



## An Exciting Investment Opportunity

When you participate in the Habitat Investment Program by purchasing a Community Investment Note, you are not only making an investment for your own future, you are also investing in an organization that makes homeownership possible for families around the world, everyday.

## Invest in Habitat for Humanity.

With the Habitat Investment Program, investors earn a fixed financial return while generating real-life returns that are measured in homes built, families served and lives changed. You select the interest rate and the term of the loan from the choices provided in the application process.

To create the Habitat Investment Program, Habitat for Humanity has joined with Calvert Foundation.\* The investments, known as Community Investment Notes, are not obligations of, or in any way guaranteed, by Habitat for Humanity.

For more information about this program, including how you can participate, visit [www.habitat.org/invest](http://www.habitat.org/invest).

\* Through this program with Habitat for Humanity, Calvert Social Investment Foundation, a 501(c)3 nonprofit, offers the Community Investment Note, a 1-10 year note earning up to 2 percent interest. The Note is subject to certain risks, is not a mutual fund, is not FDIC or SIPC insured, and should not be confused with any Calvert Group-sponsored investment product. This is neither an offer to sell nor a solicitation of an offer to buy these securities; the offering is made only by the prospectus, which should be read before investing.

[www.calvertfoundation.org/habitat](http://www.calvertfoundation.org/habitat)



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## Habitat for Humanity Investment Program

Investing in Habitat for Humanity is now possible through the Habitat for Humanity Investment Program. The Habitat Investment Program brings together the financial benefits of an investment with the ability to create real social impact.



## Invest in Families.

Habitat for Humanity partners with families in need to help them achieve their dream of home ownership.



## Invest in Communities.

Habitat homes make a difference, not only in the lives of the homeowners, but in the lives of their families, friends and neighbors.



## Invest in Hope.

A Habitat home is more than just a place to live—it is a solid foundation on which a family can build a better future. Habitat homes open doors of opportunity for families around the world.

# An extraordinary mission

### **Every day, we encounter families in need.**

Millions of people around the world are in need of simple, decent shelter. Now there is a way to invest in an organization that is working to bring an end to poverty housing.

When you participate in the Habitat Investment Program, the full value of your principal is lent out to Habitat affiliates to help accelerate their building efforts. As loans are repaid, the

capital is lent out again, multiplying the social impact of your investment.

When your investment matures, you can collect principal and interest, or choose to reinvest.

**Participating in the Habitat Investment Program is an investment in the strength of people.**





**invest**  
in communities

**Your investment will create real-life returns!**

Investing in Habitat for Humanity is now possible through the Habitat Investment Program. Your investment will help Habitat open doors of opportunity for families in need.

The Habitat for Humanity Investment Program is facilitated by Calvert Foundation Community Investment Notes.

**Yes! I want to invest to end poverty housing.**

**I'm investing** \$\_\_\_\_\_ (minimum \$1,000) in a Community Investment Note for a term of:  
 1 year  3 years  5 years  7 years  10 years

**I choose my interest rate to be:**  
 0%  0.5%  1%  1.5%  2%

**In addition to my investment:**  
I'd like to make a tax-deductible donation to support the mission of Habitat for Humanity:  
 \$25  \$50  \$100  Other amount: \$\_\_\_\_\_

**How did you learn about the Habitat Investment Program?**  
 Information on Habitat Web site (www.habitat.org)  
 Calvert Foundation  
 Financial adviser  
 Friend or relative  
 Other \_\_\_\_\_

**Stay informed:**  
 Yes! Send me materials electronically when possible.  
 Yes! Subscribe me to Habitat Extra, Habitat's monthly e-newsletter.  
 Yes! Subscribe me to The Junction, Calvert Foundation's monthly e-newsletter.

My e-mail address is:  
\_\_\_\_\_

*Please fill out application and read the detailed information on the reverse side of this form.*

*Mail completed application to:*



7315 Wisconsin Avenue, Suite 1100W, Bethesda, MD 20814  
habitat@calvertfoundation.org | www.calvertfoundation.org/habitat

DETACH AND RETURN THIS COMPLETED FORM WITH YOUR INVESTMENT

## Community Investment Note Application

Please print clearly. If you have any difficulty filling out this form, call Calvert Foundation for assistance, toll-free at (800) 248-0337. Please make checks payable to Calvert Foundation.

### Individual or Institution:

Mr.  Ms.  Mrs.  Dr.  Other \_\_\_\_\_

First \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last \_\_\_\_\_

Social Security or Taxpayer ID# \_\_\_\_\_

Date of Birth MM/DD/YYYY \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone (required) Business Phone \_\_\_\_\_

E-mail \_\_\_\_\_

### Joint Investor or Institutional Officer:

Mr.  Ms.  Mrs.  Dr.  Other \_\_\_\_\_

First \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last \_\_\_\_\_

### Trust:

Please include a copy of the trust documents

If the account has more than one name, give the Social Security Number of the actual owner of the account or, if a joint account, the first person listed. For the custodian account of a minor (Uniform Gift/Transfer to Minor's Act), give the Social Security Number of the Minor.

