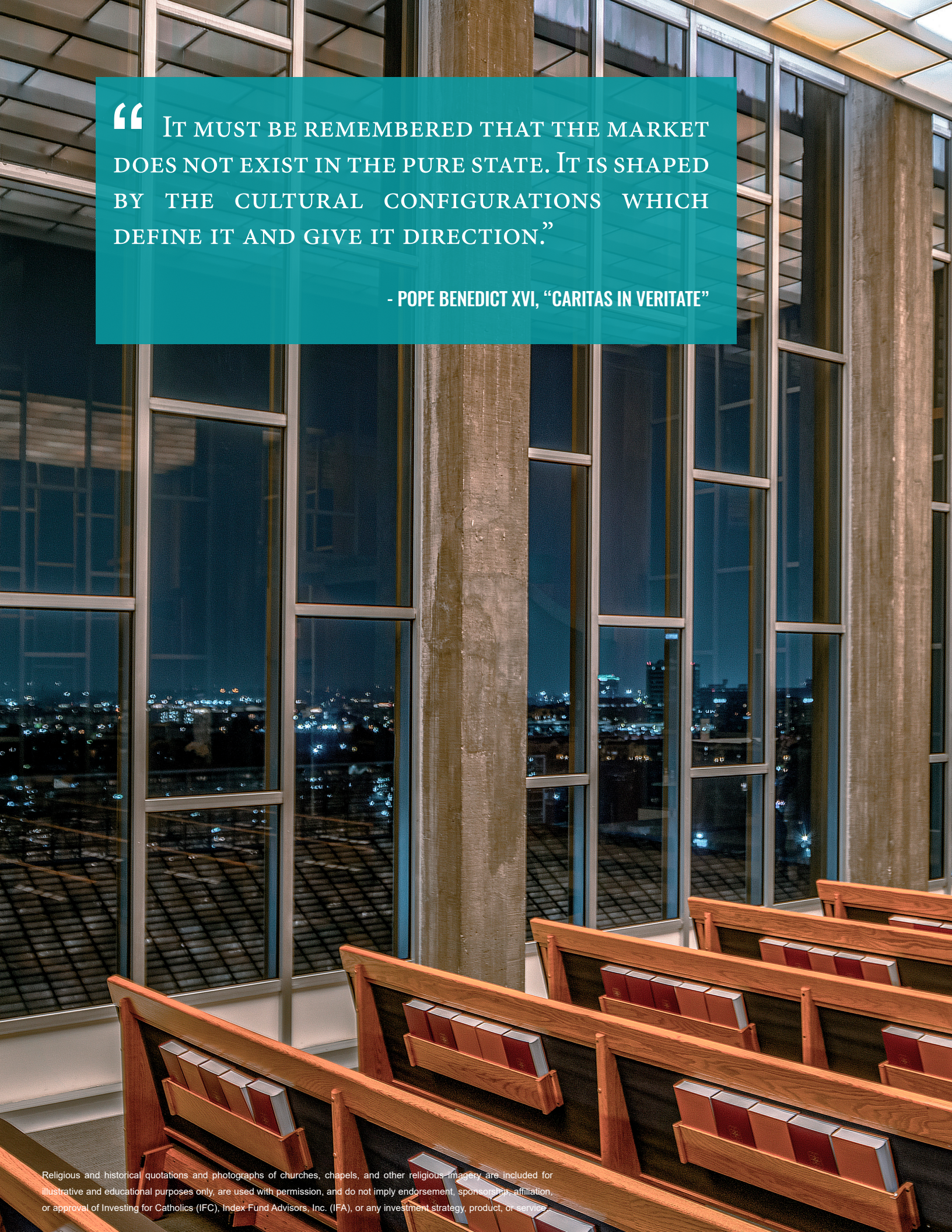


A CLEAR PATH FOR CATHOLIC INVESTORS

CATHOLIC VALUES SCREENED INVESTMENTS ROOTED IN FINANCIAL SCIENCE



INVESTING FOR
CATHOLICS
A DIVISION OF INDEX FUND ADVISORS, INC.

A photograph of a modern church interior. The space features large, multi-paned windows that offer a view of a city at night, with lights reflecting on the water. The architecture includes prominent, textured concrete pillars. In the foreground, several rows of wooden pews are visible, each equipped with a small, red, rectangular book or hymnal holder. The overall atmosphere is serene and contemporary.

“ IT MUST BE REMEMBERED THAT THE MARKET DOES NOT EXIST IN THE PURE STATE. IT IS SHAPED BY THE CULTURAL CONFIGURATIONS WHICH DEFINE IT AND GIVE IT DIRECTION.”

