



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

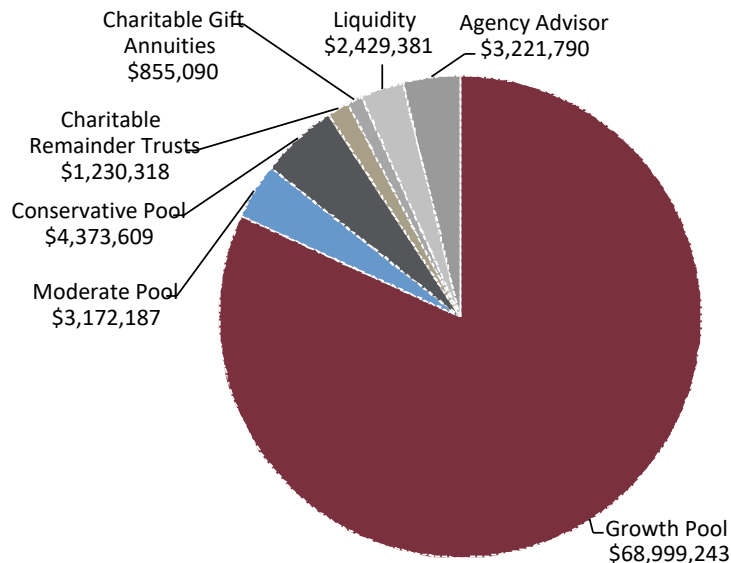
The Roman Catholic Foundation of Eastern Missouri offers world-class, Catholic-screened investment options to help donors achieve their charitable goals and to help Parishes, Schools, and Ministries of the Archdiocese of St. Louis meet their long-term financial needs.

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

\$84,281,618 as of March 31, 2026



Platinum
Transparency
2025

Candid.

Charity
Navigator



+ FOUR-STAR +

Better Business
Bureau Accredited

Pool Overview

Fund Assets Under Management

\$69.00 million

Objective

Capital appreciation consistent with Catholic values.

Annual Investment Management Costs

Investment management costs are 0.49%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

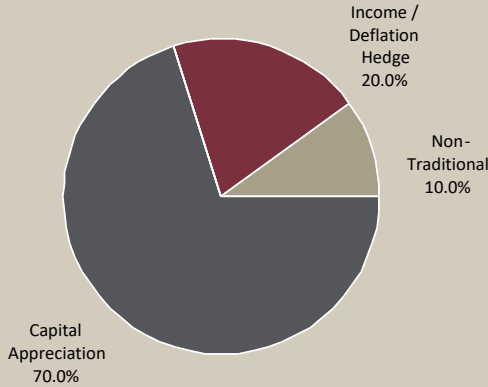
About Performance

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

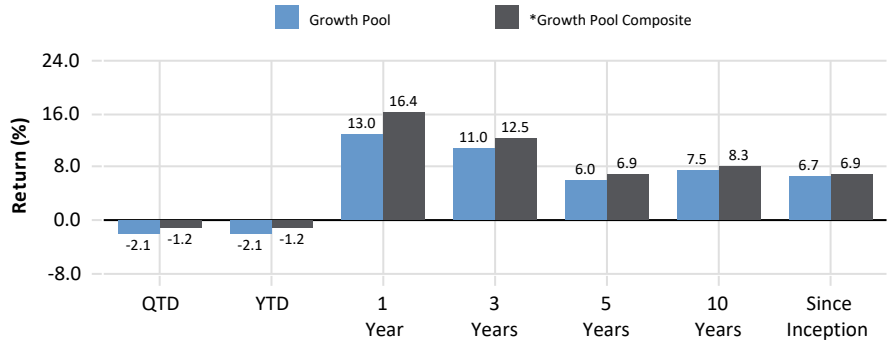
Annual, cumulative and annualized total returns are calculated assuming reinvestment of dividends and income plus capital appreciation. Performance for periods greater than one year is annualized. The performance data presented has been prepared by Graystone Consulting.

Past performance is not a guarantee of future results.

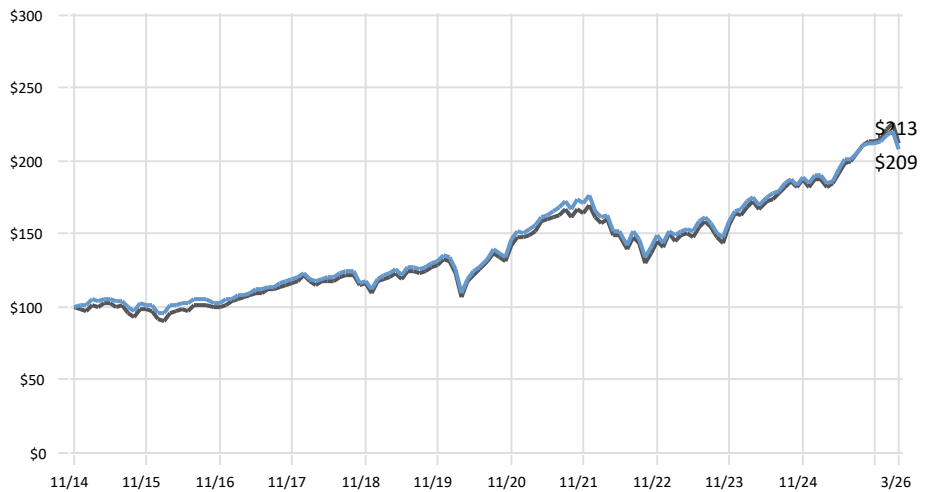
Target Asset Allocation



Multi-Period Performance Analysis



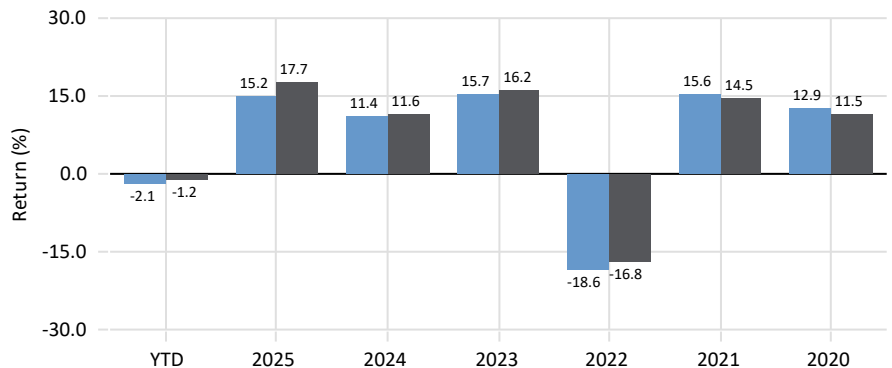
Growth of \$100



Since Inception Risk Statistics

| | Standard Deviation | Sharpe Ratio | Maximum Drawdown | Alpha | Beta |
|------------------------|--------------------|--------------|------------------|-------------|-------------|
| Growth Pool | 11.78 | 0.44 | -24.07 | 0.16 | 0.95 |
| *Growth Pool Composite | 12.21 | 0.44 | -22.94 | 0.00 | 1.00 |

Calendar YOY Performance Analysis



* See Important Disclosures on page 5



Roman Catholic Foundation
of
EASTERN MISSOURI

Roman Catholic Foundation
of Eastern Missouri
425 N. New Ballas Rd.
Saint Louis, MO 63141
314.918.2890
www.rcfstl.org
info@rcfstl.org

Moderate Pool

Inception Date December 1, 2017

Pool Overview

Fund Assets Under Management
\$3.17 million

Objective

Balance of capital appreciation and income consistent with Catholic values.

Annual Investment Management Costs

Investment management costs are 0.46%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

