Your Story

As someone who has a relationship with God, you embrace the life-changing values found in His Word—how to love, hope, live and even handle money.

You are not alone. Let’s go on a journey together and discover what matters most to you and explore new ways you can live out your faith and prepare for your future.
Our Christian walk is impacted by the choices we make. The gifting of our time, resources and efforts are ways in which we serve. Being able to identify those opportunities will empower you to make a positive and lasting impact on your life and the lives of those you care about most.

Values should influence how we speak, what we say, the content we consume and just about everything else we do. Imagine the potential impact you could make if the biblical values you hold dear are the guideposts through which you invest.
When weighing any important decision, review it in light of your core values. If things don’t line up, then you know it’s not a good choice for you.

Often overlooked, weighing your values when making investment decisions can align your faith with your financial choices and goals, maintaining your commitment to honor Christ.

Caring about one or many values, now is the time to choose whether you continue investing the way you always have, or start value-influencing your investment decisions.

Doing things differently can feel scary and overwhelming. Surprisingly, it is simpler than you think. We are here to help you through the entire journey.

Allow us to empower you to make an impact with your investment decisions. Let’s explore how Timothy Plan’s filters apply biblical values to investing.
Life
Life is a precious gift from God—even from the moment of conception.

Purity
Our culture has exchanged true beauty and sexuality for lust and impurity.

Family
Families are the foundation of every healthy culture and where moral values are instilled and preserved.

Biblical Lifestyle
Our body is a temple created by God for sexual purity and a healthy self-image.

ABORTION:
Seeks to protect the preborn by filtering out companies involved in the abortion industry, including fetal tissue research, as well as, the manufacturing and distribution of abortifacients.

PORNOGRAPHY:
Seeks to guard families from sexual exploitation by filtering out companies engaged in the promotion of adult themes through advertisements, media, games, stores, establishments, publications and the Internet.

ENTERTAINMENT:
Seeks to preserve innocence by filtering out companies engaged in anti-family entertainment which includes; violence, language, sex and drugs through advertisements, media, games, stores, establishments, publications and the Internet.

LIFESTYLE:
Seeks to honor and respect the biblical guidelines for sexuality by filtering out companies actively profiting from and normalizing the vulnerabilities of sexual addiction, sexual impurity, or attempting to redefine God’s Word.
Liberty
Everyone is endowed by our Creator with certain unalienable rights—life, liberty and the pursuit of happiness.

Sobriety
Alcohol addiction hurts and destroys children, individuals and families.

Longevity
Tobacco preys on addiction and is directly linked to cancer and other illnesses.

Stewardship
Gambling has negative effects that may impact finances, relationships, or personal well-being.

RIGHTS:
Seeks to defend the rights of marginalized people groups across the world by filtering out companies involved in human oppression, human trafficking, slave labor, terrorism and Christian persecution.

ALCOHOL:
Seeks to lower alcoholism by filtering out companies that enable these abuses including brewers, distillers, micro-brewers and winemakers.

TOBACCO:
Seeks to safeguard lung health by filtering out companies that manufacture tobacco or recreational marijuana, including cigarettes, cigars, smokeless tobacco, as well as, distributors.

GAMBLING:
Seeks to recognize good stewardship by filtering out companies involved in gambling related activities, including equipment manufacturers, casinos, riverboats, cruise lines, racetracks and gambling software.
BEFORE INVESTING IN ANY FUND, CONSIDER THE FUNDS’ INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES. CONTACT YOUR FINANCIAL PROFESSIONAL, CALL 800-846-7526, VISIT TIMOTHYPLAN.COM FOR A PROSPECTUS CONTAINING THIS INFORMATION. PLEASE READ IT CAREFULLY.

MUTUAL FUNDS DISTRIBUTED BY TIMOTHY PARTNERS, LTD. MEMBER FINRA. ETFS DISTRIBUTED BY FORESIDE FUND SERVICES, LLC, MEMBER FINRA & SIPC. TIMOTHY PARTNERS, LTD. IS NOT AFFILIATED WITH FORESIDE FUND SERVICES, LLC.

Investing involves risk, including the potential loss of principal. Strategies intended to hedge risk may be partly or wholly unsuccessful. Because 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.

