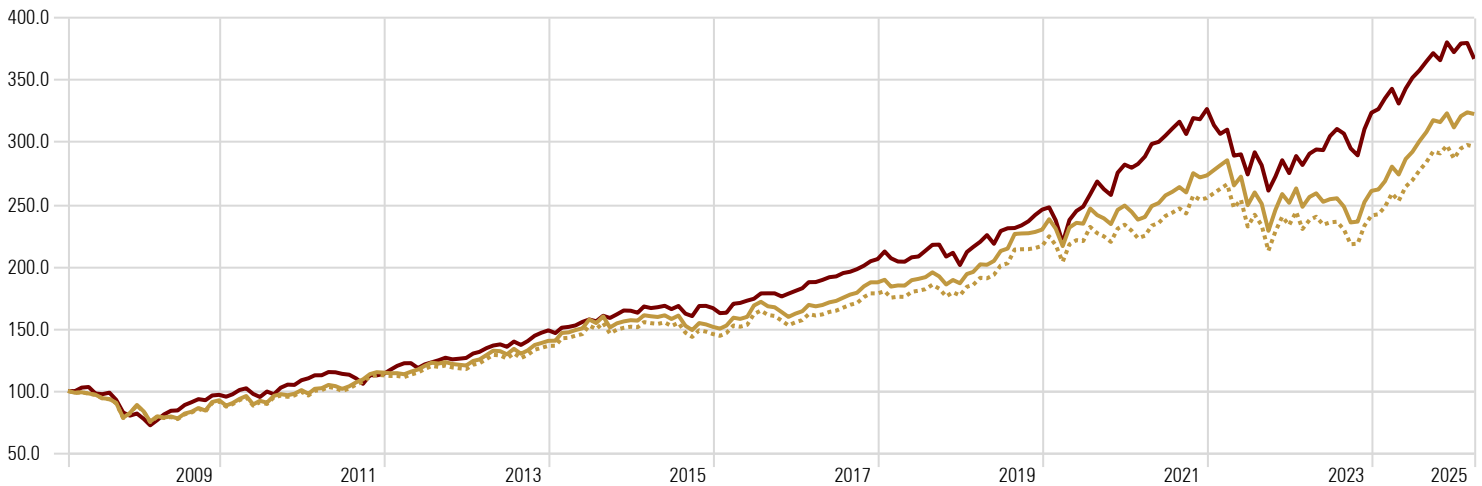


# iSectors Post-MPT Moderate Allocation



## Investment Growth



— iSectors Post-MPT Moderate Allocation (Gross)    ··· iSectors Post-MPT Moderate Allocation (Net)    — 60% S&P 500 40% Bloomberg Agg Bond (Gross)

Investment Type	Separate Account	Inception Date	3/3/2008
Primary Prospectus Benchmark	60% SP 500 Index / 40% Barclays Agg	Max Strategist Fee	0.50
Morningstar Category	US SA Moderate Allocation	Morningstar Secl	F00000GY73

## Investment Strategy

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 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 2 dozen economic and capital market factors. Portfolio may be invested up to 30% at any one time into any single sector, except for government bonds, which may allocate up to 50%.

## Trailing Returns

Calculation Benchmark: 60% S&P 500 40% Bloomberg Agg Bond

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Post-MPT Moderate Allocation (Gross)	3.45	15.10	4.17	8.32	7.27	8.61	7.11
iSectors Post-MPT Moderate Allocation (Net)	3.32	14.53	3.65	7.78	6.74	8.07	6.57
60% S&P 500 40% Bloomberg Agg Bond	-1.45	7.02	5.78	10.88	8.22	9.01	7.92

## Risk Statistics

Time Period: 3/1/2008 to 3/31/2025

	Inv		Bmk1
	Gross	Net	
Std Dev	10.96	10.96	10.16
Correlation	0.73	0.73	1.00
Alpha	0.78	0.28	0.00
Sharpe Ratio	0.57	0.52	0.68
Max Drawdown	-24.65	-25.04	-29.90
Max Drawdown Peak Date	3/1/2008	3/1/2008	6/1/2008
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	12.00	12.00	9.00
Calmar Ratio	0.29	0.26	0.26

