

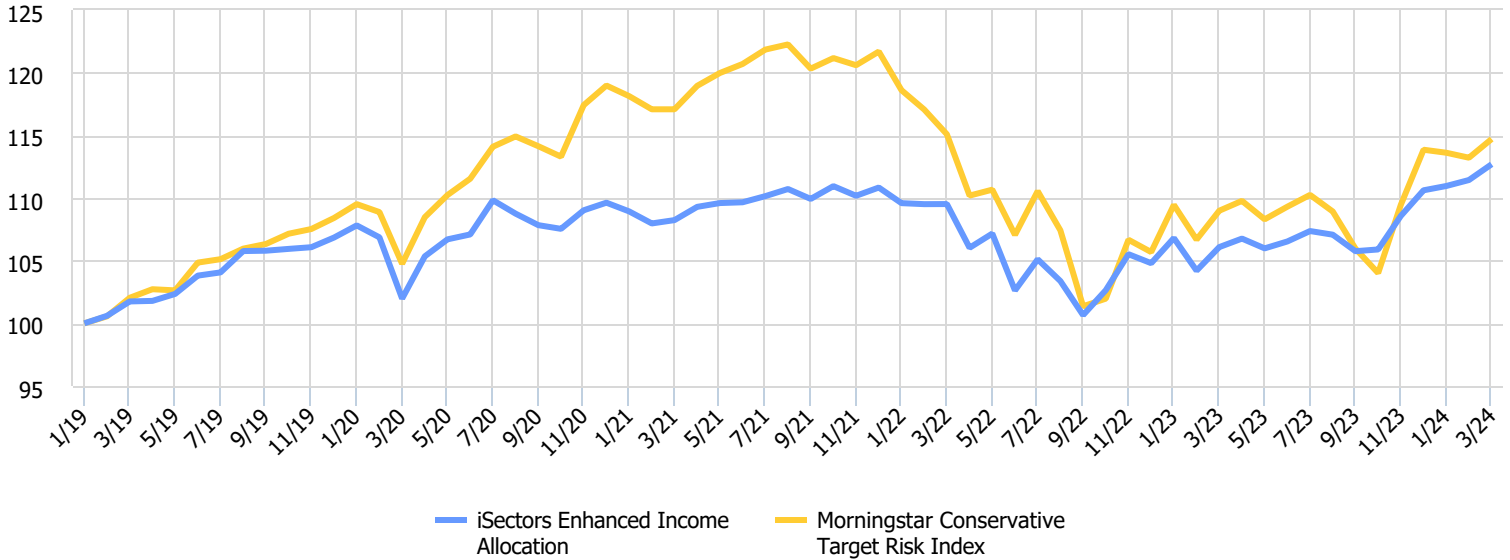


# iSectors® Enhanced Income Allocation

## 3/2024

The objective of the iSectors® Enhanced Income Allocation is to provide capital preservation along with income in excess of money market funds. This allocation blends 80% to a sophisticated short-term laddered bond strategy with a 20% satellite allocation to iSectors® exclusive Post-MPT dynamic strategy. This satellite strategy reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in two dozen economic and capital market factors. The portfolio is intended for investors mostly concerned about volatility of principle with better than money market interest rates and a relatively short investment time horizon. This advanced multifaceted allocation model, though sophisticated and complex, is developed using low cost, highly liquid and transparent index-based ETFs and maintained monthly by iSectors® expert investment professionals.

### Growth of \$100 Investment



Investor Type:	Conservative	Portfolio Inception:	2/1/2019
Benchmark 1:	Morningstar Conservative Target Risk Index	Maximum Manager Fee:	0.40%
Availability:	Separately & Unified Managed Account	Estimated Net Underlying Vehicle Costs:	0.13%
		Morningstar ID:	F000013C89

Product Name	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Enhanced Income Allocation	1.88	6.23	1.35	2.06	---
Morningstar Conservative Target Risk Index	0.75	5.25	-0.68	2.37	2.74

Risk Stats: Since Inception	iSectors Enhanced Income Allocation	Morningstar Conservative Target Risk Index
Returns	2.34	2.69
Cumulative Returns	12.69	14.71
Correlation to BM	0.89	1.00
Annualized Alpha vs. BM	0.57	0.00
Sharpe Ratio	0.05	0.09
Sortino Ratio	0.07	0.12
Standard Deviation	5.27	7.26
Max Drawdown	9.28	17.09

	Product	BM
2023	5.55	7.72
2022	-5.44	-13.14
2021	1.10	2.28
2020	2.60	9.75
2019	---	11.19
2018	---	-1.20
2017	---	7.00
2016	---	4.67
2015	---	-0.92

Performance and data in this illustration are presented net of underlying vehicle costs and iSectors' management fee. Presentation not complete without more detailed fee information and other disclosures located on the reverse side.

**Past performance is not necessarily indicative of future results.**

**Not Guaranteed. Not Insured. May Lose Value.**

### Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
<b>2024</b>	0.31	0.43	1.13	---	---	---	---	---	---	---	---	---	1.88
<b>2023</b>	1.91	-2.43	1.80	0.64	-0.73	0.52	0.78	-0.27	-1.23	0.13	2.53	1.88	5.55
<b>2022</b>	-1.12	-0.07	0.01	-3.18	1.07	-4.23	2.42	-1.65	-2.63	1.98	2.80	-0.68	-5.44
<b>2021</b>	-0.63	-0.88	0.25	0.98	0.28	0.06	0.45	0.52	-0.71	0.93	-0.69	0.60	1.10
<b>2020</b>	0.91	-0.88	-4.57	3.31	1.29	0.37	2.55	-0.97	-0.84	-0.27	1.38	0.56	2.60
<b>2019</b>	---	0.60	1.14	0.04	0.55	1.43	0.25	1.64	0.03	0.14	0.13	0.73	6.84

Portfolio Characteristics	Domestic Fixed Income (Laddered) (80%)	Post-MPT Growth Allocation (20%)
Management Style: Dynamic	Laddered Inv. Grade Corp. Bonds	51.4% Gold Bullion
Leverage: Leveraged ETFs - Limited to 7%	Laddered Treasuries	31.9% Technology
Portfolio Type: Core U.S.	Laddered High Yield Bonds	14.7% Treasuries
Geographic Universe: Domestic	Cash	2.0% Healthcare
Securities Universe: ETFs		11.8% Materials
Current # of ETFs: 14		1.5% Real Estate
12-Month Yield: 3.52%		2.0% Cash

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## Disclosure

### General Disclosure

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