Investment strategy: WI Tactical Asset Allocation

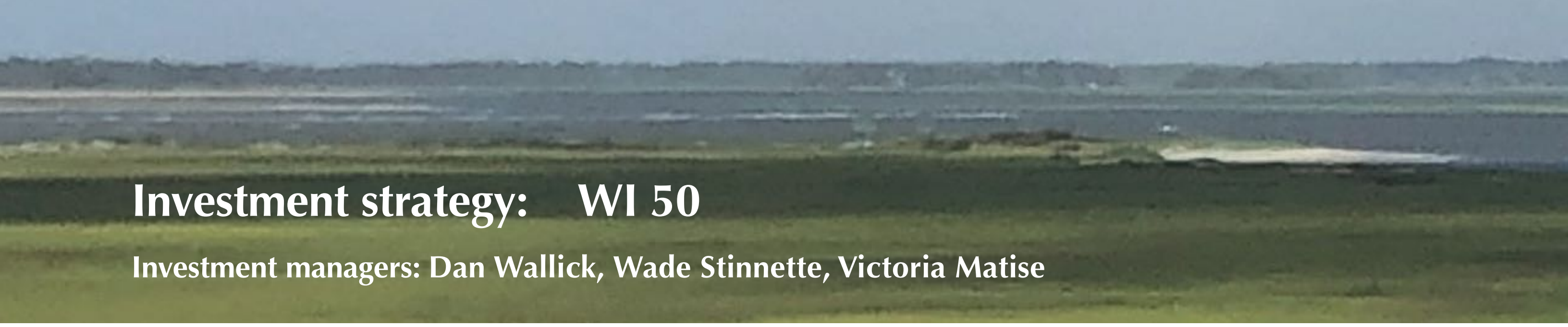
Investment managers: Dan Wallick, Wade Stinnette, Victoria Matise

Asset Class & Objective	The WI Tactical Asset Allocation overall portfolio style is best described as a dynamic holding consisting of securities representing high-level assets (stocks, bonds and commodities) which we believe are best suited for the current business cycle based on macro-economic data. Holdings may include managed futures funds, which can be leveraged, and long or short equities, fixed-income, currencies, or commodities. WITAA is rebalanced and reconstituted as needed. All equity holdings, if any, pass WI moral screens.[†Δ]
Strategy Custom Benchmark	62.5% Barclays iPath DJ UBS Commodities ETF (DJP) / 37.5% SPDR Barclays 1 – 3 month T-Bill ETF (BIL)
Single Security Benchmark	Société Générale Commodity Trading Advisor Index Simplify Managed Futures Strategy ETF (CTA)
Portfolio Characteristics	▪ Less than 25 holdings (each with diverse underlying holdings) ▪ Holds no companies with a negative Inspire Impact Score or Altum Faithful investing non-compliant score when added. May include exposure to: ▪ Stocks ▪ Bonds ▪ Commodities (agriculture, metals, energy) ▪ Currencies ▪ Managed futures, which can hold both long or short positions of any of the assets listed above
Investment Process	Wallick Investments' security selection process evaluates current macro-economic data listed on page 10 to determine actual exposure to each investment solution.
Sell Discipline	▪ A change in macro-economic data
Risk Management	▪ The standard deviation for this portfolio will customarily range between 5 to 15.

