



# INSPIRE 100 ETF

FACT SHEET AS OF MARCH 31, 2020



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.

## GROWTH OF \$10,000 USD SINCE INCEPTION



The hypothetical growth of \$10,000 chart reflects a hypothetical investment and assumes reinvestment of

PERFORMANCE		3 MO	6 MO	1YR	2YR	YTD	SINCE 10/30/2017
Inspire 100 ETF	NAV	-18.59%	-10.68%	-8.48%	-1.11%	-18.59%	0.96%
Inspire 100 ETF	Market	-18.40%	-10.48%	-8.45%	-1.09%	-18.40%	1.09%
Inspire 100 Index		-19.29%	-11.41%	-8.78%	-0.88%	-19.29%	1.24%
S&P 500 Index	Total Return (TR)	-19.60%	-12.31%	-6.98%	0.92%	-19.60%	2.22%

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](http://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

## WHY BIBL?



### U.S. LARGE CAP

BIBL is constructed to be a core holding for growth driven portfolios by providing access to 100 of the most inspiring, biblically aligned U.S. large cap companies.



### MARKET CAP WEIGHTED

BIBL's market-cap weighting seeks to deliver a large-cap tilt with lower portfolio turnover, seeking efficient exposure to equities of large U.S. companies.



### BIBLICALLY RESPONSIBLE ESG

BIBL uses the Inspire Impact Score methodology to seek out investments in the most inspiring, biblically aligned companies in the U.S. applying a faith-based perspective to environmental, social and governance (ESG) criteria when evaluating a company's operations.

## KEY FACTS

Fund Launch	10/30/2017
Net Expense Ratio <sup>2</sup>	0.35%
Gross Expense Ratio	0.57%
Benchmark	Inspire 100 Index
# of Holdings	100
Net Assets	\$64,196,669.55
30 - Day SEC Yield <sup>1</sup>	1.60%
Un-Subsidized SEC Yield	1.45%
Ticker	BIBL
CUSIP	66538H534
Exchange	NYSE Arca
P/E	20.84
P/B	3.13
P/CF	12.67

P/E: The Price/Earnings Ratio measures a company's current share price relative to its per-share earnings (EPS). P/B: The Price/Book Ratio compares a firm's market value to book value by dividing the price per share by book value per share. P/CF: The Price/Cash Flow Ratio measures the value of a

## SECTOR WEIGHTS

Sector	Weight %
Industrials	24.31%
Information Technology	21.15%
Health Care	14.59%
Utilities	12.50%
Real Estate	10.27%
Consumer Discretionary	5.91%
Materials	4.65%
Energy	2.55%
Financials	1.52%
Consumer Staples	1.33%

## TOP TEN HOLDINGS

Security Description	Symbol	Weight %
NVIDIA Corp	NVDA	5.08%
NextEra Energy Inc	NEE	3.66%
Union Paci c Corp	UNP	3.07%
Tesla Inc	TSLA	3.04%
American Tower Corp	AMT	3.04%
Danaher Corp	DHR	3.04%
Honeywell International Inc	HON	2.95%
Fiserv Inc	FISV	2.07%
Lowe's Cos Inc	LOW	2.05%
Caterpillar Inc	CAT	1.95%

Portfolio holdings are subject to change at any time and should not be considered investment advice.



## AVERAGE INSPIRE IMPACT SCORE FOR BIBL HOLDINGS

**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.

Inspire Impact Score does not guarantee positive investment performance. \*Inspire Impact Score provided by inspireinsight.com as of 3/31/2020

INSPIRING COMPANY HIGHLIGHT



### XYLEM (TICKER: XYL)

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 BLES, 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! \*Inspire Impact Score provided by inspireinsight.com as of 3/31/2020

INSPIRING COMPANY HIGHLIGHT



### HONEYWELL INTERNATIONAL INC (TICKER: HON)

Honeywell International Inc. is an American multinational conglomerate company that produces commercial and consumer products, engineering services and aerospace systems. Honeywell is committed to help increase the sustainable capacity of our world, is very involved in communities, and has a Honeywell Humanitarian Relief Fund (HHRF) to help victims of natural disasters, including earthquakes, tsunamis, fires, flooding and hurricanes. As an investor in BIBL, you are supporting and sharing in the revenues of this inspiring company working to make your home safer and more energy efficient. That is what we call inspiring transformation! \*Inspire Impact Score provided by inspireinsight.com as of 3/31/2020

## MEASURE YOUR IMPACT

Inspire donates 50% or more of the net profits from management fees each year to Christian ministry. Here are the projects that Inspire has supported over the past year. NOTE: GIVING CAN AND DOES CHANGE TO MEET CHANGING MINISTRY NEEDS.

### 2019 CONTRIBUTIONS IMPACTED



**GUATEMALA CHURCH BUILT**



**PRO LIFE DONATIONS**



**CLEAN WATER PROJECT**



**OPERATION SHOEBOXES**

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NYSE TICKER

**BIBL**

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<sup>1</sup>SEC 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. The unsubsidized yield and does not reflect fee waivers and/or expense reimbursements by the investment advisor to the fund resulting in a gross expense ratio.

<sup>2</sup>The Fund's adviser has contractually agreed to reduce its fees and/or absorb expenses of the Fund, until at least March 31, 2021, to ensure that total annual fund operating expenses after fee waiver and/or reimbursement will not exceed 0.61% of the Fund subject to possible recoupment from the Fund.

### 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. Investments in foreign securities could subject the Fund to greater risks including, currency fluctuation, economic conditions, and different governmental and accounting standards. **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.inspireetf.com](http://www.inspireetf.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, 2020. All rights reserved. Control Number:

