


iSectors® Asset Allocation Solutions					
	Conservative	Conservative-Moderate	Moderate	Growth	Aggressive Growth
Value \ Growth Allocation Models			iSectors® Domestic Equity Allocation is a strategic portfolio focused on domestic value stocks with emphasis on years of consecutive dividend increases.		Domestic Equity 63.7% Large Cap Value/Div 14.7% Large Cap Growth 19.6% Sm-Mid Cap Value/Div 2.0% Cash
			The iSectors® Future Growth Allocation is a diversified portfolio of growth stocks that are on the cutting edge of the technological revolution brought about by the changing digital economy.		Future Growth 58% Technology 16% Financials 13% Communication 8% Consumer Discretionary 3% Other 2% Cash
Fixed Income Allocation Models	Domestic Fixed Income 44.1% Inv Grade Corp Bonds 36.7% Treasury Bonds 17.2% High Yield Bonds 2.0% Cash	iSectors® Domestic Fixed Income Allocation invests in investment grade and high yield laddered U.S. bonds with a duration under 4.	Endowment 30% Traditional Equity 34% Traditional Fixed Inc. 23% Liquid Alt. Private Eq. 11% Liquid Alt. Fixed Inc. 2% Cash	The iSectors® Endowment Allocation is strategically allocated for investors with the primary objective of high income from a diversified, multi-asset portfolio. Principal protection is only a secondary objective. The model invests in equity, fixed income, and alternative ETFs with above average current yields.	
	Capital Preservation 4.9% Short Term Mortgage 4.9% Floating Rate Notes 9.8% Short Term High Yld 29.4% Short Term Inv Grade 34.3% Short Term T-Bonds 14.7% Short Term TIPS 2.0% Cash	iSectors® Capital Preservation Allocation is intended for clients seeking a greater level of principal stability, but desire greater return potential than can be provided by cash or cash equivalents.			
Dynamic/Tactical Allocation Models	iSectors® proprietary Post-MPT models utilize a more robust algorithm than traditional MPT models. The portfolios are optimized on a monthly basis respective to changes in two dozen capital and economic market factors and allocated among up to nine unique asset classes to achieve superior risk-adjusted returns.		Post-MPT Moderate The portfolio may be allocated to as many as 9 asset classes with up to a maximum 33% position in any one of the equity asset classes and up to 50% in T-Bonds. No leverage. 2.0% Cash	Post-MPT Growth The portfolio may be allocated to as many as 9 asset classes with up to a maximum 33% position in any one of the equity asset classes & up to 50% in T-Bonds. 33% possible leverage. 2.0% Cash	
	iSectors® Tactical Global Balanced Allocation is a unique, momentum-based model. It is intended as a multi-asset core model with tactical overlay intended to reduce volatility.		Tactical Global Balanced Trend-following approach is systematically employed across 7 major asset classes intended to deliver steady, low-volatility results.		
Alternative Investment Allocation Models	iSectors® proprietary Liquid Alternatives Allocation is diversified among hedge strategies, private equity and real assets using ETFs, Mutual Funds and other registered securities. While this strategic model invests in alternative investments, it does not invest in private partnerships & therefore remains liquid, transparent & available to non-accredited investors & non-profits.		Liquid Alternatives 10-20% Private Equity 40-60% Hedge Strategies 30-50% Real Assets 2.0% Cash	iSectors® CryptoBlock® is a model designed to take advantage of the rapid adoption of cryptocurrency and the evolution of the underlying technology that makes it possible: blockchain technology. 2.0% Cash	CryptoBlock® 58.8% Spot Bitcoin ETFs 35.3% Blockchain Equity ETFs 3.9% Spot Ethereum ETF 2.0% Cash
