

KINGDOM CLASS MANAGEMENT PROCESS

MUTUAL FUNDS													ETFs								
US EQUITY					FIXED INCOME		FOREIGN		INFLATION SENSITIVE ASSETS			ASSET ALLOCATION			US EQUITY						FOR- EIGN
VALUE		GROWTH		TOTAL RETURN	CORP.	HYBRID	GLOBAL	ISRAEL	MULTI-MANAGED			INTERNALLY MANAGED			BLEND			VALUE	ENHANCED	BLEND	
Small Cap Value	Large/Mid Cap Value	Large/Mid Cap Growth	Small/Mid Cap Growth	Growth & Income	Fixed Income	High Yield Bond	International	Israel	Defensive Strategies			Strategic Growth	Conservative Growth		US Small Cap Core	US Lg./Mid Cap Core	Market Neutral	High Dividend	US Lg./Mid Cap E	High Dividend E	International
									BOARD OF DIRECTORS												
									TIMOTHY PLAN'S BIBLICAL FILTERS												
									A LEADING INSTITUTIONAL CONSULTING FIRM												
Westwood	Westwood	Chartwell	Chartwell	Barrow Hanley	Barrow Hanley	Barrow Hanley	Eagle Global	Eagle Global	Barrow Hanley	Chilton Capital	CoreCommodity	Timothy Partners	Timothy Partners		Victory	Victory	Victory	Victory	Victory	Victory	Victory
Castello, CFA	Lockridge	Sustersic, CFA	Sustersic, CFA	McDonald, CFA	McDonald, CFA	Paipanandiker	Gualy, CFA	Gualy, CFA	McDonald, CFA	Garrison	De Chiara	Timothy Plan Funds		Timothy Plan Funds		Dhillon	Dhillon	Dhillon	Dhillon	Dhillon	Dhillon
Rowsey, CFA	Hill, CFA	Schofield, CFA	Schofield, CFA	Petruzzelli	Petruzzelli	Loscy	Allen III, Ph.D., CFA	Allen III, Ph.D., CFA	Routh, CFA	Werner		International	High Dividend Stock Enh ETF	International	High Dividend Stock Enh ETF	Dunlap	Dunlap	Dunlap	Dunlap	Dunlap	Humphrey
Latimer, CFA	Wall	Tindall, CFA	Tindall, CFA	Martin, CFA	Martin, CFA	Trahan, CFA	Russo	Russo	Martin, CFA			Fixed Income	International ETF	Fixed Income	International ETF	TPSC	TPLC	TPMN	TPHD	TPLE	TPHE
A: TPLNX C: TSVCX I: TPVIX	A: TLVAX C: TLVCX I: TMVIX	A: TLGAX C: TLGAX I: TPLIX	A: TAAGX C: TCAGX I: TIAGX	Routh, CFA A: TGIAX C: TGCIX I: TIGIX	Routh, CFA A: TFIAX C: TFCIX I: TPFIX	A: TPHAX C: TPHCX I: TPHIX	Quattrucci, CFA	Quattrucci, CFA		A: TPDAX C: TPCDX I: TPDIX		High Yield Bond	US Large/Mid Core Enh ETF	High Yield Bond	US Large/Mid Core Enh ETF						Dunlap
							A: TPIAX C: TPICX I: TPIIX	A: TPAIX C: TPCIX I: TICIX					US Small Cap Core ETF		US Small Cap Core ETF						TPIF
													Market Neutral ETF		Market Neutral ETF						
												A: TSGAX C: TSGCX			A: TCGAX C: TCVCX						

Investing involves risk, including the potential loss of principal. To read more about Timothy Plan and access fund information, including the prospectus, fact sheets, performance, and holdings for each Fund, go online: mutual funds at fund.timothyplan.com and ETFs at etf.timothyplan.com. Mutual Funds distributed by Timothy Partners, Ltd., member FINRA. ETFs distributed by Foreside Fund Services, LLC, member FINRA. Timothy Partners, Ltd. is not affiliated with Foreside Fund Services, LLC.



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Family of Funds



INVESTORS SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS, CHARGES, AND EXPENSES CAREFULLY BEFORE INVESTING. FOR A PROSPECTUS OR A SUMMARY PROSPECTUS (IF AVAILABLE) WITH THIS AND OTHER INFORMATION ABOUT THE FUND, PLEASE CALL (800) 846-7526 OR VISIT OUR WEBSITE AT TIMOTHYPLAN.COM. READ THE PROSPECTUS OR SUMMARY PROSPECTUS CAREFULLY BEFORE INVESTING.

Strategies intended to hedge risk may be partly or wholly unsuccessful. Because the 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.

Investing involves risk, including the potential loss of principal. To read more about Timothy Plan and access fund information, including the prospectus, fact sheets, performance, and holdings for each Fund, go online: mutual funds at mf.timothyplan.com and ETFs at etf.timothyplan.com. Mutual Funds distributed by Timothy Partners, Ltd., member FINRA. ETFs distributed by Foreside Fund Services, LLC, member FINRA. Timothy Partners, Ltd. is not affiliated with Foreside Fund Services, LLC.

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.

EXCHANGE-TRADED FUND RISKS:

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. Because the Index omits Excluded Securities, the Fund may be riskier than other funds that invest in a broader array of securities. The ETFs are less than five years old and, therefore, have a limited history of operations for

investors to evaluate. Please see the current prospectus for more information regarding the risk associated with an investment in the fund.

- a **LARGE CAPITALIZATION STOCK RISK.** The securities of large capitalization companies may underperform the securities of smaller capitalization companies or the market as a whole. The growth rate of larger, more established companies may lag those of smaller companies, especially during periods of economic expansion.
 - b **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.
 - c **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.
 - d **INDEX/DEFENSIVE POSITIONING RISK.** Because the Index's allocation to cash versus securities is determined at month end, there is a risk that the Index, and thus the Fund, will not react to (or will overreact to) changes in market conditions that occur between reallocations. The Fund will incur transaction costs and potentially adverse tax consequences in the event the Index allocates to cash. There is no guarantee that the Index's prescribed defensive strategy, if employed, will be successful in minimizing downside market risk.
 - e **INDEX RISK.** The Fund attempts to track the performance of the Index. The Fund's performance will be negatively affected by general declines in the securities and asset classes represented in the Index.
 - f **SECTOR ETF RISK.** TAn active trading market for the Fund's shares may not develop or be maintained. In times of market stress, market makers and/or Authorized Participants may step away from their roles, which may result in wider bid/ask spreads and variances between the market price of the Fund's shares and the underlying value of those shares.
 - g **SECTOR ETF RISK.** To the extent the Fund invests more heavily in particular sectors of the economy, its performance will be especially sensitive to developments that significantly affect those sectors.
 - h **DERIVATIVES ETF RISK.** Derivative instruments and strategies, including futures and selling securities short, may not perfectly replicate direct investment in the security. Derivatives also entail exposure to counterparty credit risk, the risk of mispricing or improper valuation, and the risk that small price movements can result in substantial gains or losses.
- FOREIGN INVESTMENT ETF RISKS:**
- i **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.
 - j **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.