

# Inter Parish Loan Fund (IPLF) - Parish and School Investment Options Investment Returns (net of fees) as of December 31, 2022

Option A	QTD	YTD	1 Year	Average Annualized Return			Std Dev 5 years	12 Month Yield	Expense Ratio (Net)	ESG Risk Scores
				3 years	5 years	10 years				
<b>Balanced Portfolio</b>										
†Christian Brothers Investments (Inc. 2/1/17)* <i>Christian Brothers Portfolio Benchmark*</i>	5.91	-15.31	-15.31	3.38	4.88				0.32	--
†PNC Balanced Fund** <i>45% R3000/ 20% MSCI ACWI ex US/ 35% BBAGG</i>	6.53	-14.90	-14.90	2.19	4.16	6.76	12.70	2.30	0.24	--
T. Rowe Price Balanced Fund <i>Morningstar Moderate Target Risk Index</i>	6.57	-17.26	-17.26	2.42	4.29	6.97	12.95	1.92	0.53	21.9
Vanguard Balanced Index Fund <i>60% CRSP US Total Mkt Index/ 40% BBAGG Float Adj</i>	4.90	-16.90	-16.90	3.38	5.50	7.77	12.38	1.91	0.07	21.9
5.15	-16.65	-16.65	3.49	5.59	7.84					
<b>Option B</b>										
<b>Money Market</b>										
Federated Hermes Government Money Market Fund <i>FTSE 90 Day T-Bill Index</i>	0.88	1.56	1.56	0.66	1.16	—	0.31	1.55	0.09	18.8
0.87	1.50	1.50	0.71	1.25	—					
<b>Bonds</b>										
BlackRock Low Duration Bond Instl Fund <i>Bloomberg US Govt/Credit 1-3 Yr TR USD</i>	1.33	-4.72	-4.72	-0.56	0.81	1.16	2.86	2.37	0.40	23.3
0.89	-3.69	-3.69	-0.32	0.92	0.88					
†Knights of Columbus Limited Duration Bond Fund <i>Bloomberg US Aggregate 1-3 Yr TR USD</i>	0.79	-3.81	-3.81	-0.36	0.87	—	2.21	1.38	0.50	23.8
0.90	-3.72	-3.72	-0.42	0.86	—					
†Knights of Columbus Core Bond Fund <i>Bloomberg US Agg Bond TR USD</i>	1.35	-14.31	-14.31	-2.98	-0.09	—	5.35	2.80	0.50	23.8
1.87	-13.01	-13.01	-2.71	0.02	—					
BlackRock Total Return Bond Instl Fund <i>Bloomberg US Agg Bond TR USD</i>	2.08	-14.12	-14.12	-2.42	0.23	1.67	5.75	3.01	0.45	21.3
1.87	-13.01	-13.01	-2.71	0.02	1.06					
BlackRock High Yield Fund <i>Bloomberg US Corporate High Yield TR USD</i>	4.13	-10.43	-10.43	0.12	2.37	4.15	9.39	5.86	0.57	26.7
4.17	-11.19	-11.19	0.05	2.31	4.03					
Vanguard Total Bond Market ETF <i>Bloomberg US Agg Bond TR USD</i>	1.69	-13.15	-13.15	-2.74	-0.01	1.01	5.12	2.51	0.03	21.9
1.87	-13.01	-13.01	-2.71	0.02	1.06					
<b>Hybrid</b>										
T. Rowe Price Spectrum Income Fund <i>Bloomberg Barclays US Aggregate Index</i>	4.32	-10.59	-10.59	-0.91	1.11	2.52	7.05	3.52	0.45	23.9
1.87	-13.01	-13.01	-2.71	0.02	1.06					
<b>Stocks - Large Cap Domestic</b>										
Vanguard Value ETF <i>Russell 1000 Value TR USD</i>	14.67	-2.05	-2.05	8.19	8.56	11.91	18.10	2.52	0.04	23.5
12.42	-7.54	-7.54	5.96	6.67	10.29					
T. Rowe Price Blue Chip Growth Fund <i>S&amp;P 500 Index</i>	-1.89	-38.60	-38.60	-0.89	5.24	11.84	21.49	0.00	0.69	20.0
7.56	-18.11	-18.11	7.66	9.42	12.56					
