

# IOWA UNITED METHODIST FOUNDATION

*1st Quarter Report 2026*

## Relief for Seminary Debt: HELP Loans Open June 1st

Student loan debt can be a heavy burden in ministry—but the Foundation’s HELP (Higher Education Loan Partners) program is designed to provide meaningful relief for pastors serving in the Iowa Annual Conference.

Through the HELP program, eligible pastors can refinance their student loan debt—up to \$50,000—at a low **2.5% interest rate**. Since many student loan programs currently charge 6-8%, refinancing through HELP could save participants hundreds in monthly payments and thousands over the life of the loan.

For many borrowers, loans may still be in deferment or forbearance, with interest continuing to accrue. A HELP loan offers a proactive path forward—helping pastors stop the cycle of growing interest and begin making real progress toward paying down their debt.

The program has already refinanced over half a million dollars in student loans and continues to expand its impact. **HELP loans now also cover debt from post-ordination and doctoral studies**, supporting pastors as they pursue ongoing education and leadership development.

**Applications are open annually from June 1 through September 1** and are available on the Foundation’s website: <https://iumf.org/help-loans/>.

To be eligible, applicants must be serving in the Iowa Annual Conference and commit for serving for the life of the loan. Additional requirements and full loan terms are available on our website.

If you are a pastor carrying student loan debt, the HELP program may be the solution you’ve been looking for. **Take the next step:** Visit our website to learn more and download the application.



Big repair on the horizon?  
Ask about IUMF’s  
Building Loan Program!

# FUND PERFORMANCE REPORT

*As of March 31, 2026*

All investments were made according to the Social Principals (*Book of Discipline Paragraph 717*). Please contact us if you would like to review your investments. **If you'd like to receive your account statement(s) electronically, please complete the E-Statement Registration form at: <https://iumf.org/e-statement-registration-form/>.**

**The actual net returns for each of the funds as of March 31, 2026:**

	March	QTD	YTD	Trailing 12
Balanced	-5.11%	0.04%	0.04%	9.84%
Bond	-1.15%	-0.32%	-0.32%	4.16%
Equity	-7.32%	0.42%	0.42%	15.64%
Short-Term Inc.	0.25%	0.76%	0.76%	3.67%

**Long-term actual net returns:**

	3 YEARS	5 YEARS	7 YEARS
Balanced	8.41%	4.30%	6.56%
Bond	4.37%	1.68%	1.97%
Equity	12.33%	7.31%	9.72%
Short-Term Inc.	2.86%	0.81%	1.44%

## Balanced Fund

This fund seeks to balance the objectives of long-term capital appreciation and present income. It is invested in a diversified portfolio of fixed income securities, equity securities (including those of foreign issuers and small capitalization companies), cash/cash equivalents and alternative investments. The product mix strives for a 60/40 balance between equity and fixed income investments.

### ASSET ALLOCATION BOND (30-50% OF PORTFOLIO):

Sector:	% of Bond Portfolio
Treasury	15.83%
Corporate (IG)	64.53%
Corporate (HY)	19.60%
Mortgages	0.00%
Cash	0.04%

### ASSET ALLOCATION EQUITY (50-70% OF PORTFOLIO):

Sector:	% of Equity Portfolio
Large Cap	38.60%
Mid Cap	15.00%
Small Cap	6.30%
International	39.70%
Cash	0.40%

### BOND CHARACTERISTICS:

Duration	2.85
Average Credit Quality	BBB+

# FUND PERFORMANCE REPORT

As of March 31, 2026

## Bond Fund

This fund's primary investment objective is to maximize present income. The fund's holdings will consist primarily of fixed income securities. Rounding out the portfolio is a small allocation of cash and cash equivalents. *Fixed income securities*, in which the fund may invest, include debt securities of all types, including but not limited to: obligations of the U.S. Government, Federal Agency obligations, corporate bonds and notes, sovereign debt of non-U.S. countries, and mutual funds whose underlying assets are primarily fixed income securities. The average maturity of fixed income instruments will be three to five years with an average investment grade ranking as ranked by S&P or Moody's.

### ASSET ALLOCATION BOND

Cash	1.10%
Investment Grade	65.95%
High Yield	19.84%
Treasury	13.11%

## Equity Fund

This fund's investment objective is to seek long-term capital appreciation. Current income is a secondary objective. The fund pursues its objectives by investing primarily in common stocks and securities convertible or exchangeable into common stocks, including warrants and rights. *Equity securities*, in which the fund may invest, include common stocks, securities convertible into equity securities, and mutual funds investing primarily in equity securities. As for individual common stocks, the funds are limited to investing in companies whose shares are traded on the New York Stock Exchange, Inc., the American Stock Exchange, Inc., or the National Association of Securities Dealers, Inc.

## Short-Term Income Fund

The Short-Term Income (STI) Fund's primary objective is to provide an investment vehicle for shorter term funds seeking to earn a better rate of return than a traditional savings account or money market fund. Under normal market conditions, the fund's holdings will consist primarily of fixed income securities in the U.S. Government, government-backed obligations, C.D.s or similar types of investments with average maturities of three years or less.

## 1st Quarter Investment Review

There was a sharp reaction to geopolitical changes in March. Oil prices increased significantly, which will result in rising costs. Stock prices weakened, getting close to correction levels. There will continue to be mixed signals from the economy, so a long-term perspective is helpful.

### Equity Fund

With waning possibilities of market growth in 2026, stock prices are volatile. Consumer sentiment suggests widespread market weakness. This may be indicative of where we are in the market cycle.

### Bond Fund

Uncertainty about the impact of inflation is leading to volatility in the bond market. Federal policy also remains uncertain. IUMF's Bond Fund contains high-quality, lower risk bonds.

# OUR GIFT TO YOU

## *Estate Planning Support*

Through the *Our Gift to You* program, the Foundation provides confidential, no-cost estate planning guidance in partnership with Johni Hays of *Thompson & Associates*. Johni is a nationally respected estate planning attorney with decades of experience helping individuals and families navigate the important decisions that come with legacy planning.



### **What to Expect**

Your first conversation with Johni is a no-obligation opportunity to ask questions and explore your planning needs. Whether you need a full estate plan or just want a second opinion on existing documents, Johni is here to help. Should you choose to continue, the process typically includes 5–6 monthly meetings, all personalized and confidential. The result? A thorough, values-based plan that brings clarity, confidence and peace of mind.

### **No Strings Attached**

There is absolutely no requirement to leave a gift to any organization or to involve the Foundation beyond connecting you with Johni. This service is truly *our gift to you*—a way to support your financial well-being and legacy planning.

### **Get Started**

Interested in learning more or scheduling a complimentary conversation with Johni? Contact us at [info@iumf.org](mailto:info@iumf.org) or 515-974-8927. To learn more about the *Our Gift to You* program, visit: <https://iumf.org/services-for-individuals/our-gift-to-you/>.



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