

## For all Genesis Portfolios

### A Share fund pricing

Max sales charge*	5.25%
Max dealer allowance	4.75%
Trail payment	25 bps
Minimum investment	\$1,000

**Inception date:** Dec. 31, 2009

**Co-managers:** Benjamin Bailey, Dale Snyder

## Fund basics

### Conservative Portfolio

Risk:	Low
Total assets:	\$27.8 million
A Share (MCONX)	
Gross expense ratio (%) <sup>1</sup>	1.15
Net expense ratio (%) <sup>1</sup>	1.13

### Balanced Portfolio

Risk:	Moderate
Total assets:	\$87.5 million
A Share (MBAPX)	
Gross expense ratio (%) <sup>1</sup>	1.03
Net expense ratio (%) <sup>1</sup>	1.03

### Growth Portfolio

Risk:	Mod-high
Total assets:	\$85.6 million
A Share (MGAFX)	
Gross expense ratio (%) <sup>1</sup>	1.08
Net expense ratio (%) <sup>1</sup>	1.08

## About Praxis Mutual Funds

A leader in integrating values and cutting-edge impact investing strategies, Praxis Mutual Funds<sup>®</sup> offers five mutual funds and three fund of funds. Through values-based screening, integrated environmental, social and governance factors, positive-impact bonds, corporate engagement, proxy voting and community development investments, Praxis investment options make a difference. Invest in impact, invest in what matters.

## Performance (as of Dec. 31, 2020) (%)

	3 mo	YTD	1 yr	3 yr	5 yr	10 yr	Since inception
No load	4.69	10.28	10.28	6.70	6.53	5.37	5.63
Load*	-0.83	4.45	4.45	4.80	5.38	4.80	5.11
S&P Conservative <sup>3</sup>	5.13	9.67	9.67	6.74	7.02	5.54	n/a
Benchmark <sup>2</sup>	4.96	10.59	10.59	7.43	7.28	6.30	n/a

	3 mo	YTD	1 yr	3 yr	5 yr	10 yr	Since inception
No load	10.01	12.97	12.97	8.38	8.98	7.26	7.58
Load*	4.25	7.06	7.06	6.47	7.84	6.68	7.06
S&P Growth <sup>4</sup>	9.09	11.83	11.83	7.93	9.25	7.94	n/a
Benchmark <sup>2</sup>	10.19	12.88	12.88	8.95	9.82	8.47	n/a

	3 mo	YTD	1 yr	3 yr	5 yr	10 yr	Since inception
No load	13.51	14.08	14.08	9.22	10.39	8.33	8.72
Load*	7.54	8.12	8.12	7.26	9.20	7.74	8.19
S&P Aggressive <sup>5</sup>	11.82	13.09	13.09	8.64	10.65	9.26	n/a
Benchmark <sup>2</sup>	13.72	14.03	14.03	9.76	11.39	9.82	n/a

## Fund allocations (%)

*Holdings are subject to change*

Praxis Growth Index Fund	9.5
Praxis Impact Bond Fund	69.5
Praxis International Index	9.2
Praxis Small Cap Fund	2.5
Praxis Value Index Fund	9.3

Praxis Growth Index Fund	16.2
Praxis Impact Bond Fund	39.4
Praxis International Index	18.2
Praxis Small Cap Fund	10.1
Praxis Value Index Fund	16.0

Praxis Growth Index Fund	20.7
Praxis Impact Bond Fund	19.6
Praxis International Index	24.2
Praxis Small Cap Fund	15.1
Praxis Value Index Fund	20.4

Past performance does not guarantee future results. The performance data quoted represents past performance and current returns may be lower or higher. The investment return and principal value will fluctuate so that an investor's shares, when redeemed may be worth more or less than the original cost. To obtain performance information current to the most recent month end, please call 800-977-2947 or visit [praxismutualfunds.com](http://praxismutualfunds.com).

<sup>1</sup>Reflects the expense ratio as reported in the prospectus dated April 30, 2020. The Genesis Portfolios invest primarily in other Praxis Funds and is a shareholder of those underlying Funds. The underlying Funds do not charge the Portfolio any sales charge for buying or selling shares. The annual expense charge includes both the Portfolio's direct operating expenses and the indirect expenses of the underlying Funds in which the Portfolio was invested. The net annual expense charge reflects a contractual fee waiver and reimbursement of certain direct expenses of the Portfolio by the fund's advisor through April 30, 2020. See the current prospectus for additional information on expenses.

<sup>2</sup>The composite benchmark is comprised of unmanaged indexes that correspond to the Portfolio's model allocation. The composite benchmark for each Portfolio consists of: Indexes are unmanaged, do not incur fees and cannot be invested in directly.