Investment strategy: WI Fidelis

Investment managers: Dan Wallick, Victoria Matise

Asset Class & Objective	WI Fidelis' overall portfolio style is is primarily a Small and Mid-Cap Blend portfolio with a concentration on capital appreciation. WI Fidelis will customarily have some large-cap exposure, and is designed for a range of market environments with high exposure to the style factors Quality, Value and Momentum which are what Wallick Investments considers the most important longterm security selection attributes. As of August 24, 2022, Inspire Fidelis Multi-factor ETF, with a mandate to replicate the Wallick Investments' Fidelis Multi-Cap Multi-Factor Index methodology, became the only holding for the WI Fidelis Composite, now called "WI Fidelis Model." Fidelis ETF is rebalanced and reconstituted quarterly. All WIF holdings pass WI ethical screens.[†, Δ]
Strategy Custom Benchmark (*Weighted traditional indices benchmark / Custom Core b'mark)	55% iShares Core S&P SC ETF (IJR) / 35% Invesco S&P 500® Eq'l Wt. ETF (RSP) / 10% iShares MSCI EAFE ETF (EFA)
Single Security Benchmark	iShares Russell 2500 ETF (SMMD)
Portfolio Characteristics	■ One ETF composed of 80-100 securities ■ Reduced exposure to low quality, expensive companies lacking momentum ■ Increased exposure to high-quality companies, selling at a discount with momentum ■ Diversified equity sector/industry exposure ■ Minimum of 40 stocks from the largest 20% meeting our screening criteria ■ Maximum of 35% International ADRs ■ Holds no companies with a negative Inspire Impact Score or Altum Faithful investing non-compliant score when added.
Investment Process	See page 13
Sell Discipline	■ Quarterly rebalancing and reconstitution based on WI Fidelis Index methodology
Risk Management	■ Strictly defined by WI Fidelis Index methodology



Investment strategy: WI 50

Investment managers: Dan Wallick, Wade Stinnette, Victoria Matise

Asset Class & Objective

WI 50's overall portfolio style is best defined as Small- and Mid-Cap Blend with a concentration on the same Quality, Value and Momentum factors as WI Fidelis. This portfolio is an aggressive holding consisting of approximately 50 stocks providing multi-dimensional diversification, including high exposure to the style factors Quality, Value and Momentum, all of which are what Wallick Investments considers the most important long term security selection attributes. The actual weightings of each factor will be tactically managed based on the prevailing market environment. WI 50 is rebalanced and reconstituted as needed. All holdings pass WI ethical screens.†Δ

Strategy Custom Benchmark

(*Weighted traditional indices benchmark / Custom Core b'mark)

55% iShares Core S&P SC ETF (IJR) / 35% Invesco S&P 500® Eq'l Wt. ETF (RSP) / 10% iShares MSCI EAFE ETF (EFA)

Single Security Benchmark

iShares Russell 2500 ETF (SMMD)

Portfolio Characteristics

- One model composed of approximately 50 securities
- Reduced exposure to low quality, expensive companies lacking momentum
- Increased exposure to high-quality companies, selling at a discount with momentum
- Diversified equity sector/industry exposure
- Maximum of 35% International ADRs
- Holds no companies with a negative Inspire Impact Score or Altum Faithful investing non-compliant score when added.

Investment Process

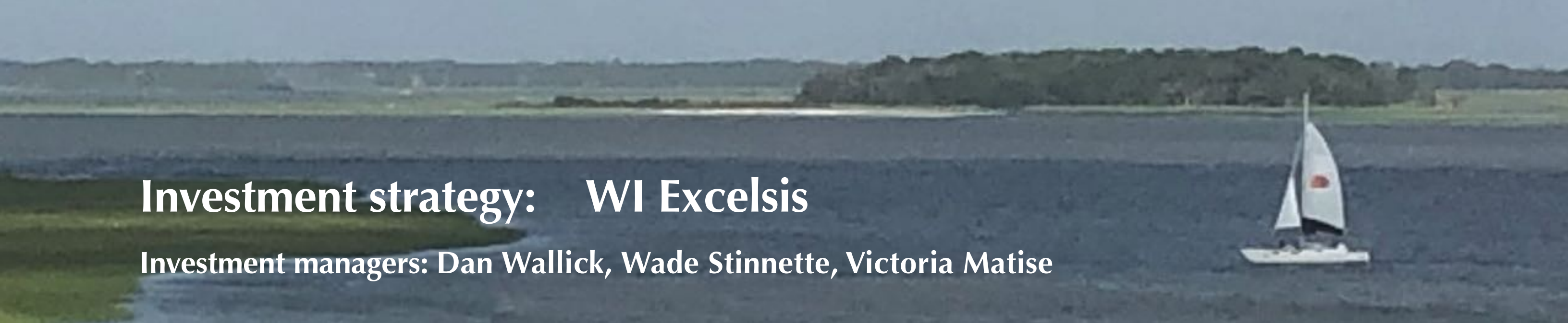
Wallick Investments' security-selection process screens a universe of over 9,100 stocks. WI will select securities with high Fidelis scores (see p. 13) within their respective sectors to create a dynamic multi-factor portfolio.

