



# INDIVIDUAL FUND & IRA INVESTMENTS



Kim Heaton, Individual Fund Investor

*“It feels great knowing we’re doing something good for us and for our spiritual community by investing in the Individual Fund.”*

**What are the advantages of investing in the Individual Fund?** Our Individual Fund and IRA investments offer rates generally higher than comparable CDs and money market investments, while supporting the Methodist Loan Fund.

**When was the Individual Fund established?** The Individual Fund was established in 1997 so individuals could invest in the Methodist Loan Fund, along with churches. In response to requests from our current and potential investors, the Foundation began offering Individual Retirement Accounts through the Individual Fund in early 2006.

**What is the Methodist Loan Fund?** The Methodist Loan Fund serves as the funding source for competitive loans made through the Texas Methodist Foundation to United Methodist churches and agencies considering new construction, capital improvements and expansion of existing facilities to further grow ministries in their communities.

**So my Individual Fund or IRA investment is considered an act of Christian stewardship?** Definitely. You are earning, saving and giving in the Wesleyan spirit when you invest in the Individual Fund.

**Does my investment benefit churches in my conference?** Yes, your Individual Fund or IRA investment benefits churches in your conference, as well as all six of the annual conferences in Texas, which connects you to other United Methodists across the state.

**How long are individuals required to invest, and how much?** We request a minimum investment of \$1,000 for one year.

Call or email Sara Beltran ([sbeltran@tmf-fdn.org](mailto:sbeltran@tmf-fdn.org)) for more information. You may also download investment forms from our website.

## INDIVIDUAL FUND AND IRA RATES

### VARIABLE RATE as of 12/1/09\*

Current Rate  
**1.90%**

### FIXED RATES through 12/31/09\*\*

1 Year	2 Year	3 Year	4 Year	5 Year
<b>2.00%</b>	<b>2.35%</b>	<b>2.90%</b>	<b>3.15%</b>	<b>3.30%</b>

Past performance is not an indication of future results.

\*Variable rates are subject to change monthly.

\*\*Fixed rates are set on a weekly basis.



# METHODIST LOAN FUND INVESTMENTS



*“It’s an important connection knowing we have the support of other United Methodists, not just to construct a building, but in building the kingdom of God.”*

- Rev. Bailey Barkley, Senior Pastor  
The Journey: A United Methodist Church, Abilene

## Who benefits from Methodist Loan Fund Investments?

**Investors** - United Methodist churches and institutions who invest in the Methodist Loan Fund receive competitive rates on an historically safe and stable investment.

**Loan recipients** who enjoy competitive loan rates and expert guidance from the largest United Methodist church lender in the country.

**Individuals** - Since loans originated by the Foundation invest in the future of United Methodist ministries, the individuals served by these ministries receive the ultimate benefit.

**Who can invest in the Methodist Loan Fund?** This investment vehicle is open to churches, institutions and other non-profit organizations that value the concept of helping United Methodist churches throughout the state while earning exceptional returns.

**Are investments in the Methodist Loan Fund insured?** No, not through a federal agency. However, MLF funds are secured by a long history of no loss of principal or interest on loans originated by the Foundation. They are further safeguarded through strict investment and lending policies, strong board leadership, and competent staff. In addition, they are supported by the Foundation’s own \$13 million Undesignated Endowment.

**How long are churches required to invest, and how much?** We request a minimum investment period of one year with no minimum for church investments in the Methodist Loan Fund.

## METHODIST LOAN FUND RATES

### VARIABLE RATE as of 12/1/09\*

Current Rate

**2.00%**

### FIXED RATES through 12/31/09\*\*

1 Year	2 Year	3 Year	4 Year	5 Year
<b>2.15%</b>	<b>2.50%</b>	<b>3.05%</b>	<b>3.30%</b>	<b>3.45%</b>

Past performance is not an indication of future results.

\*Variable rates are subject to change monthly.

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