



UCF BALANCED FUND

FUND OBJECTIVE

Seeks to provide investors with a total return consistent with a broadly diversified portfolio of high quality fixed income securities and common stocks, with varying equity allocations in accordance with the desired risk/return tradeoff.

INVESTMENT STRATEGY

The Fund consists of units from the Fixed Income Fund and Total Equity Fund. The traditional balanced fund allocation (60% equity, 40% fixed income) provides global equity exposure—domestic large- and small-cap, as well as international—for greater capital appreciation; while bonds temper volatility and provide a stream of income. The Fund employs shareholder engagement and social and environmental screens.

INVESTMENT PERFORMANCE

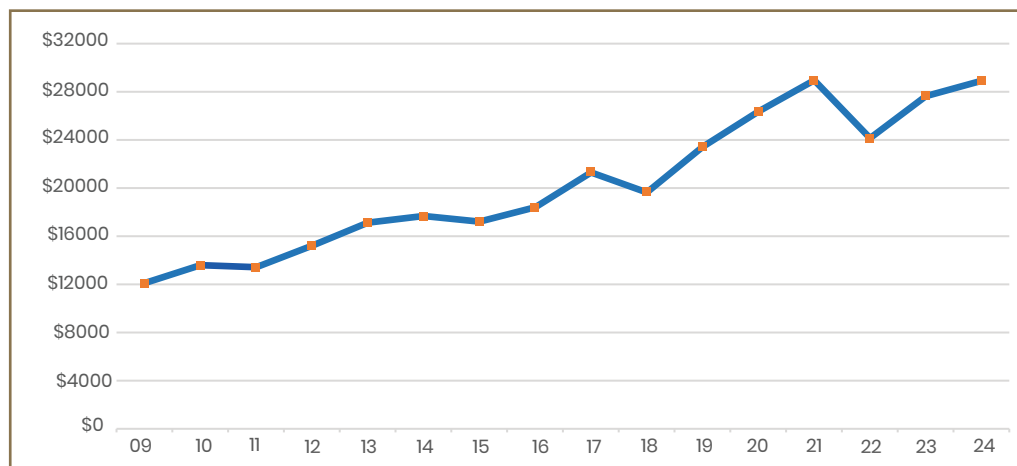
Average Annual Performance % as of 03/31/24	Qtr.	Year to Date	One Year	Three Years	Five Years	Ten Years
UCF Balanced Fund	4.59	4.59	13.75	2.26	6.33	5.21
Lipper Mixed Asset Target Allocation Moderate	4.49	4.49	12.88	2.79	6.27	5.42
Custom Benchmark*	4.30	4.30	14.29	3.26	6.96	6.04

* 60% Equity Policy Index (MSCI ACWI IMI net) and 40% Fixed Income Policy Index (85% Barclays U.S. Government/Credit Bond Index; 10% S&P/LSTA Performing Loan Index; and 5% JPMorgan GBI-EM Global Diversified).

All performance results are shown net of fees

GROWTH OF \$10,000 (from 01/01/09 - 03/31/24)

This table reflects net performance



The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so that investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. Before investing in any UCF fund, prospective investors should carefully consider the investment objectives, risks and expenses.

UCF OVERVIEW

- Over \$1.1B in AUM
- Over 1,000 faith-based investors
- Expertise in ESG and SRI
- Fundamental ESG and SRI Philosophy

