
BALANCED GROWTH FUND

- Objective: reasonable balance between income and growth
- Time horizon: short to medium term (three to five years)
- Risk and volatility: medium risk with moderate volatility
- Expected return: 3% – 6%
- Current strategic allocation (broad): 40% fixed income, 60% equity
- All-inclusive cost*: Not to exceed 100 basis points (1%), typically between 85-90 basis points

AGGRESSIVE GROWTH FUND

- Objective: emphasis on growth with some income
- Time horizon: medium to long term (five-plus years)
- Risk and volatility: higher than moderate risk and volatility
- Expected return: 5% – 8%
- Current strategic allocation (broad): 20% fixed income, 80% equity
- All-inclusive cost*: Not to exceed 100 basis points (1%), typically between 85-60 basis points

LONG-TERM FUND (Open to investments July 31, 2021)

- Objective: highest performance possible over the long term
- Time horizon: long term (eight-plus years)
- Risk and volatility: high risk and high volatility
- Expected return: 6%– 9%
- Current strategic allocation (broad): 0% fixed income, 100% equity
- All-inclusive cost*: Not to exceed 100 basis points (1%), typically between 85-90 basis points

CAUTIOUS FUND (Not open to new accounts, effective May 5, 2021)

- Objective: regular and constant income stream with high liquidity
- Time horizon: short term (less than three years)
- Risk and volatility: low risk with muted volatility
- Expected return: 2% - 3%
- Current allocation (broad): 79% fixed income, 20% equity
- All-inclusive cost*: Not to exceed 85 basis points (0.85%)

*All-inclusive cost: includes manager fees, custody and trade costs, institutional consultant, and foundation administrative fee.

The Florida United Methodist Foundation is committed to theologically aligned investment practices. To ensure our portfolio reflects these values, our assets managed by CapTrust are screened using Institutional Shareholder Services (ISS). ISS provides annually updated exclusion lists that identify companies engaged in activities inconsistent with our mission and witness, including pornography, alcohol, correctional facilities, gambling, gender or racial bias, tobacco products, and weapons manufacturing. As of the most recent update, 902 companies are screened out of our investment universe, allowing us to steward resources faithfully while pursuing both financial strength and social responsibility.

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