Inspire Select Fixed Income Model

PLATFORM

Select (55bps)

STRATEGY TYPE

Fixed Income ETF Model

OBJECTIVE

Capital Appreciation

RISK PROFILE

Conservative

ALLOCATION

100% Fixed Income; providing diversified exposure to U.S. investment-grade corporate bonds, U.S. Treasuries, and mortgage-backed securities

The Inspire Select Fixed Income Model consists of a diversified portfolio of four bond ETFs designed to provide diversified fixed income exposure. The model is intended to complement a broader investment portfolio by providing fixed income exposure that may help reduce overall portfolio volatility during periods of equity market weakness and provide capital preservation. It allocates across investment-grade U.S. corporate bonds, U.S. Treasury securities, and mortgage-backed securities. The model is managed using a systematic, rules-based methodology and is rebalanced at the beginning of each calendar quarter to maintain alignment with its target allocation.

Advisory services are offered through Inspire Investing, LLC, a Registered Investment Adviser with the SEC. All expressions of opinion are subject to change without notice and are provided for informational purposes only. Nothing in this article should be construed as an offer, solicitation, recommendation, or endorsement of any particular security, strategy, or investment product. Investing involves risk, including the potential loss of principal. Please consult your financial advisor before making any investment decision. Inspire Investing integrates biblical principles into its investment philosophy through a Biblically Responsible Investing (BRI) approach. This values-based methodology reflects Inspire's interpretation of Scripture and may not align with the views or beliefs of all investors.

There is no assurance that the model will reduce portfolio volatility or preserve capital. Bond ETFs can lose value, including when interest rates rise or credit conditions deteriorate.

Certain statements may include forward-looking information based on current beliefs, expectations, and assumptions. These statements are not guarantees of future performance and involve known and unknown risks, uncertainties, and other factors that may cause actual results to differ materially. Inspire undertakes no obligation to update or revise any forward-looking statements.

These strategies are model allocations and may not reflect actual client portfolios. Allocations are subject to change and may vary.