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Community Foundation of the Ozarks - ESG Aware Pool

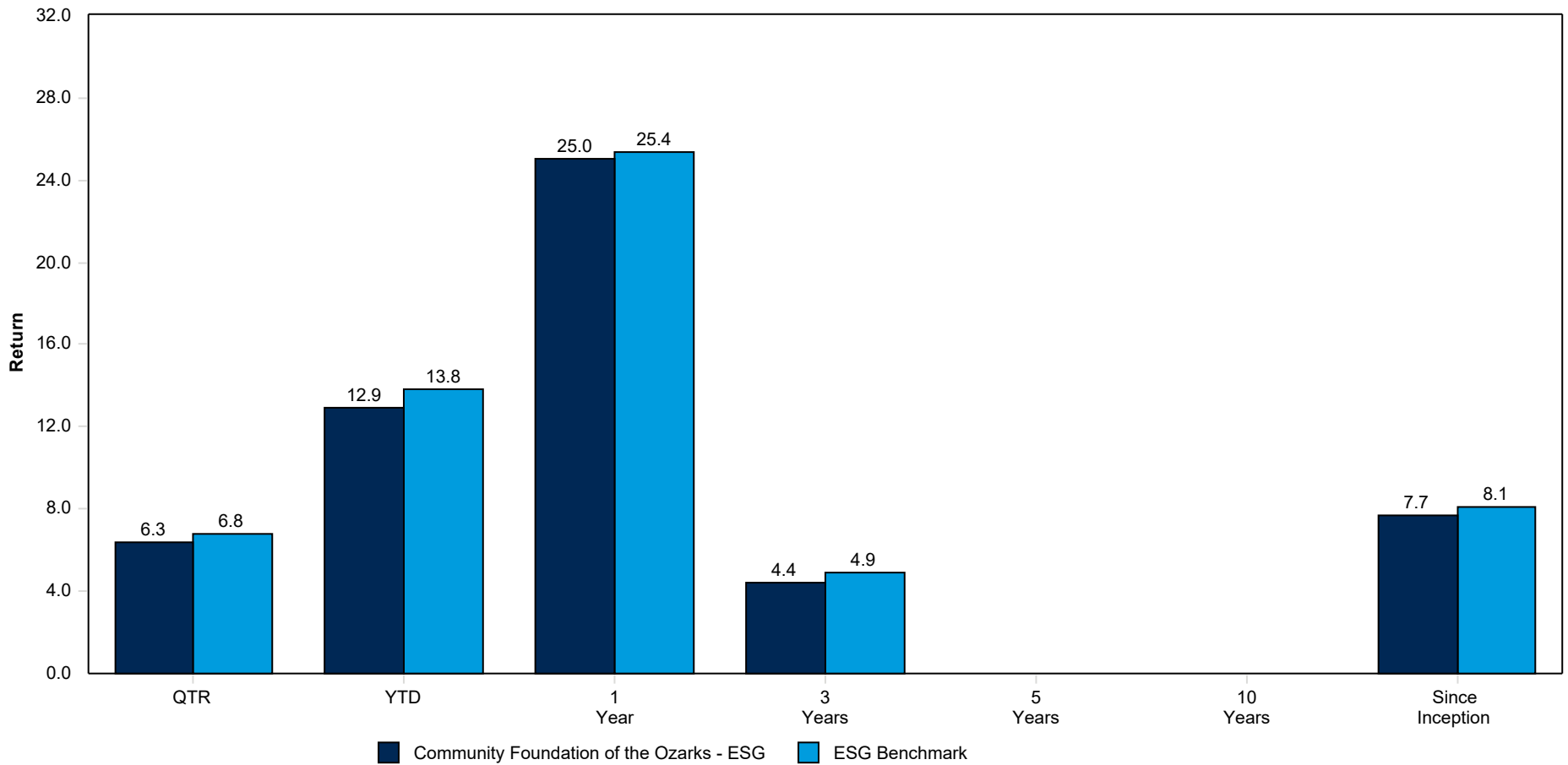
Quarterly Investment Review - Third Quarter 2024

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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, 2024