	Conservative	Balanced	Growth
S&P 500 <sup>6</sup>	20.00 (%)	35.00	45.00
S&P SmallCap 600 <sup>7</sup>	2.50	10.00	15.00
MSCI ACWI exUS <sup>8</sup>	7.50	15.00	20.00
Barclays Aggregate <sup>9</sup>	70.00	40.00	20.00

<sup>3</sup>S&P Target Risk Conservative Index seeks to emphasize exposure to fixed income, in order to produce a current income stream and avoid excessive volatility of returns. Equities are included to protect long-term purchasing power. The series is comprised of four multi-asset class indices. The index is comprised exclusively of exchange traded funds.

<sup>4</sup>S&P Target Risk Growth Index seeks to provide increased exposure to equities, while using fixed income to dampen risk. The series is comprised of four multi-asset class indexes. The index is comprised exclusively of exchange traded funds.

<sup>5</sup>S&P Target Risk Aggressive Index seeks to emphasize exposure to equities, maximizing opportunities for long-term capital accumulation. It may include small allocations in fixed income to enhance portfolio efficiency. The series is comprised of four multi-asset class indexes. The index is comprised exclusively of exchange traded funds.

<sup>6</sup>S&P 500 Index is a widely recognized market capitalization weighted index of widely held stocks often used as a proxy for the stock market.

<sup>7</sup>S&P SmallCap 600 Index measures primarily the small-cap segment of the U.S. equity market.

<sup>8</sup>MSCI ACWI exUS Index is a market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the United States.

<sup>9</sup>Bloomberg Barclays U.S. Aggregate Index is an index of widely held fixed-income securities often used as a proxy for the bond market. It is comprised of the U.S. Treasury and U.S. agency bonds, mortgage-backed bonds, and higher-grade corporate bonds. Indexes are unmanaged, do not incur fees, and it is not possible to invest directly in an index.

## Contact information

### For shareholders

Within the U.S.  
800-977-2947  
Outside of the U.S.  
1-414-203-9434  
praxisinfo@everence.com

### Broker and institutional investor support

Jerry Gray at 800-503-0905  
praxisadvisorinfo@everence.com

### Website

praxismutualfunds.com

## Portfolio managers



### Benjamin J. Bailey, CFA®

Benjamin Bailey joined Everence in 2000 and was named co-portfolio manager of the Praxis Impact Bond Fund in March 2005, and co-manager of the Praxis Genesis Portfolios in June 2013. In 2015, he was named senior fixed income investment manager, providing leadership to the fixed income team and oversight to external sub-advisory relationships. In 2017, Benjamin was named Vice President of Investments, providing leadership to the investment management team. He is a 2000 graduate of Huntington University in business-economics. Benjamin is a CFA® charterholder.



### Dale Snyder, CFA®

Dale Snyder has been a portfolio manager of the Praxis Value Index Fund and the Praxis Growth Index Fund since June 2013, the Praxis Small Cap Index Fund since January 2017, and became co-portfolio manager of the Praxis Genesis Portfolios in May 2018. He joined Everence in 1999 as an equity analyst. Dale has served as a research analyst for the Praxis Impact Bond Fund and assistant portfolio manager for both fixed income and equity separately managed portfolios. He holds a bachelor of arts in business (minor in economics) from Goshen College and an M.B.A. from Indiana University. Dale is a CFA® charterholder.

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Consider the fund's investment objectives, risks, charges and expenses carefully before you invest. The fund's prospectus and summary prospectus contain this and other information. Call 800-977-2947 or visit [praxismutualfunds.com](http://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 Foreside Financial Services, LLC, member FINRA. Investment products offered are not FDIC insured, may lose value and have no bank guarantee.

The following applies to each fund within the Genesis Portfolio. The Fund is subject to asset allocation risk, which is the possibility that the selection by the Advisor of underlying funds and the allocation of Fund assets to those funds will cause the Fund to underperform. Because the value of the Fund's investments will fluctuate with market conditions and interest rates, so will the value of your investment in the Fund. You could lose money on your investment in the Fund, or the Fund could underperform other investments. Some of the Fund's holdings may underperform its other holdings. To the extent the Fund is invested in equity funds, it is susceptible to risks typically associated with equity investing, including that the stock market may decline in value and individual stocks held by the underlying funds may not perform as expected. To the extent the Fund is invested in bond funds, it is susceptible to risks typically associated with bond investing, including interest rate risk, or the chance that the value of the fixed-income securities the underlying funds hold will decline due to rising interest rates.

\* Load: Assume maximum sales charge of 5.25%.