- POPE BENEDICT XVI, “CARITAS IN VERITATE”

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All investing involves risks, including the potential loss of principal, and there is no guarantee that any strategies will be successful in achieving their objectives. The outcomes of screened portfolios may differ from non-screened portfolios for various reasons, including market conditions, methodology, or screening exclusions. Past performance is not indicative of future results.

Photo on the cover: The Holy Family Shrine in Gretna, Nebraska

Photographs of churches, chapels, and other religious imagery are included for illustrative and educational purposes only, are used with permission, and do not imply or constitute an endorsement of Investing for Catholics (IFC), Index Fund Advisors, Inc. (IFA), or any investment strategy, product, or service.

CATHOLIC VALUES SCREENED INVESTMENTS ROOTED IN FINANCIAL SCIENCE

Values, Missions, Stewardship

These concepts define us as Catholics — shaping our actions and our investments.

Investing for Catholics (IFC) provides Catholic Values Investing advice and portfolio implementation to institutions and individuals. Our firm was developed to meet the unique needs of Catholic investors — investing responsibly in line with our Faith while seeking to optimize risk-adjusted returns.

IFC's investment management services are designed for:

- Catholic organizations such as dioceses and religious institutes
- Foundations and endowments
- Catholic organizational retirement plans, including 401(k), 403(b) and 457 plans
- Catholic healthcare organizations
- Catholic-focused for-profit and non-profit organizations

IFC's investment management services are designed to assist investors and investment stewards to prudently balance faith-consistent investing with fiduciary best practices.

Investing for Catholics (IFC) is a division of Index Fund Advisors, Inc. (IFA), a registered investment adviser (RIA) based in Irvine, California. IFA is a fee-only advisory firm founded in 1999 to provide a fiduciary standard of care. IFA has more than 2,100 clients located throughout the country and manages more than \$6.7 billion as of June 30, 2026.

IFC's Investing Credo

Markets Work: Investing for Catholics bases its research on the Efficient Market Hypothesis. Eugene Fama, a key contributor to this hypothesis, was awarded the 2013 Nobel Prize in Economics.

Investing Science Shows the Way: IFC's Investment strategies are based on principles generally known as Modern Portfolio Theory and the Fama and French Four-Factor Model for Equities and Two Factor Model for Fixed Income.

Diversification is Essential: Portfolios are structured to provide global diversification to include exposure to multiple asset classes within the U.S., International and Emerging Markets, while also including Global Real Estate and Fixed income.

Prudent, Faith-Consistent Investing is Possible: Properly constructed, diversified screened portfolios that include exposures to the Fama-French Factors may produce performance characteristics similar to a similarly constructed nonscreened portfolio.

Discipline and Patience May Benefit Investors: Investing for Catholics' passive investing strategy seeks to deliver risk-appropriate returns in a low-cost, diversified and prudent manner.



**INVESTING FOR
CATHOLICS**
A DIVISION OF INDEX FUND ADVISORS, INC.

PROFESSIONAL FINANCIAL SERVICES

How IFC Serves Clients

Your **IFC Wealth Advisor** helps manage and oversee the entire investment process. From initial discussion through ongoing management, individual and institutional investors alike benefit from IFC's investment education program, tailored asset allocations consistent with their risk level, ongoing portfolio management and reporting. Your wealth advisor quarterbackes the process and works with a dedicated investment management team (shown below) that includes:

- An analytical **fiduciary investment committee** that oversees investment policy, strategy, process, selection, and monitoring of investments, as well as development of IFC's managed portfolio implementations.
- A professional **Client Servicing Team** to open accounts, prepare documents, navigate the client on-boarding process, and assist with administrative requests including updating account information, reporting requests, withdrawals and deposits.
- An **Operations Team** focused on client communications, back office support, IT systems and data protection, accounting and compliance.
- A qualified **Portfolio Management Team** to manage your investment portfolio, execute trades, manage and oversee cash flows, and rebalance — the goal of keeping costs low.
- How IFC Serves Clients: Through its sister division, **IFA Taxes**, IFC provides individuals, businesses, trusts and non-profit entities across the United States a wide range of tax planning and tax preparation services.*
- Referrals to a host of **Independent Experts and Industry-specific Professionals** such as estate planning, tax, financial planning, insurance needs, 529 plans, retirement readiness and planning, charitable giving, as well as ERISA compliance, custodial account setup for multiple beneficiary accounts and distribution, account auditing, record-keeping and valuation for pooled assets, and more.

*IFA Taxes does not provide auditing or attestation services and therefore is not a licensed CPA firm. IRS Circular 230 Disclosure: To ensure compliance with imposed by the IRS, we inform you that any U.S. Federal tax advice contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter herein.



