Biblical Faith Values

CFD4 Focused Portfolios with Low Minimums

Q2'2026 Fact Sheet

Portfolio Objective: Conservative

As of June 30, 2026

Strategy Description

The Biblical Faith Values - Vision CFD4 Investment Strategy is designed to give the client a lesser diversified portfolio among major asset classes and markets while maintaining a Biblically-Responsible Investment (BRI) philosophy. This is accomplished through the use of actively and passively managed mutual funds and likely Exchange Traded Funds (ETFs) that initially pass Creative's proprietary Biblically-Responsible values screener. If passed, 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 funds selected are expected to perform near the top of their category in terms of the analytical metrics. The firm continues to monitor all the investments and available choices to provide the highest quality portfolio based on portfolio investment needs and goals while using the mutual funds and ETFs that align with BRI values.

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

Strategy Facts

Strategy Inception	2020
Minimum Initial Investment	$7,000
Strategy Benchmark	Conservative Benchmark
Number of Holdings	7
Dividend Yield %	4.1%
Net Expense Ratio %	0.53%
Stock Allocation	19%
Bond Allocation	75%
Weighted Avg. Market Cap ($M)	$62,621
Effective Duration	4.41
Yield to Maturity	5.12%
Effective Maturity	10.90
Turnover Ratio %	39%
Price / Earnings Ratio	36.1x
Price / Book Ratio	11.1x

Risk Metrics: 3 Year

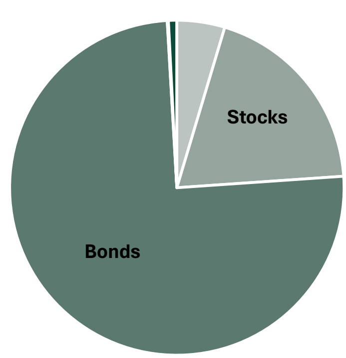
Beta	0.66
Downside (Quarterly)	0.56
Upside (Quarterly)	0.74
Upside/Downside Ratio	1.00
Historical Sharpe Ratio	0.21
Annualized Standard Deviation	4.80%
Batting Avgerage	0.44
Historical Sortino Ratio	0.36
Information Ratio	(0.48)

**Annualized Std Deviation - monthly returns*

Top Holdings

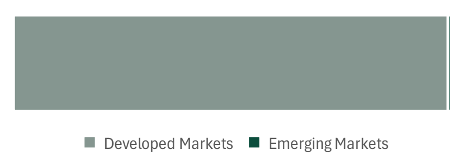
Symbol	Name	% Weight
ETIRX	Eventide Core Bond Fund I	27.1%
JMTNX	Janus Henderson Multi-Sector Income Fund N	23.2%
ETIBX	Eventide Limited-Term Bond Fund I	15.1%
IBD	Inspire Corporate Bond ETF	13.1%
ELCV	Eventide High Dividend ETF	12.7%
TPLIX	Timothy Plan Large/Mid-Cap Growth Fund I	6.8%
Cash	Cash	2.0%

Asset Allocation

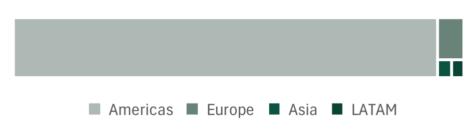


Cash	**4.6%**	**Convertible**	**0.1%**
Stocks	**19.3%**	**Preferred**	**0.8%**
Bonds	**75.2%**	**Other**	**0.0%**

Region Exposure



Developed Markets	**99%**
Emerging Markets	**1%**



Americas	**91%**	**Asia**	**1%**
Europe	**4%**	**LATAM**	**1%**

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

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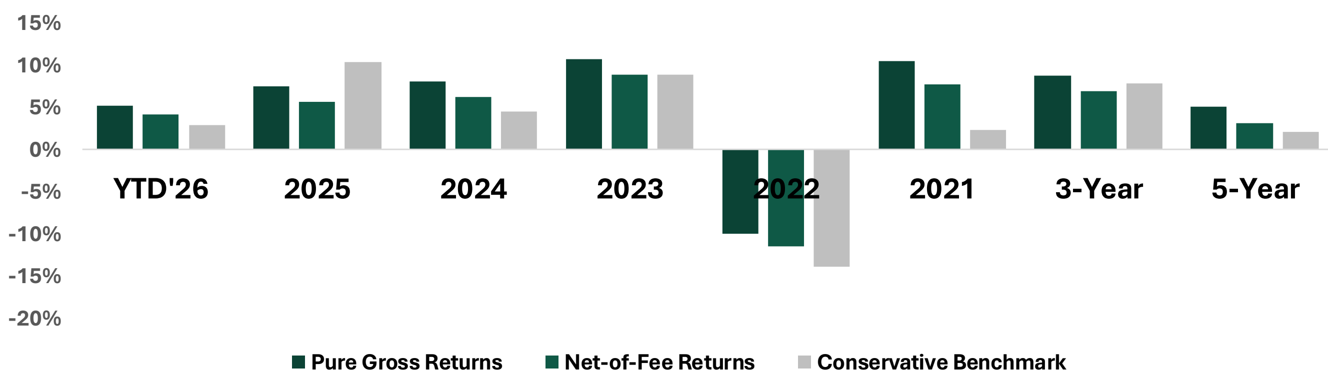
Total Returns (%)

