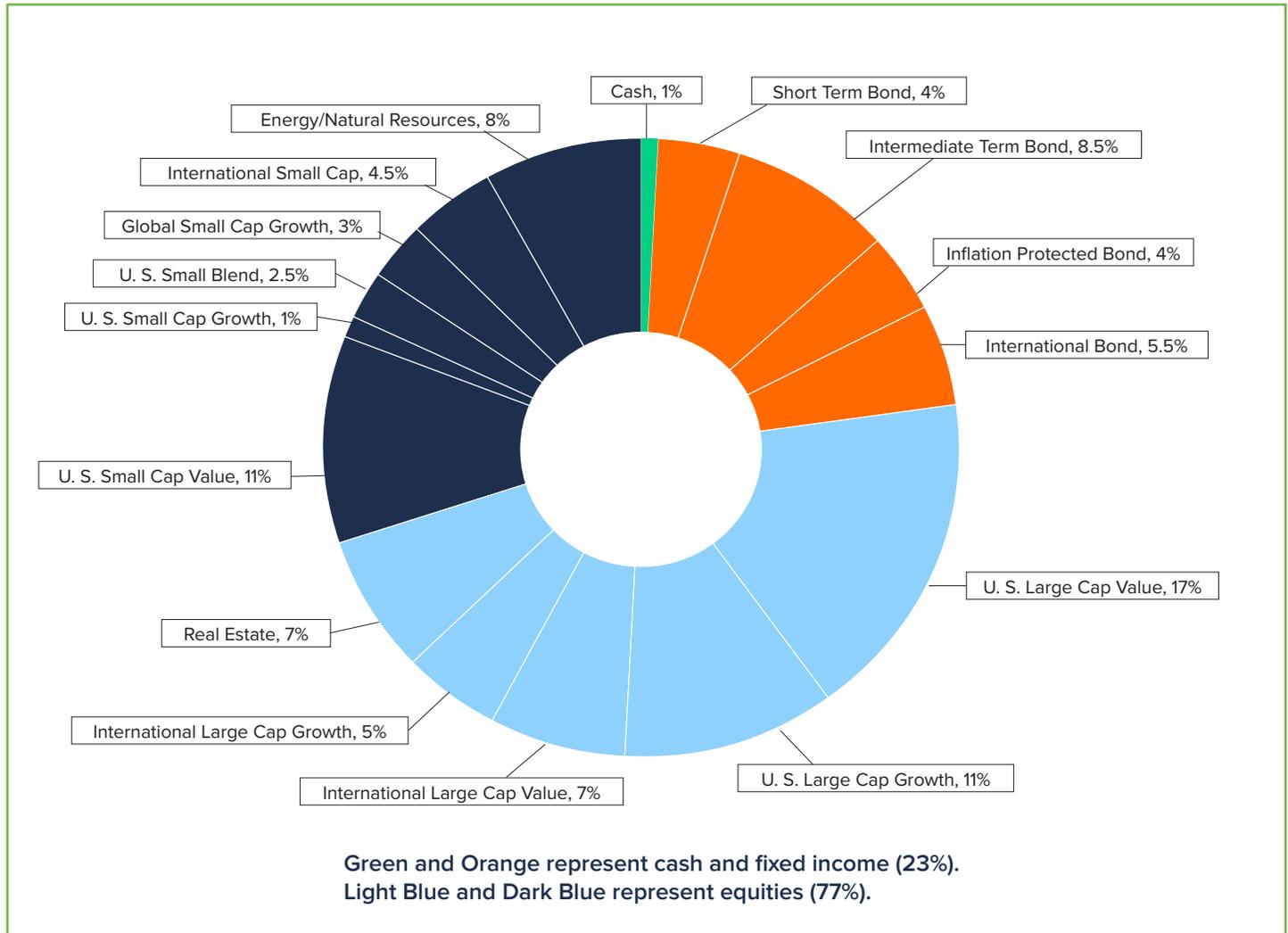


The primary investment objective of the Endowment Fund (Fund) is to provide a relatively stable, inflation adjusted, annual payout to support the Foundation's defined spending rate. There will be some inevitable volatility in principal value in this Fund, but it may offer the potential for sustainable payout plus inflation protection over the long term.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