CATHOLIC VALUES SCREENING AND CORPORATE ENGAGEMENT

A Dual Approach To Faith-Based Investing

IFC's globally diversified portfolios are screened to closely align with the United States Conference of Catholic Bishops guidelines for investing, seeking to exclude companies as detailed below. Further, at IFC, we aim in all areas to be responsible stewards of our clients' assets. One way we believe this is accomplished is by working with fund managers who actively engage with boards and

management at portfolio companies, and vote on behalf of clients at shareholder meetings. These managers are committed to close alignment with social considerations expressed in the USSCB's guidelines, while striving to ensure those considerations are expressed when advocating for policy, transparency, responsible stewardship and the pursuit of protecting and enhancing shareholder value.

IFC PORTFOLIO EXCLUSIONS

The Funds Utilized in IFC's Index Portfolios Seek to Exclude Companies That:

- directly participate in abortions or develop or manufacture abortive agents or contraceptives.
- are involved in the production or manufacture of landmines, cluster munitions, or essential components of these products.
- are involved in the production or manufacture of civilian firearms.
- earn at least 10% of their total annual revenue through the production and/or sale of conventional or nuclear weapons, their weapon systems, or critical components of these products, or the provision of weapon systems support and service.
- have been involved in major recent controversies related to child labor practices in their operations or supply chain.
- are involved in activities related to stem cell research.
- are involved with private prisons or immigrant detention facilities.
- are engaged in business activities in or with the Republic of the Sudan that are tied to, or support, its military or government, oil, mineral or power sectors, or that demonstrate complicity in genocide .
- earn at least 10% of their total annual revenue through the production or sale of tobacco, alcohol, or cannabis products, or materials necessary for their production.
- earn at least 10% of their total annual revenue from gambling activities, the production of goods used exclusively for gambling, or services in casinos that are fundamental to gambling operations.
- earn at least 10% of their total annual revenue from the rental, sale, distribution or production of pornographic materials, or the ownership or operation of adult entertainment establishments.
- have significant carbon or greenhouse gas emissions or reserves tied to the production of such emissions.
- have substantial exposure to coal production or reserves.

A photograph of the interior of the Cathedral of St. Peter Belleville, showing the nave with high vaulted ceilings, stone columns, and wooden pews. A large stained glass window is visible at the far end of the church.

“...THE DECISION TO INVEST IN ONE PLACE
RATHER THAN ANOTHER, IN ONE PRODUCTIVE
SECTOR RATHER THAN ANOTHER, IS ALWAYS A
MORAL AND CULTURAL CHOICE.”

- POPE SAINT JOHN PAUL II, “CENTESIMUS ANNUS”

PASSIVE INVESTING & ACTIVE OWNERSHIP

Answering the Call for Engagement

In their latest revised investing guidelines (2021), not only does the USCCB provide direction on which types of companies and industries to avoid, they frequently reference the importance of active ownership in the form of proxy voting and dialogue with shareholder corporations. In that vein, IFC builds its Index Portfolio strategies with funds whose managers understand the importance of active ownership.

IFC currently builds its IFC Index Portfolios with select funds from Dimensional Fund Advisors that are screened to closely align with the USCCB's guidelines (detailed on page 4). In addition to the screening criteria, Dimensional manages a comprehensive stewardship program across all of their funds. This program includes proxy voting, engagement and public policy advocacy, focusing on:

- **Material Environmental and Social Risks**
- **Board Composition and Structure**
- **Shareholder Rights**
- **Executive Compensation**

To illustrate the magnitude of Dimensional's Stewardship program, highlights from their Mid-year 2025 Stewardship Report include:

