



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

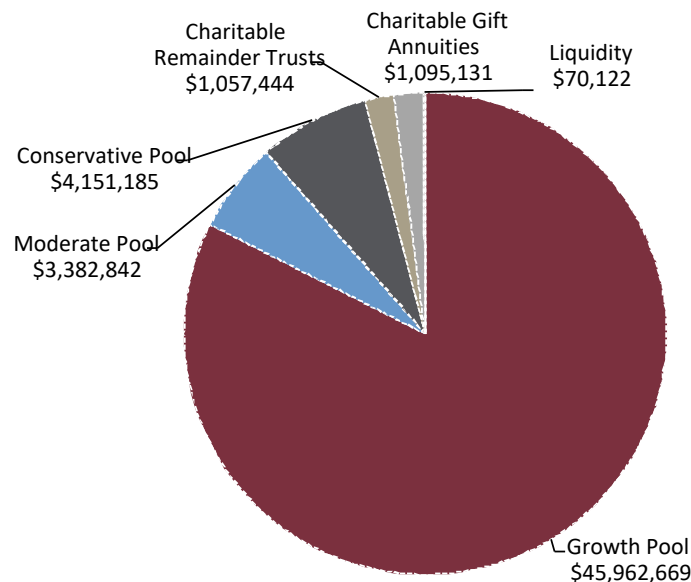
The Roman Catholic Foundation of Eastern Missouri offers world-class, Catholic-screened investment options to help donors achieve their charitable goals and to help Parishes, Schools, and Ministries of the Archdiocese of St. Louis meet their long-term financial needs.

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

\$55,719,393 as of June 30, 2022



Platinum
Transparency
2022

Candid.



Better Business
Bureau Accredited

Growth Pool

Inception Date December 1, 2014

Pool Overview

Fund Assets Under Management
\$45.96 million

Objective
Capital appreciation consistent with Catholic values.

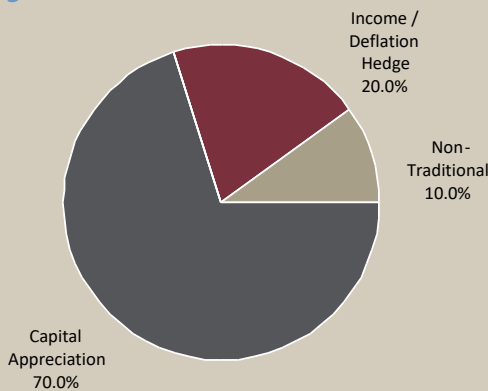
Annual Investment Management Costs
Investment management costs are 0.49%. For Foundation management fee please see the fee schedule provided by the Foundation at <https://rcfstl.org/frequently-asked-questions>.

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

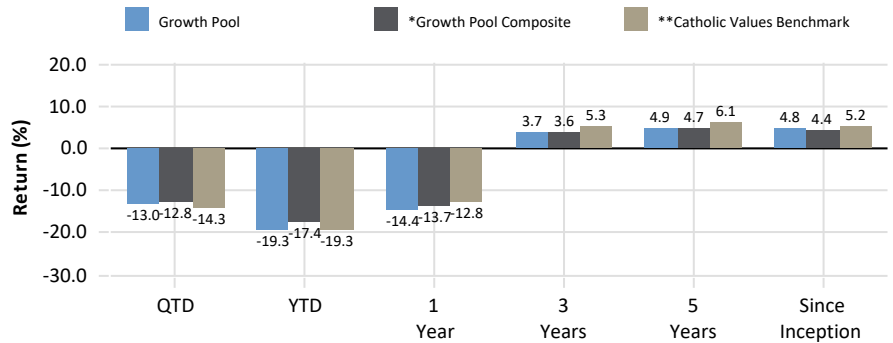
Annual, cumulative and annualized total returns are calculated assuming reinvestment of dividends and income plus capital appreciation. Performance for periods greater than one year is annualized. The performance data presented has been prepared by Graystone Consulting.

Past performance is not a guarantee of future results.

