

Catholic Foundation Investment Choices

FIXED INCOME FUND

The objective of the Income Fund is to earn a higher level of income than is ordinarily available in Treasury Bills or Money Market funds. In order to achieve this return the Fund's assets will usually be invested in bonds, convertible securities and other high-yielding securities. The return expectation is to outperform a benchmark composite of the Barclays Aggregate.

PARTICIPANT PROFILE:

You would be interested in investing your endowment monies in the Income Fund if ...

- You are looking for higher income potential than currently available from Certificates of Deposit, Money Market Funds or Treasury Bills.
- You are less willing to accept market risk.
- You want the safety and security of investing in fixed income securities.
- Your time horizon for beginning withdrawals is 1-3 years.
- You want a portfolio with a diversity of fixed income investment styles.
- You want full-time, independent professional portfolio management.

BALANCED FUND

The objective of the Balanced Fund is a combination of capital appreciation and current income. The assets of this Fund will ordinarily be invested in equities, convertibles, and a wide range of fixed income securities. Currently, the allocation of the Fund's assets is 70% Growth and 30% Fixed Income.

PARTICIPANT PROFILE:

You would be interested in investing your endowment monies in the Balanced Fund if . . .

- You want the stock market growth potential with less risk than if you invested in an all stock portfolio.
- You want some income return with the added dimension of long-term growth.
- You have a time horizon for beginning withdrawals of 3-6 years.
- You want full-time professional, independent portfolio management.
- You want the convenience of mixing stock and bond investing in a single fund.

GROWTH FUND

The objective of the Growth Fund is long-term capital appreciation. The assets of this fund will normally be fully invested in equity securities (common stocks, convertibles and cash equivalents). The allocation of the Fund's assets between cash and equities will vary according to the individual fund manager's perception of market risk and reward.

PARTICIPANT PROFILE:

You would be interested in investing your endowment monies in the Growth Fund if . . .

- You want the stock market growth potential and are willing to accept more risk in order to seek greater long-term rewards.
- You are not looking for current income (i.e. we do not recommend utilizing the Growth Fund if your account is for tuition assistance, scholarships, building maintenance, etc.)
- Your time horizon for beginning withdrawals is 7-10 years.
- You seek a portfolio that will serve as a hedge against inflation.
- You want a portfolio with a diversity of investment styles.

CUSTOM BALANCED FUND

- An option for participants with account values greater than or equal to \$50,000