



BOB GEPPNER ON ANYTHING IS POSSIBLE – WJR RADIO

MARCH 2023

Jack Krasula: Welcome back to Anything is Possible. I'm Jack Krasula. We're with Bob Geppner. And in July of 2021, he joined Ave Maria Mutual Funds as the director of Strategic Planning. Bob, how did Mr. George Schwartz convince you to come?

Bob Geppner: You know, I had met and known George prior to mid- 2021, and I trusted him and respected him, number one. Number two, I believe in the mission of Ave Maria Mutual Funds. I believe in what we do. I believe in being a pro-life and pro-family investment manager. Number three, I love the investment world. I love the stock market. I wanted to stay active as well. Jack. That would be the third reason.

Jack Krasula: All right. Did you hear a lot about SRI socially responsible investing today? What is SRI?

Bob Geppner: SRI, as you said, is socially responsible investing. It aims to generate social change and financial returns at the same time. So, it might be investing in alternative energy. For example, solar electric, the whole EV explosion that's happened, or other social issues that an investor might be passionate about.

Jack Krasula: All right. There's another. MRI, not the machine that we, you know, go in to check out ourselves. What is MRI?

Bob Geppner: Well, that's what we do at Ave Maria. MRI stands for morally responsible investing. Also, could be called values-based investing. It very simply aligns a portfolio with the personal values of an investor by excluding certain investments. MRI might screen out companies that conflict with moral values such as abortion, embryonic stem cell research and pornography. MRI is pro-life and pro-family, Jack.

Jack Krasula: All right. You say you screened for abortion, embryonic stem cell. Planned Parenthood and pornography. But how do you vet or screen these potential companies?

Bob Geppner: We look at a universe of, let's say, 3000 securities. Let's take the Russell 3000 as an example. And as the screens are run and the screens are there to eliminate companies, as you said, that are in the abortion universe, anything to do with pornography, embryonic stem cell research or those companies that make corporate contributions to Planned Parenthood. When the screens are run, there still is a very healthy number of companies to be able to invest in. Let's go back to that 3000 number. Give or take, after running the screens, they eliminate about 5% of the of the companies or stocks. So about 150 names out of 3000. So, you still have a very healthy universe to pick great companies and to produce great returns for investors.

Jack Krasula: We mentioned George Schwartz, chairman, CEO. Tell us about Sir George Schwartz.

Bob Geppner: George Schwartz is a loving family man. He's got a wonderful family. He began as an investor roughly 50 years ago. So, George has an awful lot of experience in this industry. But in 2001, roughly 22 years ago, he launched the Ave Maria Mutual Funds. He places emphasis on both security selection and moral criteria. As we've stated already, he's got a group of professional portfolio managers and analysts which average over 20 years of investment experience. He also put together at the beginning a Catholic advisory board, which advises which companies should be excluded from our mutual funds because of those moral reasons that I stated. The individuals that make up that Catholic Advisory Board would be a group of bishops, priests, academics and a few pretty famous Catholics.

Jack Krasula: How Bob, do you get your word out to these thousands of investment funds?

Bob Geppner: That's a really good question. And, Jack, it is all about education because many investors do not know that they can invest in a pro-life and pro-family way. Let's talk some stats. There are 72 million Catholics in the United States. Now, I know they're not all of the age to be an investor, but that is an enormous population and pool of potential investors that need to become aware of Catholic investing. So how do we get

the word out? You provide educational content, you advertise, you're on Catholic radio. We also work with a large, large number of financial intermediaries, financial advisors, if you will, who can help educate and ask those important questions to investors. I'll give you an example of a question they might ask. Mr. or Mrs. Investor. In order for me to construct a portfolio for you, it's important that I understand your core beliefs. It's important that I understand things that you're passionate about and religion certainly might be one of them. So, in a long-winded answer, Jack, it's all about education.

Jack Krasula: All right. With all due respect, I think the world of you, but there's just no way, performance wise, Ave Maria Funds can compete. It's like it's akin to you fighting with one hand, one arm tied behind your back.

Bob Geppner: I like you, too, Jack. But let's go back to the statistics that I did throw out earlier. When we when we look at the Russell 3000 in the US and the screens that are run and then eliminates, give or take 150 names, that still again allows us to do the work and find great companies at reasonable prices to invest for the long term. And I would have you look at I don't like to talk about short term performance. I would have you look at the medium to long term performance of the Ave Maria lineup and you will find this to be extremely, extremely competitive. You know, there's an old saying, so you really can still do good with your investments. Do good with your investments while doing good to align your morals with those investments.

Jack Krasula: You actually have six no load mutual funds. What we'll talk about in a bit. But if there's a skeptic out there that says Bob, Jack, I separate my beliefs from my pocket book, you can be successful and also keep your beliefs. We're talking to Bob Geppner. If you want to learn more Ave Maria Ave Maria funds.com Ave Maria funds.com. And I'm Jack Krasula and this is *Anything is Possible* on 760 WJR.

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