

The Mississippi United Methodist Foundation uses a distribution plan for its permanently restricted endowments in the Long Term Fund to ensure that funds will always be available for the present and future needs of their ministries.

Mississippi United Methodist Foundation

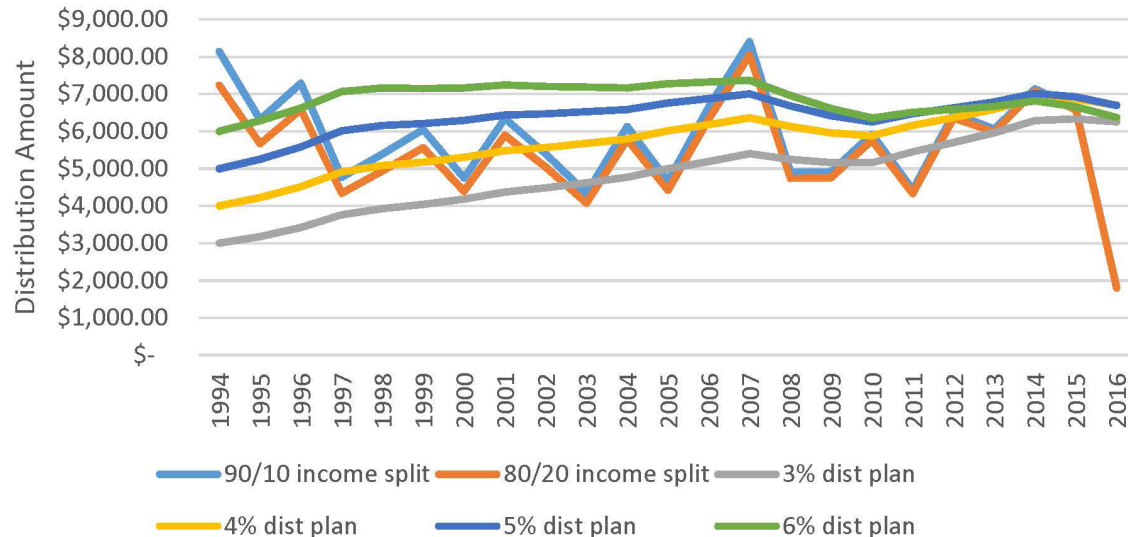


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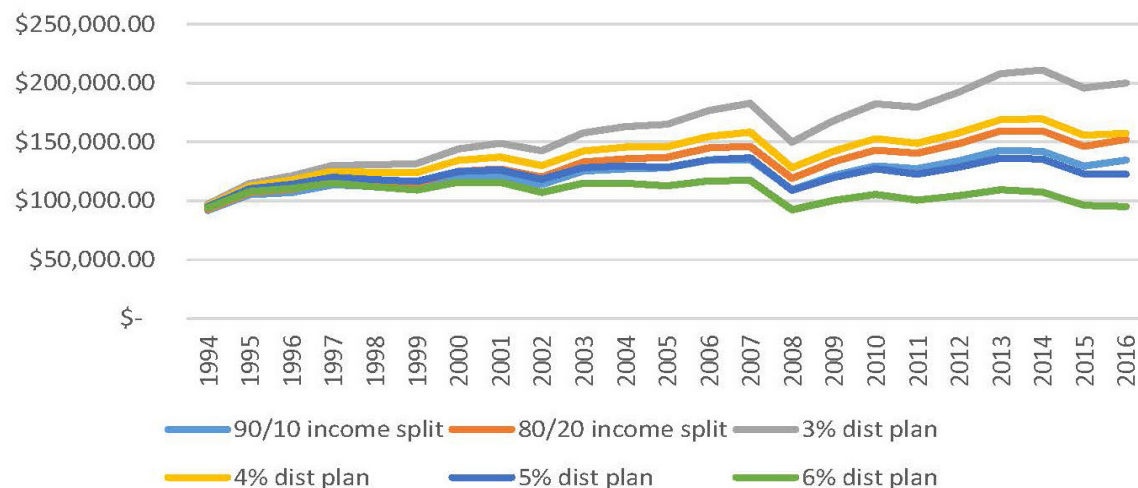
Spending Plan



Distribution Methods



Endowment Growth



A Spending Plan distributes a percentage of the average account balance over the previous 12 quarters as encouraged by the Uniform Prudent Management of Institutional Funds Act (UPMIFA). The Spending Plan allows distribution of accounting income and capital appreciation over time. The average rolling balance provides a meaningful, stable income stream while allowing the principal to grow. The charts illustrate the effects of inflation and market growth on distribution and endowment fund balance over 22 years for a gift of \$100,000 using a variety of distribution methods. The charts reflect actual investment returns as reported by our Investment Advisor. Inflation adjusted figures use the Bureau of Labor & Statistics inflation calculator.

Past performance does not guarantee future results. The client always reserves the right to utilize whatever distribution policy best meets their financial and long-term goals