

# Peace in Palestine and Israel Portfolio

Everence Asset Management



## Here to help

If you would like to invest in the Peace in Palestine and Israel Portfolio or would like to know more, please contact an Everence financial professional or call 800-348-7468.

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*Investments are subject to market fluctuations, may lose value and are not subject to any company or government guarantee.*

*Consider a fund's investment objectives, risks and charges and expenses carefully before you invest. A fund's prospectus contains this and other information.*

*This portfolio was designed to align with specific investing and social objectives and may include funds with investment strategies that differ than those in other Everence Foundation and Everence Trust Company portfolios. Subject to account minimum balances. See an Everence financial professional.*

*Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee.*

The Everence® Peace in Palestine and Israel Portfolio provides you with an investment option that aligns with a desire to promote peace within the troubled region of Israel and Palestine. While no mutual funds currently carry an explicit screen for this concern, Everence Asset Management applies an extra level of diligence in the selection of funds that align most closely with this social objective, while providing competitive financial returns.

## About this portfolio

This portfolio seeks funds that help investors avoid knowingly investing in companies that benefit from products or services used to perpetrate acts of violence against Palestinians, Israelis or other groups in the region. Investment factors include:

- The selection of funds with strong screens against military weapons and human rights violations
- Investment in mutual funds that limit exposure to the companies listed on the military and occupation screening lists endorsed by the American Friends Service Committee (AFSC) to 1 percent or less of the fund at time of inclusion in the model
- Annual monitoring of funds so that not more than 2 percent is invested in equities appearing on the AFSC divestment lists

A range of funds, because of their underlying assets and mandates, do not raise concerns related to the Israel-Palestine conflict. These include:

- GNMA securities
- Real estate
- Community Reinvestment Act funds
- Socially screened fixed income funds

The portfolio will consist of mutual funds and other investments which, because of the guiding social objective, may mean other management, social impact or governance strategies may vary.

## Management and monitoring

All Everence Asset Management portfolios, including Peace in Palestine and Israel, are monitored and selected based on a range of criteria, including fund objectives, characteristics, historic performance, tenured management and ratings compared to peers.

The Peace in Palestine and Israel Portfolio is monitored and regularly evaluated for exposure to companies on the current AFSC divestment lists related to Israel and Palestine. However, between monitoring periods, fund holding changes may move them outside of the investment criteria. The creation of this portfolio is the result of interest by investors in options that minimize their involvement with companies that are actively involved with oppression and violence in the region. With this specific social objective as a primary criterion, qualifying investment selections may provide more limited diversification compared with broader strategies.



# Acknowledgement and additional disclosure for the Everence Trust Company Peace in Palestine and Israel Portfolio

*Please read the following, sign and date.*

The past performance of an investment or fund, including the Peace in Palestine and Israel Portfolio, does not indicate future results. Reduced and/or eliminated fund choices can increase financial risk and limit diversification. From a total-portfolio perspective, increased risk and limited diversification could be seen:

- Across different asset classes – limited breadth
- Within asset classes – limited number of good choices and/or diversified choices
- Across different fund managers – limited choices and possible concentrated fund family exposure

From an individual-fund perspective, you should be aware that certain types of funds might involve greater investment risk than other investment funds, even within the same or similar asset class. Individual fund investment risk includes, but is not limited to:

- American Depositary Receipts (“ADRs”) risk
- Environmental policy risk
- Equity and general market risk
- Foreign securities risk
- Emerging markets risk
- Growth company risk
- Management risk
- Small and medium company risk

For more detailed information on funds and their risks, please review each fund’s documents, including the prospectus.

No mutual fund specifically monitors the American Friends Service Committee fund list, and therefore, certain fund holdings may change and move outside of compliance between monitoring periods. For more detailed information on funds and their risks, please review each fund’s documents, including the prospectus.

I acknowledge that I have read this statement and understand the financial risks and limitations.

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