Our Foundation

Timothy Plan exists to promote biblically responsible investing. Our foundational principle of investing is that God owns everything. This is why our funds take a pro-life, pro-family approach to investing—not only to benefit the investor but the broader culture. We are firmly committed to running a mutual fund company with the integrity, excellence, and wisdom that brings honor and glory to our Lord Jesus.
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LIBERTY

RIGHTS: We are endowed by our Creator with certain unalienable rights—life, liberty, and the pursuit of happiness. These rights are removed from many people across the world. This screen identifies companies that are involved in human oppression, human trafficking, slave labor, terrorism, and Christian persecution.

FAMILY

ENTERTAINMENT: Families are the foundation of our culture, and the values we instill need to be preserved. This screen identifies companies engaged in anti-family entertainment through the promotion of violence, language, sex and drugs through advertisements, media, games, stores, establishments, publications, and the Internet.

LIFE

ABORTION: Life is a precious gift from God—even from the moment of conception. This screen seeks to protect the life of the unborn by screening out companies involved in the abortion industry, including fetal tissue research and the manufacturing and distribution of abortifacients.

MARRIAGE

LIFESTYLE: Marriage is holy—instilled by God. The lifestyle research seeks to protect the sanctity of marriage by identifying companies engaged in the promotion of lifestyles contrary to biblical beliefs, while seeking to treat all persons with dignity and non-discrimination as to benefits granted to all employees.

PURITY

PORNOGRAPHY: Our culture has exchanged true beauty and sexuality for the lust of the eyes and impurity—and seeks to make it a commodity. This screen identifies companies engaged in the promotion of adult themes through advertisements, media, games, stores, establishments, publications, and the Internet.

STEWARDSHIP

GAMBLING: We are called to be wise stewards with all that God has given us—not as one who gambles away his money or brings himself to ruin. This screen identifies gambling-related activities, including equipment manufacturers, casinos, riverboats, cruise lines, racetracks, and gambling software.

LONGEVITY

TOBACCO: Known as a silent killer and a common cause of lung cancer, we do not invest in companies that manufacture tobacco. This screen identifies manufacturers of cigarettes, cigars, smokeless tobacco products, tobacco leaf distributors and marketers, and tobacco specific retail stores.

SOBRIETY

ALCOHOL: Alcohol addiction hurts and destroys children and families: therefore, we do not invest in companies that manufacture alcohol. This screen identifies companies that enable these abuses, including brewers, distillers, microbrewers, and winemakers.

Our Screens

When we designed Timothy Plan, we spent countless hours investigating companies to determine if they were involved in any unbiblical practices. In 1994, we pioneered the first pro-life, pro-family screening standard. Our commitment, first to our Lord, is that we will not invest a single penny into any company that violates our screens. Selecting a mutual fund should be about more than its rate of return—it should also be morally responsible. Timothy Plan’s mission is to enable you to invest in a manner that combines both of these objectives.
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Faith-Based

Social

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Our Funds

At Timothy Plan, we have designed a mutual fund family to suit the various needs of investors. Along with our screens, we are able to combine your investment goals with thirteen unique funds sub-advised by eight highly respected money management firms who possess specific expertise relevant to their particular fund.

INVESTING IN A MUTUAL FUND MAY RESULT IN A LOSS OF PRINCIPAL. CAREFULLY CONSIDER THE INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES BEFORE INVESTING. A PROSPECTUS IS AVAILABLE FROM THE FUND OR YOUR FINANCIAL PROFESSIONAL THAT CONTAINS THIS AND OTHER MORE COMPLETE, IMPORTANT INFORMATION. PLEASE READ IT CAREFULLY BEFORE INVESTING OR SENDING MONEY.

Because the Timothy Plan funds do not invest in excluded securities, the Funds may be riskier than other funds that invest in a broader array of securities. There are risks when a fund limits its investments to particular sized companies, and all companies are subject to market risk.

1 INTERNATIONAL funds, compared to domestic funds, have the additional risk of foreign currency fluctuations and exchange risk, in addition to the investment risks and opportunities discussed above. There are also different economic climates, often with different economic growth and development trends, and different political, social, and regulatory structures that may influence the performance of a Fund. Emerging markets risk is greater than that of developed foreign markets.

2 BOND funds are not FDIC insured and are subject to yield and interest rate risk. The price of a bond fund is determined in the open market. The returns of a bond fund are influenced by the level of interest rates. The prices of bonds are inversely affected by changes in interest rates. As interest rates rise, the value of existing bonds falls; as rates decline, bond prices rise. The value of a bond portfolio may decline if interest rates rise, resulting in capital losses. High yield, low-grade, or speculative-grade bonds are subject to greater market risk, credit risk, and interest rate risk than investment-grade bonds. These types of bonds may be subject to a significant decline in yield if market conditions change.

