

**T**HE UNITED CHURCH FOUNDATION SERVES UCC ORGANIZATIONS BY PROVIDING EDUCATIONAL MATERIALS, CONDUCTING WORKSHOPS, FACILITATING DISCUSSIONS, ENCOURAGING PLANNED GIVING, AND MEETING WITH DESIGNATED GROUPS AND CHURCH MEMBERS IN RESPONSE TO SPECIFIC QUESTIONS OR NEEDS.

THE FOUNDATION ALSO HELPS CHURCHES DEVELOP FORMAL INVESTMENT AND ENDOWMENT POLICIES TO GUIDE BOTH PRESENT AND FUTURE GENERATIONS OF CHURCH LEADERS.

MAKE THE MOST OF YOUR ORGANIZATION'S GIFTS AND CAPITAL ASSETS — CALL THE UNITED CHURCH FOUNDATION TODAY.

EMPOWERING MINISTRY  
THROUGH PROVEN  
ASSET MANAGEMENT

  
UNITED CHURCH  
FOUNDATION

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What  
is the  
United  
Church  
Foundation?

EMPOWER  
YOUR MINISTRY

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For more than 90 years, the United Church Foundation has provided low-cost professional asset management services to the churches and other agencies of the United Church of Christ and its predecessors. During all this time, one goal has been paramount: to help participants derive more money for ministry from their investments.

Using sophisticated electronic tools, socially responsible principles, and prudent investment strategies, the United Church Foundation helps churches find their way through today's turbulent financial markets. It has an enviable record of risk-adjusted returns relative to the indexes. And it has done this at a fraction of the cost charged by most commercial investment managers, which results in more money for ministry.

As Jesus' Parable of the Good and Faithful Servants illustrates, good stewardship involves selecting appropriate investments to make the most of the gifts we have been given. The array of risks associated with investing can be substantial. The United Church Foundation exists to help churches mitigate risks while maximizing returns.

## WHY INVEST WITH UCF?

The United Church Foundation offers United Church of Christ entities superior asset management services, allowing investors to focus on managing their ministry instead of their assets. Investors may make deposits and withdrawals as needed, or move assets among the Foundation's funds.

Here are the three best reasons to allow the United Church Foundation to professionally manage your endowment:

**1. Active Fund Management.** All of the United Church Foundation's funds are actively managed by the investment professionals of The Pension Boards—UCC. They manage more than \$3 billion in assets using state-of-the-art, high-tech tools and high-quality research services.

**Result:** An outstanding long-term performance record vs. comparable market averages.

**2. Corporate Social Responsibility.** The United Church Foundation is actively involved in Corporate Social Responsibility activities and manages its investments in keeping with actions taken by the UCC's General Synod.

**Result:** Earnings gained come from owning and loaning to businesses that share our church's basic social values.

**3. Low Cost.** The UCF's management costs are extremely low, as low as those normally associated with "passively" managed commercial index funds.

**Result:** More money for ministry!

The Foundation currently offers four common investment funds to accommodate participants' differing investment needs and tolerance for risk. They are:

**1. The UCF Equity Fund,** composed of shares of common stock in large and mid-sized corporations. This fund offers greater potential for higher returns over time, but it also carries the greatest potential market risk. Up to 20% of the fund may be invested in stocks of companies outside the United States.

**2. The UCF Fixed-Income Fund,** composed primarily of high-quality corporate bonds and government notes. This fund has less potential for high return over time, but it also carries less potential market risk than the UCF Equity Fund.

**3. The UCF Cash and Equivalent Fund,** composed of the highest rated short-term money market instruments. This fund strives to maintain a share value of \$1 and has the lowest risk level of all UCF funds.

**4. The UCF Balanced Fund,** which holds units of the first two funds above. The fund may be invested up to 70% and no less than 40% in the UCF Equity Fund.

By placing a portion of the total amount invested in each of these funds, a participant's total holdings can be positioned at any point along the "risk/return" continuum that is appropriate for any given situation. The asset allocation decision can also be left with the professional investment managers at the Foundation, who regularly adjust the ratio of underlying units in the UCF Balanced Fund, based on their judgment about changing market conditions.

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