



Diocesan Financial Partners:

New Ideas for New Funding

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DFP **DIOCESAN FINANCIAL PARTNERS**

SOLVING YOUR DIOCESAN FINANCING NEEDS

Diocesan Financial Partners (DFP) is a strategic network of firms focused on structuring and executing financing solutions for Catholic entities

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CAPITAL**

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attorneys at law

Funding Solutions
Design & Modeling

Bond Counsel
Credit Facility Design

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- 1 Lower Your Cost of Borrowing –
Diocesan Schools Borrow at 1.97%**

- 2 Monetize Excess Real Estate Assets –
99 Year Ground Leases**

- 3 Obtain Immediate Cash –
Re-Insured Charitable Gift Annuities**

- 4 Have Donors Fund Your Projects –
Donor Bonds and Planned Giving**

Donor Environment: An intimidating challenge

Record volatility in equity and bond markets
Starved for yield in fixed income

Borrowing Environment: A historic opportunity

Refinance debt and finance new projects
Catholic school bond, 1.97% fixed rate for 15 yrs

Structured Gifts provide mutually beneficial gains

For Donors:

Provides improved yield

For Borrowers:

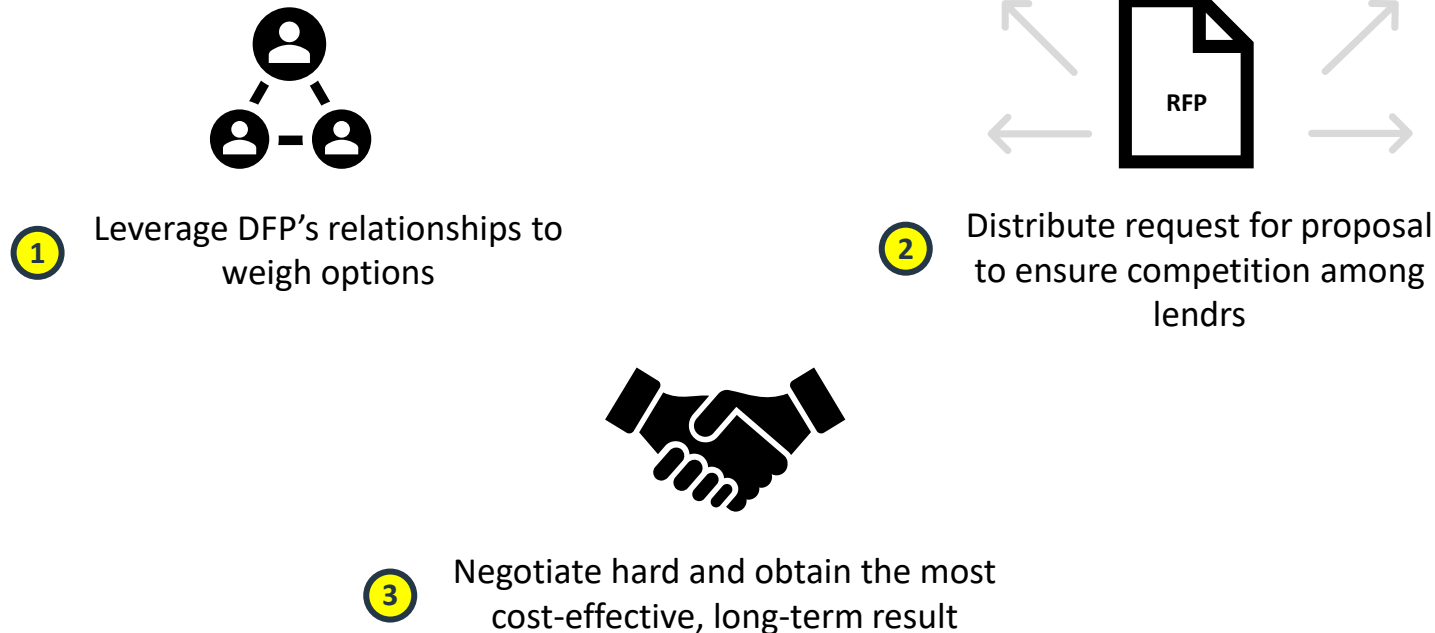
Covers organization's "funding gap"

