January 1, 2021

Church Endowment Fund Program Packet

The United Methodist Foundation of West Ohio is pleased to assist your church in establishing an endowment fund, or assuming the management of an existing endowment fund. This packet of materials is designed to specifically help local United Methodist Churches with that process and to meet the necessary disclosure requirements. Please contact us if you have any questions or would like assistance in completing the process.

Contents of this package include:

- Foundation FAQ
- Endowment Information Statement
- Blank Endowment Agreement Form
- Charge Conference Resolution template
- Foundation Investment Policy
- Church Gift Acceptance Policy template
- Performance Report (as of September 2020)
- Blank W-9 form
- Stock transfer form
- Signature update form
- Online reporting access opt-in form for Huntington Bank

Contacts:
Executive Director, Susan O'Donnell Black
sblack@wocumc.org 614-844-6200 Ext. 247
Donor Relations Associate: 614-844-6200 Ext. 222
Website: www.westohioumc.org
Can you give me an overview of the Foundation?
The Foundation is the charitable giving arm of the West Ohio Conference, responsible for handling:

I. Gifts
   - Non-apportionment gifts from churches for direct Conference and missional purposes (other than Volunteers in Mission).
   - Donations from individuals to direct Conference and missional purposes (other than Volunteers in Mission) including special campaigns like Light the Way. Donors may give by check, credit card, or stock transfer.

II. Investments
   - Donor relations and gift management for individuals who have planned gifts with the Foundation such as Donor Advised Funds and Charitable Gift Annuities, or who are interested in making planned gifts.
   - Donor relations and investment management for the Endowment funds held by the Foundation from churches and Districts; and those established by individuals that benefit various causes. The Foundation charges a fee (also called “basis points”) to manage those funds through Huntington Bank.

III. Charitable Giving Consultation

Because our mission is to equip local congregations with the philanthropic resources they need to make disciples of Jesus Christ for the Transformation of the World, we also help local churches with:

- Stewardship programs (annual pledges from congregation members/attendees)
- Legacy Programs (encouraging church members to make planned gifts)
- Creating endowments

What are the Foundation’s qualifications for managing funds of United Methodist Churches and related organizations?
The Foundation has been serving West Ohio congregations since 1978. We provide investment management that allows investors to choose an allocation mix of equities for growth, fixed income, or a balanced fund and that are aligned with the social principles of the UMC found in the Book of Discipline. We partner with highly respected investment advisors and highly vetted fund managers to offer investors exceptional investment opportunities. Our Foundation team meets on a regular basis with our investment advisors to review reports and adjust as needed.
How are the funds invested and who manages them?
The Foundation currently partners with Huntington National Bank and Morgan Stanley. All investment decisions are based on our Investment Policy Statement which aligns with the Social Principles of the UMC. Performance and economic context for assets under management are reviewed quarterly by our Conference Investment Policy Committee (CIPC). The Committee meets with representatives of our investment firms and presses them on investment outlook, risk in our invested portfolios, and their returns relative to stated benchmarks. The discipline of the quarterly CIPC meetings ensures the managers are overseen closely and that any deviation from expected returns are understood.

What are your recommendations for choosing an investment strategy for our church?
The majority of our investment accounts are endowment funds that share the stated goal of long-term growth as well as current income. Accordingly, we recommend a significant portion of fund assets to be invested in equities and a lesser portion in fixed income assets. Historically, the balanced strategy has been allocated 55%-60% to equities and 40%-45% to fixed income. Please contact us for more information.

How often can an Endowment Organization or Donor change the asset allocation?
You may change the asset allocation of your account at any time with a written request along with two signatures from the Management Agreement Signature page.

Does the Foundation offer online account statements?
Yes, online access is now available through Huntington Bank.

How often are statements issued?
Statements are issued quarterly. Beginning in 2021, churches with Endowment funds at the Foundation may opt to receive online access through the Stellar program at Huntington Bank.

Who should I contact with my questions concerning establishing an endowment?
Please contact UMFWO Executive Director Susan Black at 614-844-6200 x247. Please request our Endowment Information Statement and our Investment Policy for detailed information about our Endowment Program. More information can be found at our website, as well, www.umfwestohio.org.
Introduction

This Information Statement (this "Statement") provides information concerning the Endowment Program (the "Endowment Program") of the West Ohio Conference of the United Methodist Church (the "Conference"), as operated by the United Methodist Foundation of West Ohio. Please read the following carefully and retain it for your future reference. For more information about the Endowment Program, please contact the Foundation office at the address and telephone number listed on the cover sheet that accompanies this Statement.

Background

The Conference is a charitable not-for-profit corporation organized under the laws of Ohio and exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended. The Conference was established in 1969 by merger. Since 1978, it has been accepting charitable gifts of various kinds. Its programs include outright gifts, charitable gift annuities, other deferred giving vehicles, and bequests/trust distributions. In 2020, the United Methodist Foundation of West Ohio was established as a separate corporation of which the Conference is sole member, to replace the Council on Development which had fulfilled its initial purposes.

The Conference is governed under the direction of its Board of Trustees, comprised of twelve persons who are elected for staggered four-year terms. The Foundation is governed by a Board of Trustees comprised of 14 persons who are elected for staggered four-year terms. The staff of the Foundation carries out day-to-day management and operational responsibilities for charitable giving programs that primarily benefit the Conference as well as other United Methodist programs, missions, ministries and organizations. The staff of the Foundation operates under the supervision of the Foundation Board. The Bishop of the Conference and the Chief Financial Officer of the Conference serve as ex-officio members of the Foundation Board.
**Endowment Program**

The Endowment Program was initiated in 2007 by action of the Council on Development and the Annual Conference. The initial deposit of $111,000.00 to the Endowment Program came from four individuals and represented gifts made from 1987 to 2004, which are to be held in perpetuity for the benefit of various local churches within the Conference.

Pursuant to the Philanthropy Protection Act of 1995, the Foundation is not required to register under the Investment Company Act of 1940, as amended; and, as a charitable organization that maintains charitable funds, is exempt from registration under Federal and state securities laws. Accordingly, neither the funds nor the interests therein are registered under the Securities Act of 1933, as amended, or any state securities laws, and neither the Securities and Exchange Commission nor any state securities commission has reviewed or approved the funds or interests therein.

**Purpose of the Endowment Program**

The purpose of the Endowment Program is to offer to Conference organizations and agencies, its Churches, and its members a vehicle for organizing, funding and managing endowment funds. These organizations can transfer an existing endowment fund to the Foundation, to be held and invested in the Organizational Endowment Funds described below.

Organizational Endowment Funds hold assets for Conference organizations, agencies, and churches and generally distribute the investment income to these entities on a quarterly basis. An organizational endowment fund has the potential to increase investment yield since it is pooled with other funds at the Foundation, resulting in lower fees and access to lower underlying investment costs than would be otherwise accessible. Organizational Endowment Funds are invested in one or more investment strategies designed to meet a particular investment goal; and maintain a strategic allocation among a variety of assets types and markets. (Please see the Foundation Investment Policy for additional details.)

Individual donors who wish to establish Endowment Funds with the Foundation may do so, as well. Donors make an initial contribution toward the endowment and may take up to five years to fully fund the endowment. Individual endowments require specific distribution instructions that align with the Foundation’s policies. Individual endowments are intended to meet the philanthropic intent of the donor as documented in the donor agreement. Endowments may not be made to benefit individuals.

The Foundation acts as investment agent and custodian for various funds that have been donated to or accumulated by the Foundation and other Conference organizations, agencies, or churches. The investing organizations or charitable beneficiaries must be charitable not-for-profit organizations exempt from federal income tax under Section 501(c)(3) or other applicable sections of the Internal Revenue Code of 1986, as amended and related to the West Ohio Conference. The Foundation’s duties include physical safekeeping, investment and distribution of the Funds' assets in accordance with the directions of these entities, or in the case of individual endowments, with the donors' original charitable intent.
Establishing an Organizational Endowment Fund

To establish an Organizational Endowment Fund with the Foundation, a participating organization must complete and sign an Endowment Investment Management Agreement (the "Endowment Agreement") in the form attached within this packet. Under the terms of the Endowment Agreement, the participating organization delivers cash or acceptable property to the Foundation to be held in a named fund. The fund is invested and maintained as a sub account fund of the Endowment Program, and the Foundation is authorized to sell, transfer, exchange, invest or reinvest all or any part of the sub account fund pursuant to investment guidelines established by the Foundation's Investment Committee.

Under the terms of the Endowment Agreement, the participating organization is also obligated to pay a percentage (per year) of the fund's net invested market value to cover the Foundation's share of the administrative expenses. For further details on the expenses and fees, refer to the section below entitled "Fees". The Foundation will provide each participating organization with quarterly reports showing all activity in the participating organization's account, including contributions, withdrawals, market value, appreciation and administrative fees. Administrative fee disbursements will be made on a monthly basis or as otherwise communicated. The Endowment Agreement may be terminated by either party by providing thirty days written notice.

Establishing an Individual Endowment Fund

To establish an Individual Endowment Fund with the Foundation, a participating donor ("Donor") must complete and sign an Endowment Investment Management Agreement (the "Endowment Agreement") in the form attached within this packet. Under the terms of the Endowment Agreement, the donor delivers cash or acceptable property to the Foundation to be held in a named fund. The fund is invested and maintained as a sub account fund of the Endowment Program, and the Foundation is authorized to sell, transfer, exchange, invest or reinvest all or any part of the sub account fund pursuant to investment guidelines established by the Foundation's Investment Committee.

Under the terms of the Endowment Agreement, the donor is also obligated to pay a percentage (per year) of the fund's net invested market value to cover the Foundation's share of the administrative expenses. For further details on the expenses and fees, refer to the section below entitled "Fees". The Foundation will provide the donor with quarterly reports showing all activity in the participating donor's account, including contributions, withdrawals, market value, appreciation, and administrative fees. Administrative fee disbursements will be made on a monthly basis or as otherwise communicated.

