



Our Story



TIMOTHY PLAN



1983: ART ALLY AT SHEARSON BROTHERS - WINTER PARK, FLORIDA

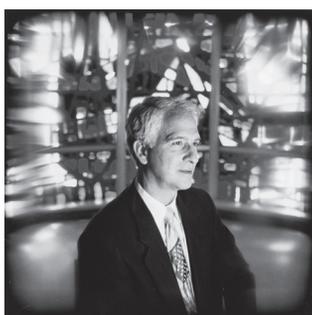
What does it take to pioneer a new kind of investing? Experience can certainly help, but for Timothy Plan, the foundation was built on faith in a God Who directs our paths.

In 1992, Arthur Ally, president and owner of Covenant Financial Management, was challenged

to design a retirement plan for pastors of independent churches on a national scale. Mr. Ally searched the entire investment industry for any professionally managed program that would complement the Christian worldview of evangelical pastors.

The search unveiled several socially filtered mutual funds, which only addressed a few issues such as alcohol and tobacco. What Mr. Ally could not find, however, was a fund that filtered for more central issues of concern to so many Christians, such as abortion or pornography. The Lord used this challenge to cause Mr. Ally to rethink the current investment culture. He sought answers from the Lord to two questions: Should we be owners of companies that support or derive revenue from activities that run contrary to our most important biblical mandates? And, if that answer is no, is the Lord leading me to develop an alternative for those who desire to honor God in the stewardship of their investments?

Through prayer and soul searching, Mr. Ally felt called to make a life-changing move. He spent the next two years developing a moral filtering model. This brought some very uplifting results. He found that most companies, even those not necessarily run by Christians, seemed to avoid participating in activities that violate biblical ethics. This illuminated the possibility for a mutual fund to filter out objectionable associations and still potentially have comparable performance.



At age 52, Mr. Ally was called by God to change his career path (a 15-year financial consultant/branch manager and 12-year public accountant) to launch America's first pro-life/pro-family mutual fund. Relying on faith in God and support from his wife Bonnie, Mr. Ally sold his financial planning practice and pressed forward.

Bolstered by the investment of \$1 million in a limited partnership by a small group of loyal and faithful Christian investors, Mr. Ally's calling was off and running by 1993.

Mr. Ally decided that Timothy Plan, a name that came to his wife during a time of prayer, should initially focus on five core issues: abortion, pornography, alcohol, tobacco and casino gambling. As information availability improved regarding corporate activities, it became clear that additional filters were needed. So, Timothy Plan added filters for unnecessary violence and sexual content in entertainment, and corporate participation in the hyper-sexualization of our culture. More recently, a filter for human rights violations was added.



Though it may seem that most would understand, if not support, Timothy Plan's effort to avoid earning money from activities that could cause suffering, the launch was not met with universal enthusiasm. "This fund may have gone too far. It sounds like someone trying to preach to the converted and then setting up a big collection," mutual fund analyst Michael Lipper told Bloomberg News.

Even many of Mr. Ally's Wall Street friends cautioned that he was attempting the impossible. "You can't do that; you can't exclude investing in some of the most profitable companies and expect to get good returns," they would say. His consistent answer: "Obedience trumps performance every time." Mr. Ally had faith that if God had called him to create a platform where anyone could honor God in their investments, then God would not lead him halfway.

Finding highly competent portfolio managers for a new mutual fund with very specific moral filters was not easy. Challenges grew as other funds were opened. Finally, in what could only be described as the hand of God directing Timothy Plan, a major international financial firm had a few faithful people who wholeheartedly endorsed what Mr. Ally was trying to do. With their assistance, Timothy Plan was able to upgrade portfolio management through the years. Today, Mr. Ally says with confidence that God has enabled partnerships with top-tier money managers across the entire family of funds.

The early years had other challenges as well, too many to list here. Mr. Ally and his first employees, many of whom are still a part of the



Timothy family, probably spent as much time praying for guidance as they did on their computers. Eventually, the firm’s mission caught on. Some financial advisors became advocates of investing in ways that did not compromise their ethical values.

Mr. Ally became managing partner of a company that developed a tool to analyze individual companies and investment products based on moral integrity: eVALUEator Services, LLC valueator.com and christianinvestingtool.com.

In 2019, he wrote the book “Invested with Purpose: The Birth of the Biblically Responsible Investment Movement” (Nehemiah Publishing).

Through the ebb and flow of natural business growth, Timothy Plan grew from its humble beginnings as a single fund to a complete family of mutual funds and ETFs, with more than \$1 billion dollars in assets under management.

Looking back over the years, Mr. Ally said, “When you commit to serve God and rely on faith in His guidance, your plate will get full rather quickly. However, it’s never more than we can handle.” Through the growth of Timothy Plan, Timothy Partners, LTD., advisor to Timothy Plan, has been blessed to be able to launch or support many ministries and philanthropic endeavors.

To name a few:

Mr. Ally helped start an organization for Christian financial consultants: National Association of Christian Financial Consultants—nacfc.org.

He coauthored a workbook series for Christian stewardship: Biblical Stewardship Series—biblicalstewardship.org.

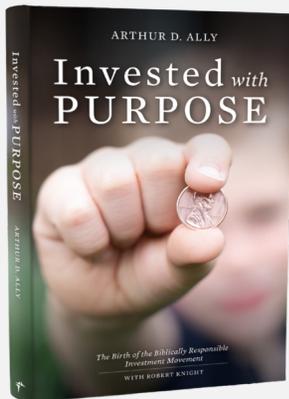
He started an organization for pastors to become informed and act in our communities: Reclaiming Florida for Christ—reclaimingflorida.org.

He launched a low-cost 403(b) administrator for pastors, Christian schools and ministries: The Master’s Plan—themastersplan.org.

Timothy Partners has supported many organizations, including but not limited to: Movieguide, Students for Life, House of Hope Orlando, Choices Women’s Clinic.

Today, other investment companies have brought Biblically Responsible Investing (BRI) options to the market. Timothy Plan continues to be the leader in the BRI arena, and one of the only investment companies that does not compromise on a rigorous, zero-violation biblical filtering process. It continues to launch new funds in response to changing economic and social conditions, like the Israel Common Values Fund and a suite of ETFs. Timothy Partners continues to seek additional opportunities to live out God’s calling to love our neighbor. As growth continues, so too will support for organizations that lift up the marginalized and protect the vulnerable, that fight human trafficking, protect those persecuted for religion, and work to save all lives, especially the unborn.

Mr. Ally’s vision has grown beyond expectation and started a movement. However, he keeps his focus simple: “With the guidance of a top-notch board of directors, God still remains the real chairman of the board.”



HOW MUCH MONEY IS OK TO HAVE INVESTED IN ABORTION OR PORNOGRAPHY?

THE ANSWER IS SIMPLE. Not a Penny.

For more information on the inspirational story of how one man’s quest changed the way Christians invest, we encourage you to read *Invested with Purpose*.

Available on Amazon.

Anniversary Price: \$1.99 on Kindle

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