

Financial Adviser Says Market Is Firing on All Cylinders

The Issachar Fund (LIONX, BRI, ESG) is 93% invested (7% cash) in 44 leading growth stocks on Sunday, Feb. 14, 2021, with \$59 mil in AUM. The indexes are stretched but not broken, and it appears there is still room to run higher. I sold a few stocks that had exceeded my expectations, and I expect to add new positions this week. I also added to a few existing positions that have been basing and ready to run higher. This market seems to be firing on all cylinders, and I believe the risk in this market appears to be relatively low, so I plan to stay engaged and make hay while the sun is still shining. This market will not always be this rewarding, and let's not confuse brains with a bull market. Sometimes it is easy to make money in the market, and other times it is hard not to lose money. My job is to know what kind of market we are in and take advantage of the opportunities as I see them. I attempt to manage the risk, and the market provides the return. (Please see performance table below, and there is no guarantee that any investment will achieve its objectives, generate positive returns or avoid losses.)

The Fed increased its balance sheet last week by \$32 billion to an all-time high of \$ trillion! I sound like a broken record saying the Fed increased its balance sheet again last week, but that is the reality. I believe the creation of excess money supply and credit can overcome higher taxes and more regulation, but there is a breaking point. There will be a time in the future when the Fed will take its foot off the gas of liquidity, and I expect risk will rise. But we are not there yet. For now, I am bullish and expect the rally to continue higher. I believe a great majority of this excess liquidity that the Fed is creating finds its way into the stock market in the form of higher prices. It will not always

be this way, so let's enjoy the ride while it lasts.

Bottom Line: Stocks have been in an uptrend, and I do not see that trend reversing any time soon. If the trend reverses, I will do my best to lock in some gains and avoid life-changing losses. Stocks with accelerating sales and earnings still appear to be under institutional accumulation, so that is where we are invested for now. The Fed continues to have our back, and I do not see that changing any time soon. However, my faith is in Jesus, and I trust that my Father is working all things for my good, no matter what happens around me. I pray that you experience the love and grace of the Father today.

"We know that all things work together for good to those who love God, to those who are called according to His purpose" (Rom. 8:28).



The performance data quoted here represents past performance. Current performance may be lower or higher than the performance data quoted above. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that investor's shares, when redeemed, may be worth more or less than their original cost. For performance information current to the most recent month-end, please call toll-free 866-787-8355. Total annual fund operating expenses are %.

For the one week ending 2/12/21, LIONX returned %, with the IQ Hedge Multi-Strategy Index (IQX) at % and the S&P 500 Index (SPX) at %. The year-to-date return for LIONX is %, with IQX at % and SPX at %. For the one year ending 12/31/20, LIONX returned %, with IQX at % and SPX at %. The 5-year annualized return for LIONX was %, with IQX at % and SPX at %. Since inception on 2/28/14, LIONX has a % annualized return with IQX at % and SPX at %. The maximum draw-down since inception for

LIONX has been %, with IQX at % and SPX at %. The monthly standard deviation since inception for LIONX has been 2%, with IQX at % and SPX at %.

Bottom line, LIONX has achieved great returns with reduced risk! Praise Jesus!

For more information on the stock market, read the fact sheet, visit for additional blog posts and listen to *Biblical Stock Market Updates* on the Charisma Podcast Network.

LIONX is a BRI/ESG, tactical, alternative, mutual fund actively managed like a hedge fund.

Investors should carefully consider the investment objectives, risks, charges and expenses of the Issachar Fund. This and other important information about the Fund are contained in the prospectus, which can be obtained by calling 1-866-787-8355 or visiting . The Prospectus should be read carefully before investing. The Issachar Fund is distributed by Northern Lights Distributors LLC., member FINRA/SIPC. Horizon Capital Management Inc. (HCM) is not affiliated with Northern Lights Distributors LLC.

Important Risk Information: Mutual Funds involve risks, including the possible loss of principal. An investment in the Fund may not be appropriate for all investors. The Fund may hold cash positions when the adviser feels that the market is not producing returns greater than the short-term cash investments in which the Fund may invest. There is a risk that the sections of the market in which the Fund invests will begin to rise or fall rapidly, and the Fund will not be able to sell stocks quickly enough to avoid losses or reinvest its cash positions into areas of the advancing market quickly enough to capture the initial returns of changing market conditions. The adviser's judgment about the attractiveness, value and potential appreciation of particular asset classes and securities in which the Fund invests may prove incorrect

and may not produce the desired results. Past performance is no guarantee of future results. Ratings are only one form of Fund performance and should not be used as the sole consideration in making an investment decision. For more information regarding the fund, including current performance, please visit . For more information on LIONX, please visit .

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