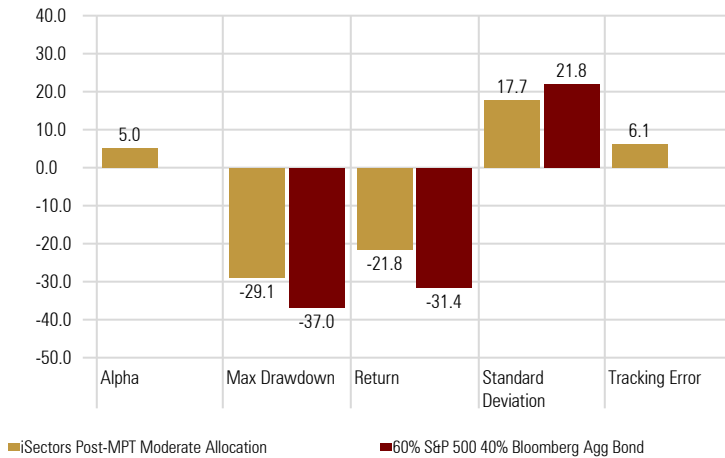
Source: Morningstar Direct

# iSectors Post-MPT Moderate Allocation



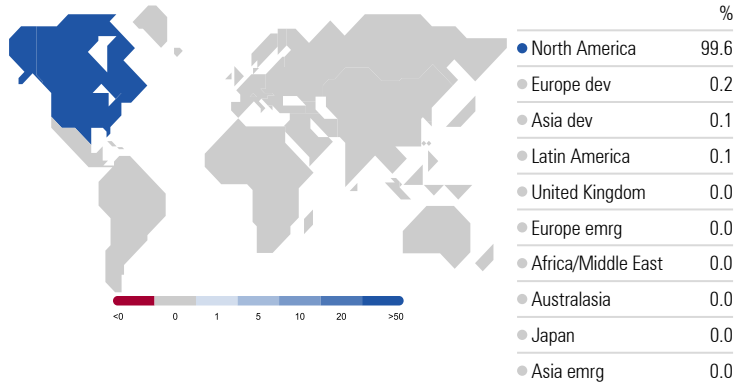
## Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

Risk Model: Global Multi-Asset Model (USD) Calculation Benchmark: 60% S&P 500 40% Bloomberg Agg Bond



## Equity Regional Exposure - iSectors Post-MPT Moderate Allocation

Portfolio Date: 3/31/2025

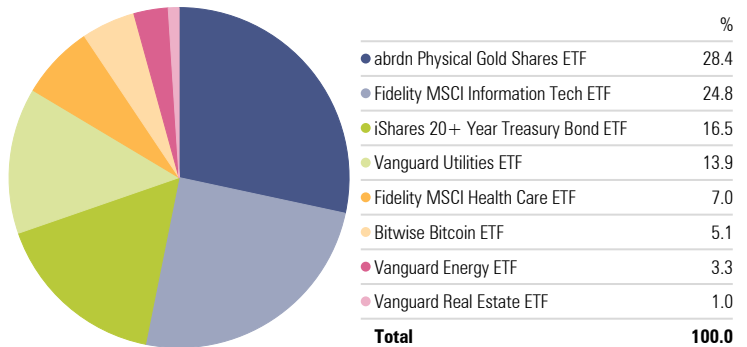


## Snapshot - iSectors Post-MPT Moderate Allocation

Uses Leveraged ETFs	No
Domicile	United States
# of Holdings	9
Turnover Ratio %	48.00
Morningstar Category	US SA Moderate Allocation

## Portfolio Holdings - iSectors Post-MPT Moderate Allocation

Portfolio Date: 3/31/2025



## Operations - iSectors Post-MPT Moderate Allocation

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