

Investment Fund Menu



Church Benefits Board partners with Fiducient Advisors to provide independent investment oversight for the plan, helping ensure investment options are thoughtfully selected and regularly monitored.

Investment Fund Name	Asset Class	Expense Ratio	Rate of Return 10 Year/Since Inception
Empower Secure Foundation Bal Instl	Guaranteed Lifetime Income	0.24%	8.4%
BlackRock Total Return CIT L	Bond	0.167%	2.4%
DFA Inflation-Protected Securities I	Bond	0.11%	3.0%
Fidelity US Bond Index	Bond	0.025%	1.8%
Aristotle Value Equity CIT A	Large Cap	0.49%	12.6%
Vanguard Total Stock Mkt Idx Instl	Large Cap	0.03%	15.1%
JP Morgan Large Cap Growth R6	Large Cap	0.44%	19.6%
Fidelity Small Cap Index	Small Cap	0.025%	11.3%
Fidelity Total International Index	International	0.06%	9.0%
Lazard ACW Ex US Equity Adv CIT CL 8	International	0.36%	11.7%
Vanguard Target Retirement 2020 Inv	Asset Allocation	0.08%	7.3%
Vanguard Target Retirement 2025 Inv	Asset Allocation	0.08%	8.5%
Vanguard Target Retirement 2030 Inv	Asset Allocation	0.08%	9.3%
Vanguard Target Retirement 2035 Inv	Asset Allocation	0.08%	10.2%
Vanguard Target Retirement 2040 Inv	Asset Allocation	0.08%	11.0%
Vanguard Target Retirement 2045 Inv	Asset Allocation	0.08%	11.6%
Vanguard Target Retirement 2050 Inv	Asset Allocation	0.08%	11.9%
Vanguard Target Retirement 2055 Inv	Asset Allocation	0.08%	12.0%
Vanguard Target Retirement 2060 Inv	Asset Allocation	0.08%	12.0%
Vanguard Target Retirement 2065 Inv	Asset Allocation	0.08%	10.7%
Vanguard Target Retirement Income Inv	Asset Allocation	0.08%	5.6%
Vanguard LifeStrategy Growth Inv	Balanced	0.10%	10.8%
Vanguard LifeStrategy Cnsrv Gr Inv	Balanced	0.10%	6.4%
Vanguard LifeStrategy Moderate Gr Inv	Balanced	0.10%	8.6%
Vanguard LifeStrategy Income Inv	Balanced	0.10%	4.1%

Source: Morningstar, as of January 30, 2026

Disclosure: Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results. This material has been prepared for educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal, or tax advice. Diversification does not assure a profit nor does it protect against loss of principal. Mutual fund investing is subject to market risks, and it is possible to lose money by investing. International investing involves special risks, such as political instability and currency fluctuations. Generally, as interest rates rise, bond prices fall. Past performance is not a guarantee of future results.