Investment Management

The Foundation will provide overall management of the Endowment Program. The Foundation has established an Investment Committee to provide oversight of its endowment investment program. The Investment Committee maintains an Investment Policy Statement (IPS), as from time to time amended, that sets forth the duties of the Investment Committee and other
parties. (See Investment Policy in this packet). The Investment Committee reports regularly to the Foundation Board and to the Conference Board of Trustees.

The Foundation employs a professional and administrative staff to implement and oversee daily operations. Currently the staff includes an Executive Director and Donor Relations Associate, and utilizes the services of the Conference Chief Financial Officer and Staff Accountant. The staff works closely with the Foundation and the Investment Committee. Please contact the Foundation office for a current listing of the membership of the Foundation Board of Trustees, the Investment Committee and staff.

**Custodian/Investment Manager**

The Investment Committee retains and evaluates one or more investment managers, as appropriate, to meet the goals and objectives of the Foundation. The investment agreements between the Foundation and the Investment Managers have the usual and customary termination clauses, and clearly establish what the managers are being retained to deliver and the attendant duties and responsibilities.

Usual and customary services provided by investment managers include investment performance reporting, portfolios risk analysis, investment accounting, custodial services, sub-account administration and reporting, income collection, disbursement administration, proxy voting and any other services set forth in the Foundation’s agreement with the investment manager.

Currently the investment managers include Huntington National bank located at Broad St., Columbus, OH 43210. In addition, Morgan Stanley Wealth Management 7755 Montgomery Road, Suite 200, Cincinnati, OH serves as a custodian of some of the funds held by the Foundation.

Under the terms of its agreement with the Foundation, Huntington National Bank serves as custodian of the assets of the Funds. The assets are deposited with Huntington National Bank and, in accordance with the instructions of the Committee, the Huntington National Bank acquires and disposes of investments and collects the income there from. The agreement may be terminated by either party with thirty days written notice, and the Foundation may appoint a new agent to serve as custodian and investment manager.

**Investments**

Organizations may elect to invest Endowment Program assets in one of three types of funds: The Fixed Income Fund The Balanced Fund The Growth Fund

Investment objectives and guidelines for each strategy are set forth in the Investment Policy Statement included in this packet.
Minimum Transfer to Endowment Program

The minimum initial gift or transfer to the Endowment Program is ten thousand dollars ($10,000.00). No commissions will be payable in connection with such transfer and no commission-based payments will be made to any member or employee of the Foundation.

Fees

Fees will be charged according to the then current fee schedule published and maintained by the Foundation. See Exhibit I for current schedule.

Risk

The risk inherent in investing in funds is the risk common to any security: the net asset value of endowment funds will fluctuate in response to changes in economic conditions, interest rates and the perceptions of the national securities markets of the underlying securities held by the funds. There can be no assurance that the Endowment Program will achieve its investment objectives since there is uncertainty in every investment. The Endowment Program will invest in securities that will increase and decrease in value.

Although the Endowment Program seeks to reduce risk by investing in diversified portfolios of various types of investments, such diversification does not eliminate all risks. There is no assurance that such diversification will reduce the variability of the return or preserve the assets from loss.

THE ENDOWMENT PROGRAM IS NOT GUARANTEED BY THE FOUNDATION, THE CONFERENCE OR ANY ORGANIZATION ASSOCIATED WITH IT, OR BY ANY GOVERNMENTAL AGENCY OR ORGANIZATION.

General Disclaimer

The information supplied to individuals and organizations by the Foundation is intended for general informational, educational and illustrative purposes only. The Foundation does not provide legal, estate planning, accounting or tax advice. All individuals and organizations should consult with their own appropriate professional advisors regarding relevant legal, estate planning, accounting and tax matters.

The information in this Statement is current as of the date shown on page two. The Statement is updated at least annually. The information and policies described herein are subject to change from time to time at the discretion of the Foundation.
EXHIBIT I
January 1, 2021

Annual Fee Schedule For
West Ohio Conference

United Methodist Foundation of West Ohio

Endowment Program

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Huntington National Bank Fee</th>
<th>West Ohio Conference Fee</th>
<th>Total Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income</td>
<td>60 basis points</td>
<td>20 basis points</td>
<td>80 basis points</td>
</tr>
<tr>
<td>Balanced Fund</td>
<td>60 basis points</td>
<td>30 basis points</td>
<td>90 basis points</td>
</tr>
<tr>
<td>Growth Fund</td>
<td>60 basis points</td>
<td>30 basis points</td>
<td>90 basis points</td>
</tr>
</tbody>
</table>

Each Fund may also incur additional reasonable and customary expenses payable to the Adviser or other parties, including tax report preparation fees, securities transaction costs (transfer fees and broker commissions), and fees paid by mutual funds including sub investment advisors in which the Fund is invested. Total cost of investing varies based on the investment mix.

NOTE: One basis point is equal to 1/100th of one percent or .01 percent.

NOTE: This fee schedule may be amended from time to time.
ENDOWMENT INVESTMENT MANAGEMENT AGREEMENT

This Agreement made this ___ day of, ______, 202__, by and between the United Methodist Foundation of West Ohio, 32 Wesley Boulevard, Worthington, Ohio 43085 (the “Foundation”) and ________________________________ (the “Organization”).

In consideration of the mutual promises made herein contained, and for other valuable consideration, the parties agree as follows:

Section 1. Establishment of an Endowment Fund
The Organization has delivered to the Foundation cash or acceptable property described in Exhibit I, which, together with all additions hereafter made less any withdrawals and expenses taken, shall be known as the __________________________________________ (the “Fund) to be invested and maintained as a subaccount of the Foundation’s Endowment Program. The purpose of this Agreement is to provide investment management for the Fund. Any action by an appointed committee of the Foundation shall be fully authorized hereunder as action of the Foundation.

Section 2. Investment Authority
The Foundation is hereby authorized to invest this subaccount with all other subaccount funds held by the Foundation in such manner as the Foundation shall deem appropriate. Specifically, the Foundation shall have the power, authority and discretion, within the investment guidelines established by the Foundation’s officers or authorized professional investment advisors, to sell, transfer or exchange, all or any part of the Fund, at such prices and upon such terms and conditions and in such manner as the Foundation shall deem best, to invest and reinvest the account in such stocks, bonds, debentures, mutual funds, fixed income instruments, cash equivalents, or other securities as it may deem proper and suitable, without any liability for depreciation or diminution in value, and to have all incidental authority necessary to accomplish its investment function. Within its general authority, the Foundation shall direct the investments of the Fund as follows as to meet the Fund’s desired investment goals:

A. ___The Fixed Income Fund (debt securities and cash equivalents); or [see attached "Investment Objectives, Guidelines and Policies].
B. ___The Balanced Fund (debt securities, cash equivalents and equities); or [see attached “Investment Objectives, Guidelines and Policies].
C. ___The Growth Fund (equities, debt securities and cash equivalents); or [see attached “Investment Objectives, Guidelines and Policies].

The Organization may change its allocation at the end of each quarter by giving thirty (30) days written notice to the Foundation.

The Organization acknowledges that the investment in the Fund (in any allocation) necessarily involves market and related risks and, that by reason thereof, both the income and the principal value of the fund may fluctuate with changes in market and economic
conditions. The Foundation makes no assurance or guaranty that any particular investment result will be achieved. Further, past results are no guarantee of future results.

Section 3. Custodian/Professional Investment Advisor
Custody of the assets in the Account will be maintained with The Huntington National Bank, or other institutional custodian selected by the Foundation who may also serve as the professional investment advisor for the Fund (the Advisor). The Organization authorizes the Foundation to select and monitor the performance of the Advisor, which shall invest the Fund in accordance with the applicable Investment Objectives, Guidelines and Policies. The Foundation shall have no liability with respect to the acts, omissions or conduct of the Advisor.

Section 4. Accounting
The Foundation shall provide the Organization with calendar quarterly reports showing the fair market value of the Fund at the end of each reporting period together with current information regarding income received and current account transactions.

Section 5. Expenses
The Organization shall pay fees as set forth on the Fee Schedule attached hereto as Exhibit II, as may be amended from time to time. Fees shall be based on the Fund’s net invested market value, shall be calculated and paid on a calendar quarterly basis (or such other periodic basis as the Foundation shall determine), and shall be deducted from the Fund balance on the last day of the period over which the fee was incurred. Please refer to Exhibit II for the Fee Schedule.

Section 6. Distributions and Withdrawals
Distributions shall be effected in accordance with the instructions set forth below:

Distributions Options:

<table>
<thead>
<tr>
<th>Quarterly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-Anually following 1st 2nd 3rd 4th Quarter (Circle Desired Quarters)</td>
</tr>
<tr>
<td>Annually following 1st 2nd 3rd 4th Quarter (Circle Desired Quarter)</td>
</tr>
<tr>
<td>On Request</td>
</tr>
</tbody>
</table>

Total distributions annually will equal:

<table>
<thead>
<tr>
<th>Earnings (i.e., dividends and interest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>An amount determined each year by applying a percentage (typically 3% to 5%) of the three year average of the fair market value of the Fund as determined by the first business day of each calendar year. The percentage must be communicated to the Foundation on Development by January 30th for distributions throughout the year.</td>
</tr>
<tr>
<td>The amount stated in each written request.</td>
</tr>
</tbody>
</table>
The principal of the Fund may be withdrawn, in whole or in part, along with all accumulated earnings, by written notification to the Foundation with thirty (30) days notice prior to calendar quarter end by two authorized representatives of the organization.

Section 7. Authorized Representatives
The Organization has listed below, the names, positions and specimen signatures of all persons authorized to act for Organization. Changes of authorized personnel shall be made in writing to the Foundation and, until otherwise properly notified, the Foundation shall be entitled to act upon the directions of the Organization's listed personnel without further inquiry or liability.