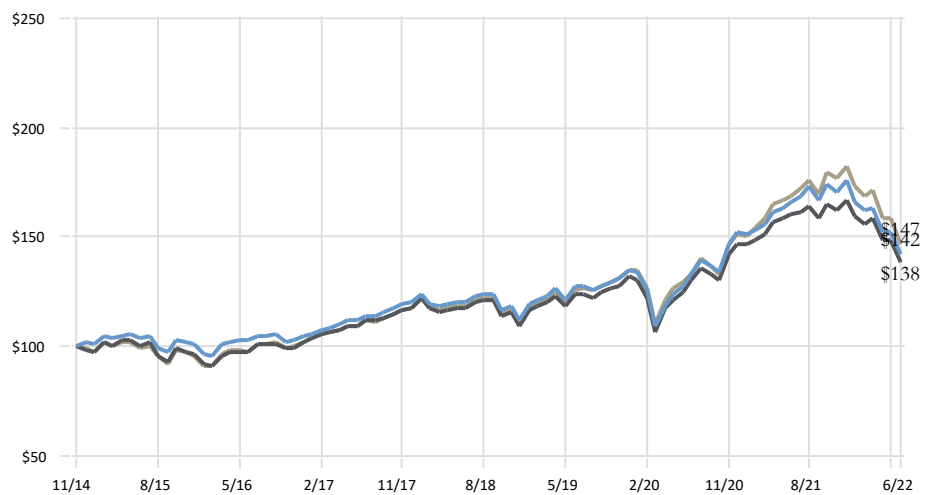
Target Asset Allocation



Multi-Period Performance Analysis



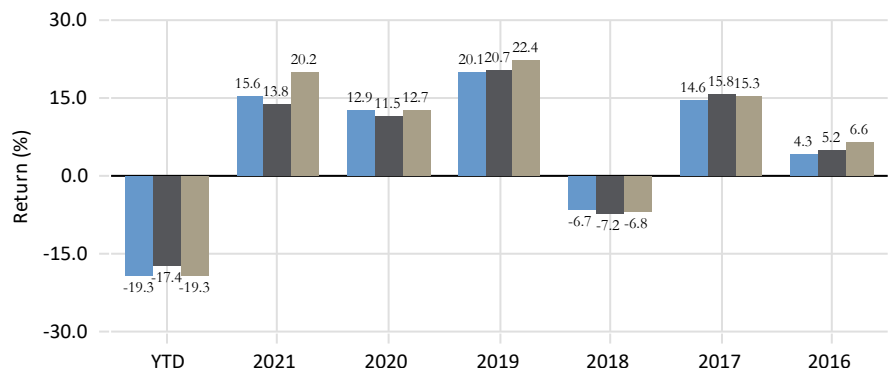
Growth of \$100



Since Inception Risk Statistics

	Standard Deviation	Sharpe Ratio	Maximum Drawdown	Alpha	Beta
Growth Pool	11.75	0.39	-19.31	-0.10	0.93
*Growth Pool Composite	12.10	0.35	-19.38	-0.63	0.96
**Catholic Values Benchmark	12.46	0.41	-19.35	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
314.918.2890
www.rcfstl.org
info@rcfstl.org

Moderate Pool

Inception Date December 1, 2017

Pool Overview

Fund Assets Under Management
\$3.38 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>.

