

As of Dec. 31, 2022:  
249 WELS and affiliated ministries have invested  
\$270 million through the WELS Funds

## Peace of mind in challenging times

We know that the investment markets in 2022 were historically bad. But we also know that this is not unusual. Markets can fluctuate dramatically.

One of the benefits of using WELS Investment Funds is that **WELS organizations don't have to navigate investing and the fluctuating markets on their own.** Organizations that invest in the WELS Funds have peace of mind knowing that Vanguard, our investment consultant, continually monitors and rebalances the funds as needed, under the oversight of our national board of directors.

## More benefits of using WELS Investment Funds

- **Lower costs:** By pooling resources with other WELS organizations, our investors enjoy lower investment costs and benefits that they couldn't take advantage of by investing individually.
- **Ease of use:** When you call us, you will speak directly with one of our staff members, who will provide you with immediate, personalized service. We will walk you through the steps of opening and maintaining your investment account.

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

TOTAL RETURN %	3 MONTHS	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
WELS Balanced Fund	6.93%	0.78%	-16.02%	4.16%	6.21%
TOTAL RETURN %	3 MONTHS	6 MONTHS	1 YEAR	3 YEAR	10 YEAR
WELS Endowment Fund	8.32%	1.71%	-16.75%	3.78%	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 December 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:

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