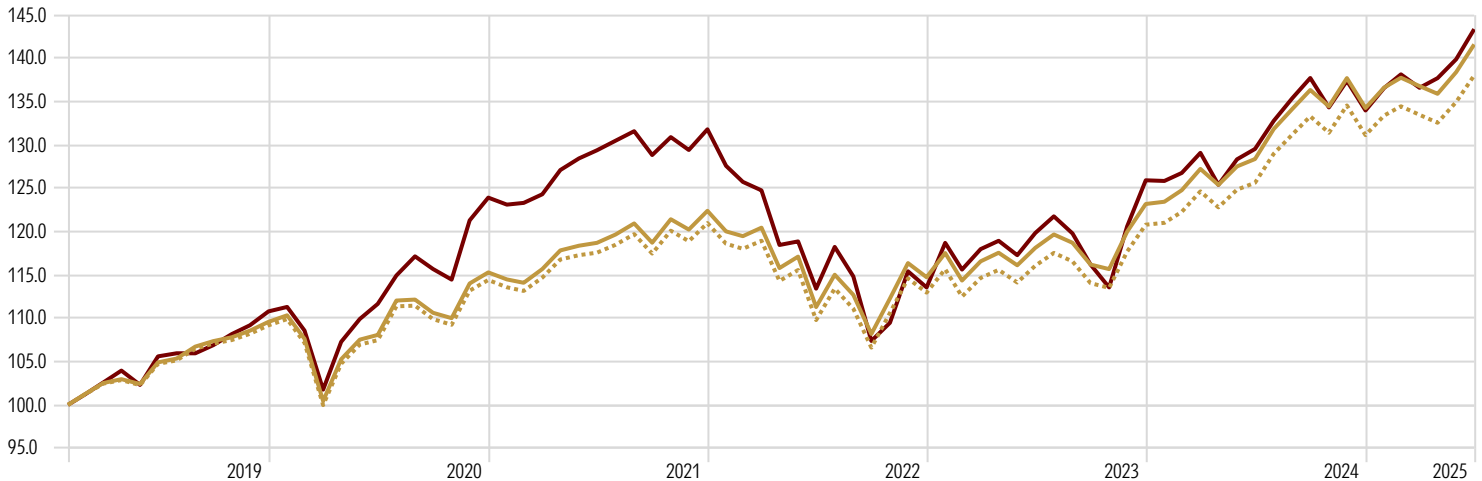


## Investment Growth



— iSectors Enhanced Conservative Alloc. (Gross)

.... iSectors Enhanced Conservative Alloc. (Net)

— Morningstar Mod Con Tgt Risk TR USD (Gross)

Investment Type	Separate Account	Inception Date	2/1/2019
Primary Prospectus Benchmark	Morningstar Target Risk Mod Cons USD	Max Strategist Fee	0.40
Morningstar Category	US SA Moderately Conservative Allocation	Morningstar Secl	F000013C88

## Investment Strategy

The objective of the iSectors® Enhanced Conservative Allocation is to provide income and moderate long-term growth with limited downside risk. This allocation blends 60% to a short-term laddered bond strategy and 20% to a fundamental equity strategy focused on owning stocks of multinational companies that have increased their dividends every year for many consecutive years with a 20% satellite allocation to iSectors® exclusive Post-MPT dynamic strategy. An allocation to Bitcoin is included to improve risk-adjusted returns.

## Trailing Returns

Calculation Benchmark: Morningstar Mod Con Tgt Risk TR USD

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Enhanced Conservative Alloc. (Gross)	5.47	10.31	8.36	5.55	—	—	5.57
iSectors Enhanced Conservative Alloc. (Net)	5.26	9.87	7.93	5.13	—	—	5.15
Morningstar Mod Con Tgt Risk TR USD	7.01	10.68	8.13	5.13	5.36	5.99	5.78

## Risk Statistics

Time Period: 2/1/2019 to 6/30/2025

	Inv		Bmk1
	Gross	Net	
Std Dev	7.26	7.26	8.97
Correlation	0.94	0.94	1.00
Alpha	0.47	0.07	0.00
Sharpe Ratio	0.42	0.36	0.38
Max Drawdown	-11.62	-11.89	-18.54
Max Drawdown Peak Date	1/1/2022	1/1/2022	1/1/2022
Max Drawdown Valley Date	9/30/2022	9/30/2022	9/30/2022
Max Drawdown # of Periods	9.00	9.00	9.00
Calmar Ratio	0.48	0.43	0.31

Fixed-Inc Country Exposure

Portfolio Date: 6/30/2025

	%
United States	92.4
Canada	1.9
United Kingdom	1.7
Japan	1.0
France	0.6
Spain	0.3
Germany	0.3
Australia	0.3
Ireland	0.2
Netherlands	0.2
Brazil	0.2
Belgium	0.2
Switzerland	0.2
China	0.1
Other Countries	0.1

Revenue Exposure by Country

Portfolio Date: 6/30/2025

	%
United States	62.5
China	8.2
United Kingdom	2.6
Germany	2.5
Japan	2.2
Canada	2.2
France	1.7
Taiwan	1.6
Singapore	1.6
India	1.4
Mexico	1.2
Brazil	1.1
Italy	1.1
South Korea	1.0
Russia	1.0

Snapshot - iSectors Enhanced Conservative Alloc.

Fixed Income Surveyed Style Box

Leveraged Fund

Domicile

# of Holdings

Turnover Ratio %

Morningstar Category

United States

26

84.00

US SA Moderately Conservative Allocation

Asset Allocation

Portfolio Date: 6/30/2025

	%
US Fund Target Maturity	60.0
US Fund Large Value	11.2
US Fund Commodities Focused	7.6
US Fund Trading--Leveraged Equity	6.0
US Fund Large Growth	4.5
US Fund Technology	3.4
US Fund Mid-Cap Value	3.3
US Fund Digital Assets	2.0
US Fund Equity Energy	1.2
US Fund Financial	0.6
Other	0.3
Total	100.0

Operations

Manager Name

Firm Phone

Firm Web Address

Firm Street Address

Firm City

Firm State or Province

Vern Sumnicht, CEO/CIO

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WI

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Source: Morningstar Direct