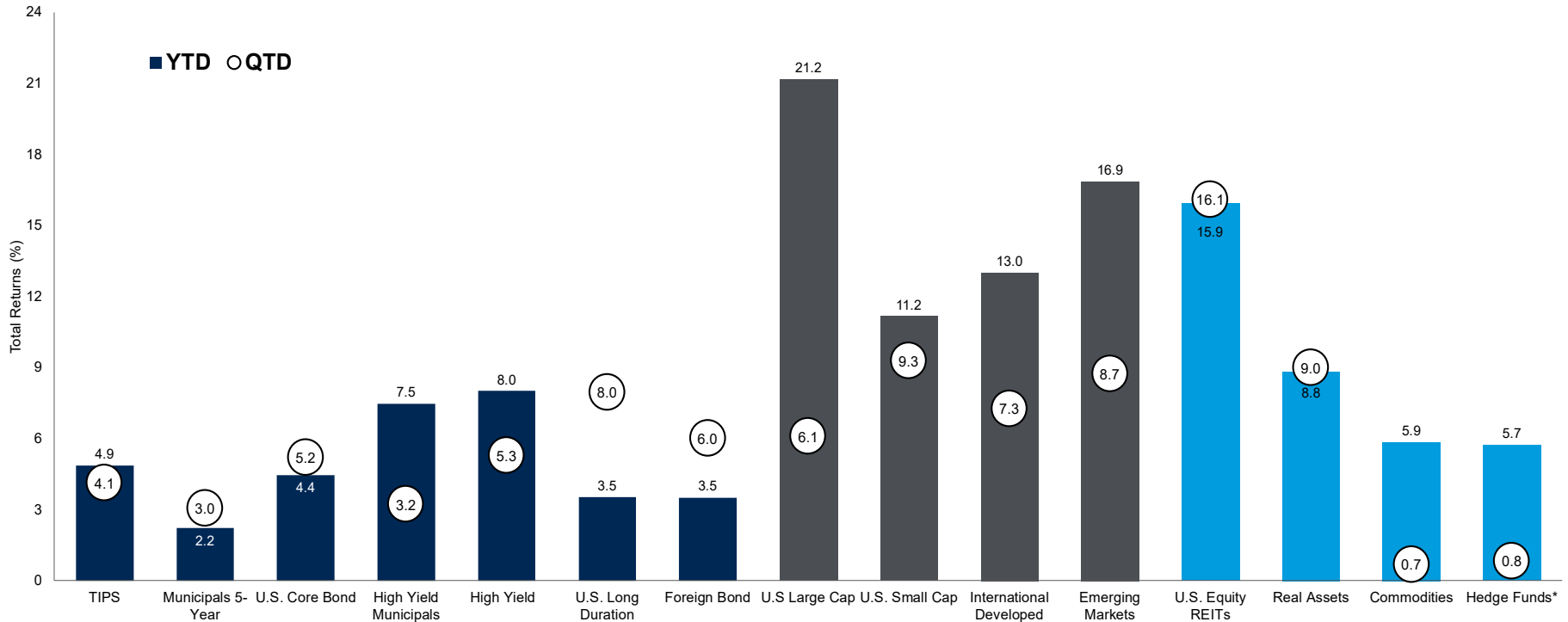


	Current Quarter	YTD	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception	Inception Date
Community Foundation of the Ozarks - ESG	6.35	12.93	25.04	4.38	-	-	-	7.68	11/2020
ESG Benchmark	6.75	13.83	25.35	4.87	-	-	-	8.09	11/2020

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



Asset Class Returns



Source: Morningstar Direct. As of September 30, 2024. *Hedge fund returns as of August 31, 2024.

Fixed Income (3Q 2024)

- + The Federal Reserve cut its target rate by 50 basis points at its September meeting, as the inflation backdrop has progressed closer to the Fed's target and the labor market has started to show signs of weakness. Longer duration assets, the most sensitive to lower interest rates, performed best in the quarter.
- + The high yield market continues to generate strong returns as investor expectations grow for the prospect of a soft-landing scenario.
- + The U.S. dollar fell during the period, providing an added tailwind for non-USD debt.

Equity (3Q 2024)

- + Areas of the equity market less exposed to the concentrated names in U.S. large cap outperformed in the third quarter. U.S. small cap had a strong return, benefitting from both lower interest rates and less exposure to concerns about the monetization of AI.
- + Central bank activity in Europe also provided a boost to international developed markets.
- + Emerging markets outperformed developed markets during the period. Investor optimism surrounding the recent stimulus package in China helped fuel strong performance for the region.

Real Asset / Alternatives (3Q 2024)

- + Equity REITs had a strong quarter, producing double digit results and bringing the asset class into positive territory year-to-date. The falling interest rate environment and market expectations for the Fed to continue to cut interest rates fueled the asset class.
- + Commodities eked out a modest gain, driven from the metals sub-sectors. Energy lagged due to declining oil prices – a rare move amidst rising military tensions in the middle east.
- + Real assets performed well during the quarter. Much of the gain came from infrastructure and timber.

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.



