



# Genesis Portfolios Overview

June 30, 2022

**Genesis Portfolio**  
Conservative Portfolio  
Balanced Portfolio  
Growth Portfolio

The Genesis Portfolios are one way Praxis delivers on our commitment to providing convenient, diversified investment options while incorporating stewardship investing principles.

As a “fund of funds,” each Genesis Portfolio invests in Praxis mutual funds (the lowest-cost “I” shares). Each is periodically rebalanced to its target allocation parameters.

The Genesis Portfolios offer a low minimum investment of just \$1,000, or \$50 monthly. They may also be suitable for many employer-sponsored retirement plans.

## Portfolio snapshots

### Conservative Portfolio

**Objective:** To seek current income and, as a secondary objective, capital appreciation.

**Risk:** Low

Total assets: \$24.9 million  
Share class / symbol: A Share (MCONX)  
Gross expense ratio<sup>1</sup> (%): 1.07  
Net expense ratio (%): 1.07  
Inception date: Dec. 31, 2009

### Conservative Portfolio – Allocations (%)



### Balanced Portfolio

**Objective:** To seek long-term capital appreciation and growth of income. To a lesser extent, it seeks current income.

**Risk:** Moderate

Total assets: \$80.2 million  
Share class / symbol: A Share (MBAPX)  
Gross expense ratio<sup>1</sup> (%): 0.92  
Net expense ratio (%): 0.92  
Inception date: Dec. 31, 2009

### Balanced Portfolio – Allocations (%)



### Growth Portfolio

**Objective:** To seek capital appreciation with current income as a secondary objective.

**Risk:** Mod-high

Total assets: \$84.7 million  
Share class / symbol: A Share (MGAFX)  
Gross expense ratio<sup>1</sup> (%): 0.95  
Net expense ratio (%): 0.95  
Inception date: Dec. 31, 2009

### Growth Portfolio – Allocations (%)



*Holdings subject to change. Portfolio Managers may elect to invest up to 10% of a Portfolio's assets in non-Praxis investments.*

# Performance

## Conservative Portfolio (as of June 30, 2022) (%)

	3 mo	YTD	1 yr	3 yr	5 yr	10 yr
A share – No load	-7.88	-13.17	-11.90	1.34	2.70	3.68
A share – Load*	-12.73	-17.73	-16.54	-0.46	1.60	3.12
S&P Conservative <sup>3</sup>	-7.99	-13.13	-11.63	1.52	2.98	3.83
Benchmark <sup>2</sup>	-7.92	-13.07	-11.19	1.87	3.38	4.42

## Balanced Portfolio (as of June 30, 2022) (%)

	3 mo	YTD	1 yr	3 yr	5 yr	10 yr
A share – No load	-10.87	-16.11	-13.25	4.00	4.94	6.11
A share – Load*	-15.55	-20.50	-17.80	2.16	3.81	5.55
S&P Growth <sup>4</sup>	-10.94	-15.78	-12.83	3.76	4.82	6.54
Benchmark <sup>2</sup>	-10.98	-15.73	-12.54	4.35	5.54	7.08

## Growth Portfolio (as of June 30, 2022) (%)

	3 mo	YTD	1 yr	3 yr	5 yr	10 yr
A share – No load	-12.88	-18.07	-14.21	5.51	6.18	7.55
A share – Load*	-17.46	-22.37	-18.71	3.62	5.05	6.97
S&P Aggressive <sup>4</sup>	-12.88	-17.54	-13.67	5.13	5.94	8.16
Benchmark <sup>2</sup>	-13.00	-17.50	-13.50	5.86	6.85	8.79

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, 2022. 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, 2023. 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:

	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
Bloomberg Aggregate <sup>9</sup>	70.00	40.00	20.00

Indexes are unmanaged, do not incur fees and cannot be invested in directly.

<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 indices. 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 indices. 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 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.

**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%.

## Contact information

### For shareholders

Within the U.S.: 800-977-2947  
Outside of the U.S.: 1-414-203-9434  
[praxisinfo@everence.com](mailto:praxisinfo@everence.com)

### Broker and institutional investor support

Josh Bean at 800-503-0905  
[praxisadvisorinfo@everence.com](mailto:praxisadvisorinfo@everence.com)

### Website

[praxismutualfunds.com](http://praxismutualfunds.com)

## Portfolio managers



**Benjamin J. Bailey, CFA®**  
Vice President of Investments



**Dale Snyder, CFA®**  
Portfolio Manager

## For all Genesis Portfolios A Share fund pricing

Max sales charge*	5.25%
Max dealer allowance	4.75%
Trail payment	0.25%
Minimum investment	\$1,000