The Need:



The Strategy:

Take advantage of historically low rates to finance new efforts or refinance existing debt while ensuring Diocese obtains best available rates and conditions by disseminating requests for proposals (RFP) widely



- Create and negotiate RFP process
- Create "unified credit facility"
- Integrate team for on-time closing

The Result

- Borrower friendly terms
- Multiple proposals received
- Built-in giving capacity
- Lock-in 1.97% rate for 15 years

The Need:

Aging diocesan properties require immediate funds for needed capital improvements. The Diocese does not want to permanently relinquish valuable property ownership through a sale.

The Strategy:

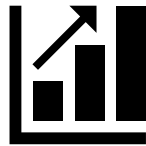
A 99 year ground lease allows the Diocese to alleviate tension between preserving real estate assets, obtaining cash flows to current initiatives, and maintaining purchasing power into future



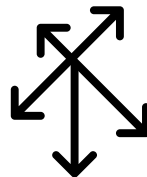
1 Lease the ground to private developer for 99 years



2 Use lease payments to repay debt needed to finance capital projects



3 Embedded, periodic increase in lease payments preserves “purchasing power” over time



4 Future lease payments provide “annuity-like” benefit to Diocese to enlarge scope of funded projects

DFP’s Role

Analyze lease cash flows

Create “unified credit facility”

Assist in developer meetings

Determine supportable debt amount

The Result

Land reverts to Diocese post-lease

“Free-up” revenue for other uses

Lease funds capital improvements

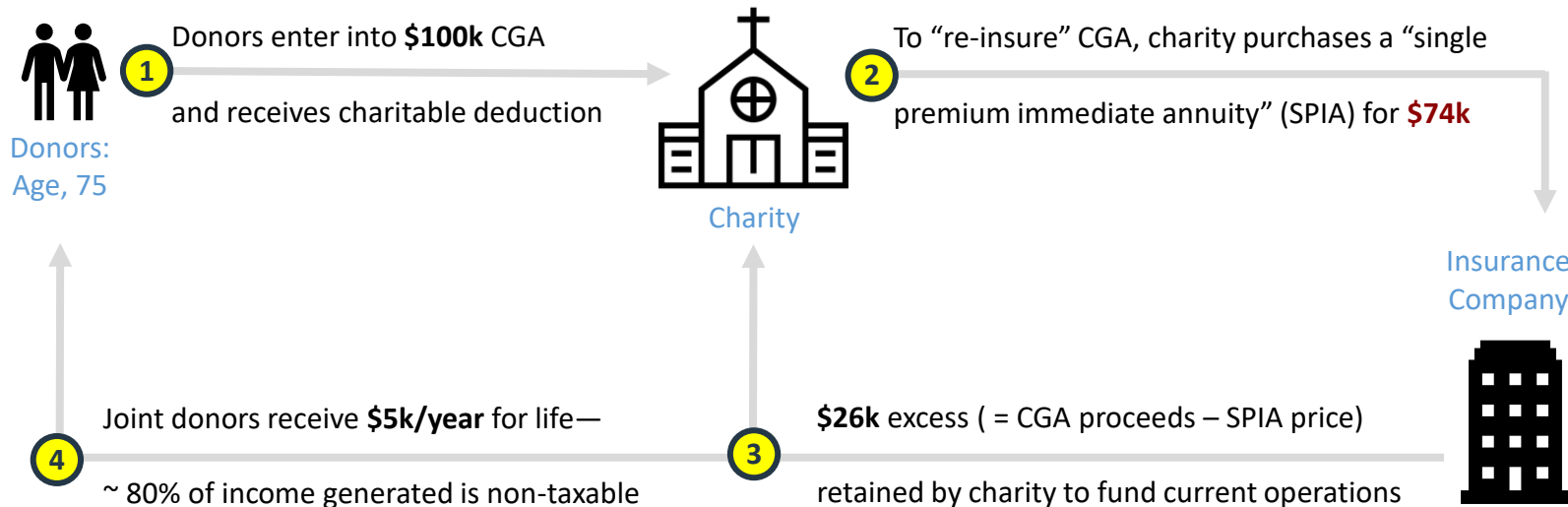
Lease payments provide stable revenues

The Need:



