UNITED METHODIST FOUNDATION
ALABAMA • WEST FLORIDA

INVESTMENT OPPORTUNITIES

Your Alabama-West Florida United Methodist Foundation is currently managing over $130 million in assets for churches and institutions. In addition historically Wesleyan donors who wish to benefit their favorite ministry have taken advantage of the investment opportunities that the Foundation offers. The Foundation pairs expertise with integrity to provide maximum returns with a high regard for safety.

In 1990, the Foundation began offering three different investment funds to participants. Under the guidance of the Foundation's capable Investment Committee, the funds were established with specific objectives, goals, and parameters for investing. This gives our churches, institutions, and donors the ability to create a custom investment plan based on the needs and goals of each participant.

In addition to the goals and guidelines for each fund, the Foundation's Investment Committee applies prudent investment guidelines and social screening of investments. The Committee also continually reviews and monitors investments to ensure stable and long-term growth. The Foundation provides an accounting of transactions with respect to each account invested in its common funds. The Foundation offers oversight and layers of accountability that give churches confidence in the responsibilities of fund management.

Our funds are professionally managed by a number of institutional managers and continuously reviewed by our independent consultant and our Investment Committee.

The "Common Funds" are briefly described below. If you wish to obtain further information, please contact our office.

EQUITY

The objective of this fund is long-term appreciation with minimal emphasis on income. This Fund is invested in equities, convertibles, and global infrastructure listed on any of the national stock exchanges. The Investment Consultant and committee determine the asset mix.

INCOME

The objective of this fund is to produce maximum income with a high regard for safety. This fund is invested in U.S. Government and Agency bonds, AAA rated mortgage-backed securities, and corporate bonds rated "A" or higher.

BALANCED

The objective of this fund is reasonable long-term growth as well as current income. This fund is invested in a combination of approved equities and bonds with the current target allocation at 70% equities and 30% bonds and money markets.

Eligibility: Investment in the Foundation's Common Funds is available to all historically Methodist churches, institutions and related organizations as well as donor established trusts naming these organizations as beneficiaries.

Lower Fees: Investment management fees are based on the pooled investment dollars of the Foundation, providing lower fees to the individual investment participants. As of 3/31/2026 investment manager fees averaged **.22%** on the Income Fund, **.48**% on the Equity Fund and **.40**% on the Balanced Fund. The Foundation receives an administrative fee of **.**40% - **.**50% for fund accounting, regular and custom reports, planned giving promotions as well as administering the trust/fund directives over the long-term.

Additional Services: Foundation staff is available to meet with committees or donors to determine the current investment needs and develop a long-term investment plan. We offer help establishing local church planned giving/endowment programs, planned giving assistance, and ways to promote planned giving. We also provide leadership and/or assistance with stewardship workshops and programs. These services are at no costs to the church, organization or donor.

Making An Investment: Each eligible participant must complete and return a Preliminary Form. Copies of these documents are available in the Foundation office or on our website at www.alwfumf.org. For additional information concerning these services or for wiring instructions, please contact Terri Turner (334) 793-6820. Checks should be mailed to Alabama-West Florida United Methodist Foundation, P.O. Box 8066, Dothan, AL 36304.

The Alabama-West Florida United Methodist Foundation
Investment Results as of 9/30/2026 (in bold)

	Equity Fund	Target Index	**Income Fund**	Target Index	**Balanced Fund**	Target Index
2008	**-32.9%**	-37.8%	**+10.2%**	+6.2%	**-18.1%**	-24.3%
2009	**+31.1%**	+29.0%	**+2.9%**	+5.2%	**+19.3%**	+20.8%
2010	**+12.3%**	+16.7%	**+5.9%**	+6.4%	**+10.2%**	+13.5%
2011	**- 2.3%**	-1.1%	**+6.8%**	+7.9%	**+0.8%**	+2.1%
2012	**+13.5%**	+16.8%	**+2.9%**	+4.4%	**+10.2%**	+12.5%
2013	**+26.5%**	+31.3%	**-1.5%**	-2.2%	**+18.4%**	+20.4%
2014	**+7.6%**	+9.3%	**+3.6%**	+2.0%	**+6.5%**	+7.1%
2015	**-.7%**	-3.5%	**+1.1%**	+1.0%	**-.8%**	-2.0%
2016	**+7.8%**	+12.%	**+2.1%**	+1.3%	**+6.3%**	+8.9%
2017	**+20.2%**	+18.8%	**+1.7%**	+1.1%	**+14.2%**	+13.2%
2018	**-4.2%**	-6.6%	**+1.0%**	+1.3%	**-2.6%**	-4.0%
2019	**+29.1%**	+26.6%	**+6.0%**	+5.1%	**+21.3%**	+20.0%
2020	**+22.4%**	+19.7%	**+5.4%**	+5.6%	**+16.9%**	+16.5%
2021	**+17.4%**	+21.1%	**-0.5%**	-0.7%	**+12.7%**	+14.3%
2022	**-19.5%**	-15.4%	**-6.4%**	-7.0%	**-15.7%**	-12.6%
2023	**+16.2%**	+22.5%	**+5.1%**	+4.3%	**+12.3%**	+17.0%
2024	**+11.8%**	+18.9%	**+3.6%**	+2.8%	**+8.9%**	+14.0%
2025	**+15.1%**	+19.1%	**+6.2%**	+6.4%	**+12.2%**	+15.2%
2026 1 yr. ROR	**+15.0%**	+17.9%	**+0.0%**	-0.1%	**+9.6%**	+12.4%
Average Since Inception (1996)	**+8.9**	+9.6	**+4.4**	+4.0	**+7.6**	**+8.0**

Returns are compared to similar index numbers and gross of fees. Past results are no indication of future returns.

***Equity Fund Target Index** Defined as 57% Russell 1000 Stock Index, 7% Russell 2000 Stock Index, 7% Alerian MLP Index, 14% Merrill Lynch All U.S. Convertible Index, and 15% MSCI All Country World Index.

Income Fund Target Index Defined as 85% Barclays Intermediate Government Corporate Bond Index and 15% Barclays Capital U.S. Treasury Inflation-Protected Securities 0-5 Year Index.

Balanced Fund Target Index Defined as 40% Russell 1000 Stock Index, 5% Russell 2000 Stock Index, 5% Alerian MLP Index, 10% Merrill Lynch All U.S. Convertible Index, 10% investment MSCI All Country World Index, 25% Barclays Intermediate Government Corporate Bond Index and 5% Barclays U.S. Treasury Inflation-Protected Securities 0-5 Year Index.