FUND DETAILS

Benchmark	Custom
Inception	circa 1958
Assets	\$334 million
Yield	2.60%

EXPENSES & MINIMUMS

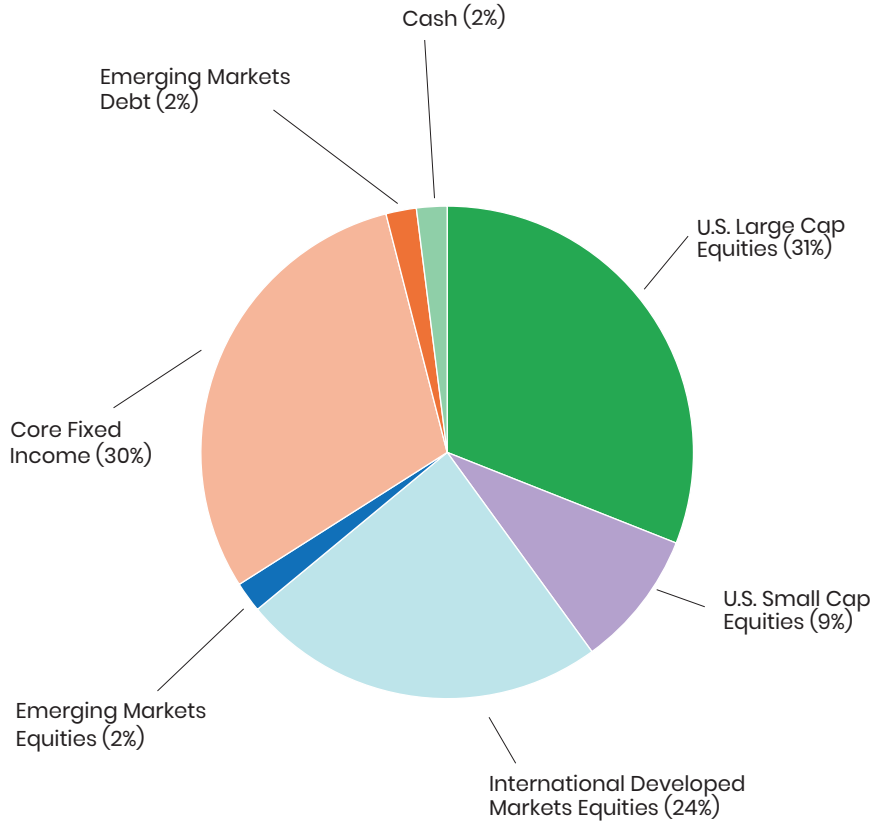
Expense Ratio	0.82%
12b-1	0.00%
Front-End Load	0.00%
Back-End Load	0.00%
Transaction Fee	None
Account Minimum	\$1,000

TOP TEN EQUITY HOLDINGS

Microsoft Corp.	3.87%
Apple Inc.	3.05%
NVIDIA Corp.	2.78%
Amazon.com Inc.	2.08%
Alphabet Inc.	2.04%
Meta Platforms Inc.	1.34%
Taiwan Semiconductor Co. Ltd.	1.02%
Berkshire Hathaway Inc.	0.87%
Eli Lilly & Co.	0.70%
Broadcom Inc.	0.65%
Total	18.40%

ASSET ALLOCATION

FUND CHARACTERISTICS



EQUITY:

Median Market Cap (\$MM)	6,350.43
Price/Earnings Ratio	16.52x
Price/Book Ratio	2.54x
Number of Stocks	1,582
Standard Deviation (3 yrs.)	17.0%
Beta (3 yrs.)	0.97
R-Squared (3 yrs.)	1.00
Sharpe Ratio (3 yrs.)	0.11
Turnover (1 yr.)	18.39%

Sector Allocation

• Communication Services	6.7%
• Consumer Discretionary	11.5%
• Consumer Staples	6.9%
• Energy	4.1%
• Financials	16.1%
• Health Care	11.6%
• Industrials	12.6%
• Materials	3.5%
• Real Estate	1.8%
• Information Technology	23.4%
• Utilities	1.6%
• Cash	0.2%
• Future	0.0%

FIXED INCOME:

Standard Deviation (3 yrs.)	6.6%
Sharpe Ratio (3 yrs.)	-0.77
Duration (yrs.)	6.60
Credit Quality	AA3/A1
Avg. Effective Maturity (yrs.)	8.85

Due to rounding, totals may not equal 100%

MANAGERS & ASSET CLASSES

