

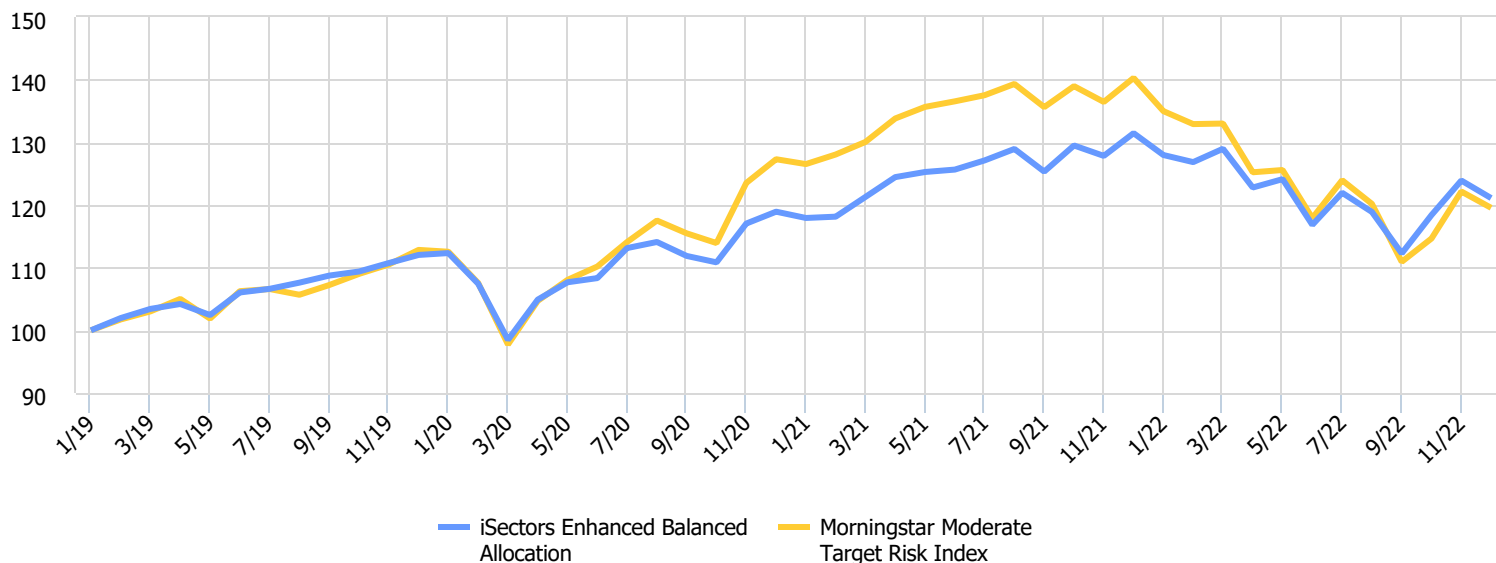
# iSectors® Enhanced Balanced Allocation

12/2022



The objective of the iSectors® Enhanced Balanced Allocation is to provide long term growth of capital and modest income with moderate downside risk. This allocation blends 40% to a sophisticated short-term laddered bond strategy and 40% to a fundamental equity strategy focused on owning stocks of large multinational companies that have increased their dividends every year for many consecutive years with a 20% satellite allocation to our exclusive dynamic strategy, the iSectors® Post-MPT Growth Allocation. This dynamic satellite strategy reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in 15 economic and capital market factors. The portfolio is intended for investors with a moderate risk utility and an intermediate 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:	Moderate	Portfolio Inception:	2/1/2019
Benchmark 1:	Morningstar Moderate Target Risk Index	Maximum Manager Fee:	0.40%
Availability:	Separately & Unified Managed Account	Estimated Net Underlying Vehicle Costs:	0.21%
		Morningstar ID:	F00001274E

Product Name	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Enhanced Balanced Allocation	7.86	-7.88	2.63	---	---
Morningstar Moderate Target Risk Index	7.76	-14.77	1.95	3.73	5.82

Risk Stats: Since Inception	iSectors Enhanced Balanced Allocation	Morningstar Moderate Target Risk Index
Returns	5.01	4.66
Cumulative Returns	21.10	19.55
Correlation to BM	0.96	1.00
Annualized Alpha vs. BM	1.05	0.00
Sharpe Ratio	0.37	0.29
Sortino Ratio	0.52	0.41
Standard Deviation	10.76	12.47
Max Drawdown	14.59	20.91

	Product	BM
2022	-7.88	-14.77
2021	10.54	10.19
2020	6.16	12.82
2019	---	19.03
2018	---	-4.76
2017	---	14.66
2016	---	8.57
2015	---	-1.79
2014	---	4.89
2013	---	14.31

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>2022</b>	-2.65	-0.88	1.68	-4.79	1.09	-5.87	4.38	-2.51	-5.56	5.45	4.65	-2.26	-7.88
<b>2021</b>	-0.84	0.18	2.67	2.61	0.66	0.31	1.17	1.44	-2.80	3.33	-1.28	2.84	10.54
<b>2020</b>	0.27	-4.35	-8.33	6.52	2.64	0.62	4.43	0.86	-1.95	-0.91	5.59	1.62	6.16
<b>2019</b>	---	1.96	1.44	0.76	-1.69	3.52	0.55	0.93	1.05	0.60	1.24	1.17	12.03

Portfolio Characteristics	Domestic Equity Allocation (40%)	Domestic Fixed Income (40%)	Post-MPT Growth Allocation (20%)
Management Style: Dynamic	Large Cap Dividend	Laddered Inv. Grade Corp. Bonds	Energy
Leverage: Leveraged ETFs - Limited to 7%	Large Cap Growth	High Yield Corp. Bonds	Gold
Portfolio Type: Core U.S.	Sm/Mid Dividend	Treasuries	Healthcare
Geographic Universe: Domestic	Sm/Mid Growth	Cash	Utilities
Securities Universe: ETFs	Cash		Materials
Current # of ETFs: 20			Cash
Current Yield: 2.56%			

### Manager-Contact Info

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The historical benchmark index performance results are provided exclusively for comparison purposes to assist an individual client in determining whether the performance of a specific investment meets the client's investment objective(s). It should not be assumed that any account holdings will correspond directly to any comparative index. Index performance results do not reflect the impact of taxes. Indexes are not available for direct investment. Index performance results are compiled directly by each respective index and obtained by iSectors from reliable sources. Index performance has not been independently verified by iSectors. iSectors models are based on index ETFs that can neither outperform nor underperform their benchmark index. We provide benchmark indexes that are well known for comparison purposes only.

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