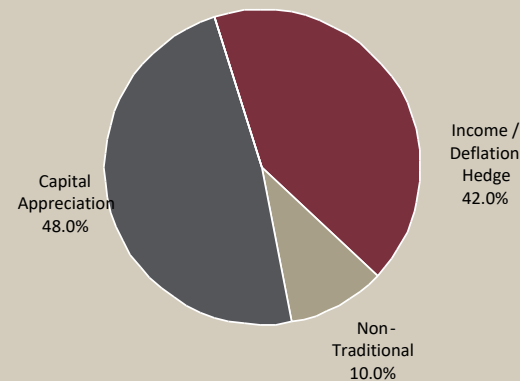
About Performance

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

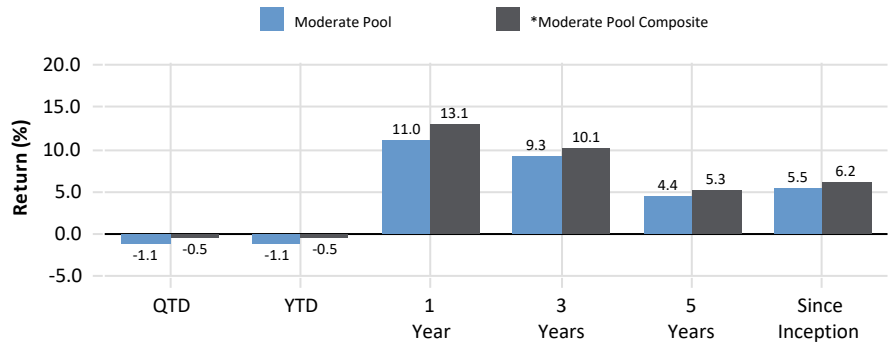
Annual, cumulative and annualized total returns are calculated assuming reinvestment of dividends and income plus capital appreciation. Performance for periods greater than one year is annualized. The performance data presented has been prepared by Graystone Consulting.

Past performance is not a guarantee of future results.

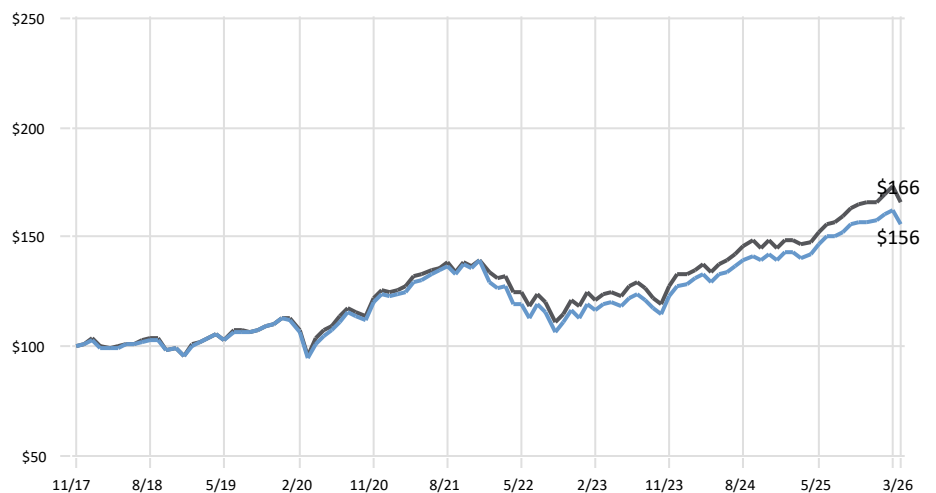
Target Asset Allocation



Multi-Period Performance Analysis



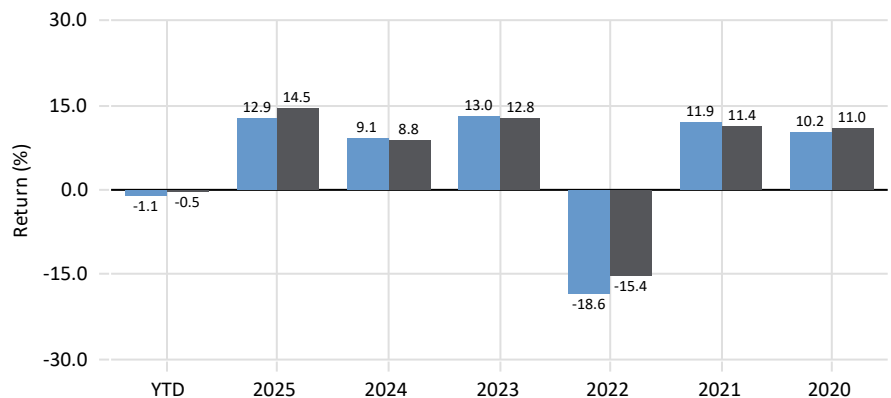
Growth of \$100



Since Inception Risk Statistics

| | Standard Deviation | Sharpe Ratio | Maximum Drawdown | Alpha | Beta |
|--------------------------|--------------------|--------------|------------------|--------------|-------------|
| Moderate Pool | 10.89 | 0.30 | -23.08 | -0.65 | 0.99 |
| *Moderate Pool Composite | 10.90 | 0.37 | -20.31 | 0.00 | 1.00 |

Calendar YOY Performance Analysis



* See Important Disclosures on page 5



Roman Catholic Foundation
of
EASTERN MISSOURI

Roman Catholic Foundation
of Eastern Missouri
425 N. New Ballas Rd.
Saint Louis, MO 63141
314.918.2890
www.rcfstl.org
info@rcfstl.org

Pool Overview

Fund Assets Under Management

\$4.37 million

Objective

Capital preservation and income consistent with Catholic values.

