

Ave Maria Rising Dividend Fund

Category

Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks increasing dividend income over time, long-term growth of capital, and a reasonable level of current income.

The fund will invest at least 80% of its net assets, including the amount of any borrowings for investment purposes, in the common stocks of dividend-paying companies that are expected to increase their dividends over time and to provide long-term growth of capital. Under normal circumstances, all of its equity investments (which include common stocks, preferred stocks and securities convertible into common stock) and at least 80% of the fund's net assets will be invested in companies meeting its religious criteria.

Volatility and Risk

Volatility as of 03-31-25



Risk Measures as of 03-31-25			
Port Avg	Rel StP 500	Rel Cat	
3 Yr Std Dev	17.73	1.02	1.03
3 Yr Beta	0.92	—	0.96

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Capitalization, Issuer, Market/Market Volatility, Convertible Securities, Industry and Sector Investing, Preferred Stocks, Socially Conscious, Management, Portfolio Diversification

Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 02-28-25



Top 10 Holdings as of 02-28-25

	% Assets
Texas Pacific Land Corp	7.00
Chubb Ltd	4.45
Mastercard Inc Class A	4.37
Accenture PLC Class A	3.77
Chemed Corp	3.75
Brown & Brown Inc	3.72
Moodys Corp	3.59
Texas Instruments Inc	3.49
Federated Hermes Govt Obl Tx-Mgd IS	3.43
Genuine Parts Co	3.34

Morningstar Style Box™ as of 02-28-25

	% Mkt Cap
Giant	10.47
Large	30.75
Medium	52.75
Small	6.03
Micro	0.00

Morningstar Equity Sectors as of 02-28-25

	% Fund
Cyclical	42.57
Basic Materials	0.00
Consumer Cyclical	13.82
Financial Services	26.54
Real Estate	2.21
Sensitive	49.06
Communication Services	0.00
Energy	13.55
Industrials	17.39
Technology	18.12
Defensive	8.38
Consumer Defensive	2.98
Healthcare	5.40
Utilities	0.00

Operations

Gross Prosp Exp Ratio	0.92% of fund assets
Net Prosp Exp Ratio	0.92% of fund assets
Management Fee	0.75%
12b-1 Fee	—
Other Fee	0.01%
Miscellaneous Fee(s)	0.16%
Fund Inception Date	05-02-05
Total Fund Assets (\$mil)	1,084.7
Annual Turnover Ratio %	8.00
Fund Family Name	Ave Maria Mutual Funds

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

George Schwartz, CFA. Since 2005.
Brandon Scheitler. Since 2021.

Advisor	Schwartz Investment Counsel Inc
Subadvisor	—

Notes

Total Annual Fund Operating Expenses will not correlate to the Fund's ratio of total expenses to average net assets in the Fund's Financial Highlights, which do not reflect "Acquired Fund Fees and Expenses."