Sell Discipline

- Over valuation without strong earnings momentum
- Deteriorating earnings momentum without high valuations to price
- A negative change in a companies corporate or moral stewardship
- On-going monitoring of each investment to confirm continuing qualification
- Higher ranking choice

Risk Management

- Beta will range between 0.65 – 1.35, depending on macro-economic data and market conditions
- Sector allocations will be plus or minus 10% of the Russell 2500 Index
- Standard Deviation and Beta controls based on macro-economic data



Investment strategy: WI Excelsis

Investment managers: Dan Wallick, Wade Stinnette, Victoria Matise

Asset Class & Objective

WI Excelsis’ overall portfolio style is best defined as a global large-cap blend portfolio consisting of stocks with high exposure to the same factors as WI Fidelis Model. Unlike WI Fidelis, WI Excelsis will make tactical adjustments for portfolio exposure to: market volatility, international markets, equity style categories, sectors and industries, as well as equity factors. WI Excelsis will maintain a minimum of 75% large-cap equities as defined by Morningstar®.
WI Excelsis will be rebalanced and reconstituted as needed.
All WIE holdings pass WI moral screens.†∞

Strategy Custom Benchmark

50% iShares MSCI ACWI ETF (ACWI) / 50% iShares MSCI EAFE ETF (EFA)

Single Security Benchmark

iShares MSCI ACWI ETF (ACWI)

Portfolio Characteristics

- 50 – 75 equity positions
- Reduced exposure to low quality, expensive companies lacking momentum
- Increased exposure to high-quality companies, selling at a discount with momentum
- Diversified equity sector/industry exposure
- Minimum of 75% Large-Cap
- Medium turnover of 75% – 100% per year
- Holds no companies with a negative Inspire Impact Score or Altum Faithful investing non-compliant score for Human Life when added.

Investment Process

Wallick Investments’ security-selection process screens a universe of over 9,100 stocks. WI will allocate a minimum of 75% of the portfolio to large-cap stocks with increased exposure to high-quality companies, selling at a discount with momentum.

Sell Discipline

- Over valuation without strong earnings momentum
- Deteriorating earnings momentum without high valuations to price
- A negative change in a companies corporate or moral stewardship
- On-going monitoring of each investment to confirm continuing qualification
- Higher ranking choice

Risk Management

- Beta will range between 0.65 – 1.35, depending on macro-economic data and market conditions
- Sector allocations will be plus or minus 10% of iShares MSCI EAFE ETF (EFA)
- Standard Deviation and Beta controls based on macro-economic data

Investment strategy: WI Bonds

Investment managers: Dan Wallick, Wade Stinnette, Victoria Matise

Asset Class & Objective	The WI Bond's overall portfolio style is best defined as fixed income. Our Bond portfolio consists of primarily of government bonds (traditional, inflation-protected and international) and corporates (both US and international). The durations, average credit quality and actual allocations are managed based on interest rate expectations with market and economic indicators. WIB is rebalanced and reconstituted as needed.
Single Security Benchmark	iShares Core Aggregate US Bond Index
Portfolio Characteristics	■ 10 – 30 positions ■ Low turnover May contain: ■ Corporate and Government Bonds ■ US and International Bonds ■ High yield Bonds ■ Preferreds ■ Convertibles, Hybrids and other fixed income type securities
Investment Process	Wallick Investments' security-selection process evaluates current macro-economic data listed on page 10 to determine adjustment to portfolio credit quality and duration— i.e., exposure to interest rate risks.
Sell Discipline	■ Change in macro-economic data ■ Higher ranking choice
Risk Management	■ Volatility will be limited to 150% of the single security index ■ Duration will be limited to 150% of the single security index