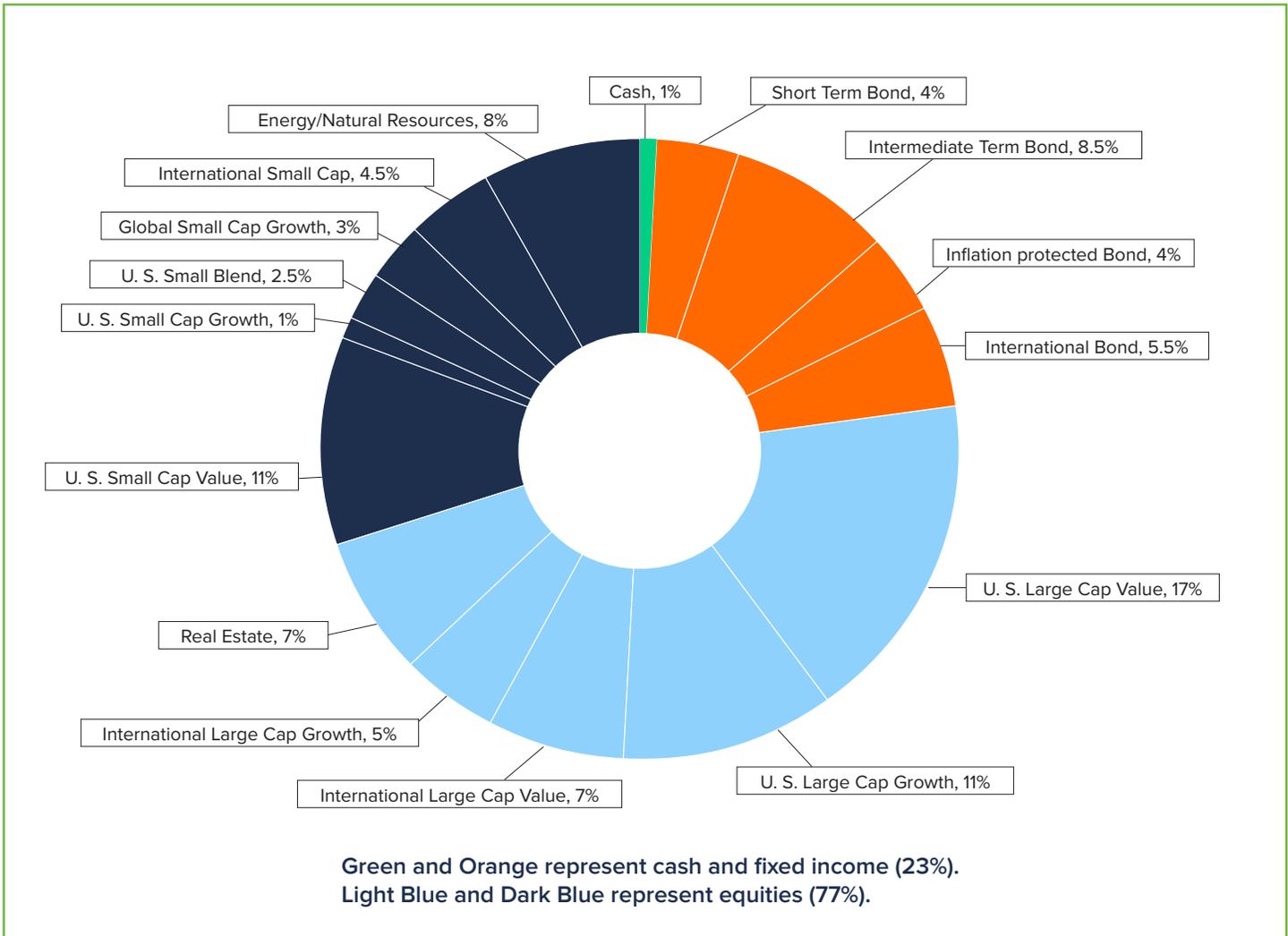
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
15.77%	15.77%	13.19%	8.47%	10.31%	8.93%	8.93%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns.
All investing is subject to risk, including the possible loss of the money you invest.

The primary investment objective of the Long-Term Pool is long-term capital appreciation. The Pool will invest primarily in aggressive and growth asset classes. There will be some inevitable volatility in principal value in this Pool, but it may offer the potential for higher returns over the long term. This Pool is appropriate for donors with a time horizon of more than ten years.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

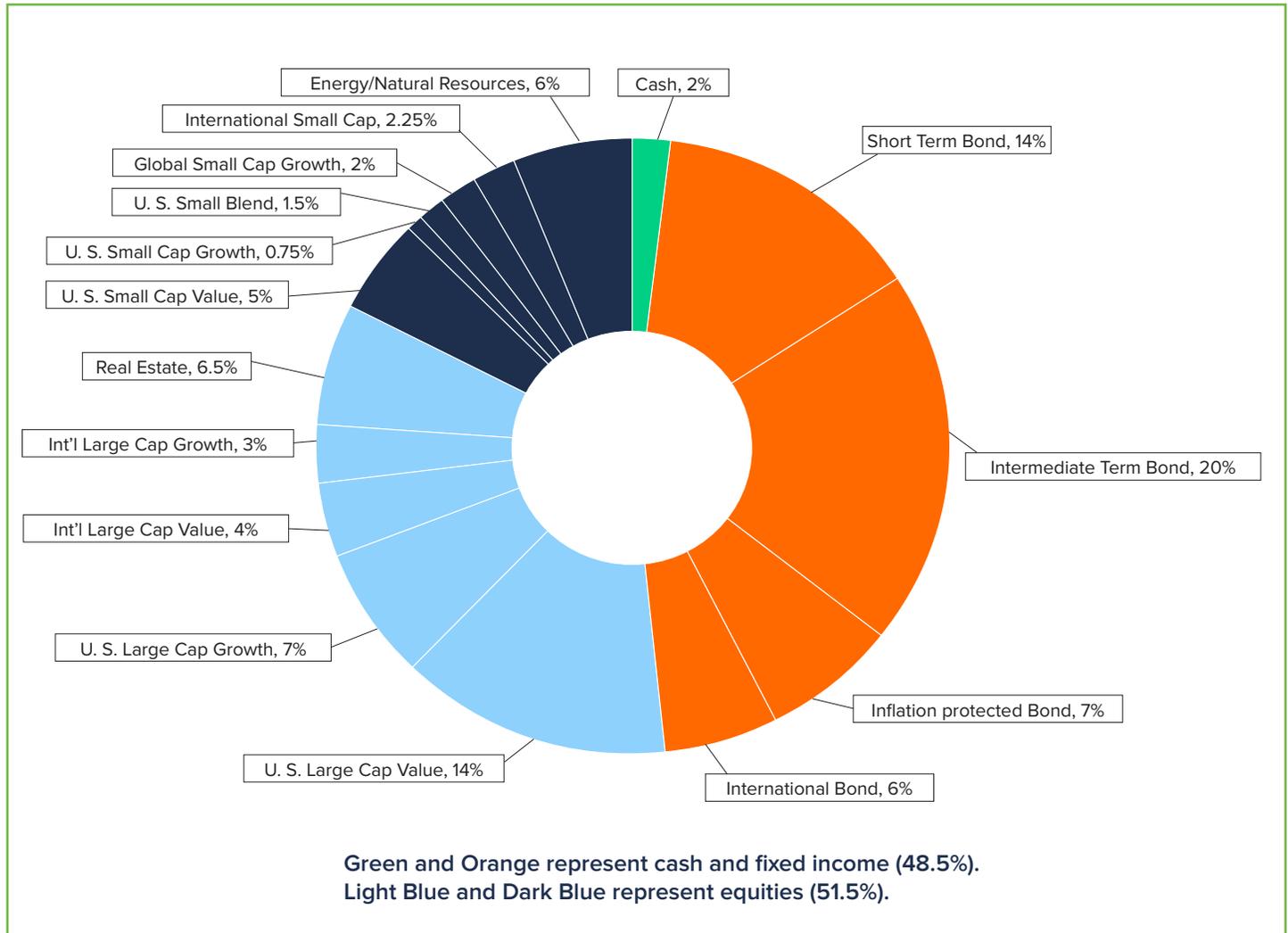
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
15.76%	15.76%	13.24%	8.54%	10.22%	8.89%	8.89%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns.
All investing is subject to risk, including the possible loss of the money you invest.