Vanguard Total Stock Market ETF <i>Russell 1000 TR USD</i>	7.15	-19.50	-19.50	6.97	8.72	12.08	19.22	1.66	0.03	21.9
7.24	-19.13	-19.13	7.35	9.13	12.37					
†Knights of Columbus Large Cap Value Fund <i>Russell 1000 Large Cap Value</i>	11.56	-8.06	-8.06	5.70	6.73	—	19.72	1.28	0.90	24.3
12.42	-7.54	-7.54	5.96	6.67	—					
†Knights of Columbus Large Cap Growth Fund <i>Russell 1000 Large Cap Growth</i>	2.16	-31.49	-31.49	3.06	6.33	—	20.15	0.03	0.90	19.6
2.20	-29.14	-29.14	7.79	10.96	—					
<b>Other Equity Funds</b>										
iShares MSCI EAFE ETF <i>MSCI EAFE Index</i>	18.14	-14.27	-14.27	0.96	1.58	4.64	18.00	2.68	0.33	21.2
17.34	-14.45	-14.45	0.87	1.54	4.67					
Federated Hermes International Equity Fund-R6 <i>MSCI ACWI ex US Index</i>	14.12	-22.37	-22.37	0.73	—	—	—	0.93	0.49	22.0
14.28	-16.00	-16.00	0.07	—	—					
†Knights of Columbus International Equity Fund <i>FTSE All World Ex US Index</i>	14.43	-19.06	-19.06	0.83	1.16	—	18.60	2.23	1.10	20.8
14.28	-15.63	-15.63	0.46	1.11	—					
iShares Core S&P Small Cap ETF <i>S&amp;P SmallCap 600 Index</i>	9.15	-16.20	-16.20	5.70	5.84	10.78	23.63	1.41	0.06	25.3
9.19	-16.10	-16.10	5.80	5.88	10.82					
†Knights of Columbus Small Cap Equity Fund <i>Russell 2000 Index</i>	8.16	-20.47	-20.47	3.82	3.24	—	23.95	0.69	1.05	26.5
6.23	-20.44	-20.44	3.10	4.13	—					
Vanguard REIT Index ETF <i>MSCI US Investable Market Real Estate 25/50 Index</i>	4.32	-26.20	-26.20	-0.43	3.66	—	19.77	3.91	0.12	13.2
4.03	-26.90	-26.90	-1.29	2.96	—					
Principal Mid Cap Fun-R6 <i>Russell Mid Cap Index</i>	8.02	-23.11	-23.11	4.51	8.81	—	21.64	0.00	0.59	22.5
9.18	-17.32	-17.32	5.88	7.10	—					

\*Data sourced directly from investment manager  
Mutual fund and ETF Data Source: Morningstar Inc.  
\*\*Performance shown gross of certain underlying  
investment management fees as a result of the  
socially responsible investment screening process  
†Socially Responsible Investment (Catholic Focused)

Option A – Up to 100% in any option  
Option B – Maximum combined equities limited to 70%  
Maximum exposure in any of the “Other Equity” :  
15% for International Equity, 15% Mid Cap,  
10% REIT, 10% Small Cap

## ESG Risk Score:

Generally calculated on a sub-industry basis, material ESG risks are the assessment of ESG issues that could potentially affect the economic value of a company or portfolio. The ESG risk score measures a companies' exposure to, and management of, material ESG risks. On a scale of 0-100, the ESG Risk Score is representative of unmanaged ESG risk. Lower ESG Risk Scores are preferred as higher scores indicate higher levels of unmanaged ESG risk.

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