

UNITARIAN UNIVERSALIST CHURCH OF NASHUA - INVESTMENT REVIEW COMMITTEE REPORT 2015-16

Account Performance Summary as of April 30, 2016

<u>INVESTMENT ACCOUNTS</u>	Market Value @ 4-30-16	Market Value @ 4/30/15	% Increase (Decrease) % of Principal	Yield (Net)	Time Weighted Total Return (Net)
<u>Bank of America:</u>					
Church/Cemetery *** (1.07)%	\$ 3,488,999	\$ 3,693,728		(5.54%)	2.25%
<u>Banknorth:</u>					
Sarah Balcom Trust * (6.91%)	\$ 270,306** 1.75%**	(5.67%)*			\$ 290,363
<u>UUA</u>					
Boutwell funds* 0.042%	\$ 27,984 (0.07%)*			\$ 31,124	(10.09%)
TOTALS	\$ 3,787,289	\$ 4,015,215			

COMPARATIVE INDICES for FY END 4-30-15

	Return	% Total
Dow Jones Industrial Average (30 Companies)		2.24%
S&P 500 Stock Average (500 Companies)		1.19%
Barclay Aggregate Bond Index		2.71%
Consumer Price Index (A measure of inflation.)		1.10%

HISTORICAL PERSPECTIVE

S&P 500 Stock Average Performance for about 100 years: Average annual Total Return 9.1%
 Consumer Price Index (Inflation Measure) over a long period: 3.0% increase per year.

* Figures are are not time weighted.

**The Balcom Trust is now required to distribute at least 5% of the total value, not included in this figure, which reflects net income only.

*** Transferred \$52,413.33 from the Rowley Student Aid Fund to the Church Unrestricted Fund September 2015.