

**J.P.Morgan**

WEALTH MANAGEMENT

Investment Portfolio Review

Oregon Jewish Community Foundation - Total Portfolio

*July 31, 2026*

As of July 31, 2026

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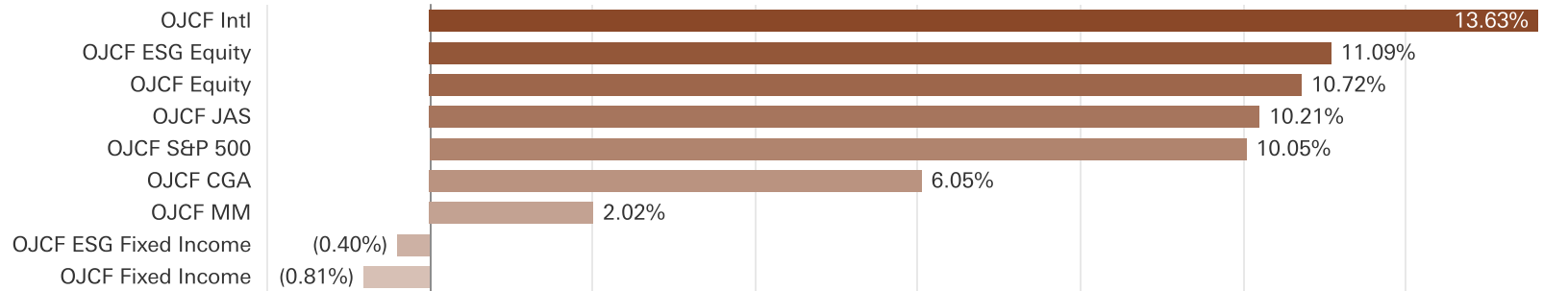
*Please read all important information, definitions, risks, methodologies, limitations, and other key information at the end of this report.*

*All balances, performance figures, and other metrics reflect only managed accounts unless otherwise specified*

