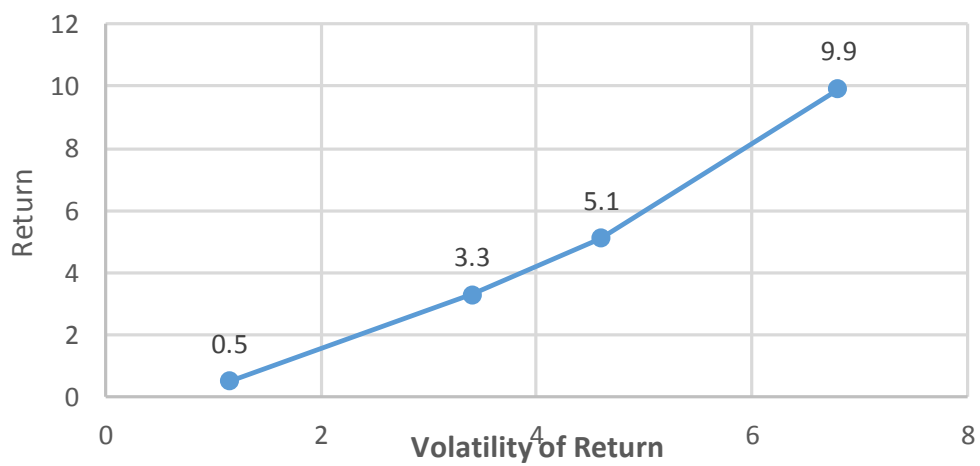




Annual Returns for UMFF Fund Offerings						
	Bond Fd	Balanced Income	Growth and Income#	Diversified Equity	Wespath Multi-Asset Fund	% Change in CPI
Annualized Gross Returns						
	%	%	%	%	%	%
2018	1.3	-1.1	-3.2	-7.8	-5.5	1.9
2017	1.8	7.7	11.4	18.3	18.6	2.1
2016	1.4	5.2	7.6	13.7	9.1	2.1
2015	0.3	0.0	-0.2	-2.9	-1.9	0.7
2014	1.4	4.9	7.9	11.8	4.7	0.8
2013	-0.1	10.3	15.4	32.3	17.7	1.5
2012	2.5	6.1	6.6	11.5	14.4	2.5
2011	3.1	3.0	3.5	2.0	-0.4	3.2
2010	5.3	6.3	8.6	10.4	14.0	1.6
2009	0.1	10.9	13.7	22.6	25.2	-0.3
2008	2.7	-6.2	-17.3	-28.4	-25.5	3.9
2007	6.7	7.4	7.3	13.2	9.0	2.9
2006	4.5	7.5	9.4	13.1	14.4	3.2
2005	1.9	3.4	0.1	6.1	n.a	3.4
2004	3.2	4.0	7.3	13.2	n.a	2.9
2003	2.6	8.8	6.5	42.8	n.a	2.3
2002	9.8	0.2	-6.8	-19.5	n.a	n.a
2001	7.4	3.9	-1	-4.5	n.a	n.a
2000	10.7	8.2	n.a	7.4	n.a	n.a
1999	1.4	13.2	n.a.	32.4	n.a	n.a

Annualized Returns						
	Bond Fund	Balanced Income Fund	Growth and Income Fund	Diversified Equity Fund	Wespath Multi-Asset Fund	Annual CPI
3-Years	1.5	3.9	5.1	10	6.3	2.0%
5-Years	1.15	3.4	4.6	6.8	4.0	1.5%
10-Years	2.3	5.4	6.9	11.7	8.8	1.6%
Annualized Return Volatility						
3-Years	1.5	3.5	5.0	10.0	n.a.	0.1%
5-years	0.5	3.3	5.1	9.9	9.5%	0.7%
10-years	1.7	4.2	6.5	13.5	10.0%	1.0%

Return / Risk Profile of UMFF Funds



Volatility of Return	Return
0.5	0.5
3.3	3.3
5.1	5.1
9.9	9.9

	Bond	Balanced	Growth	Stocks
5-year Risk	1.15	3.0	4.8	8.6
Return	0.5	5.6	8.3	14.1