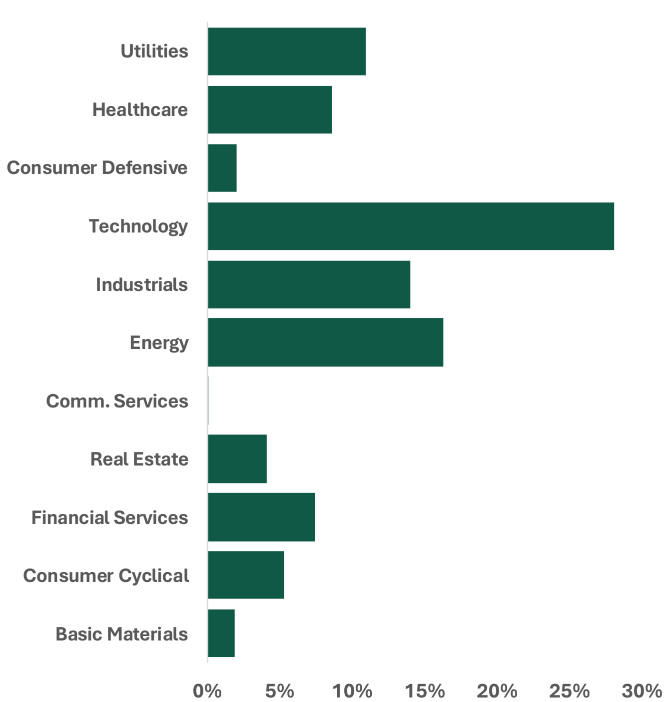
	YTD'26	2025	2024	2023	2022	2021	3 Year Annualized	5 Year Annualized	10 Year Annualized	Since Inception
Pure Gross Returns	5.17%	7.46%	8.05%	10.75%	-9.94%	10.43%	8.74%	5.04%	-	-
Net-of-Fee Returns	4.12%	5.60%	6.21%	8.90%	-11.50%	7.67%	6.90%	3.07%	-	3.17%
Conservative Benchmark	2.83%	10.33%	4.45%	8.86%	-13.86%	2.36%	7.85%	2.04%	-	-



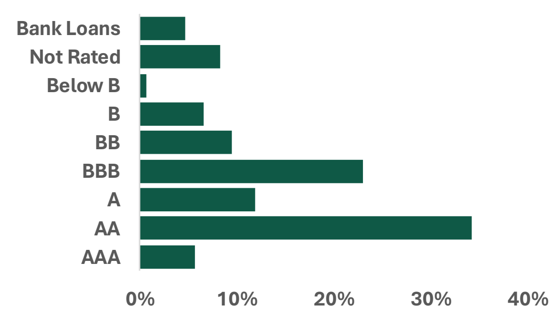
*All returns are calculated in US Dollars

**Blended Conservative Benchmark made up of 80% Bloomberg US Aggregate Bond Index (BBUSATR), 20% MSCI ACWI Total Return (MSACWITR)

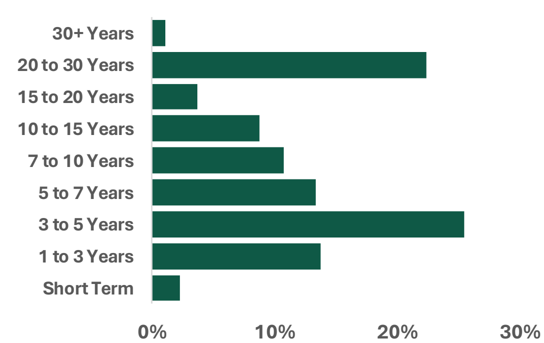
Stock Sector Exposure



Bond Credit Quality Exposure



Bond Maturity 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 **80% Bloomberg U.S. Aggregate Bond Index / 20% 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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