



# 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

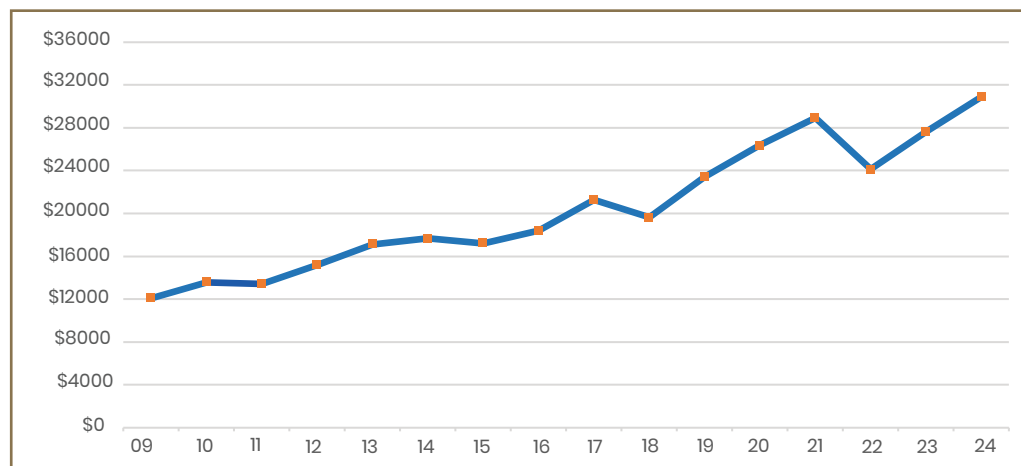
Average Annual Performance % as of 09/30/24	Qtr.	Year to Date	One Year	Three Years	Five Years	Ten Years
UCF Balanced Fund	5.85	11.80	22.08	3.40	7.01	5.81
Lipper Mixed Asset Target Allocation Moderate	5.59	11.04	20.68	3.65	6.75	5.92
Custom Benchmark*	6.15	12.32	22.82	4.27	7.63	6.64

\* 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 – 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	circa 1958
Assets	\$388 million
Yield	2.64%

## EXPENSES & MINIMUMS

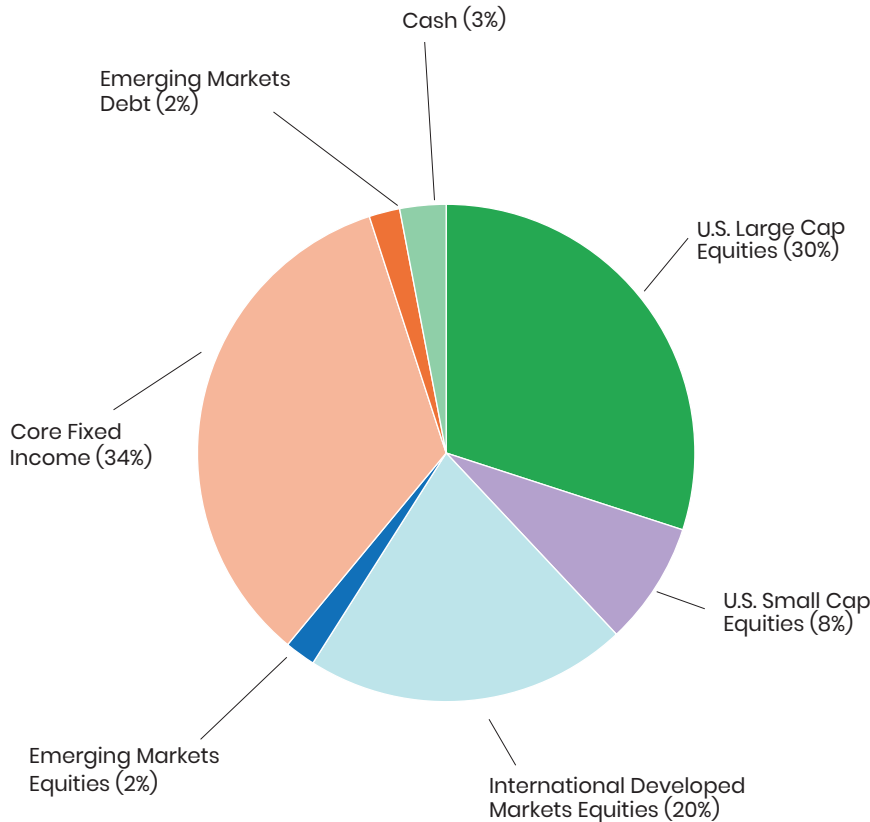
Expense Ratio	0.82%
12b-1	0.00%
Front-End Load	0.00%
Back-End Load	0.00%
Transaction Fee	None
Account Minimum	\$1,000

## TOP TEN EQUITY HOLDINGS

Apple Inc.	3.93%
Microsoft Corp.	3.44%
NVIDIA Corp.	3.42%
Alphabet Inc.	2.09%
Amazon.com Inc.	1.97%
Meta Platforms Inc.	1.39%
Taiwan Semiconductor Co. Ltd.	0.90%
Broadcom Inc.	0.83%
Eli Lilly & Co.	0.83%
Tesla Inc.	0.80%
<b>Total</b>	<b>19.60%</b>

## ASSET ALLOCATION

## FUND CHARACTERISTICS



### EQUITY:

Median Market Cap (\$MM)	7,549.88
Price/Earnings Ratio	17.05x
Price/Book Ratio	2.61x
Number of Stocks	1,723
Standard Deviation (3 yrs.)	17.1%
Beta (3 yrs.)	0.96
R-Squared (3 yrs.)	1.00
Sharpe Ratio (3 yrs.)	0.13
Turnover (1 yr.)	30.64%

### Sector Allocation

• Communication Services	7.0%
• Consumer Discretionary	10.7%
• Consumer Staples	6.2%
• Energy	3.8%
• Financials	16.6%
• Health Care	11.5%
• Industrials	12.6%
• Materials	3.2%
• Real Estate	2.1%
• Information Technology	23.7%
• Utilities	1.9%
• Cash	0.7%
• Future	0.0%

### 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

