

Faith-Based Durable 40/60 — Model Portfolio Factsheet

NO. OF FUNDS	STRATEGY	NET EXPENSE RATIO**
8	40/60	0.29%

HOLDINGS & ASSET ALLOCATION

INVESTMENT	WEIGHT	ALLOCATION
Equity ETFs	36.0%	<div style="width: 36%;"></div>
Fixed Income ETFs	54.0%	<div style="width: 54%;"></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 40/60 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	36.0%	0.31%
Fixed Income ETFs	54.0%	0.19%
Managed Futures Strategy ETF	5.0%	0.75%
Commodity All-Weather ETF	5.0%	0.68%
Portfolio Weighted Average**	100.0%	0.29%

IMPORTANT DISCLOSURES

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*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.