Global Engagement

743

Engagements¹

Global Proxy Voting

23,275

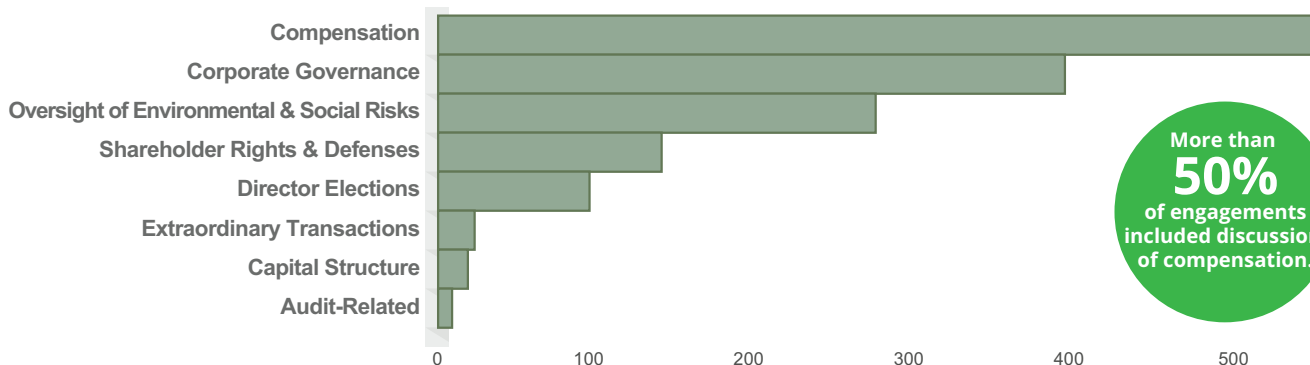
Meetings Voted

193,134

Proposals Voted

As the graphic below illustrates, the majority of engagements undertaken by Dimensional in proxy year 2025 pertained to environmental and social concerns. Further Dimensional's engagements occurred for portfolio companies across all geographic sectors, including US, Canada, Emerging and Developed Internal markets. For a complete copy of the report, please call 888-815-5025.

Engagements by Topic 2025 Proxy Year: July 1, 2024 – June 30, 2025



Engagements may cover multiple topics. Total number of topical discussions will exceed total number of portfolio company discussions due to many discussions covering multiple stewardship topics. Categories based on SEC Form N-PX. See "Appendix: Form N-PX Voting Categories" for additional details. Compensation category includes the following N-PX categories: Compensation; and Section 14A say-on-pay. Oversight of Environmental and Social Risks includes the following N-PX categories: Environment or climate; Other social issues; Diversity, equity, and inclusion; and Human rights or human capital/workforce. Compensation and Oversight of Environmental and Social Risks as represented above remove duplicate engagement counts. Categories without data, such as investment company matters and other, are not included.

Source: Investment Stewardship at Dimensional, Dimensional Fund Advisors LP.

1. Dimensional's 2025 proxy year period spans July 1, 2024 through June 30, 2025.

“ BE ATTENTIVE, BE INTELLIGENT,
BE RESPONSIBLE, BE LOVING, AND IF
NECESSARY, CHANGE.”

- BERNARD LONERGAN, METHOD IN THEOLOGY



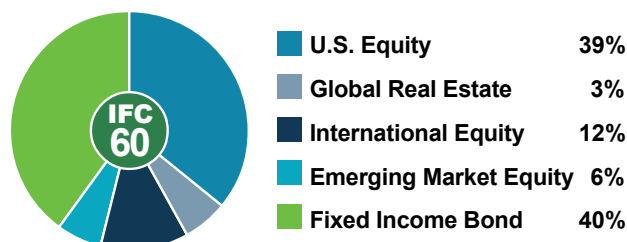
SEEKING TO DO WELL WHILE DOING GOOD

A Prudent Faith-Based Investment Strategy

Drawing strongly on the lessons from Modern Portfolio Theory, and with an eye on the intrinsic relationship between risk, return, time, and diversification, IFC seeks to improve risk-adjusted returns. IFC builds its portfolios with low-cost index funds that are blended to include a wide breadth of asset classes from around the globe.

IFC builds and manages 100 globally diversified Index Portfolios allocated across multiple asset classes. For stocks, the portfolios include broad diversification with publicly traded companies in the US, International Developed and Emerging markets. The Index Portfolios also include an allocation to Global Real Estate through allocation to Real Estate Investment Trusts (REITs). For the fixed income portion of the Index Portfolios, IFC selects investments that include a Global bond allocation. The stock and bond fund IFC selects are screened to closely align with the USCCB guidelines for investing.

IFC Index Portfolio 60 Allocation

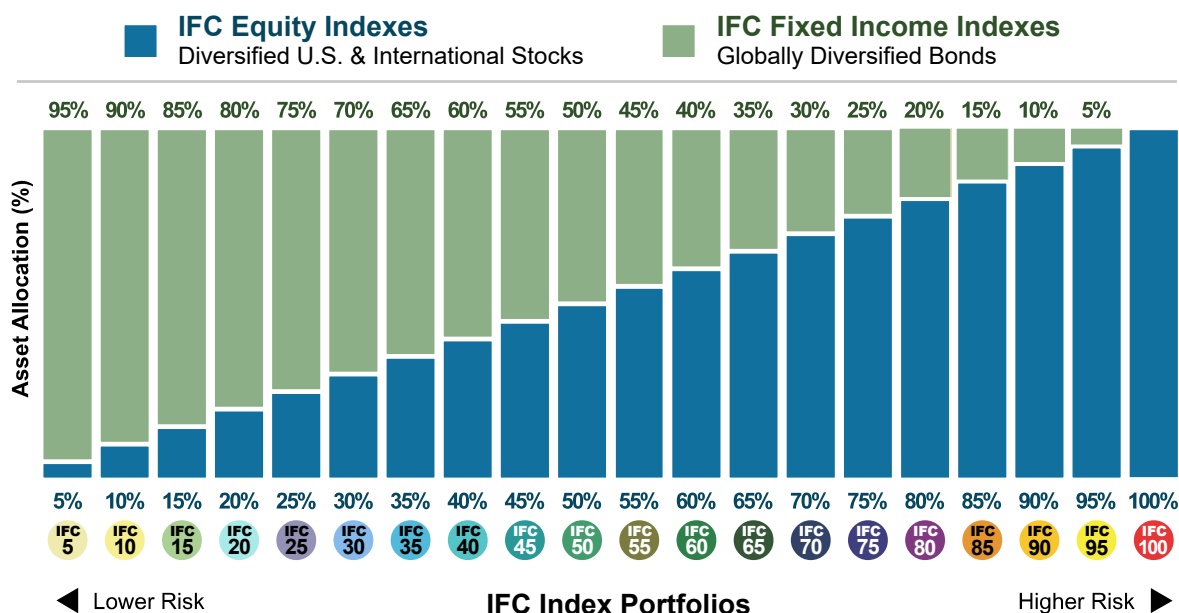


The pie chart above shows the global diversification that is inherent of every IFC Index Portfolio.

When constructing investment portfolios, IFC seeks to reduce risk through broad diversification, while maintaining competitive costs. The IFC Index Portfolios invest in more than 13,000 companies, that are representative of many diverse asset classes that span the globe. Each representative asset class carries carefully defined risk and return characteristics. Investing science — not speculation.

General Asset Allocations of IFC Index Portfolios

The Number of the Index Portfolio equals the % of Stock Allocation



IFC Index Portfolios are recommended based on time horizon and risk tolerance. This is not to be construed as an offer, solicitation, recommendation, or endorsement of any particular security, product or service. There is no guarantee investment strategies will be successful. Investing involves risks, including possible loss of principal.



Photographs of churches, chapels, and other religious imagery are included for illustrative and educational purposes only, are used with permission, and do not imply or constitute an endorsement of Investing for Catholics (IFC), Index Fund Advisors, Inc. (IFA), or any investment strategy, product, or service.

Ceiling of the Church of San Giacomo in Augusta, Rome

HELPING CLIENTS ALIGN FAITH AND FINANCES

IFC's Services for Individual Investors

IFC is pleased to work with individual clients who seek to align their faith with their investments. IFC's suite of wealth management services is designed to assist to ensure each piece of your financial puzzle is in place, and to help you gain a better understanding of your financial path.

IFC's risk-appropriate Index Portfolios enable each individual to invest according to their own unique risk capacity as determined by a risk capacity survey. Each IFC Index Portfolio is implemented with risk-appropriate blends of low-cost, passively managed mutual funds. The IFC Index Portfolios provide substantial global diversification with investments in as many as 13,000 companies in more than 40 countries throughout the world.

Your IFC wealth advisor works closely with you through every step of the process to:

- Coordinate all account opening documents and ongoing custodial interphase.
- Detail the investment selection and portfolio construction process with an understanding of your personal time horizon.
- Identify how much stock market risk is appropriate for you.
- Develop the portfolio implementation that suits your situation.
- Implement and manage your portfolio with an eye toward tax management, where applicable.
- Arrange for periodic deposits or withdrawals, as desired.
- Provide monthly performance reports.
- Work with you to create a robust and guided financial plan powered by *eMoney*.
- Help you navigate toward your individual goals for your finances and investments.

IFC also provides advice to help you with:

- **Wealth Management**
- **Tax Returns & Accounting**
- **Financial Planning**
- **Retirement Planning**
- **Social Security Optimization**
- **College Planning**
- **Savings rates and potential portfolio performance**
- **Spending rates and potential impact on Time horizon**
- **Referrals for Estate Planning, Insurance, Banking and Mortgages**





RETIREMENT PLAN SERVICES

Balancing Faith & Fiduciary

IFC may be an appropriate choice for Catholic institutional retirement plan sponsors who seek to align retirement plan investment choices with the values upheld by the Catholic Church.

IFC's retirement plan investment options include holistic, easy-to-own, low-cost and diversified, faith-consistent portfolios. These prudent strategies are built in accordance with current innovations in retirement plan investing, including IFC's Target Date Model Portfolios and IFC's Risk-Based Model Portfolios. These one-step solutions are built with low-cost index funds from Dimensional Fund Advisors, a leader in fund management since 1981.

