September 30, 2026

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

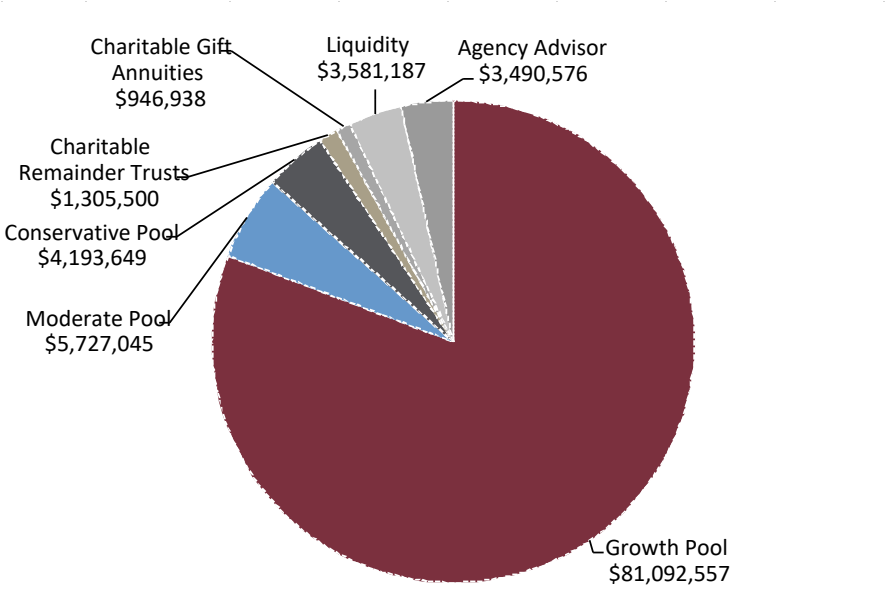
The Roman Catholic Foundation of Eastern Missouri offers world-class, Catholic-screened investment options to help donors achieve their charitable goals and to help Parishes, Schools, and Ministries of the Archdiocese of St. Louis meet their long-term financial needs.

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

$100,337,452 as of September 30, 2026



Platinum Transparency 2023 Candid.

Charity Navigator FOUR-STAR

Better Business Bureau Accredited

Roman Catholic Foundation of Eastern Missouri

Month Ending September 30, 2026

Growth Pool — Inception Date December 1, 2014

Pool Overview

Fund Assets Under Management
$81.09 million

Objective
Capital appreciation consistent with Catholic values.

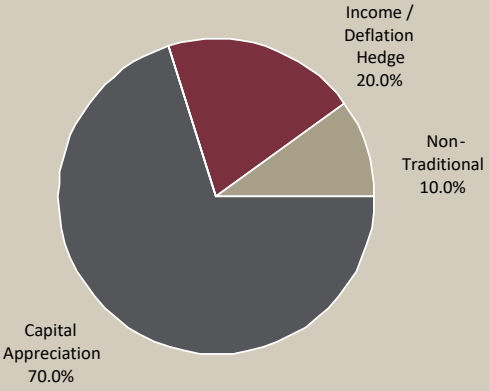
Annual Investment Management Costs
Investment management costs are 0.49%. For Foundation management fee please see the fee schedule provided by the Foundation at https://rcfstl.org/frequently-asked-questions.

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.

