



Dear Investor

For over 39 years the Catholic Development Fund (CDF) of the Catholic Diocese of Hamilton has been a place Catholics and others can safely invest their money and demonstrate their faith at the same time.

The CDF pays interest on deposits and reinvests these funds with the margin being used in the Catholic Diocese of Hamilton to support the religious and charitable objectives of the Diocese. These include helping fund our chaplaincies (prison, hospital, tertiary education, ethnic), pastoral care in the Diocese, Meinga Ākonga, marriage preparation/tribunal, youth ministry, religious education in schools, diocesan archives, social justice and more.

The CDF is vital to helping fund the Diocese. A sincere thank you if you are already a depositor with us, and thank you in anticipation should you become a first-time depositor. All deposits are very much appreciated.

It's because of this importance of the CDF to the Diocese, and the income it generates, that my staff have invested considerable time and expense transitioning the CDF to the new Financial Markets Conduct Act, effective 1 December 2016. This transition allows our CDF to continue holding 'debt securities' - that is, deposits from the public, and other entities not owned by myself. The Hamilton CDF is the only New Zealand CDF currently approved to hold school Boards of Trustee deposits, and only one of two New Zealand CDFs that is approved to hold debt securities, the other being the Christchurch CDF.

So you can still deposit with the CDF and support the Diocese, the Catholic Church and the Kingdom of God. Furthermore, our investment policy is not to re-invest depositors' funds in purposes contrary to Catholic teachings such as gambling, cigarette manufacturing, ammunition, firearms dealers, companies linked to abortion, to name a few.

If you share our values and wish to contribute to our shared mission please read the product disclosure statement (PDS) and contact our CDF. You can also view the PDS and Trust Deed, by visiting the CDF page on our diocesan website: www.cdf.cdh.nz or the New Zealand Companies Office website: www.business.govt.nz/disclose

Thankyou. God bless you.

+ *Steve Lowe*

✠ Steve Lowe
BISHOP OF HAMILTON