



TMF
Stewarding Potential

INDIVIDUAL FUND & IRA INVESTMENTS

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 Loan Fund.

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

What is the Loan Fund? TMF’s Loan Fund serves as the funding source for competitive loans made through TMF to churches and other nonprofits 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. Yes, your Individual Fund or IRA investment benefits churches in your conference, as well as all six of the annual conferences in Texas and New Mexico, connecting you to other United Methodists across the two states, as well as to other nonprofit ministries.

What are the requirements for investing in the Individual Fund? Individuals must be 18 years of age and a resident of Texas or New Mexico. We request a minimum investment of \$1,000 for one year.

INDIVIDUAL FUND & IRA RATES

VARIABLE RATE as of 10/22*

Current Rate
1.00%

FIXED RATES through 10/7/22**

1 Year	2 Year	3 Year	4 Year	5 Year
2.10%	2.35%	2.60%	2.90%	3.20%

Past performance is not an indication of future results.

*Variable rates are subject to change monthly.

**Fixed rates are set on a weekly basis.

Variable and 1 through 5-Year fixed rates available.

VISIT WWW.TMF-FDN.ORG FOR CURRENT RATES.

CLICK ON “CHECK OUR CURRENT INVESTMENT RATES” ON OUR HOMEPAGE.

ALL RATES SUBJECT TO CHANGE.

IT’S EASY TO INVEST IN THE INDIVIDUAL/IRA FUND!

Contact Investor Services at 800/933-5502 or visit our web site for current rates, application forms, and more information on an investment that helps you

GROW YOUR INVESTMENT WHILE GROWING THE CHURCH.



Who benefits from Loan Fund Investments?

- **Investors** – Churches and other nonprofits who invest in the 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 TMF invest in the future of ministries across Texas and New Mexico, the individuals served by these ministries receive the ultimate benefit.

Who can invest in the Loan Fund? This investment vehicle is open to churches and other non-profit organizations that value the concept of helping nonprofits throughout Texas and New Mexico while earning exceptional returns.

Are investments in the Loan Fund insured? No, not through a federal agency. However, the Loan Fund portfolio is secured by a long history of no loss of principal on loans originated by TMF. 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 \$73 million Undesignated Endowment.

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

LOAN FUND RATES

VARIABLE RATE as of 10/22*

Current Rate
1.10%

FIXED RATES through 10/7/22**

1 Year	2 Year	3 Year	4 Year	5 Year
2.20%	2.45%	2.70%	3.00%	3.30%

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