



INDIVIDUALLY MANAGED ACCOUNTS

BESPOKE INVESTING FOR
CHURCH ORGANISATIONS

ABOUT US

CCI ASSET MANAGEMENT IS A WHOLLY OWNED SUBSIDIARY OF CATHOLIC CHURCH INSURANCE. WE HAVE BEEN MANAGING CLIENT FUNDS SINCE 2000, AND CCI'S INVESTMENT PORTFOLIO FOR OVER 40 YEARS.

Across client and insurance portfolios, we have over \$2 billion in funds under management (as at 30/6/2021).

We aim to provide long-term investment performance for the benefit of Church, using investment principals consistent with Catholic values.

History

The CCI Investment Portfolio has been managed internally for over 40 years. This investment, along with insurance profits, CCI Asset Management's client investments, has generated more than \$328 million in distributions for Catholic entities. These distributions are used to support the Church in the form of dividends paid to shareholders and rebates to policyholders and investors.

CCI has a long and enviable track record of managing investments across multiple economic cycles. Further, given the extensive history in managing the assets of an APRA regulated insurer, the team is highly skilled in managing assets within a risk-constrained environment. This is what sets us apart from traditional asset managers.

Financial Strength and Security

CCI is the holder of an Australian Financial Services Licence (AFSL Number 235415), is regulated by the Australian Prudential Regulation Authority (APRA) and is an unlisted public company that meets the standards of operation and solvency required by Australian legislation. CCI Asset Management is an unlisted public company limited by shares and 100% owned by CCI and is a registered Charity with the Australian Charity and Not for Profit Commission (ACNC).

Charitable Investment Scheme

CCI Asset Management and the Trusts are recognised by ASIC as a charity within the meaning of that term in Regulatory Guide 87, issued by ASIC. ASIC Corporations Instrument 2016/813 treats the Trusts as charitable investment schemes. As a Charitable Investment scheme, the Trusts are exempt from fundraising, managed investment and licensing provisions of the Corporations Act 2001.

Exemption must also be granted to Individually Managed Accounts under the same Act (ASIC paragraph 926A(2)a of the Corporations Act 2001), meaning both the Trusts and Individually Managed Accounts are exempt from the requirement to hold an Australian Financial Services Licence.

A UNIQUE WAY TO ACHIEVE YOUR FINANCIAL GOALS

BECAUSE THE NEEDS OF EVERY INVESTOR ARE DIFFERENT, CCI ASSET MANAGEMENT OFFERS A BESPOKE INVESTMENT SERVICE TO ELIGIBLE CLIENTS.

Our experts will work with you to fully understand your financial goals and then create a one-of-a-kind investment portfolio to help you achieve them.

And you won't have to sacrifice your values for profits. We have a proven record of achieving competitive returns for our clients, while only investing in companies that align with Catholic values.

What's more, all our clients will share in the success of the company, with a proportion of profits reinvested into your portfolio.



OUR BESPOKE APPROACH TO YOUR FINANCIAL GOALS

WE TAKE THE TIME TO PERSONALLY
UNDERSTAND YOUR UNIQUE SITUATION
AND FINANCIAL GOALS.

We consider things like your need for growth, income, or capital preservation, and how you wish to balance risk against security. Only when we have the complete picture do we begin creating your investment strategy. Your portfolio is then tailored to achieve your specific set of requirements. Ours is a genuinely bespoke service producing one-of-a-kind investment portfolios for each and every client.

We base all our investment decisions on a patient, disciplined, and methodical analysis of economic and market fundamentals. This results in superior risk-adjusted returns.

The ongoing management of portfolios involves the assessment of a number of key factors such as interest rates, global market influences, other macroeconomics, and how these factors may impact the future expected return and volatility of your investment strategy.

We take care of the day-to-day management of your investment and make investment decisions on your behalf, in line with your return and risk preferences. This allows us to take advantage of investment opportunities as they arise.

We also have a comprehensive risk management process that runs parallel to our investment processes. This ensures we understand and manage risks at all points of the investment cycle. Nothing is left to chance.



ACHIEVE YOUR FINANCIAL GOALS WHILE STAYING TRUE TO YOUR VALUES

WHEN IT COMES TO MANAGING YOUR INVESTMENTS, WE UNDERSTAND THE UNIQUE NEEDS OF THE CHURCH BETTER THAN ANY OTHER INVESTMENT COMPANY IN AUSTRALIA.

We have a superior screening process to ensure your funds are invested in a socially responsible manner, and in accordance with Catholic values.

Our Individually Managed Account investments are first evaluated on the basis of investment fundamentals. The companies we consider investing in are then reviewed to ensure their activities are broadly consistent with Catholic values and principles. We may also invest in companies that support and sustain people in a socially just manner, and who conduct business in an environmentally sound way.

Where external fund managers are used, they are selected based on their ability to identify investment opportunities in companies producing or marketing products and services that support sustainable development, that are socially responsible in their corporate conduct, and that contribute to a more just society.

Here's an overview of how our Catholic Values screening policy works:

CATHOLIC VALUES POLICY



Excluded Industries

- ◆ Abortifacients and Contraceptives
- ◆ IVF & Foetal Stem Cell Research
- ◆ Armaments
- ◆ Pornography
- ◆ Gambling
- ◆ Tobacco
- ◆ Alcohol

Excluded Conduct

- ◆ Child labour
- ◆ Discrimination
- ◆ Corruption & Dictatorial Regimes
- ◆ Lack of labour rights
- ◆ Wages and conditions below min standard
- ◆ Environmental damage

Ongoing Client Engagement

- ◆ Client feedback
- ◆ Progressive policy

Ongoing Research

- ◆ Fossil fuels
- ◆ Thermal & brown coal (lignite)
- ◆ Direction from the Papal encyclical
- ◆ Further investment in renewables sector
- ◆ Modern slavery

GIVING BACK THROUGH OUR PROFIT SHARING PROGRAM

JUST LIKE OUR PARENT COMPANY,
CATHOLIC CHURCH INSURANCE,
CCI ASSET MANAGEMENT IS
COMMITTED TO GIVING BACK TO THE
CATHOLIC COMMUNITY.

