

Investment Principles

The Trust adheres to these basic investment principles:

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

Because investing 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 is based on a sliding scale that begins at .75% for the first \$1 million under management. All published Trust investment returns are net of the maximum cost recovery charge as well as underlying manager and advisor costs.

Starting the Process

To learn more and view the latest fund returns, visit the investor section of our website (www.christianchurchfoundation.org). Select "Investor Login" and use the password "disciples." In addition to the latest returns, you will find general information about the Joint Investment Trust. To receive an information packet or for answers to specific questions email investments@ccf.disciples.org, call the Foundation offices, or contact your area's Foundation representative directly.

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CHRISTIAN
CHURCH
FOUNDATION

Helping Disciples Make a Difference

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A Guide to

The Joint Investment Trust



CHRISTIAN
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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 meet their legal requirements. The Trust's investment options offer a blend of equity, fixed income, real assets, and flexible capital strategies.

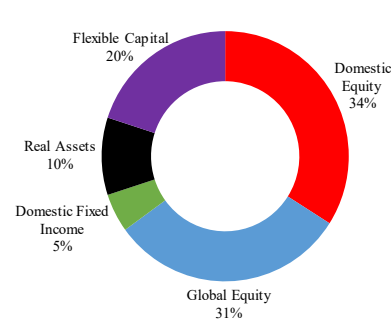
Investment options are similar to major foundations and universities whose common goal is maximizing long-term returns.

More than 700 ministries - including congregations, seminaries, regional ministries, and general ministries - hold accounts in the Trust, totaling more than \$600 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.

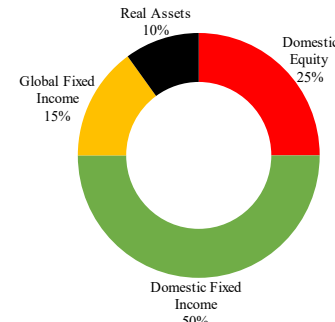
The Trust helps ministries to be a faithful managers of the financial resources entrusted to them. In most states, the Uniform Prudent Management of Institutional Funds Act (UPMIFA) requires the prudent diversification of endowment resources for long-term growth. Properly administered, endowment funds 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



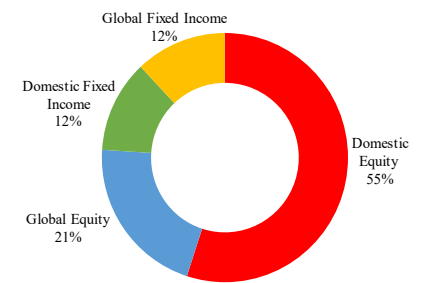
Campbell Multi-Strategy Fund

Seeks equity-like returns with greater inflation protection.



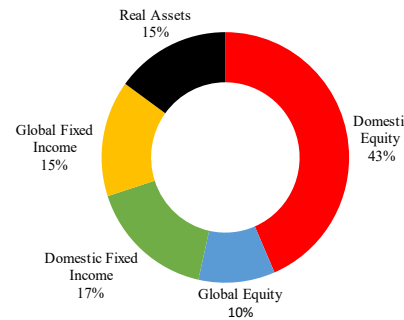
Brown Income Fund

Seeks income from a conservative asset allocation.



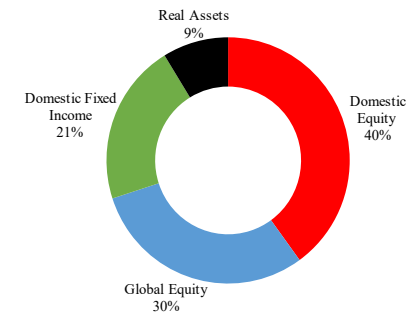
Beasley Growth Fund

Seeks total return from a moderately aggressive asset allocation.



Common Balanced Fund

Seeks total return from a moderate asset allocation.



Bostick Select Fund

Seeks total return from a moderately aggressive asset allocation that excludes investments defined by the Fund's strategy statement.

Benefits

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

- **Endowment Investing:** The Trust was designed exclusively for excellence in the investment of long-term funds. Our investment process blends a diversified asset allocation with tactical manager selection. This rigorous 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 is on supporting 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 service eliminates the damaging conflicts-of-interest that can strain church relationships when members or their personal brokers provide investment services.