Section 8. Proxies
Organization delegates to the Foundation authority for voting all proxies for securities held in the Fund. However, the Foundation will not be required to take any action or render any advice with respect to voting securities in the Fund.

Section 9. Termination
Either party upon thirty (30) days written notice prior to calendar quarter end to the other, may terminate this Agreement.

Section 10. Conditions upon Organization’s Failure to Exist
If, for any reason, Organization shall go out of existence, dissolve or otherwise lose its status as a tax-exempt charitable, religious organization, then at such time, the Fund shall become permanent property of the Foundation and thereafter may be distributed only with approval of the Foundation.

Section 11. Exculpation and Indemnification
Except for gross negligence or willful misconduct, neither the Foundation nor its members, officers, affiliates, employees or agents shall be liable hereunder or otherwise for any action performed or omitted to be performed or for any errors of judgment in managing the Fund. Organization shall indemnify Foundation (and its members, officers, affiliates, employees and agents) against any expense, loss, liability or damage arising out of any claim asserted, or threatened to be asserted by any third party, including attorney’s fees as incurred, with respect to the matters as to which the Foundation is exculpated from liability as set forth.

Section 12. Agreement Subject to Applicable Laws
Nothing in this Agreement shall affect the status of the Foundation or the West Ohio Annual Conference of the United Methodist Church as an organization described in Section 501 (c)(3) of the Internal Revenue Code of 1986, as amended, and as an organization which is not a private foundation within the meaning of Section 509 (a) of the Internal Revenue Code of
1986. This Agreement shall be interpreted in a manner consistent with the foregoing intention and so as to conform to the requirements of the foregoing provisions of the federal tax laws and any regulations issued pursuant thereto. The Foundation is authorized to amend this Agreement to conform to the provisions of any applicable law or government regulation in order to carry out the foregoing intention. References herein to provisions of the Internal Revenue Code of 1986, as amended, shall be deemed references to the corresponding provisions of any future Internal Revenue Code.

Section 13. Successors and Assigns
This Agreement shall bind each party’s respective successors and assigns and may be amended in writing only.

Section 14. Deposits
The Organization may deposit at a minimum of $1,000 dollars cash or other property acceptable to the Foundation on Development in the Fund at any time in keeping with the terms of the Information Statement. Deposits should be made payable to the Foundation on Development and include the account name.

FOR FUND __________________________
PRINTED NAME ______________________
POSITION __________________________
SPECIMEN SIGNATURE __________________________

1. __________________________

2. __________________________

3. __________________________

4. __________________________

Any two of the above representatives shall be authorized to act for the Organization under this Agreement:
This Agreement is signed effective on the date heretofore stated and Organization acknowledges receipt of the complete “Endowment Program Packet”.

FOR FOUNDATION ON DEVELOPMENT
WEST OHIO CONFERENCE OF THE UNITED METHODIST CHURCH

By: __________________________
Chief Financial Officer

By: __________________________
Executive Director
EXHIBIT I
DESCRIPTION OF PROPERTY

The Fund initially will be funded with $________ to be placed in the _________ Fund option offered by the Foundation.
## EXHIBIT II
### ANNUAL FEE SCHEDULE
#### WEST OHIO CONFERENCE
##### UNITED METHODIST ENDOWMENT PROGRAM

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Note: One basis point is equal to 1/100th of one percent or .01 percent.

Note: This fee schedule may be amended from time to time.
CHARGE CONFERENCE RESOLUTION
ESTABLISHING A PERMANENT ENDOWMENT FUND COMMITTEE AND A PERMANENT ENDOWMENT FUND

_____________________________ UNITED METHODIST CHURCH OF ________________________ (City, State)

CHARGE CONFERENCE RESOLUTION
PERMANENT ENDOWMENT FUND COMMITTEE AND PERMANENT ENDOWMENT FUND

DESIGNATION OF FUND
This Fund shall be known as the _________________________________, Permanent Endowment Fund, hereafter referred to in this document as "the Fund."

The Fund and its administration will conform to all applicable Ohio State laws and regulations, any applicable Federal laws and regulations including the provisions of the Internal Revenue Code, and The Book of Discipline of The United Methodist Church (2008), particularly pertaining to Paragraph 2533.

PURPOSE OF FUND
The Fund is established and shall be operated exclusively for religious purposes.

The Fund is established to provide members and friends the opportunity to make charitable gifts to ________________ (hereafter referred to as "the Church") that will become a permanent endowment for financial support and a living memorial.

The Fund is intended for Church purposes which are not funded through the annual operating budget; however, gifts which intend to supplement programs and ministries are appropriate. Gifts may be designated to the following purposes through the corresponding funds of the Permanent Endowment Fund:

Undesignated:
- General Endowment Fund
  (For special needs and ministries identified by The Church Council)

Designated:
- (List funds here. See fund examples that follow this section.)
Any other Fund that shall be designated from time to time by the Permanent Endowment Fund Committee and approved by the Board of Trustees.(Optional: The Committee shall appoint a Fund Administrator. The Fund Administrator shall have the responsibility of handling the day-to-day activities associated with the Funds, i.e. correspondence, acknowledgments, receipts, deposits, disbursements, etc..)
The Committee shall make a full report no less frequently than once a year to the Church Council.

The Committee, in cooperation with the Church Committee on Finance, shall ensure that the annual audit or review is performed.

The Committee shall act by a vote of the majority of the Committee members authorized herein to vote, excepting amendments to this agreement as described under the Section "Amendment of Agreement."

The term "majority" as used in this agreement is constituted by at least fifty percent plus one of the Committee members present and voting at a duly called meeting. Any instrument required to be executed by this agreement (except amendments to this agreement described under the Section "Amendment of Permanent Endowment Fund Agreement") shall be valid if executed in the name of the Fund by a majority of the Committee. All actions of the Committee shall be taken by resolution at a published meeting. The vote shall be recorded when the vote is not unanimous. A copy of any resolution or action taken by the Committee, certified by any one of the Committee members, may be relied upon by any person or entity dealing with this Permanent Endowment Fund Agreement.

INVESTMENT OF PERMANENT ENDOWMENT FUNDS

The Fund's investment objectives are:
1. Conservation of principal for the effective maintenance of purchasing power.
2. Regular income at a reasonable rate.
3. Investment of assets in institutions, companies, corporations, or funds approved by the Permanent Endowment Fund Committee

(Optional: The Council on Development shall be used to serve as primary custodian of the assets received by the Fund. The Council on Development, through a Investment Management Agreement with the Committee, will invest all permanent Funds received by the Fund.)

DISTRIBUTABLE INCOME

Distributable income can be described as follows:
A. The net income earned on the investment, exclusive of capital gains.
B. An amount determined each year by applying a percentage against a rolling three-year average of the fair market value of the fund as determined on the first business day of each calendar year. The percentage applied against the fair market value shall be 50% of the applicable federal rate as defined in the Internal Revenue Code on January 1st of every year; however, the percentage shall never be lower than 3% or greater than 5%. In years in which there is excessive growth in the fund, the Committee reserves the right to make additional distributions of income and capital gain beyond the 5% ceiling by a 2/3 approval vote of its members.
GIFTS TO THE PERMANENT ENDOWMENT FUND

A Gifts Acceptance Policy document is included as part of this Agreement. Gifts to the Fund that are classified as designated will be assigned to the corresponding sub-fund.

A gift to the Fund that is not designated to a specific sub fund will be placed in the General Endowment Fund.

(Optional: Any gift in excess of $(Amount to be determined) which is made to the Church, and which is not designated as a permanent gift shall be assigned to the General Endowment Fund. For a gift to be "designated for a specific sub-fund", a minimum gift in the amount of (Amount to be determined) shall be required.)

The Committee shall have sole authority to accept or reject any and all gifts to the Fund in keeping with the authority granted by the Charge Conference.

All gifts made to the Fund shall be accepted subject to the terms and limitations set forth in this document.

POWERS OF THE PERMANENT ENDOWMENT FUND COMMITTEE

In the administration of the Fund, the Committee shall have the necessary authority to carry out the purpose of the Fund. No power or authority shall be exercised by the committee in any manner or for any purposes whatsoever which may not be exercised by an organization which is tax exempt or by an organization donation to which are deductible from a donor's taxable income to the extent allowed by the provisions of the Internal Revenue Code and other applicable legislation and regulations as they now exist or may hereafter be amended. The acquisition, ownership, sale or transfer of any real or personal property must be consistent with The Book of Discipline Of The United Methodist Church as amended from time to time.

The Committee shall have the powers and duties authorized by The Book Of Discipline Of The United Methodist Church and granted by this session and future sessions of the Charge Conference. Investments in such manner as to incur tax liability under the Internal Revenue Code; nor make any taxable expenditures as defined in the Internal Revenue Code or corresponding provisions of any subsequent Federal tax law.

The Committee shall determine all matters regarding management of the Fund, expenditures, and investment by a majority vote present at a duly called meeting (except amendments discussed under "Amendment of Agreement").
BOND AND COMPENSATION

No Committee member shall be required to furnish any bond or surety. Each Committee member shall serve without compensation for their services hereunder, but all expenses of these Funds or of any Committee member acting hereunder shall be paid by the Fund. Accounting, receipts, deposits, and disbursements for all Permanent Endowment Funds shall be handled by the bonded designee(s) of the Church as assigned.

ACCOUNTING BY PERMANENT ENDOWMENT FUND COMMITTEE

The Committee shall render a statement of their transactions regarding the (Church Name) Permanent Endowment Fund. At no time shall the amount of individual gifts nor the identity of donors to the Fund be published unless written permission to do so is obtained. The Church, or any member, or any donor to the Funds may file an objection to the accounting in writing within sixty (60) days of the date of the accounting. In the absence of such objection, the Committee shall be released relieved, and discharged with respect to all matters and things set forth in such accounting as though such accounting had been settled by judicial decree of a court of competent jurisdiction.