US EQUITY

Small Cap Value 4 VALUE | A: TPLNX C: TSVCX I: TPVIX
Large/Mid Cap Growth GROWTH | A: TLGAX C: TLGCX I: TPLIX
Large/Mid Cap Value VALUE | A: TLVAX C: TLVCX I: TMVIX
Growth & Income TOTAL RETURN | A: TGIAI C: TGCIX I: TIGIX
Aggressive Growth GROWTH | A: TAAGX C: TCAGX I: TIAGX

INFLATION SENSITIVE

Defensive Strategies MULTI-MANAGED | A: TPDAX C: TPDIX I: TPDIX

NON-US EQUITY

International 1 INTERNATIONAL | A: TPIAX C: TPIIX I: TPIIX
Israel Common Values 1 ISRAEL | A: TPAIX C: TPCIX I: TICIX

MUTUAL FUND RISKS:

1 INTERNATIONAL MUTUAL FUNDS, compared to domestic funds, have added risk from currency fluctuations and exchange risks, a more relaxed regulatory environment, more rapid and extreme changes in value due to smaller market sizes, or possible adverse political activities. Investment portfolios that are limited to specific geographic regions or countries may also increase the risk of loss, as does limiting the number of companies available for investing. Emerging markets or emerging economies are nations with social or business activity in the process of rapid growth and/or industrialization.

2 BOND MUTUAL FUNDS are not FDIC insured and are subject to yield and market risk as the interest rates fluctuate, as compared to Certificates of Deposits which offer a fixed rate of return and are FDIC insured. The degree of risk for a security may be reflected in its credit rating. Bonds in the High Yield Bond Fund that are rated at BBB or lower by Standard & Poor’s, or that are unrated are subject to greater market risk and credit risk, or loss of principal and interest, than higher rated securities.

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

4 SMALL CAP MUTUAL FUNDS invest in smaller company stocks which tend to be more volatile than securities of larger, more established companies. They are generally bought and sold in smaller quantities and may not be as liquid. All of these instances may increase your risk.
There are risks involved with investing in ETFs, including possible loss of money. The funds are not actively managed and are subject to risks similar to those of stocks, including those related to short selling and margin maintenance. Ordinary brokerage commissions apply. The fund’s return may not match the return of the Index. The fund is subject to certain other risks. Please see the current prospectus for more information regarding the risk associated with an investment in the fund. Investments focused in a particular sector such as technology, are subject to greater risk, and are more greatly impacted by market volatility than more diversified investments. The ETFs are new and, therefore, have a limited history of operations for investors to evaluate.

**LARGE CAPITALIZATION STOCK RISK.** The securities of large cap companies may underperform the securities of smaller cap companies or the market as a whole. Larger, more established companies may not respond as quickly to competitive challenges (such as changes in technology and consumer tastes) and their growth rate may lag those of smaller companies, especially during periods of economic expansion.

**SMALLER CAPITALIZATION STOCK RISK.** The earnings and prospects of medium sized companies can be more volatile than larger companies and they may experience higher failure rates than larger companies. The stocks of medium sized companies may have a lower trading volume than larger companies, which may tend to make their market price fall more disproportionately than larger companies in response to selling pressures.

**SMALL CAPITALIZATION STOCK ETF RISK.** The earnings and prospects of small-cap companies are more volatile than larger companies. Small-cap companies normally have a lower trading volume than larger companies, which may tend to make their market price fall more disproportionately than larger companies in response to selling pressures. Small-cap companies may have limited markets, product lines, or financial resources and lack management experience and may experience higher failure rates than larger companies.

**FOREIGN INVESTMENT ETF RISKS:**

**FOREIGN EXPOSURE ETF RISK.** Special risks associated with investments in foreign markets may include less liquidity, greater volatility, less developed or less efficient trading markets, lack of comprehensive company information, political instability and differing auditing and legal standards.

**CURRENCY ETF RISK.** The Fund’s net asset value could decline as a result of changes in the exchange rates between foreign currencies and the U.S. dollar. Additionally, certain foreign countries may impose restrictions on the ability of issuers of foreign securities to make payment of principal and interest to investors located outside the country, due to blockage of foreign currency exchanges or otherwise.
The field of Biblically Responsible Investing is not new; God gave us the blueprint from the very beginning. This means human beings, while inherently sinful, are beloved by God and should be treated with dignity, respect and compassion. Everything we do needs to take that into account, including our investments.

Scripture is clear. Our money and property belong to God. When we understand our role as a steward and not an owner, our perspective should change. A new way of thinking begs the question: “How should I invest the Lord’s money?”

Investing with this new mindset has a name: Biblically Responsible Investing. Christians are able to invest God’s money, knowing they are not supporting companies that contradict biblical truths.

1 TIMOTHY 5:8
But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (ESV)

1 TIMOTHY 5:22
Do not be hasty in the laying on of hands, nor take part in the sins of others; keep yourself pure. (ESV)
Timothy Plan paved the way to Biblically Responsible Investing back in 1994, by developing a method to filter out companies that violated Biblical truths. Doing so enables you (the investor) to protect life, families and support the well-being and good stewardship of everyday people.

