# CATHOLIC VALUES PORTFOLIO

STRATEGICALLY MANAGING THE ENVIRONMENT OF CHANGE™

RICH INVESTMENTS™

# Portfolio Objective

Employing Tactical or Dynamic Asset Allocation, our Catholic Values Portfolios are designed specifically for morally responsible investors who are looking for financially sound investments in mutual funds that do not violate the core teachings of the Roman Catholic Church.

While the portfolios each possess their own investment objective, each portfolio seeks to achieve its investment objective by investing in the Ave Maria family of no-load mutual funds. Furthermore, the portfolios may emphasize growth, value, income, or a combination of investing

*Designed specifically for morally responsible investors*

styles based on the Rich Investments, Inc. Relative Strength Momentum Model and current market conditions.

Rich Investments, Inc. Catholic Values Portfolios take a pro-family approach to investing. The Ave Maria mutual funds use a proprietary screening process that examines corporate compliance with Catholic teaching regarding abortion, pornography, and policies that undermine the Sacrament of Marriage. Underlying investments are made only in companies whose operations do not violate the core teachings of the Roman Catholic Church, as determined by the funds' Catholic Advisory Board.

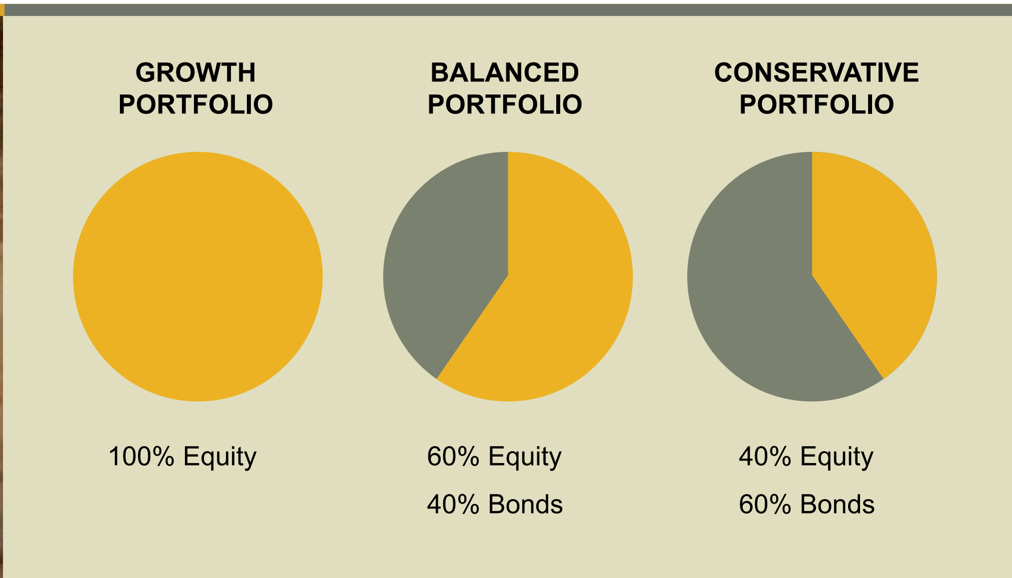
# Portfolio Discipline

Our investment strategy is objective and employs our proprietary Relative Strength Momentum Model that is both quantitative and computer driven.  We use our methodology to evaluate the Ave Maria family of no-load mutual funds based on several measures of price momentum and risk.  We then invest in the fund or funds showing the best relative strength for the current market conditions.

**Portfolio Manager**
Matthew R. Falvey

**Custodian**
Schwab Institutional

**Fee Structure**
$100,000+
billed quarterly at 0.35%
(1.4% annually)




# Portfolio Options

Catholic Values  Growth Portfolio:  May be appropriate for long-term investors who are willing to accept an above-average level of market risk associated with investing in a portfolio that depends largely on the value of common stock holdings.

Catholic Values Balanced Portfolio:  May be appropriate for long-term investors who are willing to accept an average level of market risk associated with investing in a portfolio that depends  largely on the value of common stock holdings and some fixed income investments.

Catholic Values Conservative Portfolio:  May be appropriate for investors seeking growth of capital and current income consistent with the assumption of a low to moderate level of market risk associated with investing in a portfolio that depends largely on the value of fixed income securities.

# Investment Strategies to Fit Your Changing World

It's a new era – The Information Age has evolved into The Creative Age. New ideas, new capabilities, and new challenges abound. It's a world of constant and ever increasing change, unprecedented in human history. It's important to understand this environment of change in which we live and work. This understanding forms the foundation of critical and insightful decision making, which is vital to successful financial planning and investment strategy.

At Rich Investments, we are forward-looking money managers who grasp the ramifications of trend changes and inter-market relationships. We believe that successful investing involves more than just selecting a stock, bond, or mutual fund. Successful investing is, by necessity, active and dynamic. Different investments and asset classes come into, and go out of favor, at different times in the business and economic cycles. Our model of portfolio management compensates for changing market and economic conditions, fluctuating interest rates and currency exchange rates, rising and falling commodity prices, turbulent geopolitical conditions, and rapidly changing global demography trends. Thus, our dynamic model enables us to make important adjustments to our clients' portfolios as investing conditions change.

STRATEGICALLY MANAGING THE ENVIRONMENT OF CHANGE™

RICH INVESTMENTS™

Strategically Managing
The Environment Of Change

Rich Investments understands and embraces the concept of change. We believe that our role is to help our clients develop strategies and tactics to manage their financial affairs in a world of constant change. Our goal is to help families live rich lives, by providing financial foresight and real world wealth management. We would like the opportunity to meet with you to discuss your needs. Let us help you strategically manage the environment of change.

**Rich Investments, Inc.**
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*A federally regulated investment advisory firm, registered with the Securities and Exchange Commission under the Investment Advisors Act of 1940.*