



SMALL CAP EQUITY FUND

FUND OBJECTIVE

Seeks to provide investors with a total return consistent with a diversified portfolio of U.S. small capitalization stocks.

INVESTMENT STRATEGY

The Fund invests primarily in U.S. small capitalization common stocks and other equity-type securities of companies headquartered in the U.S. The weighted average market capitalization is typically under \$1.5 billion. The Fund employs shareholder engagement and social and environmental screens.

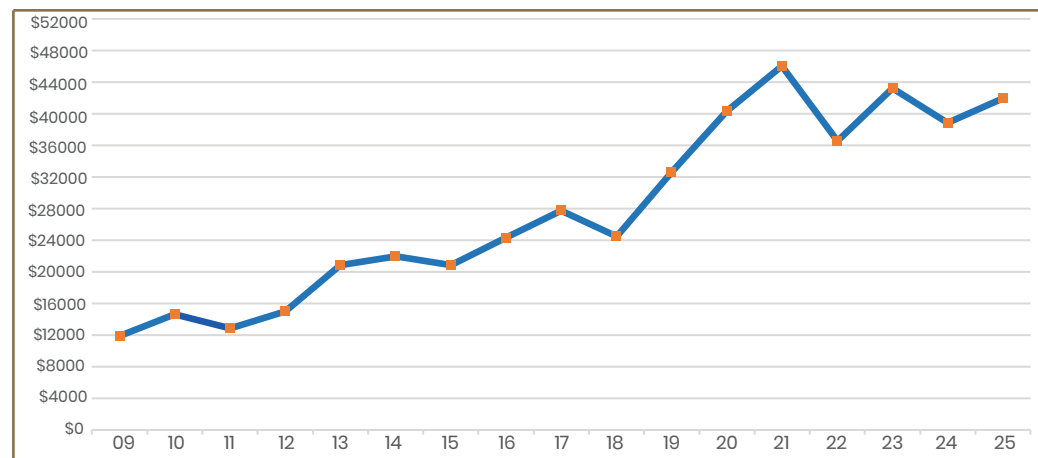
INVESTMENT PERFORMANCE

Average Annual Performance % as of 09/30/2025	Qtr.	Year to Date	One Year	Three Years	Five Years	Ten Years
Small Cap Equity Fund	10.00%	8.14%	7.11%	14.73%	10.54%	9.81%
Russell 2000 Index	12.39%	10.39%	10.76%	15.21%	11.56%	9.77%
Lipper Small Cap Core	7.17%	5.47%	5.13%	13.78%	12.68%	9.25%

All performance results are shown net of fees

GROWTH OF \$10,000 (from 01/01/09 – 09/30/25)

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 performance data cited. Before investing in any UCF fund, prospective investors should carefully consider the investment objectives, risks and expenses.

UCF OVERVIEW

- Over \$1.3B in AUM
- Over 1,200 faith-based investors
- Expertise in sustainable and responsible Investing

FUND DETAILS

Benchmark	Russell 2000 Index
Inception	2005
Assets	\$69 million
Yield	1.08%

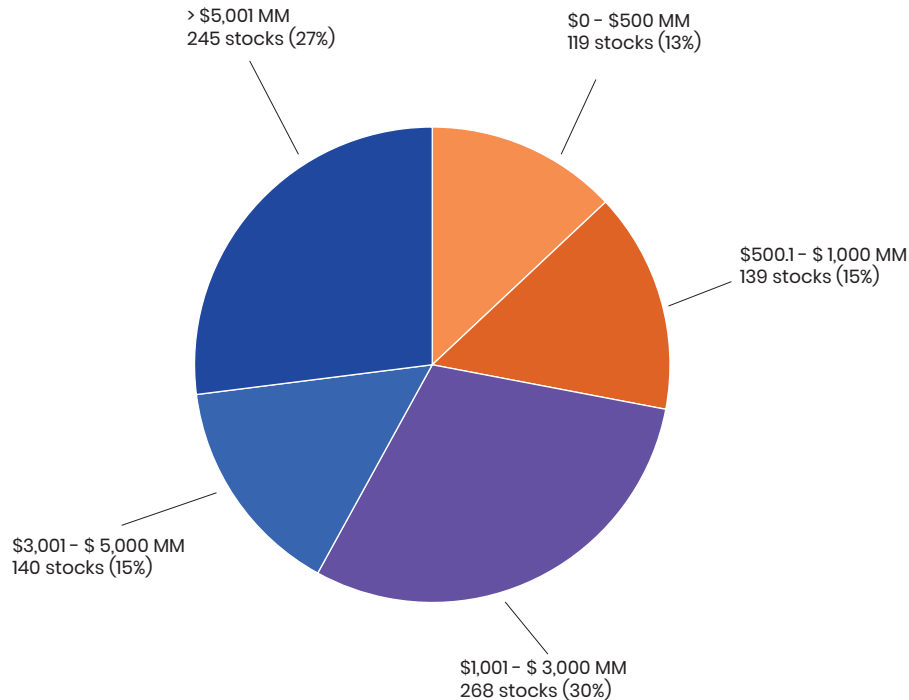
EXPENSES & MINIMUMS

Expense Ratio	1.10%
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

Comfort Systems USA Inc.	1.42%
Ascendis Pharma A/S	1.17%
Wintrust Financial Corp.	1.04%
Affiliated Managers Group Inc.	0.95%
SPX Technologies Inc.	0.95%
Avient Corp.	0.92%
Brinks Co.	0.90%
Credo Tech. Group Holding Ltd.	0.89%
Parson Corp.	0.87%
Gates Industrial Corp. PLC	0.84%
Total	9.95%

MARKET CAPITALIZATION



Due to rounding, totals may not equal 100%

FUND CHARACTERISTICS

EQUITY:

Median Market Cap (\$MM)	2,278.48
Price/Earnings Ratio	18.55 x
Price/Book Ratio	2.40 x
Number of Stocks	911
Standard Deviation (3 yrs.)	19.80 %
Beta (3 yrs.)	1.05
R-Squared (3 yrs.)	0.98
Sharpe Ratio (3 yrs.)	0.49
Turnover (1 yr.)	80.50 %

Sector Allocation

• Communication Services	3.4%
• Consumer Discretionary	10.9%
• Consumer Staples	1.4%
• Energy	2.4%
• Financials	17.8%
• Health Care	14.7%
• Industrials	22.9%
• Materials	3.3%
• Real Estate	4.7%
• Information Technology	16.0%
• Utilities	2.3%
• Cash	0.2%

MANAGERS & ASSET CLASSES

