

## Guiding Principles of Foundation Financial, Inc.

- Excellence** We seek excellence in biblically responsible investing (BRI) by providing BRI products with three characteristics:
- **Values** – holds companies with strong positive values that are consistent with the Bible
  - **Return** – owns companies with good potential for long-term return, generally based on a good long-term record of good performance, and
  - **Portfolio** – assembled into a diversified, managed portfolio of 24-30 securities with good risk / reward characteristics.
- Integrity** We maintain high integrity by limiting our commitments to those we believe we can meet and seeking to meet them. *We want to keep our promises.*
- Accountability** We are accountable to God, our employees, our clients, our suppliers and others with whom our firm deals to maintain these Guiding Principles.
- Biblical Standards** We adhere to the Bible by seeking to do our work with excellence as unto God and by seeking covenantal relationships.
- Giving** We will share God’s blessing of our firm by increased giving. We will support God’s work to reach people with the Good News and teach people His Word and His ways.
- Career** We provide opportunities for employees to:
- **Provision** - provide for their families,
  - **Growth** – develop their talents and gifts, and
  - **Meaning** - contribute in worthwhile ways to the provision of good products and services to our clients.
- Partnership** We provide mutually beneficial partnership opportunities for suppliers.
- Return** We seek to provide a satisfactory return to our shareholders.
- Contributor** We will be a valued contributor to our local communities and society.

**Russell E. Miller, CFA**  
**President**

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*Serving Family Values Investors*  
*If the foundations be destroyed, what can the righteous do?*  
*Psalm 11:3*