

Gradient Christian Values Portfolio

Align your portfolio with your beliefs

The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. Investing involves risk including the potential loss of principal. Please consult your independent investment advisor before making any investment decisions.



Investment Philosophy

OBJECTIVE

Faith-Based
Investing
Principles

MANDATE

Risk Managed
Exposure to
Christian Values
Investing

EXECUTION

Actively Managed
ETF Selection

Faith-Based Investing

- **Guided by Faith:** Investment decisions reflect broad Christian principles.
- **Values-Driven Approach:** Avoid companies or sectors conflicting with Christian ethics.
- **Positive Impact Focus:** Focus on companies demonstrating integrity, stewardship and social responsibility.
- **Broadly Inclusive:** Embraces a range of Christian beliefs without focusing on a single denomination.
- **Align Your Portfolio with Your Beliefs:** Faith-based investing integrates personal values with financial goals
- **Portfolio Universe:** The portfolio can be invested across geography and sectors

Faith-Based Investing Principles



Biblical Values Screening



Sanctity of Life & Human Dignity



Integrity & Ethical Leadership



Stewardship of Resources



Positive Community Impact



CHRISTIAN VALUES

Christian Values Investment Restrictions



Protection of Life

- Avoid companies whose core activities conflict with a pro-life ethic.



Human Dignity & Ethical Conduct

- Exclude businesses involved in exploitative or harmful practices.



Sexual Content, Exploitation & Addictive Products

- Screen out companies primarily engaged in pornography-related industries.
- Limits exposure to tobacco, certain gambling and alcohol products.



Violence & Religious Respect

- Restrict controversial weapons manufacturers and companies that demonstrate hostility toward faith expression.



CHRISTIAN VALUES

Christian Values Performance

COMPOSITE PERFORMANCE THROUGH AUGUST 31, 2026

	YTD 2026	1 Year	3 Year	5 Year	10 Year	Annualized Return Since Inception*	Standard Deviation Since Inception*
Christian Values	16.82%	N/A	N/A	N/A	N/A	N/A	N/A

Performance returns are composite of all accounts included in the Christian Values Portfolio. Returns are net of all transaction costs and net of Gradient Investment's management fee but does not include the standard 1.00% advisor fee. These numbers are not meant to predict your individual results which could be better or worse. *Inception date is 4/1/2026. Investor's net returns may vary based on advisory fee, account size, and householding. Investing involves risk including the possible loss of principal and past performance is no guarantee of future returns. International investing is more volatile than the overall stock market and should ONLY be used for assets you wish to invest over the long-term at higher levels of risk.



SUMMARY

Gradient Christian Values Portfolio

- **Faith-Based Investing Aligns Portfolios With Christian Values.**
 - Biblical Values
 - Sanctity of Life & Human Dignity
 - Integrity & Ethical Leadership
 - Stewardship of Resources
 - Positive Community Impact
- **The Gradient Christian Values Portfolio**
 - In accordance with your return objectives and risk tolerance
 - Provides a diversified approach utilizing exchange traded funds (ETFs)
 - Asset allocation

Account Minimum: \$500

Gradient Investments, LLC (GI) is a third-party money manager offering fee-only investment management through independent Registered Investment Advisory firms. For more information, please visit us at www.gradientinvestments.com or request a copy of Gradient Investments' ADV Part 2A. Please consult your independent investment advisor or GI regarding your specific goals and objectives before investing.

