

ABC COMMON TRUST FUND – March 2014

The *ABC/VNH Common Trust Fund* is an excellent investment vehicle for our churches.

How it operates: The Trust is like a Mutual Fund, with monthly valuations. Any realized capital gains are re-invested into the fund. Purchases and withdrawals are allowed at any time. Quarterly distributions, calculated at 4.0% of the fund's average unit value for the last 5 years, are paid at each calendar quarter end. These distributions can be made as a Direct Deposit via ACH or by check. Online access to account values and statements is also an option.

How it is managed: It is managed for the benefit of member churches and affiliated organizations by TD Wealth Management. The Fund is overseen by the Finance Committee of the American Baptist Churches of Vermont and New Hampshire. The Trust's investment philosophy is conservative, focusing on producing stable income while investing in equities as a hedge against inflation.

The benefits: Greatly reduced fees, currently 50 basis points (0.5% of market value) deducted quarterly from income before it is distributed. There is formal oversight by the ABC/VNH Finance Committee and Professional Investment Management Services provided by TD Wealth Management. Because it commingles the funds of the various churches and affiliated organizations it offers greater diversification for smaller sized accounts.

9 Fine Reasons to Select the ABC/VNH Common Trust Fund (CTF) for Your Church's Investments

1. Professional fund management with a history of performance.
2. CTF management is overseen by the ABC/VNH Finance Committee
3. Greatly reduced fees. 50 basis points (0.5%) are approximately one-half those normally paid for similar management.
4. Internal and external audit controls over the CTF assure accuracy and integrity.
5. Four quarterly level payouts annually.
6. The CTF is a balanced fund.
7. The CTF offers greater diversification amongst securities and market sectors.
8. All church funds have always been and are protected against any possible misuse or abuse by invasion of either principal or earned income.
9. Average Annual Total Returns (through 12/31/2013)
 - 1 Year: 12.01%
 - 3 Years: 6.84%
 - 5 Years: 9.32%
 - 10 Years: 5.95%
 - Since 1/31/1995: 8.52%

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9. Average Annual Total Returns (through 12/31/2012)
 - 1 Year: 8.15%
 - 3 Years: 5.82%
 - 5 Years: 2.62%
 - 10 Years: 6.29%
 - Since 1/31/1995: 8.33%