

Faith-Based Durable 80/20 — Model Portfolio Factsheet

NO. OF FUNDS	STRATEGY	NET EXPENSE RATIO**
8	80/20	0.33%

HOLDINGS & ASSET ALLOCATION

INVESTMENT	WEIGHT	ALLOCATION
Equity ETFs	72.0%	<div style="width: 72%;"></div>
Fixed Income ETFs	18.0%	<div style="width: 18%;"></div>
Liquid Alternatives ETFs	10.0%	<div style="width: 10%;"></div>
Total	100.0%	

FAITH-BASED SCREENING

We select equity funds that screen out positions that would violate a Biblical worldview. All equity holdings are Biblically Responsible Investing (BRI) screened ETFs*.

STOCK STYLE

	VALUE	BLEND	GROWTH
LARGE	7	8	20
MID	7	16	19
SMALL	9	10	5

STOCK SECTORS (% OF EQUITIES)

Technology	28.5%
Industrials	22.0%
Financial Services	9.1%
Real Estate	8.1%
Consumer Cyclical	6.7%
Basic Materials	4.9%
Utilities	4.1%
Energy	7.4%
Healthcare	5.7%
Consumer Defensive	2.0%
Communication Svcs.	1.5%

THE ADVANTAGE: ALTERNATIVES SLEEVE

Unlike a traditional 80/20 portfolio, 10% of the model is initially allocated to liquid alternative strategies — providing diversification beyond stocks and bonds.

5.0%
Managed Futures

Trend-following strategy designed to perform across market environments.

5.0%
Commodity All-Weather

Broad commodity exposure as a hedge against inflation and market stress.

FUND EXPENSES

FUND	WEIGHT	EXP. RATIO
Equity ETFs	72.0%	0.31%
Fixed Income ETFs	18.0%	0.19%
Managed Futures Strategy ETF	5.0%	0.75%
Commodity All-Weather ETF	5.0%	0.68%
Portfolio Weighted Average**	100.0%	0.33%

IMPORTANT DISCLOSURES

Advisory services offered through Kisher Capital, LLC, an investment adviser registered with the state of Illinois, Colorado, and California. Advisory services are only offered to clients or prospective clients where Kisher Capital, LLC and its representatives are properly registered or exempt from registration. The information in this document is not intended as tax, accounting or legal advice, nor is it an offer or solicitation to buy or sell, or as an endorsement of any company, security, fund, or other offering. Information provided should not be solely relied upon for decision making. Please consult your legal, tax, or accounting professional regarding your specific situation. Investments involve risk and have the potential for complete loss. It should not be assumed that any recommendations made will necessarily be profitable. The information in this document is provided "AS IS" and without warranties either express or implied and the information may not be free from error. Your use of the information provided is at your sole risk. This factsheet is prepared by Kisher Capital for informational purposes only and does not constitute investment advice or an account statement. Asset allocation and sector data ©2026 Morningstar. All rights reserved. Portfolio characteristics are subject to change at any time. Specific securities held within this model are proprietary to Kisher Capital. Past performance is not indicative of future results. Investment involves risk, including possible loss of principal.

*Due to lack of corporate transparency and quickly evolving businesses, KC cannot guarantee that Biblically Responsible Investing (BRI) portfolios or ETFs are completely and at all times aligned with Clients' BRI values. BRI portfolios can underperform non-BRI models due to the potential of screening out key investments. **Expense ratios sourced from fund prospectuses. Does not include commissions, custodial charges, sales loads, or advisory fees. Past performance is not indicative of future results. Investment involves risk, including possible loss of principal. Asset allocation and sector data ©2026 Morningstar.