Biblical Faith Values
# HARVEST GROWING DIVIDEND

## Q2'2026 Fact Sheet

**Portfolio Objective: Moderately Conservative**

As of June 30, 2026

## Strategy Description

The Biblically Responsible Investing (BRI) Harvest Growing Dividend Investment Strategy offers five portfolio objectives designed to provide diversified exposure to high-quality, income-producing investments while grounded in Biblical principles. This is accomplished through a focused allocation of 3–5 fixed income Exchange Traded Funds (ETFs) and 20–30 individual dividend-paying stocks with a consistent history of payments spanning over two decades. All investments must pass an internal Biblical values screening or widely recognized BRI filter. Final selections emphasize income generation, risk-adjusted returns, and diversification benefits to help achieve stability and long-term growth within the portfolio.  Each investment is evaluated through detailed analysis of risk characteristics, performance metrics, and management quality. Individual equities must demonstrate at least two decades of consistent dividend payments and strong financial stability. Fixed income ETFs undergo rigorous due diligence to ensure quality and income consistency. The strategy emphasizes portfolio yield, sustainable dividend and interest income, diversification through low correlations, and disciplined oversight to maintain alignment with client objectives and Biblical principles.

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

### Strategy Facts

| | |
|---|---|
| Strategy Inception | 2025 |
| Minimum Initial Investment | $50,000 |
| Strategy Benchmark | Income Mod Conservative |
| Number of Holdings | 31 |
| Dividend Yield % | 3.6% |
| Net Expense Ratio % | 0.30% |
| Stock Allocation | 40% |
| Bond Allocation | 56% |
| Weighted Avg. Market Cap ($M) | $162,522 |
| Effective Duration | 5.96 |
| Yield to Maturity | 5.09% |
| Effective Maturity | 7.31 |
| Turnover Ratio % | 32% |
| Price / Earnings Ratio | 23.4x |
| Price / Book Ratio | 25.2x |

### Risk Metrics: 3 Year

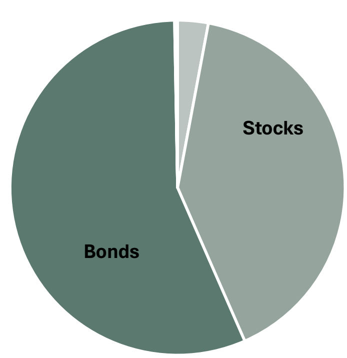
| | |
|---|---|
| Beta | 0.77 |
| Downside (Quarterly) | 0.96 |
| Upside (Quarterly) | 0.67 |
| Upside/Downside Ratio | 0.82 |
| Historical Sharpe Ratio | 0.01 |
| Annualized Standard Deviation | 6.42% |
| Batting Avgerage | 0.50 |
| Historical Sortino Ratio | 0.01 |
| Information Ratio | (1.01) |

**Annualized Std Deviation - monthly returns*

### Top Holdings

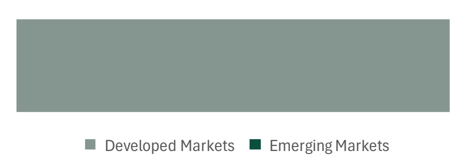
| Symbol | Name | % Weight |
|---|---|---|
| IBD | Inspire Corporate Bond ETF | 18.2% |
| MIIIX | Praxis Impact Bond Fund I | 17.2% |
| KCLIX | Knights of Columbus Limited Duration Fund I | 14.4% |
| TPHIX | Timothy Plan High Yield Bond Fund I | 7.6% |
| Cash | Cash | 2.0% |
| ABT | Abbott Laboratories | 1.6% |
| APD | Air Products & Chemicals, Inc. | 1.6% |
| AWK | American Water Works Co., Inc. | 1.6% |
| CBSH | Commerce Bancshares, Inc. (Missouri) | 1.6% |
| CINF | Cincinnati Financial Corp. | 1.6% |
| CL | Colgate-Palmolive Co. | 1.6% |
| CVX | Chevron Corp. | 1.6% |

### Asset Allocation

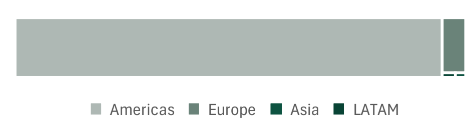



| | | | |
|---|---|---|---|
| Cash | 3.0% | Convertible | 0.0% |
| Stocks | 40.5% | Preferred | 0.3% |
| Bonds | 56.3% | Other | 0.0% |

### Region Exposure




| | |
|---|---|
| Developed Markets | 100% |
| Emerging Markets | 0% |




| | | | |
|---|---|---|---|
| Americas | 92% | Asia | 0% |
| Europe | 5% | LATAM | 0% |

