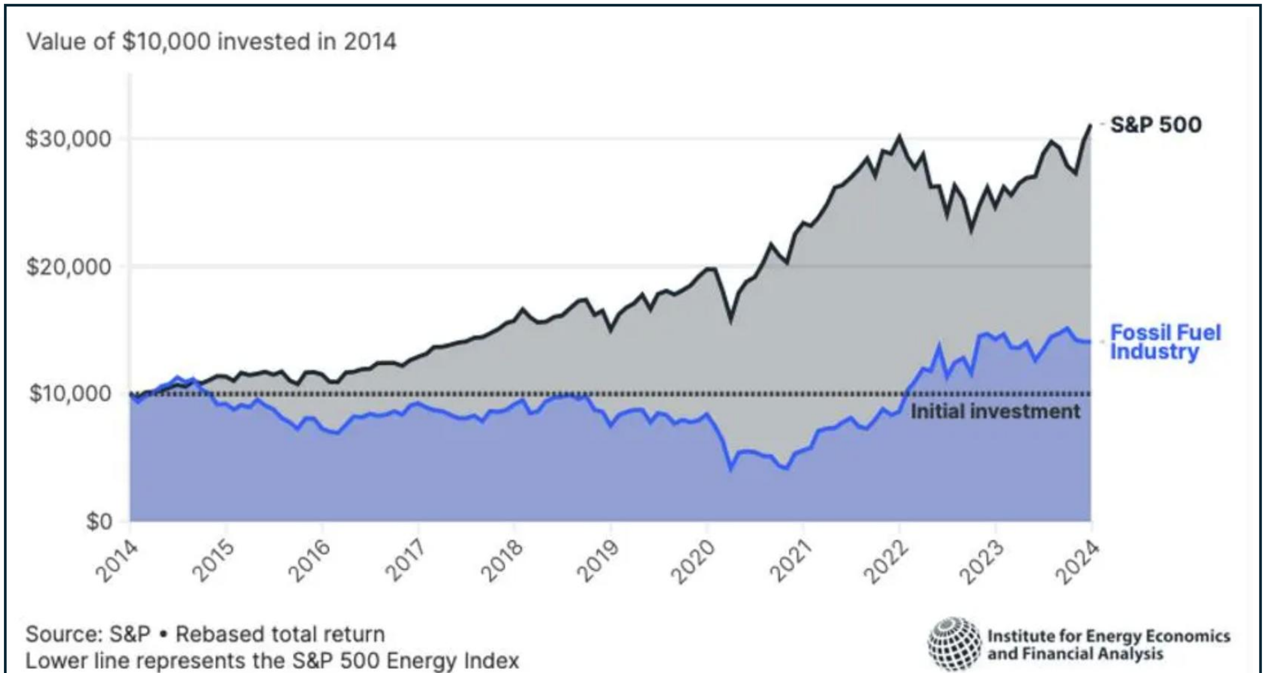


Graph tracks returns from fossil free investments compared to oil and gas. Graph credit: Institute for Energy Economics and Financial Analysis, with permission.

Fossil Fuel Investments Have Underperformed; They Pose a Financial Risk

"Investing in new fossil fuel infrastructure is moral and economic madness. Such investments will soon be stranded assets — a blot on the landscape and a blight on investment portfolios."
António Guterres
UN Secretary-General

The graphs in this flyer compare Wespath's fossil-free Social Values Choice funds with Wespath's standard portfolios, which can include investments in thousands of fossil fuel companies.

"We acknowledge that unsustainable human activities have placed the entirety of God's creation in peril. Further we confess that the degradation and wholesale destruction of the natural environment threatens unprecedented harm, bringing danger to human and non-human life alike."
—Bishop Sandra Olewine

"Where folks mess up is when they forget that all this is a gift."
—Bishop Sue Haupert-Johnson

"We see a lot of churches moving their money."
—Julia Frisbie,
Executive Director of the
Faith Foundation Northwest

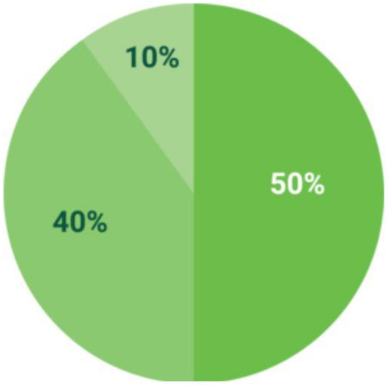
How to Take Next Steps Toward Divestment

FOSSIL FREE UMC

Wespath Social Values Choice (fossil free) Funds

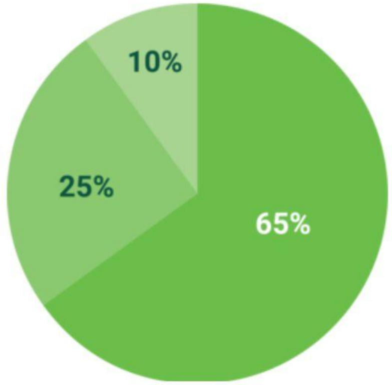
(These funds intended as fossil free and free of Palestine Conflict Stocks.)