LIABILITY OF THE PERMANENT ENDOWMENT FUND COMMITTEE

No Permanent Endowment Fund Committee Member (hereafter referred to as "Member") shall be responsible for loss in investments made in good faith. No Member shall be liable for the acts or omissions of any other Member, or of any accountant, agent, legal counsel or custodian selected with reasonable care. Each Member shall be fully protected in acting upon any instrument, certificate, or paper believed by him to be genuine and to be signed or presented by the proper person or persons. No Member shall be under any duty to make any investigation or inquiry as to any statement obtained in such writing but may accept the same as conclusive evidence of the truth and accuracy of the statements therein contained. The Board of Trustees shall include the Committee as part of the Trustees indemnification insurance.

This Permanent Endowment Fund Agreement was adopted the ___ day of ________, ______, in a duly authorized Charge Conference of ______________________________ (Church Name) meeting in __________________________ (City, State) by a vote of ________________ (Number of Votes For) for, _________________ (Number of Votes Against) against, and ___________ (Number of Votes Abstained) abstained.
(Name of Recording Secretary), Recording Secretary

(Name of District Superintendent), District Superintendent

(Name of Senior Pastor), Senior Pastor
West Ohio Conference Investment Policy Statement

Adopted by the Conference Investment Policy Committee on February 1, 2012
As amended January 29, 2013
As amended February 7, 2017
As amended September 18, 2018
As amended February 11, 2020

Executive Summary

The Board of Trustees (BOT) of the West Ohio Conference of the United Methodist Church, in accordance with the Book of Discipline and Ohio law, has fiduciary responsibility for the assets owned by the Conference, including various financial investments.

The United Methodist Foundation (UMF) in addition to having portfolios of assets such as a Gift Annuity Fund and various Endowment Funds, creates opportunities for individuals, local churches and other affiliated organizations to support the mission of the West Ohio Conference of the United Methodist Church through gifts of monetary value. The results of their efforts give rise to pools of assets requiring UMF investment oversight.

The Conference Council on Finance and Administration (CFA) under the Book of Discipline is responsible for developing policies for governing the investment funds of the Conference (with the exception of pension funds).

The Board of Pensions and Health Benefits (BOPHB) is accountable for the oversight of conference retirement and health plans, including the investment of fund assets, which predominantly are those accumulated to satisfy a retiree health care liability.

The Board of Trustees, the United Methodist Foundation, the Council on Finance and Administration and the Board of Pensions and Health Benefits has each passed resolutions that result in the establishment of the Conference Investment Policy Committee. Its purpose is to provide governance and oversight of investments of the Conference. The Conference Investment Policy Committee's responsibilities are defined in this Investment Policy Statement (IPS).

The Conference Investment Policy Committee shall have at least one member each from BOT, BOPHB, CFA and UMF. These committees shall appoint their own members to the Investment Committee. A member of the BOT delegation shall serve as chairperson of the committee. The Conference CFO shall serve ex-officio. Additional outside experts may from time to time be nominated and asked to join the committee, also serving in an ex-officio capacity.
Responsibilities of the Conference Investment Policy Committee

The Conference Investment Policy Committee (CIPC) accepts the following specific responsibilities under this Investment Policy Statement:

1. Review and maintain the Conference IPS.
2. Meet at least four (4) times annually.
3. Report not less than annually to the BOT, UMF, CFA and BOPHB.
4. Observe and ensure adherence to socially responsible investing consistent with the United Methodist Church as expressed through the Book of Discipline and any restrictions adopted by the Annual Conference.
5. Monitor controls and procedures affecting Conference investments such as capital markets assumptions, strategic asset allocation and portfolio rebalancing.
6. Review and assess investment performance results relative to stated benchmarks and time frames for each investment manager.

The BOT, UMF, CFA and BOPHB shall each retain responsibility for various administrative functions related to investable assets associated with their respective board. The functions include, but are not limited to setting spending policies, receiving CIPC reports, assignment of members to the CIPC, determining when and in what amounts contributions to Conference investments will be accepted, and recommending changes and updates to the Conference Investment Policy Statement. These Boards may establish or utilize existing committees to guide these activities or serve as a committee of the whole.

Conference Gift Acceptance Committee

For gifts other than cash, stocks and mutual funds, the Foundation will convene and ad hoc gift acceptance committee to review proposed gifts for the purpose of understanding accompanying liabilities, valuation and appropriateness given the objectives of the Foundation. The Gift Acceptance Committee is a committee of the United Methodist Foundation and includes a member of the Board of Trustees.

Guidelines for all Conference Investable Assets

Other Parties

From time to time the CIPC may retain outside parties to assist with investing or providing other services for Conference investments, including, but not limited to banks, brokers, investment managers, investment advisors, custodians, auditors, actuaries, and attorneys.
Responsibilities of the Investment Manager(s)

1. Adhere to the West Ohio Conference Investment Policy Statement.
2. Provide monthly consolidated statements to the Conference Chief Financial Officer (CFO).
3. Provide monthly sub-account reporting, where applicable, to the CFO or his or her designee.
4. Meet quarterly with the CIPC to review economic conditions, investment performance, and recommend asset allocation adjustments.
5. Adhere to their defined investment process.
6. Promptly communicate to the West Ohio Conference CFO changes to their investment process or personnel.
7. Provide custodial services.
8. Vote proxies.
9. Provide administration support and reporting that enables the Boards and Councils to carry out their respective responsibilities.

Responsibilities of Conference Staff

Conference staff, under the primary direction of the CFO carries out day-to-day management and operational responsibilities for Conference investment programs and are accountable to established Boards and Councils.

General Investment Guidelines and Constraints:

- **Rebalancing:**

  The CIPC shall review not less than annually asset allocation guidelines for each investment strategy.

- **Diversification:**

  A primary method of risk management shall be to ensure each account holds a diverse set of securities, asset classes and sub-asset classes limited by the guidelines of each investment strategy.

- **Prohibited Investments:**

  The Annual Conference may from time to time pass recommendations that limit companies that the Conference may invest in. The results of such recommendations shall automatically be incorporated into this IPS. A cumulative list of such prohibitions or limitations can be found in Appendix A of this document.

- **Socially Responsible Investment Restrictions**
¶1717 of the 2016 Book of Discipline reads:

Sustainable and Socially Responsible Investments-In the investment of money, it shall be the policy of The United Methodist Church that all general boards and agencies, including the General Board of Pension and Health Benefits, and all administrative agencies and institutions, including hospitals, homes, educational institutions, annual conferences, foundations, and local churches, make a conscious effort to invest in institutions, companies, corporations, or funds with policies and practices that are socially responsible, consistent with the goals outlined in the Social Principles. All United Methodist institutions shall endeavor to seek investments in institutions, companies, corporations, or funds that promote racial and gender justice, protect human rights, prevent the use of sweatshop or forced labor, avoid human suffering, and preserve the natural world, including mitigating the effects of climate change. In addition, United Methodist institutions shall endeavor to avoid investments in companies engaged in core business activities that are not aligned with the Social Principles through their direct or indirect involvement with the production of anti-personnel weapons and armaments (both nuclear and conventional weapons), alcoholic beverages or tobacco; or that are involved in privately operated correctional facilities, gambling, pornography or other forms of exploitative adult entertainment. The boards and agencies are to give careful consideration to environmental, social, and governance factors when making investment decisions and actively exercise their responsibility as owners of the companies in which they invest. This includes engaging with companies to create positive change and hold them accountable for their actions, while also considering exclusion if companies fail to act responsibly.

In addition to what's in the Book of Discipline, the policy of the West Ohio Conference is that every effort is made to ensure that no investments are made in corporate entities that generate more than 10% of their gross revenues from alcohol, tobacco, gambling, pornography, the production and distribution of military armaments or privately-operated correctional facilities. An exception to the 10% threshold will apply to restaurants and other food retailers that sell or serve alcoholic beverages. For such businesses, a 25% revenue threshold will apply. Further, mutual funds that list as a top ten holding any firm that meets the above criteria are also prohibited. To the extent that investments that were once eligible become ineligible, every effort shall be made to divest of them in a prudent manner. Investment managers shall review not less than semi-annually the equity investments held by mutual funds and make changes as appropriate. Emerging markets commingled equity pools are exempt from the above restrictions if specifically authorized and the aggregate exposure of companies otherwise prohibited does not exceed 10% of the value of the fund.
Conference Investment Policy Committee and the entities to which it delegates investment authority shall strive to adhere to the Wespath Benefits and Investments (WBI) Sustainable Investment Strategies guidelines that are published in WBI's Statement of Administrative Investment Policy under "Ethical Exclusions" which can be found here [https://www.wespath.org/assets/1/7/investment policy.pdf](https://www.wespath.org/assets/1/7/investment policy.pdf) when carrying out responsibilities under this policy.

- Investment Managers shall divest promptly of any securities held in violation of Conference policy and report on their compliance with this policy quarterly.

Adopted:

[Signature]

Date: 2-11-2020

West Ohio Conference Investment Policy Committee Chair

Date: 2-11-2020
1. **Investment Objective**
The overall investment objective is the prudent management of funds in such a way that will provide for preservation of capital and purchasing power of the assets with an emphasis on providing a high level of income. Investments are limited to U.S. Treasuries.

2. **Investment Approval Policy**
Investment responsibility is specifically assigned to the Investment Manager subject to the broad investment policies as outlined in the rest of this document and the standards of fiduciary prudence. This responsibility includes but is not limited to, investment strategy with regard to asset mix, diversification, market volatility, and management style. In addition, the Investment Manager shall have the full investment discretion with regard to market timing and security selection.

3. **Asset Allocation Range**
The Investment Manager will use the following as guidelines:
- Fixed Income (Bonds) 90-100%
- Liquidity (Cash) 0-10%

4. **Fixed Income Guidelines**
   **Objective**
   Achieve returns which exceed those of the Barclay's Short Term Treasury Index
   **Portfolio Application**
   The average maturity of the bond portfolio (use average life for mortgage backed securities) should be no longer than four (4) years.