The primary investment objective of the Balanced Pool is to provide a balanced mixture of safety, income, and capital appreciation. This Pool may experience moderate year-to-year volatility. This Pool is generally appropriate for donors with an intermediate time horizon of more than five years.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

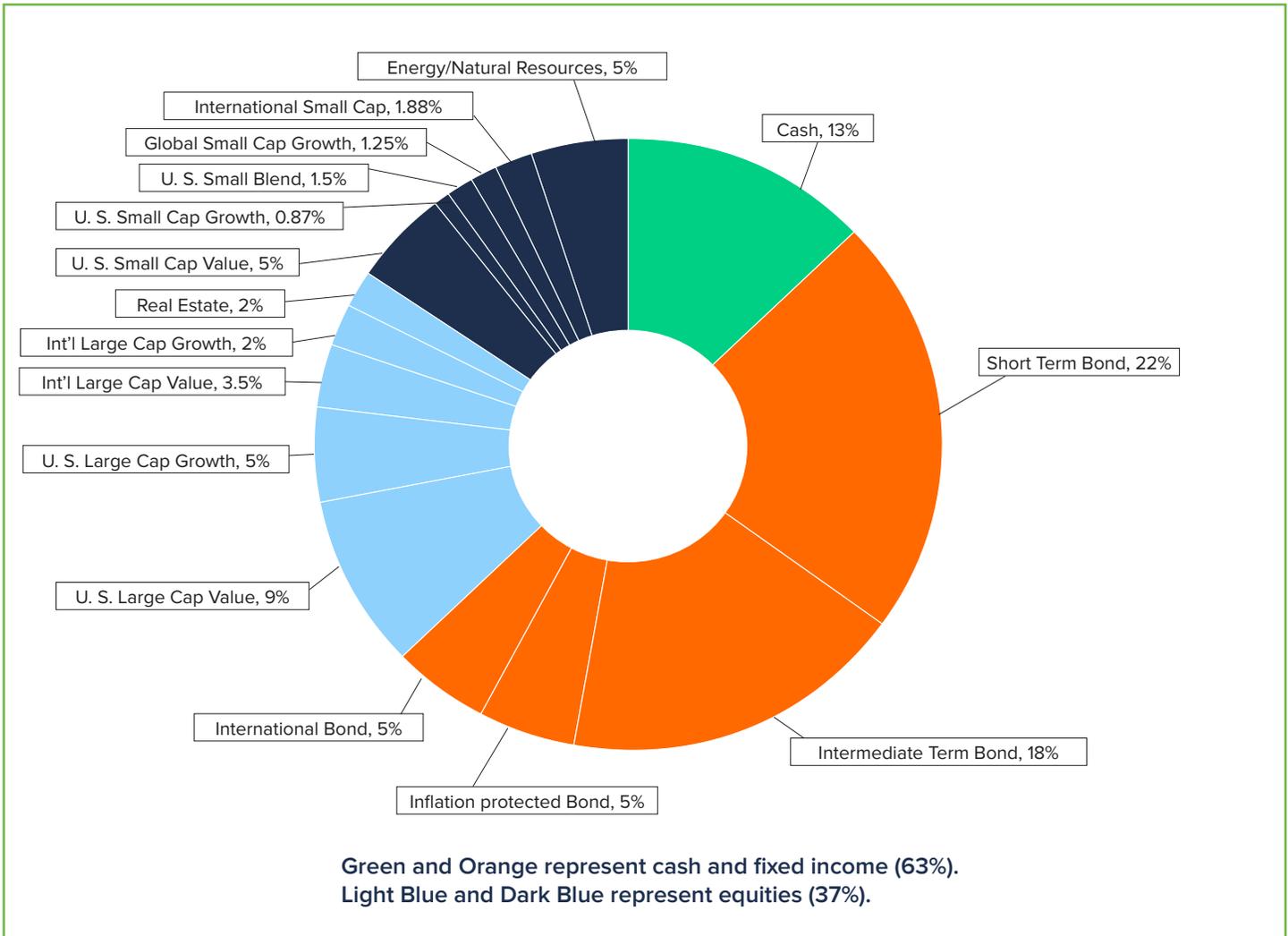
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
12.74%	12.74%	10.47%	6.36%	8.03%	7.01%	7.01%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns. All investing is subject to risk, including the possible loss of the money you invest.

