Socially responsible investing philosophy



Everence Trust Company is a unique financial services organization serving individuals and organizations looking to integrate their faith and values with their finances. We are dedicated to growing the resources that enrich communities and lives, and we promote responsible financial decisions rooted in the Anabaptist faith principles of stewardship.

Socially responsible investing philosophy

Everence Trust Company supports and endorses the Everence Financial core values of striving to invest in companies that:

- Respect the dignity and value of all people.
- Build a world at peace and free from violence.
- Demonstrate a concern for justice in a global society.
- Exhibit responsible management practices.
- Support and involve communities.
- Practice environmental stewardship.

The Everence core values and resulting screens apply specificity designed for individual stock and security selections, such as that applied by Everence in the Praxis Mutual Funds® family. However, managing mutual fund portfolios is different from managing portfolios of individual stocks and bonds, in terms of applying stewardship investing core values and screens.

At Everence Trust Company, we enhance diversification and performance by using Praxis and other funds that apply specific socially responsible investing screens and objectives. Because other funds can't be expected to specifically match the Everence screens and advocacy, Everence Trust Company evaluates the screening, advocacy and other characteristics of each socially responsible fund utilized in its portfolios.

Socially responsible investing portfolios

For clients interested, Everence Trust Company offers portfolios that include socially responsible mutual funds. These socially responsible portfolios may include non-screened mutual funds if no other appropriate socially responsible mutual fund

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Socially responsible investing philosophy (continued)

is available to meet a particular asset allocation requirement (for example, real estate funds).

Our socially responsible portfolios include funds from the Praxis fund family, as well as other socially responsible mutual funds with similar value-based objectives and screens. Because we recognize our responsibility to help our clients achieve socially responsible investing objectives, portfolio allocation is designed to achieve excellent performance and meet socially responsible criteria.

Portfolio philosophy

Our diversified portfolios blend socially responsible objectives with high standards for financial performance, and include appropriate style diversification, fee levels, risk profiles and other attributes.

We recognize the relatively small pool of socially responsible mutual funds may not always adequately achieve all the results aspired to for financial performance and consistency with our socially responsible investing philosophy. That's why, in addition to our socially responsible portfolios, Everence Trust Company also builds partial socially responsible investing portfolios and portfolios with no socially responsible investing requirement. In our partial socially responsible portfolios, holdings include funds from Praxis, other socially responsible mutual funds, and funds with no socially responsible objectives.

Summary

The Everence Trust Company socially responsible investing philosophy recognizes the significant and important challenge of the wise, responsible and prudent investment of financial resources in conjunction with the commitment to demonstrate Anabaptist and Christian faith-based concerns and values.

You should consider the fund's investment objectives, risks and charges and expenses carefully before you invest. The fund's prospectus contains this and other information. Call 800-977-2947 or visit praxismutualfunds.com for a prospectus, which you should read carefully before you invest. Praxis Mutual Funds are advised by Everence Capital Management and distributed through FINRA member Foreside Financial Services, LLC. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee.

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