

AI and the Catholic Investor's Responsibility



In *Magnifica Humanitas*, Pope Leo XIV's guidance that artificial intelligence (AI) "needs to be disarmed" is not a rejection of technology. It is an urgent call for shared discernment and action. The Pope's comments affirm a central principle of Catholic social teaching: Technology must serve the human person, not the other way around.¹

For Catholic investors, this concern is familiar. *Mensuram Bonam* calls investors to not only seek financial return but also to ask whether their capital supports human dignity, the common good, justice, and care for the vulnerable.

AI has extraordinary potential. When AI is built with God at the center, it can expand educational opportunities, support medical research, and improve business

operations. When AI is governed by the few actors who monopolize expertise, data, and decision-making authority, it also can be misused to deepen bias, manipulate users, threaten children's safety, displace workers, and accelerate weapons development.

CBIS shares Pope Leo's concern that AI must respect human dignity and serve the common good. We believe AI must be judged by its effect on people, especially children, workers, and the poor. Innovation alone is not enough. The question is whether AI is governed with transparency, accountability, and respect for human dignity.



Encyclical Themes: Accountability and Dignity of Work

Pope Leo emphasizes urgent accountability and transparency in AI development, calling on designers, developers, and users to take responsibility for their systems' decisions. He advocates for robust legal frameworks and independent oversight.¹

The encyclical also addresses the dignity of work. Catholic investors should ask companies not only how they govern AI systems, but also how those systems treat the workers they affect, whether in hiring, task assignment, performance monitoring, or displacement. Automation must not be evaluated solely in terms of efficiency.

The same moral lens applies to forced and child labor, privacy, child safety, discrimination, and access to essential services. AI systems can determine who gets an interview, whose medical claim is flagged, what content a child sees, which communities are surveilled, and whose voice is amplified or suppressed. In each case, technology must honor the person.

Mensuram Bonam gives investors a practical way to exercise that influence.

Mensuram Bonam in Practice

Mensuram Bonam calls Catholic investors to “engage, enhance, and exclude.” CBIS’ Catholic Responsible InvestmentsSM (CRI) strategy reflects that approach.²

Engagement means using ownership to press companies toward stronger policies and more responsible conduct.





Enhancement means directing capital toward solutions that advance social and environmental good. Exclusion means avoiding ethical contradictions between an investment and the teachings of the Church.

Pope Leo's concern about warfare deserves special attention. He has stated that irreversible, lethal decisions should not be entrusted to AI systems. Autonomous weapons and AI-enabled warfare represent a grave moral frontier, where the distance between decision-maker and victim can grow dangerously wide. Today, CBIS excludes businesses that manufacture certain large weapons, nuclear weapons, assault weapons, and small arms intended for civilian customers, as well as key components of small arms.

Many of the companies shaping AI are among the largest and most influential in global markets. Investors have both a voice and a responsibility to use it. Based on CBIS' longstanding engagements with the largest technology and telecommunication companies on these issues, we believe engagement on AI is critical to drive measurable progress.

CBIS' Engagement on Technology and AI

CBIS began engaging companies to ensure that children are protected, not exploited online in 2017, including filing shareholder resolutions at Verizon and AT&T, and later joining resolutions at Meta and Alphabet. This work has produced progress, including stronger detection tools, expanded communication safety features, and limits on how strangers can contact minors on certain platforms.

As AI expanded, CBIS' engagements expanded with it. We are now engaging some of the world's largest technology companies through the World Benchmarking Alliance's Collective Impact Coalition on Ethical AI, a broader initiative focused on how companies develop, deploy, and govern AI across applications. CBIS also remains active through faith-based coalitions, including in the Child Safety and Technology Working Group within the Interfaith Center on Corporate Responsibility, a group that CBIS created and leads, which includes approximately 35 member organizations, as of May 2026.

For CBIS, all this work reflects Pope Leo's call both to "disarm" AI by reducing its destructive tendencies and to "build" by using investor influence to help shape a more humane digital civilization.

Reorienting Innovation Toward the Human Person

Pope Leo's message should not lead Catholic investors to fear the future. It should lead us to help shape it.

CBIS has the structure to do this work through our Impact & Justice Steering Committee, Charisms Council, and CRI Team. These groups help turn Catholic moral principles into investment practice.

To disarm AI is not to abandon innovation. It is to reorient innovation toward the human person. For CBIS, that is the work of Catholic Responsible Investments, and it is the work Mensuram Bonam calls us to continue.

Important Information

1 <https://www.vatican.va/content/leo-xiv/en/encyclicals/documents/20260515-magnifica-humanitas.html>

2 https://www.pass.va/content/dam/casinapioiv/pass/pdf-volumi/other-publications/mb_eng_final_14_11_22.pdf

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