Q2'2026 Fact Sheet

Portfolio Objective: Moderate

Biblically Responsible
DIVINITY ETF

As of June 30, 2026

Strategy Description

The Biblically Responsible Investing (BRI) Divinity ETF is designed to give you, the client, a diversified portfolio among major asset classes and markets, as well as a synergistic balance of active and passive management styles while grounded in Biblical principles. This is accomplished with a focus on utilizing Inspire ETF's, as well as through the use of lower-cost exchange-traded funds (ETF's) and the potential for select actively managed mutual funds, both of which utilize BRI screening to determine the investable universe. Upon meeting this requirement, candidate investments are further screened and selected based on the potential value they add to the portfolio. The management process consists of the initial Biblical and values screening, followed by in-depth analysis to identify a fund's risk characteristics, performance metrics, and management quality. The Divinity ETF Strategy is expected to generally have the highest and most stringent biblical screening process ensuring you are invested as intended.

Portfolio objective options include : Conservative, Moderately Conservative, Moderate, Moderately Aggressive, Aggressive

Strategy Facts

Strategy Inception	2018
Minimum Initial Investment	$25,000
Strategy Benchmark	Moderate Benchmark
Number of Holdings	12
Dividend Yield %	2.4%
Net Expense Ratio %	0.44%
Stock Allocation	59%
Bond Allocation	39%
Weighted Avg. Market Cap ($M)	$62,775
Effective Duration	5.65
Yield to Maturity	4.50%
Effective Maturity	9.99
Turnover Ratio %	56%
Price / Earnings Ratio	34.3x
Price / Book Ratio	9.4x

Risk Metrics: 3 Year

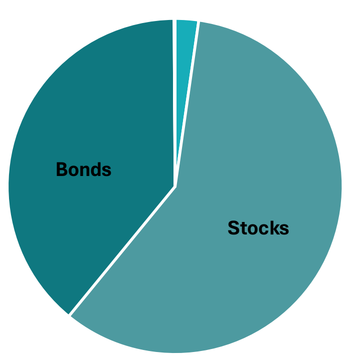
Beta	0.83
Downside (Quarterly)	0.57
Upside (Quarterly)	0.81
Upside/Downside Ratio	0.95
Historical Sharpe Ratio	0.68
Annualized Standard Deviation	8.63%
Batting Avgerage	0.50
Historical Sortino Ratio	1.19
Information Ratio	(0.39)

**Annualized Std Deviation - monthly returns*

Top Holdings

Symbol	Name	% Weight
IBD	Inspire Corporate Bond ETF	14.0%
BIBL	Inspire 100 ETF	11.0%
GLRY	Inspire Growth ETF	11.0%
PTL	Inspire 500 ETF	11.0%
ELCV	Eventide High Dividend ETF	11.0%
OACP	OneAscent Core Plus Bond ETF	9.0%
TPIF	Timothy Plan International ETF	7.0%
UITB	VictoryShares Core Intermediate Bond ETF	6.0%
MINO	PIMCO Municipal Income Opportunities Active ETF	5.0%
FDLS	Inspire Fidelis Multi Factor ETF	5.0%
CGMU	Capital Group Municipal Income ETF	5.0%
WWJD	Inspire International ETF	3.0%

