



# FIXED INCOME FUND

## FUND OBJECTIVE

Seeks to provide investors with a total return consistent with a diversified portfolio of predominantly high-quality fixed income securities.

## INVESTMENT STRATEGY

The Fund invests primarily in intermediate and long-term U.S. dollar-denominated government and investment grade corporate fixed income obligations. The Fund may hold high-quality mortgage and asset-backed securities, as well as short-term fixed income instruments, senior secured bank loans, non-investment grade and emerging market debt securities. The Fund employs social and environmental screens.

## INVESTMENT PERFORMANCE

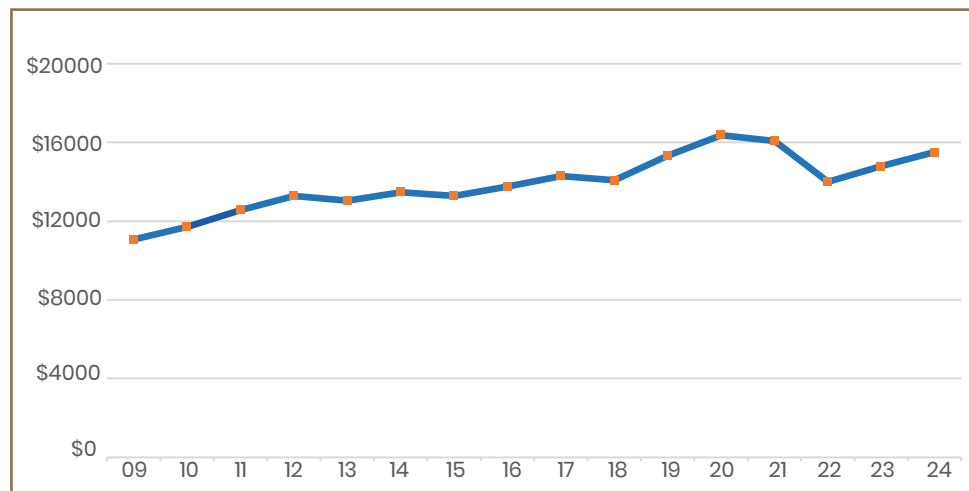
Average Annual Performance % as of 09/30/24	Qtr.	Year to Date	One Year	Three Years	Five Years	Ten Years
Fixed Income Fund	5.25	4.90	11.69	-1.27	0.33	1.44
Bloomberg U.S. Government/Credit Index	5.10	4.39	11.31	-1.50	0.41	2.00
Lipper Core Plus Fixed Income	5.19	5.13	12.49	-1.32	0.87	2.00

\* Fixed Income Policy Index (85% Barclays US Gov't/Credit, 10% S&P LSTA Performing Loans, and 5% JPMorgan GB-EM Global Diversified)

All performance results are shown net of fees

## GROWTH OF \$10,000 (from 01/01/09 - 09/30/24)

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 \$1.2B in AUM
- Over 1,200 faith-based investors
- Expertise in ESG and SRI
- Fundamental ESG and SRI Philosophy

## FUND DETAILS

Benchmark	Custom
Inception	1994
Assets	\$216 million
Yield	3.64%

## EXPENSES & MINIMUMS

Expense Ratio	0.59%
12b-1	0.00%
Front-End Load	0.00%
Back-End Load	0.00%
Transaction Fee	None
Account Minimum	\$1,000

## TOP TEN BOND HOLDINGS

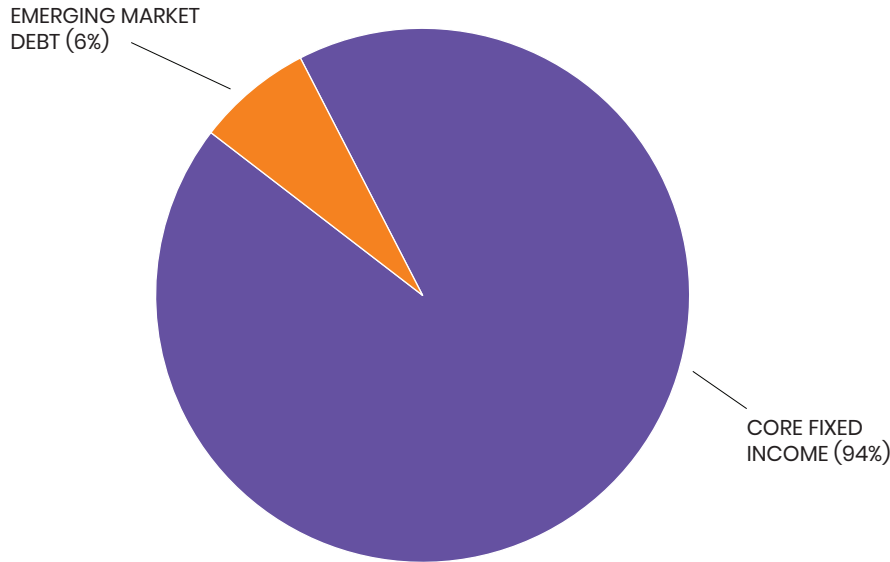
BOND	YIELD	MATURITY	% of TOTAL
U.S. Treasury Note	4.38%	07/31/2026	3.79%
U.S. Treasury Bond	2.25%	08/15/2046	2.90%
U.S. Treasury Note	4.38%	05/15/2034	2.50%
U.S. Treasury Bond	4.75%	11/15/2053	1.77%
U.S. Treasury Bond	3.88%	05/15/2043	1.28%
U.S. Treasury Note	4.12%	07/31/2031	1.07%
Int Bank for Reconst.	4.63%	08/01/2028	0.91%
Goldman Sachs		06/15/2027	0.60%
Int. Bank for Reconst.	3.88%	02/14/2030	0.56%
Bank of America Corp.		11/10/2028	0.54%
<b>Total</b>			<b>15.92%</b>

## ASSET ALLOCATION

## FUND CHARACTERISTICS

### FIXED INCOME:

Standard Deviation (3 yrs.)	7.0%
Sharpe Ratio (3 yrs.)	-0.71
Duration (yrs.)	6.86
Credit Quality	AA2/AA3
Avg. Effective Maturity (yrs.)	9.18



Due to rounding, totals may not equal 100%

## MANAGERS & ASSET CLASSES

- Nuveen (42%)  
Fixed Income - Core
- Pension Boards UCC (41%)  
Fixed Income - Core
- PIMCO ESG Inc. Ins. (11%)  
Fixed Income - Core
- Lazard Asset Management (6%)  
Fixed Income - Emerging Market
- Core Fix Futures (0.7%)  
Fixed Income - Core

