



Q3 2024 | FACTSHEET

# Inspire FuturePath Portfolios

## About Inspire FuturePath Portfolios

At Inspire Investing, we champion the principles of Biblically Responsible Investing (BRI). Our strategies are designed to align with biblical values, empowering investors to make a positive impact on the world while maximizing return potential.

Central to our approach is the revolutionary Inspire Impact Score methodology. This objective, rules-based system evaluates companies based on their adherence to biblical values and their overall positive impact on customers, communities, employees, and the world. Companies receive scores ranging from -100 to +100, with +100 representing the highest possible alignment with our criteria.

Only companies with neutral or better Inspire Impact Scores are included in our portfolios.

### **Inspire FuturePath 2025** *Conservative*

This strategy seeks risk-adjusted growth for a target retirement date of 2025. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

### **Inspire FuturePath 2030** *Moderate*

This strategy seeks risk-adjusted growth for a target retirement date of 2030. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

### **Inspire FuturePath 2035** *Moderate*

This strategy seeks risk-adjusted growth for a target retirement date of 2035. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

### **Inspire FuturePath 2040** *Moderate*

This strategy seeks risk-adjusted growth for a target retirement date of 2040. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

### **Inspire FuturePath 2045** *Aggressive*

This strategy seeks risk-adjusted growth for a target retirement date of 2045. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

### **Inspire FuturePath 2050** *Aggressive*

This strategy seeks risk-adjusted growth for a target retirement date of 2050. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

### **Inspire FuturePath 2055** *Aggressive*

This strategy seeks risk-adjusted growth for a target retirement date of 2055. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

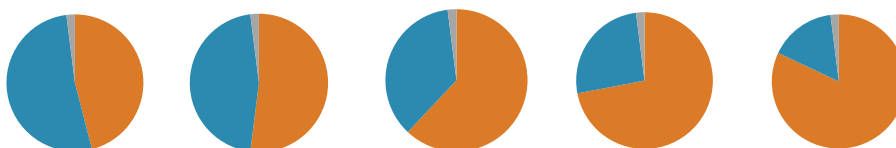
### **Inspire FuturePath 2060** *Aggressive*

This strategy seeks risk-adjusted growth for a target retirement date of 2060. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

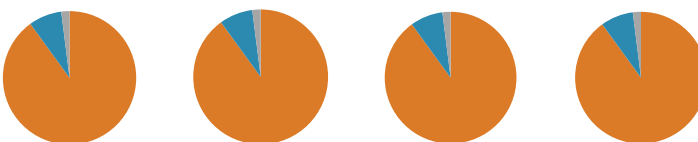
### **Inspire FuturePath 2065** *Aggressive*

This strategy seeks risk-adjusted growth for a target retirement date of 2065. This strategy adjusts diversification across US Large Cap, US Mid Cap, US Small Cap, International Developed, Emerging Markets, and US investment grade corporate bonds as it approaches the target retirement date.

## Portfolio Allocations



Ticker	Asset Class	Inspire FuturePath 2025	Inspire FuturePath 2030	Inspire FuturePath 2035	Inspire FuturePath 2040	Inspire FuturePath 2045
	<b>Equity</b>	<b>46.00</b>	<b>52.00</b>	<b>62.00</b>	<b>72.00</b>	<b>82.00</b>
BIBL	Inspire 100 ETF	17.20	19.20	21.20	23.20	25.20
BLES	Inspire Global Hope ETF	10.00	13.00	16.00	19.00	22.00
ISMD	Inspire Small/Mid Cap ETF	14.00	16.00	21.00	26.00	31.00
WWJD	Inspire International ETF	4.80	3.80	3.80	3.80	3.80
	<b>Fixed Income/Cash</b>	<b>54.00</b>	<b>48.00</b>	<b>38.00</b>	<b>28.00</b>	<b>18.00</b>
IBD	Inspire Corporate Bond ETF	52.00	46.00	36.00	26.00	16.00
	Cash	2.00	2.00	2.00	2.00	2.00



Ticker	Asset Class	Inspire FuturePath 2050	Inspire FuturePath 2055	Inspire FuturePath 2060	Inspire FuturePath 2065
	<b>Equity</b>	<b>90.00</b>	<b>90.00</b>	<b>90.00</b>	<b>90.00</b>
BIBL	Inspire 100 ETF	28.00	28.00	28.00	28.00
BLES	Inspire Global Hope ETF	22.00	22.00	22.00	22.00
ISMD	Inspire Small/Mid Cap ETF	35.00	35.00	35.00	35.00
WWJD	Inspire International ETF	5.00	5.00	5.00	5.00
	<b>Fixed Income/Cash</b>	<b>10.00</b>	<b>10.00</b>	<b>10.00</b>	<b>10.00</b>
IBD	Inspire Corporate Bond ETF	8.00	8.00	8.00	8.00
	Cash	2.00	2.00	2.00	2.00

Source: Inspire Investing as of September 30, 2024. The allocations in the charts above reflect portfolio weights for equity, fixed income, and cash asset classes across the spectrum of risk-based model portfolios and active portfolios. Allocations are as of the date indicated, are subject to change, and should not be relied upon as current thereafter. Equity asset classes include, but are not limited to, domestic equity and international equity. Fixed income asset classes include investment grade corporate bonds.