Asset Allocation



Cash	2.3%	Convertible	0.0%
Stocks	58.7%	Preferred	0.0%
Bonds	39.0%	Other	0.0%

Region Exposure

Developed Markets	99%
Emerging Markets	1%

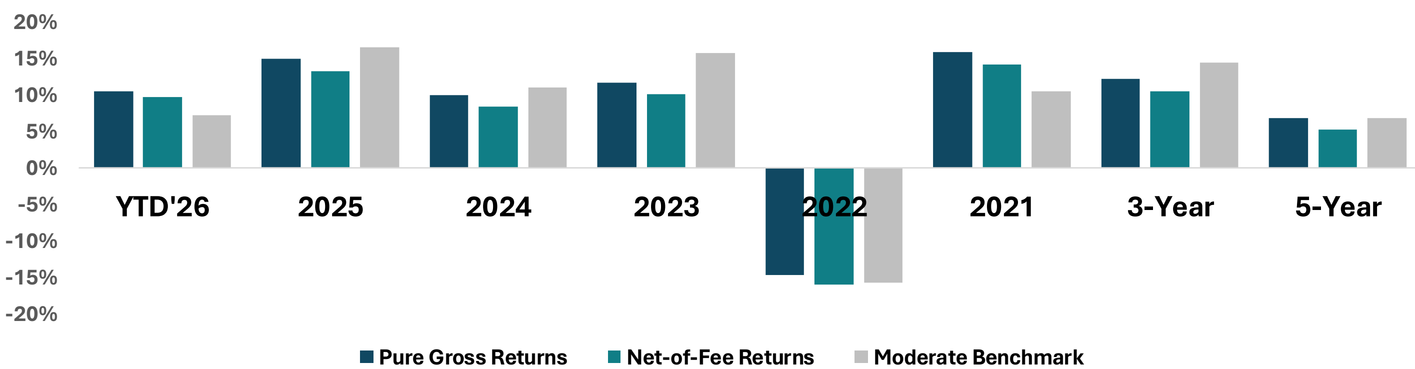
Americas	86%	Asia	4%
Europe	8%	LATAM	1%

The performance data quoted presents past performance of the current Composite model portfolio; past performance does not guarantee future results.

As of June 30, 2026

Total Returns (%)

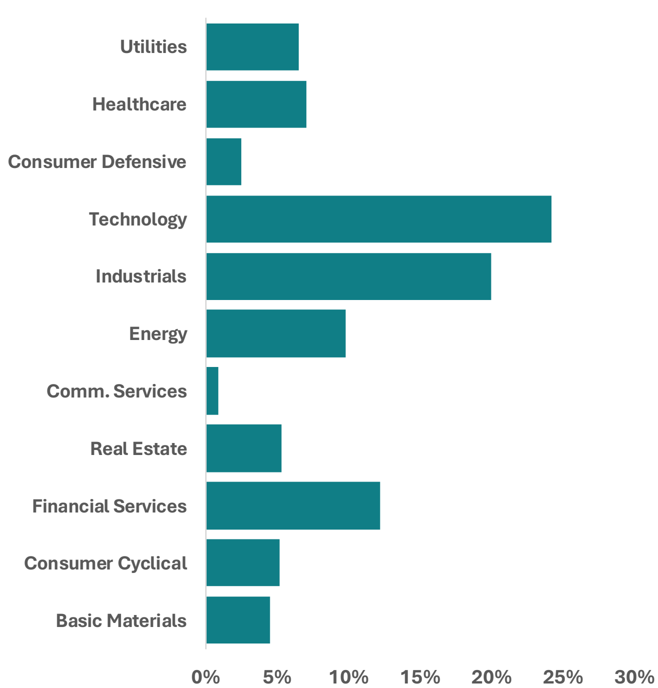
	YTD'26	2025	2024	2023	2022	2021	3 Year Annualized	5 Year Annualized	10 Year Annualized	Since Inception
Pure Gross Returns	10.46%	14.94%	9.99%	11.70%	-14.70%	15.84%	12.18%	6.79%	-	-
Net-of-Fee Returns	9.71%	13.30%	8.36%	10.12%	-15.93%	14.23%	10.56%	5.27%	-	5.31%
Moderate Benchmark	7.21%	16.52%	11.07%	15.71%	-15.78%	10.48%	14.41%	6.86%	-	-



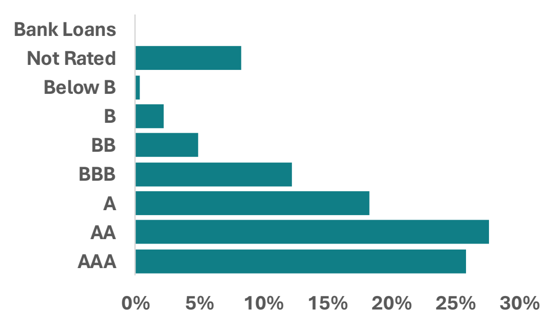
*All returns are calculated in US Dollars

**Blended Moderate Benchmark made up of 40% Bloomberg US Aggregate Bond Index (BBUSATR), 60% MSCI ACWI Total Return (MSACWITR)

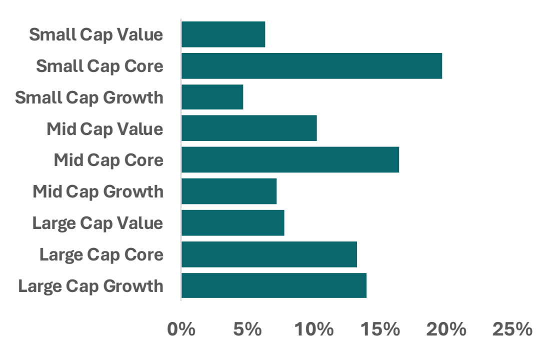
Stock Sector Exposure



Bond Credit Quality Exposure



Equity Style Exposure



Annual Total Returns are actual historical results; Other data presents past performance of Composite model; past performance does not guarantee future results.

