



P.O. Box 900 • Alcoa, TN 37701-0900 • (865) 690-8124

INVESTMENT FUND OPTIONS

FUND NAME	BALANCED GROWTH FUND	INTERMEDIATE INCOME FUND	SHORT-TERM INCOME FUND	EQUITY GROWTH FUND
FUND DESCRIPTION	<p>60% Equities - (62% Large Cap / Socially Responsible, 8% Small-Cap, 8% Mid-Cap, 15% Foreign, 5% Emerging Mkt, 2% Real Estate).</p> <p>35% Fixed Income - U.S. Treasuries / U.S. Agency obligations/investment grade corporate bonds of 10-yr or less thru blend of intermediate exchange traded bond funds.</p> <p>Up to 5% Cash</p>	U.S. Treasuries / U.S. Agency obligations/investment grade corporate bonds of 10 years or less thru a blend of intermediate exchange traded bond funds.	A blend of 1-3 year U.S. Treasury Bonds and 1-3 year Credit Bonds in exchange traded bond funds.	100% Equities - (62% Large Cap/Socially Responsible, 8% Small-Cap, 8% Mid-Cap, 15% Foreign, 5% Emerging Mkt, 2% Real Estate)
BENCHMARK	60% S&P 500, 35% Aggregate Bond Index, 5% 90-Day Treasury Bill	95% Aggregate Bond Index, 5% 90-Day Treasury Bill	90-Day Treasury Bill	S&P 500
RECOMMENDED TIME HORIZON	Long-Term, 3 years +	Intermediate-Term, 2 years +	Short-Term, 12-months +	Long-Term, 3 years +
PERFORMANCE	BALANCED GROWTH FUND	INTERMEDIATE INCOME FUND	SHORT-TERM INCOME FUND	EQUITY GROWTH FUND
2019 RETURN	21.24%	9.84%	5.01 %	29.13%
2018 RETURN	-4.25%	0.05%	1.29 %	-7.11%
2017 RETURN	14.48%	3.05%	.91%	21.26%
2016 RETURN	7.98%	2.59%	1.31%	10.63%
2015 RETURN	-0.31%	0.51%	0.55%	-0.98%
2014 RETURN	7.76%	3.42%	0.59%	10.19%
2013 RETURN	18.18%	-0.75%	0.62%	29.22%
2012 RETURN	11.63%	4.58%	2.18%	15.51%
10-YEAR ANNUALIZED TRAILING RETURN*	8.67%	3.46%	1.65%	11.35%
3-YEAR ANNUALIZED TRAILING RETURN*	9.95%	4.23%	2.39%	13.30%
POTENTIAL RETURN	High	Medium	Lowest	Highest
VOLATILITY	High	Medium	Lowest	Highest
ANNUAL FOUNDATION FEES	.80% of Market Value	.70% of Market Value	.20% of Market Value	.80% of Market Value
ADDITIONS/WITHDRAWALS	Monthly	Monthly	Monthly	Monthly

This information is provided for your assistance in considering an investment of funds through the Holston Conference of The United Methodist Church Foundation, Inc. Neither the Executive Director, Accounts Manager, nor any Foundation staff is engaged in offering legal counsel or tax advisory service or in promoting any particular investment option. As is true with any investment, markets can fluctuate and past results are not necessarily indicative of future performance. Investments are neither insured by the Federal Deposit Insurance Corporation (FDIC) nor guaranteed by any governmental agency.

Returns reported are before Foundation management fees, which are netted out of income. There are no additional fees for buying or redeeming shares or for reallocating assets between funds. Custodial accounts may be invested in any fund or any combination of funds.

The Foundation also utilizes a **Money Market Fund** option for accounts requiring maximum liquidity and stability. Yields fluctuate with the market.

*Through 12/31/19 **Balanced Growth Fund** Inception 5/31/1990; **Intermediate Income Fund** Inception 12/31/00; **Short-Term Income Fund** Inception 7/1/04; and **Equity Growth Fund** Inception 1/3/07.