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*“Render to Caesar the things that are
Caesar’s, and to God the things that
are God’s.” – Mark 12:17*

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Living a *Holy Financial Life*

A Faith Investor’s Guide

Christ reminds us that we are made in the image of God and if we confess Jesus Christ as our Lord and Savior, we have to live our entire life under that Lordship. This means that Christ must be at the center of every decision we make and every action that we take without exception. This would then include even the financial decisions we make in our everyday life. While it may sound odd that our finances can be a tool to build the Kingdom of God, in a very real way they are. We can choose which companies we support and which charities we support based on how they assist the work of Christ.

Given the complex financial world, navigating a faith-filled path can be daunting. How can we be sure our hard-earned money is supporting the values that make up who we are in Christ?

Faith Investors is an initiative of **Core Capital Management & Research** aimed at helping Christians build their financial lives and decisions around the Lordship of Jesus Christ. This includes how we save our money, how we use our money to help others, and how we safeguard our family and our church’s futures. Fully aligning our faith and our finances means Living a Holy Financial Life.

This brochure will guide you through the **three pillars of a Holy Financial Life**. When we have these three pillars solidly in place, even our financial life becomes an actor in the work of Christ to sanctify the world.

“If people dedicate themselves to economic activity and material progress with the faith, hope and love of Christ’s disciples, even the economy and progress can be transformed into places of salvation and sanctification.” – Pope Benedict XVI

Three Pillars of living a Holy Financial Life

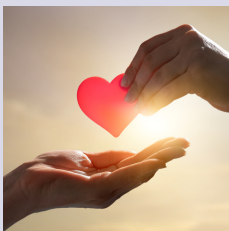
Every financial decision we make is an opportunity to honor God and live out our faith in practical ways. These three pillars are rooted in biblical stewardship and provide a Christ-centered framework for making wise and prudent choices. They guide how you save and invest, how you use your resources to bless others, how you protect your family's future, and how you leave a lasting legacy of stability and generosity for the Church.

We will take a deeper look into each of these three pillars. Our aim is to help you understand the “what,” “why,” and “how” of each one, while also highlighting important considerations to prayerfully keep in mind as you move forward in faith and financial responsibility.



Protecting Your Family's Future

Build financial security and peace of mind.



Sowing Charity

Safeguard your church and inspire the next generation.



Aligning Your Investments & Faith

Grow your resources while staying true to your values.

Protecting Your Family

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“And whoever does not provide for relatives, and especially for family members, has denied the faith and is worse than an unbeliever.”

—1 Timothy 5:8

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As Christians, we are called to love and care for those entrusted to us—and that includes preparing for the unexpected. While none of us knows what tomorrow may bring, it is our responsibility to ensure that our families are protected should something happen to us.

Thinking about mortality can be uncomfortable. And navigating the world of insurance, especially when faced with salespeople more focused on commissions than compassion, can be overwhelming. But avoiding the process can leave our loved ones vulnerable in their greatest time of need.

Losing a spouse or parent is already heartbreaking. The last thing anyone should face in that moment is financial insecurity. Planning ahead through the right life insurance coverage is an act of love and stewardship, it provides peace of mind, ensures stability, and allows your family to carry on with hope and dignity.

Not all insurance providers or advisors share our Christian values. That’s why it’s important to work with a trusted, faith-aligned advisor, someone who acts on a fiduciary basis, meaning they are legally and ethically bound to put your best interest, and your family’s, above their own.

The right policy, placed by the right person, with the right intentions, can offer lasting security, so you can live your calling with confidence, knowing your family’s future is safeguarded no matter what lies ahead.



Sowing Charity

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“How does God’s love abide in anyone who has the world’s goods and sees a brother or sister in need and yet refuses help?” –1 John 3:17

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Giving alms and caring for the poor is not just a duty—it is a cornerstone of our Christian faith. For generations, Christians have lived out the Gospel by creating charitable works and giving generously of their time, talent, and treasure. But sowing charity goes a step further: it means cultivating a spirit of giving in others by leading through example, just as Christ gave Himself for the world.