Plan sponsors can also be confident in knowing that IFC serves as ERISA 3(38) investment manager, and is able to accept certain delegated fiduciary responsibilities as permitted under ERISA for selecting and monitoring a plan's menu of investment options. By assuming this fiduciary role, IFC seeks to help reduce the administrative burden that usually falls upon the plan sponsor.

**A FIDUCIARY WHO UNDERSTANDS
THE CHURCH'S MISSION MAY HELP
PLAN SPONSORS SUPPORT THEIR
FIDUCIARY PROCESS AND ADVANCE
THEIR MISSIONS AND MINISTRIES.**

For non-profit retirement plans such as those of colleges, universities, dioceses and religious communities, Investing for Catholics works directly with plan sponsors or with trusted advisors such as consultants, third-party administrators and recordkeepers to meet the fiduciary requirements and investing needs of Catholic institutional plan sponsors. Collectively, IFC seeks to provide a holistic investment and retirement plan offering that incorporates the fiduciary protection afforded by law combined with the high level of services associated with industry leading consultants, recordkeepers and plan administrators.

IFC's portfolio construction services provide:

- Fiduciary protection with 3(38) investment manager services
- Catholic Values Screened Target Date and Risk-Based Model Index Portfolios
- One-step managed investment solutions that may help reduce participants' decision-making burden
- An open architecture program that enables IFC to work with most record keepers
- Prudent, low-cost investment portfolios built with Catholic Values screened index investments
- Communication and education programs to inform and engage participants
- Quarterly Performance Monitoring Report on investments relative to peer group to uphold a high level of fiduciary oversight

IFC TARGET DATE PORTFOLIOS

Low-Cost, Diversified, Prudent, and Catholic

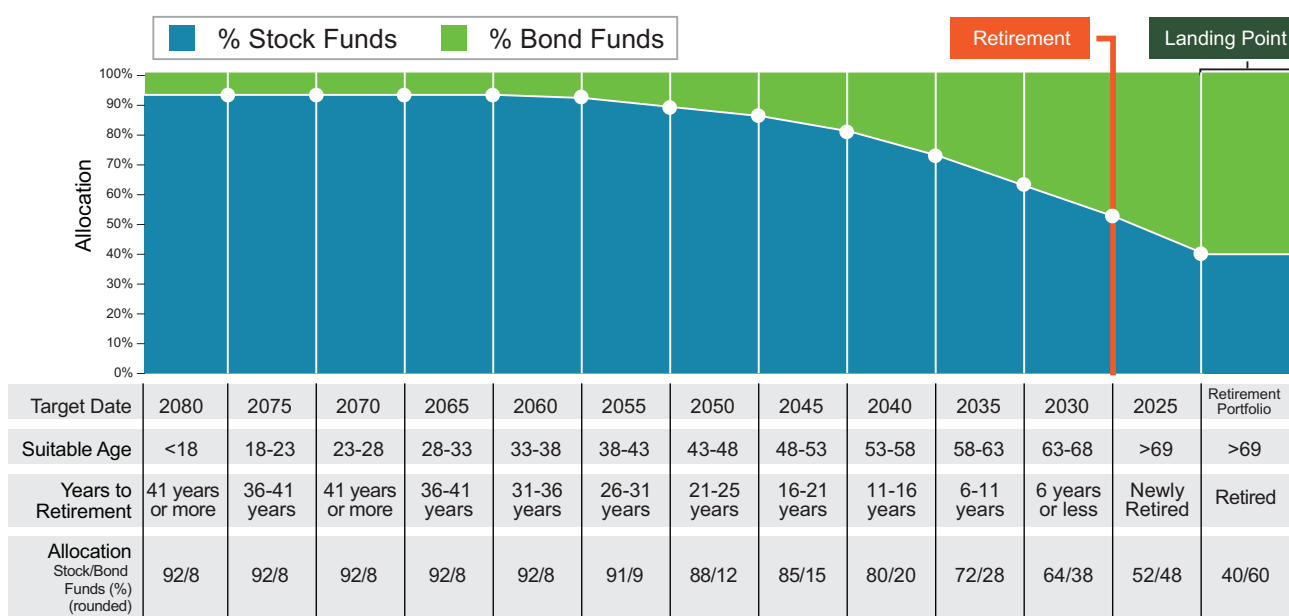
Known for their ease of use, target date strategies have become commonplace in employer-sponsored retirement plans as the qualified default investment alternative (QDIA), with certain fiduciary protections for plan sponsors who adopt them.

