



Roman Catholic Foundation of EASTERN MISSOURI

Quarterly Investment Report

Our Mission

*Inspiring giving and connecting donors to Catholic ministries,
sustaining the local Church for generations.*

Our Investment Philosophy

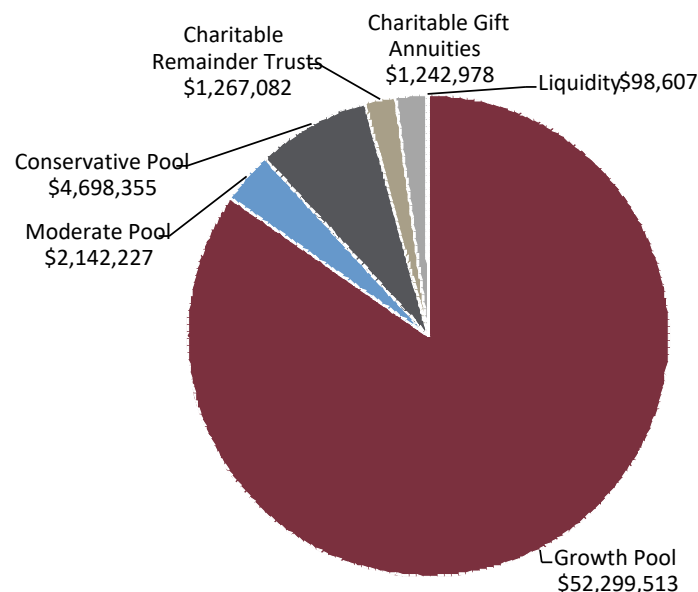
The Roman Catholic Foundation of Eastern Missouri offers world-class, Catholic-screened investment options to help donors achieve their charitable goals and to help Parishes, Schools, and Ministries of the Archdiocese of St. Louis meet their long-term financial needs.

We believe in responsible stewardship and seek a competitive financial return in a manner consistent with social teachings of the Catholic Church.

We invest in a well-diversified mix of risk-appropriate assets to achieve a rate of return that will support the Foundation's distribution rate schedule while protecting assets from inflation and market volatility. All investments are screened in accordance with the Socially Responsible Investment Guidelines set forth by the United States Conference of Catholic Bishops.

Assets Under Management

\$62,044,928 as of June 30, 2021



Better Business
Bureau Accredited

Pool Overview

Fund Assets Under Management

\$52.30 million

Objective

Capital appreciation consistent with Catholic values.

Annual Investment Management Costs

Investment management costs are 0.48%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

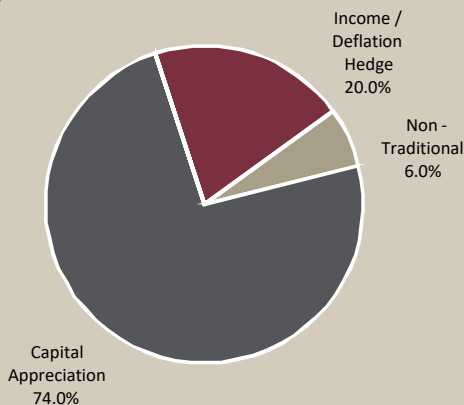
About Performance

The investment results depicted herein represent historical net performance after the deduction of investment management costs.

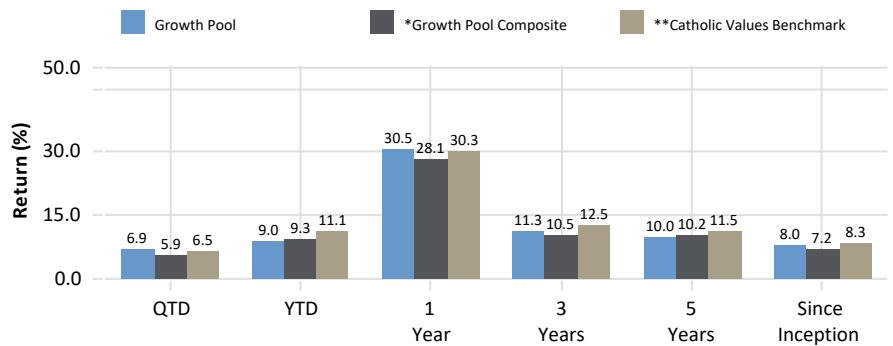
Annual, cumulative and annualized total returns are calculated assuming reinvestment of dividends and income plus capital appreciation. Performance for periods greater than one year is annualized. The performance data presented has been prepared by Graystone Consulting.

