

Firm Overview and Impact

CCM Highlights

- **Impact Investing Since:** August 1999
- **Headquarters:** Fort Lauderdale, FL
- **Assets:** \$6.3 billion
- **Impact:** \$17.2 billion since inception invested in impact initiatives on behalf of clients
- **Clients:** Banks, endowments, faith-based, foundations, healthcare, high net worth, non-profits, and public funds

Fixed Income Impact Investing Strategies

Mutual Fund	<ul style="list-style-type: none"> • CCM Community Impact Bond; Tickers: CRAIX/CRANX/CRATX (Mutual Fund)
ETF	<ul style="list-style-type: none"> • CCM Affordable Housing MBS ETF
Separate Accounts	<ul style="list-style-type: none"> • Impact Core Fixed Income • Impact Mortgage-Backed Securities • Impact Securitized • Impact Tax-Exempt Municipals



Mission

Our mission seeks to deliver superior risk-adjusted returns through investment strategies that contribute to positive environmental and social outcomes.



Vision

Our vision is to be the premier impact investing manager with the highest level of client service and impact transparency.



Philosophy

We believe a fully integrated impact portfolio can deliver strong financial performance while simultaneously having positive long-term environmental and social outcomes.

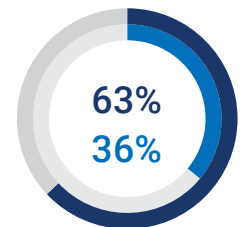
For additional information on CCM and our impact investment strategies, read our [2024 Impact Report](#).



Diversity, Equity, and Inclusion (DEI)

CCM is committed to the principles of DEI. We believe incorporating DEI policies and practices enhances results, and as such, we facilitate diversity in employee hiring, training, and promotion.

All Employees



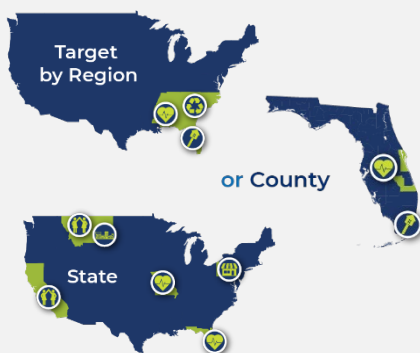
■ Women
■ People of Color

Customizable Impact and Reporting

Our unique customizable fixed income impact strategy allows clients meeting minimum requirements to align their investment capital in one of three ways:

Impact by Geography

When a client selects impact by geography, the investments will be in their targeted area(s), which can be as narrowly defined as a county, and support at least one or more of CCM's impact themes.



or Impact by Theme

When a client selects customization by impact theme, the investment(s) will support those themes and can be located nationwide.



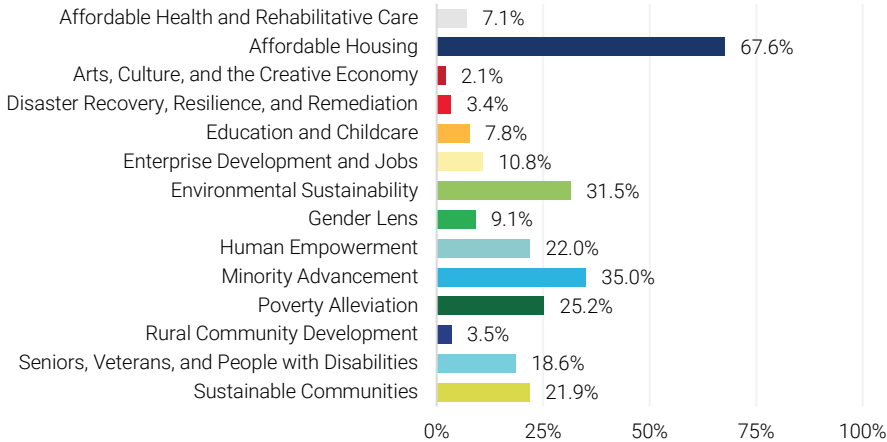
or Impact by Initiative

When a client selects customization by impact initiative, the investments will specifically support the goals of the respective initiative nationwide.



Impact by Theme

The chart below shows the firm’s fixed income holdings and their alignment with our impact themes as of 12/31/24. One investment can align with multiple themes. Impact by theme is calculated using the current face value of individual securities (original par value minus any principal paydowns, if applicable). Each security’s contribution is counted in the impact themes it supports. Percentages are based on total portfolio exposure, including cash holdings.