**Important Disclosure:** The model portfolios primarily utilize ETFs that make payments to Inspire Investing, LLC or its affiliates (collectively "Inspire") for advisory or other services, which presents a conflict of interest for Inspire.

## Benchmark Comparison

	Inspire FuturePath 2025	Inspire FuturePath 2030	Inspire FuturePath 2035	Inspire FuturePath 2040	Inspire FuturePath 2045	Inspire FuturePath 2050	Inspire FuturePath 2055	Inspire FuturePath 2060	Inspire FuturePath 2065
<b>Benchmark</b>	S&P Target Date 2025 Index TR	S&P Target Date 2030 Index TR	S&P Target Date 2035 Index TR	S&P Target Date 2040 Index TR	S&P Target Date 2045 Index TR	S&P Target Date 2050 Index TR	S&P Target Date 2055 Index TR	S&P Target Date 2060 Index TR	S&P Target Date 2065 Index TR

The S&P Target Date Indexes are designed to track the performance of multi-asset portfolios aligned with target retirement dates ranging from 2025 to 2065 respectively. These indexes allocate to equities and fixed income at varying levels, according to a pre-determined schedule related to the respective target retirement date. The performance of the S&P Target Date Indexes includes the reinvestment of dividends and interest income after the deduction of withholding taxes but does not reflect fees, trading costs, or other expenses.

## Hypothetical Model Portfolio Performance

	1 Month (%)	3 Months (%)	YTD (%)	1 Year (%)	3 Year (%)	Since Inception (%)**
Inspire FuturePath 2025 (Gross)	1.07	6.30	8.89	15.85	-	15.85
Inspire FuturePath 2025 (Net of Max 3% Fee)*	0.81	5.51	6.47	12.43	-	12.43
Inspire FuturePath 2025 Benchmark	1.66	5.59	10.65	19.81	-	19.81
Inspire FuturePath 2030 (Gross)	1.09	6.53	9.38	19.75	4.58	4.58
Inspire FuturePath 2030 (Net of Max 3% Fee)*	0.84	5.73	6.95	16.22	1.49	1.49
Inspire FuturePath 2030 Benchmark	1.76	5.97	12.07	22.17	4.95	4.95
Inspire FuturePath 2035 (Gross)	1.15	6.55	9.63	20.88	-	4.66
Inspire FuturePath 2035 (Net of Max 3% Fee)*	0.90	5.76	7.19	17.31	-	1.57
Inspire FuturePath 2035 Benchmark	1.86	6.25	13.57	24.56	-	7.05
Inspire FuturePath 2040 (Gross)	1.21	4.34	7.70	19.61	-	12.96
Inspire FuturePath 2040 (Net of Max 3% Fee)*	0.96	3.56	5.31	16.08	-	9.63
Inspire FuturePath 2040 Benchmark	1.94	6.49	14.91	26.62	-	19.40
Inspire FuturePath 2045 (Gross)	1.26	7.92	11.53	23.81	5.30	5.30
Inspire FuturePath 2045 (Net of Max 3% Fee)*	1.01	7.12	9.05	20.16	2.19	2.19
Inspire FuturePath 2045 Benchmark	2.03	6.69	15.76	27.95	7.17	7.17
Inspire FuturePath 2050 (Gross)	1.32	8.04	11.97	24.53	-	14.10
Inspire FuturePath 2050 (Net of Max 3% Fee)*	1.06	7.23	9.48	20.85	-	10.73
Inspire FuturePath 2050 Benchmark	2.05	6.75	16.25	28.68	-	17.46
Inspire FuturePath 2055 (Gross)	1.32	-	-	-	-	2.27
Inspire FuturePath 2055 (Net of Max 3% Fee)*	1.07	-	-	-	-	1.76
Inspire FuturePath 2055 Benchmark	2.08	-	-	-	-	4.29
Inspire FuturePath 2060 (Gross)	1.32	8.25	12.17	24.61	4.27	4.27
Inspire FuturePath 2060 (Net of Max 3% Fee)*	1.07	7.45	9.68	20.94	1.19	1.19
Inspire FuturePath 2060 Benchmark	2.11	6.87	16.42	28.90	7.53	7.53
Inspire FuturePath 2065 (Gross)	1.31	8.25	12.22	25.88	-	13.86
Inspire FuturePath 2065 (Net of Max 3% Fee)*	1.06	7.44	9.72	22.17	-	10.50
Inspire FuturePath 2065 Benchmark	2.11	6.85	16.69	29.29	-	17.54