This philosophy provides a viable alternative to mainstream investing. By using this investment resource, one can unashamedly honor his or her beliefs without passing judgment on others and invest according to his or her various needs and investment goals.

Timothy Plan funds are sub-advised by top tier money management firms, with proven expertise relevant to their particular fund.

Let’s explore the different ways you can integrate your values while investing using Timothy Plan family of funds...
SHARE CLASSES

Timothy Plan offers three different share classes. Each class has different fees, expenses and differing performance results. Multi-class structure enables investors to select a fee and expense structure most appropriate for their investment goals (including how long they expect to remain invested in the fund).

CLASS A:
LONGER TERM INVESTMENTS
(over 7 years)

Charges a FRONT-END SALES LOAD, but has a lower 12b-1 fee which means lower annual expenses

CLASS C²:
SHORTER TERM INVESTMENTS
(under 7 years)

Charges a 13 month BACK-END SALES LOAD and a higher 12b-1 fee than Class A shares

CLASS I:
LIMITED AVAILABILITY
(clients of fee based advisors, institutional investors)

Offered at NET ASSET VALUE without any sales charges

FEES & EXPENSES

SHAREHOLDER FEES: costs paid directly by the investor associated with transactions (such as buying or selling shares)

OPERATING COSTS: ongoing costs (investment advisory fees for managing the fund’s holdings; custodial, transfer agency, legal and accounting fees; and other administrative expenses)

SEE PROSPECTUS FOR MORE DETAILED INFORMATION ON FEES & EXPENSES.

1. Mutual fund shares can be purchased through a financial advisor or directly through Timothy Plan.
2. There is no fee to exchange mutual fund shares from class C to A. After 7 years, Class C shares will have their shares converted at net asset value to Class A shares (or the appropriate share class) of the Fund if the shares are no longer subject to a CDSC.
EXCHANGE TRADED FUNDS

Passively managed collections, or “baskets,” of individual stocks or bonds.
ETFs can be purchased on the NYSE—often referred to as the ETF’s market price.
Provides real-time bid and offer pricing, which gives you the most control over your price.
Does not allow automatic investments or withdrawals into or out of ETFs.

FEES & EXPENSES

COMMISSIONS: trading online may be commission-free, while advisors will have varying commission costs associated with an investor’s transactions (such as how frequently you trade)

OPERATING COSTS: ongoing costs (generally a fixed expense ratio—an annual rate the fund charges on the total assets it holds to pay for portfolio management, administration and other costs)

SMART BETA BRI

Smart Beta BRI is bridging the gap between active and passive investing that applies biblical filters. In addition, Timothy Plan ETF holdings are volatility weighted. This means the amount invested in each stock is based on how often, and to what degree, that stock’s price changes. Many ETFs use a company’s size or revenue to make these determinations. It is intentionally designed to manage risk for the investor by leaning more on the companies that exhibit price stability.

This methodology is achieved through a team of portfolio managers who review holdings every six months and reindex based on a fixed set of rules. Typically, more actively-managed ETFs will have higher expense ratios than passively-managed ETFs.

It is important that investors understand how the fund is managed, whether it’s actively- or passively-managed, and weigh the costs to make certain it is a good fit.

3. ETF shares cannot be purchased or sold directly with Timothy Plan. They must be acquired and maintained through an independent or online brokerage account. For more information, please contact a qualified financial professional, or ask us for assistance in locating Christian financial advisors in your area. Call 1.800.846.7526.
This is your journey—one of faith and finances; opportunity and obedience; starting today to plan for tomorrow. By taking charge of the way you invest, you can leave behind uncertainty and feel confident you are putting your faith into action through investing.

**HOW TO BEGIN**

Request a financial faith review of your current portfolio. It is never safe to assume your investment portfolio is clean, especially when you can know for certain.

**START INVESTING**

There’s never been a better time than the present to transfer or open a new account. Get started today!

It starts with one call: **800.846.7526**

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**Open an Account.** With no minimum initial investment you can open an IRA for your retirement or a Coverdell for your child’s education.

**Start Investing.** With an Automatic Investment Plan (AIP), for as little as $50 a month you can start investing in your child’s education account, personal retirement account or a rainy day account. ($1,000 minimum on non-retirement accounts without an AIP.)

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**Be Informed.** Find out if the investments you own are meeting your stewardship standards.

**Retirement Ready.** Part of being a good steward is preparing for the future, including your retirement.

**Embrace Stewardship.** Money management is a part of life and financial stewardship is a practical way to lead by example.

**Invest the Right Way.** Anyone can invest, but stewardship involves looking beyond performance.

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**TIMOTHY PLAN**

*Investing with Biblical Principles*
TIMOTHY PLAN

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for information regarding
your ETF account.