

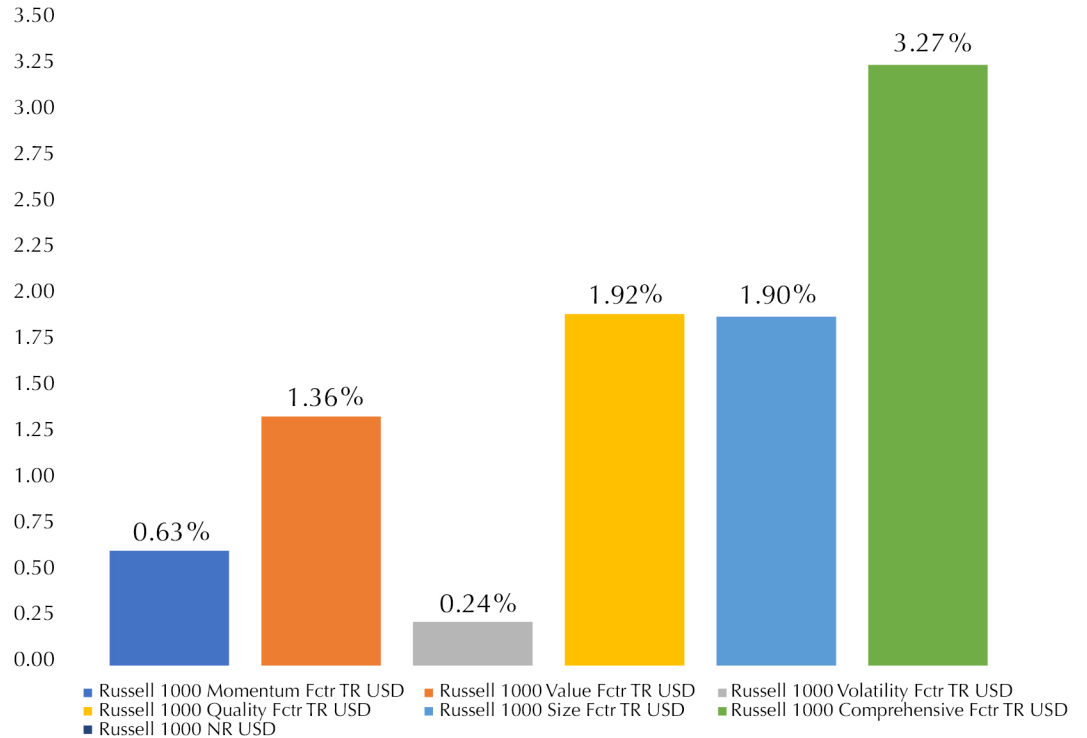
# Why Multi-Factor?



WI FIDELIS INDEX  
Multi-cap Multi-factor

FAITH-BASED EQUITY BENCHMARK

## Russell 1000 Factor Excess Returns 2002 to 2022



2002 to 2016 return data based on FTSE Russell Methodology document. 2017 to 2022 return data based on Morningstar FTSE Russell indices. Information is believed to be reliable but is not guaranteed.