PRAY

9/30/2026

FIS Christian Stock Fund prayetf.com

FAITH INVESTOR Services

Values . Strategy . Results.

Christian Stock Fund (NYSE: PRAY) pursues a growth at a reasonable price approach to investing in high quality companies globally whose business practices align with Christian values.

Key Features

Actively managed by Faith Investor Services, LLC (FIS), the ETF seeks to allow investors to align their investment portfolios with Christian values.

PRAY is designed as a core equity holding that employs a long-term approach to global all-cap investing that seeks capital appreciation with a measure of downside protection in cyclical bear markets.

PRAY is designed to avoid investments in companies whose business practices are believed to conflict with Christian values, while seeking out companies that aim to benefit society and act as responsible citizens in an attempt to identify sustainable long-term growth opportunities.

Portfolio Management

Faith Investor Services, LLC, Advisor (as of 1/1/26)

The Faith Investor Services Investment team is comprised of disciplined and tenured individuals with significant experience managing global portfolios for both individual and institutional investors.

Capital Insight Partners, Sub-advisor (through 12/31/25)

Performance

Performance (%)	NAV	Market Price	Benchmark
1 MO	-2.46%	-2.21%	-1.11%
3 MO	-2.32%	-1.83%	1.60%
YTD	11.37%	11.33%	11.75%
1 YR	11.12%	11.71%	13.03%
3 YR	15.23%	15.23%	21.73%
Since Inception (2/8/2022)	8.12%	8.18%	12.14%

The results shown represent past performance; past performance does not guarantee future results. Current performance may be lower or higher than the past performance shown. Share price, principal value, and return will vary, and you may have a gain or a loss when you sell your shares. To obtain the most recent month-end performance, visit faithinvestorservices.com.

Shares of the ETF are bought and sold at market price (not NAV) and are not individually redeemed from the Fund. Total returns are calculated using the daily 4:00 p.m. ET net asset value (NAV). Market Price returns are based upon the official closing price on the listing exchange (NYSE Arca) at 4:00 p.m. ET when NAV is normally determined for FTHB, and do not represent the returns you would receive if you traded shares at other times. A fund's NAV is the sum of all its assets less any liabilities, divided by the number of shares outstanding.

Fund Details	9/30/2026
Inception date	2/8/2022
Ticker	PRAY
Exchange	NYSE Arca
CUSIP	337959100
Expense Ratio	0.68%
Benchmark	MSCI All Country World Index
NAV	$34.71
Net Assets	$74,969,359
30-Day SEC Yield	0.49%

Top 10 Holdings	9/30/2026
Samsung Electronics Co Inc	6.6%
NVIDIA Corp	5.8%
Alphabet Inc	4.1%
Taiwan Semiconductor Mfg Co Ltd	4.1%
Microsoft Corp	3.6%
ASML Holding NV	3.5%
Interactive Brokers Group Inc	3.2%
Comfort Systems USA Inc	3.1%
Amazon.com Inc	2.8%
Casey's General Stores Inc	2.7%

Portfolio holdings are subject to change at any time. They should not be considered investment advice.

Sector	Portfolio	Benchmark
Communication Services	8.73	8.00
Consumer Discretionary	10.05	8.24
Consumer Staples	5.31	4.57
Energy	3.45	3.95
Financials	13.09	16.05
Health Care	6.25	8.24
Industrials	13.45	10.28
Information Technology	31.54	33.20
Materials	1.99	3.47
Real Estate	1.11	1.44
Utilities	3.26	2.24
Cash	1.77	0.02

Carefully consider investment objectives, risk factors, and charges and expenses before investing. This and other information can be found in the PRAY Prospectus available at faithinvestorservices.com. Read all materials carefully before investing.

Fund Risks:

There is no guarantee the Fund's investment strategy will be successful, and you can lose money on your investment in the fund. Shares may trade at a premium or discount to their NAV in the secondary market.

Market Risk: The prices of securities held by the Fund may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by the Fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations.

Foreign and Emerging Markets Risks: Investments in foreign securities may involve risks such as social and political instability, market illiquidity, exchange-rate fluctuations, a high level of volatility and limited regulation. Investing in emerging markets involves different and greater risks, as these countries are substantially smaller, less liquid and more volatile than securities markets in more developed markets.

Active Management Risk: The Fund is actively managed, which means that investment decisions are made based on investment views. There is no guarantee that the investment views will produce the desired results or expected returns, which may cause the Fund to fail to meet its investment objective or to underperform its benchmark index or funds with similar investment objectives and strategies.

Christian Values Investing Risk: The Fund considers Christian values in its investment process and may choose not to purchase, or may sell, otherwise profitable investments in companies. This means that the Fund may underperform other similar funds that do not consider Christian values when making investment decisions. **Depositary Receipts:** The Fund will invest in stocks of foreign corporations, including American Depositary Receipts (ADR) and Global Depositary Receipts (GDR), which are subject to many of the risks associated with investing directly in foreign securities, including political, economic, and currency risk.

Underlying Fund Risk: To the extent that the Fund invests in other funds, a shareholder will bear two layers of asset-based expenses, which could reduce returns compared to a direct investment in the underlying funds.

The investment adviser, Faith Investor Services, LLC and the sub-adviser through 12/31/25, Capital Insight Partners.

Definitions:

30-day SEC Yield is based on a formula mandated by the Securities and Exchange Commission (SEC) that calculates a fund's hypothetical annualized income, as a percentage of its assets. A security's income, for the purposes of this calculation, is based on the current market yield to maturity (in the case of bonds) or projected dividend yield (for stocks) of the fund's holdings over a trailing 30-day period. This hypothetical income will differ (at times, significantly) from the fund's actual experience; as a result, income distributions from the fund may be higher or lower than implied by the SEC yield.

Performance: 1 month, 3 month, YTD and 1 year performance figures are not annualized; 3 year and Since Inception performance are calculated on an annualized basis.

Benchmark: The **MSCI ACWI** (All Country World Index) is a leading global equity index, designed to capture large and mid cap performance across 23 Developed Markets and 24 Emerging Markets. Covering approximately 2,500 individual stocks, the index represents approximately 85% of the global investable equity opportunity set. Because of its broad US and international composition, it is widely referenced by institutional investors as a neutral benchmark for the global stock market.

Data Sources : US Bank (fund administrator and custodian) & Bloomberg

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