

Portfolio Return

	YTD	1 YEAR	3 YEARS	5 YEARS	7 YEARS	SINCE INCEPTION
Ministry Trust Fund	9.64%	9.68%	7.25%	8.02%	6.36%	8.90%

Calendar Year Return

	2020	2019	2018	2017	2016
Ministry Trust Fund	9.68%	17.01%	-3.87%	14.36%	4.24%

Income Spending Policy

	1 year	3 Year (Annualized)	5 Year (Annualized)	7 Year (Annualized)
Policy Dividend	4.98%	4.99%	5.06%	4.96%

- The Income Spending Policy is established by the Ministry Trust, LLC, Board of Advisors and sets the rate of income distributed in the form of a dividend to participants.
- The return results reported total the net change in the unit value of the Fund plus the Income Spending Policy Dividend provided above.
- Performance reported is based on client return, which equals return on investments less all expenses and fees.
- Client experience may vary due to account activity and market timing. Past performance is no guarantee of future results.

