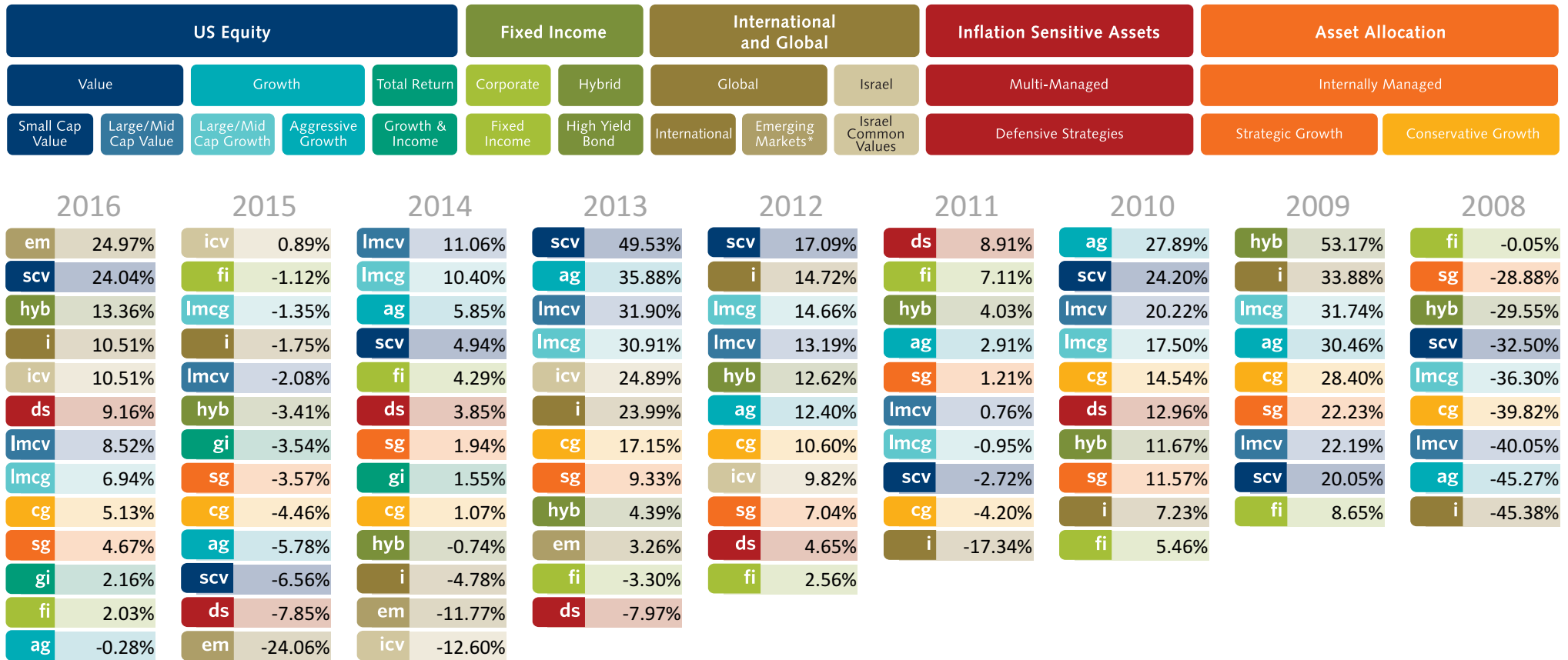


The Futility of Chasing Returns



Why Diversify? Because past performance is no guarantee of future results.

One of the most common phrases in the investment industry is "past performance is no guarantee of future results." If you're a seasoned investor, you've seen the truth of this statement first hand. The chart below is an illustration of this common phrase, as it compares the annual returns¹ of our funds over a 10-year market cycle.



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PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. SHARE PRICE, YIELD AND INVESTMENT RETURNS FLUCTUATE SUCH THAT AN INVESTOR'S SHARES MAY BE WORTH MORE OR LESS THAN THEIR ORIGINAL COST UPON REDEMPTION.

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. Distributed by Timothy Partners, Ltd. Member FINRA.

1. Returns are for class A shares, before taxes. Growth & Income fund commenced October 1, 2013. Emerging Markets fund commenced December 3, 2012. Israel Common Values fund commenced October 11, 2011. Defensive Strategies fund commenced November 4, 2009.