Past performance is not a guarantee of future results.

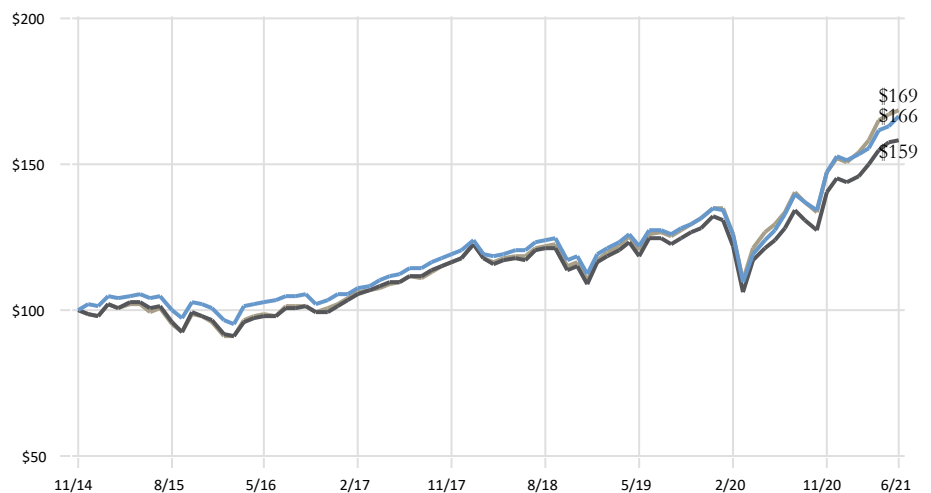
Target Asset Allocation



Multi-Period Performance Analysis



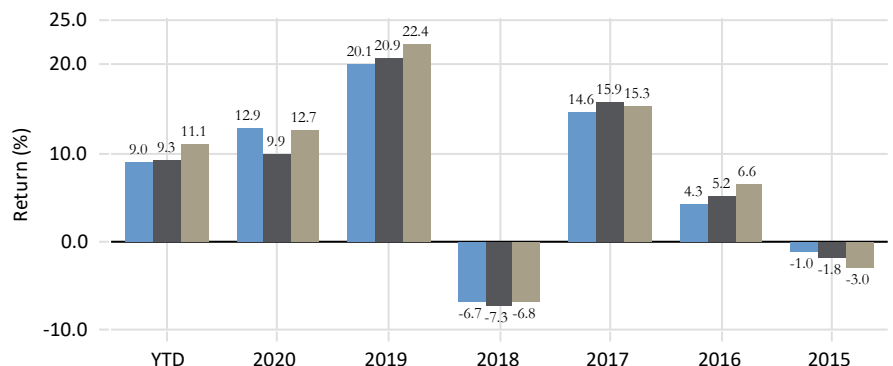
Growth of \$100



Since Inception Risk Statistics

| | Standard Deviation | Sharpe Ratio | Maximum Drawdown | Alpha | Beta |
|-----------------------------|--------------------|--------------|------------------|-------------|-------------|
| Growth Pool | 11.28 | 0.66 | -18.89 | 0.36 | 0.92 |
| *Growth Pool Composite | 12.13 | 0.57 | -19.71 | -0.98 | 1.01 |
| **Catholic Values Benchmark | 11.97 | 0.65 | -18.38 | 0.00 | 1.00 |

Calendar YOY Performance Analysis



* and ** See Important Disclosures on page 5



Roman Catholic Foundation
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Saint Louis, MO 63141
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www.rcfstl.org
info@rcfstl.org

Moderate Pool

Inception Date December 1, 2017

Pool Overview

Fund Assets Under Management
\$2.14 million

Objective

Balance of capital appreciation and income consistent with Catholic values.

