

Baptist Foundation of Illinois Custodial Funds Investing



One of BFI's primary functions is to help our Baptist Individuals, Churches and Institutions be better stewards of the resources they manage. Often this means customizing a church's particular fund (be it ministry reserve, building fund or a specialized endowment) to the time horizon and growth goals along with a minimal amount of risk. We believe that the following represent "best of class" investment strategy among various asset types while helping grow the Kingdom here in Illinois.

The following describe individual, church and institutional investment options that may be recommended by BFI based on your particular situation.

CASH MANAGEMENT (BOTH INDIVIDUAL AND INSTITUTIONAL)

BFI offers high yield (1% APR) with full liquidity and 24-48 hour account access. BFI can also establish an ACH (Automated Clearing House) arrangement with your bank for even faster access to your funds. Beginning July 1, 2021, BFI will not be charging fees for cash management accounts.

BFI Bonds (BOTH INDIVIDUAL AND INSTITUTIONAL)

Each year, BFI offers several new bond issues which provide capital loans to Illinois Baptist churches. BFI bonds are sold in \$1,000 increments.

Maturity	Maturity
1 year	1.25%
2 years	2.25%
3 years	3.0%
4 years	3.60%
5 years	4.25%

The complete prospectus and application can be downloaded from BaptistFoundationIL.org or call direct at 217.391.3102.

*** LONGER TERM FIXED INCOME PORTFOLIO (BOTH INDIVIDUAL AND INSTITUTIONAL)**

Primarily used by individuals, churches and institutions who wish to invest in low risk fixed income assets (primarily high grade municipals, corporate or government bonds, and a limited amount of preferred stock), need a reliable income stream (or have the ability to reinvest), and do not anticipate needing a return of principal for a year or more, the LTFI portfolio has a 2021 target yield of 4.75% (net). Fees are 50/100 of a percent (50 basis points) for participation in this fund. Funds are accessible every thirty days at the end of each month without penalty.

*** BFI Blended Fund (Both Individual and Institutional)**

The Blended Fund seeks to increase income while still realizing the traditional long term appreciation of the U.S. equities market. 50% of the fund is in BFI's LTFI Portfolio (see above). 50% is comprised of the SPAI, a publicly traded fund composed of 53 U.S. equities chosen by their increasing dividend yields for the last 25 years. The target yield for the Blended Fund is 7.5%. Fees are 50/100 of a percent (50 basis points) for sub \$1,000,000 accounts and 35/100 of a percent (35 basis points) for accounts of \$1,000,000 or greater.

** BFI conducts quarterly conference calls with pool clients to review performance and outlook.*

To discuss your investing and saving needs, call us at 217.391.3102 or email Doug.Morrow@BaptistFoundationIL.org.