January 2026

Growth & Income Objective

Investment Overview

The Inspire Trust Company Growth & Income Objective is a diversified strategy that seeks both capital appreciation and capital preservation through the use of proprietary Common Trust Funds (CTFs). The equity component invests in domestic and international securities across all market capitalization issues. The fixed income component primarily targets high quality, intermediate-maturity corporate, U.S. Treasury, and Agency securities.

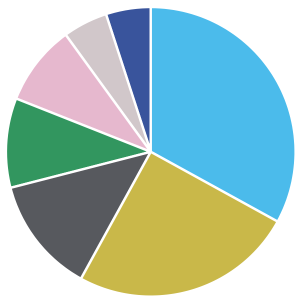
The Growth & Income Objective approximates a 70% Equities, 30% Fixed Income allocation.

Historical Performance of Growth & Income Objective Benchmark

	1 Yr	3 Yrs	5 Yrs	10 Yrs
Growth & Income Objective	14.80%	13.30%	9.27%	10.06%

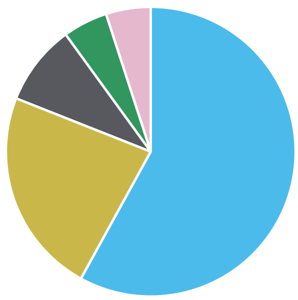
Performance (VAMI)

Instruments



Inspire Trust Growth Equity CTF	33.00%
Inspire Trust Dividend Equity CTF	25.00%
Inspire Trust US Govt Fixed Income CTF	13.00%
Inspire Trust Corporate Fixed Income CTF	10.00%
Inspire Trust Real Assets CTF	9.00%
Inspire Trust Alternatives CTF	5.00%
Cash	5.00%

Target Allocation



Equity	58.00%
Fixed Income	23.00%
Real Assets	9.00%
Liquid Alternatives	5.00%
Cash	5.00%

Portfolio Managers

Dan Helmick, *Portfolio Manager*

Dan has over 17 years of experience in the investment industry and has held various roles including Research Analyst, Trader, and Advisor. In his current role as Portfolio Manager with Inspire Trust Company, Dan is responsible for research, trading, account reviews, and developing client account objectives.

Karen Clerget, *CFP®, Portfolio Manager*

Karen has 15 years of experience working in investment management. She works with clients to ensure their funds are invested according to their goals and risk tolerance. Her areas of expertise include trading, compliance, and investment reporting.

Steven Breiter, *Portfolio Manager Team Lead*

Steve has over 29 years of investment industry experience having served in roles such as Investment Management Specialist, Portfolio Manager/Investment Manager, and Regional Investment Manager. As a Portfolio Manager Team Lead at Inspire Trust Company, he manages individual client portfolios and leads the Portfolio Management team.

General Info (as of 1/31/26)

Assets Under Management	$1.50 billion
Combined Investment Experience	99 years
Target Equity Range	50% - 80%
Target Fixed Income Range	10% - 40%
Target Real Assets / Alts Range	0% - 30%
Target Cash Range	0% - 10%

The performance of the ***Growth & Income Objective*** benchmark is comprised of a blended benchmark using weightings that are representative of Inspire Trust Company's Growth & Income asset allocation targets - Bloomberg Aggregate Bond Index (10%), Bloomberg U.S. Intermediate Government Index (15%), S&P 500 (38%), S&P 400 Mid Cap (8%), S&P 600 Small Cap (4%), MSCI EAFE - Net Return (8%), MSCI Emerging Markets - Net Return (4%), DJ Select Global Real Estate Securities Index (4%), DJ Commodity Index (4%), Lipper Institutional Money Market (5%).

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Returns shown are Gross of Fees. Gross of Fee Returns includes the deduction of transaction costs but does not include the deduction of management fees and other expenses that may be incurred in managing an investment account. A portfolio's return will be reduced by management fees and other fees. The impact of management fees can be material. The actual fee rates are stated in Inspire Trust Company's fee schedules and CTF Plan Documents.

A **Value Added Monthly Index (VAMI)** charts the monthly performance of a hypothetical $1,000 investment over a period of time.

Common Trust Funds - When Inspire Trust serves as trustee, conservator, or guardian, it manages investments through common trust funds (CTFs) that have particular investment objectives. **None of these CTFs are available for investment by the public.**

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