

# Inter Parish Loan Fund (IPLF) - Parish and School Investment Options Investment Returns (net of fees) as of December 31, 2023

Option A	QTD	YTD	1 Year	Average Annualized Return			Std Dev	12 Month Yield	Expense Ratio (Net)	ESG Risk Scores
				3 years	5 years	10 years				
<b>Balanced Portfolio</b>										
<b>†Christian Brothers Investments (Inc. 07/18/18)*</b>	<b>9.44</b>	<b>16.63</b>	<b>16.63</b>	<b>3.51</b>	<b>8.82</b>	—			<b>0.58</b>	<b>20.6</b>
<i>Christian Brothers Portfolio Benchmark*</i>	9.64	16.11	16.11	2.93	8.60	—				
<b>†PNC Balanced Fund**</b>	<b>9.18</b>	<b>15.60</b>	<b>15.60</b>	<b>3.71</b>	<b>8.41</b>	<b>6.43</b>	<b>13.01</b>	<b>2.40</b>	<b>0.17</b>	<b>21.8</b>
<i>45% R3000/ 20% MSCI ACWI ex US/ 35% BBAGG</i>	9.79	16.66	16.66	3.20	8.93	6.86				
<b>T. Rowe Price Balanced Fund</b>	<b>9.68</b>	<b>18.10</b>	<b>18.10</b>	<b>3.57</b>	<b>9.03</b>	<b>6.97</b>	<b>13.41</b>	<b>2.14</b>	<b>0.43</b>	<b>21.3</b>
<i>Morningstar Moderate Target Risk Index</i>	9.50	13.22	13.22	2.07	7.38	5.72				
<b>Vanguard Balanced Index Fund</b>	<b>9.96</b>	<b>17.58</b>	<b>17.58</b>	<b>3.73</b>	<b>9.61</b>	<b>7.73</b>	<b>12.85</b>	<b>1.99</b>	<b>0.07</b>	<b>21.5</b>
<i>60% CRSP US Total Mkt Index/ 40% BBAGG Float Adj</i>	9.97	17.54	17.54	3.81	9.69	7.78				
<b>Option B</b>										
<b>Money Market</b>										
<b>Federated Hermes Government Money Market Fund</b>	<b>1.33</b>	<b>5.03</b>	<b>5.03</b>	<b>2.18</b>	<b>1.81</b>	—	<b>0.54</b>	<b>4.92</b>	<b>0.13</b>	<b>18.8</b>
<i>FTSE 90 Day T-Bill Index</i>	1.41	5.26	5.26	2.25	1.91	—				
<b>Bonds</b>										
<b>BlackRock Low Duration Bond Instl Fund</b>	<b>3.29</b>	<b>5.77</b>	<b>5.77</b>	<b>0.17</b>	<b>1.72</b>	<b>1.59</b>	<b>3.14</b>	<b>4.00</b>	<b>0.40</b>	<b>23.9</b>
<i>Bloomberg US Govt/Credit 1-3 Yr TR USD</i>	2.69	4.61	4.61	0.09	1.51	1.27				
<b>†Knights of Columbus Limited Duration Bond Fund</b>	<b>2.58</b>	<b>4.86</b>	<b>4.86</b>	<b>0.18</b>	<b>1.60</b>	—	<b>2.41</b>	<b>2.84</b>	<b>0.50</b>	<b>23.4</b>
<i>Bloomberg US Aggregate 1-3 Yr TR USD</i>	2.71	4.65	4.65	0.08	1.46	—				
<b>†Knights of Columbus Core Bond Fund</b>	<b>6.19</b>	<b>5.00</b>	<b>5.00</b>	<b>-3.65</b>	<b>1.03</b>	—	<b>6.29</b>	<b>3.23</b>	<b>0.50</b>	<b>19.8</b>
<i>Bloomberg US Agg Bond TR USD</i>	6.82	5.53	5.53	-3.31	1.10	—				
<b>BlackRock Total Return Bond Instl Fund</b>	<b>6.65</b>	<b>5.84</b>	<b>5.84</b>	<b>-3.37</b>	<b>1.55</b>	<b>2.27</b>	<b>6.87</b>	<b>4.12</b>	<b>0.44</b>	<b>20.2</b>
<i>Bloomberg US Agg Bond TR USD</i>	6.82	5.53	5.53	-3.31	1.10	1.81				
<b>BlackRock High Yield Fund</b>	<b>6.82</b>	<b>13.56</b>	<b>13.56</b>	<b>2.51</b>	<b>5.62</b>	<b>4.55</b>	<b>9.77</b>	<b>6.65</b>	<b>0.57</b>	<b>26.3</b>
<i>Bloomberg US Corporate High Yield TR USD</i>	7.16	13.45	13.45	1.98	5.37	4.60				
<b>Vanguard Total Bond Market ETF</b>	<b>6.67</b>	<b>5.70</b>	<b>5.70</b>	<b>-3.35</b>	<b>1.12</b>	<b>1.79</b>	<b>6.18</b>	<b>3.08</b>	<b>0.03</b>	<b>20.8</b>
<i>Bloomberg US Agg Bond TR USD</i>	6.82	5.53	5.53	-3.31	1.10	1.81				
<b>Hybrid</b>										
<b>T. Rowe Price Spectrum Income Fund</b>	<b>6.88</b>	<b>7.89</b>	<b>7.89</b>	<b>-0.35</b>	<b>3.20</b>	<b>3.00</b>	<b>7.76</b>	<b>4.25</b>	<b>0.62</b>	<b>20.2</b>