Source: Inspire Investing as of September 30, 2024

**\*Please note, actual fees associated with this strategy may be lower.**

\*\*Inception dates: October 1, 2021 for Inspire FuturePath 2030, Inspire FuturePath 2045, and Inspire FuturePath 2060. April 1, 2022 for Inspire FuturePath 2035. July 1, 2022 for Inspire FuturePath 2050. September 1, 2022 for Inspire FuturePath 2065. November 1, 2022 for Inspire FuturePath 2040. October 1, 2023 for Inspire FuturePath 2025. August 1, 2024 for Inspire FuturePath 2055.

**Performance returns for periods of less than one year are not annualized. All periods longer than one year are annualized.**

**Important Performance Reporting Information: Past net performance is no guarantee of future results.** Investors cannot invest directly in an index and unmanaged index returns do not reflect any fees, expenses or sales charges. Cumulative performance is the total holding period rate of return of an investment from the start date to the current report date. Annualized performance is the return an investment provides over a period of time, expressed as a time-weighted annual percentage for periods shorter and longer than 1 year. The U.S. Dollar is the currency used to express performance. Inspire claims compliance with the Global Investment Performance Standards (GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.). To receive a GIPS report and/or our firm's list of composite descriptions please email your request to inspire@inspireinvesting.com. Composite and benchmark/index performance results reflect realized and unrealized appreciation and the reinvestment of dividends, interest, and/or capital gains. Taxes have not been deducted. Gross composite returns do not reflect actual performance because they do not reflect the deduction of any fees or expenses. Such fees that a client may incur in the management of their investment advisory account may reduce the client's return. The "net of fees" performance figures reflects the deduction of an investment advisory fee but do not reflect the deduction of custodial fees, platform fees or brokerage commissions. Net composite returns reflect the deduction of an annual fee of 3% typically deducted monthly or quarterly. Due to the compounding effect of these fees, annual net composite returns may be lower than stated gross returns less stated annual fee. Index returns do not reflect transaction costs, or the deduction of fees and it is not possible to invest directly in an index. You should consult with your advisor to learn more about the fees that will be applied to a particular account or type of account. The performance of accounts managed by a third party advisor and other third parties; the advisor's decision to exercise its discretion to implement a given strategy in a way that differs from the information provided by Inspire; the timing of the advisor's implementation of strategy updates; investor imposed investment restrictions; and the timing and nature of investor initiated cash flow activity in the account may cause actual performance to differ substantially from reported performance. There is no guarantee that any of the investment strategies will be successful, and investors should be aware that returns reflect capital gains and losses, income, and the reinvestment of dividends.

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Inspireetf.com

#### Glossary

**Sharpe Ratio** A measure for calculating risk-adjusted returns that has become the industry standard for such calculations. It was developed by Nobel laureate William F. Sharpe. The Sharpe ratio is the average return earned in excess of the risk-free rate per unit of volatility or total risk. The higher the Sharpe ratio the better.

**Standard Deviation** A statistical measure of volatility that quantifies the historical dispersion of a security, fund or index around an average. Investors use standard deviation to measure expected risk or volatility, and a higher standard deviation means the security has tended to show higher volatility or price swings in the past. As an example, for a normally distributed return series, about two-thirds of the time returns will be within 1 standard deviation of the average return.

**Jensen Alpha** A risk-adjusted performance measure that measures an investment's returns relative to its benchmark's returns. This figure is calculated using the capital asset pricing model (CAPM).

**Beta** A measure of an investment's volatility relative to its benchmark. An investment is considered more volatile than the benchmark if it has a beta greater than 1.0 and less volatile if it has a beta less than 1.0. A beta of 1.0 would represent parity with the benchmark in terms of volatility.

#### Important Risk Information

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**Index performance is not intended to represent that of any particular**

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**ETFs** trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs' net asset value. Brokerage commissions and ETF expenses will reduce returns.

**Asset allocation** is a method of diversification which positions assets among major investment categories. While asset allocation may help reduce the investment risk, it does not ensure a profit or guarantee against a loss.

**Diversification** does not ensure a profit or guarantee against loss.

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