Community Foundation of the Ozarks

As of September 30, 2024

	Allocation		Performance(%)												
	Market Value (\$)	%	QTD	Calendar YTD	Fiscal YTD	1 Year	3 Years	5 Years	7 Years	10 Years	2023	2022	2021	Since Origination	Inception Date
Total Fund Composite															
Community Foundation of the Ozarks - ESG	1,560,340	100.0	6.3	12.9	6.3	25.0	4.4	-	-	-	16.1	-16.6	11.2	7.7	11/2020
<i>ESG Benchmark</i>			6.8	13.8	6.8	25.4	4.9	-	-	-	16.4	-15.8	9.2	8.1	
Asset Class Composites															
Domestic Equity															
	638,897	40.9	6.1	18.6	6.1	33.7	9.3	-	-	-	22.4	-17.8	26.5	14.7	11/2020
<i>Russell 3000 Index</i>			6.2	20.6	6.2	35.2	10.3	15.3	13.7	12.8	26.0	-19.2	25.7	16.3	
International Equity															
	395,264	25.3	6.6	14.6	6.6	26.9	4.3	-	-	-	19.3	-18.6	9.3	9.6	11/2020
<i>MSCI AC World ex USA (Net)</i>			8.1	14.2	8.1	25.4	4.1	7.6	5.4	5.2	15.6	-16.0	7.8	9.6	
<i>MSCI EAFE (Net)</i>			7.3	13.0	7.3	24.8	5.5	8.2	6.0	5.7	18.2	-14.5	11.3	11.6	
Real Assets															
	61,651	4.0	15.9	16.1	15.9	35.8	-	-	-	-	12.7	-	-	16.0	10/2022
<i>FTSE NAREIT Equity REIT Index</i>			16.1	15.9	16.1	34.7	5.1	5.5	7.0	7.8	13.7	-24.4	43.2	17.8	
Fixed Income															
	453,565	29.1	5.3	4.6	5.3	12.8	-1.0	-	-	-	6.8	-13.1	-0.5	-0.4	11/2020
<i>Blmbg. U.S. Aggregate</i>			5.2	4.4	5.2	11.6	-1.4	0.3	1.5	1.8	5.5	-13.0	-1.5	-1.2	
Schwab Cash	10,964	0.7													

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 September 30, 2024

	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	1,560,340	100.0	6.3	12.9	25.0	4.4	-	-	7.7	11/2020	
<i>ESG Benchmark</i>			6.8	13.8	25.4	4.9	-	-	8.1		
Short Term Liquidity	10,964	0.7									
Fixed Income	453,565	29.1									
Harbor Core Bond Retirement - IR&M	377,108	24.2	5.0	4.6	11.4	-1.5	0.5	-	4.6	01/2024	Maintain
<i>Blmbg. U.S. Aggregate</i>			5.2	4.4	11.6	-1.4	0.3	1.8	4.4		
IM U.S. Broad Market Core Fixed Income (MF) Median			5.2	4.8	12.0	-1.5	0.5	1.8	4.8		
Harbor Core Bond Retirement - IR&M Rank			75	64	77	56	48	-	64		
Federated Instl High Yield Bond Instl	46,620	3.0	4.8	6.7	14.0	2.5	4.1	4.8	10.9	11/2022	Maintain
<i>Blmbg. U.S. Corp: High Yield</i>			5.3	8.0	15.7	3.1	4.7	5.0	12.1		
IM U.S. High Yield Bonds (MF) Median			4.6	7.4	14.5	2.6	4.0	4.2	10.9		
Federated Instl High Yield Bond Instl Rank			34	77	63	57	49	16	53		
BrandywineGLOBAL - Global Opportunities Bd IS	29,836	1.9	8.2	0.4	13.0	-3.3	0.2	0.9	9.2	11/2022	Maintain
<i>Blmbg. Global Aggregate</i>			7.0	3.6	12.0	-3.1	-0.8	0.6	7.7		
IM Global Fixed Income (MF) Median			4.7	4.2	11.6	-1.3	0.3	1.3	7.7		
BrandywineGLOBAL - Global Opportunities Bd IS Rank			3	97	17	74	52	61	19		
Domestic Equity	638,897	40.9									
Nuveen Large Cap Responsible Equity R6	638,897	40.9	6.3	18.8	33.9	9.4	14.7	12.2	15.6	11/2020	Maintain
<i>Russell 3000 Index</i>			6.2	20.6	35.2	10.3	15.3	12.8	16.3		
IM U.S. Multi-Cap Core Equity (MF) Median			6.1	18.8	32.8	9.0	13.9	11.1	15.2		
Nuveen Large Cap Responsible Equity R6 Rank			43	51	41	44	38	26	45		