Annual Investment Management Costs

Investment management costs are 0.40%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

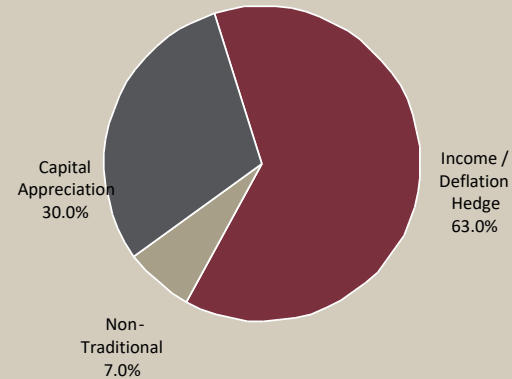
About Performance

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

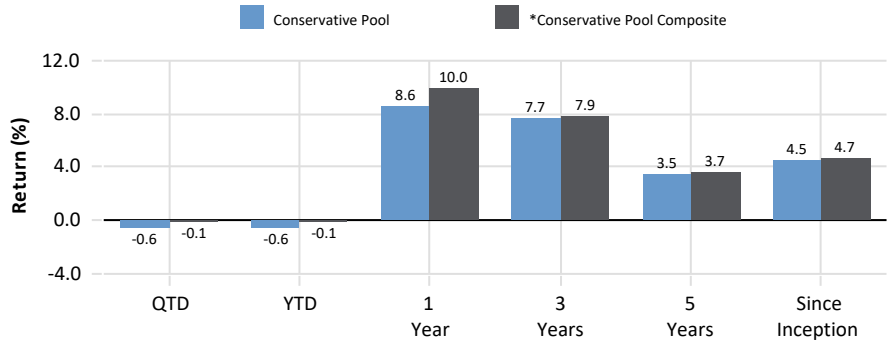
Annual, cumulative and annualized total returns are calculated assuming reinvestment of dividends and income plus capital appreciation. Performance for periods greater than one year is annualized. The performance data presented has been prepared by Graystone Consulting.

Past performance is not a guarantee of future results.