The primary investment objective of the Conservatively Balanced Pool is to provide preservation of principal. This Pool will invest more than 50% of the overall allocation in a combination of fixed income, cash, and cash equivalent assets. This Pool is appropriate for donors that have a time horizon more than three years.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

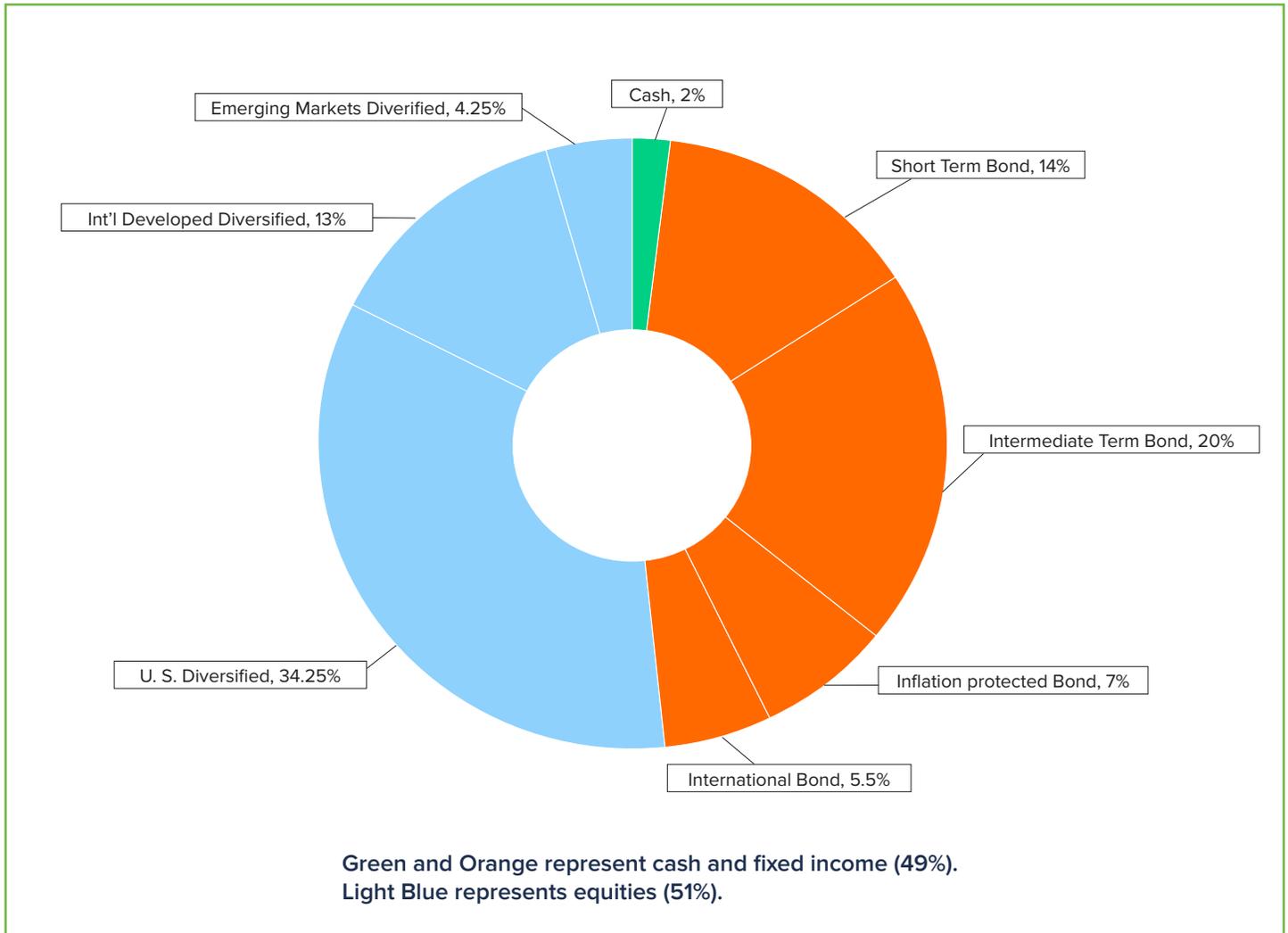
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
10.51%	10.51%	9.10%	5.04%	6.41%	5.66%	5.66%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns.
All investing is subject to risk, including the possible loss of the money you invest.

