

# Investor Q&A

July 2025



## New Fee Rate Tiers

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

## When will the new rate begin?

Rate changes will go into effect on October 1, 2025. This change in rate adheres to your contract by following a 60-day notice period.

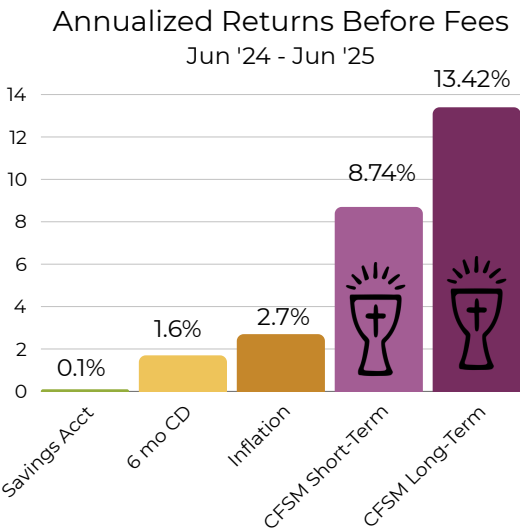
## What does the fee rate cover?

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 before fees; meaning our customers took home 12.42% net. Over the past 5 years (as of 6/30/25), the long-term portfolio has earned 10.53% annualized before fees, and the short-term portfolio 5.02% annualized before fees.



## What is your investment philosophy?

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 \$42M+ in funds held.
- Diversification is an important strategy to ensure our 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, U.S. Fixed Income, Alternative Investments and Money Market. Our short-term pool of funds includes U.S. Equity, International Equity, U.S. Fixed Income, and Money Market. The two funds primarily differ based on weighting between the asset class.



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

Contact Elizabeth Williams, Executive Director  
507-218-4098 | ewilliams@catholicfsmn.org

*Where You Invest Matters.*

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## Where You Invest **Matters.**

*When you invest with us, you're making a local impact in your Catholic community. Here are just a few examples:*



The Catholic School Tuition Grant Provides scholarships for youth attending Catholic schools within the Diocese of Winona-Rochester



The Faith Formation Grant Provides funds for the evangelization and catechesis of the Catholic faith community within the Diocese

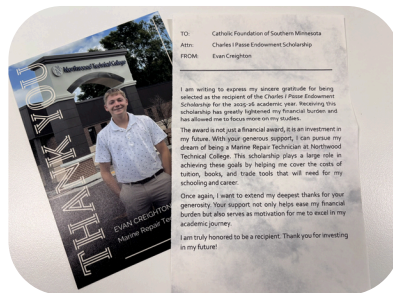


**IMMACULATE  
HEART of MARY  
Seminary**

We coordinate the annual Bishops & Rector Dinner, as well as hold and distribute dozens of endowments for seminarian education

### **Charles I. Passe Endowment Fund Scholarship Program**

This endowment funds post-secondary education for skilled trades in a parish cluster



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