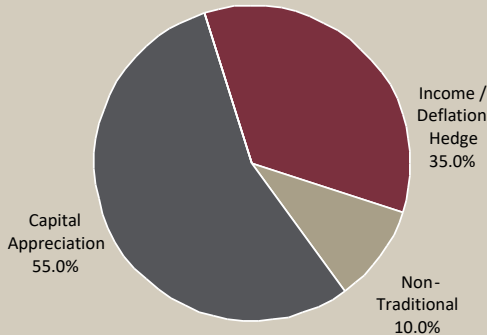
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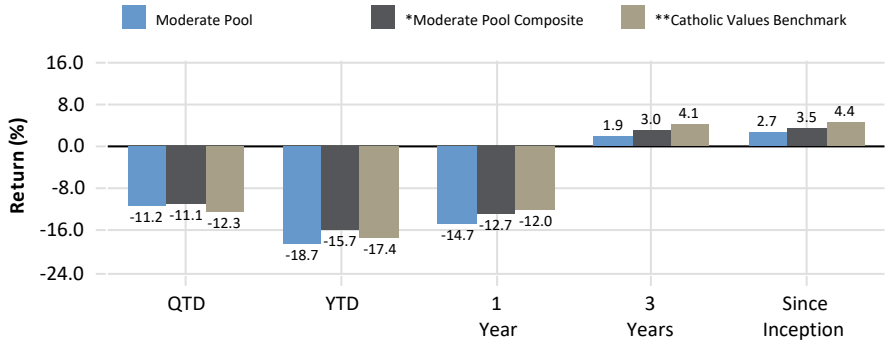
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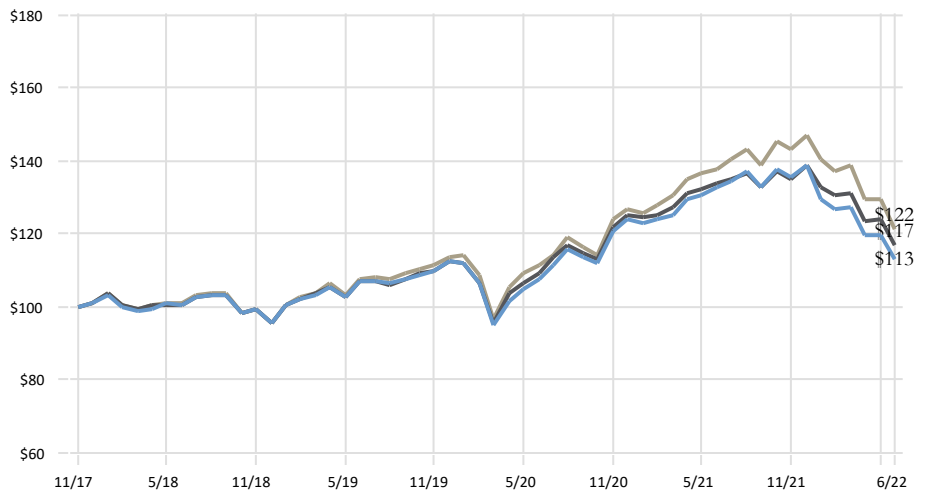
Target Asset Allocation



Multi-Period Performance Analysis



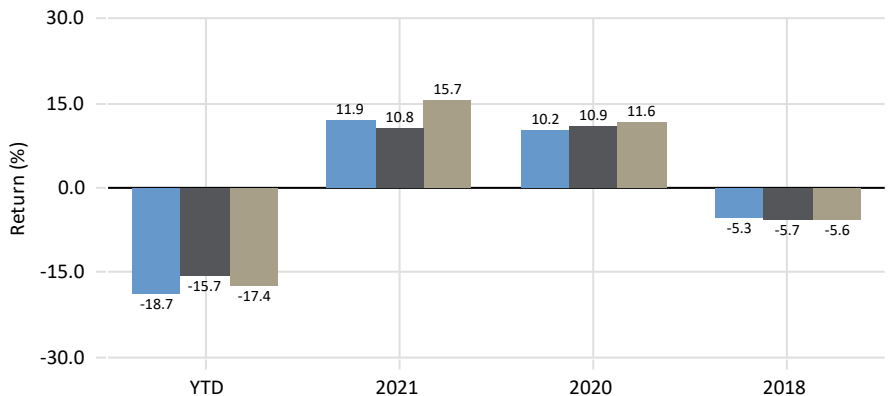
Growth of \$100



Since Inception Risk Statistics

	Standard Deviation	Sharpe Ratio	Maximum Drawdown	Alpha	Beta
Moderate Pool	11.64	0.20	-18.67	-1.35	0.95
*Moderate Pool Composite	11.54	0.26	-15.72	-0.64	0.94
**Catholic Values Benchmark	12.13	0.32	-17.35	0.00	1.00

Calendar YOY Performance Analysis



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Pool Overview

Fund Assets Under Management

\$4.15 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>.

