

NYSE TICKER

BIBL

Inspire 100 ETF

inspire

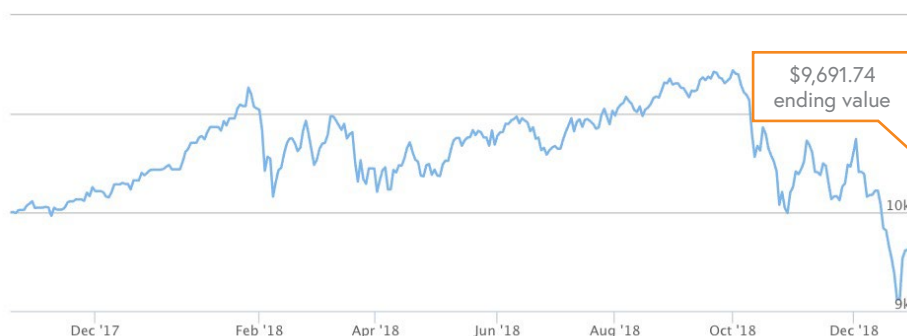
FACT SHEET AS OF DECEMBER 31, 2018

Inspire 100 ETF (BIBL) invests into inspiring, biblically aligned large companies (\$20B+ market cap) in the U.S. It is market cap weighted and designed to be the core equity holding of a portfolio. BIBL is managed according to biblically responsible investing (BRI) standards seeking to create meaningful impact in the world and help investors align their investments to support biblical values.

WHY BIBL?

- 1 Access to one-hundred inspiring, biblically aligned large companies in the U.S.
- 2 Inspire donates 50% of management fee profits to support Christian ministry¹.
- 3 Use as primary holding of your portfolio to seek long-term growth.

GROWTH OF \$10,000 USD SINCE INCEPTION



The Hypothetical Growth of \$10,000 chart reflects a hypothetical investment and assumes reinvestment of dividends and capital gains. Fund expenses, including management fees and other expenses were deducted.

PERFORMANCE

	3 MO	6 MO	1 YR	YTD	SINCE 10/31/17
NAV	-14.70%	-9.24%	-7.32%	-7.32%	-2.64%
Market	-14.52%	-8.99%	-6.82%	-6.82%	-2.26%

The performance quoted represents past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than the original cost. Current performance may be lower or higher than the performance quoted. Performance data current to the most recent month end may be obtained by visiting www.inspireETF.com.

Market Price returns are based upon the midpoint of the bid/ask spread at 4:00 p.m. ET when NAV is normally determined for most Inspire Funds, and do not represent the returns you would receive if you traded shares at other times.

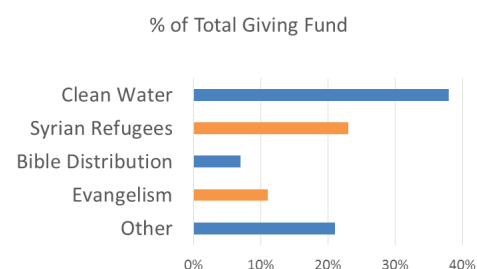
¹Management fees include all fees from ETF advisory, sub-advisory, separately managed account management and all other sources of management fee income.

KEY FACTS

Fund Launch	10/31/2017
Net Expense Ratio ²	0.35%
Gross Expense Ratio	3.78%
Benchmark	Inspire 100 Index
# of Holdings	100
Net Assets	\$40,469,868.06
30 - Day SEC Yield ³	1.51
Ticker	BIBL
CUSIP	66538H534
Exchange	NYSE Arca

MEASURE YOUR IMPACT

Inspire donates 50% of management fee profits each year to Christian ministry. Here are the percentages of total giving per project that Inspire has supported over the past year. *Note: Giving allocations can and do change to meet changing ministry needs.*



INSPIRE IMPACT SCORE

The Inspire Impact Score is an objective, rules-based scoring system which Inspire uses to identify the most inspiring, biblically aligned companies to invest in — the kind of companies that are blessings to their communities, customers, workforce and the world. The Inspire Impact Score rates a company on a scale of -100 to +100 in relation to how well the company aligns with biblical values, with +100 being the highest possible score.