The Foundation offers the ESG Balanced Pool with an investment allocation that is sensitive to environmental, social, and governance (ESG) issues and follows socially responsible investment strategies. This Pool will have the same overall stock/bond allocation as the Balanced Pool. This Pool is generally appropriate for donors with an intermediate time horizon of more than five years.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

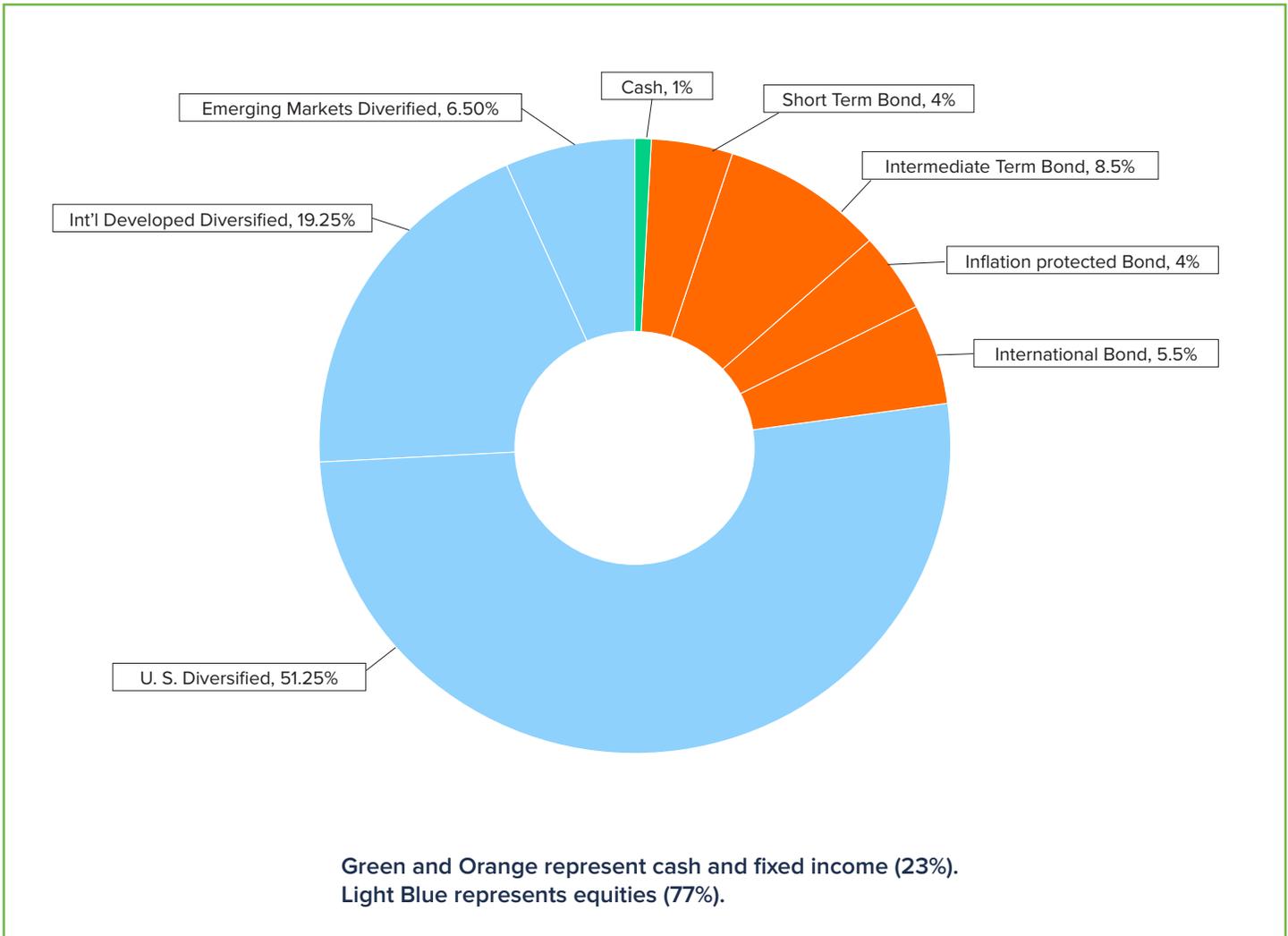
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
13.07%	13.07%	12.48%	5.99%	8.64%	7.40%	7.40%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns. All investing is subject to risk, including the possible loss of the money you invest.

The Foundation offers the Endowment Fund with an investment allocation that is sensitive to environmental, social and governance (ESG) issues and follows socially responsible investment strategies. This Fund will have approximately the same overall stock/bond allocation as the Endowment Fund.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