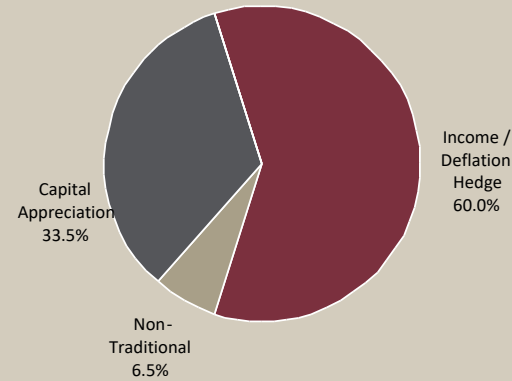
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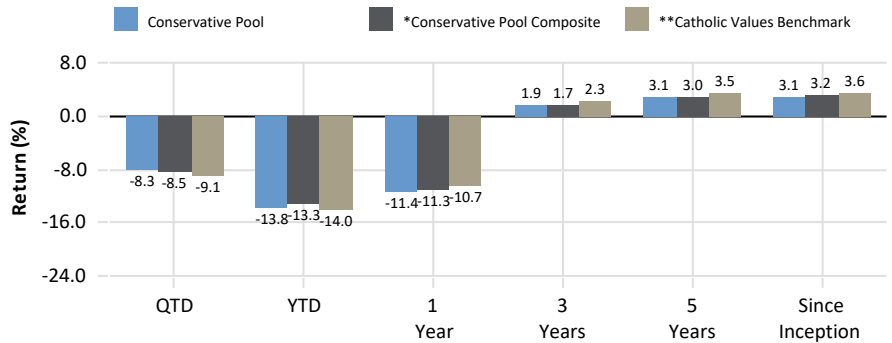
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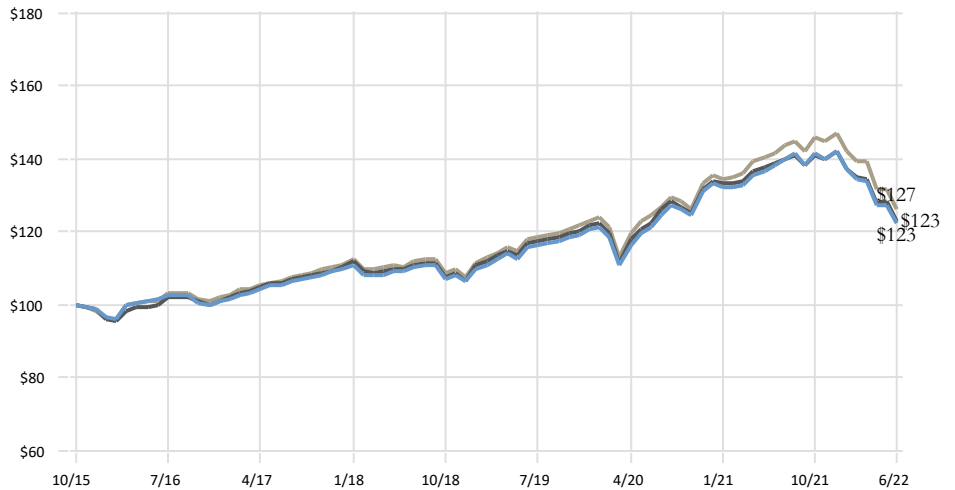
Target Asset Allocation



