Investor Q&A

August 2025

Catholic Foundation of Southern Minnesota

Are You a Fiduciary?

Yes! The Catholic Foundation of So MN is a fiduciary in its role and is dedicated in working towards our investors' best interests at all times. Additionally, our investment advisor, Concord Advisory Group, serves in a fiduciary capacity, as do other investment service providers utilized to manage assets.

How Many Other Parishes in our Diocese Invest with You?

We serve 30% of DOW-R Churches, many of whom also have cemeteries or schools.

How Long Have You Been Around?

The Foundation started as a department of the Diocese in 1991. More recently, we have become a legally separate entity from the Diocese to more thoroughly protect our investors' funds.

Are There Risk Level Options?

The Foundation offers two solutions for investors, a Long-Term portfolio with a lengthy time horizon, and a Short-Term portfolio for assets with a time horizon of between 1 and 5 years. The target returns for each are CPI (Consumer Price Index – a measure of inflation): +5%, and CPI +2%, respectively.

When you invest with us, the Foundation will coordinate with you to determine the appropriate placement and risk profile, and may also consult with Concord Advisory Group, who has decades of experience investing for Catholic organizations.

What is Your Investment Philosophy? Is Your Portfolio Diverse?

We use a Catholic Values investment approach while concurrently maintaining a diverse portfolio.

- We follow USCCB Guidelines for Catholic Responsible Investing (CRI). Our 2025 fund audit demonstrated 0% direct conflict of interest among our $45M+ in funds held.
- Diversification is an important strategy to ensure Foundation portfolios are able to effectively manage risk, and also provide consistency to the returns generated over time. Our Long-Term Pool of funds includes U.S. Equity, International Equity, Global Equity, US Fixed Income, Alternative Investments and Money Market. Our Short-Term Pool of Funds U.S. Equity, International Equity, US Fixed Income, and Money Market. The two funds primarily differ based on the weighting between the asset class.

Would you like to schedule an annual 1-1 meeting to discuss your returns & financial situation?

Contact Elizabeth Williams, Executive Director

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Where You Invest Matters.

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Fee Rate Tiers

Investment Level	Annual Rate
> $1,000,000	1.1%
$250,001 - 999,999	1.2%
$0 - 250,000	1.25%

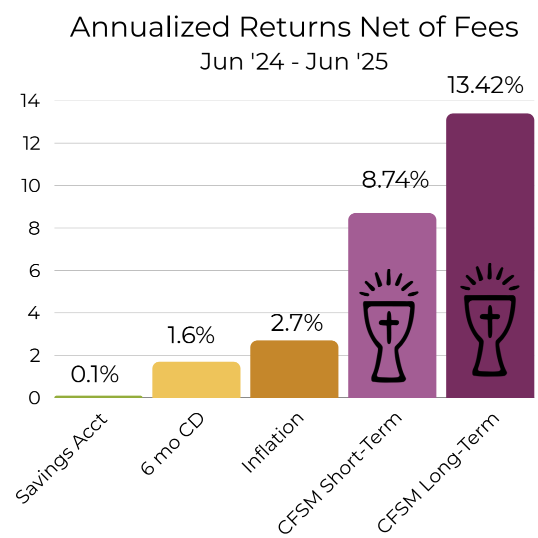
What does the fee rate cover?

We charge a competitive fee of 1.1% to 1.25% which covers two components:

- **An investment fee** to pay our Financial Advisors & Investment Firm
- **An administrative fee** to pay for our staff and overhead costs

What returns can we expect?

In fiscal year 2025 (Jul '24-Jun '25) our long-term portfolio earned 13.42% annualized net of fees; meaning our customers took home 13.42%!
Over the past 5 years (as of 6/30/25), the long-term portfolio has earned 10.53% annualized net of fees, and the short-term portfolio 5.02% annualized net of fees.



Where You Invest Matters.

When you invest with us, you're making a impact in your local Catholic community.

Nearly $320,000
distributed in fiscal year 2025

Through 392 Grants

To 42 different Cities