We sow charity when we teach our children to give, when we model generosity in our homes, and when we make intentional choices about where and how we give. This is how we pass on a legacy of faithful stewardship and compassionate action.



Teaching Generosity Within the Family

Teaching charity begins at home. Teaching our children to give a small portion of their allowance to the collection plate each Sunday shows them they are active members of the Body of Christ. Selecting causes that reflect our Christian values, involving children in giving decisions, and setting up structures like donor-advised funds are practical ways to build a legacy of giving rooted in faith.



Safeguarding the Church for Future Generations

Giving is also about ensuring the future of our faith communities. By including the Church in our long-term financial plans, we help secure its mission and stability for generations to come, so the light of Christ continues to shine in our parishes and ministries.

Aligning Investments with Your Faith

“So, whether you eat or drink, or whatever you do, do everything for the glory of God.”

–1 Corinthians 10:31

Most Christians work hard to live out their faith in daily life, through prayer, service, family, and community. But in today’s fast-paced, money-driven world, aligning our finances with our faith can be a real challenge. One area we often overlook is our investments in our IRAs or 401ks.

When we invest in stocks or mutual funds, we’re not just saving for the future, we’re actively funding and taking ownership in the companies we invest in. If those companies promote values or practices that contradict our Christian beliefs, such as supporting abortion, exploiting workers, or harming the environment, we may unknowingly be participating in what we would otherwise reject.

A Christian’s investments should reflect the values of the Gospel and contribute to building the Kingdom of God. That means supporting companies and initiatives that protect human dignity, uphold justice, and care for creation.

Unlike standard portfolios built solely on financial metrics, a Christian Values Portfolio adds a spiritual and ethical dimension to decision-making. It starts with a commitment to screen investments according to the following biblical principles.

- 1** **PROTECTING HUMAN LIFE**
- 2** **PROMOTING HUMAN DIGNITY**
- 3** **ENHANCING THE COMMON GOOD**
- 4** **PURSUING ECONOMIC JUSTICE**
- 5** **PROTECTING GOD’S CREATION**

These values don’t require sacrificing financial performance. In fact, a well-constructed Christian Values portfolio can deliver strong returns while ensuring your investments honor God and uplifts others.



Ready to Align Your Faith & Finances?

Aligning your investments with your Christian values is a powerful decision but can sometimes be complex and time consuming. These guiding principles are the same ones we use when building portfolios for our clients who value integrating faith with sound financial strategy.

If you're ready to take the next step, we're here to help. We share your values and can help you put a clear, thoughtful plan in place, one that reflects both your financial goals and your commitment to your faith.



John Barry
Senior Partner



Lou Pelz
Senior Partner,
Founder

» **Contact Us**



www.faithinvestors.com



info@ccmrusa.com



713-864-4300

Core Capital Management & Research

Helping you live a Holy Financial Life



Personalized Investment Portfolios

Your investment plan should be customized to your unique situation and goals. We work with you to align your finances with your values, goals and lifestyle. As your life changes, we make sure your strategy always changes with you.



Transparency

There are no hidden fees and you always understand what you are invested in and why. As fiduciaries, your needs drive every decision we make regardless of your account size.



Full Service Wealth Management

You always get dedicated support from top decision makers. We are always available to discuss financial needs, changes or questions on your current situation or opportunities that are available.

Core Capital Management and Research, Inc. is an SEC Registered Fiduciary Investment Advisor.

Important Disclosures:

Investing in securities involves a risk of loss. Past performance is never a guarantee of future returns. Investing in foreign stock markets involves additional risks such as the risk of currency fluctuations. The foregoing constitutes the general views of Core Capital Management & Research and should not be regarded as personalized investment advice or a reflection of the performance of Core Capital or its clients. Nothing herein is intended to be a recommendation or a forecast of market conditions. Rather, it is intended to illustrate a point. Current and future markets may differ significantly from those illustrated herein. Not all past forecasts were, nor future forecasts may be, as accurate as those predicted herein.