Multi-Period Performance Analysis



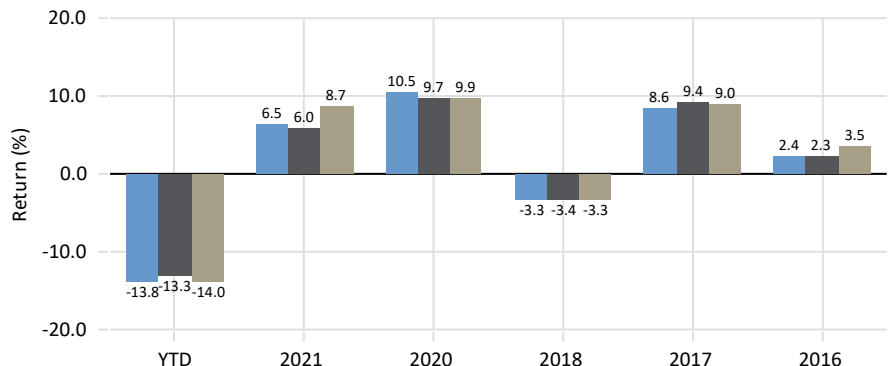
Growth of \$100



Since Inception Risk Statistics

	Standard Deviation	Sharpe Ratio	Maximum Drawdown	Alpha	Beta
Conservative Pool	6.70	0.36	-13.83	-0.30	0.95
*Conservative Pool Composite	6.72	0.37	-13.25	-0.23	0.95
**Catholic Values Benchmark	6.98	0.41	-14.04	0.00	1.00

Calendar YOY Performance Analysis



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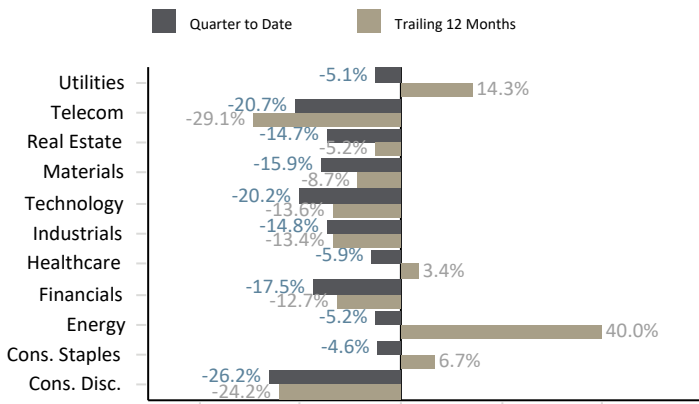
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Market Commentary

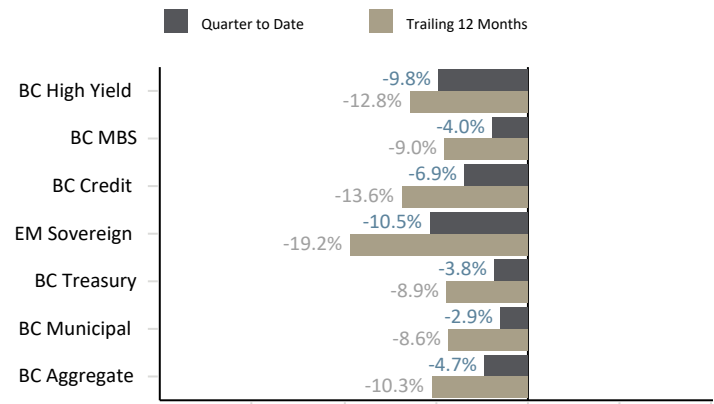
It was a quarter of broken records and shocks across asset classes; not all of them were good and many were difficult to avoid as the Federal Reserve initiated monetary and quantitative tightening to fight accelerating inflation. Even as corporate earnings forecasts remained relatively consistent throughout the quarter, consumers and investors navigated higher inflation, soaring commodity prices, and rising interest rates alongside supply chain rebalancing, geopolitical turmoil, and the continuation of covid pressures. Each of these factors led to expectations for slower growth and eventually lower corporate earnings, as well as inflation-driven recession speculation. Markets, including stock, bonds, and crypto were roiled, yet the US dollar was firm, as the US dollar index rose to levels last seen in 2002.

The US and many other regions across the globe experienced high inflationary levels due to supply chain pressures that resulted from the pandemic as well as the conflict in Ukraine. Headline CPI in the US neared 8.5% year over year, a level last seen 40 years ago. Additionally, eurozone inflation met an all time high since the creation of the euro in 1999, with many eurozone countries experiencing double-digit increases since 2021.

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.