MoA Funds™

moafunds.com



MoA INDEX FUNDS

MoA Catholic Values Index Fund℠: Passive with a Purpose

Our Catholic Values Index Fund is designed for investors that do not want to breach religious norms in their passive investing strategies. The index is based on the S&P 500® Index. All index constituents are members of the S&P 500® and follow eligibility criteria for that index. In addition, constituents are screened to exclude companies involved in activities which are perceived to be inconsistent with Catholic values as outlined in the Socially Responsible Investment Guidelines of the US Conference of Catholic Bishops (USCCB).

ABOUT MoA FUNDS

23 Investment Professionals

32 Mutual Funds

First Fund Established in **1985**

Index Funds **$8.2B** in AUM[1]

[1] As of 9/30/2026



A LONG HISTORY OF
Serving Catholic Organizations

At Mutual of America, we are proud to have served Catholic organizations across the country, whether seeing to their investment needs or helping them with their retirement plans. We created the Catholic Values Index Fund to provide a low-cost avenue for passive investing, while remaining true to the Church's values.

FEATURES AND BENEFITS

- Fully invested at all times
- Attractive cost
- Low tracking error to the index
- Complete transparency of holdings

MoA Funds: Expertise Across an Array of Strategies

Mutual of America created its first mutual funds in 1985. Now, Mutual of America Capital Management manages an array of 32 mutual fund strategies that span domestic and international equities, fixed income and asset allocation through our Target Date Series and target risk allocation funds. With a team of over 20 investment professionals, we embrace active management in the small-cap, mid-cap, international equity, and fixed income asset classes where active management can provide additional value.

Similarly, we leverage passive, or index management in large-cap equities where value is difficult to add. Our hybrid approach allows us to strike the right balance between potential alpha opportunity while maintaining a lower expense ratio than many actively managed funds. We manage portfolios with a common goal — to provide investors with attractive returns over time while being mindful of risk.

Screening Process

Standard & Poor's® in collaboration with Sustainalytics reviews each company to ensure they are not involved in any of the excluded business activities.

Use of third-party Advisor: Standard and Poor's® consults with OMI Chief of Faith Consistent Investing, Oblate International Pastoral Investment Trust, on issues related to the index methodology's consistency with the Socially Responsible Investment Guidelines of the USCCB.

Mutual of America does not use any additional screening, thus ensuring we are consistent with the dictates of the USCCB.

Philosophy of Investing of the USCCB

> **Ethical and socially responsible investing, as the strategy has come to be known, requires us to evaluate specific investments in terms of how those companies or entities protect life, promote human dignity, act justly, enhance the common good, and provide care for the environment.**

Source: Socially Responsible Investment Guidelines For The United States Conference Of Catholic Bishops, November 2021.



Let's Talk

Interested in learning more about the Catholic Values Index Fund?

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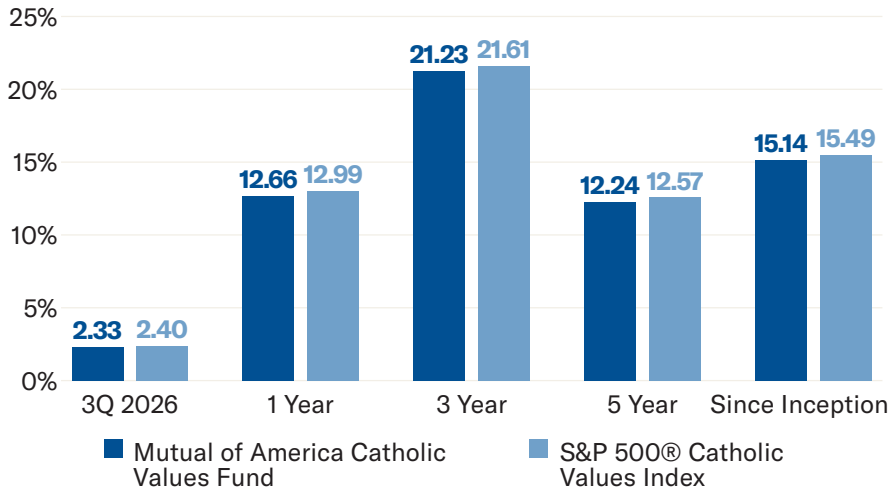
Catholic Values Index Fund Characteristics

