

Investment strategy: WI Fidelis

Index manager: Dan Wallick

<p>Asset Class & Objective</p>	<p>WI Fidelis’ overall portfolio style is best defined as Small- and Mid-Cap Blend with a concentration on capital appreciation. WI Fidelis’ goal is to outperform its benchmark in all market environments. WI Fidelis portfolio is a core, “all-weather” strategic holding consisting of the Inspire Fidelis Multi-factor ETF (NYSE: FDLS) which holds 80-100 stocks, providing multi-dimensional diversification, including high exposure to the style factors Quality, Value and Momentum, all of which have shown a tendency to outperform the overall market in the long run. The actual weightings at ETF launch were 34% Quality, 33% Value and 33% Momentum. Holdings are rebalanced and reconstituted quarterly. For more information, visit WIFidelisIndex.com. Prior to ETF launch, the WI Fidelis strategy was managed through GIPS® compliant composite of SMAs.</p>
<p>Strategy Custom Benchmark (*Weighted traditional indices benchmark / Custom Core b’mark)</p>	<p>55% iShares Core S&P SC ETF (IJR) / 35% Invesco S&P 500® Eq'l Wt. ETF (RSP) / 10% iShares MSCI EAFE ETF (EFA)</p>
<p>Single Security Benchmark</p>	<p>iShares Russell 2500 ETF (SMMD)</p>
<p>Evenly-weighted Benchmark</p>	<p>Russell 1000 Equal Weight ETF / Invesco Russell 1000 Equal Weight ETF (EQAL)</p>
<p>Factor Benchmark</p>	<p>Fidelity Small-Mid Multifactor ETF (FSMD)</p>
<p>Portfolio Characteristics</p>	<ul style="list-style-type: none"> ■ One ETF composed of 80-100 securities ■ Diversified multi-factor exposure ■ Diversified equity style exposure ■ Diversified equity sector/industry exposure ■ Minimum of 40% of the largest stocks meeting our screening criteria ■ Maximum of 35% International ADRs ■ Holds no companies with a negative Inspire Impact Score
<p>Investment Process</p>	<p>See page 15 for Factor inputs</p>
<p>Sell Discipline</p>	<ul style="list-style-type: none"> ■ Quarterly rebalancing and reconstitution based on WI Fidelis Index methodology
<p>Risk Management</p>	<ul style="list-style-type: none"> ■ Strictly defined by WI Fidelis Index methodology

Investment strategy: WI Excelsis

Investment managers: Dan Wallick, Wade Stinnette

Asset Class & Objective	WI Excelsis' overall portfolio style is best defined as Large-Cap Blend. WI Excelsis consist of stocks with high exposure to the same factors as WI Fidelis, however, WI Excelsis will maintain a minimum of 60% Large-Cap equities as defined by Morningstar®. Excelsis will be rebalanced and reconstituted as needed.
Strategy Custom Benchmark	75% iShares Russell 1000 ETF (IWB) / 15% iShares Core S&P SC ETF (IJR) / 10% iShares MSCI EAFE ETF (EFA)
Single Security Benchmark	iShares Russell 1000 ETF (IWB)
Evenly-weighted Benchmark	Russell 1000 Equal Weight ETF / Invesco Russell 1000 Equal Weight ETF (EQAL)
Factor Benchmark	Russell 1000 Comprehensive Factor Index / Xtrackers Russell US Multifactor ETF (DEUS)
Portfolio Characteristics	<ul style="list-style-type: none"> ■ 50 – 75 equity positions ■ Diversified multi-factor exposure ■ Diversified equity style exposure ■ Diversified equity sector/industry exposure ■ Minimum of 60% Large-Cap ■ Maximum of 50% International exposure through ADRs and/or Inspire International ETF (WWJD) ■ Medium turnover of 75% – 100% per year ■ Complies with WI faith-based and biblically responsible investment guidelines
Investment Process	Wallick Investments' security-selection process screens a universe of over 9,100 stocks. WI will allocate a minimum of 60% of the portfolio to Large-Cap stocks with the high Fidelis scores within their respective sectors. 25% will be allocated to Inspire Fidelis Multi-Cap ETF and up to 20% may be allocated to Inspire's International ETF (WWJD).
Sell Discipline	<ul style="list-style-type: none"> ■ 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	<ul style="list-style-type: none"> ■ 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 1000 Index ■ Standard Deviation and Beta controls based on macro-economic data

