



## Minimize Risk

You can limit your exposure, while promoting companies you believe in.

Our asset allocation models and diversification can help you achieve your goals with lower risk by combining many asset classes, such as:

- **U.S. Stocks – Large Capitalization\*** (“Large Cap”): Companies based in the United States with a market cap of \$8 billion or more.
- **U.S. Stocks – Mid Capitalization\*** (“Mid Cap”): Companies based in the United States with a market cap between \$3 billion and \$8 billion.
- **U.S. Stocks – Small Capitalization\*** (“Small Cap”): Companies based in the United States with a market cap less than \$3 billion.
- **Foreign Stocks** – Companies based outside of the United States.
- **Government Bonds** – Debt instruments issued by the U.S. or foreign governments.
- **Corporate Bonds** – Debt instruments issued by U.S. and foreign corporations.
- **Real Estate** – Investment trusts that invest in various sectors of the real estate market.
- **Managed Futures** – Alternative investments that provide exposure to commodity and currency markets.
- **Precious Metals** – Alternative investments that provide exposure to the silver and gold markets.

\**Capitalization* or ‘market cap’ is simply taking the number of outstanding shares for a company multiplied by its share price. For example, if a company has 1 million shares outstanding and the stock is trading at \$100 per share, its market cap is \$100 million.

$$\begin{array}{l} \text{Marketing} \\ \text{Capitalization} \\ \text{Formula} \end{array} = \begin{array}{l} \text{Total Number of Shares Allotted} \\ \text{by the Company X Current Market} \\ \text{Price of each Share} \end{array}$$

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By combining individual stocks, mutual funds, and Exchange Traded Funds (ETFs), we can develop a strategy that is designed to weather the storms in the financial markets, as well as capture significant gains when the financial markets are rising. Balancing risk and reward is an important part of the investment process, and we have you covered.

Our investment philosophy is quite simple: Find companies that line up with your faith and offer great upside potential. It sounds simple, but it is a complicated process. Thankfully, with painstaking research, dedication, and perseverance, it is possible to find high-quality companies that meet our investors' moral and financial objectives. We do this by looking for companies with:

- Strong managers and significant insider ownership.
- Strong balance sheets with little or no debt and plenty of cash.
- A commitment to returning value to shareholders in ways such as paying a dividend or repurchasing shares.
- Strong cash flows, increasing revenues and earnings, improving margins, extremely attractive valuations.
- Above all, no involvement in any immoral activities.

Once we find great companies, we typically hold them for the long haul (three-plus years) to let the profits multiply.