



# Investing

LET YOUR MONEY DO MORE

## *Short-term Investing*

### **Development Fund**

Invest funds and earn attractive interest based on a timeline that works best for you and your church. While your money works for you, it will also help provide loans for the growth and ministries of churches. Your funds can be withdrawn at any time with no penalty, fee, or loss of interest.

## *Long-term Investing*

### **Planned Giving/Endowment Program**

An endowment is a permanent trust agreement between you and the Foundation. The principal amount used to start an endowment will earn income and continue to grow, provide for, and preserve your church for generations to come. You can invest funds in equities, bonds, or a balanced fund and later either reinvest earnings or receive payments to provide for ministries. If you are looking for a long-term fund to support your church and ministries now and into the future, consider the Planned Giving/Endowment Program.

### **Fund Management Agreement**

A Fund Management Agreement offers the same investment options as an endowment but has a little more flexibility in using the initial investment. You can withdraw and spend both the principal amount and the earned income, however, doing this will lower your future interest payments and can eventually deplete the account.



UNITED METHODIST

**FOUNDATION**

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