

MISSION FORWARD

MONEY MANAGEMENT

How does EverBless invest and manage funds?

EverBless works with Vanguard to provide three investment options (see below). These options allow churches and organizations to combine their assets as an investment with greater diversity, minimized risk and at a lower cost that might not be attainable when investing alone.

What are EverBless' investment options?

Equity Portfolio. Provides the greatest risk with the opportunity for the greatest gain. It consists of diversified equities seeking to provide long-term growth of capital. This portfolio includes a broad range of equities and sector exposures. With consistent global market capitalization, the portfolio is invested in domestic and international equities. Even though this portfolio is diversified, it is still subject to a relatively high level of risk because it is 100 percent equities.

Balanced Portfolio. Consisting of multiple asset classes, the balanced portfolio seeks to provide steady growth. Approximately 40 percent of the assets are invested in high-quality fixed income with the remaining 60 percent invested in a diversified portfolio of equities. It is also broadly diversified within each asset class. With the balanced approach, stock market fluctuations have the largest impact on performance.

Fixed-income Portfolio. Seeks to provide income through diversified, high-quality fixed-income investments and a small allocation of international fixed income. This portfolio strives to maintain a high level of credit quality and includes securities issued by the U.S. government, its agencies, foreign governments and high-quality corporate bonds. This type of portfolio has experienced less volatility than an equity portfolio historically, but could still experience wide fluctuations in value.

Does EverBless have a cash management option?

A money market option requires a minimum deposit of \$10,000. Certificates of deposit are available with a \$100,000 minimum.

What are the advantages of working with EverBless?

- Over 100 years of experience in endowment and trust oversight
- Commitment to low-cost management of funds
- Investment committee comprises Christians who have experience in financial management and investment
- Economies of scale provide a cost-effective and strong relationship with Vanguard's professional advisors