Annual Investment Management Costs

Investment management costs are 0.41%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

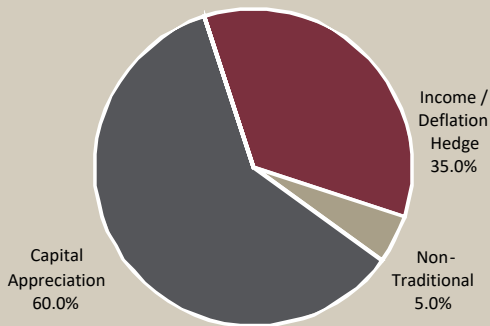
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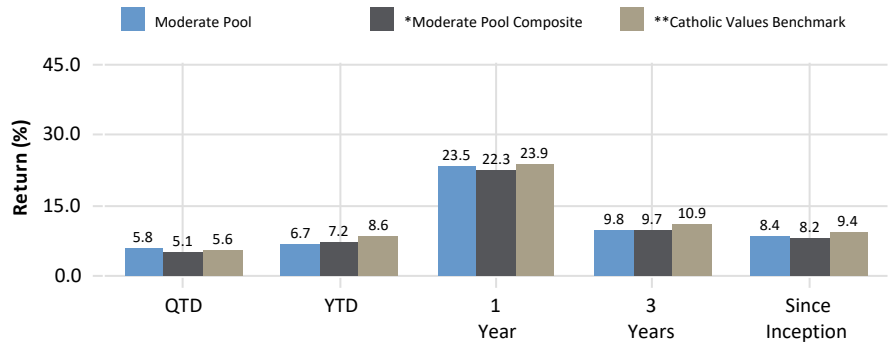
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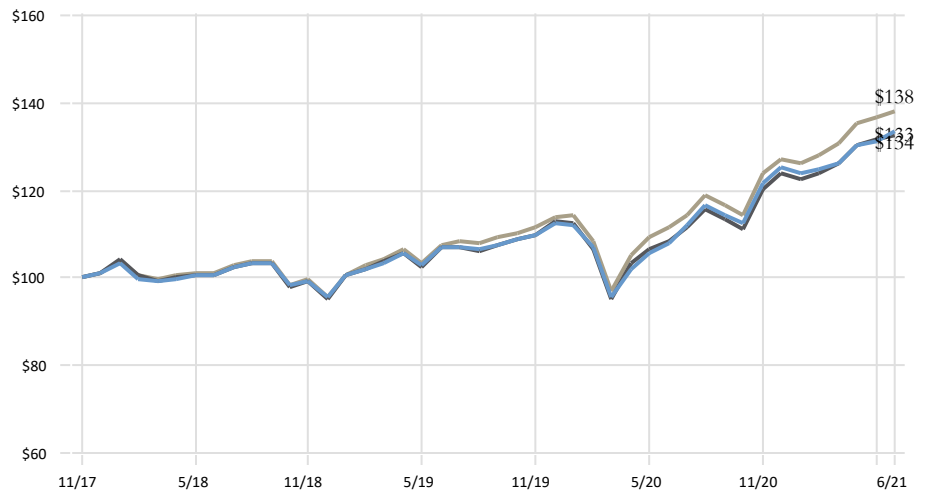
Target Asset Allocation



