3**	**13.2**	**-0.3**	**15.5**	**20.8**	**11.5**	**-**	**-**	**16.8**	**18.1**	**22.4**	**14.7**	**11/2020**
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*	*16.3*	
International Equity	**634,624**	**28.1**	**1.0**	**15.0**	**1.0**	**20.7**	**20.6**	**9.5**	**-**	**-**	**30.3**	**5.9**	**19.3**	**12.2**	**11/2020**
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*	*12.4*	
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*	*12.9*	
Real Assets	**115,142**	**5.1**	**-6.0**	**7.2**	**-6.0**	**4.4**	**11.2**	**-**	**-**	**-**	**3.1**	**6.2**	**12.7**	**8.0**	**10/2022**
FTSE NAREIT Equity REIT Index			*-6.1*	*10.6*	*-6.1*	*8.9*	*12.9*	*4.4*	*4.8*	*5.6*	*2.9*	*8.7*	*13.7*	*10.3*	
Fixed Income	**428,280**	**18.9**	**-3.4**	**-2.5**	**-3.4**	**-1.5**	**4.6**	**-0.3**	**-**	**-**	**7.4**	**1.3**	**6.8**	**0.0**	**11/2020**
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*	*-0.6*	
Schwab Cash	**4,907**	**0.2**													

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 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 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 - ESG	**2,260,885**	**100.0**	**-0.8**	**10.0**	**12.7**	**16.0**	**7.3**	**-**	**9.0**	**11/2020**	
ESG Benchmark			*-0.1*	*9.9*	*12.8*	*16.8*	*8.0*	-	*9.7*		
CPI + 4%			*2.1*	*6.2*	*7.9*	*7.2*	*8.4*	-	*8.6*		
Short Term Liquidity	**27,674**	**1.2**									
Fixed Income	**428,280**	**18.9**									
Harbor Core Bond Retirement - IR&M	**381,499**	**16.9**	**-3.7**	**-2.9**	**-2.0**	**4.0**	**-0.7**	**-**	**2.1**	**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		
Harbor Core Bond Retirement - IR&M Rank			45	30	41	52	50	-	40		
Federated Instl High Yield Bond Instl	**46,780**	**2.1**	**-1.5**	**0.0**	**1.7**	**7.2**	**3.1**	**4.5**	**7.3**	**11/2022**	**Discuss**
Blmbg. U.S. Corp: High Yield			*-1.8*	*0.1*	*1.4*	*8.0*	*3.6*	*5.0*	*8.1*		
High Yield Bond Median			-1.7	0.1	1.5	7.4	3.3	4.4	7.4		
Federated Instl High Yield Bond Instl Rank			32	55	43	56	62	42	55		
Domestic Equity	**1,055,165**	**46.7**									
Nuveen Large Cap Responsible Equity R6	**1,055,165**	**46.7**	**-0.3**	**13.3**	**15.5**	**20.7**	**11.5**	**14.1**	**15.3**	**11/2020**	**Maintain**
Russell 3000 Index			*1.4*	*12.4*	*15.1*	*22.3*	*12.6*	*14.7*	*16.3*		
Large Blend Median			1.7	11.4	14.2	21.3	12.4	14.1	15.9		
Nuveen Large Cap Responsible Equity R6 Rank			80	19	29	57	63	51	59		

