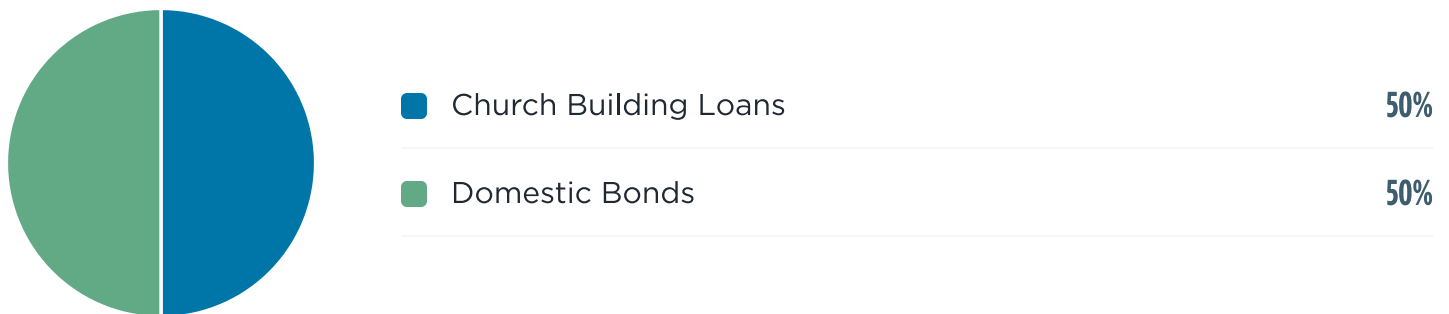


Income Fund

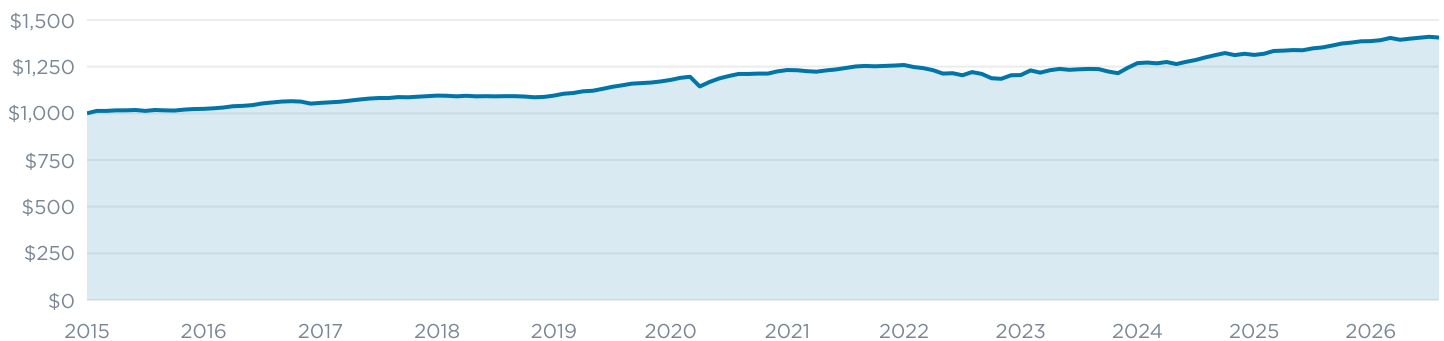
FUND DESCRIPTION

The Income Fund offers low-cost diversified exposure to debt securities. The allocation maintains equal exposure to church building loans and a portfolio of intermediate duration core plus public bonds. The fund's benchmark is the Bloomberg US Aggregate Index, and it may be considered a core fixed income holding for investment purposes.

ASSET ALLOCATION



GROWTH OF \$1,000



HISTORICAL RETURNS

