

Long-Term Performance Over Six Decades

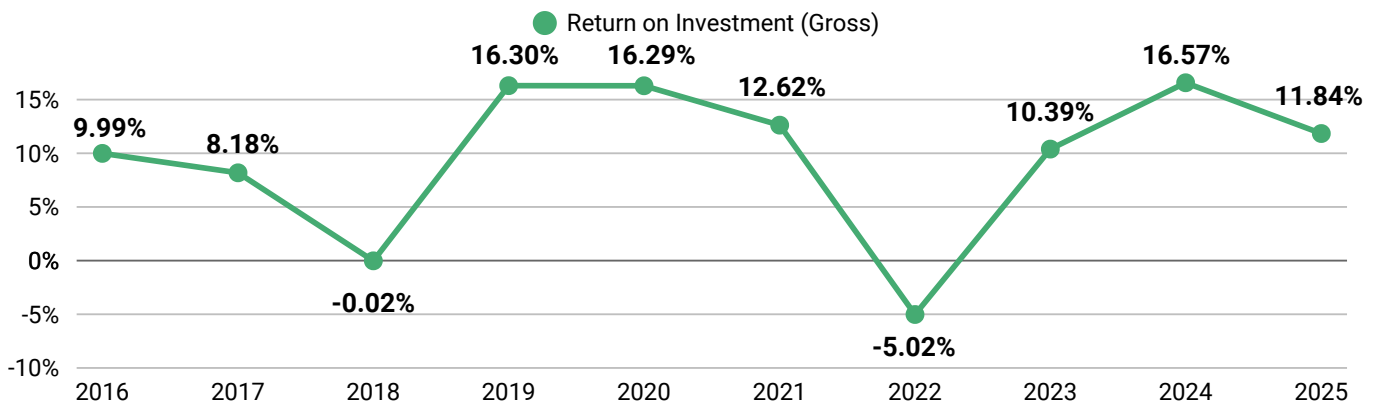
Historically, the Community Foundation has performed with an average of over 7% net returns. Over the past decade, our investment strategy has consistently outperformed the average Canadian community foundation. This means more dollars available for granting without increasing risk or relying on new donations.

What the data clearly shows:

Our long-term performance relative to peers continues to be strong.

- The Community Foundation's investment consultant conducted a study in the past two years and concluded that over a five-year period, the Saskatchewan Community Foundation has outperformed foundations across Canada and the endowment median by an average of **1.9% per year**.
- This outperformance equates to roughly **\$2 million to \$4 million more per year** being earned compared to the average foundation in Canada, based on the analysis commissioned by the Community Foundation's Finance Committee.
- The 10-year average gross return shown in recent Community Foundation Reports on Investment is 9.71% gross returns and 9.17% net of investment management fees.

Returns Over the Past Ten Years



Sustainability and Protecting Donor Dollars

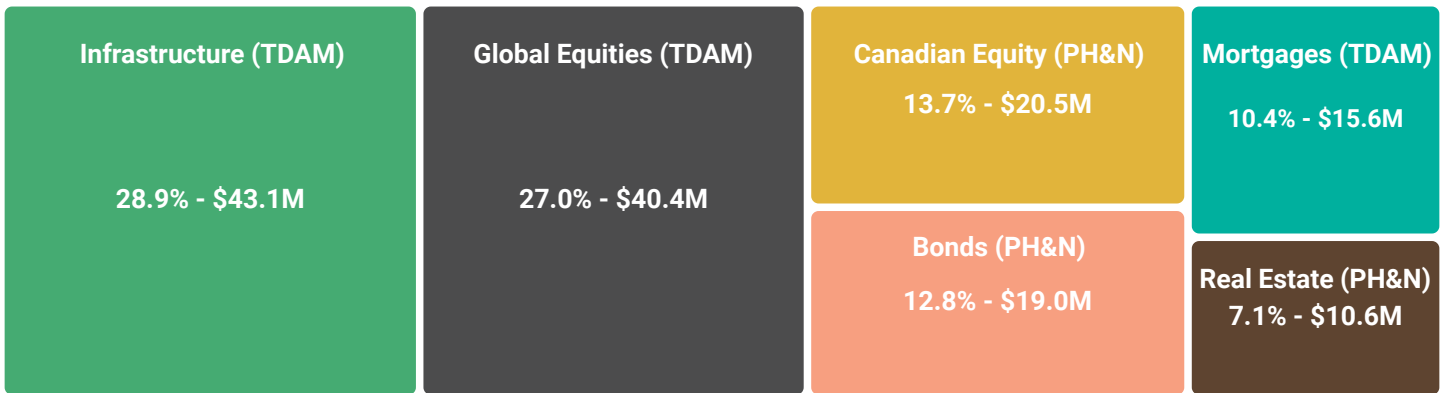
Our investment approach is designed so today's grants do not reduce tomorrow's impact. Donor dollars are protected, invested, and grown through Legacy Funds to support communities for generations to come.

- Granting is supported by investment returns, not by spending donor principal (Legacy Fund donations).
- Disbursement decisions are set annually with long-term capital preservation in mind.

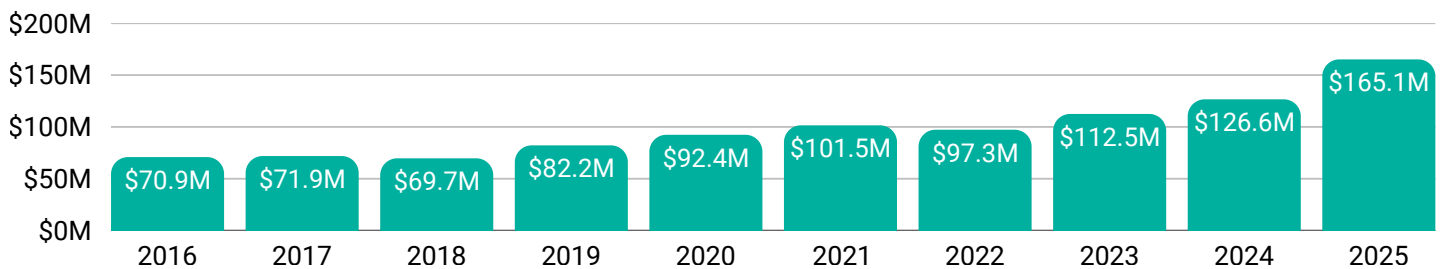
The Community Foundation Ensures Financial Oversight in Three Ways:

- 1 Guidance is provided to our board of directors from a financial oversight committee whose members have a financial background and an in-depth understanding of investments and finances.
- 2 A third-party consultant, Convyta Partners (formerly George & Bell), provides analysis and feedback on policy, investment manager performance, and asset targets to support prudent fund management.
- 3 Investment management from the following professional investment management firms:
 - o **TD Asset Management (TDAM) (66.3%)** – Manage the global equity, infrastructure, and mortgage portfolios.
 - o **PH&N Investment Services (33.6%)** – Manage the fixed income, Canadian equity, and real estate portfolios.
 - o **CIBC (0.1%)** – Cash on hand. Stock donations are completed in-house to avoid fees on donations of securities.

Asset Mix Total cash and investments as of December 31, 2025



Growth of Assets Under Management Over Time



Private Equity and Impact Investing

Private equity and impact investing are long-term tools. They are not focused on quick returns. Instead, they are about patient capital, local impact, and diversification.

- The board approved a move toward **15% allocation to private equity and impact investments**, phased in through 2028 with the majority of investments being placed through 2026 and 2027.
- Investments are focused on Saskatchewan and Western Canada, with ESG and impact considerations built into due diligence.