The Strategy:

The Re-Insured Charitable Gift Annuity (CGA) is better than traditional annuities because it removes (1) **longevity risk** and (2) **solvency risk** while reducing administrative burden on non-profit's back office



The Result

- Design campaign
- Create collateral material
- Assist in donor meetings
- Aid in post-campaign administration

- Valuable tax benefits
- Reduce volatility of cash flows
- Reliable distributions to budget
- Source of lifetime income for donors
- Provide estate information to donors

The Need:

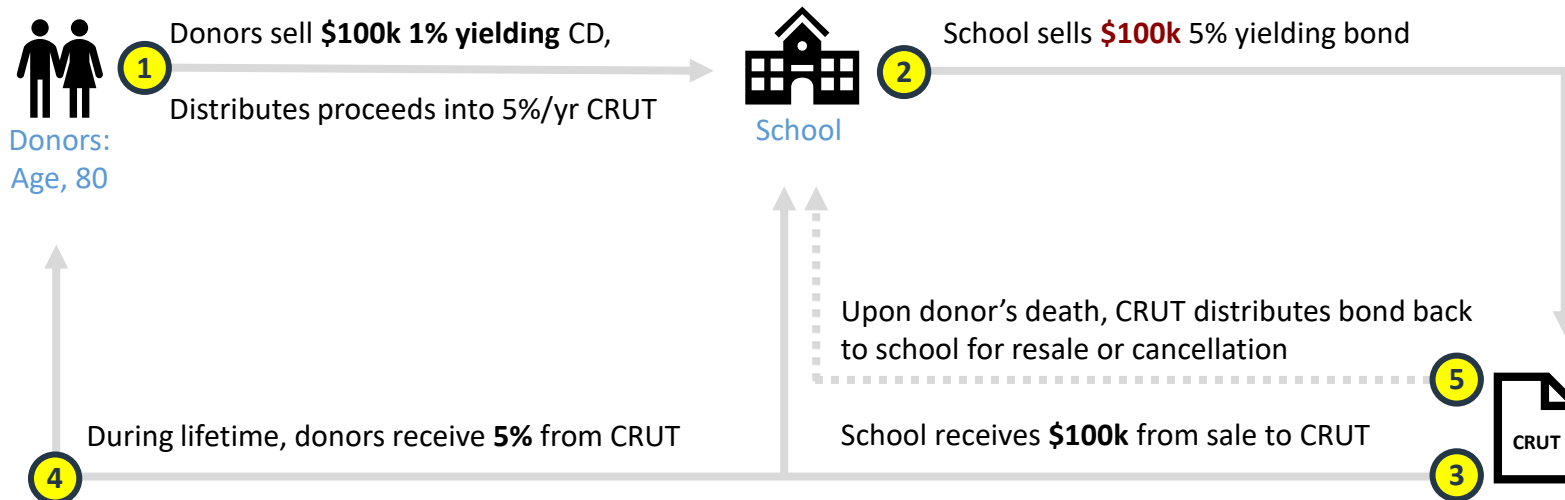


- Complete bond issuance
- Create program documents
- Assist in benefactor meetings

The Strategy:

The donor-bond "Charitable Remainder UniTrust" (CRUT) improves upon the tradition CRUT by allowing charity to access **100%** of proceeds upon initial funding and by facilitating the "donating back" of bond

The Result



- "Interest only" financing
- Proceeds immediately available
- Bond "donated back" to school
- Gift provided during donor's lifetime
- Source of lifetime income for donors



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