



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

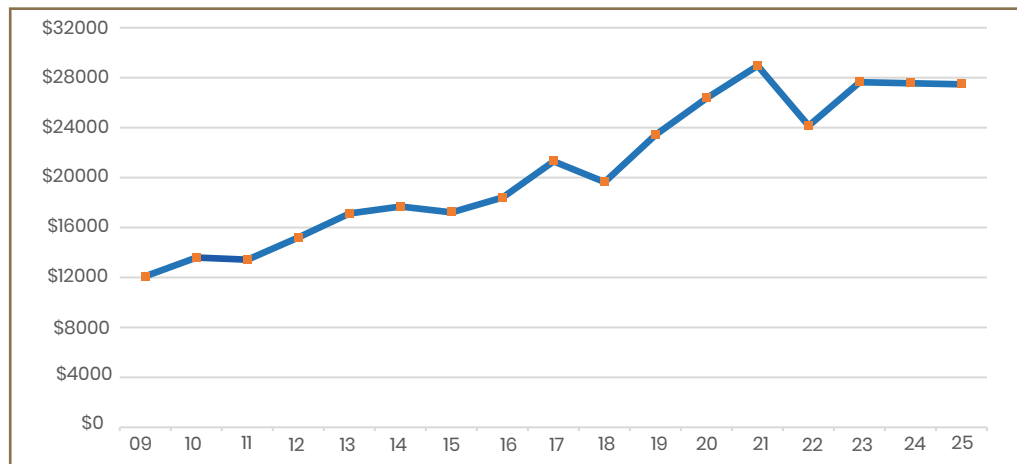
| Average Annual Performance % as of 03/31/25 | Qtr. | Year to Date | One Year | Three Years | Five Years | Ten Years |
|---|-------|--------------|----------|-------------|------------|-----------|
| UCF Balanced Fund | -0.32 | -0.32 | 4.13 | 3.56 | 8.53 | 5.22 |
| Custom Benchmark* | 0.13 | 0.13 | 5.71 | 4.34 | 9.23 | 6.07 |
| Lipper Mixed-Asset Target Allocation Moderate | 0.16 | 0.16 | 4.97 | 3.68 | 8.71 | 5.40 |

* 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 – 03/31/25)

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 sustainable and responsible investing

FUND DETAILS

| | |
|-----------|---------------|
| Benchmark | Custom |
| Inception | circa 1958 |
| Assets | \$367 million |
| Yield | 2.70% |

EXPENSES & MINIMUMS

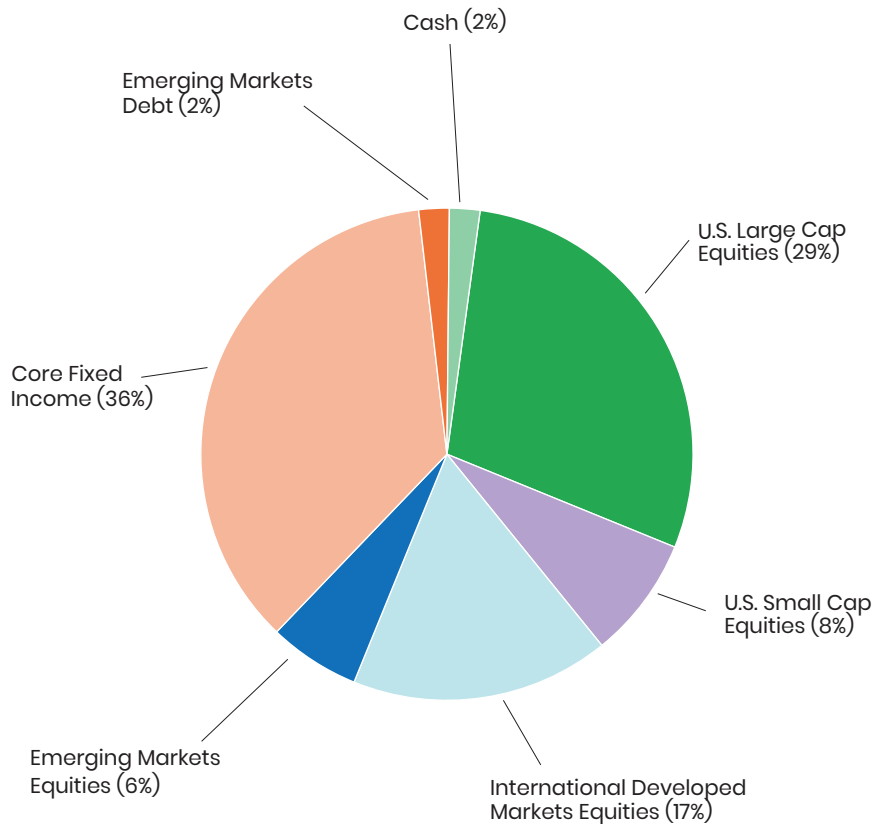
| | |
|-----------------|---------|
| Expense Ratio | 0.79% |
| 12b-1 | 0.00% |
| Front-End Load | 0.00% |
| Back-End Load | 0.00% |
| Transaction Fee | None |
| Account Minimum | \$1,000 |

TOP TEN EQUITY HOLDINGS

| | |
|-------------------------------|--------|
| Apple Inc. | 3.80% |
| Microsoft Corp. | 3.05% |
| NVIDIA Corp. | 2.96% |
| Amazon.com Inc. | 2.05% |
| Alphabet Inc. | 1.90% |
| Meta Platforms Inc. | 1.44% |
| Taiwan Semiconductor Co. Ltd. | 1.34% |
| Broadcom Inc. | 0.89% |
| Berkshire Hathaway Inc. | 0.85% |
| Tencent Holdings Ltd. | 0.83% |
| Total | 19.11% |

ASSET ALLOCATION

FUND CHARACTERISTICS



Due to rounding, totals may not equal 100%

EQUITY:

| | |
|-----------------------------|----------|
| Median Market Cap (\$MM) | 7,575.01 |
| Price/Earnings Ratio | 18.69x |
| Price/Book Ratio | 2.64x |
| Number of Stocks | 1,612 |
| Standard Deviation (3 yrs.) | 16.8% |
| Beta (3 yrs.) | 0.96 |
| R-Squared (3 yrs.) | 1.00 |
| Sharpe Ratio (3 yrs.) | 0.05 |
| Turnover (1 yr.) | 27.89% |

Sector Allocation

| | |
|--------------------------|-------|
| • Communication Services | 7.3% |
| • Consumer Discretionary | 10.9% |
| • Consumer Staples | 6.4% |
| • Energy | 3.3% |
| • Financials | 18.8% |
| • Health Care | 10.8% |
| • Industrials | 11.9% |
| • Materials | 3.1% |
| • Real Estate | 2.0% |
| • Information Technology | 22.6% |
| • Utilities | 2.0% |

FIXED INCOME:

| | |
|--------------------------------|---------|
| Standard Deviation (3 yrs.) | 7.0% |
| Sharpe Ratio (3 yrs.) | -0.57 |
| Duration (yrs.) | 6.22 |
| Credit Quality | Aa2/Aa3 |
| Avg. Effective Maturity (yrs.) | 8.28 |

MANAGERS & ASSET CLASSES

