Conservative Growth Portfolio

The Timothy Plan offers diversification across 4 asset categories, 8 investment styles, 11 funds, 8 management firms, over 762 portfolio holdings and 43 fund managers.

Institutional quality portfolio solution

At The Timothy Plan, we believe following “Kingdom Class” practices is essential in every aspect of our funds. Through a multi-faceted process, each manager is carefully assessed by Timothy Partners, Ltd, our Board of Trustees, and by a team of professional subadviser analysts, to ensure they are a good fit, especially considering the implementation of our biblical screens. As a result, we believe our funds give investors access to some of the industry’s best of class money managers.

4 asset categories
31% US Equity
29% Fixed Income
13% Non US Equity
18% Inflation Sensitive Assets

8 investment styles
Value
Growth
Income
Corporate
Hybrid
International
Israel
Multi-Managed

11 Timothy Plan funds
Small Cap Value
Large/Mid Cap Value
Large/Mid Cap Growth
Aggressive Growth
Growth & Income
Fixed Income
High Yield Bond
International
Emerging Markets
Israel Common Values
Defensive Strategies

3 “Kingdom Class” investment processes

8 management firms
Westwood
Chartwell
James
Barrow Hanley
Barrow Hanley
Eagle Global
Brandes
CoreCommodity

767 portfolio holdings
51 Holdings
37 Holdings
71 Holdings
103 Holdings
45 Holdings
28 Holdings
95 Holdings
44 Holdings
65 Holdings
42 Holdings
118 Holdings
42 Holdings
21 Holdings

44 fund managers
William Costello
Lisa Dong
Matthew Lockridge
Frederic Rousey
Scott Lawson
Lisa Dong
Mark Freeman
Matthew Lockridge
Peter Schofield
Ed Antoian
Frank James
John Williams
John Guay
Louis Lau
John Guay

Board of Trustees

Timothy Plan’s Biblical Screens

A team of professional subadviser analysts

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.

This sample allocation represents The Timothy Plan’s Conservative Growth Portfolio target allocation of The Timothy Plan funds; the allocation may fluctuate with market conditions.

*Growth & Income fund commenced October 1, 2013.

Money managers and portfolio holdings listed are current as of 9/30/2016. Cash holdings which are not listed in chart above make up 12.5% of the portfolio. Timothy Plan has the right to alter the allocation of the portfolio without a shareholder vote. Investments in the Funds are not deposits with or other liabilities of any of the money managers and are subject to investment risk, including loss of income and principal invested and possible delays in payment of redemption proceeds. The money managers do not guarantee the performance of any Fund or any particular rate of return.

TIMOTHY PLAN

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The Fund’s investment objective is to generate moderate levels of long-term capital appreciation from a combination of dividend income and capital gains. The Fund invests primarily in small capitalization companies, but may also invest in larger companies and may go into default, the result could be a loss of value, and the Fund could lose money. The degree of risk for a particular security may or may not be reflected in its credit rating. Bonds that are unrated, or rated BBB by Standard & Poor’s at the time of purchase, or rated (junk) bonds are subject to greater market risk and credit risk, or loss of principal and interest, than higher-rated bonds. High yield securities (“junk” bonds) are subject to additional risks of loss than investment grade securities. Unrated bonds or bonds rated BB or lower by Standard & Poor’s at the time of purchase, or junk bonds, carry a higher degree of risk and could lose more money than other types of securities.

Currency Risk: Securities represented by ADRs are foreign stocks denominated in a foreign currency. The value of ADRs in the exchange rates between the U.S. dollar and foreign currencies may negatively affect the value of the investments in foreign currency securities. For example, if the U.S. dollar decreases in value relative to the foreign currency, there is a risk that fluctuations in the exchange rates between the U.S. dollar and foreign currencies would negatively affect the value of the investments in foreign securities.

Emerging Market Risk: Investments in the securities of emerging countries may experience more rapid and extreme changes in value than investments in developed market country securities. The economies of emerging countries are subject to greater fluctuations and are less able to protect investors from loss of principal and interest than investments in higher-rated fixed-income securities. High yield securities are also generally considered to be subject to greater market risk than higher-rated securities. The capacity of issuers of high yield securities to pay interest and repay principal is more likely to be weakened than that of issuers of higher-rated securities in times of deteriorating economic conditions or rising interest rates. In addition, high yield securities are more sensitive to any adverse changes in economic conditions than higher-rated securities. The market for high yield securities may be less liquid than the market for high-rated securities. This can adversely affect an underly- ing Fund’s ability to buy or sell optimal quantities of high yield securities at desired prices.

Issuer-Specific Risk: Because the underlying Funds do not invest in certain types of securities, adverse changes can occur in the market value of the Fund. As a result, you could lose money if you sell your shares, or if any, which may be enacted by Congress or state legislatures extending from the date of purchase to the date of any such event. Some of these price cycles can be prolonged and last for a long period of time. Treasury-Inflation Protected Securities Risk: Because the real rate of retu

Net-Diversification Risk: Because the underlying Funds may invest in a smaller number of securities, adverse changes to a single security might have a more pronounced negative effect on the Fund than if the same security were held in a larger number of securities.