

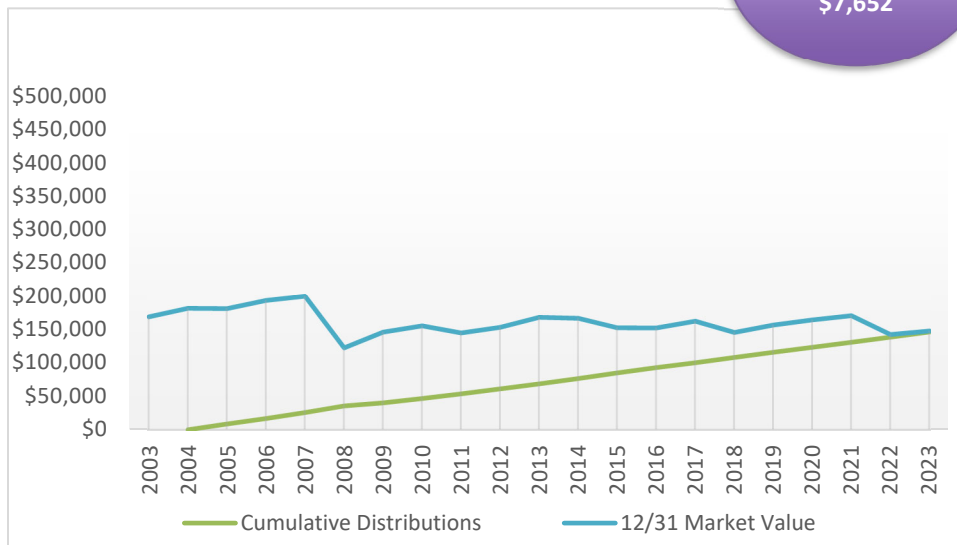
## Investing in a Nonprofit Endowed Fund | Value & Growth Over 20 Years

An endowment provides a reliable source of annual income for a nonprofit organization, helping it achieve sustainability and continue its meaningful work for future generations. The long-term impact of an endowment can be seen when comparing two endowed funds held at Rose Community Foundation that were established with similar balances but have adopted different approaches. Both organizations have consistently taken a 5% annual distribution, providing a permanent and stable source of funding. The organization that has made additional contributions to its fund has seen both the annual distribution and the value of the fund increase over time, demonstrating the power of incremental contributions to a fund that is also benefiting from being invested.

### Fund Value & Distributions Without Additional Contributions

Fund Established in 2002: \$168,576  
 Additional Contributions: \$0  
 5% Cumulative Distributions: \$145,944  
 Fund Value (12/31/23): \$147,319

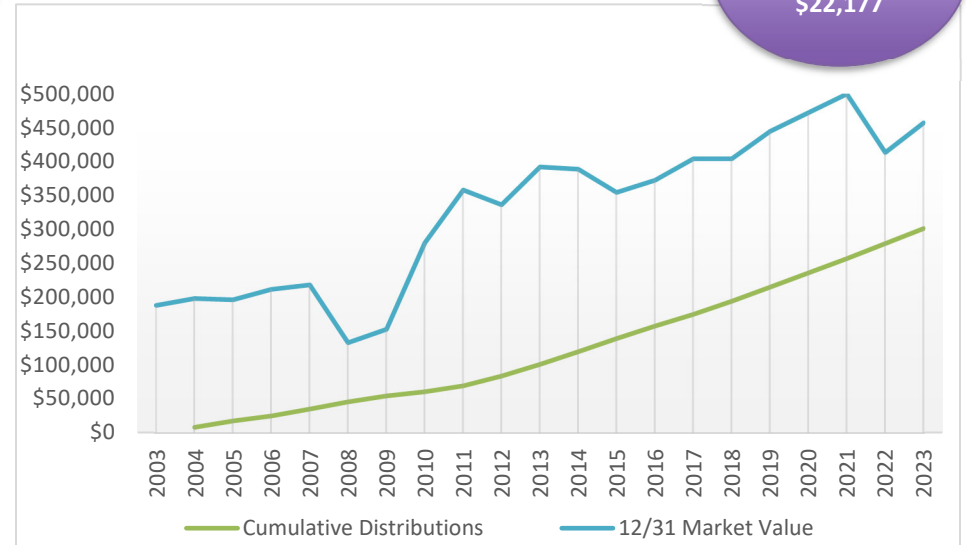
Annual  
Distribution in 2023  
\$7,652



### Fund Value & Distributions With Additional Contributions

Fund Established in 2002: \$188,000  
 Additional Contributions: \$294,815  
 5% Cumulative Distributions: \$301,432  
 Fund Value (12/31/23): \$457,262

Annual  
Distribution in 2023  
\$22,177



*“The case for endowment is not the value of the initial contribution, but rather the value of the charitable work that the endowment will provide year-in and year-out forever.” – Craig Wruck, Senior Advisor, PG Cal the charitable work*