Multi-Period Performance Analysis



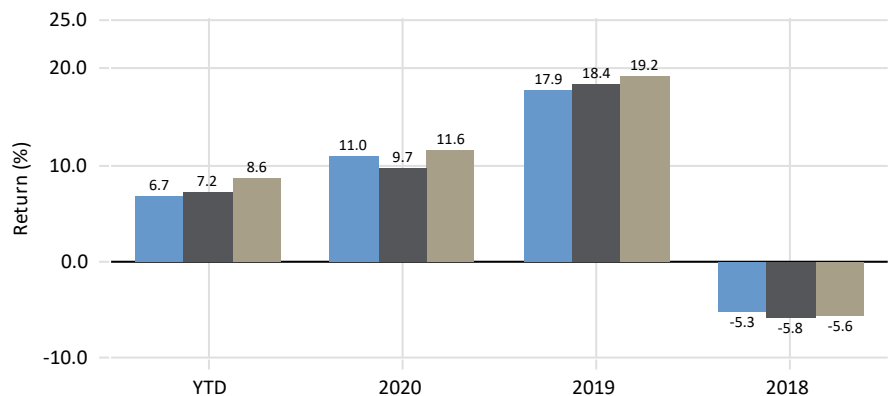
Growth of \$100



Since Inception Risk Statistics

| | Standard Deviation | Sharpe Ratio | Maximum Drawdown | Alpha | Beta |
|-----------------------------|--------------------|--------------|------------------|--------------|-------------|
| Moderate Pool | 11.15 | 0.66 | -15.32 | -0.37 | 0.93 |
| *Moderate Pool Composite | 11.81 | 0.61 | -15.72 | -1.08 | 1.00 |
| **Catholic Values Benchmark | 11.82 | 0.71 | -15.21 | 0.00 | 1.00 |

Calendar YOY Performance Analysis



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Conservative Pool

Inception Date November 1, 2015

Pool Overview

Fund Assets Under Management

\$4.70 million

Objective

Capital preservation and income consistent with Catholic values.

Annual Investment Management Costs

Investment management costs are 0.33%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

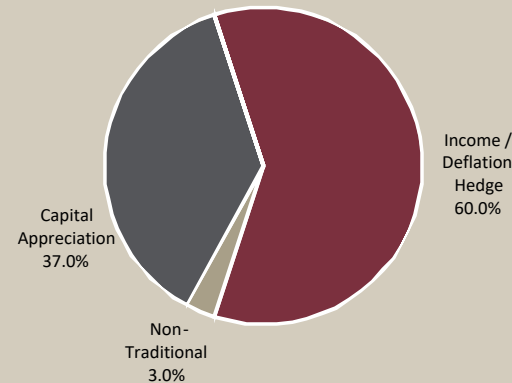
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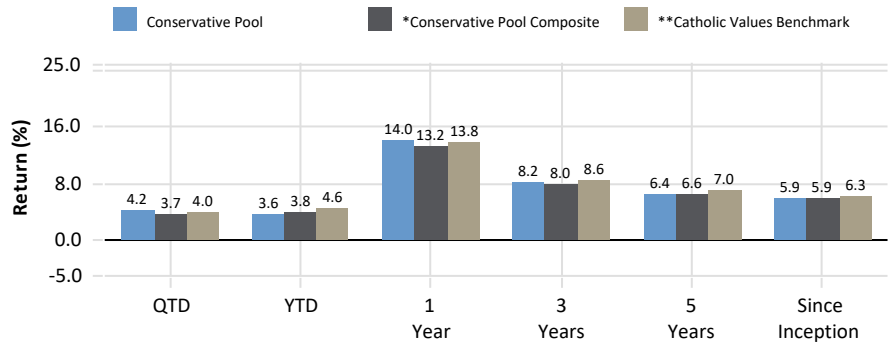
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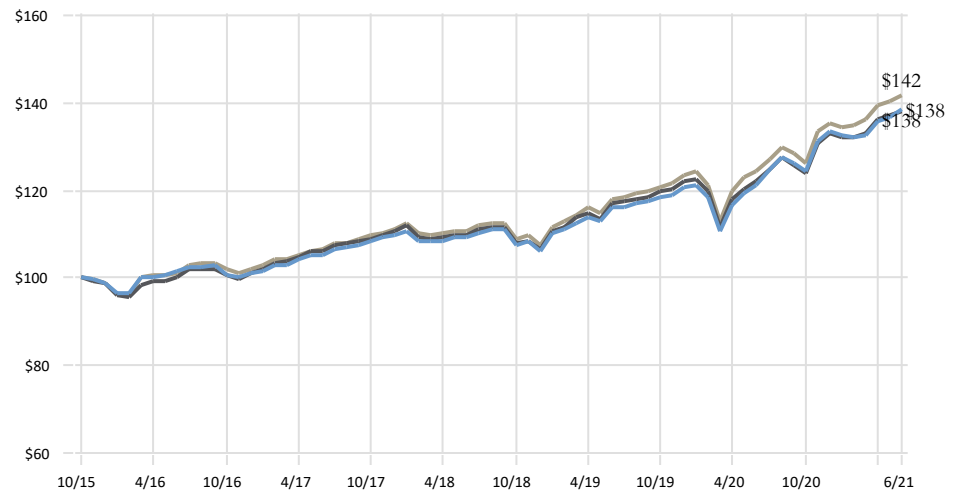
Target Asset Allocation



