

## Investment Principles

The Trust adheres to these basic investment principles:

- Oversee a long-term investment strategy that balances the desire for growth with the need for distributions.
- Maintain a well-diversified asset portfolio.
- Conduct ongoing due diligence of asset allocation and manager performance.

Because investment results can fluctuate dramatically over a short period of time, the Trust is not appropriate for short-term investments. The Trust is subject to the same risks as other investments, including, but not limited to, changes in the economy, market conditions, business conditions, and the financial viability of specific organizations in which investments are made. Because of inherent investment risks, the Foundation is not able to predict or guarantee investment returns.

## Costs

The Foundation receives compensation for its services through a cost recovery charge on investments in the Trust. The Foundation's cost recovery charge for investors is based on a sliding scale that begins at .50% for the first \$5 million under management. All published Trust investment returns are net of the maximum cost recovery charge as well as underlying manager and advisor costs.

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## Starting the Process

To learn more and view the latest fund returns, visit the investor section of our website ([www.christianchurchfoundation.org](http://www.christianchurchfoundation.org)). In addition to the latest returns, you will find general information about the Joint Investment Trust. For specific questions, email [investments@ccf.disciples.org](mailto:investments@ccf.disciples.org), call the Foundation offices, or contact your Foundation zone representative directly.

## Zone Representatives

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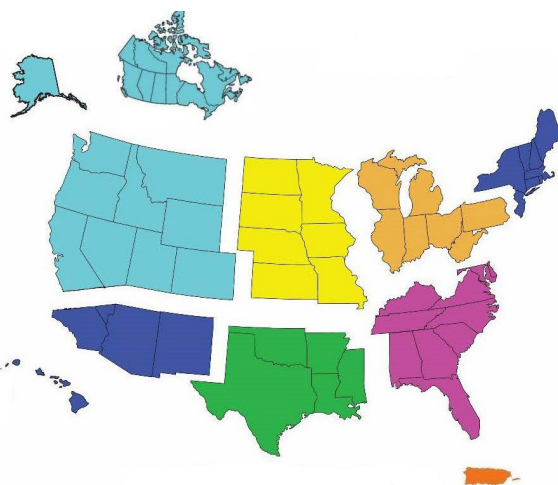
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## A Guide to

# The Joint Investment Trust



**CHRISTIAN  
CHURCH  
FOUNDATION**

*Helping Disciples Make a Difference*

## The Joint Investment Trust

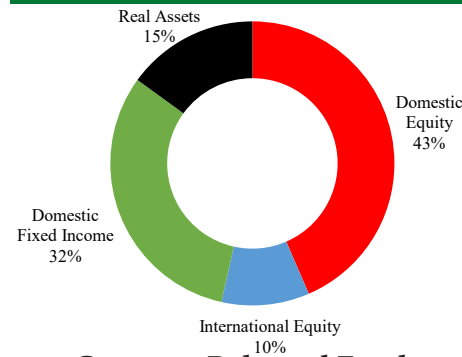
The Christian Church Foundation's Joint Investment Trust ("Trust") was established to help ministries of the Christian Church maximize their resources for ministry and fulfill their legal requirements. The Trust's investment options offer a blend of equity, fixed income, real assets, and flexible capital strategies. The general investment goal of the Trust is to add value over time on a risk-adjusted basis and in a cost-effective manner.

More than 800 ministries - including congregations, seminaries, regional ministries, and general ministries - hold accounts in the Trust, totaling more than \$700 million.

The five investment options the Foundation offers each have their own goals and asset allocations. Trust assets are held and accounted for separately from other assets of the Foundation.

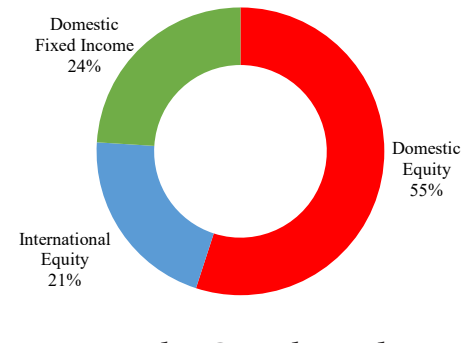
Investing in the Trust helps ministries be faithful managers of the financial resources entrusted to them. In most states, the Uniform Prudent Management of Institutional Funds Act (UPMIFA) requires the prudent diversification of endowment resources for long-term growth. Properly administered, endowment funds will be a stabilizing revenue source that supports and grows your ability to minister to both current and future needs. Foundation staff and the Investment Committee of the Foundation's Board of Directors work with our independent investment consultant to provide a high level of objective investment monitoring, allowing our investors to focus on their core ministries.

## Joint Investment Trust Funds



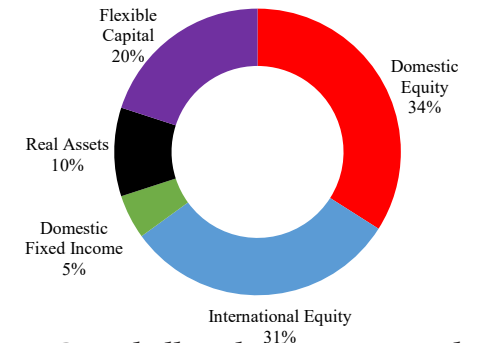
### Common Balanced Fund

Moderate asset allocation with an emphasis on capital appreciation and income.



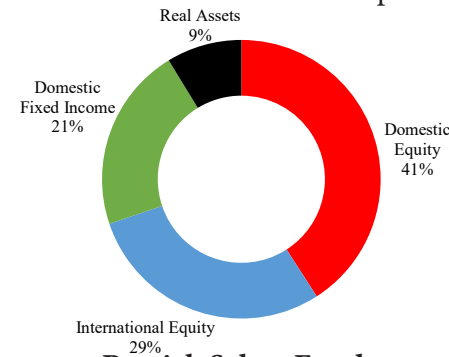
### Beasley Growth Fund

Moderately aggressive asset allocation with an emphasis on capital appreciation.



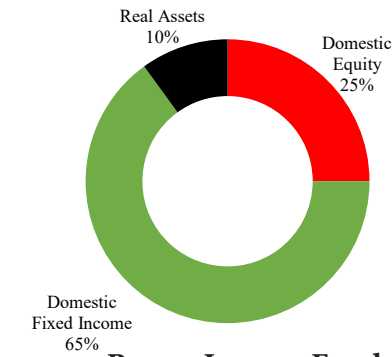
### Campbell Multi-Strategy Fund

Moderately aggressive asset allocation with hedging strategies.



### Bostick Select Fund

Moderately aggressive asset allocation with select social screens.



### Brown Income Fund

Conservative asset allocation with an emphasis on income.

## Benefits

Investing in the Joint Investment Trust offers many benefits to our partner ministries.

- **Endowment Investing:** The Trust was designed exclusively for the investment of long-term funds. Our investment process blends a diversified asset allocation with rigorous manager selection. This long-term discipline has yielded strong investment returns, resulting in more funds for ministry.
- **Cost Savings:** The investing power of the Trust allows investors of all sizes access to top-tier investment managers at a lower cost, which provides more resources for ministry.

- **Alignment in Ministry:** The Foundation's primary focus and calling is to support the mission of the church in all its expressions.
- **Social Responsible Investing:** As a faith-based investor, the Foundation engages with companies for responsible corporate behavior. As a reflection of these beliefs, all of our funds follow socially responsible investing practices.
- **Avoid Conflicts-of-Interest:** Using the Foundation's investment services eliminates the potential for damaging conflicts-of-interest that can strain church relationships when members or their personal brokers provide investment services.