

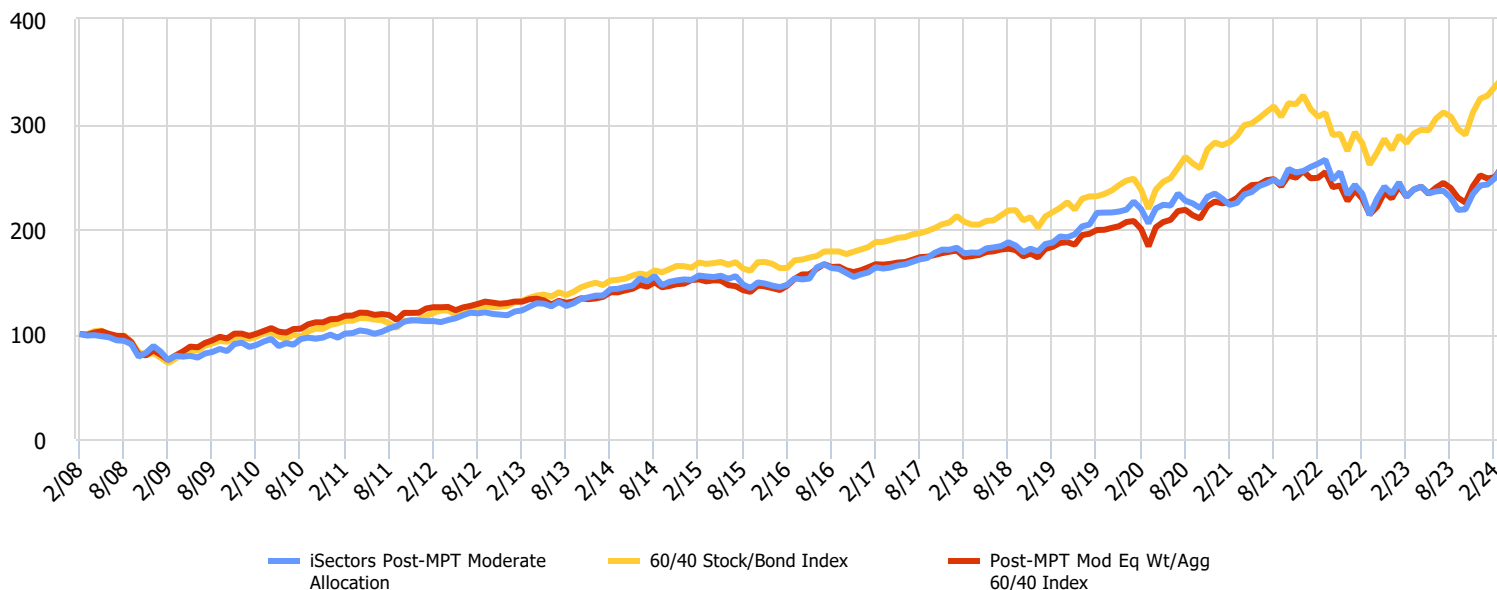


iSectors® Post-MPT Moderate Allocation

3/2024

The objective of the iSectors® Post-MPT Moderate Allocation is to achieve moderate investment returns with lower downside risk over a complete market cycle. The portfolio manager re-optimizes the portfolio's risk adjusted returns monthly. This is done by reallocating the portfolio among 9 low-correlated market sectors, using a quantitative process, guided by monthly changes in two dozen economic and capital market factors. Portfolios may be invested up to 30% at any one time into any single sector, with the exception of government bonds, to which the model may allocate up to 50%. The iSectors® Post-MPT Moderate Allocation does not use borrowed money in its strategy and remains 100% invested at all times (subject to a 2% cash allocation for liquidity purposes).