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Manager Performance

Community Foundation of the Ozarks - ESG **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	**634,624**	**28.1**									
DFA International Sustainability Core I	**213,662**	**9.5**	**0.2**	**7.2**	**11.8**	**18.9**	**8.4**	**9.2**	**12.1**	**11/2020**	**Maintain**
MSCI EAFE (Net)			*0.8*	*10.3*	*15.7*	*18.4*	*9.3*	*9.1*	*12.9*		
Foreign Large Blend Median			0.0	10.6	15.2	18.7	8.8	8.8	12.1		
DFA International Sustainability Core I Rank			41	86	82	48	59	37	48		
American Funds EUPAC F3	**213,383**	**9.4**	**-0.4**	**10.8**	**16.0**	**18.4**	**5.9**	**9.0**	**17.7**	**11/2022**	**Watch**
MSCI AC World ex USA (Net)			*0.5*	*14.2*	*20.0*	*20.5*	*9.6*	*9.2*	*20.1*		
Foreign Large Blend Median			0.0	10.6	15.2	18.7	8.8	8.8	18.9		
American Funds EUPAC F3 Rank			60	47	43	55	91	45	70		
ARGA Emerging Markets Value Fund	**104,665**	**4.6**	**2.3**	**47.5**	**59.4**	**36.0**	**21.9**	**-**	**35.9**	**11/2022**	**Maintain**
MSCI Emerging Markets Value (Net)			*3.1*	*26.8*	*34.9*	*23.9*	*11.0*	*8.9*	*22.9*		
Diversified Emerging Mkts Median			-2.1	23.1	28.9	22.7	7.8	8.6	21.5		
ARGA Emerging Markets Value Fund Rank			11	3	3	2	1	-	1		
GQG Partners Emerging Markets Equity I	**102,914**	**4.6**	**4.7**	**9.0**	**13.0**	**12.4**	**5.3**	**-**	**13.8**	**11/2022**	**Maintain**
MSCI Emerging Markets Growth (Net)			*-3.6*	*20.2*	*24.1*	*24.2*	*7.0*	*9.2*	*21.7*		
Diversified Emerging Mkts Median			-2.1	23.1	28.9	22.7	7.8	8.6	21.5		
GQG Partners Emerging Markets Equity I Rank			4	91	91	95	80	-	94		
Real Assets	**115,142**	**5.1**									
Cohen & Steers Instl Realty Shares	**115,142**	**5.1**	**-6.0**	**7.2**	**4.4**	**11.2**	**2.9**	**6.2**	**7.7**	**11/2022**	**Maintain**
FTSE NAREIT All Equity REITs			*-6.1*	*7.9*	*5.6*	*11.0*	*2.4*	*5.4*	*6.9*		
Real Estate Median			-6.2	6.9	4.9	10.0	1.9	4.9	6.8		
Cohen & Steers Instl Realty Shares Rank			34	43	65	26	21	7	28		

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Community Foundation of the Ozarks - ESG Aware Pool

Annual Fee & Active vs. Passive Analysis

September 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 - ESG Aware Pool							
Schwab Government Money Market	SNVXX	$ 27,674	1.0%	N/A		0.22%	*$ 61*
Harbor Core Bond Fund Retirement	HCBRX	$ 381,499	17.0%	Active		0.34%	*$ 1,297*
Federated High Yield Bond Instl	FIHBX	$ 46,780	2.0%	Active		0.50%	*$ 234*
Nuveen Large Cap Responsible Equity Fund	TISCX	$ 1,055,165	47.0%	Passive	47.0%	0.17%	*$ 1,794*
DFA International Sustainability Core	DFSPX	$ 213,662	9.5%	Active		0.24%	*$ 513*
American Funds Europacific Growth	FEUPX	$ 213,383	9.5%	Active		0.47%	*$ 1,003*
Arga Emerging Markets Value Fund	ARMIX	$ 104,665	4.5%	Active		0.82%	*$ 858*
GQG Parnters Emerging Market Equity	GQGIX	$ 102,914	4.5%	Active		0.98%	*$ 1,009*
Cohen & Steers Realty Shares	CSRIX	$ 115,142	5.0%	Active		0.75%	*$ 864*
Total Investments		***$ 2,260,884***	***100.0%***	***Total Passive***	***47.0%***	***0.34%***	***$ 7,632***

Itemized Investment Expenses	*Expense Summary (%)*	*Expense Summary ($)*
Weighted Average Investment Manager Annual Fees	**0.34%**	**$ 7,632**
Fiducient Advisory Annual Fee[1]	**0.08%**	**$ 1,879**
Annual Custodial Fees[2]	**0.00%**	**$ -**
Total Annualized Investment-Related Fees	**0.42%**	**$ 9,511**

[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.*