

Investing Together for a Sustainable World

United Church Funds (UCF) is the leading provider of investment management and planned giving services to the United Church of Christ (UCC) churches and ministries and faith-based organizations beyond the UCC. As a trusted investment partner for over 1,100 clients and responsible for over \$1 billion in assets under management – including many of the UCC's largest and most historic endowments – UCF offers sustainable and responsible investment funds designed to help faith-based organizations grow and preserve their financial legacies.

UCF is ideally suited to assist those we serve with investment management, endowment governance consulting and planned giving resources. Given our not-for-profit structure, competitive investment program and over 100 years of experience, UCF offers an appealing alternative to brokerage firms and retail mutual funds.



→ Aligning Investments with Your Values

At UCF, responsible and sustainable investing strategies are core to our mission, investment philosophy, governance structure and relationships. UCF implements multilayered strategies, including corporate engagements, exclusionary screening and proxy voting to influence companies to improve their business and deliver better long-term performance.

Every dollar invested with UCF is subject to a justice-focused screening process, eliminating exposure to industries doing the most harm and favoring securities of companies that demonstrate a commitment to promoting human health and dignity, environmental integrity and moral responsibility. By leveraging the assets of all UCF clients, together we are making a greater impact toward our shared vision of a just world for all.

UCF avoids securities of companies which derive a relevant portion of their revenue from:

- Firearms/Ammunition Production
- Military/Nuclear Weapons Production
- Private Prison Operation
- Alcohol
- Gambling
- Coal (Thermal) Extraction
- Oil Extraction via Tar Sands

UCF avoids securities of companies with the following unacceptable practices or impacts:

- Environmental Harm (Carbon and Toxic Emissions, Biodiversity Loss, Water Stress)
- Labor and Human Rights Harm (Forced Labor, Complicity with State-sanctioned Violence, Subminimum Wages, Poor Health and Safety Records)

In addition to the listed screens, the Beyond Fossil Fuels and the Beyond Fossil Fuels Balanced Funds actively screen investments in coal production companies and companies that explore for and/or produce oil or gas.

→ **Responsibly Invested Funds**

UCF offers 11 funds, all responsibly invested and each designed to help churches and organizations grow their endowments and further their missions.

Our platform of diversified investment funds enables each congregation or institution to customize its portfolio based on preferences for risk tolerance, time horizon and return objectives. All funds are compared to recognized indices and customized benchmarks. Performance for each fund is reported net (or after) fees. Total rates of return for all funds are posted quarterly.

→ **Dedicated and Personalized Client Service**

UCF is committed to transparent communication and reporting. UCF clients have access to their accounts through a robust client portal and can speak with our professional and knowledgeable client service team. Educational resources are also available to get the maximum benefit of a partnership with UCF.

Here are several value-added services we provide:

- On-Boarding and Fiduciary Training
- 24-7 Online Access/On-Demand Reporting
- Portfolio Reviews
- Client Town Hall Meetings
- Fund Fact Sheets
- Planned Giving Resources

→ **Non-Profit Status and Transparent Fee Structure**

As a fixed-cost, non-profit organization paying no commissions to internal staff or external advisors, and as UCF grows in assets under management, our practice is to pass along lower fees to all clients regardless of account size.

UCF maintains fully inclusive expense ratios for all fund offerings. This means that you pay:

- NO sales commissions
- NO investment and advisory fees
- NO 12b-1 fees
- NO transaction fees
- NO out-of-pocket charges or payments

Expense ratios cover all custodial, manager and administrative expenses.

Expense ratios are assessed quarterly to the Net Asset Value (NAV) of each fund, which means no fee is ever deducted directly from client accounts.

All UCF performance is reported net of fees.

Legal Disclaimer

United Church Funds (UCF) is a faith-based, mission-driven, nonprofit corporation that exclusively serves institutional investors. The information provided by UCF is for general informational purposes only and does not constitute legal, tax, investment, or financial advice. Full legal disclaimer information is available at ucfunds.org/legal-disclaimer/.



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