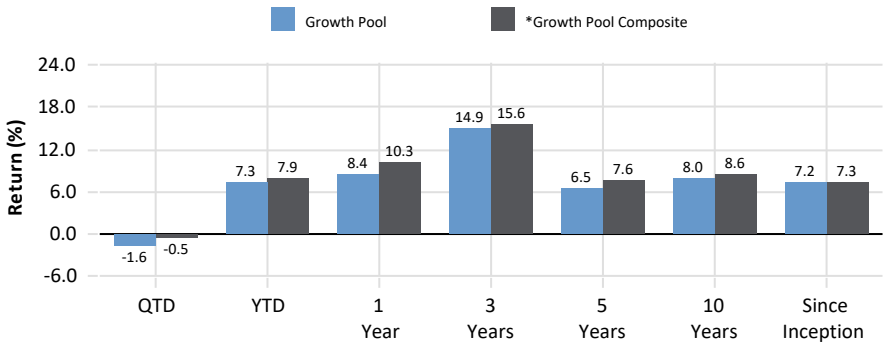
Target Asset Allocation



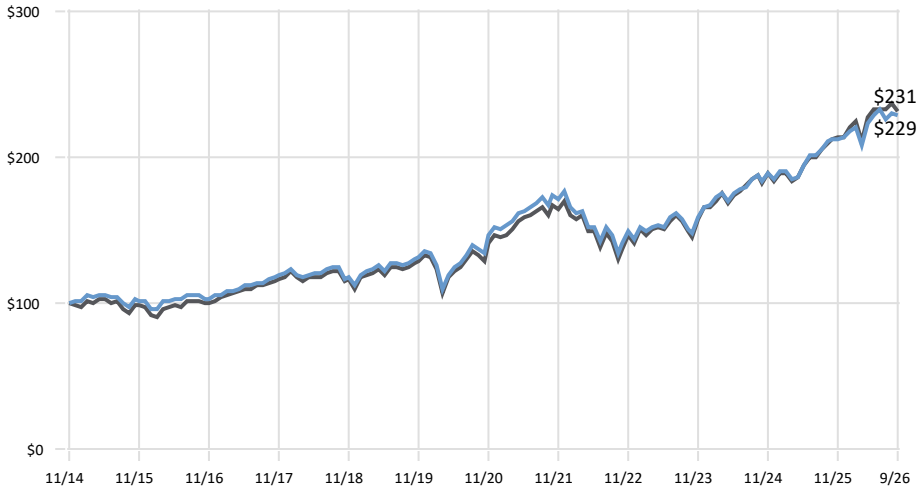
Roman Catholic Foundation of Eastern Missouri

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info@rcfstl.org

Multi-Period Performance Analysis



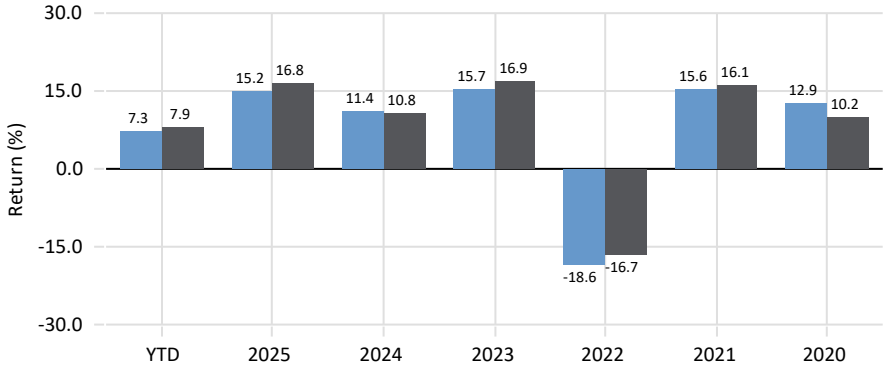
Growth of $100



Since Inception Risk Statistics

	Standard Deviation	Sharpe Ratio	Maximum Drawdown	Alpha	Beta
Growth Pool	**11.74**	**0.48**	**-24.07**	**0.32**	**0.94**
**Growth Pool Composite*	*12.29*	*0.47*	*-23.24*	*0.00*	*1.00*

Calendar YOY Performance Analysis



* See Important Disclosures on page 6

Roman Catholic Foundation of Eastern Missouri

Month Ending September 30, 2026

Moderate Pool — Inception Date December 1, 2017

Pool Overview

Fund Assets Under Management
$5.73 million

Objective
Balance of capital appreciation and income consistent with Catholic values.

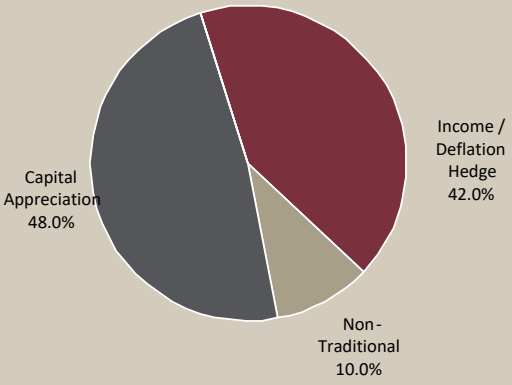
Annual Investment Management Costs
Investment management costs are 0.46%. For Foundation management fee please see the fee schedule provided by the Foundation at https://rcfstl.org/frequently-asked-questions.

