Inspire Tactical Risk Management Strategy

PLATFORM

ETF (35bps)

STRATEGY TYPE

Active ETF Model

OBJECTIVE

Risk-Mitigated Capital Appreciation and Capital Preservation

RISK PROFILE

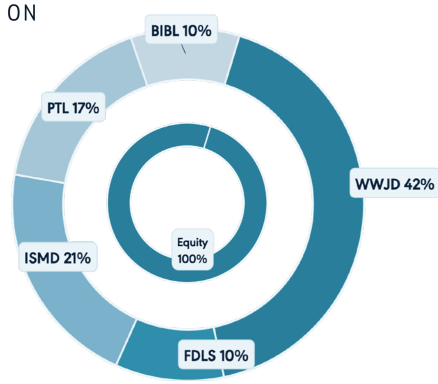
Conservative

ALLOCATION

100% Equity when Risk-On; 50% Equity / 50% Fixed Income when Neutral; 100% Fixed Income when Risk-Off

THE INSPIRE TACTICAL RISK MANAGEMENT STRATEGY is an actively managed, risk-mitigation strategy designed to dynamically adjust market exposure based on technical indicators. The strategy shifts among three distinct positioning states – risk-on, risk-off, and neutral – to manage downside risk while participating in long-term market growth. In a risk-on environment, the portfolio maintains broad exposure to a globally diversified equity universe, including U.S. large-, mid-, and small-cap stocks, as well as developed and emerging international markets. These allocations are informed by long-term capital market assumptions established by Inspire's Investment Committee. During risk-off periods, the strategy seeks capital preservation by allocating entirely to large-cap U.S. investment-grade corporate bonds. In a neutral environment, the portfolio adopts a balanced approach, allocating 50% to the risk-on allocation and 50% to the risk-off allocation. The portfolio is systematically rebalanced at the beginning of each calendar quarter to maintain alignment with its strategic targets. In addition, allocations may be adjusted intra-quarter when technical indicators signal a change in the portfolio's risk posture.

RISK ON



RISK OFF