To demonstrate our
commitment, all clients will share
in the success of the company
with a proportion of profits
reinvested into your portfolio.

It's something very few, if any, of
our competitors do. And it
highlights our dedication to
giving back to the Church
and Church entities.

INVEST IN EXPERTISE

A TEAM OF HIGHLY EXPERIENCED FINANCIAL EXPERTS GUIDES CCI ASSET MANAGEMENT.

The team has successfully managed CCI's own investment portfolio for more than 40 years, overseeing over \$2 billion in funds under management.

Our Investment Committee consists of industry leaders with expertise in the areas of investment management, law, auditing and governance. From the Board of Directors to our Executive Management team, you can be confident your investment is in safe hands.

Enhancing our capabilities

Our experts have access to a range of market-leading resources that enhances our ability to service your needs. These include:

- ◆ Institutional bond and money market deal flows
- ◆ In-depth market intelligence via research systems and industry networks
- ◆ In-house investment research and risk analysis
- ◆ Robust governance structure supported by a rigorous reporting framework.

Board



Gregory Cooper - BEc, FIA, FIAA Chairman

A CCI Board member since 2020, Gregory has actuarial consulting and funds management experience from across Asia Pacific and the UK. Former CEO of Schroder Investment Management Australia, he has also held Director roles for leading diversified financial services and investment companies such as Colonial First State Investments Limited. Affiliations include the NSW Treasury Corporation, and Chairman of the Financial Services Council (FSC).



Richard M Haddock - B.A, LLB, FAICD

Richard Haddock has been a CCI Board member for the last decade. He is Chairperson of CatholicCare, Commonwealth Managed Investments Ltd, Mary Aikenhead Ministries, and the Investment Committee of the Archdiocese of Sydney. He is also Director for the Catholic Superannuation and Retirement Fund, and Retirement Villages Group Ltd., and in 2012 was awarded a Member of the Order of Australia for his service to business.



Reverend Dr Philip Marshall - PH.D

Rev Dr Philip Marshall is Vicar General and Moderator of the Curia of the Adelaide Archdiocese. He has played a significant role in establishing the Hectorville Catholic Community, which places a strong focus on the involvement of the whole community in the life of the Church and neighbourhood. He is a Doctor of Philosophy, and his focus of study in Canada was the well-known Dominican theologian Father Jean-Marie Tillard.



Noel Condon

Noel joined the CCI Board in October 2020. His extensive sector expertise includes insurance and reinsurance markets across Europe and Asia Pacific. His most recent role was as CEO of AIG in Australia. Noel continues to build strong networks and relationships in financial services and has served on other boards throughout his career. In addition to his role on the Board for CCI, he is an Independent Non-Executive Director for Unimutual.

Investment Team



William Manuel - BBus, ADFP, Head of Asset Management

William joined CCI in 2016 with more than 33 years market experience across banking and insurance institutions in Australia and the UK. He has previously worked for Zurich Ltd, ING, MLC UK, Quilter Cheviot Investment Management UK. As Head of CCI Asset Management, William has primary responsibility for building the strategic direction and asset management capability within the business.



Ruvimbo Tagwira - Head of Strategic Finance

Ruvimbo is an actuary and general manager with expertise in insurance and superannuation. Previously, she was the Head of a portfolio of financial services businesses in six countries. She holds a Masters degree in Management (MSx) with Stanford University, and a Masters in Actuarial Science with the University of Cape Town.



David Smith - National Business Development Manager

With more than 18 years' experience in finance, David is responsible for managing, developing and broadening CCI Asset Management's client relationships. David joined CCI Asset Management in 2011 and has a wealth of experience having previously spent time as a Sales and Relationship Manager for NAB/MLC.



Vinny Le - Portfolio Manager

Vinny joined CCI in 2018 as portfolio manager for CCI and CCI Asset Management portfolios. With over 17 years of investment market experience, Vinny previously worked at Medibank Private and QBE Insurance as Portfolio Manager of cash and fixed income.



David Chen - BCom, MappFin, Quantitative Analyst

David joined the CCI Asset management team in August of 2016 and performs investment analysis to identify potential buy and sell opportunities. He also assists with producing and monitoring risk analytics for the portfolio and is responsible for providing analytical assistance to support the implementation of investment strategy and portfolio management decisions. David has 5 years of experience with his most recent position as a financial services consultant in the UK.



GETTING STARTED

OUR INDIVIDUALLY MANAGED ACCOUNTS
OFFER A GENUINELY BESPOKE
APPROACH TO INVESTING.

If you want competitive returns while staying true to Catholic values,
plus a proportion of profits reinvested in your portfolio, now's a great
time to start investing.

Please contact:

William Manuel

Head of Asset Management

Mobile: 0409 275 751

Email: william.manuel@cciassetmanagement.org.au

David Smith

National Business Development Manager

Mobile: 0408 663 288

Email: david.smith@cciassetmanagement.org.au



Catholic Church Insurance Limited
ABN 65 006 685 856

CCI Asset Management
Customer Service
1300 655 220
www.cciassetmanagement.org.au