

Value Comparison to Secular Advisors

Entrust your church's investments with the utmost care.

Abiding by Fiduciary Standards to Care for the Church's Best Interests

Many professionals provide financial services: brokers, accountants, lawyers, insurance agents, and financial planners, many of whom work for networks with well-known brand names. However, it can be confusing to understand who you're really working with and what are the true costs and business obligations of such a professional. The Foundation abides by **fiduciary standards** to care for your church's best interests. There are no hidden costs, such as buy/sell commissions, "load" fees, or fees to open and close an account. The Foundation's **all inclusive** annualized fee structure is about 1%. Considering the other considerable differences, such as **sustainable and ethical investing**, we're confident the Foundation provides your church superior value in aligning your investments with your values and mission.

<u>Secular Investment Advisor</u>		<u>United Methodist Foundation</u>
Investment Advisor Fees:	1.05%*	UMF 0.65% (tiered on AUM)†
Fund Managers' Fees:	0.45%** 0.40% (consultant & managers)
Socially Responsible?	(more cost) Maybe? Yes
Impact / ESG Investing?	(more cost) Maybe? Yes
Mission Alignment?	For-profit, secular values Not-for-profit, shared social, ethical, and religious values
Long-Term Relationship?	Employee turnover? Yes
No-Cost Planned Giving Consultation?	No Yes
Intimate Knowledge of Church?	No Yes
Donor Consultation?	No Yes
Stewardship & Best Practices Help?	No Yes

*IA Fees: PriceMetrix, "The state of North American retail wealth management," June 2020

**Morningstar "In 2019, the asset-weighted average expense ratio of all U.S. open-end mutual funds and exchange-traded funds was 0.45%"

†Assets Under Management: < \$500,000, 0.65% • \$500,000-\$1,000,000, 0.60% • > \$1,000,000, 0.50%



For more information, contact the Foundation:
312-334-0703 • UMFNIC.org • UMFGift.org