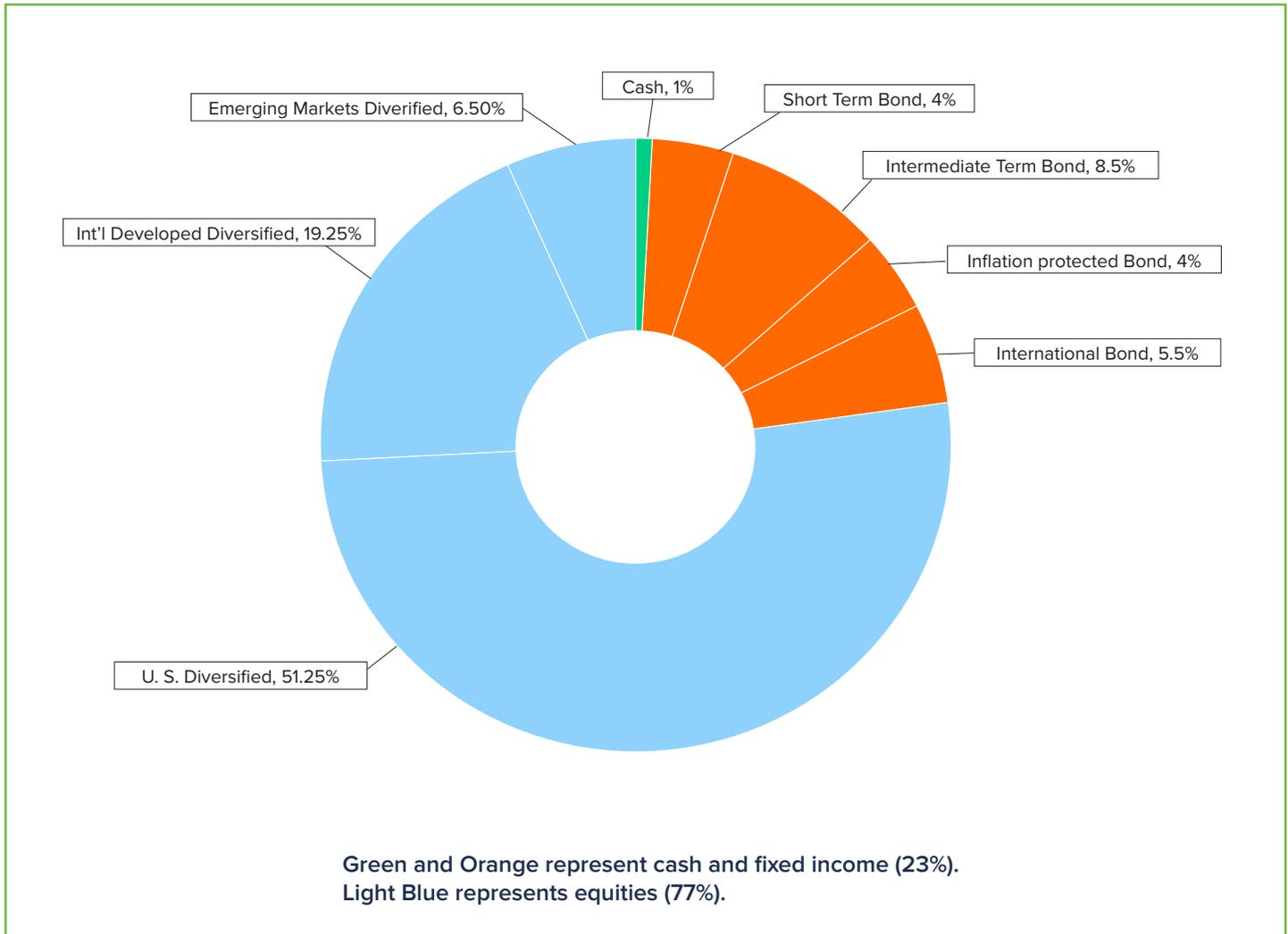
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
17.47%	17.47%	16.46%	8.71%	11.81%	10.05%	10.05%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns. All investing is subject to risk, including the possible loss of the money you invest.

The Foundation offers the ESG Long-Term Pool with an investment allocation that is sensitive to environmental, social and governance (ESG) issues and follows socially responsible investment strategies. This Fund will have approximately the same overall stock/bond allocation as the Long-Term Pool.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

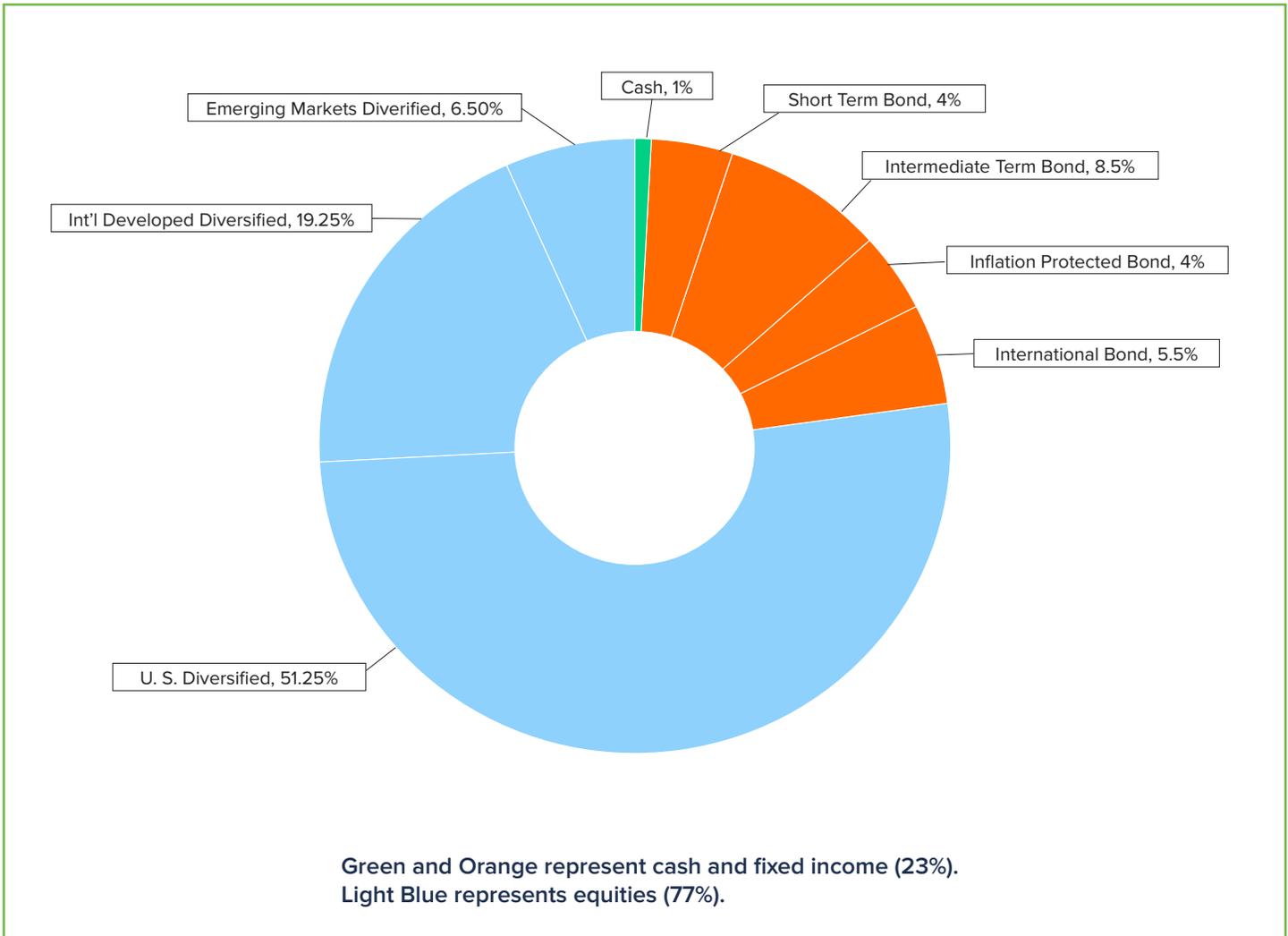
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	7 Year	Since Inception 09/01/2018
16.69%	16.69%	15.80%	8.32%	11.50%	9.04%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns.
All investing is subject to risk, including the possible loss of the money you invest.