As of July 31, 2026

## Performance by Account

## Performance by Account YTD



| TOP LEVEL HOLDING ACCOUNT                 | \$                   | %             | MTD           | QTD           | YTD         | 1 YR.        | 3 YR.        | 5 YR.       | 7 YR.       | 10 YR.      |                   |
|-------------------------------------------|----------------------|---------------|---------------|---------------|-------------|--------------|--------------|-------------|-------------|-------------|-------------------|
| OJCF Equity                               | \$89,165,227         | 52.1%         | (0.3%)        | (0.3%)        | 10.7%       | 21.1%        | 17.4%        | 10.4%       | 13.0%       | 12.1%       | 05-19-2008        |
| OJCF Fixed Income                         | \$57,426,266         | 33.6%         | (1.5%)        | (1.5%)        | (0.8%)      | 2.8%         | 4.1%         | 0.2%        | 1.4%        | 1.7%        | 05-21-2008        |
| OJCF MM                                   | \$10,406,037         | 6.1%          | 0.3%          | 0.3%          | 2.0%        | 3.7%         | 4.5%         | 3.5%        | 2.6%        | 2.1%        | 05-19-2008        |
| OJCF ESG Equity                           | \$4,706,014          | 2.8%          | 0.6%          | 0.6%          | 11.1%       | 21.9%        |              |             |             |             | 08-19-2024        |
| OJCF S&P 500                              | \$3,659,411          | 2.1%          | (0.1%)        | (0.1%)        | 10.0%       | 19.4%        | 19.1%        | 12.4%       | 15.5%       | 14.7%       | 06-25-2008        |
| OJCF ESG Fixed Income                     | \$2,412,102          | 1.4%          | (1.3%)        | (1.3%)        | (0.4%)      | 2.8%         |              |             |             |             | 09-05-2024        |
| OJCF JAS                                  | \$1,644,469          | 1.0%          | (0.1%)        | (0.1%)        | 10.2%       | 19.3%        | 18.8%        | 12.2%       | 15.2%       |             | 07-26-2019        |
| OJCF CGA                                  | \$918,035            | 0.5%          | (0.8%)        | (0.8%)        | 6.1%        | 13.6%        | 12.0%        | 6.4%        | 8.5%        | 7.7%        | 05-21-2008        |
| OJCF Intl                                 | \$643,845            | 0.4%          | (0.8%)        | (0.8%)        | 13.6%       | 28.3%        | 17.1%        | 9.3%        | 6.5%        | 4.5%        | 12-31-2014        |
| <b>Total</b>                              | <b>\$170,981,407</b> | <b>100.0%</b> | <b>(0.7%)</b> | <b>(0.7%)</b> | <b>6.1%</b> | <b>13.2%</b> | <b>11.9%</b> | <b>6.4%</b> | <b>8.6%</b> | <b>8.2%</b> | <b>05-19-2008</b> |
| 60% MSCI ACWI / 40% Bloomberg US Agg      |                      |               | (0.5%)        | (0.5%)        | 6.6%        | 14.2%        | 12.4%        | 6.4%        | 8.4%        | 8.0%        |                   |
| ICE BofAML US T-Bills 0-3 Months          |                      |               | 0.3%          | 0.3%          | 2.1%        | 3.9%         | 4.7%         | 3.7%        | 2.8%        | 2.4%        |                   |
| Bloomberg US Aggregate (Total Return)     |                      |               | (1.3%)        | (1.3%)        | (0.7%)      | 2.7%         | 3.7%         | (0.4%)      | 1.0%        | 1.3%        |                   |
| MSCI All Country World (USD) (Net Return) |                      |               | 0.1%          | 0.1%          | 11.3%       | 22.1%        | 18.3%        | 10.8%       | 13.2%       | 12.3%       |                   |
| S&P 500 (Total Return)                    |                      |               | (0.1%)        | (0.1%)        | 10.1%       | 19.6%        | 19.3%        | 12.9%       | 15.8%       | 15.1%       |                   |
| Russell 2000 (Total Return)               |                      |               | (3.0%)        | (3.0%)        | 18.9%       | 34.2%        | 15.1%        | 7.1%        | 10.7%       | 10.6%       |                   |
| MSCI KLD 400 Social (Total Return)        |                      |               | (0.7%)        | (0.7%)        | 10.5%       | 19.6%        | 19.0%        | 12.2%       | 15.9%       | 15.2%       |                   |
| MSCI EAFE (USD) (Net Return)              |                      |               | 2.0%          | 2.0%          | 11.6%       | 24.3%        | 15.9%        | 9.3%        | 10.4%       | 9.3%        |                   |
| MSCI Emerging Markets (USD) (Net Return)  |                      |               | (3.1%)        | (3.1%)        | 20.0%       | 36.4%        | 19.3%        | 8.0%        | 9.5%        | 9.2%        |                   |

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Performance results are annualized for time periods greater than one year and include all cash and cash equivalents, realized and unrealized capital gains and losses, and dividends, interest, and income. The investment results depicted herein represent historical performance. As a result of recent market activity, current performance may vary from the figures shown. Please contact your JP Morgan Advisor for up to date.

Unless otherwise indicated, performance is a composite calculation on the entire portfolio and may include brokerage and investment advisory accounts, as well as assets for different accounts included in this IPR. The accounts included in the composite may have (or have had) different investment objectives and strategies, been subject to different restrictions, and incurred different types of fees, markups, commissions, and other charges. Accordingly, performance results may blend the performance of assets and strategies that may not have been always available in all of the accounts during the reporting period. In addition, accounts in the composite may have changed from brokerage to advisory or vice versa. Accounts may also have moved from one advisory program to another (including from a discretionary program to a non-discretionary program). The information in this report may differ from other reports due to methodologies differences.

All other returns including asset type, asset class, and individual security returns are presented gross of fees. Performance returns for periods greater than one year are annualized unless otherwise noted.