Each of our IFC Target Date Index Portfolios seeks to deliver a consistently age-appropriate exposure to the global stock and bond markets, helping simplify retirement investment decisions for participants. Our

portfolios currently target retirement dates in five-year increments, ranging from years 2030 through 2080. The ultimate fund landing point arrives (within approximately five years of retirement) at a static mix of 40% stock funds and 60% bond funds. New vintages will be added as needed.

IFC's glide path, shown below, is informed by industry standards such as Vanguard, Fidelity and T. Rowe Price.

Glide Path Guide of IFC Target Date Index Portfolios As of 2026



An investment in a glidepath portfolio does not eliminate the need for investors to decide—before investing and periodically thereafter—whether the portfolio fits their financial situation. Diversification does not eliminate the risk of market loss. There is no guarantee investment strategies will be successful. Assumptions used by IFC in developing the funds' asset allocation glide path may not be in line with future capital market returns and participant savings activities, which could result in losses near, at, or after the target date year. The actual asset allocations utilized by each fund may deviate from the allocations illustrated by this glide path.

Risk-Based Portfolios: In addition to IFC's suite of Target Date Portfolio strategies, IFC also offers 3 Risk-Based Index Portfolio solutions for Aggressive, Moderate and Conservative investor types. These portfolios are designed as a holistic alternative for

those who wish to align their investment strategy with outside investments, or simply elect to opt out of the Target Date default investment. All of IFC's holistic Index Portfolio solutions are screened to closely align with the USCCB's guidelines for investing.

Target date strategies are designed to provide age-appropriate allocation adjustments, but there is no guarantee they will meet retirement goals or needs. Fiduciary protection under QDIA rules applies only under specific regulatory conditions and does not eliminate all liability for plan sponsors. All investing involves risks, including the potential loss of principal.

COMPREHENSIVE SOLUTIONS FOR INVESTMENT STEWARDS

IFC's Full Service Approach to Institutional Investing

Investment Policy Development (IPS)

IFC will closely collaborate with the committee to establish and maintain an investment policy statement that:

- Clearly articulates the mission, purpose and intent of the organization and the portfolio's role in advancing them.
- Outlines the responsibilities of the committee, advisor, investment managers and custodian.
- Establishes portfolio objectives, time horizon and asset allocation, including target weights, ranges and benchmarks.
- Identifies expectations for investment performance.
- Provides clear parameters for investment selection, monitoring, and cause for replacement, as well as criteria for portfolio rebalancing.
- Provide standards for reporting and frequency.

Asset Allocation Advice & Implementation

A prudent portfolio seeks to accomplish the dual goals of balancing current spending and distribution needs with long-term growth objectives as outlined in the IPS. An abundance of long-term data is an important component of this process as it will characterize the probabilities of certain outcomes. IFC maintains long-term historical data for 100 Model Index Portfolios, providing committee members the data they need to make informed asset allocation decisions, while also avoiding knee-jerk responses in volatile markets.

Investment Selection and Portfolio Management

IFC's evidence-based investment selection and portfolio management process focuses on minimizing costs while seeking to maximize diversification and improve expected investment outcomes for a given level of risk. Generally speaking, these goals are best accomplished through low-cost, index-style mutual funds. These types of funds serve as the building blocks for IFC's portfolio construction process. IFC chooses from among the faith-based investment universe to ensure faith consistency. IFC will:

- Select investments for implementing the policy portfolio.
- Implement the portfolio with low-cost, diversified funds that collectively comprise global asset class exposure.
- Monitor the portfolio for fees and performance relative to properly identified peer funds.
- Provide performance monitoring reports at regular intervals.
- Monitor the process and fund managers in keeping with best practices and IPS guidelines.

IFC's strategic approach is designed with the single-minded pursuit to meet the ongoing growth and distribution goals of Catholic organizations, while minimizing administrative hurdles, high fees and unwanted volatility along the way.

AN IPS IS THE ROAD MAP THAT KEEPS FIDUCIARIES ON COURSE WHEN MARKETS, EMOTIONS, AND OPINIONS TRY TO TAKE THE WHEEL.



“ THE CREATED WORLD,
STRUCTURED IN AN INTELLIGENT
WAY BY GOD, IS ENTRUSTED TO
OUR RESPONSIBILITY... WE ARE
CALLED TO EXERCISE RESPONSIBLE
STEWARDSHIP, IN ORDER TO
PROTECT IT, TO ENJOY ITS FRUITS,
AND TO CULTIVATE IT.”