I acknowledge receipt of information regarding the policy binding my investment in Community Investment Notes. I agree to be bound by these terms.

As required by law and under penalties of perjury, I certify that (1) the Social Security or other taxpayer identification number (TIN) provided on this form is my correct TIN, and (2) currently I am not under IRS notification that I am subject to back-up withholding. (Please strike out clause (2) if you are currently under notification.) If the correct TIN is not supplied, the Foundation is required to withhold 28 percent of dividends and/or redemption, and your account may be closed. The IRS does not require your consent to any provision of this document other than certifications to avoid back-up.

Individual, Trustee or Officer Signature Date \_\_\_\_\_

Joint Signature Date \_\_\_\_\_

### Optional:

Broker Name \_\_\_\_\_

Company Phone \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**THESE SECURITIES ARE EXEMPT FROM FEDERAL REGISTRATION AND HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE SECURITIES AND EXCHANGE COMMISSION OR ANY STATE SECURITIES COMMISSION, NOR HAS THE FEDERAL OR ANY STATE SECURITIES COMMISSION PASSED ON THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.**

**COMMUNITY INVESTMENT NOTES ARE UNSECURED OBLIGATIONS AND ARE NOT DEPOSITS OR OBLIGATIONS OF, OR GUARANTEED OR ENDORSED BY, ANY BANK, AND ARE NOT INSURED BY THE FDIC, SIPC OR ANY OTHER AGENCY.**

**CALVERT SOCIAL INVESTMENT FOUNDATION, INC.** ("Calvert Foundation" or "the Foundation"). Community Investment Notes are issued by Calvert Social Investment Foundation, Inc., a Maryland corporation established September 20, 1988. The Foundation is a 501(c)(3) nonprofit organization dedicated to the mission of promoting the consideration of social factors in the investment process and encouraging the flow of investment resources to disadvantaged communities.

The **COMMUNITY INVESTMENT NOTE PROGRAM** was designed in 1995 to address the social and economic needs of the disadvantaged. Through the Foundation, the program is designed to work with the organizations that can make a tremendous difference through economic and social empowerment in the lives of people in various communities, both in the United States and abroad. Up to 50 percent of the Foundation's loans are made to organizations outside of the United States.

The program achieves its goal by making loans at below-market rates to community-based organizations. These organizations, in turn, work in underserved communities to support the development of businesses, jobs, housing and social services. The Note program is funded by individual investors, as well as program-related investments, grants and loans from The John D. and Catherine T. MacArthur Foundation, The Rockefeller Foundation, the Fannie Mae Foundation, Washington Mutual Bank, Acacia Life Insurance Company, Ameritas Life Insurance Corp., among other institutional supporters.

**COMMUNITY INVESTMENT NOTES** (CI Notes) are issued to investors who invest for specific terms with the expectation of a fixed rate of return. CI Notes are subject to certain risks as disclosed in the prospectus, which should be read before investing. There are added risks associated with making loans abroad, such as limited availability of information, currency fluctuation and risks relating to political and economic conditions.

While Calvert Foundation has established criteria in order to determine which organizations are most likely to benefit from loans and still maintain their repayment obligations, and procedures have been put in place to monitor repayment progress, there can be no guarantee that the organizations will be able to make payments as scheduled. Community Investment Notes are senior to subordinated program related investments, guarantees, net assets and loss reserves. However, there remains some risk that defaults or untimely payments of loans may result in Calvert Foundation having insufficient subordinated debt or loan loss reserves to satisfy all outstanding notes.

**ADDITIONAL INFORMATION** containing more detail about the program may be obtained free of charge by calling (800) 248-0337. To purchase a Community Investment Note or service existing accounts, call (800) 248-0337. The Foundation will send you documentation containing information about its structure, including directors, officers and financial information. The documentation contains detail about the due diligence factors Calvert Foundation takes into account in connection with the loans it considers, and it discusses risk management monitoring and reporting. Also included is the information on loan renewals and increases, the periodic review process for existing loans, and portfolio management factors such as diversification, interest rates and loan fees, cash management, net worth analysis and loan loss reserves.

**IMPORTANT NOTICE**—The USA PATRIOT Act: Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open a Community Investment Note we will verify the following information: your name, address, date of birth and potentially other identifying information.

**COMMUNITY INVESTMENT NOTES ARE ISSUED BY CALVERT FOUNDATION AND ARE NOT MUTUAL FUNDS. COMMUNITY INVESTMENT NOTES SHOULD NOT BE CONFUSED WITH ANY CALVERT GROUP, LTD.-SPONSORED INVESTMENT PRODUCT.**