Average Inspire Impact Score for BIBL Holdings

42
inspire impact

Inspire Impact Score does not guarantee positive investment performance.

INSPIRING COMPANY HIGHLIGHT:

Abbvie (ticker: ABBV) | Percent Ownership: 3.81%

Abbvie is a world leader in groundbreaking research and product development that helps improve the lives of people fighting cancer, multiple sclerosis, Parkinson's, Alzheimer's, HIV, Hepatitis C and other debilitating maladies.

The AbbVie Foundation also provides millions of dollars to help those in need, including families of children with cancer, HIV positive mothers and children in Africa and Syrian refugees.

That is what we call inspiring transformation!

INSPIRING COMPANY HIGHLIGHT:

XYLEM (ticker: XYL) | Percent Ownership: 0.23%

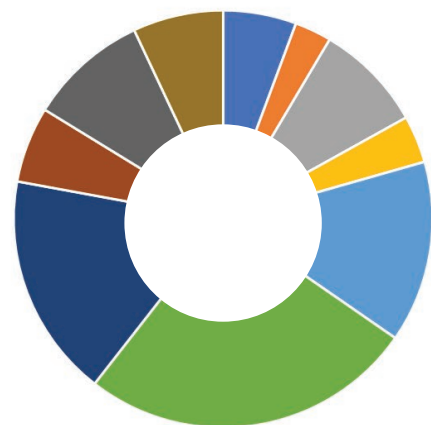
Xylem is a leading water technology company committed to "solving water" by creating innovative and smart technology solutions to meet the world's water, wastewater and energy needs.

Xylem's "Watermark Project" has the mission to provide and protect safe water resources for communities in need around the world and educate people about water issues.

As an investor in BIBL, you are supporting and sharing in the revenues of this inspiring company working to provide clean water solutions to people in need around the world. ***That is what we call inspiring transformation!***

**Holdings subject to change and should not be considered investment advice.*

TARGET SECTOR ALLOCATION



- Consumer Discretionary
- Energy
- Health Care
- Information Technology
- Real Estate
- Consumer Staples
- Financials
- Industrials
- Materials
- Utilities

Actual allocation will change along with underlying security values.

Get biblical investing tips and insights today!

Subscribe to the Inspire newsletter at www.inspireinvesting.com



Inspire 100 ETF

Fact Sheet as of December 31, 2018

²The Fund's adviser has contractually agreed to reduce its fees and/or absorb expenses of the Fund, until at least March 31, 2019, to ensure that total annual fund operating expenses after fee waiver and/or reimbursement will not exceed 0.35% of the Fund subject to possible recoupment from the Fund.

³SEC Yield calculations are based on most recent Ex-Date. SEC Yield may include income, dividends, return of capital, or other distributions that are not considered short-term or long-term capital gains. Return of capital is considered a return of the investment principal and is not derived from net profits. Yield performance shown reflects fee waivers and/or expense reimbursements by the investment advisor to the fund resulting in a net expense ratio. Performance would have been lower without such waivers.

Important Risk Information:

Equity securities may fluctuate in value in response to the activities of individual companies and general market and economic conditions. While the shares of ETFs are tradable on secondary markets, they may not readily trade in all market conditions and may trade at significant discounts in periods of market stress. ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value. Brokerage commissions and ETF expenses will reduce returns. There is no guarantee that the Fund will achieve its objective. Securities in the Index or in the Fund's portfolio may underperform in comparison to the general securities markets or other asset classes. **Before investing, consider the funds' investment objectives, risks, charges and expenses. To obtain a prospectus which contains this and other information, call 877.658.9473, or visit www.inspireinvesting.com. Read it carefully.** The Inspire ETFs are distributed by Northern Lights Distributors, LLC, Member FINRA/SIPC. Inspire and Northern Lights Distributors, LLC are not affiliated. Copyright © Inspire, 2018. All rights reserved. Control Number: 3075-NLD-1/17/2019