

# HIS Envoys Faith-Based Equity Income Retirement Plan Fund



# HIS ENVOYS —GROUP—

Period | 12.31.2021

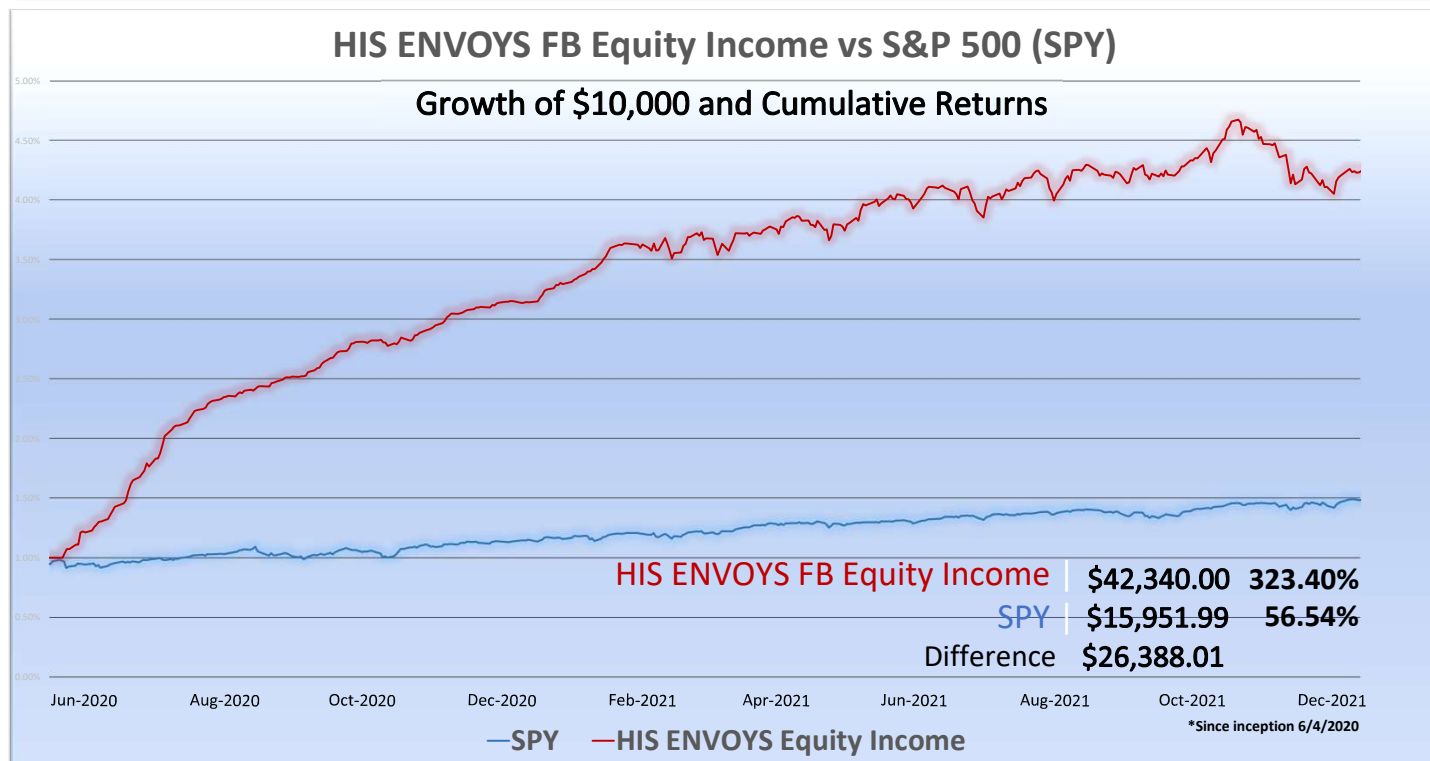
## Fund Objective

The fund seeks capital appreciation and dividend income through investments that are aligned with investor's faith and Biblical beliefs.

## FUND STRATEGY

The fund strategy employs a multi-step process to derive investments in the fund portfolio. The Investment Manager first screens for companies that meet its faith-based standards. That list is then filtered for companies that have increased their dividend over time and exhibit strong fundamentals. Remaining companies are then ranked by relative strength. Investments are made in those companies that exhibit a positive relative strength trend and are outperforming their peers.