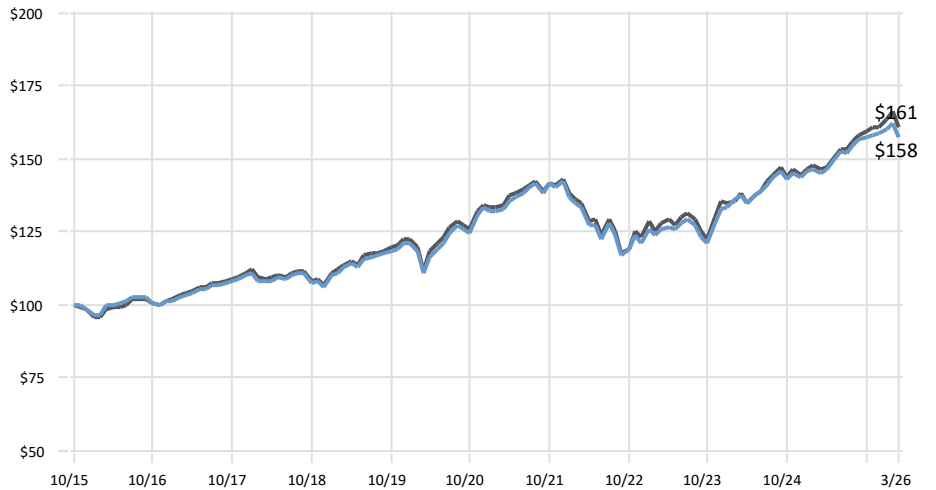
Target Asset Allocation



Multi-Period Performance Analysis



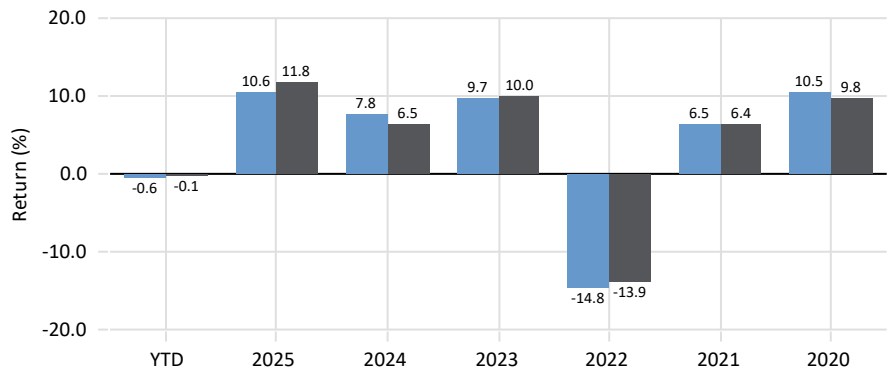
Growth of \$100



Since Inception Risk Statistics

| | Standard Deviation | Sharpe Ratio | Maximum Drawdown | Alpha | Beta |
|------------------------------|--------------------|--------------|------------------|-------|------|
| Conservative Pool | 7.08 | 0.34 | -17.84 | 0.00 | 0.96 |
| *Conservative Pool Composite | 7.31 | 0.36 | -17.62 | 0.00 | 1.00 |

Calendar YOY Performance Analysis



Roman Catholic Foundation
of
EASTERN MISSOURI

Roman Catholic Foundation
of Eastern Missouri
425 N. New Ballas Rd.
Saint Louis, MO 63141
314.918.2890
www.rcfstl.org
info@rcfstl.org

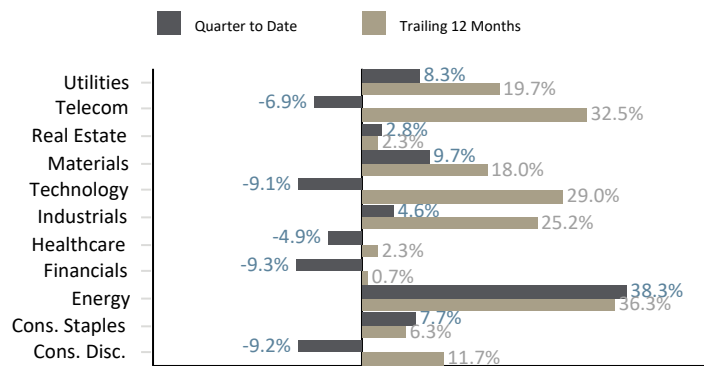
Market Commentary

The first quarter of 2026 brought negative total returns of -4.4% for the S&P 500, while six of its 11 sectors posted gains quarter-over-quarter. US equities broadly declined in the quarter, with the S&P 500, Nasdaq, and Dow all sinking amid falling investor sentiment. Over the same timeframe, the Russell 2000 Index rose by 0.9%, while the Bloomberg US Aggregate decreased by -0.05%. The yield on the 10-year US Treasury note closed the quarter at 4.32%, while the three-month US Treasury bill yield ended at 3.67%.

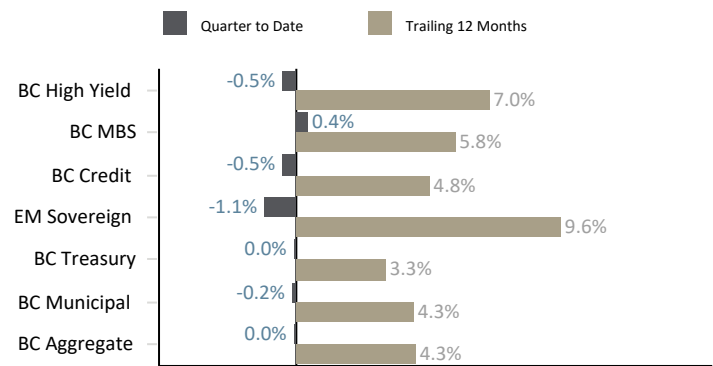
The Federal Reserve kept the federal funds rate unchanged in its January and March FOMC meetings. Gold prices increased 7.8%, and the US dollar rose by 1.6%.

Headline Consumer Price Index inflation was moderately lower throughout the quarter, measuring 2.4% in February. The labor market remained relatively stable throughout the quarter, with the unemployment rate decreasing slightly to 4.3% in March. MS & Co.'s US Economics team expects the Fed to cut rates by 25 bp in September and December 2026, bringing the terminal target range to 3.0% - 3.25% by the end of 2026.

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.

*Fund benchmark constituents are as follows:

- Income/Deflation Benchmark consists of Barclays Aggregate Index and 90-day T-Bills 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.

Note: you cannot invest directly in an index; indices do not include the deduction of investment management costs.

Sources: FactSet, Morgan Stanley Wealth Management GIC.

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. Note: You cannot invest directly in an index; indices do not include the deduction of investment management costs.

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