



# KISHER CAPITAL

## INVESTMENT ADVISORY SERVICES

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## Faith-Based 40/60 Durable Portfolio Model

### Model Overview

Kisher Capital's Faith-Based 40/60 Durable Portfolio Model employs equity, fixed income, and liquid alternative funds.

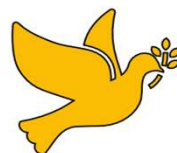
The model targets **conservative growth and income** through capital appreciation and interest-bearing securities.

Allocations are strategically determined using long-term rewarded factors and top-down market analysis. We select funds whose managers apply biblically responsible investment screenings.



#### DYNAMIC MANAGEMENT

**Active funds are included to reach for higher risk-adjusted performance. These funds use disciplined fundamental and technical approaches to investment analysis.**



#### FAITH-BASED INVESTING

**Our selected funds use manager-applied screens to remove investments inconsistent with biblically responsible investing.**



#### RISK-BALANCED STRATEGY

**The model is structured to maintain an 40/60 allocation between equities and fixed income, respectively.**

#### MODEL COMPONENTS

##### Equity:

Broad market exposure with moderate factor and active tilts.

##### Fixed Income:

High-quality holdings chosen for income, duration control, and credit quality.

##### Liquid Alternatives:

Selected to cushion against equity and fixed income market stress.

### ABOUT KISHER CAPITAL:

Kisher Capital, LLC is a registered investment advisory company based out of the Chicagoland area. Kisher Capital's primary goal is to help its clients connect their finances to their future. We accomplish this goal through investment management and financial planning. Our investment philosophy is rooted in both time-tested market principles and our clients' values and goals in mind. We believe that disciplined, evidence-driven investing offers a powerful path to long-term financial success as well as helping us to fulfill our goal of connecting your finances with your future.

### DISCLOSURES:

Advisory services offered through Kisher Capital, LLC, an investment adviser registered with the state of Illinois. 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. 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.