

# Customizable Impact

Community Capital Management's (CCM) market-rate impact core fixed income strategy has provided client customization for 25 years. The strategy launched in 1999, initially for banks looking for CRA-qualifying investments in their geographic regions and has grown over time to help other types of investors looking to further align their impact investing objectives within the liquid fixed income segment of their portfolios. Clients can customize their investment in the CCM Community Impact Bond (CIB) Fund Institutional Shares (Ticker: CRANX) or in a separately managed account.

## CCM's Diverse Client Base



Banks



Foundations



Faith-Based



Healthcare



High Net  
Worth



Insurance



Nonprofits



Pensions

## Investment Vehicles

- **Mutual Fund (CRANX):** Clients invested in the Fund complete an impact customization form specifying their impact theme(s), initiative(s), or geographic region(s).
- **Separate Account:** Clients invested in a separate account complete an investment management agreement, which includes specifying their impact theme(s), initiative(s), or geographic region(s).

## Impact Reporting

As a pioneer in impact investing, CCM has created a proprietary impact model and reporting system where we track and monitor the positive environmental and/or social impact attributes of our investments. CCM offers personalized impact reports to clients meeting certain criteria. Customization ensures that clients receive relevant and meaningful information that aligns with their specific interests and values.

Impact reports detail a variety of impact metrics and outcomes. They also include impact narratives which share real-world examples illustrating the positive outcomes of clients' investments. Narratives help stakeholders understand the human and environmental impact behind the numbers.

By focusing on these elements, CCM looks to ensure that its investments make measurable positive impacts on society and the environment, while also meeting the financial goals of clients.

## Customizable Impact Options

### Impact by Geography

Investments can target geographic regions down to the county level. Investors can choose multiple geographies within different counties, states, and/or regions with the investments supporting a variety of CCM's impact themes.



or

### Impact by Theme

Investments can target one or more of the firm's impact themes. When a client selects this option, each investment will align with at least one of those specified impact themes. These investments can be anywhere in the U.S.

Target One  
Impact Theme



or Multiple Impact Themes



For full descriptions of  
themes, click [here](#)

or

### Impact by Initiative

Investments can target one or both of our impact initiatives: Minority CARES or First-Time Homebuyer. These investments can be anywhere in the U.S.



For more information on  
our initiatives, click [here](#)

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 for institutional clients. The firm's strategies are customized, rather than model-based, and utilize an innovative approach to fixed income by combining the positive societal outcomes of impact and environmental, social, and governance (ESG) 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. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. A sustainable investment strategy that incorporates ESG criteria may result in lower or higher returns than an investment strategy that does not include such criteria. Impact figures mentioned are approximate values. Opinions, estimates, forecasts, and statements of market trends are based on current market conditions and are subject to change without notice. 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 there from. Any of the securities identified and described herein are for illustrative purposes only. Their selection was based upon nonperformance-based objective criteria, including, but not limited to, the security's social and/or environmental attributes. It should not be assumed that the recommendations made in the future will be profitable or will equal the performance of the securities identified. Impact figures mentioned are approximate values. For a full list of relevant disclosures, please visit <https://www.ccminvests.com/regulatory-disclosures/>

The Fund is distributed by SEI Investments Distribution Co., which is not affiliated with Community Capital Management, LLC. Investing involves risk, including possible loss of principal. Bonds and bond funds will decrease in value as interest rates rise. The Fund is not diversified. There is no guarantee the objective of the Fund will be achieved.

**Carefully consider the Fund's investment objectives, risks, charges, and expenses. This and other information can be found in the Fund's prospectus, which can be obtained by calling 866-272-0007. Please read it carefully before investing.**

This fund involves impact and ESG Risk. The Adviser may select or exclude securities of certain companies for reasons other than performance and, as a result, the Fund may underperform other funds that do not use an impact and ESG screening process. Impact and ESG investing is qualitative and subjective by nature. There is no guarantee that impact and ESG criteria used by the Adviser will reflect beliefs or values of any particular investor.

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