



Everence®



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Chad Horning, CFA®, serves as a Senior Vice President and the Chief Investment Officer of Everence®. He is also a member of the Everence Senior Leadership Team.

As the Chief Investment Officer, Chad provides oversight and leadership to Everence investment processes. He joined Everence in 1999, serving as an Equity Analyst. From 2000 to 2008, he served as Equity Investment Manager and Senior Equity Investment Manager for Everence.

Chad also serves as the President of Praxis Mutual Funds, a leading faith-based, socially responsible family of mutual funds from Everence designed to help people and groups integrate their finances with faith values.

Before coming to Everence, Chad was an economic analyst for DevTech Systems, an international consulting firm in Washington, D.C., where he provided data and analytical services to the United States Agency for International Development.

He is a board member and treasurer for the Christian Investment Forum. Additionally, Chad is a frequent guest speaker at local economic, educational and civic organizations. He has held various lay leadership roles at Eighth Street Mennonite Church in Goshen, Indiana, and is the author of *Shifting Gears: A Narrative History of Horning Dodge*.

Chad earned his Bachelor of Arts degree in economics from Goshen College, and his Master of Arts degree in economics from the University of Maryland. He earned his Chartered Financial Analyst® designation in 2001. A native of Pennsylvania, Chad now lives in Goshen with his wife, Michelle, and their two children.

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education. For more information, visit everence.com.

Praxis Mutual Funds are advised by Everence Capital Management and distributed through Foreside Financial Services LLC, member FINRA. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee.