



Pax World Mutual Funds

For Tomorrow®

MONEY MARKET ACCOUNT

The Pax World Money Market Account (PWMMA) is intended to provide Pax World investors with a convenient and liquid option for their cash deposits. Assets held in the PWMMA are deposited in ShoreBank, the nation's first and leading community development and environmental banking institution. The PWMMA is not a mutual fund.

COMMUNITY DEVELOPMENT

Assets deposited in the PWMMA at ShoreBank help revitalize underserved communities through community development and environmental loans that:

- Spur neighborhood redevelopment projects;
- Rescue homeowners from foreclosure;
- Assist first-time home buyers;
- Finance women- and minority owned businesses;
- Encourage energy efficiency; develop alternative energy businesses; create green collar jobs; and
- Help nonprofit and faith-based organizations provide community services and programs

Its triple bottom-line approach to banking provides access to responsible, affordable financial services in the neglected and disinvested low-to-moderate income urban neighborhoods of Chicago, Cleveland and Detroit. Since its inception in 1973, ShoreBank has invested more than \$3 billion for the purchase and renovation of more than 53,000 units of quality, unsubsidized, affordable housing.

ACCOUNT FEATURES

LIQUIDITY

Free Check Writing – PWMMA holders may write unlimited checks (\$250 minimum per check) against the account. (Check writing not available for IRA accounts.)

SAFETY

FDIC Insured – assets in the PWMMA are FDIC insured.¹

CONVENIENCE

It's easy to move assets between the PWMMA and the Pax World Funds online, by telephone or by written request.

ACCOUNT TYPES

The PWMMA is available for:

- Individual and Joint Accounts
- Custodial (UTMA/UGMA) Accounts
- Trust Accounts
- Non-profit Organizations
- Traditional and Roth IRAs
- SEP-IRAs and SIMPLE IRAs
- Coverdell ESAs

(The PWMMA is not available for 403b(7) accounts, corporations or other entities.)

ACCOUNT FACTS

MINIMUM INITIAL INVESTMENT.....\$250
MINIMUM SUBSEQUENT INVESTMENT.....\$50

YIELD as of February 15, 2010

CURRENT RATE²..... 0.50%
ANNUAL PERCENTAGE YIELD²..... 0.50%

Please note that you will be able to access your Pax World Money Market Account only through Pax World. Pax World Management LLC will act as your agent for the purpose of making deposits to and withdrawals from your PWMMA account and will maintain the records of your account. You will not be able to access your account or obtain balances by contacting ShoreBank directly.

¹An investment in the Pax World Mutual Funds is not a deposit in a bank account and is not insured or guaranteed by the FDIC or any other government agency. Effective November 4, 2009 the Pax World Money Market Account is held in a low-interest NOW account at ShoreBank. ShoreBank is participating in the FDIC's Transaction Account Guarantee Program. Under the program, through June 30, 2010, all non-interest bearing transaction accounts, as well as low-interest NOW accounts (NOW accounts that cannot earn more than 0.5% interest) are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

²Current rate and annual percentage yield are set by ShoreBank monthly and are subject to change at any time without notice. Please visit www.paxworld.com for the current yield.

The Pax World Mutual Funds are not affiliated with any bank and are not insured by the FDIC. Pax World Management LLC and Shore Bank are not affiliated.

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