

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



## Peace of mind in challenging times

We know there has been a lot of uncertainty in the investment markets recently. Historically, this is not unusual. Here's the good news: The WELS organizations that invest with WELS Investment Funds benefit from our partnership with Vanguard. Vanguard professionally manages the WELS Funds and continually monitors and rebalances them as needed, under the oversight of our board of directors. Our investors enjoy the peace of mind that this brings.

## NEW videos addressing the current state of the markets

Featuring Bill Burns, CFA, senior investment consultant at Vanguard



These videos answer the following questions that our investors may be asking:

- *In light of market volatility, what should we be doing with our endowment portfolio?*
- *When the markets have a rapid sell-off, should we revisit our asset allocation?*
- *Are we positioned to keep up with inflation now that it is much higher than it was a year ago?*

Visit [wels.net/welsfunds](https://wels.net/welsfunds) or scan the QR code to watch the videos.

## WELS Funds returns\* as of June 30, 2022

| TOTAL RETURN %      | 3 MONTHS | 6 MONTHS | 1 YEAR  | 5 YEAR | 10 YEAR |
|---------------------|----------|----------|---------|--------|---------|
| WELS Balanced Fund  | -11.11%  | -16.67%  | -15.32% | 5.46%  | 6.81%   |
| TOTAL RETURN %      | 3 MONTHS | 6 MONTHS | 1 YEAR  | 3 YEAR | 10 YEAR |
| WELS Endowment Fund | -12.49%  | -18.15%  | -16.50% | 5.59%  | 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 June 30, 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