## Performance Numbers



	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	3 Mo	6 Mo	1 Year	YTD	Model Inception
HIS ENVOYS FB Equity Income	3.15%	8.94%	4.59%	2.35%	4.45%	3.37%	3.97%	-0.90%	4.17%	-1.72%	5.85%	-3.30%	-8.14%	3.85%	7.00%	52.47%	34.71%	150.11%
SPY	3.70%	-1.02%	2.78%	4.54%	5.29%	0.66%	2.24%	2.44%	2.98%	-4.66%	7.02%	-0.80%	-2.07%	9.04%	14.21%	48.02%	28.73%	32.93%

Returns for less than one year are not annualized, but calculated as cumulative total return. Returns greater than one year are annualized

## Investment Manager

Harvest Investment Services, LLC., is a registered investment advisory firm. We manage numerous Faith-Based and Non-Faith-Based global tactical investment models by utilizing several risk-control measures that are designed to “Harvest Gains and Limit Losses.”

Harvest Investment Services is a Stewardship Company. Ultimately, we recognize that everything we have been entrusted with belongs to God. We, at HIS, are reminded of that each day; all we have is HIS. HIS exists to help individuals and families become better stewards of the financial resources they have been entrusted with. As a Stewardship Company HIS donates to fund Bible translation & other faith based causes.

As fiduciaries, our goal is to provide investment options that employ downside risk-control tools as investors align their portfolios with a Biblical worldview.

As a Stewardship Company, we are committed to “Business Excellence with Kingdom Purpose” and will be donating from the profits of this Faith-Based Investment model to fund Bible translation to the un-reached people groups of the world.

We believe that we serve a higher purpose than simply to effectively manage money. We believe that every area of our lives – Time, Talent & Treasure – ought to be submitted to the God we serve for His glory alone.

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**DISCLOSURES**

Past performance is no guarantee of future results. Information provided in this report is for educational and illustrative purposes only and should not be construed as individualized investment advice. The investment or strategy discussed may not be suitable for all investors. All investments involve risk although our rules based investment process utilizes downside risk controls, loss of principal can still occur. Principal values and investments returns are neither guaranteed nor issued by, guaranteed by, or obligations of a bank, savings and loan, or credit union; and are not insured or guaranteed by the FDIC, SIPC, NCUSIF or any other agency.

Current holdings are subject to change at any time without notice. In addition to the normal risk associated with equity investing, investments in small and mid- cap companies are narrowly focused investments that exhibit higher volatility and are less readily marketable than investments in larger companies. Also, international investments involve special risk consideration, which includes currency fluctuations, lower liquidity, economic and political risk. The S&P 500 Index is an unmanaged group of securities considered to be representative of the stock market in general, and its performance is not reflective of the performance of any specific investment. Investments cannot be made directly into an index.

1 Returns are through 12/31/2021 Net returns reflected after deducting portfolio management fee of .053. Individual performance may vary depending upon the timing of contributions and withdrawals. Historical returns data are calculated using data provided by sources deemed to be reliable, but no representation or warranty, expressed or implied, is made as to their accuracy, completeness or correctness. This information is provided "AS IS" without any warranty of any kind. All historical returns data should be considered hypothetical. Additional Definitions: The Compound Annual Growth Rate represents the annualized growth rate of an investment over a specified period of time. The Maximum Drawdown represents the greatest peak to trough decline over the life of an investment. Capture Ratio is a measure of the investment performance in periods when the benchmark has positive/negative returns. It tells you what percentage of the up/down market, as represented by the benchmark return, was captured. Standard Deviation is a statistical measurement of dispersion from an average, which, for an investment, depicts how widely the returns varied over the time period indicated. Alpha is an indication of how much an investment outperforms or under performs on a risk-adjusted basis relative to its benchmark. Beta is a measure of price variability relative to the market. Sharpe Ratio is a measure of excess reward per unit of volatility.

Advisory Services offered through Harvest Investment Services, LLC, a Registered Investment Advisor.

**FEES**

The Fund does not charge any fees directly against a participant’s or beneficiary’s investment, such as commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees, which are not included in the total annual operating expenses of any designated investment alternative.

<b>Annual Operating Expense</b>	
<b>Annual Percentage</b>	
Total Annual Operating Expense	0.53%