

Pooled Performance Report as of September 30, 2025 (net)



Investment Pool	Inception Date	Performance						Performance
		Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Last 10 Years	Since Inception
MS GIFT IMPACT BALANCED <i>GIFT IMPACT BALANCED POLICY</i>	7/1/2019	3.75%	10.21%	7.48%	10.82%	4.45%		4.52%
		4.76%	12.09%	10.07%	13.83%	6.71%		6.99%
MS GIFT IMPACT AGGRESSIVE <i>MS GIFT IMPACT AGGRESSIVE POLICY</i>	7/1/2019	5.08%	13.78%	10.41%	15.01%	7.20%		6.72%
		6.49%	15.95%	14.33%	19.35%	10.72%		10.27%
MS GIFT EQUITY ETF <i>MSCI AC WORLD NET</i>	11/17/2016	7.01%	17.97%	15.91%	21.09%	12.12%		10.14%
		7.62%	18.44%	17.27%	23.12%	13.54%		12.24%
MS GIFT FI ETF <i>BARCLAYS AGGREGATE</i>	10/1/2009	2.76%	7.76%	4.96%	6.74%	2.19%	3.37%	3.35%
		2.99%	8.14%	5.97%	8.47%	2.90%	3.99%	4.05%
MS GIFT CONSERVATIVE <i>MS GIFT CONSERVATIVE POLICY</i>	12/1/2022	2.71%	7.59%	5.61%				6.60%
		3.03%	8.03%	5.99%				7.36%
MS GIFT GROWTH <i>MS GIFT GROWTH POLICY</i>	12/1/2022	5.21%	11.53%	9.55%				10.63%
		5.76%	13.74%	12.18%				13.77%
MS GIFT AGGRESSIVE <i>MS GIFT AGGRESSIVE POLICY</i>	12/1/2022	6.01%	13.91%	11.86%				12.37%
		6.63%	15.50%	14.36%				15.99%
MS GIFT BALANCED <i>MSSB BALANCED INDEX</i>	10/12/2004	6.01%	10.32%	8.31%				8.74%
		6.63%	11.83%	10.10%				11.62%