	iSectors® Inflation Protection Allocation is a strategic model for investors seeking an allocation to investments that historically have responded well during periods of high inflation.		Inflation Protection 24.5% Inflation Protect Bonds 24.5% Precious Metals 24.5% Broad Commodities 24.5% Natural Resources 2.0% Cash	iSectors® Precious Metals Allocation is a strategic model for investors seeking a hedge against inflation, currency devaluation, political instability or to profit from worldwide demand growth for precious metals. 2.0% Cash	Precious Metals 49.0% Gold Bullion 29.4% Silver Bullion 9.8% Platinum Bullion 9.8% Palladium Bullion 2.0% Cash
Enhanced Allocation Models	The iSectors® Enhanced Allocation series blends a sophisticated short-term laddered bond strategy with a fundamental equity strategy. The Allocation is value-weighted with dividend paying, multi-national companies that have increased their dividends every year for many consecutive years. In addition, these strategies incorporate a 20% satellite allocation to iSectors® proprietary Post-MPT dynamic strategy. The Post-MPT portion of the Allocation brings downside protection not typically found in target risk portfolios. This dynamic satellite strategy reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in 2 dozen economic and capital market factors. Each of these unique strategies has low correlation to the others providing each of the five target allocations with superior risk adjusted returns.				
	Enhanced Income <u>Model Allocations</u> 80% Domestic Fixed Income + 20% Post-MPT Growth	Enhanced Conservative <u>Model Allocations</u> 20% Domestic Equity 60% Domestic Fixed Income + 20% Post-MPT Growth	Enhanced Balanced <u>Model Allocations</u> 40% Domestic Equity 40% Domestic Fixed Income + 20% Post-MPT Growth	Enhanced Growth <u>Model Allocations</u> 60% Domestic Equity 20% Domestic Fixed Income + 20% Post-MPT Growth	Enhanced Aggressive <u>Model Allocations</u> 80% Domestic Equity + 20% Post-MPT Growth
Global Allocation Models	iSectors® Global Allocations implement a traditional asset allocation approach across a globally-diversified portfolio of equities and fixed income. Global models include international and emerging market securities, high yield fixed income, and some fundamental, dividend focused index ETFs. The five risk-based models are ideally suited as default investment selections for retirement and 401(k) plans.				
	Global Fixed Income <u>Domestic</u> 24.5% Gov't Securities 9.8% Corporate Bonds 4.9% High Yield Bonds 14.7% Securitized (MBS/CLOs) <u>International</u> 24.5% Aggregate Bond 4.9% Corporate Bonds 9.8% High Yield Bonds 4.9% Emerging Markets 2.0% Cash	Global Conservative 8.5% Lg Cap Value/Dividend 3.7% Lg Cap Growth 1.6% Mid/Sm. Cap 5.8% Int'l Developed 4.9% Int'l Emrg. Mkt 36.6% Core Fixed Income 11.1% High Yield Bonds 25.8% Int'l Inv Grade Bonds 2.0% Cash	Global Balanced 17.0% Lg Cap Value/Dividend 7.4% Lg Cap Growth 3.2% Mid/Sm. Cap 11.6% Int'l Developed 9.8% Int'l Emrg. Mkt 24.4% Core Fixed Income 7.4% High Yield Bonds 17.2% Int'l Inv Grade Bonds 2.0% Cash	Global Growth 25.4% Lg Cap Value/Div. 11.1% Lg Cap Growth 4.9% Mid/Sm. Cap 17.4% Int'l Developed 14.7% Int'l Emrg. Mkt 12.2% Core Fixed Income 3.7% High Yield Bonds 8.6% Int'l Inv Grade Bonds 2.0% Cash	Global Equity <u>Domestic</u> 33.9% Lg Cap Value/Div 14.7% Lg Cap Growth 6.6% Mid/Small Cap Value/Div <u>International</u> 23.2% Int'l Developed Equity 19.6% Int'l Emerging, Mkt 2.0% Cash

Asset class allocation percentages indicated reflect target allocation as of 9/30/2024.

iSectors® allocations are not guaranteed and involve risk of loss. This material is provided for informational purposes only and should not be relied upon as investment advice. Fees and available services will vary by platform provider & custodial selection. iSectors Form ADV Part 2, which contains additional disclosure information on the risk of investing, is available upon request.