5. **Liquidity Guidelines**
   **Objective**
   - Cash equivalents should be actively managed but with due regard for prudence.
     - US Treasuries and bank-managed short-term money market funds.

6. **Prohibited Investments**
The Investment Manager is prohibited from investments in the following without the prior approval of the Conference Investment Policy Committee:
   - Single issue fixed Income securities not denominated in U.S. Dollars or Eurodollars; such instruments are permitted in fund structures
   - Venture Capital
   - Guaranteed Insurance Contracts
   - Commodities
   - Precious Metals or Gems
   - Real Estate
7. **Performance Benchmark**

Performance relative to the Barclay's Short Term Treasury Index shall be used to evaluate investment manager performance.
EXHIBIT B
SHORT-TERM FIXED INCOME STRATEGY
Investment Objectives, Guidelines and Policies

1. Investment Objective
The overall investment objective is the prudent management of funds in such a way that will provide for preservation of capital and purchasing power of the assets with an emphasis on providing a high level of income. Investments will include debt securities issued by the U.S. Government and its agencies or fully insured certificates of deposit and investment grade corporate bonds.

2. Investment Approval Policy
Investment responsibility is specifically assigned to the Investment Manager subject to the broad investment policies as outlined in the rest of this document and the standards of fiduciary prudence. This responsibility includes but is not limited to, investment strategy with regard to asset mix, diversification, market volatility, and management style. In addition, the Investment Manager shall have the full investment discretion with regard to market timing and security selection.

3. Asset Allocation Range
The Investment Manager will use the following as guidelines:
Fixed Income (Bonds) 90-100%
Liquidity (Cash) 0-10%

4. Fixed Income Guidelines
Objective
Achieve returns which exceed those of the Barclay's Intermediate Aggregate Bond Index
Portfolio Application
The average maturity of the bond portfolio (use average life for mortgage backed securities) should be no longer than four (4) years.

5. Liquidity Guidelines
Objective
A. Cash equivalents should be actively managed but with due regard for prudence.
B. The following are permissible cash equivalent investments:
   i. U.S. Treasury Issues
   ii. Negotiable Certificates of Deposit at commercial banks rated A-1 by Standard & Poor's
   iii. Jumbo Certificates of Deposit to the extent they are fully FDIC insured.
   iv. Repurchase agreements collateralized by U.S. Treasury and Agency securities
   v. Eurodollar time deposits of banks rated at least "A" or better held in an inter-bank fund located within the territorial U.S.
   vi. Federal agency issues
   viii. Floating rate bank securities.
6. **Prohibited Investments**

The Investment Manager is prohibited from investments in the following without the prior approval of the Conference Investment Policy Committee:

A. Single issue fixed Income securities not denominated in U.S. Dollars or Eurodollars; such instruments are permitted in fund structures
B. Venture Capital
C. Guaranteed Insurance Contracts
D. Commodities
E. Precious Metals or Gems
F. Real Estate

Commingled investment pools are exempt from the above restrictions. It is understood when you invest in a commingled fund that you are adopting the policies of that investment pool.

7. **Performance Benchmark**

Performance relative to the Barclay's Intermediate Aggregate Bond Index shall be used to evaluate investment manager performance.
1. **Investment Objective**
The overall investment objective is the prudent management of funds in such a way that will provide for preservation of capital and purchasing power of the assets with an emphasis on providing a high level of income.

2. **Investment Approval Policy**
Investment responsibility is specifically assigned to the Investment Manager subject to the broad investment policies as outlined in the rest of this document and the standards of fiduciary prudence. This responsibility includes but is not limited to, investment strategy with regard to asset mix, diversification, market volatility, and management style. In addition, the Investment Manager shall have the full investment discretion with regard to market timing and security selection.

3. **Asset Allocation Range**
The Investment Manager will use the following as guidelines:
- Fixed Income (Bonds) 80-100%
- Liquidity (Cash) 0-20%
- Equity (Stock) 0-20%

4. **Fixed Income Guidelines**
   **Objective**
   Achieve returns which exceed those of the Barclay's Intermediate Aggregate Bond Index
   **Portfolio Application**
   The average maturity of the bond portfolio (use average life for mortgage backed securities) should be no longer than ten (10) years.

5. **Liquidity Guidelines**
   **Objective**
   A. Cash equivalents should be actively managed but with due regard for prudence.
   B. The following are permissible cash equivalent investments:
      i. U.S. Treasury Issues
      ii. Negotiable Certificates of Deposit at commercial banks rated A-1 by Standard & Poor's
      iii. Jumbo Certificates of Deposit to the extent they are fully FDIC insured.
      iv. Repurchase agreements collateralized by U.S. Treasury and Agency securities
      v. Eurodollar time deposits of banks rated at least "A" or better held in an inter-bank fund located within the territorial U.S.
      vi. Federal agency issues
      viii. Floating rate bank securities.
6. **Prohibited Investments**

The Investment Manager is prohibited from investments in the following without the prior approval of the Conference Investment Policy Committee:

A. Single issue fixed income securities not denominated in U.S. Dollars or Eurodollars; such instruments are permitted in fund structures
B. Venture Capital
C. Guaranteed Insurance Contracts
D. Commodities
E. Precious Metals or Gems
F. Real Estate

Commingled investment pools are exempt from the above restrictions. It is understood when you invest in a commingled fund that you are adopting the policies of that investment pool.

7. **Performance Benchmark**

Performance relative to the Barclay's Intermediate Aggregate Bond Index shall be used to evaluate investment manager performance
1. **Investment Objective**
   The overall investment objective is the prudent management of funds in such a way that will provide for preservation of capital and purchasing power of the assets with an emphasis on providing a balance between long-term growth and current income without undue exposure to risk.

2. **Investment Approval Policy**
   Investment responsibility is specifically assigned to the Investment Manager subject to the broad investment policies as outlined in the rest of this document and the standards of fiduciary prudence. This responsibility includes but is not limited to, investment strategy with regard to asset mix, diversification, market volatility, and management style. In addition, the Investment Manager shall have the full investment discretion with regard to market timing and security selection.

   All investments shall be made keeping in mind the Social Principles of the United Methodist Church (Book of Discipline) and the general guidelines and principles established by the General Council on Finance and Administration. Investments shall not knowingly be made in securities in which a corporate entity has significant interest in alcoholic beverages, tobacco, gambling, pornography and the manufacture of weapons.

3. **Asset Allocation Range**
   The Investment Manager will use the following as guidelines:
   - Total equities (Stocks): 35-65%
   - Total International (Stocks): 0%-20%
   - International -Emerging Markets: 0% to 7.5% (included within the 0% to 20% total international allocation)
   - Fixed Income (Bonds): 35-65%
   - Money Market (Cash): 0-10%

   International equities (including Emerging Markets) will have maximum allocation of 20% of the strategy.

4. **Equity Guidelines**
   - **Objective**: Achieve returns that exceed those of the overall market as measured by the Russell 3000 Index.
   - **Portfolio Application**: Any one equity holding will not exceed 5% (five percent) of the total portfolio. To the extent that the market value of existing holdings in companies or industries exceeds the above guidelines, the Investment Manager will review the appropriateness of reductions with the Conference Investment Policy Committee.
5. Fixed Income Guidelines

Objective
Achieve returns, which exceed those of the Barclay's Intermediate Aggregate Bond Index.

Portfolio Application:
A. The market value of the aggregate holdings of an individual corporate debtor should not exceed 10% of all debt related assets.
B. The average maturity of the bond portfolio (use average life for mortgage backed securities) should be no longer than 10 years.
C. Corporate bonds should be rated investment grade or better by Standard & Poor's or Moody's
D. Bond investments to permit daily valued, diversified mutual funds where the investment universe includes below investment grade bonds; including but not limited to floating rate bank loans and high yield bond funds. The non-investment grade exposure must not exceed 10 percent of the portfolio, with the overall credit quality of the fund to remain investment grade. Individually held corporate bonds must be investment grade.
E. Floating bank rate securities

6. Liquidity Guidelines

Objective:
A. Cash equivalents should be actively managed but with due regard for prudence.
B. The following are permissible cash equivalent investments:
   i. U.S. Treasury Issues
   ii. Negotiable Certificates of Deposit at commercial banks rated A-1 by Standard & Poor's
   iii. Jumbo Certificates of Deposit to the extent they are fully FDIC insured.
   iv. Repurchase agreements collateralized by U.S. Treasury and Agency securities
   v. Eurodollar time deposits of banks rated at least "A" or better held in an inter-bank fund located within the territorial U.S.
   vi. Federal agency issues
   vii. Bank managed short-term money market funds
   viii. Floating rate bank securities

7. Prohibited Investments

The Investment Manager is prohibited from investments in the following without the prior approval of the Conference Investment Policy Committee:
A. Single issue fixed Income securities not denominated in U.S. Dollars or Eurodollars; such instruments are permitted in fund structures
B. Venture Capital
C. Guaranteed Insurance Contracts
D. Commodities not held in a fund structure
E. Precious Metals or Gems

Commingled investment pools are exempt from the above restrictions. It is understood when you invest in a commingled fund that you are adopting the policies of that investment pool.
8. **Performance Benchmark**
Performance relative to a 40%/15%/45% blend of the Russell 3000 Index, EAFE and Barclay's Intermediate Aggregate Bond Index, respectively, shall be used to evaluate investment manager performance.
1. Investment Objective
The overall investment objective is to provide long-term growth with income and without undue exposure to risk.

2. Investment Approval Policy
Investment responsibility is specifically assigned to the Investment Manager subject to the broad investment policies as outlined in the rest of this document and the standards of fiduciary prudence. This responsibility includes but is not limited to, investment strategy with regard to asset mix, diversification, market volatility, and management style. In addition, the Investment Manager shall have the full investment discretion with regard to market timing and security selection.

