



**2024 Distribution Estimates  
As of November 15, 2024**

**Important Dates:**

|  |           |        | Record Date <sup>1</sup><br>12/16/2024 | Ex- Date<br>12/17/2024 | Reinvest Date<br>12/17/2024 | Payable Date<br>12/20/2024 |
|--|-----------|--------|--|------------------------|-----------------------------|----------------------------|
|  | CUSIP     | Ticker |  | Ordinary Dividend      | Short Term Capital Gain     | Long Term Capital Gain     |
| <b>Pear Tree Fund-Ordinary Shares</b>      |           |        |  |                        |                             |                            |
| Polaris Small Cap                          | 70472Q401 | USBNX  | \$                                     | 0.1079                 | \$ -                        | \$ 0.7698                  |
| Quality                                    | 70472Q203 | USBOX  | \$                                     | 0.0316                 | \$ 0.1666                   | \$ 1.7392                  |
| Polaris Foreign Value                      | 70472Q708 | QFVOX  | \$                                     | 0.4312                 | \$ -                        | \$ -                       |
| Polaris Foreign Value Small Cap            | 70472Q609 | QUSOX  | \$                                     | 0.2342                 | \$ -                        | \$ -                       |
| Polaris International Opportunities        | 70472Q757 | QISOX  | \$                                     | 0.0699                 | \$ -                        | \$ -                       |
| Essex Environmental Opportunities          | 70472Q724 | EEOFX  | \$                                     | -                      | \$ -                        | \$ -                       |
| <b>Pear Tree Fund-Institutional Shares</b> |           |        |  |                        |                             |                            |
| Polaris Small Cap                          | 70472Q302 | QBNAX  | \$                                     | 0.3876                 | \$ -                        | \$ 0.7698                  |
| Quality                                    | 70472Q104 | QGIAX  | \$                                     | 0.1743                 | \$ 0.1666                   | \$ 1.7392                  |
| Polaris Foreign Value                      | 70472Q807 | QFVIX  | \$                                     | 0.5434                 | \$ -                        | \$ -                       |
| Polaris Foreign Value Small Cap            | 70472Q500 | QUSIX  | \$                                     | 0.3533                 | \$ -                        | \$ -                       |
| Polaris International Opportunities        | 70472Q740 | QISIX  | \$                                     | 0.2465                 | \$ -                        | \$ -                       |
| Essex Environmental Opportunities          | 70472Q716 | GEOSX  | \$                                     | -                      | \$ -                        | \$ -                       |
| <b>Pear Tree Fund-R6 Shares</b>            |           |        |  |                        |                             |                            |
| Polaris Small Cap                          | 70472Q823 | QBNRX  | \$                                     | 0.3930                 | \$ -                        | \$ 0.7698                  |
| Quality                                    | 70472Q815 | QGIRX  | \$                                     | 0.1823                 | \$ 0.1666                   | \$ 1.7392                  |
| Polaris Foreign Value                      | 70472Q773 | QFVRX  | \$                                     | 0.5527                 | \$ -                        | \$ -                       |
| Polaris Foreign Value Small Cap            | 70472Q765 | QUSRX  | \$                                     | 0.3586                 | \$ -                        | \$ -                       |
| Polaris International Opportunities        | 70472Q732 | QISRX  | \$                                     | 0.2471                 | \$ -                        | \$ -                       |
| Essex Environmental Opportunities          | 70472Q690 | GEORX  | \$                                     | -                      | \$ -                        | \$ -                       |

<sup>1</sup> Shareholders of record as of the close of the NYSE, normally 4:00 p.m. Eastern time

This Material is not intended to replace the advice of an investment professional, tax adviser or other consultant. Before making any financial commitment regarding your personal situation, consult with the appropriate adviser.

**Please carefully consider a fund's investment objectives, risks, charges and expenses before investing. The Pear Tree Funds' prospectus contains this and other important information about each fund and should be read carefully before you invest. To obtain a prospectus or, if available, the summary prospectus and for other information on the Pear Tree Funds, call 1-800-326-2151 or visit [www.peartreefunds.com](http://www.peartreefunds.com).**

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