

Harvest Fund

March 31, 2021

*"They sowed fields and planted vineyards
that yielded a fruitful harvest."
Psalm 107:37 NIV*

Return Objective

The long-term goal of the Harvest Fund is to exceed the sum of 4% annual spending, inflation (Consumer Price Index), and fees.

Benchmark

50% Stocks (MSCI ACWI NR Index),
50% Bonds (Barclays U.S. Agg)

Risk Control

We expect the overall volatility to be less than the benchmark, and this is achieved by diversifying among many different asset managers and asset types. One of our core principles is downside protection, so care is taken to hire managers appropriately and to diversify widely.

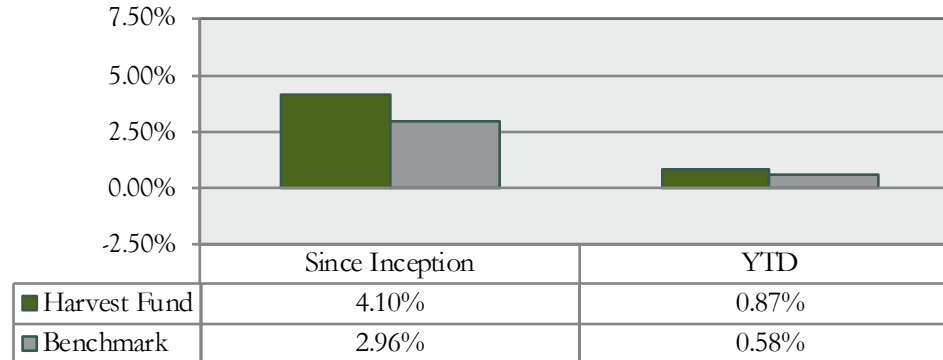
Benchmark is unmanaged. The figures for the benchmark reflect the reinvestment of all income or dividends, as applicable, but do not reflect the deduction of any fees or expenses which would reduce returns. Investors cannot invest directly in benchmarks. Past performance is not a guarantee of future results.

Fund Overview

The Harvest Fund is designed to produce growth of principal while generating income. This diversified portfolio invests in stocks, bonds, and high-quality income producing investments. Investments are screened for Biblical values while also looking to achieve positive Kingdom impact.

Helping God's People Fund the Great Commission

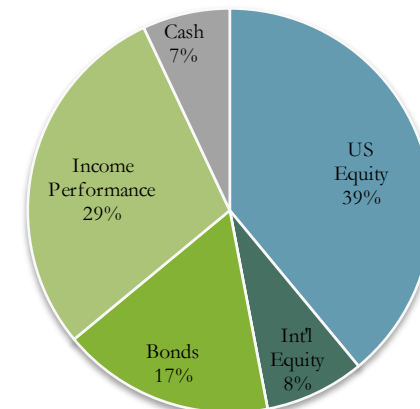
Performance Review



**Harvest Fund returns are calculated factoring in all fees and expenses.*

Asset Allocation

Asset Class	Policy Range	Current
Global Stocks	20 - 70%	47%
Bonds	5 - 40%	17%
Income Performance	10 - 60%	29%
Cash	0 - 25%	7%



Harvest Fund / Oak City Since Inception: December 01, 2020