WWJD Inspire International ETF

International Large Cap | Index | Factsheet as of **12/31/2024**

STRATEGY OBJECTIVE

Inspire International ETF invests into inspiring, biblically aligned large cap companies outside of the United States, as determined by Inspire Impact Scores greater than or equal to zero. The Inspire International ETF seeks to replicate investment results that generally correspond, before fees and expenses, to the performance of the Inspire International Index.

WHY WWJD?

International and Emerging Markets. WWJD provides exposure to large-cap companies outside the U.S. across a variety of sectors and countries which results in opportunities for investors seeking long-term returns based on growth in foreign economies.

Equally Weighted. WWJD's equal weighting approach provides a smaller cap tilt relative to market-cap weighting, and WWJD's quarterly rebalancing can help investors by trimming stocks that are higher-priced and buying stocks that are lower-priced.

Biblically Responsible Investing. WWJD uses the Inspire Impact Score methodology[1] to seek out investments in the most inspiring, biblically aligned companies, applying a faith-based perspective in seeking out businesses that are a blessing to their customers, communities, workforce, and the world.

PERFORMANCE

	3 MO	YTD	1 YR	3 YRS	5 YRS	Since 9/30/2019
Inspire International ETF - NAV	-9.35%	1.05%	1.05%	0.19%	5.87%	7.65%
Inspire International ETF - Market	-9.61%	1.05%	1.05%	0.15%	5.77%	7.67%
Inspire International Index	-9.04%	2.32%	2.32%	1.28%	5.37%	7.27%
S&P International 700	-7.10%	6.59%	6.59%	2.50%	5.65%	7.05%

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 official closing price on the listing exchange (NYSE ARCA) 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.

GROWTH OF $10,000 SINCE INCEPTION

Ending Value **$14,729.56**

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.

FUND DETAILS

Ticker	WWJD
CUSIP	66538H419
Fund Launch	Sep 30, 2019
Benchmark	Inspire International Index
Net Assets	$291,285,502
Number of Holdings	199
30 - Day SEC Yield[2]	1.71%
Expense Ratio	0.73%

GEOGRAPHIC ALLOCATION

Country	Wgt%
Canada	8.67%
Japan	8.44%
Switzerland	6.90%
Australia	6.89%
Germany	6.84%
United Kingdom	5.80%
Hong Kong	5.77%
France	4.92%
Italy	4.05%
Netherlands	2.95%

TOP TEN HOLDINGS

Security Description	Wgt%
Delta Electronics (Thailand) Public Company Limited	0.74%
Geely Automobile Holdings Ltd.	0.70%
Advantest Corporation	0.69%
Garmin Ltd	0.67%
Eva Airways Corporation	0.64%
Fairfax Financial Holdings, Ltd.	0.63%
Grupo Argos S.A.	0.62%
UCB SA	0.62%
Delek Group Ltd.	0.62%
Brookfield Corporation	0.60%

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

[1]The Inspire Impact Score is an objective, rules-based scoring system which Inspire uses to identify what we believe to be some of 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.

How the Inspire Impact Score is calculated – Step 1: Every company starts with zero points. Step 2: Exclusionary screens are applied to companies which operate at odds with biblical values. Negative points are assigned to the impact score if any violations are found. These companies are always excluded from investment. Step 3: Companies with no negative violations are then positively scored based on how they operate as blessings to their customers, communities, workforce and the world through the five Sustainability Accounting Standards Board (SASB) categories: environment, social capital, human capital, business model & innovation, and leadership & governance (you can learn more about the SASB categories at materiality.sasb.org). Positive points are assigned based on the extent to which the company has above average scores in those positive categories. Result: Companies are scored on a scale between -100 and +100, with scores above zero representing better alignment with biblical values. Inspire only invests in companies with scores of zero or higher, and particularly selects those companies with scores closest to 100 for inclusion in portfolios.

[2]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 does not reflect fee waivers and/or expense reimbursements by the investment advisor to the fund resulting in a gross expense ratio.

Important Risk Information

Investments in foreign securities could subject the Fund to greater risks, including currency fluctuation, economic conditions, and different governmental and accounting standards.

Inspire, the adviser, provides the index for the Inspire Funds to track. The indexes use software that analyzes publicly available data relating to the primary business activities, products and services, philanthropy, legal activities, policies and practices when assigning Inspire Impact Scores to a company. As the Fund may not fully replicate the Index, it is subject to the risk that investment management strategy may not produce the intended results. Past performance is no guarantee of future results.

Securities in the Index or in the Fund's portfolio may underperform in comparison to the general securities markets or other asset classes. The Fund may focus its investments in securities of a particular industry to the extent the Index does. This may cause the Fund's net asset value to fluctuate more than that of a fund that does not focus in a particular industry. Fluctuations in the value of equity securities held by the Fund will cause the net asset value ("NAV") of the Fund to fluctuate. The Fund is not actively managed and the Adviser will not sell shares of an equity security due to current or projected underperformance of a security, industry or sector, unless that security is removed from the Index or the selling of shares of that security is otherwise required upon a rebalancing of the Index as addressed in the Index methodology. Tracking error may occur because of imperfect correlation between the Fund's holdings of portfolio securities and those in the Index. The Fund's use of a representative sampling approach, if used, could result in its holding a smaller number of securities than are in the Index. To the extent the assets in the Fund are smaller, these risks will be greater.

The Fund invests its assets in securities with an Inspire Impact Score® of zero or higher. As a result of its strategy, the Fund's exclusion of securities of certain issuers for nonfinancial reasons may cause the Fund to forgo some market opportunities available to funds that do not use these criteria. The value of investments in larger companies may not rise as much as smaller companies, or larger companies may be unable to respond quickly to competitive challenges, such as changes in technology and consumer tastes.

There is no guarantee that the Funds will achieve their objective, generate positive returns, or avoid losses. **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**. **Read it carefully. The Inspire ETFs are distributed by Foreside Financial Services LLC., Member FINRA.** Inspire and Foreside Financial Services LLC are not affiliated.