Sound Mind Investing Just Got Easier!

The SMI Funds exist to automate, and potentially improve upon, Sound Mind Investing strategies that investors might find difficult and time-consuming to implement on their own.

BENEFITS OF DIRECT OWNERSHIP OF SMI FUNDS:

- Professional Management of SMI Strategies
- No Transaction Fees
- Automatic Rebalancing Available
- No Minimum Holding Periods for Exchanges between SMI Funds
- Even Small Accounts have full access to the SMI Strategies
- Free Access to Stewardship Advisors (/stewardship-advisors)
- Free Access to Money Market Fund
- Link To Your Bank Account

Due to the strategy pursued by the advisor, the Funds may experience a high portfolio turnover rate. Because the Funds will bear their share of the fees and expenses of the underlying funds, you will pay higher total expenses than would be the case if you invested directly in these funds. There is no guarantee that any investment strategy will succeed; the strategy is not an indicator of future performance, and investment results may vary.

Asset allocation does not ensure a profit or guarantee against loss. Investments in international markets entail special risks such as currency, political, economic, and market risks. Investments in real-estate related securities involve special risks associated with an investment in real estate, such as limited liquidity and interest rate risk and may be more volatile than other securities. Trading in commodities may involve substantial risks, and investment exposure to the commodities market may subject the Fund to greater volatility than investments in traditional securities. Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk, and prepayment risk.

An investment in an exchange-traded fund (ETF) generally presents the same primary risks as an investment in a conventional fund (i.e., one that is not exchange traded) that has the same investment objectives, strategies, and policies. The price of an ETF can fluctuate up or down, and the Fund could lose money investing in an ETF if the prices of the securities owned by the ETF go down. In addition, ETFs may be subject to the following risks that do not apply to conventional funds: (i) the market price of an ETF's shares may trade above or below their net asset value; (ii) an active trading market for an ETF's shares may not develop or be maintained; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally.

Derivatives are investments the value of which is "derived" from the value of an underlying asset (including an underlying security), reference rate or index. The value of derivatives may rise or fall more rapidly than other investments. For some derivatives, it is possible to lose more than the amount invested in the derivative. Derivatives may be used to create synthetic exposure to an underlying asset or to hedge a portfolio risk. If the Fund uses derivatives to "hedge" the overall risk of its portfolio, it is possible that the hedge may not succeed. This may happen for various reasons, including unexpected changes in the value of the rest of the Fund's portfolio.