

# Fund Management

Growing Resources. Expanding Ministry.



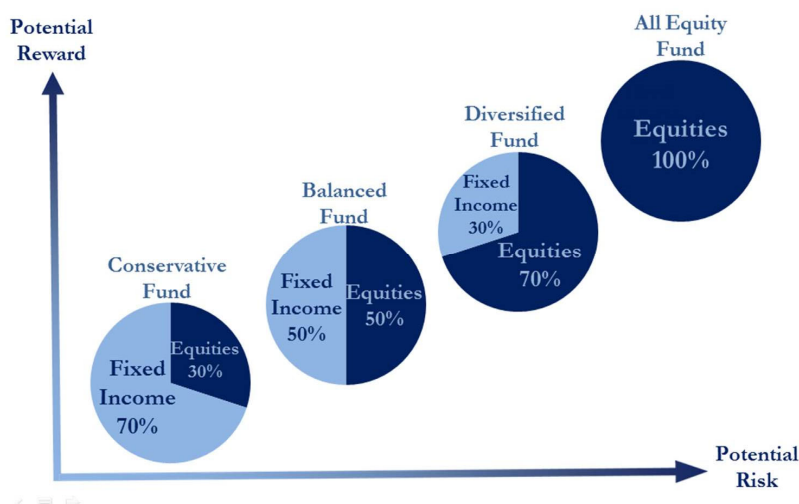
Building the Church for generations to come

**Be the best steward of your ministry resources. Our fund options were created with Methodist ministries in mind. Entrusting funds to the Foundation allows you to benefit from:**

- A principled, time-tested investment strategy
- Balancing risk with competitive rates of return
- No minimum deposit requirements
- Investments that adhere to United Methodist social principles
- Low fees, which enable ministry across Western North Carolina
- Fund options to match your goals and risk tolerance
- Staff who understand the needs of ministry



## Investment Fund Options



We offer four managed fund options with equities exposure, each with a different allocation of investments for varying goals and risk tolerance. Historic returns are shown on the reverse side.

**The Income Only Fund** is a fifth option, invested in cash alternatives and re-valued monthly. Consider it for funds you may need in the short-term or have zero tolerance of risk. The administrative fee for this fund is fixed at 0.25%.

## What funds can we have managed?

Funds for reserves, buildings, improvements, programs, pastoral housing, missions, cemeteries, projects, and endowments – all manner of funds are under the Foundation's management.

United Methodist Foundation of Western North Carolina, Inc.

13816 Professional Center Drive, Suite 100  
Huntersville, NC 28078

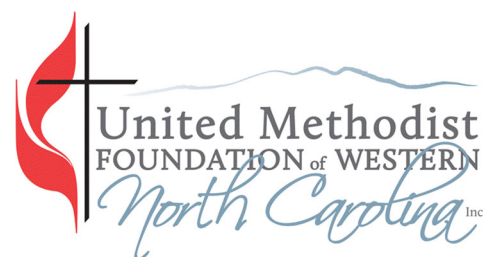
[www.umfwnc.org](http://www.umfwnc.org)

704-817-3990

Toll-free: 888-450-1956

# Fund Returns

## and Frequently-Asked Questions



Building the Church for generations to come

Historical returns through the 2nd Quarter of 2023 are listed below.  
All returns are net of fund expenses and do not include UMF administrative fees.

	Conservative Fund	Balanced Fund	Diversified Fund*	All Equity Fund
	30% Equities 70% Fixed Income	50% Equities 50% Fixed Income	70% Equities 30% Fixed Income	100% Equities
<b>Returns</b>				
<b>Quarterly</b>	2.94%	3.29%	4.64%	6.56%
<b>Year-to-Date</b>	6.49%	8.77%	10.98%	14.30%
<b>Trailing 1 Year</b>	6.81%	9.67%	12.65%	17.46%
<b>Trailing 3 Year</b>	4.58%	5.64%	8.53%	12.52%
<b>Trailing 5 Year</b>	4.66%	5.49%	6.86%	8.93%
<b>Trailing 10 Year</b>	4.79%	6.26%	8.08%	10.43%
<b>Since Fund Inception</b>	(Sept 2004) 4.53%	(Apr 2009) 7.63%	(Sept 2004) 7.35%	(Sept 2006) 8.46%

### \*Recommended Spending Policy for Endowments in the Diversified Fund

Our recommended spending policy of 4% helps clients ensure that funds will be available into perpetuity for ministry. The Foundation follows this spending policy for our own permanently restricted endowments and recommends this to our clients. Clients always retain control of their funds, however, and have the freedom to utilize whatever spending policy best helps to meet their financial needs.

## How many accounts may we open?

There is no limit to the number of accounts you may open. Many clients hold multiple accounts in one or more of our managed funds. Multiple account holders can enjoy consolidated statements.

## What does fund management cost?

Administrative fees are based on total managed assets (with equities exposure\*\*). At each breakpoint, the lower percentage is applied to the entire portfolio.

\$1 - \$500,000	1.01%
\$500,001 - \$1,000,000	0.76%
\$1,000,001 - \$3,000,000	0.66%
\$3,000,001 +	0.55%

\*\*Does not include the Income Only Fund or Development Fund.

*“Master, you delivered to me five talents; here, I have made five talents more.” The master said, “Well done, good and faithful servant. You have been faithful over a little; I will set you over much.”*

Matthew 25:20-21

**Thank you for the opportunity to be in ministry with you!**