IOWA UNITED METHODIST FOUNDATION

2nd Quarter Report 2026

Don't miss these opportunities from IUMF:

Carma Mohler Grants for Hunger Relief

Every Iowa community deserves reliable access to nutritious food. Through the Carma Mohler Fund, the Foundation is honored to continue Ms. Mohler's vision of a hunger-free Iowa by providing grants to organizations working to combat food insecurity. United Methodist-affiliated organizations are invited to apply for funding to support food pantries, community gardens, backpack programs, nutrition education, and other hunger-relief efforts. Together, we can help nourish our neighbors and strengthen communities across Iowa. Applications can be found on our website (*https://iumf.org/carma-mohler-grant/*) and are due by October 1.

HELP Loans for Pastors

Answering the call to ministry shouldn't mean carrying the burden of overwhelming educational debt alone. Through the Foundation's HELP (Higher Education Loan Partners) program, clergy serving in the Iowa Annual Conference can refinance eligible student loans at a fixed 2.5% interest rate, helping reduce monthly payments and long-term interest costs. By easing financial stress, HELP allows pastors to focus more fully on their ministry and the communities they serve. Applications are accepted annually from June 1 through September 1. Learn more and apply at *https://iumf.org/help-loans/*.

Building Loans for Ministry

Strong churches need strong foundations—both spiritually and physically. IUMF's church building loan program helps congregations address repairs, renovations, and other facility needs without depleting reserves or endowments. Whether replacing a failing furnace, repairing a roof, improving accessibility, or completing other essential projects, our competitive loans provide flexible financing and personalized support. By investing in safe, welcoming spaces, churches can continue serving their communities for years to come. Visit *https://iumf.org/church-building-loans/* to explore loan options for your church.

IOWA UM FOUNDATION

FUND PERFORMANCE REPORT

As of June 30, 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 June 30, 2026:

	June	QTD	YTD	Trailing 12
Balanced	1.59%	7.98%	8.03%	13.77%
Bond	0.16%	0.65%	0.33%	2.89%
Equity	2.36%	12.39%	12.85%	21.40%
Short-Term Inc.	0.24%	0.73%	1.50%	3.42%

Long-term actual net returns:

	3 YEARS	5 YEARS	7 YEARS
Balanced	10.41%	5.28%	7.49%
Bond	4.54%	1.66%	1.83%
Equity	14.70%	8.69%	11.04%
Short-Term Inc.	3.33%	0.89%	1.31%

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	15.42%
Corporate (IG)	62.60%
Corporate (HY)	19.03%
Mortgages	0.00%
Cash	2.95%

ASSET ALLOCATION EQUITY (50-70% of PORTFOLIO):

Sector:	% of Equity Portfolio
Large Cap	39.00%
Mid Cap	15.20%
Small Cap	6.40%
International	39.10%
Cash	0.30%

BOND CHARACTERISTICS:

Duration	2.73
Average Credit Quality	BBB+

FUND PERFORMANCE REPORT

As of June 30, 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	1.51%
Investment Grade	65.71%
High Yield	19.69%
Treasury	13.09%

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.

2nd Quarter Investment Review

After a sharp market decline in March, the second quarter brought a welcome rebound. While higher oil prices continue to affect the economy, the US has shown resilience, perhaps due to the economy being more service-based than the manufacturing focus of the 1970s. IUMF continues to maintain a well-diversified portfolio to help navigate challenges such as inflation and a weaker US dollar.

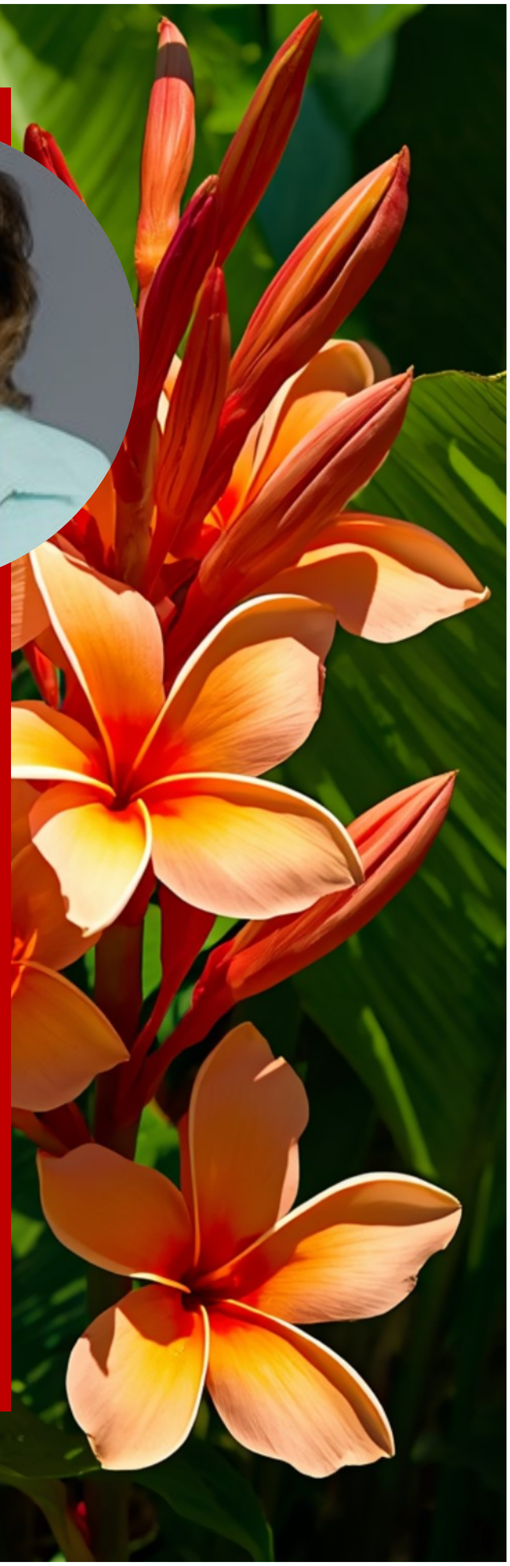
Equity Fund
Consumers continue to feel the effects of inflation through higher prices, reduced savings, and increased energy costs. At the same time, much of the stock market's recent growth has been driven by a small number of companies, making the market more susceptible to volatility.

Bond Fund
Inflation remains a key concern for investors, along with uncertainty surrounding the appointment of a new Federal Reserve Chair. In response, the Bond Fund continues to emphasize shorter-term investments, which can help reduce risk in an uncertain interest rate environment.

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* 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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