Performance information may cover the full history of the account(s) or just the performance of an account(s) since the inception of the current program(s). Performance for accounts prior to 12/31/2014 previously serviced by FRIM or FRSC is provided at the account level only based on previously calculated returns. Performance results on individual accounts will vary and may differ from the composite returns. Your JP Morgan Advisor can provide you with individual account portfolio composition and performance information.

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Performance inception date does not necessarily correspond to the account opening date. Where multiple accounts are included in performance calculations, the inception date is the oldest performance inception. Performance data may not be available for all periods as some accounts included in performance may have more recent performance inception dates. Consequently, the actual performance for a group of accounts may differ from reported performance. Please ask your JP Morgan for the performance inception date for each account.

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Performance results depicted as "net" of fees shall mean that any wrap fee, investment management fees, trade commissions, and/or other account fees have been deducted. Any other fees or expenses associated with the account, such as third-party custodian fees, may not have been deducted. Typically, performance results are shown net of fees. By choosing to have the advisory fee paid from outside the advisory account, the actual net performance of the advisory account will be worse than the figure reported. To the extent, the fee-paying account is included in this report, the actual net performance of the fee-paying account will be better than the reported performance figure. In some instances, such as private investments where advisory fees are not included in the NAV but instead are charged to a custodial account, or where one account in a larger portfolio is charged the fees for other accounts in that portfolio, some underlying accounts may be shown gross of fees. All other returns including asset type, asset class, and individual security returns are presented gross of fees. Performance returns for periods greater than one year are annualized unless otherwise noted.

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Allocation exhibits reflect category weightings of the portfolio, such as sector, region, etc. The “Other” category includes security types that cannot be precisely classified in the categories of the respective exhibit, or cannot be classified as a result of missing data. The “Unknown” classification indicates the percentage of the portfolio that could not be classified at all, due to data not being available for certain assets. Accounts not custodied by JPMS or its affiliates are categorized using Asset Classification definitions which may differ from the classification provided by third party sources.

ASSET CLASSIFICATION DEFINITIONS.

**Alternative Assets:** Includes commodities and liquid alternatives.

**Cash & Money Market Funds:** Includes cash and money market funds.

**Equity:** Includes US, non-US developed, global, emerging market, frontier market, preferred shares, REITs, equity stocks and funds holding those.

**Fixed Income:** Includes emerging markets, emerging markets high yield, emerging markets investment grade, frontier market high yield, global high yield, global investment grade, inflation US, non-US developed, non-US developed high yield, non-US developed investment grade, US high yield, US municipal high yield, US municipal investment grade, US municipal not rated, US taxable investment.

**Mixed Allocation:** Includes ETFs and MFs where vendor information indicates that <60% of the fund aligns to any one asset class, equity oriented, fixed income oriented, or diversified.

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|                                               | JPMPWA              | JPMS                      |
|-----------------------------------------------|---------------------|---------------------------|
| US Treasury Bills                             | Cash                | Fixed Income              |
| Commercial Paper                              | Cash                | Fixed Income              |
| CDs with an Original Maturity >= 1-year       | Fixed Income        | Cash & Money Market Funds |
| Preferred Stock                               | Fixed Income        | Equity                    |
| Allocation Funds                              | Liquid Alternatives | Mixed Allocation          |
| Market-Linked Notes                           | Liquid Alternatives | Equity                    |
| Multi-Sector Commodity Strategies or Funds    | Liquid Alternatives | Equity                    |
| Sector-Specific Commodity Strategies or Funds | Liquid Alternatives | Equity                    |
| Multi-Position Option Strategies or Funds     | Liquid Alternatives | Equity                    |
| Specific Option Positions                     | Liquid Alternatives | Equity                    |
| Multi-Position Currency Strategies            | Liquid Alternatives | Fixed Income              |
| Specific Currency Positions                   | Liquid Alternatives | Cash & Money Market Funds |
| Private Investments                           | Private Investments | Alternative Assets        |
| Other                                         | Other               | Specialty                 |

For references to Global Industry Classification Standard (GICS) is a joint product of MSCI and S&P Dow Jones. For a more detailed description of the GICS methodology and sector definitions, please visit <https://www.msci.com/our-solutions/indexes/gics>.

