MoA Funds™

JUNE 30, 2026

FACT SHEET

MoA Inflation Focused Bond Fund

FUND FACTS

Ticker: **MOIFX**
Inception Date: **5/1/2026**
AUM: **$148.3M**
Total Number of Holdings: **30**
30-Day SEC Yield: **12.05%**
Benchmark: **Bloomberg U.S. Treasury Inflation-linked Bond Index**
Morningstar Cat.: **Inflation-Protected Bond**

PORTFOLIO MANAGERS

Christopher Malfant
22 Years Experience

Jacqueline Sabella
29 Years Experience

CONTACT US

Shareholder Services
800.914.8716

Financial Professionals
443.652.4218

moafunds.com

The Fund seeks to provide inflation protection and current income, consistent with investments in inflation-indexed securities.

THE FUND FEATURES:

- A high-quality portfolio of Treasury Inflation Protected Securities (TIPS) and Investment Grade fixed income securities.
- Inflation adjustments tied specifically to the Consumer Price Index (CPI)

FUND PERFORMANCE (%) as of 06/30/2026

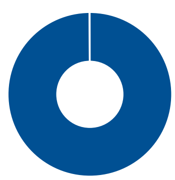
			ANNUALIZED				
	3 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Incep
MoA Inflation Focused Bond Fund							-4.04
Bloomberg U.S. Treasury Inflation-linked Bond Index							-2.78
Morningstar Inflation-Protected Bond Cat. Avg							
% Rank in Morningstar Cat.							
Number of Funds in Cat.							

Date of Inception: 5/1/2026 | Gross Expense Ratio: 1.56% | Net Expense Ratio: 0.35%

Morningstar Percentile Ranking based on total returns.

PORTFOLIO COMPOSITION (%)

	Fund
Bonds	99.91
Cash	0.09



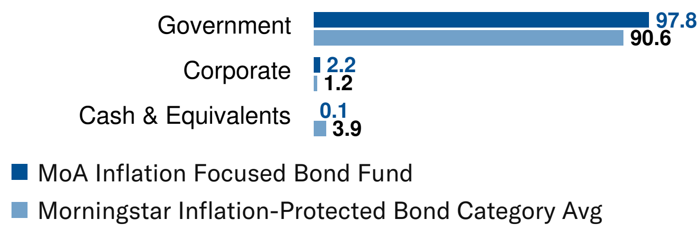
The performance data quoted represents past performance and is no guarantee of future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher 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.

CREDIT QUALITY (%)

	Fund	Category
AAA	0.00	17.15
AA	0.00	76.43
A	0.00	0.90
BBB	0.00	1.37
BB	0.00	0.51
B	0.00	0.14
Below B	0.00	0.11

Credit ratings data is sourced from Morningstar Direct. Morningstar collects credit quality information from fund companies, which is required to be based on credit ratings produced by Nationally Recognized Statistical Rating Organizations (NRSROs), such as Moody's, Standard & Poor's, and Fitch Ratings. Credit Quality ratings reflect the credit quality of the underlying securities in the Fund's portfolio and not that of the fund itself. Quality ratings are subject to change. Ratings range from AAA as the highest to Below B as the lowest credit quality rating.

FIXED INCOME SECTOR BREAKDOWN (%)



ABOUT MoA FUNDS

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, target date and allocation funds. With a team of over 20 investment professionals, we manage portfolios with a common goal — to provide investors with attractive returns over time while being mindful of risk.

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. A bond fund is subject to the same risks as the underlying bonds in the portfolio such as credit, prepayment, call and interest rate risk. As interest rates rise the value of bond prices will decline. The portfolio manager's judgments about the attractiveness, value or potential appreciation of the Fund's investments may prove to be incorrect. The Fund could underperform in comparison to other funds with a similar benchmark or similar objectives and investment strategies if the Fund's overall investment selections or strategies fail to produce the intended results.

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% threeyear rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Past performance is no guarantee of future results.

Morningstar percentile rankings are based on a fund's average annual total return relative to all funds in the same Morningstar category. Fund performance used within the rankings, reflects certain fee waivers, without which, returns and Morningstar rankings would have been lower. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100.

Morningstar Risk scores for a given time period (three, five, or 10 years) reflect the Fund's Morningstar risk score plotted on a bell curve: Monthly calculations are based on whether the Fund scores in the top 10% of its category, its risk score is considered High; if it falls in the next 22.5% Above Average; a place in the middle 35% is Average; those lower still, in the next 22.5%, are Below Average and the bottom Low. Overall Morningstar risk score is a weighted average of the available three, five, and 10 year Morningstar risk scores. Investments with less than three years of performance history are not rated.

Fund holdings and/or sector allocations are subject to change and are not recommendations to buy or sell any security.

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 (other than shareholder services 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 0.35% 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.

The Bloomberg US Treasury Inflation-Linked Bond Index measures the performance of the US Treasury Inflation Protected Securities (TIPS) market. The Consumer Price Index (CPI) is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services. It is not possible to invest in an index. Sharpe Ratio is a measure that uses standard deviation and excess return to determine reward per unit of risk. The greater a fund's Sharpe ratio, the better its risk-adjusted performance has been. Standard deviation of returns measures the average a return series deviates from its mean. It is often used as a measure of risk. When a fund has a high standard deviation, the predicted range of performance implies greater volatility. Market capitalization (Market cap) is the total market value of all outstanding shares.

MoA Funds distributed by Foreside Fund Services, LLC.