Calvert Foundation’s Community Investment Note® is a fixed income product that invests in a global portfolio of intermediaries and funds that finance mission-driven organizations. It blends financial, social, and environmental returns into one convenient product.

- Non-correlated fixed income
- Meaningful social and environmental returns
- Low minimums
- 100% repayment of principal and interest since 1995

**Portfolio Diversification**

Calvert Foundation’s portfolio consists of intermediaries and funds that finance social enterprises, nonprofits, and mission-driven organizations. Best-in-class credit risk management has contributed to a less than 1% portfolio loss rate since 1995.

**Impact Sectors**

- 16.9% Affordable Housing
- 27.3% Community Development
- 5.6% Education
- 1.1% Environmental Sustainability
- 6.3% Health
- 21% Microfinance
- 3.8% Renewable Energy
- 15.3% Small Business
- 2.6% Sustainable Agriculture

**Geographic Impact**

- 69.3% Domestic
- 30.7% International

**Investment Stats**

- Current number of investors: 4,000+
- Total number of investors: 18,000+
- Total Notes purchased: Over $1.5 billion
- Investor repayment rate: 100%

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Calvert Social Investment Foundation, a 501(c)(3) nonprofit, offers the Community Investment Note, which is subject to certain risks, is not a mutual fund, is not FDIC or SIPC insured, and should not be confused with any Calvert Investments-sponsored investment product. Any decision to invest in these securities should only be made after reading the prospectus or by calling 800.248.0337. Due to Blue Sky regulations, the current offering of the Community Investment Note is unavailable in Arkansas and Washington.
## Social and Environmental Performance

Annually, we collect social and environmental performance data from our portfolio borrowers using indicators from Aeris, the IRIS database, the CDFI Fund, and other sources. We blend this data with stories from borrowers to produce our Impact Report. In 2015 alone, Calvert Foundation’s borrowers created these outcomes:

- **46,438** Affordable Housing Units Created or Preserved
- **91,541** Jobs Created or Preserved
- **9,816,812** Microfinance Customers Served

## How to Invest

<table>
<thead>
<tr>
<th>BROKERAGE ACCOUNT</th>
<th>DIRECT</th>
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<tr>
<td>$1,000 minimum</td>
<td>$20 minimum</td>
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Notes can be purchased in brokerage accounts by calling your fixed income desk with the CUSIPs that accompany each offering. The latest offerings are available at [www.calvertfoundation.org/invest#Brokerage](http://www.calvertfoundation.org/invest#Brokerage).

Notes can be purchased online at [invest.calvertfoundation.org](http://invest.calvertfoundation.org) starting at $20, or through an application and check with a minimum of $1,000. Download an application at [www.calvertfoundation.org/invest](http://www.calvertfoundation.org/invest).

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Calvert Foundation’s reputation and solid investments in causes that improve the planet and its inhabitants makes it a natural for my investments.

—INVESTOR FROM CONNECTICUT