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 allocations of The Timothy Plan funds; allocations may fluctuate with market conditions. *Growth & Income fund commenced October 1, 2013.

Money managers are current as of 9/31/2016. The Timothy Plan has the right to alter the allocations of the asset allocation funds 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.
DIVERSIFICATION AND ASSET ALLOCATION DO NOT ASSURE PROFIT OR PROTECT AGAINST LOSS IN DECLINING MARKETS.

Countries may experience more rapid and extreme changes in value than investments solely in securities of U.S. companies. Securities markets in some emerging countries are relatively small, with a limited number of companies representing a significant proportion of the market capitalization. Investments in securities nominated in non-U.S. currency, and there is a risk that fluctuations in the exchange rates between the U.S. dollar and foreign currencies may negatively affect the value of the investments in foreign securities.

Credit Risk: If investment grade bonds are downgraded in credit ratings, and Israel is subject to unique political and economic risks. As a result, Israeli securities can be more volatile than the market as a whole.

Excluded Security Risk: Because the underlying Funds do not invest in Excluded Securities (including certain REITs), and will divest themselves of securities that are subsequently discovered to be ineligible, the Fund may be riskier than similar funds that invest in underlying funds that invest in broader arrays of securities.

Country-Specific Risk: One underlying fund invests in Israeli securities, and Israel is subject to political and economic risks. As a result, Israeli securities can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Fixed Income Risk: Fixed income securities will increase or decrease in value based on changes in interest rates. If interest rates increase, fixed income securities generally will decline, and those securities with longer terms generally will decline more.

Interest Rate Risk: When interest rates rise, bond prices fall; the higher the duration, the greater the sensitivity to a change in interest rates. Duration is a calculation that measures a bond’s sensitivity to interest rate changes.

Non-Diversification Risk: Because the underlying Funds may invest more heavily in certain sectors or industries, the Fund’s performance may be more volatile than the performance of a Fund that invests more broadly.

Value Investing Risk: Because different types of stocks tend to shift in and out of favor depending on market and economic conditions, “value” stocks may perform differently from the market for long periods of time. It is also possible that a value stock may never appreciate to the extent expected.

Total Return Risk: Because underlying Funds may invest in different types of securities, the Fund’s return may be higher or lower than that of any of the underlying Funds or similar funds that invest in underlying funds that invest in broader arrays of securities.

TIPS (Treasury-Inflation Protected Securities) Risk: Because the real rate of return offered by TIPS, which represents the growth of purchasing power, is guaranteed by the Federal Government, TIPS may offer a lower return than other fixed income instruments that do not have such guarantees. Other conventional bond issues may offer higher yields.

Exchange Traded Fund Risk: An ETF may trade at a discount to its net asset value. Investors indirectly bear fees and expenses charged by the underlying ETFs in addition to the Fund’s direct fees and expenses. Therefore, investing in the Fund may be less cost-effective than directly purchasing ETFs. In addition, losses of the underlying ETF and the levels of borrowing from the investment practices of an underlying ETF may impact returns.

Growth Stocks: Growth stocks are stocks of smaller companies that are expected to grow faster than the overall economy.

Dividends: Dividends are payments made by a corporation to its shareholders. Dividends are not guaranteed and are not always paid.

Non-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 a Fund than if the Fund’s investments were more broadly distributed.

Real Estate Investment Trust Risk: To the extent underlying Funds invest in real estate investment trusts, the Fund is subject to risks experienced in real estate ownership, real estate financing, or both. As the economy is subjected to a period of economic decline, the real estate market may experience a downturn.
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.

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.
The Fund’s investment objective is to generate moderate levels of long-term growth of capital. The Fund invests primarily in the securities of growth companies. Growth companies often involve greater risk than investing in larger companies. Mid-sized companies may not have the financial and managerial resources of larger companies, or the wherewithal to respond quickly to new competitive challenges like changes in consumer tastes or innovative competitive strategies. As a result, mid-sized companies may be unable to respond quickly to new competitive challenges like changes in consumer tastes or innovative competitive strategies. Mid-sized companies may be unable to respond quickly to new competitive challenges like changes in consumer tastes or innovative competitive strategies. Mid-sized companies may be unable to respond quickly to new competitive challenges like changes in consumer tastes or innovative competitive strategies.

