

Inspire Corporate Bond Impact ETF (IBD) invests in the investment grade bonds of inspiring, biblically aligned large companies (\$5B+ market cap) from the United States. IBD is managed according to biblically responsible investing standards seeking to create meaningful impact in the world and help investors align their investments to support biblical values.

WHY IBD?

- 1 Access to investment grade bonds of inspiring, biblically aligned large companies in the United States.
- 2 Inspire donates 50% of management fee profits to support Christian ministry.
- 3 Use as primary bond holding of your portfolio to seek stable income.

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	0.74%	1.33%	-0.24%	-0.24%	0.23%
Market	0.57%	1.58%	-1.07%	-1.07%	0.42%

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.

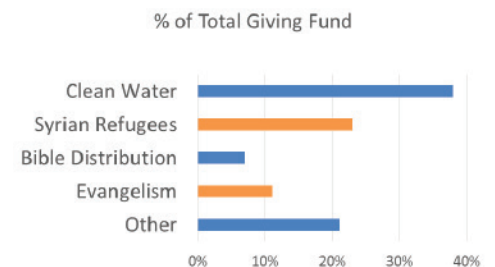
Market Price returns are based upon the midpoint of the bid/ask spread at 4:00 p.m. ET when NAV is normally determined for most Inspire Funds, and do not represent the returns you would receive if you traded shares at other times.

KEY FACTS

Fund Launch	7/10/17
Net Expense Ratio ²	0.61%
Gross Expense Ratio	1.51%
Benchmark	Inspire Corporate Bond Impact Index
# of Holdings	176
Net Assets	\$60,881,494.52
30 - Day SEC Yield ¹	2.79%
Ticker	IBD
CUSIP	66538H633
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 IBD
Holdings

38
inspire impact

Inspire Impact Score does not guarantee positive investment performance.

INSPIRING COMPANY HIGHLIGHT:

Abbvie (ticker: ABBV) | Percent Ownership: 1.21%

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:

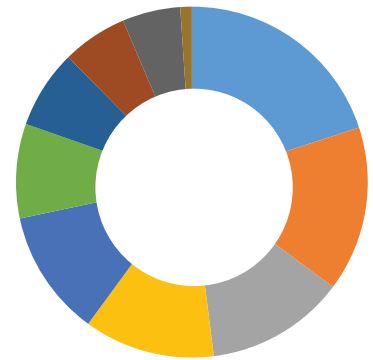
J.M. Smucker (ticker: JMS) | Percent Ownership: 0.40%

Smucker's brand name represents wholesome, midwestern values and embodies honesty, fairness and ethics. A sprawling global supply chain like Smucker's made of farmers growing fruit, vegetables, coffee, grains and other raw ingredients can be particularly susceptible to human trafficking issues. But Smucker's excersizes exemplary diligence to ensure that their supply chain is free of human rights violations.

In particular, Smucker's requires direct suppliers to contractually agree not to employ children, prison labor, indentured labor, or bonded labor or to participate in human trafficking. In addition, using internal resources, Smucker's performs Quality Assurance audits on select suppliers, during which auditing personnel look for any evidence of human trafficking and slavery. *That is what we call inspiring transformation!*

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

SECTOR ALLOCATION



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

Chart references target allocation. Actual allocation will change along with underlying security values and is rebalanced to target quarterly.

Get biblical investing tips and insights today!

Subscribe to the Inspire newsletter at www.inspireinvesting.com



Inspire Corporate Bond Impact ETF

Fact Sheet as of December 31, 2018



¹SEC 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.

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 0.65% of the Fund subject to possible recoupment from the Fund.

Important Risk Information:

Fixed income securities will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Fund. 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: 3077-NLD-1/17/2019