



A solid foundation for pursuing future growth

Union Investment Management Group (UIMG), part of Union Bank's Investment & Wealth Management division, is proud to partner with the Nebraska United Methodist Foundation to provide institutional investment management services designed to drive the financial growth that fuels your mission. Read on to learn more about Union Bank & Trust, the Wealth Management team, and the portfolios we've created for the Foundation.

A little bit about UBT and the Wealth Management division

Union Bank & Trust is a family-owned Midwestern bank based in Lincoln, Nebraska, that offers complete banking, lending, investment, and trust services. It is the third-largest privately owned bank in Nebraska, with bank assets of \$8.3 billion and trust assets of \$48.0 billion as of December 31, 2023. And much like the Nebraska United Methodist Foundation, UBT's core tenets revolve around caring for each other, our customers, and our community. (You can learn more about our community involvement efforts by reading through our annual Community Impact Report at ubt.com/impact.) Our goal is the same as yours: to use our skills and expertise to provide maximum benefit for those whom we serve.

UBT's Wealth Management team is one of the largest, most experienced teams in the region, encompassing investment analysis, portfolio management, personal and corporate trust services, and estate administration. Our team is uniquely equipped to expertly manage your portfolio with a combined 360+ years of experience. Our staff includes numerous analysts with the Chartered Financial Analyst[®] designation, multiple CERTIFIED FINANCIAL PLANNERS[™], and more — all of which is to say, your organization's money is in good hands, now and in the future.

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ubt.com/wealthmanagement

Investment products: Not FDIC Insured—No Bank Guarantee—May Lose Value

Identifying opportunities and mitigating risk

Our approach focuses on identifying investment opportunities and developing risk management strategies to help the Foundation reach its long-term goals through changing market and economic conditions, with custom portfolios that reflect your unique needs and the needs of your participating churches and agencies.

Objectives: Preserve capital; earn competitive total returns within acceptable risk tolerance levels; generate long-term returns that meet or exceed recommended annual distribution requirements, fees, and inflation.

Liquidity: Liquidity will be maintained to provide for all anticipated withdrawals or transfers through investments that are liquid and available for sale at any time to cover potential distribution needs.

Time horizon: The portfolios have a long-term horizon (greater than 10 years).

Administration: The Foundation's Investment Committee shall be responsible for approving and ensuring compliance with the investment policy and overseeing the investment manager.

Asset allocation: The Foundation has five separate portfolios, each managed with a specific investment objective. Participating churches and agencies may elect to invest in one or more of the funds:

Equities Fund: Provides exposure to domestic and international common stocks diversified across large-, mid-, and small-cap companies. The target equity allocation of this fund is 95% to 100%, with a maximum cash position of 5%. The primary use and purpose of this fund is long-term appreciation.

Fixed Income Fund: Provides exposure to fixed income securities. The target fixed allocation of this fund is 95% to 100%, with a maximum cash position of 5%. The primary investment objective and purpose of this fund is to maximize present income with minimal risk.

Long-Term Growth Fund: A combination of the Equities Fund (75%) and the Fixed Income Fund (25%). The primary use and purpose of this fund is a combination of capital appreciation and income.

Balanced Fund: A combination of the Equities Fund (50%) and the Fixed Income Fund (50%). This fund will have less volatility than the Long-Term Growth Fund, but will provide the opportunity for both capital appreciation and income.

Conservative Fund: A combination of the Equities Fund (25%) and the Fixed Income Fund (75%). The primary investment objective and purpose of this fund is to maximize current income while also providing the opportunity for some capital appreciation.

Performance Summary (as of 03/31/2025)				
Trailing Returns (Annualized for periods over 1 year)				
	Equity / Fixed	1 Year	3 Year	5 Year
Fixed Income	0% / 100%	5.28%	2.32%	1.43%
Conservative	25% / 75%	5.24%	3.10%	4.80%
Balanced	50% / 50%	5.95%	4.33%	8.54%
Growth	75% / 25%	6.01%	5.31%	12.03%
Equity	100% / 0%	5.41%	6.05%	15.33%

UBT Union Bank & Trust[®]

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Working together for a solid foundation

Your Nebraska United Methodist Foundation and Union Bank & Trust team are looking forward with your future in mind.

Meet this experienced team below.



Kristine Roberts
Executive Director



Susan Horst, CFA, CIPM
VP & Senior Portfolio Manager
Investment Management & Analysis since 2000
Foundation Investment Manager since 2021



Sharon Schmidt
Director of
Stewardship



Kim Munnis
VP & Senior Trust Officer
Lead Administrative Officer
Foundation Relationship Manager since 1996



Marci Logsdon
Director of Finance