

INVESTMENTS

Building Cultures of Purpose and Generosity

For over 85 years, investors, borrowers, and donors have partnered with Texas Methodist Foundation to bring about the loving world God imagines by investing in cultures of purpose, generosity, and courage.

Investors help grow churches and build new ministries across Texas and New Mexico. Investors make possible loans for churches, grants to nonprofits, and initiatives that embolden leaders through learning and innovation, strengthening the church's witness today and into the future.

TMF Impact Certificates

Impact Certificates are variable or fixed-rate with flexible and 1-to-5-year terms that provide investors positive returns.¹ TMF Impact Certificates are available to churches and individuals and include a special rate for clergy.

Rates for Churches, Foundations, and Nonprofits*

Effective 10/01/24

	1 yr.	2 yr.	3 yr.	4 yr.	5 yr.
Rates	4.60%	4.00%	3.70%	3.60%	3.55%
Annual Percentage Yield (APY)	4.70%	4.07%	3.76%	3.66%	3.61%

Rates for Clergy*

Individual clergy fund or IRA rates

Effective 10/01/24

	1 yr.	2 yr.	3 yr.	4 yr.	5 yr.
Rates	5.10%	4.50%	4.20%	4.10%	4.05%
Annual Percentage Yield (APY)	5.22%	4.59%	4.28%	4.17%	4.13%

Rates for Individuals*

Individual fund or IRA fixed rates

Effective 10/01/24

	1 yr.	2 yr.	3 yr.	4 yr.	5 yr.
Rates	4.60%	4.00%	3.70%	3.60%	3.55%
Annual Percentage Yield (APY)	4.70%	4.07%	3.76%	3.66%	3.61%

*Fixed rates are set on a monthly basis. See [texasmethodistfoundation.org/investments/impact-certificates](https://www.texasmethodistfoundation.org/investments/impact-certificates) for current rates.

TMF Equity & Bond Funds

TMF offers six alternative equity and bond funds, providing investors with options for diversification, alternative portfolio allocations, and levels of international exposure.

TMF Equity & Bond Funds are invested with Wespath Institutional Investments, a nonprofit investment management subsidiary of Wespath Benefits and Investments, founded in 1908. Wespath Benefits and Investments oversees nearly \$26 billion in assets for over 100,000 retirement plan participants and over 150 Methodist-affiliated institutions.

TMF Equity & Bond Funds²

Performance as of 10/31/24

	YTD	1 yr.	3 yr.	5 yr.	10 yr.
TMF Balanced Fund	7.37%	19.42%	0.57%	6.34%	5.99%
TMF US Equity Fund	14.34%	32.33%	4.24%	12.79%	11.11%
TMF International Equity Fund	5.42%	20.75%	-3.09%	4.66%	4.82%
TMF Fixed Income Fund	3.18%	11.72%	-0.92%	0.87%	2.24%
TMF Inflation Protection Fund	1.86%	6.79%	0.28%	2.69%	2.41%
TMF Multiple Asset Fund	7.68%	20.97%	0.53%	6.64%	6.45%

¹Past performance is no guarantee of future results. Rates subject to change. The purchase of Texas Methodist Foundation securities is subject to risks, which are described in our Information Statement and Offering Circular. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. TMF offers the sale of investment opportunities and Impact Certificates only through its Information Statement and Offering Circular and only where available by law and by state registration. Not FDIC or SIPC insured. Not a bank deposit. Not guaranteed by any denomination.

²Returns represent past performance and do not guarantee future results or the deduction of administrative fees, which are assessed by TMF monthly. Investment returns will fluctuate with market conditions, and investors may have a gain or loss when they redeem their investment. Fund performance changes over time and currently may be lower than stated above. Performance is updated and published monthly.



www.texasmethodistfoundation.org



Contact Our Team

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LOANS

Partnering in Growing Churches and Ministries

As one of the country's largest Methodist church extension funds, Texas Methodist Foundation provides loans that have assisted thousands of churches and nonprofits in achieving their God-inspired mission.

Borrowers across Texas and New Mexico can receive loan rates below the prime rate that meet the unique needs of churches with flexible terms not offered by commercial financial institutions. As a nonprofit, Texas Methodist Foundation reinvests all of its revenue into the church, growing congregations and building communities.

Loans that Work for You

Construction and Improvement Loans

Provide interim and permanent financing with accurate and timely disbursements.

Property Loans

Fund the purchase of new buildings, land, or parsonages.

Debt Refinancing

Refinance existing debt at competitive rates for up to 20 years.

Flexibility to Meet the Needs of Churches

- ✓ Flexible terms.
- ✓ Consideration of factors generally not taken into account by commercial lenders, such as attendance and giving patterns.
- ✓ Closing fees typically lower than commercial lenders.
- ✓ Partnering to help churches achieve their financial goals.

IMPACT STORY

Investing in the Journey of Others

After immigrating from Cuba with the dream of building a prosperous life in the United States, Ruben and Alina Esquivel began a journey of being blessed by the generosity of others in a time of great need.

Today, they are investing in the journeys of others through their investment in TMF Impact Certificates, making loans possible that expand ministries and serve the needs of communities.

Investors like the Esquivels make possible funds to provide healthcare to uninsured communities through the Open Arms Health Clinic in Arlington, Texas and affordable clothing and home furnishings for the surrounding community through the Mansfield Mission Center thrift store in Mansfield, Texas.



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www.texasmethodistfoundation.org



Contact Our Team

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