All investments shall be made keeping in mind the Social Principles of The United Methodist Church (Book of Discipline) and the general guidelines and principles established by the General Council on Finance and Administration. Investments shall not knowingly be made in securities in which a corporate entity has significant interest in alcoholic beverages, tobacco, gambling, pornography and the manufacture of weapons.

3. Asset Allocation Range
The Investment Manager will use the following as guidelines:

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total equities (Stocks)</td>
<td>65 %-80%</td>
</tr>
<tr>
<td>Total International (Stocks)</td>
<td>0%-25%</td>
</tr>
<tr>
<td>International -Emerging Markets: international allocation)</td>
<td>0% to 10 % (included within the 0% to 25% total allocation)</td>
</tr>
<tr>
<td>Fixed Income (Bonds)</td>
<td>20 %-30 %</td>
</tr>
<tr>
<td>Money Market (Cash)</td>
<td>0 -10 %</td>
</tr>
</tbody>
</table>

International equities (including Emerging Markets) will have maximum allocation of 25% of the strategy.

4. Equity Guidelines
   
   Objective
   Achieve returns that exceed those of the overall market as measured by the Russell 3000 Index.

   Portfolio Application
   Any one equity holding will not exceed 5% (five percent) of the total portfolio. To the extent that the market value of existing holdings in companies or industries exceeds the above guidelines, the Investment Manager will review the appropriateness of reductions with the Conference Investment Policy Committee.
5. Fixed Income Guidelines
   **Objective**
   Achieve returns, which exceed those of the Barclay's Intermediate Aggregate Bond Index.

   **Portfolio Application:**
   A. The market value of the aggregate holdings of an individual corporate debtor should not exceed 10% of all debt related assets.
   B. The average maturity of the bond portfolio (use average life for mortgage backed securities) should be no longer than 10 years.
   C. Corporate bonds should be rated investment grade or better by Standard & Poor's or Moody's

6. Liquidity Guidelines
   **Objective:**
   A. Cash equivalents should be actively managed but with due regard for prudence.
   B. The following are permissible cash equivalent investments:
      i. U.S. Treasury Issues
      ii. Negotiable Certificates of Deposit at commercial banks rated A-1 by Standard & Poor's
      iii. Jumbo Certificates of Deposit to the extent they are fully FDIC insured.
      iv. Repurchase agreements collateralized by U.S. Treasury and Agency securities
      v. Eurodollar time deposits of banks rated at least "A" or better held in an inter-bank fund located within the territorial U.S.
      vi. Federal agency issues
      viii. Floating rate bank securities

7. Prohibited Investments
   The Investment Manager is prohibited from investments in the following without the prior approval of the Conference Investment Policy Committee:
   A. Single issue fixed Income securities not denominated in U.S. Dollars or Eurodollars; such instruments are permitted in fund structures
   B. Venture Capital
   C. Guaranteed Insurance Contracts
   D. Commodities not held in a fund structure
   E. Precious Metals or Gems

   Commingled investment pools are exempt from the above restrictions. It is understood when you invest in a commingled fund that you are adopting the policies of that investment pool.

8. Performance Benchmark
   Performance relative to a 50%/20%/30% blend of the Russell 3000 Index, EAFE and Barclay's Intermediate Aggregate Bond Index, respectively, shall be used to evaluate investment manager performance
Appendix A
Annual and General Conference Actions

1. The 2011 Annual Conference Recommendation #5 adopted June 7, 2011 prohibits investing in equity issues of Caterpillar (CAT), Hewlett Packard (HPQ) and General Electric (GE).

2. The 2018 West Ohio Annual Conference passed legislation that effectively rescinded the prohibitions in 1 above because of the adoption of the legislation is below.

WEST OHIO CONFERENCE - 2018; Passed during the June 6 session
RECOMMENDATION #5
Investment Management

Whereas, the 2009 West Ohio Annual Conference authorized a diverse task force to examine a request by Palestinian Christian leaders that churches around the world take non-violent action to oppose the occupation of the Palestine territories, and

Whereas, this task force faithfully examined this request including visits to the Holy Land and unanimously recommended that The West Ohio Conference divest from and be prohibited from making any additional direct investments in General Electric, Hewlett Packard and Caterpillar based on these firms' involvement in sustaining the occupation of the Palestinian territories, and

Whereas, the 2011 Annual Conference adopted the task force's recommendation (#5) that prohibits the Conference from investing in the common equity (stock) of General Electric, Caterpillar and Hewlett Packard, and

Whereas, the 2011 Annual Conference also adopted the task force's recommendation to call on the General Church and other General Church agencies to consider similar actions, and

Whereas, since 2011, the General Church agency known as Wespath (formerly General Board of Pension & Health Benefits) has invested time and resources in understanding the Israeli-Palestinian conflict, including visits by their senior staff, and has now excluded from its investments five Israeli banks and a construction company based on an assessment of their human rights-related impact and risk associated with the occupation of Palestinian territories, and

Whereas, Wespath, in response to legislation from Annual Conferences, has introduced the new Social Values Choice group of funds that includes the Social Values Choice Bond Fund, Equity Social Values Plus Fund and the US Treasury Inflation Protection Fund that exclude investments in Hewlett Packard and Caterpillar, among other companies, and

Whereas, The West Ohio Conference Investment Policy Committee has faithfully adhered to the 2011 recommendation since its passage and has since been unable to invest in Wespath's competitively performing flagship fund, and
Whereas, The West Ohio Conference Investment Policy is to adhere to Wespath's investment screens and exclusions but for General Electric, Hewlett Packard and Caterpillar.

Therefore, be it resolved that the 2018 West Ohio Annual Conference affirm and acknowledge the 2009 Task Force's initial work and their ongoing engagement that has contributed to changes in Wespath's investing,

Be it further resolved that The West Ohio Conference affirms the actions taken by Wespath as consistent with the spirit of the 2011 West Ohio recommendation prohibiting investment in companies that sustain the occupation,

Be it further resolved that eligible individual and corporate investors within The West Ohio Conference be encouraged to consider investing in the aforementioned Social Values Choice group of funds,

Be it further resolved that the specific restrictions on corporate investments by The West Ohio Conference put in place by the 2011 session of The West Ohio Annual Conference be rescinded,

Be it further resolved that The West Ohio Annual Conference calls on all United Methodist investors to use human rights records as an important basis for evaluating investment in a company and consider removing from investments any company that derives 10% or more of its revenues from participation in the occupation of Palestine,

Be it further resolved that The West Ohio Annual Conference maintains its call for continued monitoring of matters of justice involving the occupation of Palestine, particularly for companies such as GE, Caterpillar, Hewlett Packard, and when appropriate to avoid investing in such companies,

Be it further resolved that The West Ohio Conference supports the right of churches to use human rights as criteria for investing and opposes governmental efforts to suppress such rights.

Submitted by
Conference Investment Policy Committee
Marlen Yost, Chair Dick LeGrand
Bruce Boyd Doreen Vogel
Ron Fanning Rev David Ziegel

Conference Board of Trustees
Ann Baird, Chair Julie Hurtig
Rev Alethea Botts Dione Joseph
Rev Bill Davis Rev Karen Muntzing
Janice Deal Rev Greg Stover
Chris Fulton Joel Teaford
Ann Hartmann Marlen Yost

Bill Brownson, Conference CFO & Director of Administration
### Appendix B

**Allocation of Conference Assets by Strategy**

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Board and Fund</th>
<th>Investment Manager(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stable Strategy</td>
<td>UMF</td>
<td>Huntington National Bank</td>
</tr>
<tr>
<td>INACTIVE</td>
<td>• Endowment Fund</td>
<td></td>
</tr>
<tr>
<td>Short-term Fixed Income</td>
<td>CFA</td>
<td>Morgan Stanley</td>
</tr>
<tr>
<td></td>
<td>• Conference Operating Reserves</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Clergy, Mission, Ministry Fund*</td>
<td></td>
</tr>
<tr>
<td>Fixed Income Strategy</td>
<td>UMF</td>
<td>Huntington National Bank</td>
</tr>
<tr>
<td></td>
<td>• Endowment Fund</td>
<td></td>
</tr>
<tr>
<td>Balanced Strategy</td>
<td>BOPHB</td>
<td>Morgan Stanley</td>
</tr>
<tr>
<td></td>
<td>• Retiree Pension &amp; Health Care Liability Reserve</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Capital and Mission Fund</td>
<td>Huntington National Bank</td>
</tr>
<tr>
<td></td>
<td>• Church Extension Fund</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Camps Capital and Maintenance**</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Gardner Village Fund</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UMF</td>
<td>Huntington National Bank</td>
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<tr>
<td></td>
<td>• Endowment Fund</td>
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<tr>
<td></td>
<td>• Gift Annuity Fund</td>
<td></td>
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<tr>
<td></td>
<td>• Deferred Gift Annuity Fund</td>
<td></td>
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<tr>
<td>Growth Strategy</td>
<td>UMF</td>
<td>Huntington National Bank</td>
</tr>
<tr>
<td></td>
<td>• Endowment Fund</td>
<td></td>
</tr>
</tbody>
</table>
PURPOSE
The purpose of this Gift Acceptance Policy is to describe the type of gifts that can be accepted and the manner in which they can be accepted. Where a Permanent Endowment Committee (hereinafter referred to as The Committee) do not exist. The Board of Trustees (hereinafter referred to as The Trustees) is instructed by the Charge Conference to receive and distribute gifts received under the Gift Acceptance Policy of the Church.

INTRODUCTION
In order to protect the interests of ________________________ (hereinafter referred to as The Church) and the persons and other entities who support its program, these policies are designed to assure that all gifts to the Church, or for the use of the Church, are structured to provide maximum benefit to both parties.

This document focuses on both current and deferred gifts, with special emphasis on various types of deferred gifts and gifts of non-cash property. The goal is to encourage funding of the Permanent Endowment Fund (hereinafter referred to as The Fund) without encumbering the organization with gifts which may generate more cost than benefit, or which are restricted in a manner that is not in keeping with the mission and vision of the Church and the Committee.