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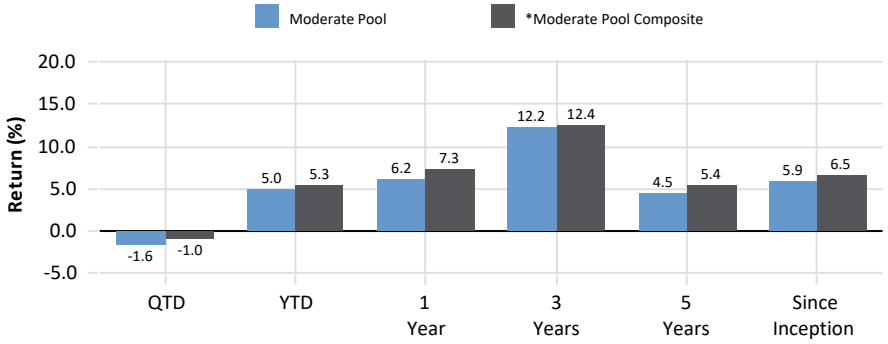
Target Asset Allocation



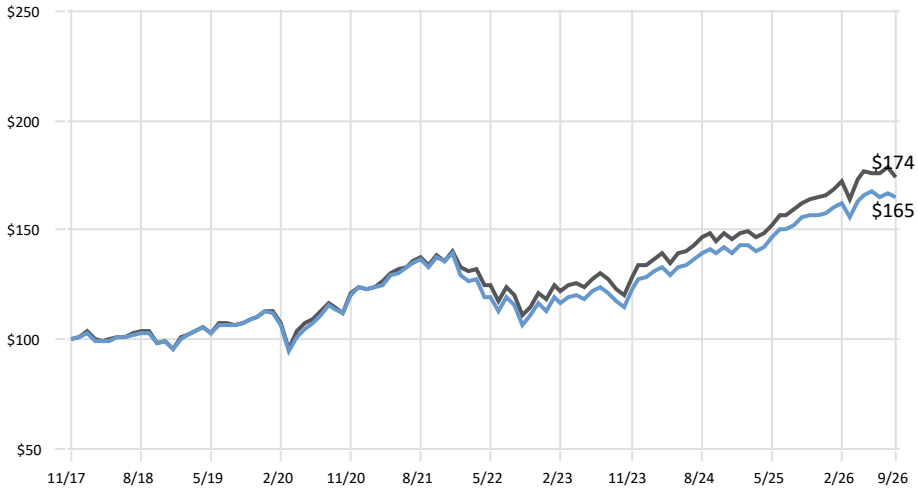
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Multi-Period Performance Analysis



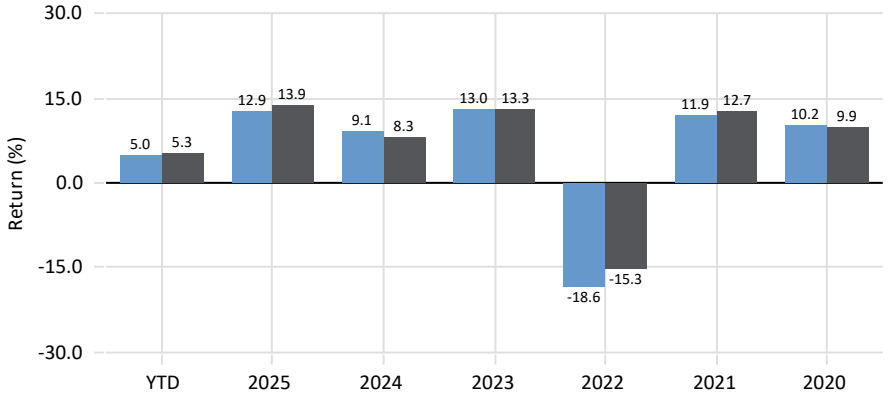
Growth of $100



Since Inception Risk Statistics

	Standard Deviation	Sharpe Ratio	Maximum Drawdown	Alpha	Beta
Moderate Pool	**10.75**	**0.33**	**-23.08**	**-0.45**	**0.98**
**Moderate Pool Composite*	*10.88*	*0.39*	*-20.56*	*0.00*	*1.00*

Calendar YOY Performance Analysis



* See Important Disclosures on page 6

Roman Catholic Foundation of Eastern Missouri

Month Ending September 30, 2026

Conservative Pool — Inception Date November 1, 2015

Pool Overview

Fund Assets Under Management
$4.19 million

Objective
Capital preservation and income consistent with Catholic values.