Investment strategy: WI 50

Investment managers: Dan Wallick, Wade Stinnette

Asset Class & Objective	<p>WI 50's overall portfolio style is best defined as Small- and Mid-Cap Blend with a concentration on capital appreciation. WI 50's goal is to outperform its benchmark in all market environments. 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 have shown a tendency to outperform the overall market in the long run. The actual weightings of each factor will be tactically managed based on the prevailing market environment. WI 50 will be rebalanced and reconstituted as needed.</p>
Strategy Custom Benchmark <small>(*Weighted traditional indices benchmark / Custom Core b'/mark)</small>	<p>55% iShares Core S&P SC ETF (IJR) / 35% Invesco S&P 500® Eq'l Wt. ETF (RSP) / 10% iShares MSCI EAFE ETF (EFA)</p>
Single Security Benchmark	<p>iShares Russell 2500 ETF (SMMD)</p>
Evenly-weighted Benchmark	<p>Russell 1000 Equal Weight ETF / Invesco Russell 1000 Equal Weight ETF (EQAL)</p>
Factor Benchmark	<p>Fidelity Small-Mid Multifactor ETF (FSMD)</p>
Portfolio Characteristics	<ul style="list-style-type: none"> ■ Approximately 50 securities ■ Diversified multi-factor exposure ■ Diversified equity style exposure ■ Diversified equity sector/industry exposure ■ Maximum of 35% International ADRs ■ Holds no companies with a negative Inspire Impact Score
Investment Process	<p>Wallick Investments' security-selection process screens a universe of over 9,100 stocks. WI will select securities with high Fidelis scores (see p. 15) within their respective sectors to create a dynamic multi-factor portfolio.</p>
Sell Discipline	<ul style="list-style-type: none"> ■ 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	<ul style="list-style-type: none"> ■ 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 1000 Index ■ Standard Deviation and Beta controls based on macro-economic data

Investment strategy: WI Tactical Asset Allocation

Investment managers: Dan Wallick, Wade Stinnette



Asset Class & Objective	The WI Tactical Asset Allocation overall portfolio style is best defined as multi-asset tactical. The Asset Allocation model's goal is to outperform its benchmark in all market environments. This portfolio seeks long term capital appreciation with a material portion of the portfolio being systematically invested in futures contracts in an attempt to create an absolute return profile, that also has a low correlation to equities, and can provide support in risk-off events. WITAA may include Inspire Fidelis ETF (FDLS) and/or Inspire's International Fund (WWJD) as part of its equity allocation.
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	SG CTA Index (commodity trading advisors/managed futures strategies [CTA])
Portfolio Characteristics	<ul style="list-style-type: none">■ Less than 25 holdings (each with diverse underlying holdings)■ Complies with WI faith-based and biblically responsible investment guidelines May include exposure to: <ul style="list-style-type: none">■ 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 12 to determine actual exposure to each investment solution.
Sell Discipline	<ul style="list-style-type: none">■ A change in macro-economic data
Risk Management	<ul style="list-style-type: none">■ The standard deviation for this portfolio will customarily range between 5 to 15.

Investment strategy: WI Bonds

Investment managers: Dan Wallick, Wade Stinnette

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.
Single Security Benchmark	iShares Core Aggregate US Bond Index
Portfolio Characteristics	<ul style="list-style-type: none"> ■ 10 – 30 positions ■ Low turnover <p>May contain:</p> <ul style="list-style-type: none"> ■ 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 12 to determine adjustment to portfolio credit quality and duration— i.e., exposure to interest rate risks.
Sell Discipline	<ul style="list-style-type: none"> ■ Change in macro-economic data ■ A negative change in a companies corporate or moral stewardship ■ Higher ranking choice
Risk Management	<ul style="list-style-type: none"> ■ Volatility will be limited to 150% of the single security index ■ Duration will be limited to 150% of the single security index

Investment management fees

Individual fees are based on a client's risk tolerance and assets they have placed under management at Wallick Investments. The Wallick Investments' maximum fee schedule is as follows:

Assets managed	Aggressive	Moderately Aggressive	Moderate/Balanced	Conservative	Defensive
< \$250,000	1.25%	1.25%	1.25%	1.25%	1.25%
\$250,000 – 499,999	1.20%	1.20%	1.15%	1.10%	1.05%
\$500,000 – 999,999	1.00%	0.95%	0.90%	0.85%	0.80%
> \$1,000,000	0.80%	0.75%	0.70%	0.65%	0.60%