The Social Long-Term Pool is a portfolio that seeks to achieve a financial return while following socially responsible principles. This Fund will have approximately the same overall stock/bond allocation as the Long-Term Pool.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

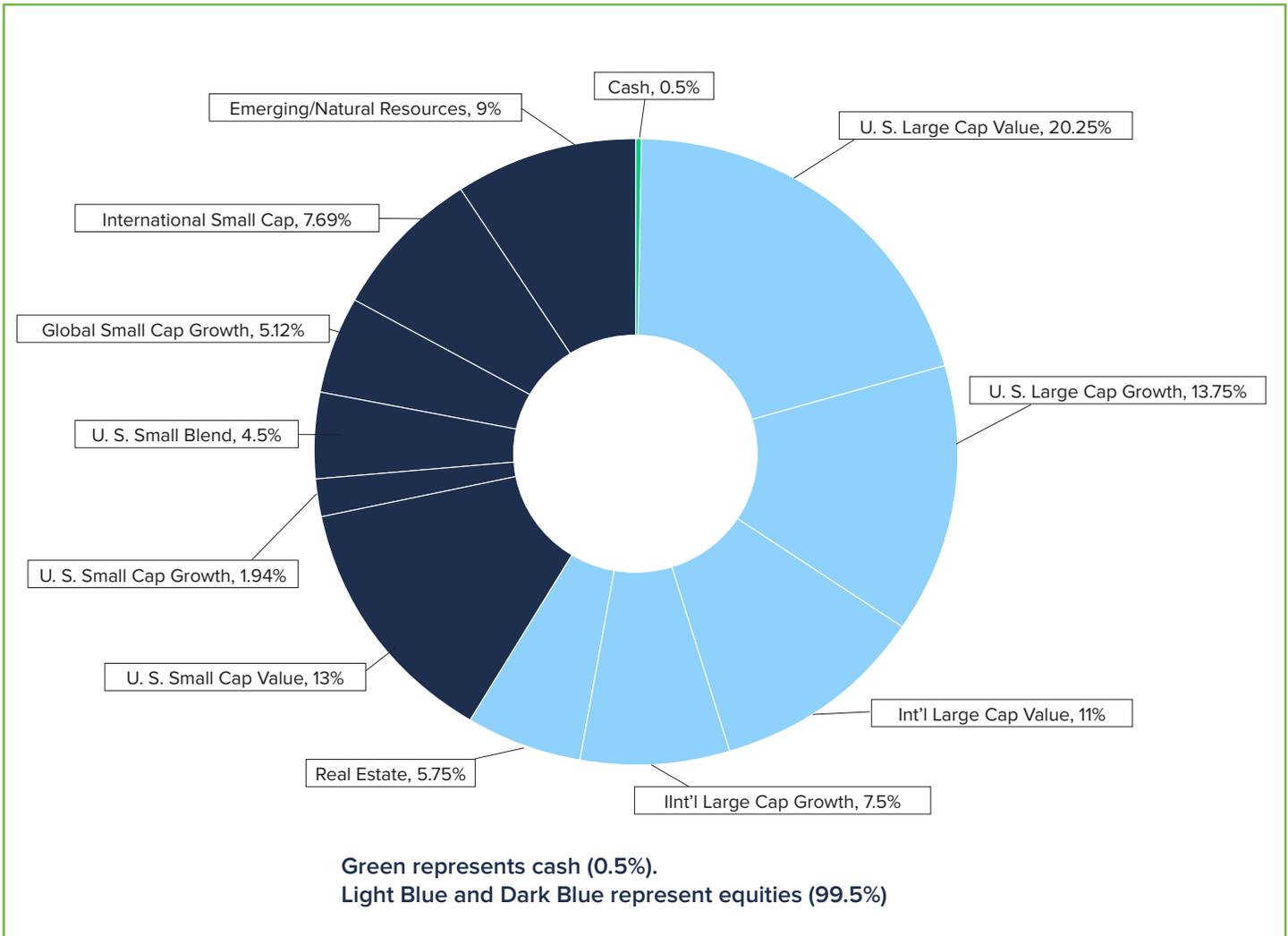
Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	5 Year	Since Inception 03/04/2020
18.57%	18.57%	17.69%	9.50%	11.71%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

Past performance is not indicative of future results. Annualized, net of investment fees, time weighted returns. All investing is subject to risk, including the possible loss of the money you invest.