Multi-Period Performance Analysis



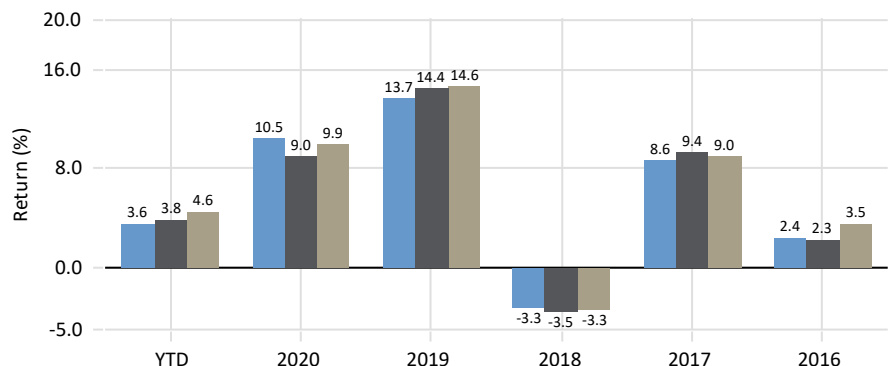
Growth of \$100



Since Inception Risk Statistics

| | Standard Deviation | Sharpe Ratio | Maximum Drawdown | Alpha | Beta |
|------------------------------|--------------------|--------------|------------------|--------------|-------------|
| Conservative Pool | 6.17 | 0.79 | -8.75 | -0.12 | 0.95 |
| *Conservative Pool Composite | 6.39 | 0.76 | -9.18 | -0.36 | 0.99 |
| **Catholic Values Benchmark | 6.40 | 0.83 | -9.02 | 0.00 | 1.00 |

Calendar YOY Performance Analysis



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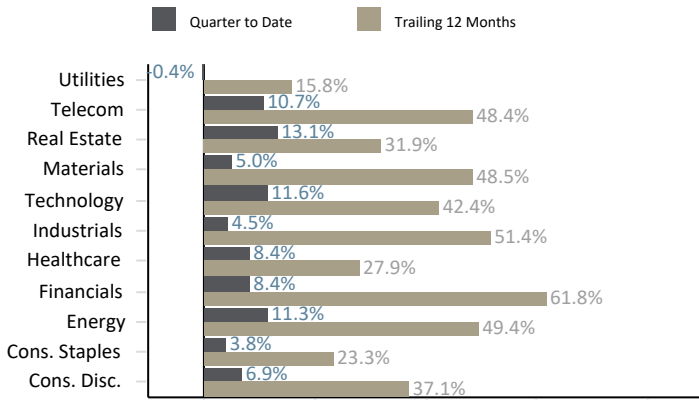
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Market Commentary