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

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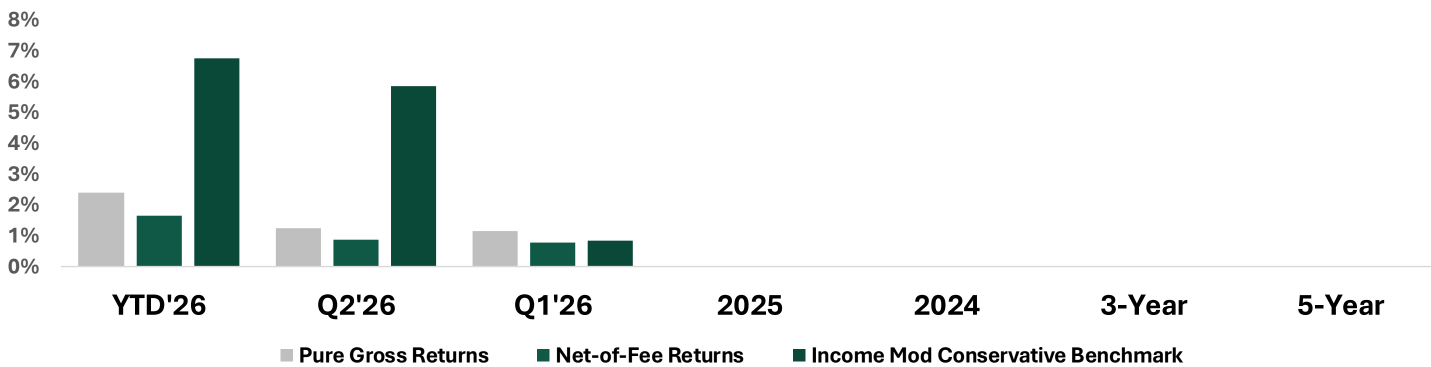
As of June 30, 2026

## Annual Total Returns (%)

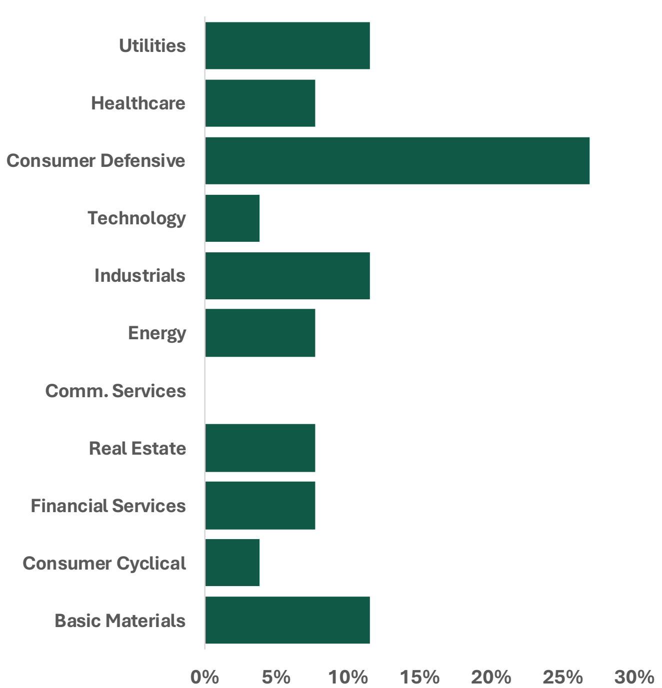
| | YTD'26 | Q2'26 | Q1'26 | 2025 | 2024 | 3 Year Annualized | 5 Year Annualized | 10 Year Annualized | Since Inception |
|---|---|---|---|---|---|---|---|---|---|
| Pure Gross Returns | 2.39% | 1.24% | 1.14% | - | - | - | - | - | - |
| Net-of-Fee Returns | 1.64% | 0.87% | 0.76% | - | - | - | - | - | - |
| Income Mod Conservative | 6.73% | 5.84% | 0.84% | - | - | - | - | - | - |



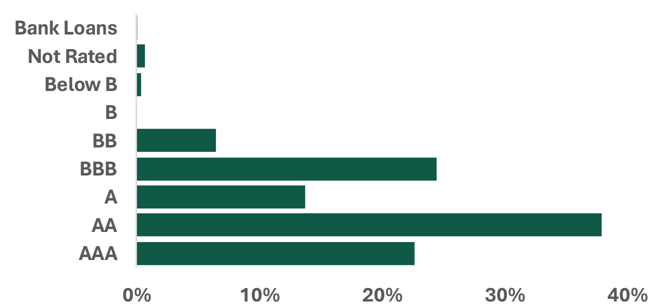

*All returns are calculated in US Dollars

**Blended Moderate Benchmark made up of 60% Bloomberg US Aggregate Bond Index (BBUSATR), 40% Russell 1000 Value Total Return (RLVTR)

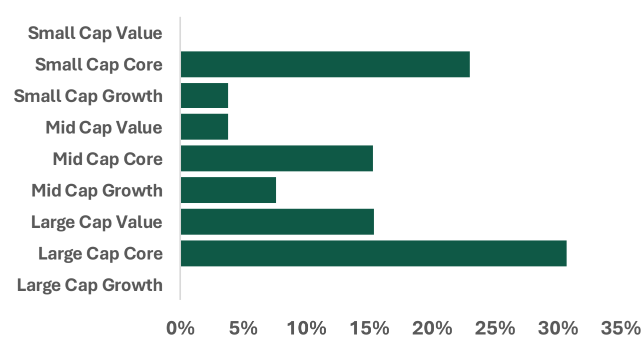
## Stock Sector Exposure




## 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

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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. 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The **Blended Benchmark** is a weighted custom composite consisting 60**% Bloomberg U.S. Aggregate Bond Index / 40% Russell 1000 Value Index.** The **Russell 1000 Value Index** measures the performance of the large cap value segment of the US equity universe**.** 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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