The Equity Pool is generally appropriate for donors with a time horizon of more than ten years who desire long-term capital growth. Due to the 100% allocation to equities, this allocation is only appropriate for donors willing to accept higher short- and immediate-term volatility.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

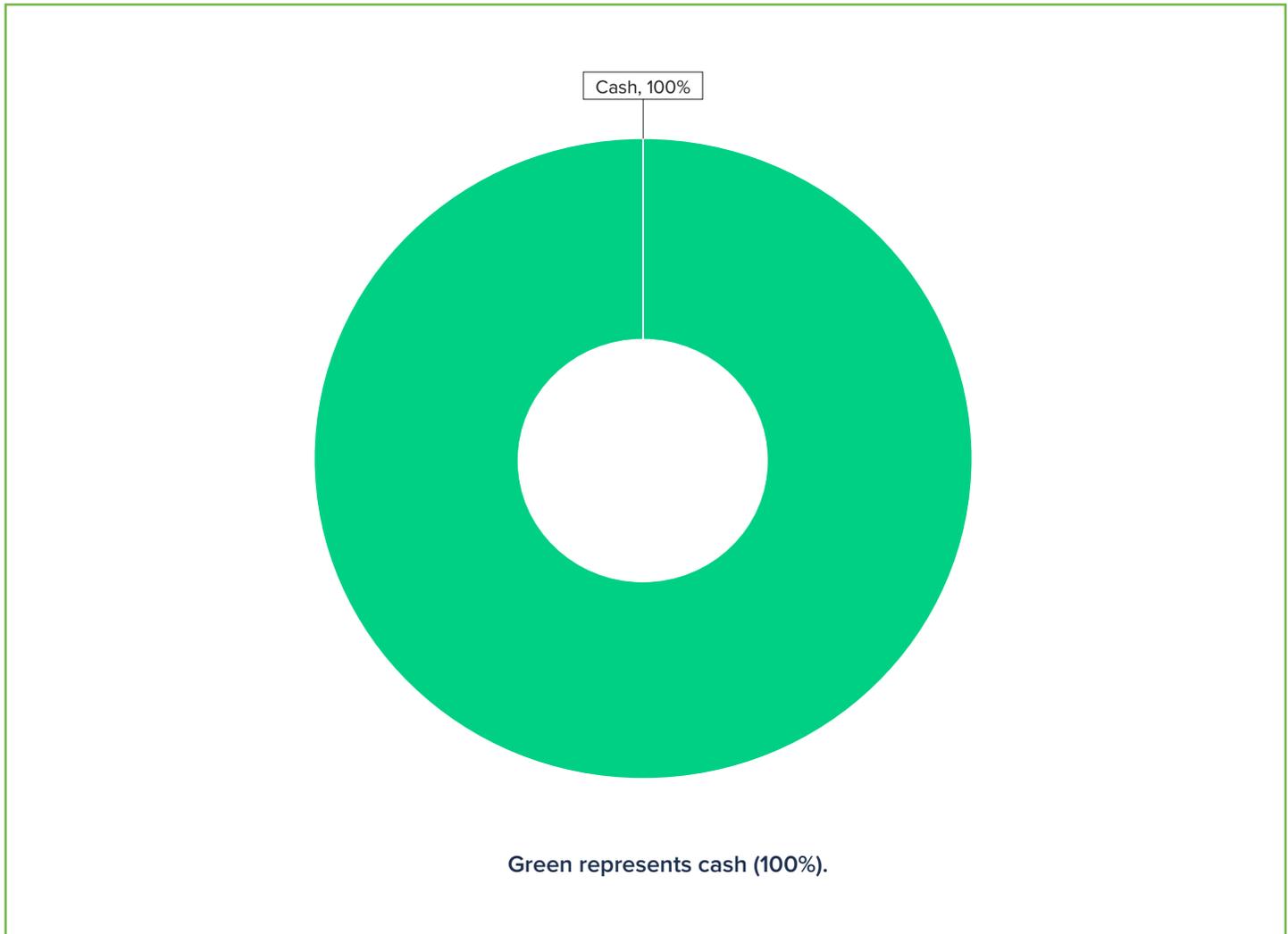
YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Since Inception 01/01/2016
19.44%	19.44%	16.04%	10.52%	12.10%	10.25%	10.25%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

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BLUE GRASS COMMUNITY FOUNDATION'S CASH RESERVE POOL (0-3 YEARS)

The primary investment objective of this Pool is stability of principal. This Pool will invest exclusively in cash and cash equivalents and will have no risk of loss of capital. Donors with immediate liquidity needs or no expectations of growth of capital should consider this strategy.



There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss.

Time Weighted Rates of Return (net of fees): Annualized Periods Ending December 31, 2025

YTD	1 Year	3 Year	Since Inception 6/22/2022
4.68%	4.68%	4.76%	3.63%

Historical returns for this investment model allocation are represented above. Please note that Blue Grass Community Foundation has not always invested the assets of their Endowment Pool according to the above asset allocation. The Foundation holds semi-illiquid and illiquid investments that are not included in the performance of the Endowment Pool. For historical returns of the Foundation's Endowment Pool, please contact Brian Dineen at 859-225-3343.

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