

MINISTRY FUND

MB Foundation manages in excess of \$300 million in total assets. As fiduciary of these assets, we have developed professional strategies and services to steward funds with excellence. We have access to nationally recognized fund managers and professional investment consulting at very cost-effective rates. In addition, all of our investing is subject to our Biblically Responsible Investment criteria. After refining our investment philosophy and practices for over two decades through our endowment management program, we are now extending the same great service to ministries needing help with managing non-endowment funds.

The Ministry Fund is a unique tool developed for charities that have funds which don't fit into an endowment program, but still present unique investment opportunities. Funds like reserve funds, funds for operation, designated funds, etc. all have unique investment characteristics which may allow them to be invested in different ways. By investing through a Ministry Fund with MB Foundation, an organization gains a high level of professional expertise, low expenses and great service.

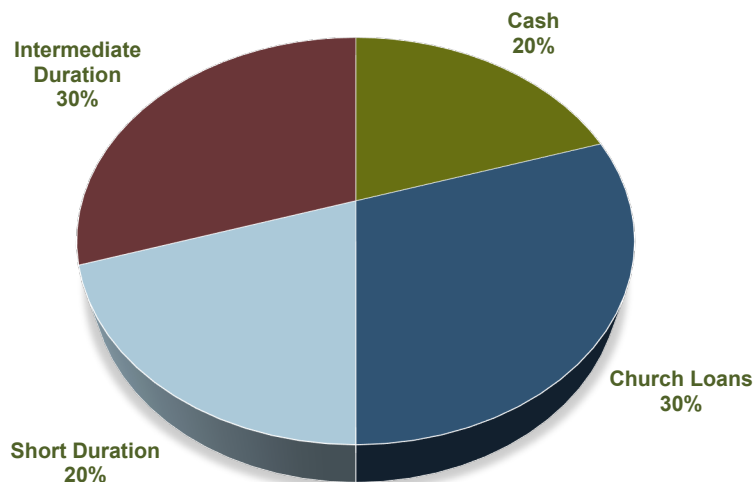
With a minimum initial balance of \$10,000, a 501(c)(3) organization may open a Ministry Fund. The organization will receive a quarterly statement and the Fund may be invested in one of three Allocation Models:

1. Conservative
2. Balanced
3. Growth

The Fund will be responsible for any legal or other direct expenses incurred on behalf of the Fund and will be charged a management fee of 0.75%.

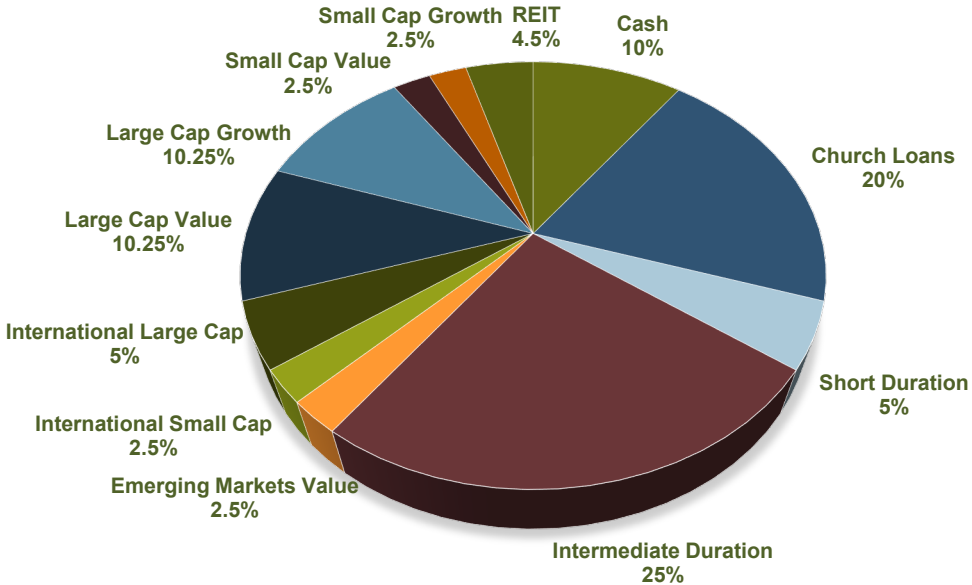
Option 1 - Conservative (Low Risk)

This Allocation seeks a conservative level of income and stability and consists primarily of U.S. Treasuries, Government agency securities, high quality corporate credits and MB Loan Fund. This Model is ideal for clients with low risk tolerance and short to medium term liquidity needs (1-5 years). Annual Expected Return is 2-4%.



Option 2 – Balanced (Moderate Risk)

This Allocation Model seeks to balance current income with moderate long-term capital growth and is suited for clients with moderate risk tolerance and intermediate term investment objectives (5+ years). Annual Expected Return is 5-7%.



Option 3 – Growth (Moderate to High Risk)

This Allocation Model seeks long-term capital appreciation as its primary goal and is suited for clients with a long-term objective (5+ years) and a higher degree of risk tolerance. Annual Expected Return is 6-8%.