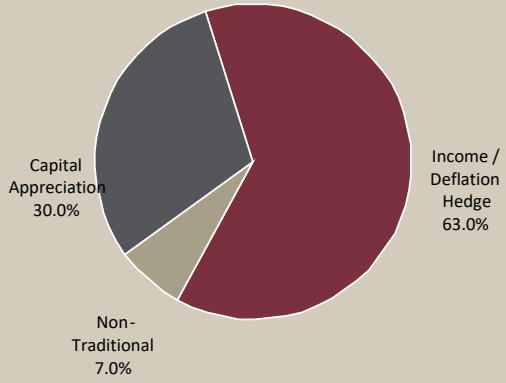
Annual Investment Management Costs
Investment management costs are 0.40%. For Foundation management fee please see the fee schedule provided by the Foundation at https://rcfstl.org/frequently-asked-questions.

About Performance
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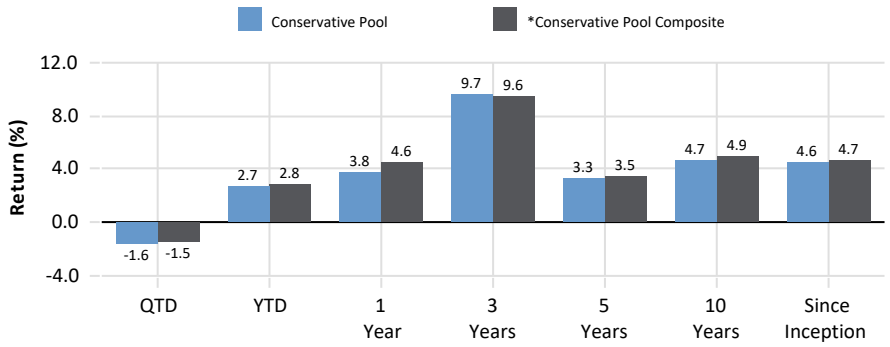
Target Asset Allocation



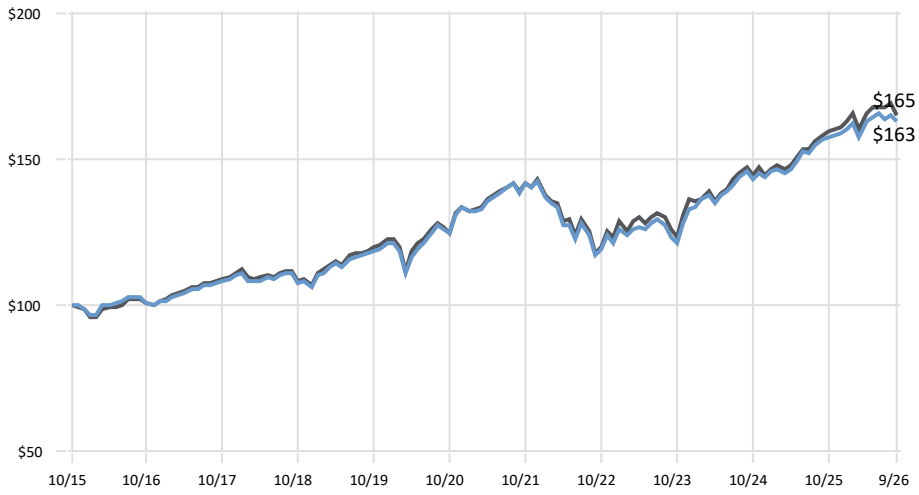
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Multi-Period Performance Analysis