To optimize funding from individuals and other entities, the Church must be able to respond quickly, and in the affirmative where possible, to all gifts offered by prospective donors. Except where stated otherwise, these policies are intended as guidelines only. Flexibility must be maintained since some gift situations can be complex and decisions only made after careful consideration of a number of interrelated factors. Therefore, these policies may in some instances require that the merits of a specific gift be considered by the Committee and a final decision to be made only after a recommendation by the board.

The Committee reserves the right to decline or otherwise refuse any gift offered to the Committee, with or without cause. Reasons for which a gift may be declined include, but are not limited to the following:

1. The Committee does not believe it is in the best interest of the Church or the Fund to abide by the restrictions placed on the gift by the donor.
2. The costs to maintain the gift or to meet the restrictions placed on the gift by the donor are considered to be excessive for the Fund.
3. The gift is determined to be inappropriate or unrelated to the tax-exempt purposes of the Church or the Fund.
4. The gift is designated to benefit or for the exclusive use of a specific individual.
GIFT ACCEPTANCE TERMS AND CONDITIONS
All gifts will be acknowledged by written confirmation of the gift and of any terms and conditions of the gift acceptance. All information concerning donors and prospective donors, including their names, names of beneficiaries, the amount and type of the gift, aspects relating to their estates, etc., shall be kept strictly confidential except when donors permit the release of such information.

TYPES OF GIFTS
I. OUTRIGHT GIFTS
A. CASH
   1. Gifts in the form of cash and checks shall be accepted in any amount.
   2. All checks must be payable to the Church and in no event shall they be made payable to an employee, agent, or volunteer for credit to the Church.
B. PUBLICLY TRADED SECURITIES
   Securities that are traded on the public exchanges shall be accepted by the Church. The Permanent Endowment Fund Committee shall make the decision to keep or sell the security. (Contact the United Methodist Foundation for assistance in receiving and liquidating publicly traded securities.)
C. CLOSELY HELD SECURITIES
   Non-publicly traded securities may be accepted upon approval by the Trustees. The Committee shall make the decision to keep or sell the security.
D. REAL PROPERTY
   1. All gifts of real property must have the approval of the Trustees and a fair market value in excess of (for example, $10,000).
   2. Prior to approval, the Committee shall make the final decision to accept gifts of real property.
   3. Upon recommendation from the Committee, the Board of Trustees shall make the final decision to keep or sell the property.
E. TANGIBLE PERSONAL PROPERTY
   1. All gifts of personal property must have approval by the Committee on a case-by-case basis. Gifts of personal property must be suitable for direct use by the Church or the Committee and have a market value greater than $1,000 to be considered.
   2. Prior to approval, the Committee shall make a recommendation for accepting the personal property and shall include a report on (but not limited to) the following:
      a. current title and ownership
      b. an independent qualified third-party appraisal
      c. a recommendation on marketability
F. OTHER PROPERTY
   The Committee shall make the decision to accept, keep or sell any other property that it may deem to be in the interest of the Church.
II. PLANNED (DEFERRED) GIFTS
A. BEQUESTS
1. Gifts through wills (bequests) shall be actively encouraged by the Church.
2. Upon inquiry by a prospective donor, all representations as to the future acceptability of various properties to be left to the Church or the Committee in a will or other deferred gift shall be made in accordance with the terms and provisions of Paragraph I (A-F) of this document.
3. Gifts of property that are not acceptable from estates shall be rejected by the Committee and that decision shall be communicated to the legal representatives of the estate.

B. REVOCABLE LIVING TRUSTS AND CHARITABLE TRUSTS
1. The Committee will consult with the United Methodist Foundation of West Ohio regarding the need or use of a fiduciary.
2. The fees for management of a Charitable Remainder Trust will not normally be paid by the Church, however, upon approval by a majority of the Committee, these fees may be paid by the Church. The fees for management of a Revocable Living Trust will not be paid by the Church under any circumstances.
3. Revocable Living Trusts and Charitable Remainder Trusts and all other deferred gifts shall be encouraged as a method of making gifts to the Church while retaining income which may be needed by the donor for personal purposes. Such trusts shall not be marketed as tax avoidance devices or as investment vehicles and it is understood that no activity will be conducted that will violate Federal and/or State security regulations.
4. No representations as to the manner in which trust assets will be managed or invested shall be made by any employee or other persons acting on behalf of the Church or the Committee.

C. LIFE ESTATE GIFTS
The Committee may accept such gifts provided there is a full disclosure of the possible ramifications of the transaction to the donor.

D. LIFE INSURANCE POLICIES
1. The Church will encourage donors to name the Church as beneficiary of life insurance policies that they have purchased.
2. The Church will not accept gifts from donors for the purpose of purchasing life insurance on the donor’s life. Exceptions to this policy may be made only when the Church has an insurable interest and is in compliance with all State and Federal statutes.
3. No insurance products will be endorsed for use in funding gifts to the Church.
4. In no event shall lists of the Church donors' names be furnished to anyone for the purpose of marketing life insurance for the benefit of donors and/or the Church.
E. GIFT ANNUITIES
Charitable Gift Annuities are available from the United Methodist Foundation of the West Ohio.

III. PAYMENT OF FEES RELATED TO GIFTS
A. FINDER'S FEES OR COMMISSIONS
   No fees shall be paid to anyone as consideration for directing a gift to the Church.
B. PROFESSIONAL FEES
   1. In general, the donor shall pay any fees associated with the gift.
   2. No fees shall be paid to anyone as compensation for any sale of any products to the donor.

IV. RESTRICTIONS
A. Any restriction on the use of any gift must be approved by the Committee prior to acceptance of the gift.
B. A designated permanent sub fund, other than those identified, may be established with a minimum gift of (for example, $50,000) or such minimum to be determined appropriate and approved by the Committee.

V. GIFT USE
A. The use of undesignated gifts of $1,000 or more to the Church shall be held in the Permanent Endowment Fund for the Church Council to make suggestions on the use of the gift.
B. The Church shall maintain a “wish” list of projects and items that can be supported or purchased with undesignated gifts.
C. The Church may direct that a percentage of all undesignated gifts to the Church be placed in a Permanent Endowment Fund.
<table>
<thead>
<tr>
<th>Category</th>
<th>Provider</th>
<th>3Q2020</th>
<th>2020 YTD</th>
<th>2019</th>
<th>1YR12*</th>
<th>3YR12</th>
<th>5YR12</th>
<th>Inception**</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Term Fixed A</td>
<td>CFA-Saving Fund/Missions</td>
<td>MS 0.41%</td>
<td>3.08%</td>
<td>2.55%</td>
<td>2.16%</td>
<td>1.85%</td>
<td>2.55%</td>
<td>1.98%</td>
<td>Stryker, Church Mission Funds</td>
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<tr>
<td></td>
<td>MI 1-5 yr</td>
<td>0.42%</td>
<td>4.26%</td>
<td>5.08%</td>
<td>4.82%</td>
<td>3.47%</td>
<td>2.60%</td>
<td>2.12%</td>
<td>BC 1-5 Yr Gov/Credit is alternate benchmark</td>
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<tr>
<td>Performance Difference</td>
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<td>-0.01%</td>
<td>-2.46%</td>
<td>-2.53%</td>
<td>-2.66%</td>
<td>-1.62%</td>
<td>-0.25%</td>
<td>-0.34%</td>
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<tr>
<td>Fixed Income</td>
<td>COD Endowment</td>
<td>HNB 1.43%</td>
<td>4.84%</td>
<td>7.59%</td>
<td>5.12%</td>
<td>3.63%</td>
<td>N/A</td>
<td>N/A</td>
<td>COD Endowment. Inception 1/1/2016; 1 church</td>
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<td>BC int. Agg</td>
<td>0.48%</td>
<td>5.16%</td>
<td>6.67%</td>
<td>5.66%</td>
<td>4.20%</td>
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<td>N/A</td>
<td>BC 1-5 Yr Gov/Credit is alternate benchmark</td>
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<td>-0.57%</td>
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<td>Gift Annuity</td>
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<td>4.79%</td>
<td>18.88%</td>
<td>10.01%</td>
<td>7.08%</td>
<td>7.91%</td>
<td>6.21%</td>
<td>60% Russell 3000/15% MSCI EAFE/15% Barc-int Agg Index</td>
</tr>
<tr>
<td></td>
<td>40/60/0/0</td>
<td>4.66%</td>
<td>4.81%</td>
<td>18.46%</td>
<td>10.09%</td>
<td>7.31%</td>
<td>8.19%</td>
<td>7.31%</td>
<td>60% Russell 3000/15% MSCI EAFE/15% Barc-int Agg Index</td>
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<tr>
<td>Performance Difference</td>
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<td>1.66%</td>
<td>-0.03%</td>
<td>0.42%</td>
<td>-0.08%</td>
<td>-0.23%</td>
<td>-0.18%</td>
<td>-1.18%</td>
<td></td>
</tr>
<tr>
<td>Balanced</td>
<td>COD/Trustees</td>
<td>HNB 5.84%</td>
<td>4.94%</td>
<td>18.97%</td>
<td>9.99%</td>
<td>7.22%</td>
<td>7.94%</td>
<td>6.56%</td>
<td>Used for Local Church Endowments/Conf. Trustees</td>
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<tr>
<td></td>
<td>60/40/0/0</td>
<td>4.66%</td>
<td>4.81%</td>
<td>18.46%</td>
<td>10.09%</td>
<td>7.31%</td>
<td>8.19%</td>
<td>7.31%</td>
<td>60% Russell 3000/15% MSCI EAFE/15% Barc-int Agg Index</td>
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<tr>
<td>Performance Difference</td>
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<td>1.18%</td>
<td>0.12%</td>
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<td>-0.10%</td>
<td>-0.25%</td>
<td>-0.77%</td>
<td></td>
</tr>
<tr>
<td>Balanced</td>
<td>BDPhB Clergy Benefits</td>
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<td>2.29%</td>
<td>18.42%</td>
<td>N/A</td>
<td>6.40%</td>
<td>7.89%</td>
<td>6.39%</td>
<td>60% Russell 3000/15% MSCI EAFE/15% Barc-int Agg Index</td>
</tr>
<tr>
<td></td>
<td>40/60/0/0</td>
<td>4.66%</td>
<td>4.87%</td>
<td>18.57%</td>
<td>N/A</td>
<td>7.39%</td>
<td>8.27%</td>
<td>7.42%</td>
<td>60% Russell 3000/15% MSCI EAFE/15% Barc-int Agg Index</td>
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<tr>
<td>Performance Difference</td>
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<td>0.41%</td>
<td>-2.58%</td>
<td>-0.15%</td>
<td>-0.59%</td>
<td>-0.18%</td>
<td>-1.03%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Growth</td>
<td>COD Endowment</td>
<td>HNB 6.68%</td>
<td>5.01%</td>
<td>21.41%</td>
<td>11.02%</td>
<td>7.53%</td>
<td>9.25%</td>
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<td>50% Russell 3000/20% MSCI EAFE/30% Barc-int Agg Index</td>
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<td></td>
<td>50/50/0/0</td>
<td>5.76%</td>
<td>4.13%</td>
<td>21.72%</td>
<td>10.67%</td>
<td>7.83%</td>
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<td>8.33%</td>
<td>50% Russell 3000/20% MSCI EAFE/30% Barc-int Agg Index</td>
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<tr>
<td>Performance Difference</td>
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<td>1.12%</td>
<td>0.88%</td>
<td>-0.31%</td>
<td>0.35%</td>
<td>-0.30%</td>
<td>-0.08%</td>
<td>-0.42%</td>
<td></td>
</tr>
</tbody>
</table>