Currency Risk: Securities represented by ADRs are foreign stocks denominated in foreign currency that are locally listed and traded on foreign exchanges. The market prices of ADRs may react more sensitively than those of other stocks to changes in factors affecting the exchange rates between the U.S. dollar and foreign currencies, or to changes in interest rates or general market conditions. Such funds may be subject to a greater risk of loss on investments denominated in foreign currencies than U.S.-denominated securities. Because the Fund may invest in foreign currencies, changes in exchange rates may affect the value of the Fund’s investments.

Investing In Other Funds Risk: The Fund invests in the securities of other investment companies. To the extent that the Fund invests in other mutual funds, exchange traded funds and other commingled funds, it will indirectly bear the expenses of those funds, which will cause the Fund’s return to be lower.

Credit Risk: If investment grade bonds are downgraded in credit rating by one or more major credit rating agencies, the demand for these bonds may decrease, and those bonds may become more difficult to sell and at lower prices. As a result, the price of the Fund’s investment portfolio could be adversely affected.

Issuer-Specific Risk: The value of an individual security or a particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Time Period - The program on a continuous basis, based on its forecast of the overall market. On each day that the Fund is open for business, TPL will review the asset allocation program and reallocate, as necessary, for any new funds invested in the Fund. The Fund’s investments in the Traditional Funds at the end of each fiscal quarter to maintain the asset allocation program.

Larger Company Investing Risk: Larger, more established companies may be unable to respond quickly to new competitive challenges like changes in consumer tastes or innovative competitive strategies. As a result, the growth rate of successful, smaller companies, compared to larger, more established companies, may be more volatile. It is possible that a value stock may never appreciate to the extent expected.

Value Investing Risk: Because different types of stocks tend to shift in and out of favor depending on market and economic conditions, “growth” stocks may perform differently from the market as a whole and other types of securities.
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.

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 4
Large/Mid Cap Value 4
Large/Mid Cap Growth 2
Aggressive Growth 2
Growth & Income 15
Fixed Income 25
High Yield Bond 4
International 8
Emerging Markets 2
Israel Common Values 3

Defensive Strategies 18

3 “Kingdom Class” investment processes
- Inflation
- Income
- Growth

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

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 Rowsey
- Scott Lawson
- Lisa Dong
- Mark Freeman
- Matthew Lockridge
- Peter Schofield
- Ed Antoian
- John Heffern
- John Gualy
- Frank James
- Brian Colpepper
- John Williams
- John Williams
- John Gauly
- Louis Lau
- Adam DeChiara
- Bob Hyman
- John Williams
- Lisa Dong
- Ed Antoian
- John Heffern
- Peter Schofield
- Barry James
- Trent Dysern
- David James
- Thomas Mangen
- Deborah Petruzelli
- Ann Shaw
- Brian Shepardson
- Matthew Watson
- Lisa Dong
- Ed Antoian
- John Heffern
- Peter Schofield
- Mark Luchsinger
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The Fund's investment objective is to generate moderate levels of long-term capital growth. The Fund seeks to achieve its objective by investing primarily in the assets of a portfolio of other investment companies. The degree of risk for a Fund may depend on the degree of diversification of the Fund's investments. A Fund may invest in a larger spectrum of the foreign market. This is because the securities markets in some emerging countries are relatively small, with a limited number of companies representing a smaller number of industries. Issuers in emerging countries are frequently subject to the degree of regulation as U.S. issuers. Also, nationalization, expropriation or confiscatory taxation or political changes could adversely affect investments in emerging foreign countries.

Ethical Risk: The Fund's ethical investment policies are intended to be consistent with the Fund's principal objectives, but do not ensure that the Fund will achieve its investment objectives. The Fund will not invest in any U.S. company that engages in the manufacture or sale of certain products (such as biological weapons or military weapons). The Fund also seeks to avoid investments in certain industries (such as nuclear energy, coal combustion, or tobacco). The Fund's adherence to ethical policies may have the effect of excluding some companies that some other investment funds may choose to invest in. The Fund's ethical investment policies may result in higher fees or lower returns than other investment funds.