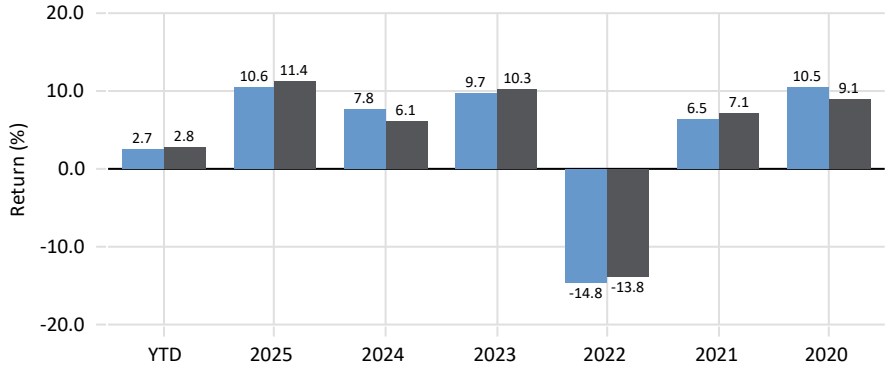
Growth of $100



Since Inception Risk Statistics

	Standard Deviation	Sharpe Ratio	Maximum Drawdown	Alpha	Beta
Conservative Pool	**7.01**	**0.35**	**-17.84**	**0.11**	**0.95**
**Conservative Pool Composite*	*7.31*	*0.36*	*-17.78*	*0.00*	*1.00*

Calendar YOY Performance Analysis



* See Important Disclosures on page 6

Roman Catholic Foundation of Eastern Missouri

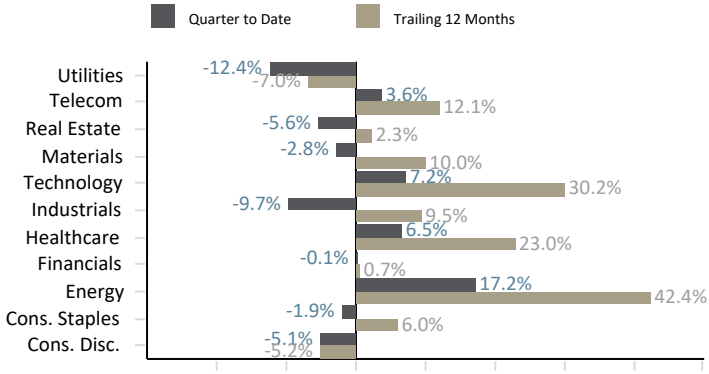
Month Ending September 30, 2026

Market Commentary

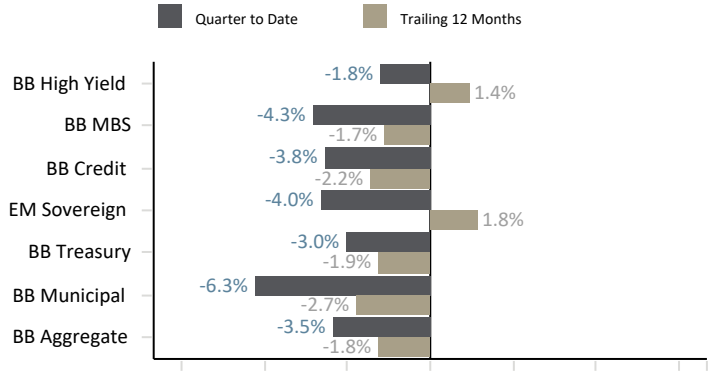
Markets delivered mixed but generally positive results during the third quarter of 2026. Large U.S. stocks gained modestly, helped by healthy company profits and continued investment in artificial intelligence and other technology. However, the gains were not shared evenly. Many smaller companies and businesses that rely more heavily on borrowing struggled as interest rates climbed. Bonds also declined because higher markets interest rates reduced the value of many existing bonds.

Inflation remained above the Federal Reserve's goal, prompting the Fed to raise its main short-term interest rate by 0.25% on September 16. A key longer-term market rate - the 10-year U.S. Treasury yield - rose from 4.44% on June 30 to 5.29% on September 30, generally pushing bond prices lower. Even with higher borrowing costs, economic activity, the consumer spending and business investment remained resilient.

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

*Graystone Inception February 2016

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; indicies 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.