United Church Funds

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

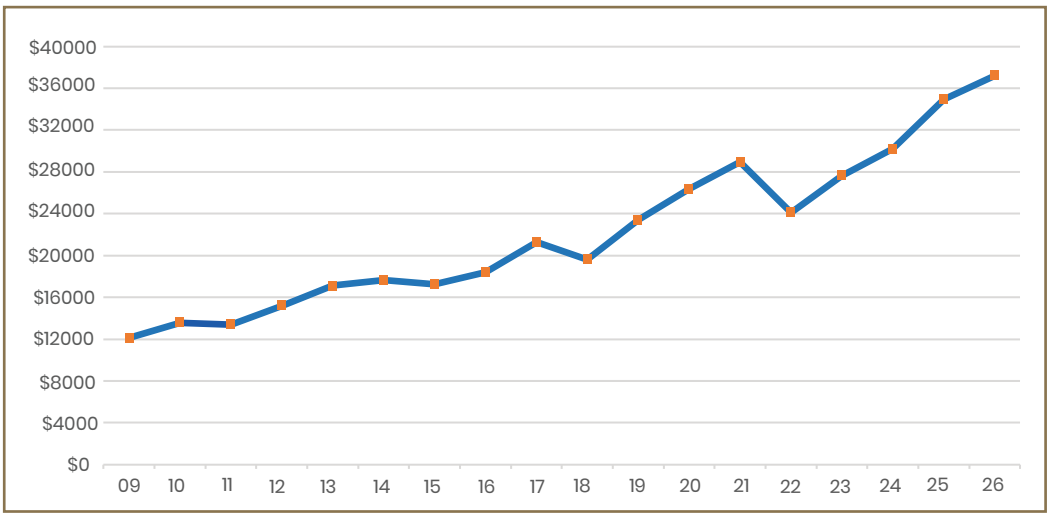
Average Annual Performance % as of 09/30/26	Qtr.	Year to Date	One Year	Three Years	Five Years	Ten Years
UCF Balanced Fund	-1.03%	6.48%	9.41%	13.70%	5.88%	7.25%
Custom Benchmark*	-0.70%	6.56%	9.01%	14.14%	6.53%	7.95%
Lipper Mixed-Asset Target Allocation Moderate	-1.39%	4.62%	6.62%	12.22%	5.48%	6.82%

* 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 - 09/30/26)

This table reflects net performance



UCF OVERVIEW

- Over $1.4B in AUM
- Over 1,200 faith-based investors
- Expertise in sustainable and responsible investing

FUND DETAILS

Benchmark	Custom
Inception	circa 1958
Assets	$393 million
Yield	2.54%

EXPENSES & MINIMUMS

Expense Ratio	0.80%
12b-1	0.00%
Front-End Load	0.00%
Back-End Load	0.00%
Transaction Fee	None
Account Minimum	$1,000

