Summary

The Catholic Foundation Trust offers five pooled investment funds which are managed by investment managers retained by the Foundation. The four pooled funds underlying holdings are mutual invested according to Socially Responsible Guidelines set by the United States Catholic Council of Bishops. KeyBank administers all of the participant accounts and provides quarterly reports to each invested organization and provides online access to their accounts. The overall investment performance of the trust security investments is monitored by an investment consultant, Fund Evaluation Group, contracted by The Diocese of Toledo and the Board of Trustees of the Foundation.

Benefits of investing with the Catholic Investment Trust

- Embraces the mission of the Catholic Church through investment decisions
- Offers flexibility in its investment and distribution policies
- Institutional investment access
- Diversified portfolio options based on risk tolerance and liquidity needs
- Low cost all-in annual fees ranging from 0.58% to 0.64%

Diocese of Toledo – Catholic Investment Trust Allocation Summary

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Short Term Pool</th>
<th>Fixed Income Pool</th>
<th>Balanced Pool</th>
<th>Long Term Pool</th>
<th>Aggressive Growth Pool</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market (cash)</td>
<td>100.0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DFA Short Term Government Portfolio</td>
<td>-</td>
<td>75.0%</td>
<td>33.5%</td>
<td>22.5%</td>
<td></td>
</tr>
<tr>
<td>CUTF Intermediate Diversified Bond Fund</td>
<td>-</td>
<td>25.0%</td>
<td>11.2%</td>
<td>7.3%</td>
<td></td>
</tr>
<tr>
<td>Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>World Asset Management S&amp;P 500 Index (Large/Mid Cap)</td>
<td>-</td>
<td>-</td>
<td>19.0%</td>
<td>18.0%</td>
<td>17.5%</td>
</tr>
<tr>
<td>DFA US Social Core Equity 2 Fund (All Cap)</td>
<td>-</td>
<td>-</td>
<td>22.0%</td>
<td>32.0%</td>
<td>55.0%</td>
</tr>
<tr>
<td>International Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DFA International Social Core Equity</td>
<td>-</td>
<td>-</td>
<td>8.0%</td>
<td>10.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>DFA Emerging Markets Social Core</td>
<td>-</td>
<td>-</td>
<td>4.0%</td>
<td>5.0%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Real Estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DFA Global Real Estate</td>
<td>-</td>
<td>-</td>
<td>2.0%</td>
<td>5.0%</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

January 15, 2015
Account transaction and updates

- Withdrawals
- Deposits
- KeyLink access (online banking)
- Investment allocation changes
- Updating contact information

Forms are located at: [https://toledodiocese.org/page/catholic-investment-trust#_documents](https://toledodiocese.org/page/catholic-investment-trust#_documents)

All Account changes should be requested via e-mail:

Randy Englund  
catholic_diocese@keybank.com

Cc: Rene Schmidbauer  
rschmidbauer@toledodiocese.org

Pastor or equivalent should also be copied on all correspondence

Questions on how to complete forms can be directed to:

Randy Englund  
Client Strategist Associate  
419-259-8218  
catholic_diocese@keybank.com

** Transactions are processed monthly and any received after the 25th will be processed the following month.
**KeyLink Access**

Once KeyLink access is established the invested organization is given a username and password and reference guide supplied directly from KeyBank.

KeyLink can be accessed at the follow web address: [https://keylinklogin.key.com/mfr](https://keylinklogin.key.com/mfr)

KeyLink Support can be reached at: **1-800-539-8458**

**When to contact KeyBank**

Most question and situations will be handled directly with your contact at the Catholic Diocese; however there may be times you need to contact KeyBank directly:

- Haven’t received quarterly statement
- Additional statement copies
- Questions related to transactions on your statement
- KeyLink username or password issues
- Copy of transactions
- Deposits/ withdrawals

**KeyBank Contact information**

- Randy Englund - Trust Associate 419-259-8218 or [catholic_diocease@keybank.com](mailto:catholic_diocease@keybank.com)
- Erin Adler - Trust Officer 216-471-2595 or [erin_k_adler@keybank.com](mailto:erin_k_adler@keybank.com)
- Jeff Stegeman – Investment Officer 419-259-8335 or [jeff_stegeman@keybank.com](mailto:jeff_stegeman@keybank.com)