



## Frequently Asked Investment Questions:

### **Who May Invest?**

All United Methodist Churches and Organizations of the Greater New Jersey Conference of the United Methodist Church may invest through the Foundation in funds currently managed by Wespath Investment Management. An account may be opened with an amount of \$5,000 or more. The Account Information Form and a copy of the Investment Agreement, all properly completed by the church organization, should be sent along with the check for deposit to the Foundation Office. Arrangements can be made to accept electronic transfers of funds. Contact the Foundation Office for details.

### **How Does the Foundation Manage My Organization's Money?**

The United Methodist Stewardship Foundation actually does not manage client's money. The Foundation acts on the organization's administrative behalf with Wespath, who is in charge of socially responsible investing once your organization's account has been established. The Foundation manages the dispersal of quarterly statements, administration behind establishing accounts, and executing withdrawals at the request of the client.

### **What Is Our Expected Total Return?**

The foundation aims for a total return (income plus growth in total value) to exceed the benchmark over a complete market cycle (3-5 years). As with all investments, no guarantee of profitability can be provided. There may be a period of time when the market value declines, however, the Trustees believe that, over market cycle, the performance goals will be achieved or exceeded.

### **Does The Foundation Accept Donations?**

The Foundation can accept donations of securities, including most mutual funds. Please contact the office for additional details.

### **How Do We Get Started?**

A formal Investment Agreement is completed in duplicate by the officers of both the investing Church Organization and the Foundation. One copy is retained by each party.

### **Can I Deposit/Withdraw Money during Market Cycle?**

Additions to the Fund can be made at any time, while Withdrawals from the Fund can be made monthly. Your Withdrawal Request must be submitted on Church letterhead and be signed by the designated contact person and the senior pastor. Once received, additions to the fund will be deposited in the Foundations bank account and wire transferred to Wespath Investments.

### **How Do I Check Our Investment Progress?**

Quarterly statements will be mailed by the Foundation within 10-12 business days following the end of the quarter. Income will be automatically reinvested, unless otherwise designated by the investing church. Churches may elect to receive either regular annual or quarterly withdrawals by completing the Account Information Form at the time of account opening. You may also call or email the office at any time for a snapshot preview of your account for account's primary contacts' information purposes only.

### **What Will It Cost Us To Invest With the Foundation & Wespath?**



UNITED METHODIST  
**STEWARDSHIP FOUNDATION**  
OF GREATER NEW JERSEY

The Foundation will charge each investor an annual fee of 0.39%, calculated and deducted quarterly, on the average daily value of the account for the quarter to cover costs of administration. This fee is in addition to the

0.57% asset management fee charged by Wespath, which is deducted incrementally on the ending balance of the day. All accounts pay a total of no more than 1.00% a year for fees.