Impact by Initiative

The data below shows cumulative impact invested in our two impact initiatives on behalf of clients from their respective inception dates to 12/31/24.



Invested **\$2.9 billion** in Minority CARES since its launch in June 2020

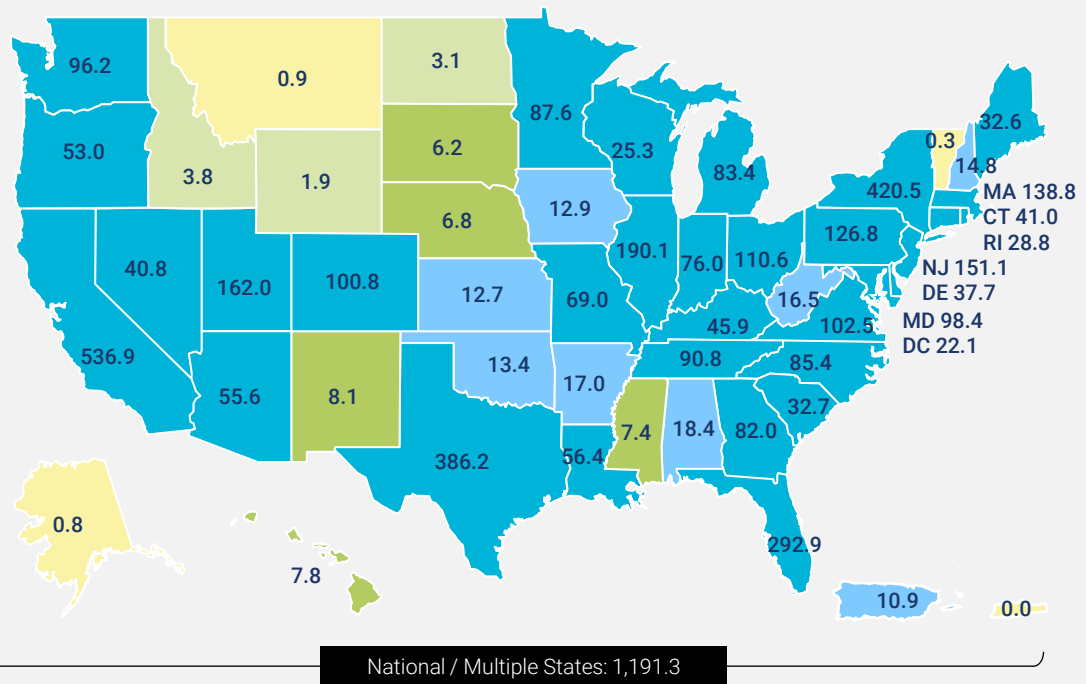


Invested **\$253.2 million** in First-Time Homebuyer since its launch in February 2024

Impact by Geography

In \$Millions

The map shows current fixed income holdings by state as of 12/31/24. Holdings in the Composite that are not state specific fall in National/Multiple States. Impact by geography is calculated using the current face value of individual securities (original par value minus any principal paydowns, if applicable) and reflects the locations positively impacted within the fixed income holdings. Securities classified as having national exposure include those without specific impact locations provided. Percentages are based on total portfolio exposure, including cash holdings.



Community Capital Management, LLC (CCM) is an investment adviser registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. Registration as an investment adviser does not imply a certain level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the adviser. Past performance is not indicative of future results. CCM has distinct investment processes and procedures relating to the management of investment portfolios. Most of the firm’s strategies are customized, rather than model-based, and utilize an innovative approach to fixed income investing by combining the positive societal outcomes of impact investing with rigorous financial analysis, an inherent focus on risk management, and transparent research. Bonds are subject to interest rate risk and will decline in value as interest rates rise. A sustainable investment strategy which incorporates impact investing criteria may take into consideration factors beyond traditional financial information to select securities, which could result in relative investment performance deviating from other strategies or broad market benchmarks, depending on whether such sectors or investments are in or out of favor in the market. Further, impact strategies may rely on certain values-based criteria to eliminate exposures found in similar strategies or broad market benchmarks, which could also result in relative investment performance deviating. Impact figures mentioned are approximate values. Any third party links, trademarks, service marks, logos and trade names included in this content are the property of their respective owners. The inclusion of a third party link is provided for reference and does not imply an endorsement or, association with, or adoption of the site or party by us. Acceptance of this material constitutes your acknowledgement and agreement that the Advisor does not make any express or implied representation or warranty as to the accuracy or completeness of the information contained herein and shall have no liability to the recipient or its representatives relating to or arising from the use of the information contained herein or any omissions therefrom.