



# Certificate Investments with the Foundation

The Georgia United Methodist Foundation offers the following fixed-rate certificate investments, which in turn provide funds for loans to Georgia-based churches and nonprofits.<sup>1</sup>

## Certificate Rates

1-Year	2-Year	3-Year	4-Year
3.00%	4.00%	3.75%	3.50%

## Who We Are

- Leading financial partner to Georgia-based United Methodist churches, nonprofits, districts, conferences, and individuals
- 501(c)(3) not-for-profit agency of The United Methodist Church
- Our mission is to provide faith-based financial solutions for investing, lending, training, and planned giving
- Total assets entrusted to our care: \$229.1 million<sup>2</sup>
- Fifth largest United Methodist foundation in the U.S.
- Dedicated team of nine professionals

## Solutions Offered

- Institutional Investments
- Loans for Churches and Nonprofits
- Certificate Investments
- Endowments and Legacy Ministry Programs
- Wills Clinics
- Cemetery Associations
- Clergy Financial Literacy Academy
- Scholarships

## Why Invest in the Foundation's Certificates?

The Certificate Program of the Georgia United Methodist Foundation is an impactful investment opportunity that offers spiritual and financial rewards. One hundred percent of your investment is used to elevate the mission of and ministry of United Methodist churches or nonprofits.

### Here are a few of the many benefits:

- You earn higher returns than similar instruments.
- Your investment provides funds for loans to United Methodist churches and nonprofits wishing to refinance debt, build, expand, or renovate facilities for sustaining ministry.
- You save more while receiving peace of mind knowing your investment is helping churches and nonprofits be good stewards of the funds entrusted to them by God.

<sup>1</sup> Minimum investment of \$5,000 is required. Rates as of October 1, 2022. All rates are subject to change without notice. Call the Foundation at 770-449-6726 for current rates. Certificates are not insured by the FDIC or any other government agency and are not obligations of or guaranteed by a bank. This ad constitutes neither an offer to sell nor a solicitation to buy the securities described. Offers are made only after receiving an Offering Circular.

<sup>2</sup> As of June 30, 2022.

## Foundation Certificate Program FAQs

### What type of certificate investments does the Foundation offer?

Investors may purchase fixed-rate certificates with one, two, three- or four-years' maturity.

### Who can invest in the Foundation's Certificate Program?

Churches, nonprofits, and individuals (18 years of age or older), who reside in Georgia and are affiliated with The United Methodist Church, can invest in the Foundation's Certificate Program.

### Is a minimum investment required?

Yes. A \$5,000 minimum investment is required.

### How is the interest rate established?

Interest rates, which are set by the Foundation's Investment and Loan Committees on a monthly basis, are determined by taking into consideration the rate of interest earned from current loans, market conditions, and rates of similar investments.

### Can investors choose to reinvest when their certificates mature?

Yes. At least 30 days prior to the maturity date, the Foundation will notify investors that they have the option to either redeem the certificates or extend them.

### Are investments in the Foundation's Certificate Program insured?

Although investments in the Foundation's Certificate Program are not insured, they are safeguarded through strict investment and lending policies, strong board leadership, and competent staff.

### How do I invest in the Foundation's Certificate Program?

1. To obtain an Offering Circular, contact the Foundation at 770-449-6726 or [info@gumf.org](mailto:info@gumf.org) or visit [gumf.org/certificates](https://gumf.org/certificates).
2. Review the Offering Circular, which includes investment objectives, risks, and other information.
3. Complete an Application to Purchase a Certificate and mail it with your check made payable to the Georgia United Methodist Foundation to: PO Box 922087, Peachtree Corners, GA 30010-2087.



#### Not-for-Profit

The Foundation is an agency of the UMC. Our purpose is to partner with UM congregations, nonprofits, and individuals in direct support of the ministries and mission of the church.



#### Longevity

The Foundation brings more than 40 years of experience serving Georgia UM institutions. A dedicated team of nine industry veterans brings the strength of experience.



#### Trusted Partners

The Foundation gives thanks to Methodists across the State of Georgia who have invested \$40 million in certificates as of December 31, 2021.



#### Loan Program

Thanks to investments in our Certificate Program, the Foundation has \$40.1 million in outstanding net loans as of July 2022.



#### Aligned Missions

The Foundation helps sustain ministry through our investments and loans, supports the continued mission of the UMC, and fulfills ministry with a more secure financial future.

## Contact Us

For more information, visit [gumf.org](https://gumf.org) or contact:



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