3 DIVERSIFICATION does not guarantee a profit or protect against loss.

4 SMALL CAP funds invest in smaller company stocks which tend to be more volatile than securities of larger, more established companies. They are generally thought and sold in smaller quantities and may not be as liquid. All of these factors may increase your risk.

Our Funds

Our Funds

Invests in investment grade bond funds for those who do not like stock market risk but desire higher returns than are normally available through certificates of deposit.

GOAL: Provide current income and preservation of capital.

HIGH YIELD BOND
HYBRID | A:TPHAX  C:TPHCX
Invests in bonds that offer the potential for higher returns with slightly higher risk.

GOAL: Provide current income and preservation of capital.

DEFENSIVE STRATEGIES
MULTI-MANAGED | A:TPDAX  C:TPCDX
Invests in a mixture of TIPS, REITs, commodity ETFs, and commodity-related securities with an eye on the level of inflation or deflation and other rapidly changing economic conditions.

GOAL: Perseveration of capital and hedge against inflation.

GROWTH & INCOME
TOTAL RETURN | A:TGIAX  C:TGCIX
Invests in a mixture of stocks and bonds with a focus on preservation of capital, matching or exceeding inflation, and current income.

GOAL: Provide current income and long-term capital growth.

AGGRESSIVE GROWTH
GROWTH | A:TAAAX  C:TACX
Invests in companies that appear to have above average potential for growth, and is for those who don't mind the risk that generally accompanies higher potential returns.

GOAL: Higher potential long-term capital growth with higher risk.

LARGE/MID CAP VALUE
GROWTH | A:TLCAX  C:TLCX
Invests in larger companies that appear to have above average potential for experiencing growth.

GOAL: Long-term capital growth with some current income.

SMALL CAP VALUE
GROWTH | A:TBCAX  C:TBCX
Invests in smaller companies that may be undervalued.

GOAL: Long-term capital growth with some current income.

INVESTING IN A MUTUAL FUND MAY RESULT IN A LOSS OF PRINCIPAL. CAREFULLY CONSIDER THE INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES BEFORE INVESTING. A PROSPECTUS IS AVAILABLE FROM THE FUND OR YOUR FINANCIAL PROFESSIONAL THAT CONTAINS THIS AND OTHER MORE COMPLETE, IMPORTANT INFORMATION. PLEASE READ IT CAREFULLY BEFORE INVESTING OR SENDING MONEY.

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DEFENSIVE STRATEGIES
A:TPDAX C:TPDCX | MULTI-CAP
Invests in a mixture of TIPS, REITs, commodity ETFs, and commodity-related securities with an eye on the level of inflation or deflation and other rapidly changing economic conditions.
GOAL: Preservation of capital and hedge against inflation.

GROWTH & INCOME
TOTAL RETURN
A:TAGAX C:TGCIX
Invests in a mixture of stocks and bonds with a focus on preservation of capital, matching or exceeding inflation, and current income.
GOAL: Provide current income and long-term capital growth.

AGGRESSIVE GROWTH
GROWTH
A:TAGAX C:TGCIX
Invests in companies that appear to have above average potential for experiencing growth, and is for those who don’t mind the risk that generally accompanies higher potential returns.
GOAL: Higher potential long-term capital growth with higher risk.

LARGE/MID CAP VALUE
QUALITY
A:TLCAX C:TLVCX
Invests in larger companies that appear to have above average potential for experiencing growth.
GOAL: Long-term capital growth with some current income.

SMALL CAP VALUE
QUALITY
A:TPLNX C:TSVCX
Invests in smaller companies that may be undervalued.
GOAL: Long-term capital growth with some current income.

CONSERVATIVE GROWTH
INTERNALLY MANAGED
A:TSGAX C:TSGCX
Invests in a mixture of Timely Plan funds that allows you to be a relatively conservative participant in the stock and bond markets.
GOAL: Long-term growth through fund diversification.

STRAategic GROWTH
INTERNALLY MANAGED
A:TSGAX C:TSGCX
Invests in a mixture of Timothy Plan funds that allows you to be a relatively aggressive participant in the stock market.
GOAL: Long-term growth through fund diversification.

DEVELOPING STRATEGIES
INTERNALLY MANAGED
A:TPDAX C:TPDCX
Invests in a mixture of TIPS, REITs, commodity ETFs, and commodity-related securities with an eye on the level of inflation or deflation and other rapidly changing economic conditions.
GOAL: Preservation of capital and hedge against inflation.

Our Funds

Our Funds

Fixed Income

Non-US Equity

US Equity

Asset Allocation

Fixed Income

Non-US Equity

US Equity

Asset Allocation

INTERNATIONAL
A:TPAIX C:TPCX | INTERNATIONAL
Invests through ADRs in international companies that appear to be poised and capable of experiencing growth.
GOAL: Long-term capital growth.

HIGH YIELD BOND
HYBRID
A:TPHAX C:TPHX
Invests in bonds that offer the potential for higher returns with slightly higher risk.
GOAL: Provide current income and preservation of capital.