As of September 30, 2026

PORTFOLIO CHARACTERISTICS

	Fund	S&P 500® Catholic Values Index
Weighted Average Market Cap ($ Billion)	1,660.1	1,695.3
Median Market Cap ($ Billion)	41.5	41.7
Average P/E Ratio (Forward Harmonic)	19.7x	19.7x
Average P/B (Harmonic)	5.4x	5.4x
Long-term Earnings Growth Rate	23.8%	23.8%

ANNUALIZED PERFORMANCE (%)



Date of Inception 9/30/2020 | Gross/Net Expense Ratio 2.70%/0.25%

FUND TOP TEN HOLDINGS

Security	Weight
NVIDIA Corp	8.67
Apple Inc	7.63
Microsoft Corp	5.98
Amazon.com Inc	3.68
Alphabet Inc Class A	3.02
Broadcom Inc	2.62
Alphabet Inc Class C	2.42
Meta Platforms Inc Class A	2.39
Global X S&P 500® Catholic Values ETF	1.91
Micron Technology Inc	1.89
Total Weight	**40.21%**

The performance data quoted represents past performance and is no guarantee of future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For the most recent month-end performance, please call 800.914.8716 or visit the Fund's website at moafunds.com.

The Adviser has contractually agreed to waive its advisory fee and/or reimburse the Fund's expenses to the extent necessary so that the total annual fund operating expenses (excluding shareholder service fees, taxes, commissions, mark-ups, litigation expenses, indemnification expenses, interest expenses, acquired fund fees and expenses, any investment-related expenses, and any extraordinary expenses) do not exceed the annual rate of 0.25% based on the Fund's average daily net assets. This contractual obligation may not be terminated before April 30, 2027, without the consent of the Board of Directors.

You should consider the investment objectives, risks, and charges and expenses of the funds carefully before investing. This and other information is contained in the funds' prospectuses and summary prospectuses, which can be obtained by calling 800.914.8716 or visiting moafunds.com. Read them carefully before investing.

Mutual fund investing involves risk. Principal loss is possible. Earnings growth is not a measure of future performance. If the Fund becomes non-diversified, it may invest a greater portion of assets in securities of a smaller number of individual issuers than a diversified fund. A passively managed fund attempts to mirror the composition and performance of an index. The Fund's returns may not match due to expenses incurred by the Fund or lack of precise correlation with the index. The divergence between the performance of the Fund and the index, positive or negative, is called tracking error.

Fund holdings are subject to change. Data source: FactSet.

Alpha is a measure of performance on a risk-adjusted basis. Alpha takes the volatility (price risk) of a fund and compares its risk-adjusted performance to a benchmark index. The excess return of the fund relative to the return of the benchmark is a fund's alpha. Market capitalization is the value of a corporation or other entity as determined by the market price of its securities. The weighted average takes into account the size of each company's market capitalization. The median is the midpoint of market capitalization of the stocks in a portfolio. P/E Ratio is the current share price of a stock divided by its earnings per share. P/B Ratio is a ratio used to compare a stock's market value to its book value. It is calculated by dividing the current price of the stock by the latest quarter's book value per share. Also known as the price-equity ratio. Long-term Earnings Growth Rate is the average of the available third-party analysts' estimates for three- to five-year EPS growth.

The S&P 500® Index is a market-capitalization-weighted index of 500 leading publicly traded companies in the U.S. The S&P 500® Catholic Values Index excludes from the S&P 500® certain activities that are not aligned with the Responsible Investment Guidelines of the U.S. Conference of Catholic Bishops (USCCB). The index is designed for investors who do not want to breach religious norms in their passive investing strategies. It is not possible to invest directly in an index.

MoA Funds distributed by Foreside Fund Services, LLC.