<i>Bloomberg US Aggregate Index</i>	6.82	5.53	5.53	-3.31	1.10	1.81				
<b>Stocks - Large Cap Domestic</b>										
<b>Vanguard Value ETF</b>	<b>9.07</b>	<b>9.26</b>	<b>9.26</b>	<b>10.62</b>	<b>11.73</b>	<b>9.73</b>	<b>17.86</b>	<b>2.46</b>	<b>0.04</b>	<b>23.5</b>
<i>Russell 1000 Value TR USD</i>	9.50	11.46	11.46	8.86	10.91	8.40				
<b>T. Rowe Price Blue Chip Growth Fund</b>	<b>13.94</b>	<b>49.55</b>	<b>49.55</b>	<b>2.71</b>	<b>13.73</b>	<b>12.55</b>	<b>21.59</b>	<b>0.00</b>	<b>0.57</b>	<b>20.0</b>
<i>S&amp;P 500 Index</i>	11.69	26.29	26.29	10.00	15.69	12.03				
<b>Vanguard Total Stock Market ETF</b>	<b>12.16</b>	<b>26.03</b>	<b>26.03</b>	<b>8.45</b>	<b>15.07</b>	<b>11.44</b>	<b>19.14</b>	<b>1.44</b>	<b>0.03</b>	<b>21.7</b>
<i>Russell 1000 TR USD</i>	11.96	26.53	26.53	8.97	15.52	11.80				
<b>†Knights of Columbus Large Cap Value Fund</b>	<b>10.03</b>	<b>14.97</b>	<b>14.97</b>	<b>10.84</b>	<b>11.77</b>	—	<b>19.29</b>	<b>1.21</b>	<b>0.90</b>	<b>23.7</b>
<i>Russell 1000 Large Cap Value</i>	9.50	11.46	11.46	8.86	10.91	—				
<b>†Knights of Columbus Large Cap Growth Fund</b>	<b>13.00</b>	<b>38.13</b>	<b>38.13</b>	<b>4.15</b>	<b>14.59</b>	—	<b>19.89</b>	<b>0.15</b>	<b>0.87</b>	<b>19.5</b>
<i>Russell 1000 Large Cap Growth</i>	14.16	42.68	42.68	8.86	19.50	—				
<b>Other Equity Funds</b>										
<b>iShares MSCI EAFE ETF</b>	<b>10.81</b>	<b>18.07</b>	<b>18.07</b>	<b>4.03</b>	<b>8.18</b>	<b>4.24</b>	<b>18.49</b>	<b>2.97</b>	<b>0.32</b>	<b>20.8</b>
<i>MSCI EAFE Index</i>	10.42	18.24	18.24	4.02	8.16	4.28				
<b>Federated Hermes International Equity Fund-R6</b>	<b>11.49</b>	<b>14.62</b>	<b>14.62</b>	<b>-1.30</b>	<b>7.50</b>	<b>4.90</b>	<b>20.23</b>	<b>1.53</b>	<b>0.48</b>	<b>21.3</b>
<i>MSCI ACWI ex US Index</i>	9.75	15.62	15.62	1.55	7.08	3.83				
<b>†Knights of Columbus International Equity Fund</b>	<b>8.10</b>	<b>13.58</b>	<b>13.58</b>	<b>0.77</b>	<b>6.56</b>	—	<b>18.90</b>	<b>1.97</b>	<b>1.10</b>	<b>21.2</b>
<i>FTSE All World Ex US Index</i>	9.69	15.61	15.61	1.82	7.34	—				
<b>iShares Core S&amp;P Small Cap ETF</b>	<b>15.10</b>	<b>16.03</b>	<b>16.03</b>	<b>7.20</b>	<b>10.97</b>	<b>8.61</b>	<b>24.18</b>	<b>1.31</b>	<b>0.06</b>	<b>23.5</b>
<i>S&amp;P SmallCap 600 Index</i>	15.12	16.05	16.05	7.28	11.03	8.66				
<b>†Knights of Columbus Small Cap Equity Fund</b>	<b>10.50</b>	<b>16.24</b>	<b>16.24</b>	<b>4.60</b>	<b>10.06</b>	—	<b>23.64</b>	<b>0.82</b>	<b>0.97</b>	<b>25.7</b>
<i>Russell 2000 Index</i>	14.03	16.93	16.93	2.22	9.97	—				
<b>Vanguard REIT Index ETF</b>	<b>18.13</b>	<b>11.75</b>	<b>11.75</b>	<b>5.01</b>	<b>7.30</b>	—	<b>21.05</b>	<b>3.96</b>	<b>0.12</b>	<b>13.7</b>
<i>MSCI US Investable Market Real Estate 25/50 Index</i>	17.79	10.61	10.61	4.06	6.31	—				
<b>Principal Mid Cap-R6</b>	<b>14.83</b>	<b>25.97</b>	<b>25.97</b>	<b>6.69</b>	<b>15.52</b>	<b>11.69</b>	<b>21.99</b>	<b>0.11</b>	<b>0.60</b>	<b>22.6</b>
<i>Russell Mid Cap Index</i>	12.82	17.23	17.23	5.92	12.68	9.42				

\*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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