Disclosures

Investment Risk – All investments entail risk, and these risks could result in the loss of some or all of your investment. There is no guarantee of returns. Past performance is not an indication of future results. **Model Portfolios** – Portfolios are allocated pursuant to models determined by Creative Financial Designs, Inc., (Creative) which is solely responsible for the content of each model, and the selection of specific investments. Creative has discretion to change the models at any time, and might make changes to the models for any reason, including current or anticipated market conditions. Any references to percentages of assets in a model portfolio are subject to the discretion of the management team, and are subject to change at any time, without notice. **Variances Among Accounts** – Each investment model is merely a guideline, and there may be variance between investment holdings, and therefore returns, in any particular account versus the model allocation. In some instances, these differences may be material. Additionally, there may be some differing holdings among customers investing in the same investment model portfolio. Some of these differing holdings are the result of limited investment options, such as would be the case in self-directed retirement accounts, and/or managed variable annuity accounts. Additional variances could arise due to such things as, without limitation: •Programmed reallocations by an issuer, pursuant to particular product terms and conditions •Special reallocation requests by the client •Timing issues, e.g. investors purchase a fund that subsequently is no longer available for new purchasers, so later investors invest in a comparable (though not identical) investment •size of an investment account •Additional strategic options selected by a client, e.g. a client uses the invest over time option or the optional cash allocation •Additional contributions to an account, or withdrawals from an account •Additional charges or restrictions that may make a reallocation disadvantageous to a particular client •Tax implications applicable to an individual investment or account •Opening of new investments •Minimum investment amounts applicable to investments •Management fee and other fees charged to the client •Choice of product, custodian, platform, broker/dealer, or other third-party service providers, etc. **Client Choices Influencing Returns in the Account** – Please note that your choices as a client may influence the returns in your account, and may not mirror returns of holdings of other investors in the same model portfolio. Some of your choices that may affect the account include: •Making additional contributions to your account •Making distributions from your account •Putting special restrictions on your account, either to hold a particular security, to avoid a particular security, to hold additional cash, etc. •Management fee and other fees charged to the client •Choice of product, custodian, platform, broker/dealer, or other third-party service providers, etc. **Investment Options Subject to Portfolio Selection Criteria** – Selection criteria of individual investments is subject to the limitations set forth in the particular strategy objectives. The firm attempts to diversify investment portfolios subject to the selection criteria for the particular strategy. Descriptions of investment strategies are set forth in the firm's ADV and other applicable disclosures. **Consideration of Non-Financial Factors** – In connection with the firm's Biblical Faith Values strategies, we incorporate a social objective, or other non-financial objective into investment decisions and recommendations, particularly in that the strategy is premised on consideration of biblically-based moral screens as one criteria for qualifying an investment for consideration in the portfolio. The firm does engage in financial considerations as well, and blends both financial and non-financial criteria in its selection process. Incorporating a social objective or other non-financial objective into investment decisions, recommendations, advice, and/or the investment decisions will result in investments and recommendations/advice that are not solely focused on maximizing financial returns in the account. **Biblical Faith Values Portfolio – Determination of Qualified Investments** – The determination of which investments are consistent with Biblical Faith Values is determined at the sole discretion of the management team. CFD utilizes multiple screening tools and other resources, and also relies upon the stated objectives of fund companies to determine that it is maintaining investments that are consistent with Biblical Faith Values. It is acknowledged, however, that particular investors may disagree with a particular fund company or the management team's assessment of how well particular investments comply with the goal of investing assets consistent with Biblical Faith Values. CFD cannot provide a guarantee that in all respects their assessment and that of related fund companies will be consistent with the views of any particular client. The Biblical Faith Values strategies and any of the "Focused" strategies significantly limit the pool of potential investments available to the applicable portfolios. This limitation does reduce potential diversification. Performance of portfolios with these limitations will vary from similar portfolios without those allocation restrictions. The **Blended Benchmark** is a weighted custom composite consisting **40% Bloomberg U.S. Aggregate Bond Index / 60% MSCI ACWI Index (USD)**. The **MSCI ACWI Index (USD)** captures large and mid cap companies across 23 developed markets and 24 emerging markets countries with coverage of ~85% of the global investable equity opportunity set. The Bloomberg U.S. Aggregate Bond Index is a market-value-weighted index of fixed-rate, publicly-placed, USD denominated, and non-convertible investment grade debt issues with at least $250 million par amount outstanding and at least one year to final maturity. It is not possible to invest directly in an index. **Composite returns** reflect the reinvestment of income and capital gains and are calculated and stated in USD, and periods over one year are annualized. Gross of fees performance does not include trading costs, management fees, or other expenses that would be incurred by a participant portfolio, but does reflect the expenses of any underlying fund and ETF investments. Net of fees performance reflects deduction of the maximum annual management fee of 2%. Management fees can range from 0.20% to 2.00% and are based on client and adviser agreement.

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