CONSERVATIVE GROWTH
INTERNALLY MANAGED
A:TSGAX C:TSGCX
Invests in a mixture of Timothy Plan funds that allows you to be a relatively conservative participant in the stock and bond markets.
GOAL: Long-term growth through fund diversification.

TOTAL RETURN
A:TAGAX C:TGCIX
Invests in a mixture of stocks and bonds with a focus on preservation of capital, matching or exceeding inflation, and current income.
GOAL: Provide current income and long-term capital growth.

AGGRESSIVE GROWTH
GROWTH
A:TAGAX C:TGCIX
Invests in companies that appear to have above average potential for experiencing growth, and is for those who don’t mind the risk that generally accompanies higher potential returns.
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Every Dollar Is a Vote

The way we invest not only affects our financial goals, but it affects the broader culture. When we choose to invest in any security, we become owners in a company and help support (financially) the mission and vision of that company. The dollars that we vote will either continue to reinforce and grow companies that bring true value to our world or companies that are less than valuable. Timothy Plan allows you to invest in companies whose policies and practices align with pro-life, pro-family values. We believe this is a better kind of investing.

HOW MUCH MONEY IS OK TO HAVE INVESTED IN? CHOOSE AN ISSUE

- ABORTION
- ANTI-FAMILY ISSUES
- PERSECUTION
- PORNOGRAPHY
- CHILD LABOR
- ADDICTIONS

THE ANSWER IS SIMPLE: Not a Penny.

Ways to Invest

Almost anyone can devote even a little money to investing, and the sooner you start investing, the more your investment has the potential to grow. We have a number of different investment accounts to help you reach your financial goals, including retirement accounts such as IRAs. We also offer automatic investment plans at a minimum of $50 per month.

RETIREMENT AND EDUCATIONAL

There are no set minimums for any of the following investment accounts:

TRADITIONAL IRA
The original IRA that, if you are qualified, can reduce your current taxes and grow tax deferred.

ROTH IRA
If you qualify under current law, a Roth is exempt from federal income taxes and has the advantage of tax-free distributions.

403(B)
Designed specifically for persons employed by non-profit institutions.

SEP IRA
An IRA commonly used by self-employed and small-business owners. See your financial advisor for details.

SIMPLE IRA
A retirement alternative for small-business owners with up to one-hundred employees. Consult your tax advisor to determine if the Simple plan is right for your business.

401(K)
A way for corporations and employers to offer their employees a morally responsible retirement program. Requires an independent third party administrator.

COVERDELL EDUCATION SAVINGS ACCOUNT
This is a custodial account to help parents and students save for education.

NON-RETIREMENT

For regular, non-qualified investing, we have a minimum investment of $1,000, which may be distributed among any of our funds. We also offer the flexibility of Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) custodial accounts.

We encourage you to meet with your financial advisor to gain further information on which of our funds and investment options would best suit your financial goals. If you don’t have an advisor, you can call Timothy Plan, and, if possible, we will be happy to connect you with an advisor in your general area.
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SEP IRA
An IRA commonly used by self-employed and small-business owners. See your financial advisor for details.

SIMPLE IRA
A retirement alternative for small-business owners with up to one-hundred employees. Consult your tax advisor to determine if the Simple plan is right for your business.

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A way for corporations and employers to offer their employees a morally responsible retirement program. Requires an independent third party administrator.

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Privacy Policy

The following is a description of the Funds’ policies regarding disclosure of nonpublic personal information that you provide to the Funds or that the Funds collect from other sources. In the event that you hold shares of a Fund through a broker-dealer or other financial intermediary, the privacy policy of your financial intermediary would govern how your nonpublic personal information would be shared with nonaffiliated third parties.

CATEGORIES OF INFORMATION THE FUNDS COLLECT

THE FUNDS COLLECT THE FOLLOWING NONPUBLIC PERSONAL INFORMATION:

1. Information the Funds receive from you on or in applications or other forms, correspondence, or conversations (such as your name, address, phone number, social security number, assets, income, and date of birth).
2. Information about your transactions with the Funds, their affiliates, or others (such as your account number and balance, payment history, parties to transactions, cost basis information, and other financial information).

CATEGORIES OF INFORMATION THE FUNDS DISCLOSE

THE FUNDS DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT THEIR CURRENT OR FORMER SHAREHOLDERS TO UNAFFILIATED THIRD PARTIES, EXCEPT AS REQUIRED OR PERMITTED BY LAW. The Funds are permitted by law to disclose all of the information they collect, as described above, to their service providers (such as the Funds’ custodian, administrator, and transfer agent) to process your transactions and otherwise provide services to you.

CONFIDENTIALITY AND SECURITY

THE FUNDS RESTRICT ACCESS TO YOUR NONPUBLIC PERSONAL INFORMATION TO THOSE PERSONS WHO REQUIRE SUCH INFORMATION TO PROVIDE PRODUCTS OR SERVICES TO YOU. The Funds maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.
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