Social Values Choice Equity Fund / SVC Bond Fund / SVC Inflation Protection Fund



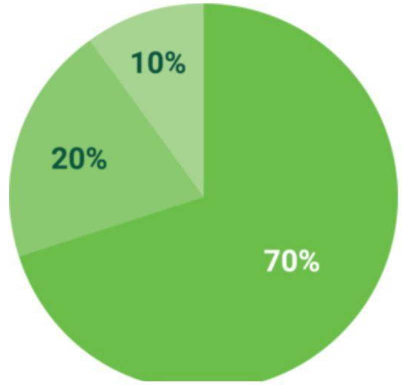
FOSSIL FREE CONSERVATIVE

1MO: **-2.26%** YTD: **0.87%**
1YR: **5.17%** 3YR: **3.63%**
5YR: **7.99%**



FOSSIL FREE MODERATE

1MO: **-2.90%** YTD: **0.27%**
1YR: **5.34%** 3YR: **4.62%**
5YR: **10.93%**



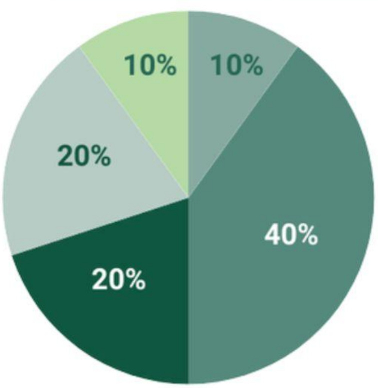
FOSSIL FREE AGGRESSIVE

1MO: **-3.12%** YTD: **0.06%**
1YR: **5.18%** 3YR: **4.94%**
5YR: **10.93%**

Wespath Standard Diversified Funds

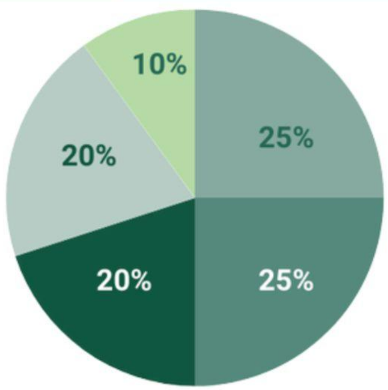
(These funds include over a billion dollars in fossil fuel investments)

US Equity Fund / INT'L Equity Fund / Fixed Income Fund / Inflation Protection Fund



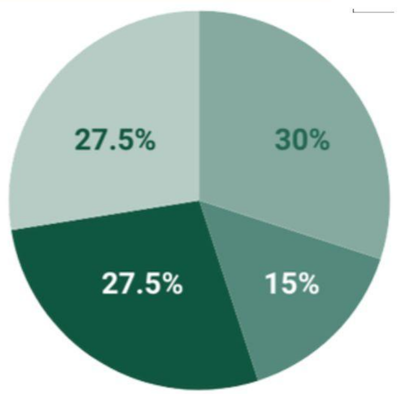
DIVERSIFIED CONSERVATIVE

1MO: **-2.31%** YTD: **-0.25%**
1YR: **2.99%** 3YR: **2.76%**
5YR: **8.11%** 10YR: **5.34%**



DIVERSIFIED MODERATE

1 MO: **-2.52%** YTD: **-0.13%**
1YR: **2.62%** 3YR: **2.61%**
5YR: **9.14%** 10YR: **5.65%**



DIVERSIFIED AGGRESSIVE

1MO: **-3.44%** YTD: **-1.23%**
1YR: **3.30%** 3YR: **3.39%**
5YR: **11.55%** 10YR: **7.03%**

According to a 2024 report from the Institute for Energy Economic and Financial Analysis, fossil fuel investments have underperformed in the stock market for a decade. Fossil fuels are a "volatile and unstable store of wealth," with a "negative long-term financial outlook."

The report notes that "much of the optimism pinned on fossil fuels in recent years has been attached not to their stability, but to their volatility, depending on unpredictable crises and bad actors to deliver shocks to the system. With competition from less volatile and cheaper renewable energy sources growing rapidly, hydrocarbon producers may find it increasingly difficult to offer managed shareholder value." Meanwhile, new studies show that portfolios that avoided investments in fossil fuels had higher returns.

Using this criterion, Fossil fuel companies pose the financial risks of volatile and uncertain returns, costs to comply with new regulations, costs for climate litigation, and stranded assets. Not only will fossil fuel investments harm the climate, the destruction and chaos caused by climate change will also harm fossil fuel investments.

Investing in fossil fuels is a dead end.

Learn more at
Fossil Free UMC.
FossilFreeUMC.net