* = Last 12 months
** Inception was 7/1/2011 for Morgan Stanley; 7/1/2011 for HNB
By signing the filled-out form, you:
1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See What is FATCA reporting, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:
- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:
- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien who becomes a resident alien may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a “saving clause.” Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:
1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption. If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding
What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:
1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See Exempt payee code, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see Special rules for partnerships, earlier.

What is FATCA Reporting?
The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See Exemption from FATCA reporting code, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information
You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are a tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties
Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.
Specific Instructions

Line 1
You must enter one of the following on this line; do not leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. Individual. Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. Sole proprietor or single-member LLC. Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. Partnership, LLC that is not a single-member LLC, C corporation, or S corporation. Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

d. Other entities. Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. Disregarded entity. For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(ii). Enter the owner’s name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2
If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3
Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

<table>
<thead>
<tr>
<th>IF the entity/person on line 1 is a(n)</th>
<th>THEN check the box for . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporation</td>
<td>Corporation</td>
</tr>
<tr>
<td>Individual</td>
<td>Individual/sole proprietor or single-member LLC</td>
</tr>
<tr>
<td>Sole proprietorship, or</td>
<td></td>
</tr>
<tr>
<td>Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.</td>
<td></td>
</tr>
<tr>
<td>LLC treated as a partnership for U.S. federal tax purposes,</td>
<td>Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S = S corporation)</td>
</tr>
<tr>
<td>LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or</td>
<td></td>
</tr>
<tr>
<td>LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.</td>
<td></td>
</tr>
<tr>
<td>Partnership</td>
<td>Partnership</td>
</tr>
<tr>
<td>Trust/estate</td>
<td>Trust/estate</td>
</tr>
</tbody>
</table>

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of a payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

1. An organization exempt from tax under section 501(c)(3), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
2. The United States or any of its agencies or instrumentalities
3. A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities
5. A corporation
6. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
7. A futures commission merchant registered with the Commodity Futures Trading Commission
8. A real estate investment trust
9. An entity registered at all times during the tax year under the Investment Company Act of 1940
10. A common trust fund operated by a bank under section 584(a)
11. A financial institution
12. A middleman known in the investment community as a nominee or custodian
13. A trust exempt from tax under section 664 or described in section 4947
The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

<table>
<thead>
<tr>
<th>IF the payment is for . . .</th>
<th>THEN the payment is exempt for . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and dividend payments</td>
<td>All exempt payees except for 7</td>
</tr>
<tr>
<td>Broker transactions</td>
<td>Exempt payees 1 through 4 and 8 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.</td>
</tr>
<tr>
<td>Barter exchange transactions and patronage dividends</td>
<td>Exempt payees 1 through 4</td>
</tr>
<tr>
<td>Payments over $600 required to be reported and direct sales over $5,000</td>
<td>Generally, exempt payees 1 through 5</td>
</tr>
<tr>
<td>Payments made in settlement of payment card or third party network transactions</td>
<td>Exempt payees 1 through 4</td>
</tr>
</tbody>
</table>

1. See Form 1099-MISC, Miscellaneous Income, and its instructions.
2. However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or Instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or Instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see How to get a TIN below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner’s SSN (or EIN, if the owner has one). Do not enter the disregarded entity’s EIN. If the LLC is classified as a corporation or partnership, enter the entity’s EIN.

Note: See What Name and Number To Give the Requester, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businsses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradeable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if Item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see Exempt payee code, earlier.

Signature requirements. Complete the certification as indicated in Items 1 through 5 below.
1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out Item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out Item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. “Other payments” include payments made in the course of the requester’s trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529A), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

<table>
<thead>
<tr>
<th>For this type of account</th>
<th>Give name and SSN of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>The individual</td>
<td>The individual</td>
</tr>
<tr>
<td>Two or more individuals</td>
<td>The actual owner of the account or, if combined funds, the first individual on the account</td>
</tr>
<tr>
<td>(joint account maintained by an FII)</td>
<td>Each holder of the account</td>
</tr>
<tr>
<td>Two or more U.S. persons</td>
<td>The minor</td>
</tr>
<tr>
<td>(joint account maintained by an FII)</td>
<td>The grandor-trustee</td>
</tr>
<tr>
<td>Custodial account of a minor</td>
<td>The actual owner</td>
</tr>
<tr>
<td>(Uniform Gift to Minors Act)</td>
<td>The owner</td>
</tr>
<tr>
<td>Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-1(b)(2)(i)(A))</td>
<td>The grandor</td>
</tr>
<tr>
<td>A disregarded entity not owned by an individual</td>
<td>The owner</td>
</tr>
<tr>
<td>A valid trust, estate, or pension trust</td>
<td>Legal entity</td>
</tr>
<tr>
<td>Corporation or LLC electing corporate status on Form 8832 or Form 2553</td>
<td>The corporation</td>
</tr>
<tr>
<td>Association, club, religious, charitable, educational, or other tax-exempt organization</td>
<td>The organization</td>
</tr>
<tr>
<td>Partnership or multi-member LLC</td>
<td>The partnership</td>
</tr>
<tr>
<td>A broker or registered nominee</td>
<td>The broker or nominee</td>
</tr>
</tbody>
</table>

For this type of account:

<table>
<thead>
<tr>
<th>Give name and EIN of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>The public entity</td>
</tr>
<tr>
<td>The trust</td>
</tr>
</tbody>
</table>

1. List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person’s number must be furnished.

2. Circle the minor’s name and furnish the minor’s SSN.

3. You must show your individual name and you may also enter your business or DBA name on the “Business name/disregarded entity” name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

4. List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see Special rules for partnerships, earlier.

Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:
- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5207, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-677-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to steal the user into surrendering private information that will be used for identity theft.
The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-idtheft (877-438-4338). If you have been the victim of identity theft, see www.identitytheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.
STOCK GIFTS

Morgan Stanley

Donor Name: ________________________________________________________________

Phone: _____________________________________________________________________

Address: ___________________________________________________________________

Gift Securities and Share Amount: _______________________________________________

Name of the Fund to receive the transfer: _________________________________________

Name of Home Church or Organization: ___________________________________________

Account Name: West Ohio Conference Number: 285-042092-286
DTC Number: 0015

Morgan Stanley
Attn: Angela Lawson 7755 Montgomery Road
Cincinnati, Ohio 45236
Phone: 513-762-5291
Email: angela.l.geracilawson@msgraystone.com

Please phone Susan Black at the Foundation when a stock is transferred or for additional
information: 614-505-7335 or email: sblack@wocumc.org
Endowment Signature Update

Date: ____________________________

Effective Date for new signatures: ____________________________

Name of Endowment: _____________________________________________________

Church or Organization: ____________________________________________________

US Mail Address: ________________________________________________________________

____________________________________________________________________________

Phone: __________________________  Email: _______________________________________

Names of current authorized Representatives   Continuing or Delete
1. __________________________________________
2. __________________________________________
3. __________________________________________
4. __________________________________________
5. __________________________________________

Add the following to the list of authorized Representatives:

<table>
<thead>
<tr>
<th>Printed Name</th>
<th>Position</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The UMFWO is pleased to offer a new service in partnership with Huntington Bank that provides online access to view your endowment accounts balance, activity, and statements. Please complete this form to get online access and return it to us via email at momalley@wocumc.org.

Benefits of the online access.

- Ability to monitor activity and balances as often as you would like. Balances and activity are real time.
- Statements can be pulled monthly by the 10th of the month instead of waiting to receive a quarterly email.
- Ability to download or print a copy of your current statement as well as prior statements.
- Ability to export transaction history to excel or pdf.

Opt-In to Online Access

___ By checking here, I elect for the below referenced United Methodist Foundation of West Ohio Endowment account to be given on-line access. I understand that by completing this form, I will receive log-in information for a website managed by The Huntington National Bank, where I will have the ability to review daily account activity and view and print current and historical statements.

Endowment Fund Name: _________________________________________________________

Name of Individual Requesting Access: _____________________________________________

Position/Title of Person Requesting Access: _________________________________________

Email Address of Person Receiving Access: _________________________________________

Signature: ___________________________ Date: _____________________

By choosing NOT to complete this form, you will continue to receive quarterly statements via email.