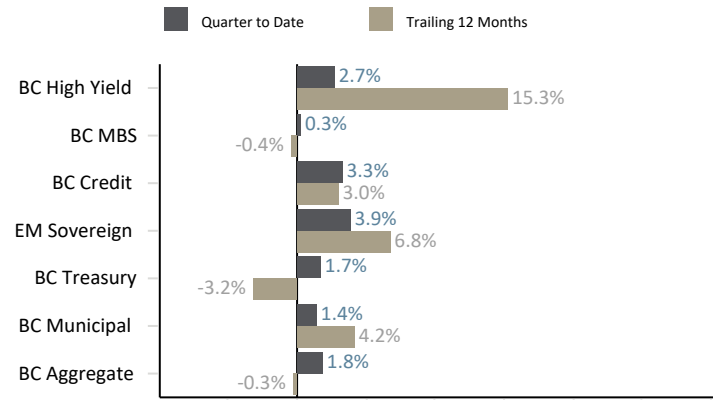
It was a strong first half of the year for the major US Stock indices as markets continued to rally in 2Q21 with the S&P 500 closing at a new record high in the last week of June. Following a 6.2% return in 1Q21, the S&P 500 rallied 8.6% in 2Q21, marking the fifth consecutive quarter of positive returns. Recent strength has come as markets priced in what has turned out to be a V-shaped recovery in the US economy.

1Q21 nominal GDP marked a new record for US economic output-eclipsing the prior high set in 4Q19 before the COVID recession-and GDP growth appears on track to surpass the pre-COVID trend in the second half of the year. While unemployment rate remains elevated, personal income has been supported by multiple rounds of stimulus, and this has driven a surge in both retail sales and household savings in recent quarters. Expect the labor market to normalize as the economic re-opening continues should the US emerge from the pandemic in the second half of the year.

S&P 500 Sector Performance



Bond Market Performance



Catholic Screening Methodology

In addition to emphasis on competitive investment performance, Foundation assets are managed in accordance with the moral teaching guidelines of the Catholic Church set forth through the United States Conference of Catholic Bishops investment guidelines document. The management of the investment assets of the Foundation focuses on a profound respect for the dignity of the human person.

Portfolios are built and continuously screened to avoid investment in companies with violations of human life and dignity.

ZERO TOLERANCE FOR PARTICIPATION IN:

- Abortion - includes day hospitals performing abortion and direct abortion drugs like RU486
- Contraceptives - includes morning after pill and abortifacients
- Pornography - includes sexually explicit media, video games, production, audio, etc.
- Embryonic stem cell research

AVOID PARTICIPATION IN:

- Tobacco
- Gaming
- Weapons of mass destruction (nuclear), land mines, cluster munitions

Information Disclosures: The underlying data has been obtained from sources the Foundation believes to be reliable but we do not guarantee their accuracy, and any such information may be incomplete or condensed. This evaluation is for informational purposes only and is not intended to be an offer, solicitation, or recommendation with respect to the purchase or sale of any security or a recommendation of the services supplied by any money management organization.

- Income/Deflation Benchmark consists of Barclays Aggregate Index and 90-Day T-Bill in the same allocation as the pool constituents.

- Non-Traditional Benchmark consists of S&P 500 Global Infrastructure, S&P BMI Property Dev and Bloomberg Commodity Index in the same allocation of the pool constituents.

- Capital appreciation Benchmark consists of S&P 500, MSCI EAFE Net, and FTSE Treasury Bill 3 month in the same allocation as the pool constituents.

**Catholic Values Benchmark: Same allocation as Pool Composite, except utilizing MSCI World Catholic Values Benchmark for equities.

Sources: FactSet, Morgan Stanley Wealth Management GIC.

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Further information can be obtained from the Foundation office at 314.918.2890, www.rcfstl.org, or at info@rcfstl.org.