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Manager Performance

Community Foundation of the Ozarks - ESG

As of September 30, 2024

	Allocation		Performance(%)								Manager Status
	Market Value (\$)	%	QTD	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date	
International Equity	395,264	25.3									
DFA International Sustainability Core I	131,615	8.4	8.7	13.6	27.6	4.3	8.7	6.1	10.8	11/2020	Maintain
<i>MSCI EAFE (Net)</i>			7.3	13.0	24.8	5.5	8.2	5.7	11.6		
IM International Large Cap Core Equity (MF) Median			7.2	12.7	24.5	4.8	8.1	5.2	10.8		
DFA International Sustainability Core I Rank			16	28	15	65	31	9	49		
American Funds EuroPacific Gr F3	133,264	8.5	5.4	13.0	24.7	0.1	7.5	6.2	20.2	11/2022	Maintain
<i>MSCI AC World ex USA (Net)</i>			8.1	14.2	25.4	4.1	7.6	5.2	22.1		
IM International Large Cap Core Equity (MF) Median			7.2	12.7	24.5	4.8	8.1	5.2	21.8		
American Funds EuroPacific Gr F3 Rank			74	40	48	100	70	8	73		
ARGA Emerging Markets Value Fund	69,238	4.4	12.8	18.9	27.4	10.9	-	-	31.3	11/2022	Maintain
<i>MSCI Emerging Markets Value (Net)</i>			8.1	15.1	24.4	3.3	5.9	3.1	22.2		
IM Emerging Markets Equity (MF) Median			6.4	14.2	23.4	-1.0	5.2	3.5	19.7		
ARGA Emerging Markets Value Fund Rank			3	12	14	1	-	-	1		
GQG Partners Emerging Markets Equity I	61,146	3.9	-1.5	14.3	27.5	5.2	10.1	-	23.2	11/2022	Maintain
<i>MSCI Emerging Markets Growth (Net)</i>			9.3	18.5	27.6	-2.3	5.5	4.8	20.9		
IM Emerging Markets Equity (MF) Median			6.4	14.2	23.4	-1.0	5.2	3.5	19.7		
GQG Partners Emerging Markets Equity I Rank			99	48	14	7	6	-	18		
Real Assets	61,651	4.0	15.9	16.1	35.8	-	-	-	16.0	10/2022	
Cohen & Steers Instl Realty Shares	61,651	4.0	16.0	16.2	36.0	4.6	6.6	9.1	15.7	11/2022	Maintain
<i>FTSE NAREIT All Equity REITs</i>			16.8	14.2	34.8	3.5	5.1	8.0	13.8		
IM Real Estate Sector (MF) Median			15.8	13.6	32.4	2.8	4.8	7.2	13.8		
Cohen & Steers Instl Realty Shares Rank			43	14	10	9	11	4	16		

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Community Foundation of the Ozarks - ESG Aware Pool
Annual Fee & Active vs. Passive Analysis
September 30, 2024

Investment Manager	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							
Harbor Core Bond Fund Retirement (HCBRX)	\$ 377,108	25.0%	Active		0.26%	0.53%	\$ 980
Federated High Yield Bond Instl (FIHBX)	\$ 46,620	3.0%	Active		0.50%	0.76%	\$ 233
BrandywineGlobal Global Opportunities (GOBSX)	\$ 29,836	2.0%	Active		0.56%	0.76%	\$ 167
Nuveen Large Cap Responsible Equity Fund (TISCX)	\$ 638,897	41.0%	Passive	41.0%	0.18%	0.79%	\$ 1,150
DFA International Sustainability Core (DFSPX)	\$ 131,615	8.5%	Active		0.24%	1.03%	\$ 316
American Funds Europacific Growth (FEUPX)	\$ 133,264	8.5%	Active		0.47%	1.03%	\$ 626
Arga Emerging Markets Value Fund (ARMIX)	\$ 69,238	4.0%	Active		0.90%	1.15%	\$ 623
GQG Parnters Emerging Market Equity (GQGIX)	\$ 61,146	4.0%	Active		0.98%	1.15%	\$ 599
Cohen & Steers Realty Shares (CSRIX)	\$ 61,151	4.0%	Active		0.75%	0.99%	\$ 459
Total Investments	\$ 1,548,875	100.0%	Total Passive	41.0%	0.33%	0.80%	\$ 5,154
Itemized Investment Expenses					Expense Summary (%)		Expense Summary (\$)
Weighted Average Investment Manager Annual Fees					0.33%	\$ 5,154	
Fiducient Advisory Annual Fee¹					0.12%	\$ 1,859	
Annual Custodial Fees²					0.00%	\$ -	
Total Annualized Investment-Related Fees					0.45%	\$ 7,013	

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.