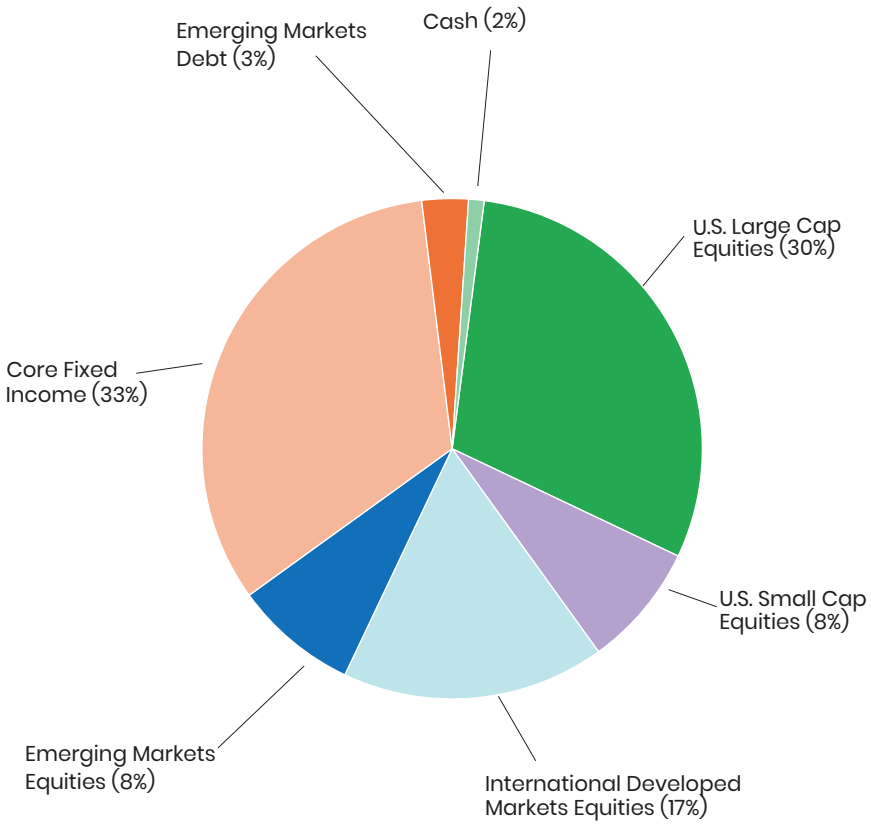
TOP TEN EQUITY HOLDINGS

NVIDIA Corp.	4.35%
Apple Inc.	3.96%
Microsoft Corp.	2.96%
Alphabet Inc.	2.95%
Amazon.com Inc.	2.03%
Broadcom Inc.	1.32%
Meta Platforms Inc.	1.26%
Taiwan Semiconductor Co. Ltd.	1.09%
Micron Technology Inc.	0.99%
Samsung Electronics Co. Ltd.	0.97%
Total	21.88%

The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctutate, 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 BALANCED FUND

ASSET ALLOCATION



Due to rounding, totals may not equal 100%

FUND CHARACTERISTICS

EQUITY:

Median Market Cap ($MM)	6,289.60
Price/Earnings Ratio	19.74
Price/Book Ratio	2.77
Number of Stocks	1,852
Standard Deviation (3 yrs.)	12.4%
Beta (3 yrs.)	0.97
R-Squared (3 yrs.)	0.99
Sharpe Ratio (3 yrs.)	1.27
Turnover (1 yr.)	45.36%

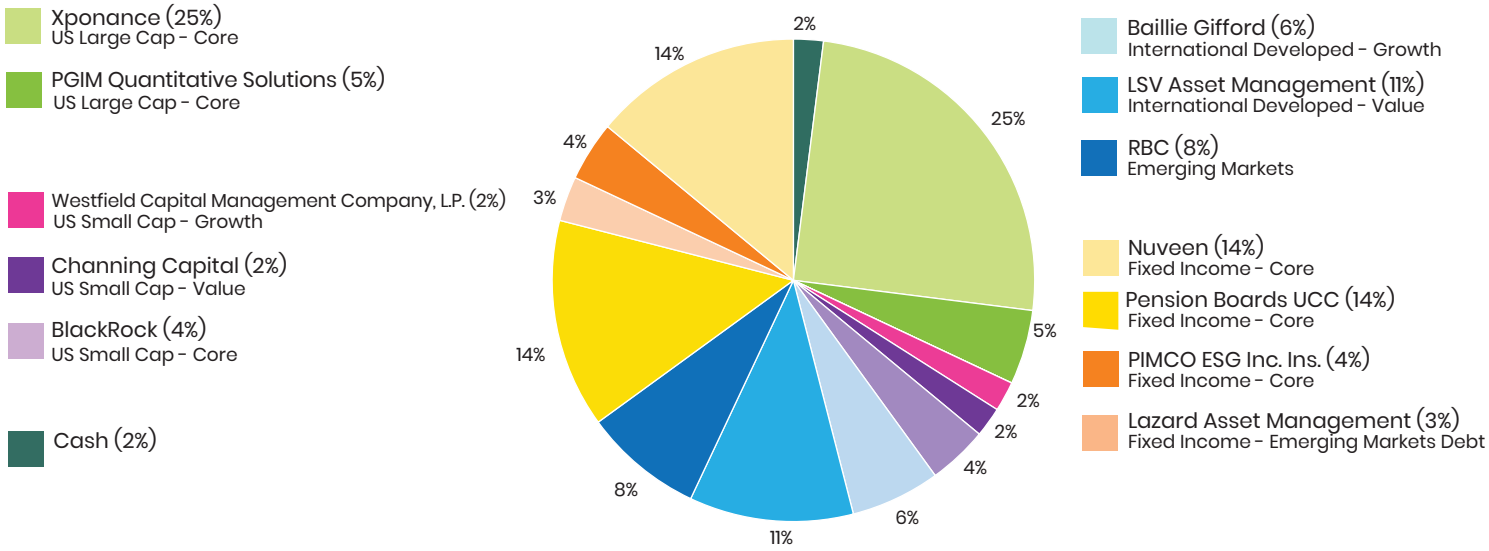
Sector Allocation

• Communication Services	7.3%
• Consumer Discretionary	8.8%
• Consumer Staples	4.6%
• Energy	3.7%
• Financials	17.4%
• Health Care	10.5%
• Industrials	10.5%
• Materials	2.9%
• Real Estate	1.5%
• Information Technology	30.8%
• Utilities	1.4%
• Cash	0.5%

FIXED INCOME:

Standard Deviation (3 yrs.)	5.4%
Sharpe Ratio (3 yrs.)	-0.12
Duration (yrs.)	6.08
Credit Quality	AA3/A1
Avg. Effective Maturity (yrs.)	8.64

MANAGERS & ASSET CLASSES



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