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May 10, 2010

Whew, what a start to May... the S&P 500 index was down more than 5% in the past week. We have seen these types of weeks several times over the years and the reasons always vary.

This kind of market activity reminds me of the difference between investors and market timers. Market timers try to benefit by figuring out the next big market move. Investors are long-term believers in market appreciation. Let me use the example of a sandwich shop to explain. As investors we look for the best run sandwich shop to invest in. If we were market timers, we would be betting either for or against whether people would be eating sandwiches next month. Stay Investors, my friends...

Following the investor philosophy, the goal of the 3 Epiphany equity funds is the same - to provide performance without surprises. This is accomplished by using a hybrid investment process that mixes sound quantitative analysis with fundamental research to identify attractive stocks. The key is the use of risk controls in this process that help minimize the impacts of a down market so that cumulative returns over time are stronger.

One such risk control is keeping the portfolios sector neutral. Stock sectors are broad categories of companies like financials, technology, or health care. To be sector neutral means that if your benchmark (i.e. the S&P 500 Index) has 18% financial companies, your portfolio will have roughly 18% financials as well. This keeps us from betting against the market and makes sure we are diversified like the index.

The 3 Epiphany equity funds are the FFV Fund (EPVNX), FFV Focused Fund (FPFNX), and the Large Cap Core Fund (EPCNX). In each fund, we use this same investment process but the starting universe of stocks is different.



800-320-2185

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[FFV Focused Fund](#)

[FFV Strategic Income Fund](#)

[Large Cap Core Fund](#)

Remember that Epiphany also offers an income investment option, the Epiphany FFV Strategic Income Fund (EPINX).

Peace and Blessings,

Sam Saladino
Portfolio Manager/President
Epiphany Funds

Past performance does not guarantee future results. The Funds offer multiple classes of shares for which performance will differ. An investor's shares when redeemed may be worth more or less than their original cost. An investor should consider a fund's investment objectives, risks, charges, and expenses carefully before investing. This and other important information about the investment company can be found in the Funds' prospectus. Please read the prospectus carefully before investing. Northern Lights Distributors, LLC distributes the Epiphany Funds.

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