Growth of \$100 Investment



Investor Type:	Moderate	Portfolio Inception:	3/1/2008
Benchmark 1:	60/40 Stock/Bond	Maximum Manager Fee:	0.50%
Benchmark 2:	Post-MPT Mod Equal Wt/Agg 60/40	Estimated Net Underlying Vehicle Costs:	0.11%
Availability:	Separately & Unified Managed Account	Morningstar ID:	F00000GY73

Product Name	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Post-MPT Moderate Allocation	7.36	9.02	4.85	6.09	6.13
60/40 Stock/Bond Index	5.95	17.98	5.94	9.30	8.52
Post-MPT Mod Eq Wt/Agg 60/40 Index	3.39	9.24	4.16	6.81	6.40

Risk Stats: Since Inception	iSectors Post-MPT Moderate Allocation	60/40 Stock/Bond Index	Post-MPT Mod Eq Wt/Agg 60/40 Index	Product	BM 1	BM 2	
Returns	6.10	7.97	6.11	2023	3.32	17.68	9.60
Cumulative Returns	159.17	243.36	159.59	2022	-8.45	-15.79	-10.22
Correlation to BM 1	0.72	1.00	0.91	2021	9.19	15.86	12.85
Annualized Alpha vs. BM 1	0.09	0.00	-0.82	2020	7.04	14.73	9.44
Sharpe Ratio	0.46	0.68	0.52	2019	22.24	22.18	19.51
Sortino Ratio	0.66	1.02	0.77	2018	-0.91	-2.35	-3.03
Standard Deviation	11.15	10.24	9.89	2017	14.97	14.21	10.90
Max Drawdown	24.84	29.90	26.59	2016	7.38	8.30	11.92
				2015	-3.89	1.28	-2.94

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	0.41	2.47	4.34	---	---	---	---	---	---	---	---	---	7.36
2023	4.58	-5.68	3.14	1.11	-2.67	0.79	0.25	-2.68	-5.16	0.25	6.61	3.53	3.32
2022	1.52	1.20	1.41	-7.12	2.97	-8.48	4.05	-3.55	-8.72	7.33	5.04	-2.79	-8.45
2021	-2.08	-2.59	0.86	3.61	0.94	2.40	1.11	1.40	-1.66	5.91	-1.27	0.55	9.19
2020	3.57	-3.19	-6.15	6.90	1.55	-0.33	5.16	-2.92	-1.14	-1.97	4.85	1.37	7.04
2019	3.96	0.76	3.07	-0.42	1.51	3.89	0.86	5.44	0.12	0.05	0.42	0.80	22.24
2018	1.05	-2.94	0.47	-0.11	2.32	0.51	0.68	1.98	-1.71	-3.42	1.91	-1.43	-0.91
2017	1.18	3.04	-0.71	0.59	1.23	0.64	1.45	1.39	0.79	2.84	1.71	-0.04	14.97
2016	-0.97	1.60	4.11	-0.64	0.52	7.04	1.72	-2.14	-0.50	-2.35	-2.41	1.61	7.38
2015	-0.26	2.73	-0.55	-0.39	0.80	-1.90	1.72	-5.15	-2.30	3.74	-0.74	-1.33	-3.89
2014	0.03	4.41	0.28	1.21	0.91	4.68	-1.85	3.41	-5.60	2.17	0.95	0.58	11.27
2013	3.01	0.92	2.78	2.70	-0.34	-1.97	3.39	-3.00	2.03	3.24	1.12	1.22	15.89
2012	-0.46	0.01	-0.80	1.81	1.44	2.47	2.11	-0.61	0.92	-1.29	-0.55	-0.54	4.49
2011	-2.94	4.04	0.44	2.51	-0.95	-2.18	2.00	3.10	2.10	3.83	1.37	-0.36	13.41
2010	-4.39	2.21	3.64	2.53	-7.10	3.20	-1.64	6.04	1.37	-1.11	1.18	2.95	8.41

Portfolio Characteristics

Current Target Allocations

Management Style: Dynamic	Technology	29.4%
Leverage: No leverage	Gold Bullion	28.8%
Portfolio Type: Core U.S.	Healthcare	23.1%
Geographic Universe: Domestic	Utilities	9.9%
Securities Universe: ETFs	Treasuries	4.1%
Current # of ETFs: 7	Financials	1.6%
12-Month Yield: 1.03%	Materials	1.1%
	Cash	2.0%

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Disclosure

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