



The Community Investment Note[®]

A fixed income security that finances solutions to inequality and climate change in communities around the world.



Consistent fixed income*



Measurable social and environmental returns



Low minimums



100% repayment of principal and interest since 1995*

ABOUT US

Calvert Impact Capital is a nonprofit investment firm helping individuals, institutions, and financial professionals invest in solutions that people and our planet need.

Our Community Investment Note[®] has a 25+ year history of providing positive social and environmental impact and financial returns on more than \$2.5 billion of investor capital.*

INVESTMENT STATS

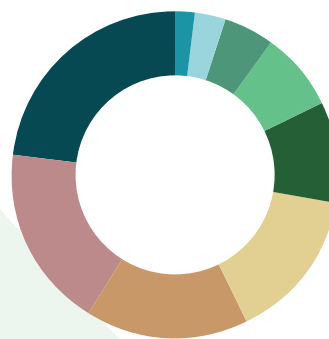
- Current number of investors: **6,200+**
- Lifetime number of investors: **19,000+**
- Current Note balance: **Over \$575 mil**
- Total amount invested: **Over \$2.5 bil**
- Investor repayment rate: **100%***

PORTFOLIO DIVERSIFICATION

Community Investment Note[®] proceeds are invested in support of mission-driven organizations that advance social, economic, and environmental justice. We invest across nine impact sectors based on the needs and opportunities in communities, as well as investor interest. Rigorous credit and impact risk management has contributed to a less than 1% loss rate in this portfolio since 1995.

See our [Portfolio List](#) for impact stories and photos.

IMPACT SECTORS



- 28.8%** Small Business
- 20.7%** Renewable Energy
- 18.1%** Affordable Housing
- 15.0%** Microfinance
- 8.1%** Community Development
- 5.3%** Sustainable Agriculture
- 2.5%** Environmental Sustainability
- 1.3%** Health
- 0.2%** Education

GEOGRAPHIC IMPACT

55% Domestic

45% International

As of Q4 2023

Calvert Impact Capital, Inc., a 501(c)(3) nonprofit subsidiary of Calvert Impact, Inc., 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 Research and Management-sponsored investment product. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. Such an offer is made only by means of a current prospectus. The Community Investment Notes are not registered with the SEC and may either be registered or exempt from registration in the various states in which they are offered or sold. We will offer and sell the Community Investment Notes only in states where authorized. Any decision to invest in these securities should only be made after reading the current prospectus. *Past performance is no guarantee of future results.

WHY DO INDIVIDUALS AND ORGANIZATIONS INVEST WITH US?



57%

Drive Environmental
Sustainability



41%

Advance Racial Justice



33%

Increase Renewable
Energy



25%

Advance Gender
Equity

Select metrics from our [2022 Investor Survey](#)

WE DELIVER DEEP COMMUNITY IMPACT

SELECT METRICS FROM OUR [2023 IMPACT REPORT](#):

149.9 mil

end clients served

66%

of end clients are
women

62%

of end clients are
people of color

25 mil

metric tons
CO2 reduced

905,015

jobs created or
retained

22,134

affordable homes
created or preserved

41.8 mil

people with improved
access to clean energy

3.3 mil

small businesses
financed

HOW DO WE MANAGE RISK?

Calvert Impact Capital's team of investment professionals employs rigorous due diligence and monitoring practices to manage our portfolio. Over our 25+ year history, over 99% of the underlying portfolio loans have been repaid, and no investor has ever lost principal or interest.* The Community Investment Notes are supported by the Issuer's net assets, subordinated loans, loan guarantees, and grants that are subordinate to the Notes.

HOW TO INVEST

BROKERAGE ACCOUNT

\$1,000 MINIMUM

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 calvertimpact.org/brokerage.

DIRECT

\$20 MINIMUM

Notes can be purchased in minutes online, or by sending a check or wire along with our application form at: calvertimpact.org/CINote.



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* Past performance is no guarantee of future results. The Notes are unsecured general obligations of Calvert Impact Capital.