

DIOCESAN COMMON TRUST

The Diocesan Common Trust (or “DCT”) is a pooled investment fund designed to provide steady income and investment growth. It may be used to invest by congregations and organizations of the Diocese of Fond du Lac with little or no effort. An individual may not use the fund themselves, but are encouraged to give to create or add to a fund for the benefit of a congregation.

OVERSIGHT

The Trustees of the Diocese oversee the DCT. The services of JPMorgan have been employed to service as investment advisor.

WHAT THE DCT DOES

The DCT invests pooled assets for its participants. All funds invested benefit from economies of scale whether the amount of investment is small or large. The DCT market value is over five million dollars which decreases administrative costs and also increases the DCT’s ‘purchasing power’.



INVESTMENT STRATEGY



Like mutual funds, assets are pooled but accounted for individually. JPMorgan makes investment decisions under direction of the Trustees who review strategies at least annually. Investment strategy provides a balanced mix of equities and bonds with allowance for fluctuation based on market conditions.

DISTRIBUTIONS

Participants can elect to receive or not receive a distribution quarterly. The rate is set by the Trustees as equal to 1% of market value (4% per year).

RISK

Investments are subject to risk and could lose value. Past performance does not guarantee future results

The Diocesan Common Trust is designed to provide steady income and investment growth with little effort by the participant.

PERFORMANCE

Long-term performance over the past two decades has averaged about 7% per year (net of fees), matching or exceeding market indexes and increasing value above inflation.

AN EXAMPLE

A congregation investing \$5,000 ten years ago with no additional contributions or withdrawals would today have an investment worth \$7,500 and received about \$2,500 in distributions over the ten years.

ADMINISTRATION OF FUNDS

Funds are administered through the Diocesan Office as a service to the diocese with no fee charged to the DCT. To establish, add to or withdraw from a fund, contact the Diocesan Office for details.

INVESTMENT FEES

Current fees to JPMorgan (charged to funds on a pro rata basis) are less than 0.8% per year. The Trustees receive no compensation for oversight.

Diocesan Common Trust ***An Investment Vehicle***

- **that offers opportunity for individual giving to support the mission and ministry of the Church;**
- **that can provide a steady and regular revenue source to the congregation;**
- **that can build assets of the congregation to support local ministry today and into the future.**

Benefits

- **Little effort from the congregation to administer investments;**
- **Professional investment expertise and oversight regardless of the size of the investment, large or small;**
- **Lower fees as a pooled fund, especially when compared to other investment vehicles;**
- **Predictable and steady revenue stream;**
- **Probable long-term growth of assets, usually above the rate of inflation.**

THE **DIOCESE OF** **FOND DU LAC**



DIOCESAN **COMMON TRUST**

*An investment vehicle designed to
provide steady income and investment
growth for congregations of the Diocese.*

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