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**FIXED INCOME METRICS.**

**Coupon Rate:** The interest paid to the purchaser of a fixed income instrument according to a coupon schedule.

**Current Yield:** Yield on a security as of the current point-in-time.

**Duration to Maturity:** The change in the value of a bond in response to a change in interest rates. Specifically, the approximate change in the bond's price given a 1% change in the bond's yield to maturity.

**Duration to Worst:** The change in the value of a bond in response to a change in interest rates based on the priced to worst date, which is the earlier of the next call date or the maturity date.

**Maturity Date:** For fixed income, the maturity date is the final date when the principal and all remaining interest is due to be paid.

**Modified Duration (Price, Maturity):** The change in the value of a bond in response to a change in interest rates. Specifically, the approximate change in the bond's price given a 1% change in the bond's yield to maturity. Modified duration is related to, but distinct from Macaulay Duration. Macaulay Duration measures the weighted average of the amount of time until the promised cash flows are received.

**Next Call Date:** The date on or after which the issuer of a callable security can repurchase or redeem that security.

**Projected Cashflow/Projected Income:** Monetary income expected to be received in a future period.

**S&P Credit Rating:** This attribute represents an S&P rating on fixed income instruments.

**Moody's Credit Rating:** This attribute represents a Moody's rating on fixed income instruments.

**Time to Maturity:** The days, weeks, months, or years remaining between today and the final date when the principal and all remaining interest is due to be paid on a fixed income security, such as a bond. If a bond has been designated as "pre-refunded," the time to maturity will display the time to the next call date.

**Time to Worst:** Time to maturity of to call date, whichever has a lower yield.

**Yield to Maturity (Price):** The Internal Rate of Return (IRR) on a fixed income asset or preferred stock bought today at the market price, assuming the asset is held to the maturity date and all coupon payments are made on time.

**Yield to Worst:** The lowest possible yield that an investor in a bond or preferred stock can receive, excluding cases in which the issuer defaults on the bond.

**RISK AND PERFORMANCE METRICS.**

**Alpha (α):** A measure of the excess return of an asset relative to a given benchmark, displayed as a percentage. If alpha is less than zero, the asset earned too little for the risk taken. If alpha equals zero, the asset earned approximately what was expected for the risk taken. If alpha is greater than zero, the asset earned more money than expected given the risk taken.

**Beta (β):** A coefficient measuring the correlation of the volatility of an asset with the volatility of the market as defined by a benchmark. If beta is less than zero, the asset moves opposite to the chosen benchmark. If beta equals zero, the asset's movements are uncorrelated to the chosen benchmark. If beta is between zero and one, the asset moves in the same direction as the benchmark, but with less amplitude. If beta equals one, the asset approximately tracks the benchmark. If beta is greater than one, the asset moves in the same direction as the benchmark, but with more with more amplitude.

**Standard Deviation:** A measure of the variation/volatility of an asset's return over a certain period.

**TWR:** The Time-Weighted Return (TWR) attribute measures the compound rate of growth of a portfolio or asset net of fees.

**ITD:** Inception to Date

**MTD, QTD, YTD:** Month to Date, Quarter to Date, Year to Date all represent a date range based on the calendar year. For example, a page referencing QTD with an as of date of 11/30 will have a date range of 10/1 - 11/30.

Currency is in USD unless otherwise noted.

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Non diversification is attributed to a portfolio that holds a concentrated or limited number of securities; a decline in the value of these investments would cause the portfolio's overall value to decline to a greater degree than a less concentrated portfolio.

Portfolios that invest a large percentage of assets in only one industry sector (or in only a few sectors) are more vulnerable to price fluctuation than those that diversify among a broad range of sectors.

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