- GENERAL AUDIENCE OF 26 AUGUST 2009:
SAFEGUARDING OF CREATION

OUR HANDS-ON APPROACH TO EVIDENCE-BASED INVESTING

Lead You on a Path Toward a Thoughtful Investment Experience

Whether you are a CFO or HR director, a board or investment committee member, a retirement plan participant, or an individual investor, IFC can lead you on a thoughtful investment journey. We take great pride in our prudently passive investment portfolios, but we take an equal pride in our steadfast commitment to ensure our clients' satisfaction and complete confidence and trust in our services and approach. It is in this pursuit that we fulfill the following roles for all of all clients, regardless of account type or size.



THE PROFESSIONAL

Our team specializes in working with you to develop investment strategies specifically tailored to your goals, objectives and fund use. We are fiduciaries who focus on transparency in all dealings.



THE LISTENER

IFC understands that market volatility can rattle even the most savvy investors. We strive to make ourselves available when needed, to listen to your concerns and provide practical long-term advice suited to each investor of every type.



THE TEACHER

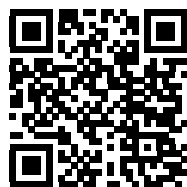
Educated investors may be better equipped to avoid emotion-driven investing and maintain a long-term investment discipline. Knowing this, IFC will educate investors and committees, alike, to ensure our strategy and its benefits are understood by all. Our extensive investor education program makes us uniquely positioned to be a good teacher.



THE STEWARD

IFC understands that many Catholic investors seek to prioritize upholding the tenets of the faith with their investments, while doing so in a manner that is also prudent. IFC's passively managed investment strategies focus on delivering Catholic faith-consistent investments that are rooted in sound financial principles: diversification, long-term data for better decision making, low cost investments, and an advisor who is committed to upholding the highest fiduciary standard of care.

LET IFC HELP GUIDE YOUR INVESTMENT JOURNEY



www.investingforcatholics.com
888-815-5025

The background image shows the interior of Christ Cathedral at night. The space is characterized by large, floor-to-ceiling windows that offer a panoramic view of a city skyline with illuminated buildings. The ceiling is a complex, grid-like structure with recessed lighting. In the foreground, rows of wooden pews with red cushions are visible. In the middle ground, there is a modern altar with a white cloth and a large, simple wooden cross. To the left of the altar, a statue of Christ with outstretched arms stands on a small platform. To the right, a modern, light-colored armchair is positioned. The overall atmosphere is serene and contemplative.

“ HAVE GREATER CARE THAN WORLDLY MEN DO TO MAKE YOUR PROPERTY PROFITABLE AND FRUITFUL...OUR POSSESSIONS ARE NOT OUR OWN. GOD HAS GIVEN THEM TO US TO CULTIVATE AND HE WANTS US TO MAKE THEM FRUITFUL AND PROFITABLE...THEREFORE, LET US EXERCISE THIS GRACIOUS CARE OF PRESERVING AND EVEN OF INCREASING OUR TEMPORAL GOODS WHENEVER JUST OCCASIONS PRESENT THEMSELVES.”

- ST. FRANCIS DE SALES, AS QUOTED IN
DEFENDING THE FREE MARKET, BY REV. ROBERT SIRICO,
PRESIDENT OF THE ACTON INSTITUTE



“ AS CATHOLICS, HOW CAN WE UNCOUPLE WHAT WE DO, FROM WHAT WE CLAIM TO BELIEVE, WITHOUT KILLING WHAT WE BELIEVE AND LYING IN WHAT WE DO? THE ANSWER IS SIMPLE. WE CAN'T.”

- RENDER UNTO CAESAR: SERVING THE NATION
BY LIVING OUR CATHOLIC BELIEFS, ARCHBISHOP
CHARLES CHAPUT, O.F.M., CAP.

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Our Lady of La Vang Shrine, Christ Cathedral, Orange, CA



**INVESTING FOR
CATHOLICS**
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Investing for Catholics (IFC) is a division of Index Fund Advisors, Inc. (IFA), a registered investment adviser. All advisory services are provided in accordance with applicable fiduciary standards. IFC's investment strategies and portfolios are designed to align with the principles of faith-based investing and are implemented with diversification and low-cost principles; however, there is no guarantee that alignment will meet all client preferences or expectations.

All investments involve risk, including the potential loss of principal, and there is no assurance that any investment strategy will achieve its intended results. Past performance is not indicative of future results. Diversification and faith-based screening may mitigate certain risks but do not eliminate the possibility of losses. Fiduciary protections under ERISA or QDIA apply only in specific circumstances and do not absolve plan sponsors of all liabilities. References to investment philosophies, portfolio construction methodologies, or expected outcomes reflect IFC's opinions and beliefs as of the date of publication and are subject to change without notice.