

BEST Practice Statement

Biblically Responsible Investing

Inspire Advisors is driven by the mission to inspire transformation for God's glory throughout the world by providing high quality, biblically responsible financial guidance to clients everywhere. We strive to carry out this mission in the BEST way possible, guided by our core values of Blessing, Excellence, Stewardship and Transformation.

A foundation stone of this mission is Inspire Advisors' commitment to biblically responsible investing (BRI), which seeks to deliver quality investment portfolios that invest in positive, inspiring companies while avoiding companies involved in problematic issues such as abortion, pornography, human trafficking and other contentious practices.

Every Inspire Advisor and staff member is united around the conviction to always deliver biblically responsible investing advice that glorifies God and blesses our clients. However, the process of delivering that BRI advice is not always straightforward due to the varied contexts and client situations encountered within the many individual advisor practices across our firm, such as legacy positions, tax considerations, client requests, platform constraints, etc.

Following are some BEST Practices to provide unified guidance for BRI implementation as we strive to glorify God in all we do:

- 1. All solicited buy orders should be limited to investments with Inspire Impact Scores of zero or higher;**
 - a. Inspireinsight.com should be utilized to generate this buy list for the most recent data and helpful research tools;
 - b. Exceptions to this BEST practice can occur, such as a faith-based fund that scores negatively but for good reason (ie: engagement with a negative scoring company or known differences in screening look-back timeframes that could generate a negative score while maintaining an acceptable screening profile);
 - c. Potential exceptions should be run by Inspire Advisors compliance or investment team for corroboration and possible updating of the Impact Score in question;
- 2. Advisors should use their personal discretion whether to accept or reject unsolicited requests from clients to buy investments with negative Inspire Impact Scores;**
 - a. If an advisor decides it is in the BEST interest of the client and Inspire Advisor mission to facilitate an unsolicited negative Impact Score purchase, that advisor must place the trade themselves as Inspire does not want to ask their team to be involved in a transaction that may violate their personal convictions;
- 3. Advisors with legacy client positions in negative scoring investments should make every effort to transition those client assets into positive scoring investments as soon as reasonably possible, using discretion and wisdom to guide the timing of that transition and taking into consideration issues such as taxes, market timing and client overall best interests.**
 - a. It is our experience that most client assets can be transitioned to BRI in quick order while acting in the best interest of the client's finances to improve their situation;
 - b. We also acknowledge that there are times when a BRI transition may be measured in years, and in some cases may not be feasible at all over any timeframe due to varying client situations;
 - c. At Inspire we trust each other to do what we can so far as it depends on us to manage assets in a way that glorifies God and blesses our clients;
- 4. Above all we extend grace and love to each other, our clients and our neighbors and practice BRI in a way that builds up and encourages one another on toward love and good deeds.**

