

Since 1997, WELS Investment Funds has been providing investment portfolios for the benefit of WELS, its schools, its congregations, and other affiliated organizations



### The benefits of WELS Investment Funds to ministry

If your congregation has or is looking to start an endowment or scholarship fund, or has other long-term investment needs and are looking for more information, WELS Investment Funds may be right for you.

WELS Investment Funds currently manages approximately \$300 million in assets, which includes \$77 million for 245 congregations and WELS-affiliated ministries. **By pooling our God-given talents and resources, we can take advantage of lower-cost, institutionally priced investment opportunities that are not available to smaller investment accounts.** As more congregations and organizations invest in WELS Investment Funds, the cost-reduction benefits increase.

### Reacting to market volatility *by Bill Burns, CFA, senior investment consultant at Vanguard*

- Market downturns aren't rare events. You will likely endure many of them in your lifetime.
- Losses can sting, but it's important to keep a long-term perspective if you don't need the money soon.
- Timing the market is futile. The best and worst trading days happen close together.
- Staying the course (and rebalancing) can pay off. But altering your asset allocation can be costly. (Please note: We continue to monitor and rebalance the WELS Funds as needed.)



Visit [wels.net/welsfunds](https://wels.net/welsfunds) or scan the QR code to read Vanguard's article "How to react when markets drop."

### WELS Funds returns\* as of March 31, 2022

TOTAL RETURN %	3 MONTHS	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
WELS Balanced Fund	-6.26%	-3.66%	-0.01%	8.68%	7.88%
TOTAL RETURN %	3 MONTHS	6 MONTHS	1 YEAR	3 YEAR	10 YEAR
WELS Endowment Fund	-6.47%	-3.21%	0.89%	11.63%	N/A

Both the Balanced Fund and Endowment Fund are suitable for long-term investment needs, such as scholarship and endowment funds. The Balanced Fund is comprised of approximately 60% equity and 40% fixed income, and the Endowment Fund is comprised of approximately 75% equity and 25% fixed income.

\*Past performance is no guarantee of future results. The performance data is current as of March 31, 2022, and is subject to change at any time based on market and other conditions. Participating in WELS Funds is subject to investment risks, including possible loss of the principal amount invested. Withdrawals are payable by WELS Funds exclusively from the net assets of WELS Funds. Accounts are not protected or insured by the FDIC or SIPC and are not guaranteed by WELS or any other person or entity.

### Learn how WELS Investment Funds can benefit your ministry:

- Visit [wels.net/welsfunds](https://wels.net/welsfunds)
- Contact Executive Director Jim Holm at [jim.holm@wels.net](mailto:jim.holm@wels.net) or **414-256-3206**