



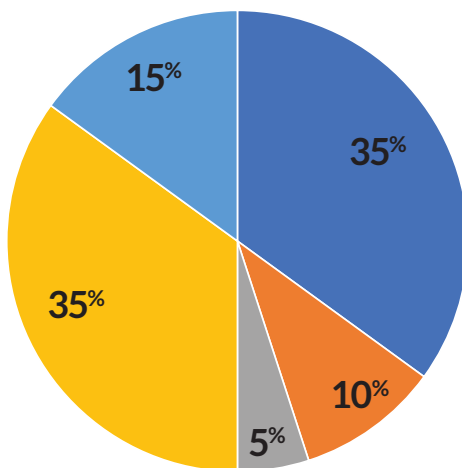
INVESTING: INTEGRITY, SECURITY, COMPASSION



ASSET ALLOCATION

Our strategic asset allocation consists of a mix of:

- U.S. equities
- International developed equities
- Emerging market equities
- U.S. and international fixed income
- Alternative investments, such as: real estate, natural resources, and private equities



We worry about investments so our members don't.

Our members benefit immediately from our expertise and knowledge in managing their retirement. We free our members from the day-to-day worry of allocating assets and selecting investments. We protect them by assuming the burden of market risk.

Throughout our history, no members have ever seen a loss in account value due to poor market performance, and they continue to see their accounts grow.

Our proven investment strategy.

The Pension Fund Board of Directors oversees and approves our investment policies and guidelines. Our board members include investment professionals, bankers, trust officers, clergy, actuaries, and other business leaders.

Pension Fund's investment staff then manages the assets within the strategic allocation, selecting and monitoring investment managers who specialize in their respective asset classes and directly manage the investment portfolios.

Each product is a separate trust. Each trust owns units in our investment pools and maintains its own reserves in accordance with board directed policy. These assets cannot be used to pay expenses of another trust, nor do these funds support our Ministerial Relief and Assistance programs, which are funded through donations and private grants.



All of our published historical returns are net returns. With Pension Fund, member account balances are not subject to additional administrative fees or surrender charges.

TWO COMPONENTS OF INVESTMENT RETURNS.

There are two components to the returns received by our Tax-Deferred Retirement Account 403(b)/Roth 403(b), IRAs, and Benefit Accumulation Account (BAA):

Base Rate of Interest

The base rate of interest is determined on a quarterly basis and represents the *minimum return on our members' investments*. Since Pension Fund assumes the downside market risk, members will not earn less than the base rate, even during times of poor market performance.

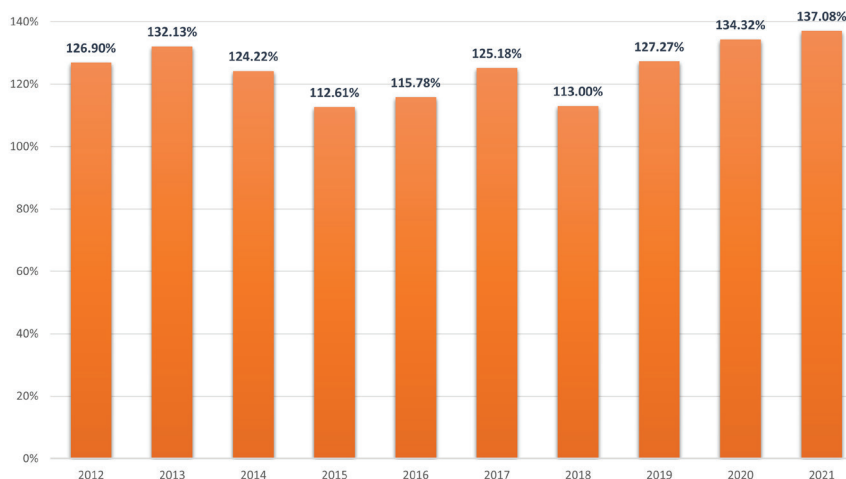
Good Experience Credits

Good Experience Credits may be awarded by the Board of Directors when underlying investments have performed well, and minimum reserve requirements have been met for each product, allowing members to benefit directly from the upside of stronger markets.

The Pension Plan

Participants in our **Pension Plan** (defined benefit) will see their pensions grow through Special Apportionment Credits, even in retirement. When reserves exist above what is required by policy to help protect against market declines, the Board of Directors may declare a Special Apportionment for all Pension Plan participants.

10-Year Pension Plan Historical Funding Adequacy



A NOTE ON SOCIALLY RESPONSIBLE INVESTING

Our dedicated staff takes a values-driven approach to ensuring member satisfaction and long-term financial wellness. We are committed to socially responsible investing through working directly with the **Interfaith Center on Corporate Responsibility (ICCR)** and voting consistent with environmental, social, and governance principles.



For more on ICCR and its mission, visit www.iccr.org.

To learn more about Pension Fund's retirement and savings products and benefits, visit pensionfund.org.



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