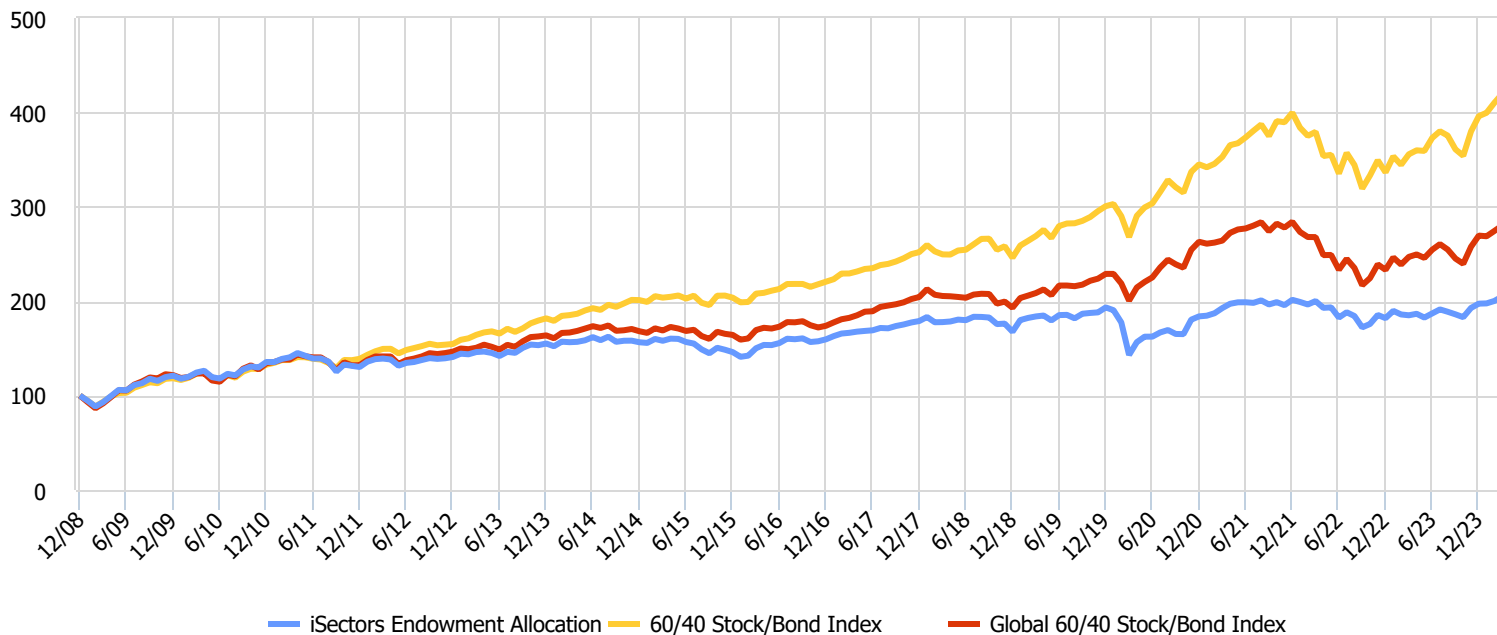


iSectors® Endowment Allocation

3/2024

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 iSectors® Endowment Allocation invests in equity, fixed income, and alternative ETFs with above average current yields. The resulting portfolio has a yield greater than that available from typical stock index and/or bond index portfolios. The iSectors® Endowment Allocation utilizes both traditional and alternative ETFs such as master limited partnerships, infrastructure, laddered short-term higher-yield bonds, and business development corporations. The resulting portfolio also benefits from the low investment expenses, transparency, liquidity and diversification of ETFs compared to most actively-managed mutual funds.

