

Portfolio Update: December 31, 2024

Catholic Community Foundation of Phoenix

Capital Preservation Pool

Objective

The intermediate pool's purpose is to maintain the purchasing power of the underlying pool in perpetuity with additional emphasis on downside protection.

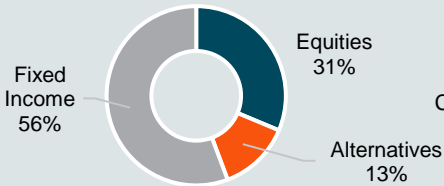
Positioning

Long term strategic moderate-income positioning and disciplined rebalancing combined with tactical allocation and manager / stock selection provide long term growth potential as well as volatility protection.

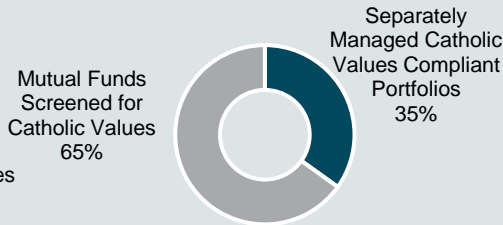
| Objective | Performance % | | | | | | | |
|------------------------------------|--------------------|---------------|---------------|--------------|--------------|---------|---------|------------------|
| | Annualized Returns | 1 month | 3 months | YTD | 1 Year | 3 Years | 5 Years | *Since Inception |
| Total Fund (Net of Fees) | | -1.84% | -1.27% | 8.17% | 8.17% | -- | -- | 3.36% |
| Equities | | -3.19% | -0.23% | 18.74% | 18.74% | -- | -- | 9.48% |
| Alternatives | | -0.25% | 1.72% | 12.57% | 12.57% | -- | -- | 6.56% |
| Fixed Income | | -1.45% | -2.51% | 2.17% | 2.17% | -- | -- | 0.08% |
| Annualized Returns | | | | | | | | |
| MSCI ACWI | | -2.37% | -0.99% | 17.49% | 17.49% | 5.44% | 10.06% | 8.09% |
| S&P 500 | | -2.38% | 2.41% | 25.02% | 25.02% | 8.94% | 14.53% | 11.69% |
| HFRI Fund of Funds | | 0.54% | 3.07% | 8.92% | 8.92% | 6.51% | 6.22% | 6.97% |
| UBS Bloomberg CMCI Composite | | 0.97% | -0.29% | 5.93% | 5.93% | 7.04% | 11.10% | -3.86% |
| Barclays Capital US Aggregate Bond | | -1.64% | -3.06% | 1.25% | 1.25% | -2.41% | -0.33% | -0.43% |

* Inception date of 4/1/22

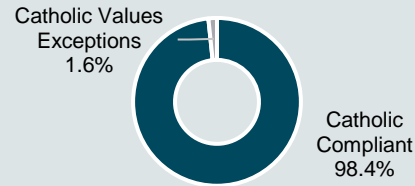
Asset Allocation



Manager Allocation

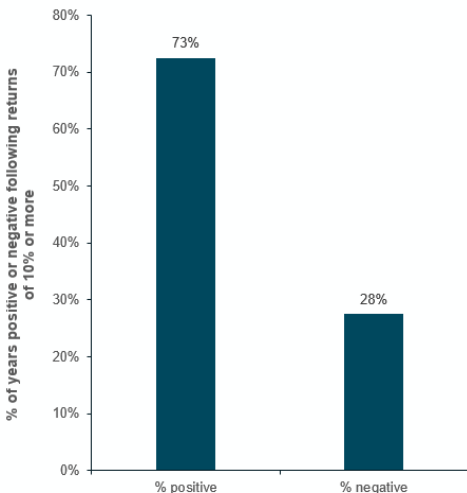


Catholic Compliance

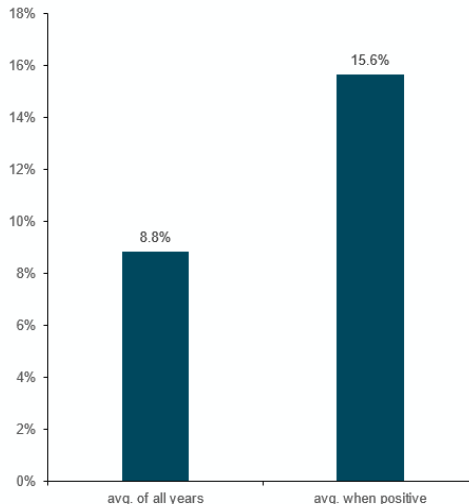


Economic and Market Commentary

S&P 500 returns post years >10% since 1950



S&P 500 average returns after 10%+ years*



- Since 1950, when the S&P 500 gained 10% or more, returns averaged 8.8% in the following year.
- Returns were positive 73% of the time averaging 15.6%.
- We expect positive but more muted returns in 2025 vs. the last two years when performance was 25%+.

1 ***This information is being provided for informational purposes only, based on sources we believe to be accurate. It is not to be considered as an official statement of the account(s).

Portfolio Update:

Catholic Community Foundation of Phoenix

About BNY Mellon Wealth Management

For more than two centuries, BNY Mellon Wealth Management has provided services to financially successful individuals and families, their family offices and business enterprises, planned giving programs, and endowments and foundations. It has \$265 billion in total client assets, as of Sept. 30, 2020, and an extensive network of offices in the U.S. and internationally. BNY Mellon Wealth Management, which delivers leading wealth advice across investments, banking, custody, and wealth and estate planning, conducts business through various operating subsidiaries of The Bank of New York Mellon Corporation. For more information, visit www.bnymellonwealth.com or follow us on Twitter @BNYMellonWealth.

   @BNYMellonWealth | bnymellonwealth.com

This material is provided for educational purposes only. This material is not intended to constitute legal, tax, investment or financial advice and may not be used as such. All investment strategies referenced in this material come with investment risks, including loss of value and/or loss of anticipated income. Effort has been made to assure that the material presented herein is accurate at the time of publication. However, this material is not intended to be a full and exhaustive explanation of the law in any area or of all of the tax, investment or financial options available. We recommend all individuals consult with their lawyer or tax professional, or their investment or financial advisor for professional assurance that this material, and the interpretation of it, is accurate and appropriate for their unique situation. The remarks of the presenter during this presentation and in this outline reflect his or her views and may not reflect the opinion or views of BNY Mellon. BNY Mellon Wealth Management conducts business through various operating subsidiaries of The Bank of New York Mellon Corporation. Trademarks and logos belong to their respective owners.

BNY Mellon Wealth Management may refer clients to certain of its affiliates offering expertise, products and services which may be of interest to the client. Use of an affiliate after such a referral remains the sole decision of the client.

Performance shown is total return, expressed as a percentage, including income and gains (realized and unrealized) in the portfolio. For periods of greater than one year, performance is shown as an average annual rate of return. Periods of less than one year are not annualized.

Portfolio Net of Fee returns reflects the deduction of management fees or other fees payable by the account.

Information appearing in the "Since Inception" column on your report represents the performance data since the time we began to calculate performance returns for the specific asset classes held in your account(s).

In valuing the assets in portfolios, we use data and information supplied by the third party vendors. Although we exercise great care in the selection of such vendors; we do not guarantee the accuracy of the information provided.

For additional performance information, or for any matter pertaining to your account relationship, please contact your Wealth Manager.

BNY Mellon Wealth Management conducts business through various operating subsidiaries of The Bank of New York Mellon Corporation.