

# 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 leveraging corporate engagements, exclusionary screenings and proxy voting to influence companies to improve their business and deliver better long-term performance.

Every dollar invested with UCF in equities and fixed income funds 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 for a just world for all.

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

- Firearm/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, Water Stress)
- Labor and Human Rights Harm (Focus on Conflict-Affected Territories, Compliance with Domestic and International Laws, Value Chain Partners)

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 responsible investment funds, each designed to help churches and organizations grow their endowments and further their missions.

Our platform of diversified investment funds ensure adherence to the variations in our clients' investment policies across multiple accounts. Each congregation or institution can customize their portfolio based on preferences for risk tolerance, time horizon and return objectives for each individual endowment account. Each fund is compared to recognized indices and customized benchmarks. Performance for each fund is reported net (or after) fees. Total rates of returns for all Managed Funds and Funds of Funds can be found in the performance sheet.

## → **Commitment to Superior Client Service**

UCF is committed to transparent communication and reporting, as well as educational opportunities for all our clients. UCF clients have access to a robust client portal, can speak with our professional and knowledgeable client service team and have access to valuable educational resources 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 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**

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