

Saint Joseph Regional Foundation Inc.
P.O. Box 584
Saddle River, NJ 07458

Dear Friends of the Saint Joseph Regional Foundation (SJRF),

- SJRF's assets totaled \$1,636,197 at the end of the 3rd quarter. Assets were \$1,149,349 on December 31, 2025.
- SJRF's investment portfolio decreased by 0.79% in the quarter and increased 6.62% in 2026.
- Donations during this period were \$87,759. Year-to-Date donations are \$427,350
- SJRF made no disbursements to St. Joseph Regional High School in the 3rd quarter.

For comparison, 3rd-quarter & 9-month returns for the major indexes including reinvested dividends were as follows:

	<u>July 1 – Sept. 30</u>	<u>Jan. 1 – Sept. 30</u>
S & P 500:	2.30%	12.75%
Dow 30:	-2.34%	7.19%
NASDAQ:	2.47%	15.57%
Russell 2000:	-7.23%	13.71%
Bloomberg Barclays Aggregate Bond Index	-3.51%	-2.91%
SJRF	-0.79%	6.62%

Accounts are invested at Merrill Lynch in its CIO Moderate Core Sustainable Portfolio and CIO Moderately Aggressive Strategic ETF Core Portfolio. These portfolios have approximately 60/40 or 75/25 Equity to Fixed-Income allocations, respectively. SJRF maintains a checking account at Citizens Bank. It had a balance of \$5,000 on September 30.

Portfolios adhere to the investment guidelines of the US Conference of Catholic Bishops.

On October 8, 2026, SJRF changed its legal name from Saint Joseph Regional Foundation a NJ Nonprofit Corporation to Saint Joseph Regional Foundation Inc. It is the same entity and remains a nonprofit corporation organized under the laws of the State of New Jersey.

Thank you for your continued support of SJRF. We look forward to reporting on its progress in January 2027.

Claudia Bertolino, Dave Connolly, Nick Donato, Robert Fazio,
Mickey Gardella, Kerry Kelly, Robert Mackie, Ryan Santonacita
Trustees

www.sjrfoundation.com