

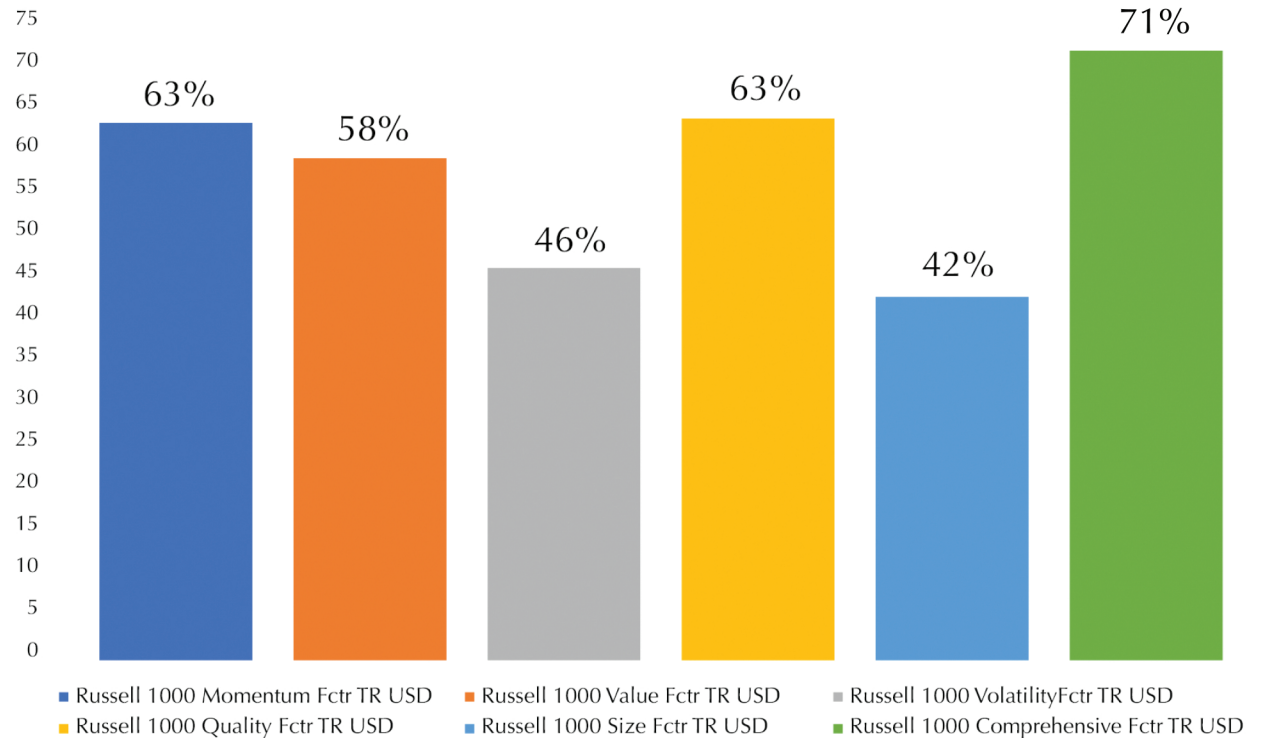
Why Multi-Factor? (continued)



WI FIDELIS INDEX
Multi-cap Multi-factor

FAITH-BASED EQUITY BENCHMARK

% Frequency of Annual Excess Returns



2002 to 2016 return data based on FTSE Russell Methodology document.

2017 to 2025 return data based on Morningstar FTSE Russell indices.

Information is believed to be reliable but is not guaranteed.

Returns exclude any custodial or advisory fees.

Factor-based investing can yield periods of prolonged underperformance as well.