

## FUND RISK COMPARISON OF MU ENDOWMENT TO INVESTMENT FUNDS

### COMPARISON BY RATE

Deposit Product	Average Rate	Liquidity	Risk Level	FDIC Insured	Fund Amount	Annual Increase in \$\$
Savings Account	0.06	High	Very Low	Yes	\$50,000	<b>\$30</b>
1-Year CD	0.3	Medium	Medium	No	\$50,000	<b>\$150</b>
5-Year CD	0.46	Medium	Medium	No	\$50,000	<b>\$230</b>
Money Market Account	0.11	High	Low	No	\$50,000	<b>\$55</b>
MU Endowment	4.0*	None	Low	No	\$50,000	<b>\$2,000</b>
S&P 500 Index Fund	8.0**	Medium	High	No	\$50,000	<b>\$4,000</b>

### COMPARING MU ENDOWMENT TO S&P 500 INDEX FUND

Deposit Product	Average Rate	Liquidity	Risk Level	FDIC Insured	Fund Amount	Annual available to spend from Increase in \$\$	Amount of increase in fund	New Deposit Amount
MU Endowment	4.0*	None	Low**	No	\$50,000	\$2,000	\$3,000	<b>\$53,000</b>
S&P 500 Index Fund	10.0*	Medium	Very High	No	\$50,000	\$5,000	\$0	\$50,000

## FUND RISK COMPARISON OF MU ENDOWMENT TO INVESTMENT FUNDS

### COMPARISON BY RISK

Deposit Product	Average Rate	Liquidity	Risk Level	FDIC Insured	Fund Amount	Annual available to spend from Increase in \$\$
Savings Account	0.06	High	Very Low	Yes	\$50,000	\$30
Money Market Account	0.11	High	Low	No	\$50,000	\$55
MU Endowment	4.0*	None	Low**	No	\$50,000	\$2,000
1-Year CD	0.3	Medium	Medium	No	\$50,000	\$150
5-Year CD	0.46	Medium	Medium	No	\$50,000	\$230
S&P 500 Index Fund	10.0*	Medium	Very High	No	\$50,000	\$5,000

\* MU Endowment rate is an effective rate based on the University's Endowment Spending Policy.

\*\*The risk is mitigated by the University's Spending Policy that is designed to keep a consistent distribution from year-to-year

\*\*\*Historic rate of return for the S&P 500

### **MU Extension Advancement and the Missouri 4-H Foundation can help.**

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