Growth of \$100 Investment



Investor Type:	Moderate	Portfolio Inception:	1/1/2009
Benchmark 1:	60/40 Stock/Bond Index	Maximum Manager Fee:	0.40%
Benchmark 2:	Global 60/40 Stock/Bond Index	Estimated Net Underlying Vehicle Costs:	0.43%
Availability:	Separately & Unified Managed Account	Morningstar ID:	F00000GWNI

Product Name	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Endowment Allocation	3.82	10.72	2.07	2.20	2.73
60/40 Stock/Bond Index	5.95	17.98	5.94	9.30	8.52
Global 60/40 Stock/Bond Index	3.94	13.43	1.97	6.07	5.32

Risk Stats: Since Inception	iSectors Endowment Allocation	60/40 Stock/Bond Index	Global 60/40 Stock/Bond Index
Returns	4.82	9.86	6.99
Cumulative Returns	104.93	319.57	180.12
Correlation to BM 1	0.88	1.00	0.95
Annualized Alpha vs. BM 1	-4.42	0.00	-3.09
Sharpe Ratio	0.35	0.92	0.56
Sortino Ratio	0.50	1.47	0.87
Standard Deviation	10.94	9.74	10.82
Max Drawdown	26.02	20.10	23.62

	Product 1	BM 1	BM 2
2023	8.43	17.68	15.53
2022	-9.63	-15.79	-17.89
2021	9.54	15.86	8.03
2020	-4.91	14.73	14.86
2019	15.35	22.18	18.56
2018	-6.32	-2.35	-5.55
2017	12.13	14.21	17.51
2016	9.27	8.30	5.89
2015	-6.66	1.28	-2.30

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
2024	0.14	1.30	2.34	---	---	---	---	---	---	---	---	---	3.82
2023	4.22	-2.00	-0.46	0.85	-2.14	2.39	2.28	-1.30	-1.45	-1.61	5.34	2.36	8.43
2022	-1.12	-1.34	1.83	-3.57	0.25	-5.56	3.06	-2.11	-6.52	2.07	5.44	-1.81	-9.63
2021	0.40	1.41	2.93	2.36	0.79	0.04	-0.32	1.33	-2.15	1.25	-1.60	2.89	9.54
2020	-1.52	-6.80	-19.39	9.48	3.69	0.04	2.71	1.55	-2.44	-0.12	9.30	1.92	-4.91
2019	7.36	1.26	0.87	0.53	-2.80	3.14	0.14	-1.98	2.68	0.45	0.33	2.79	15.35
2018	2.38	-3.02	0.09	0.37	1.12	-0.32	1.99	-0.08	-0.34	-3.80	0.28	-4.86	-6.32
2017	2.14	1.66	0.48	0.75	0.45	0.39	1.46	-0.20	1.42	0.95	1.22	0.85	12.13
2016	-3.41	0.88	5.52	2.33	-0.11	1.40	2.97	-0.33	0.58	-2.40	0.49	1.32	9.27
2015	-0.43	2.70	-1.22	1.45	-0.17	-2.05	-1.06	-3.97	-2.75	4.02	-1.38	-1.69	-6.66
2014	-1.86	3.18	-0.35	0.24	1.06	2.12	-1.99	2.32	-3.34	0.72	0.06	-1.07	0.85
2013	2.46	-0.45	1.66	0.37	-1.01	-2.20	3.07	-0.71	3.68	2.29	-0.42	1.15	10.11
2012	4.34	1.96	0.44	-0.68	-4.75	2.25	0.70	1.57	1.44	-0.57	0.46	1.01	8.16
2011	-0.05	2.47	1.20	3.25	-1.99	-2.05	0.06	-2.44	-7.70	5.90	-1.01	-0.93	-3.90
2010	-2.68	1.78	3.71	1.53	-5.35	-1.26	4.25	-1.31	5.12	2.52	-0.72	4.38	11.96

Portfolio Characteristics	Primary Asset Classes	Current Target Allocations
Management Style: Strategic-Passive	Equity	64.16%
Leverage: No Leverage	Fixed Income	33.84%
Portfolio Type: Core	Cash	2.0%
Geographic Universe: Global	Equity - Domestic	15.12%
Securities Universe: ETFs	Equity - EM	15.12%
Current # of ETFs: 15	Equity - Intl	7.56%
30-Day SEC Yield: 6.27%	Fixed Inc - Domestic Bonds	16.92%
12-Month Yield: 6.07%	Fixed Inc - Intl Bonds	11.28%
	Fixed Inc - Senior Loans	5.64%
	Liquid Alternatives - Alt Priv Eq	11.24%
	Liquid Alternatives - Real Assets	15.12%
	Cash	2.0%

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Disclosure

General Disclosure

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The historical benchmark index performance results are provided exclusively for comparison purposes to assist an advisor in determining whether the performance of a specific investment meets their respective 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.

Fee Information

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