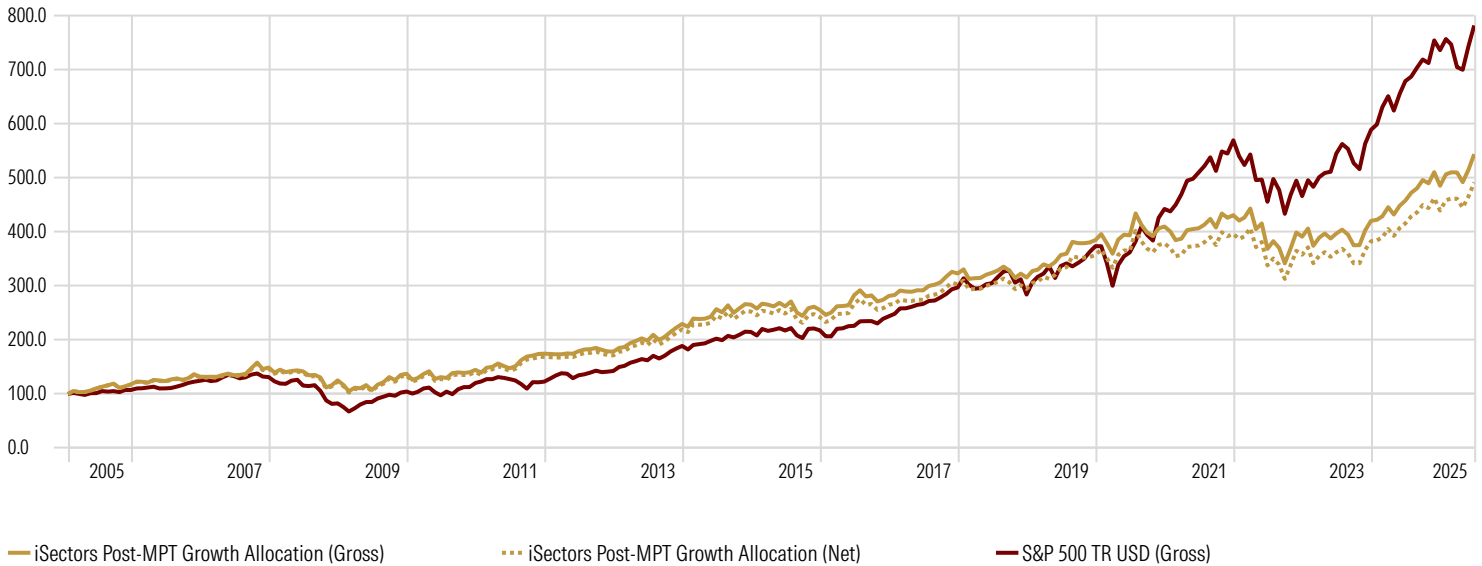


iSectors Post-MPT Growth Allocation



Investment Growth



Investment Type	Separate Account	Inception Date	2/1/2005
Primary Prospectus Benchmark	S&P 500 TR USD	Max Strategist Fee	0.50
Morningstar Category	US SA Moderate Allocation	Morningstar Secl	FOUSA088RG

Investment Strategy

The objective of the iSectors® Post-MPT Growth Allocation is to achieve market 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, except for government bonds, which may allocate up to 50%.

Trailing Returns

Calculation Benchmark: S&P 500 TR USD

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Post-MPT Growth Allocation (Gross)	12.06	18.77	13.85	6.68	7.57	9.94	8.64
iSectors Post-MPT Growth Allocation (Net)	11.78	18.19	13.28	6.15	7.03	9.39	8.10
S&P 500 TR USD	6.20	15.16	19.71	16.64	13.65	14.86	10.59

Risk Statistics

Time Period: 2/1/2005 to 6/30/2025

	Inv		Bmk1
	Gross	Net	
Std Dev	13.51	13.51	15.00
Correlation	0.65	0.65	1.00
Alpha	1.93	1.43	0.00
Sharpe Ratio	0.56	0.52	0.63
Max Drawdown	-33.62	-34.07	-50.95
Max Drawdown Peak Date	11/1/2007	11/1/2007	11/1/2007
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	16.00	16.00	16.00
Calmar Ratio	0.26	0.24	0.21

Source: Morningstar Direct

iSectors Post-MPT Growth Allocation

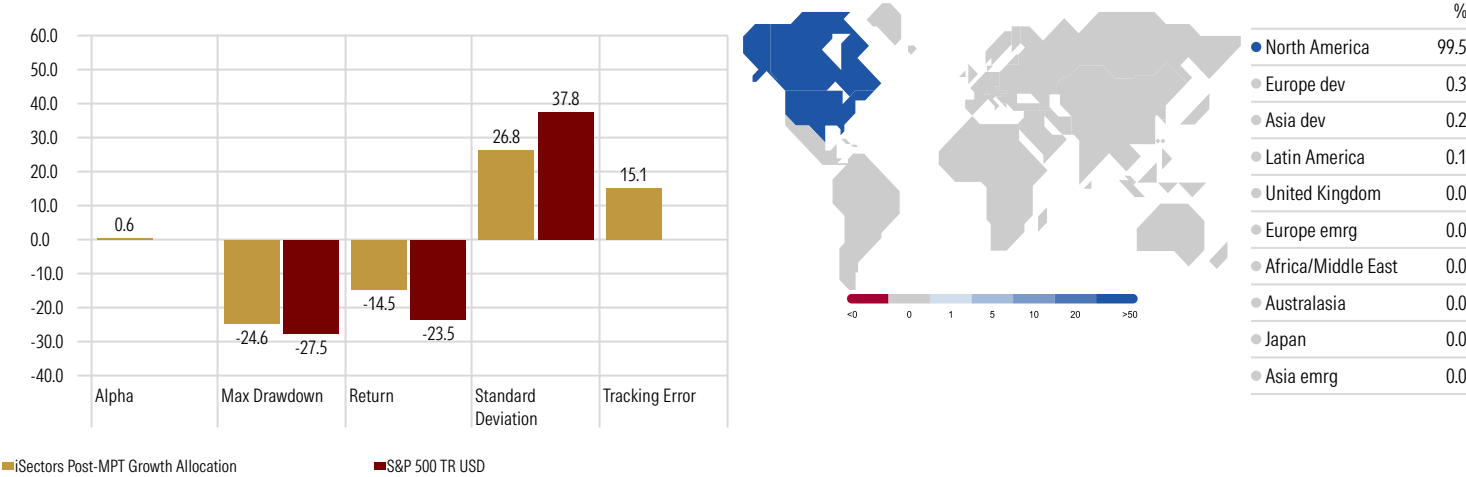


Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

Equity Regional Exposure - iSectors Post-MPT Growth Allocation

Risk Model: Global Multi-Asset Model (AUD) Calculation Benchmark: S&P 500 TR USD

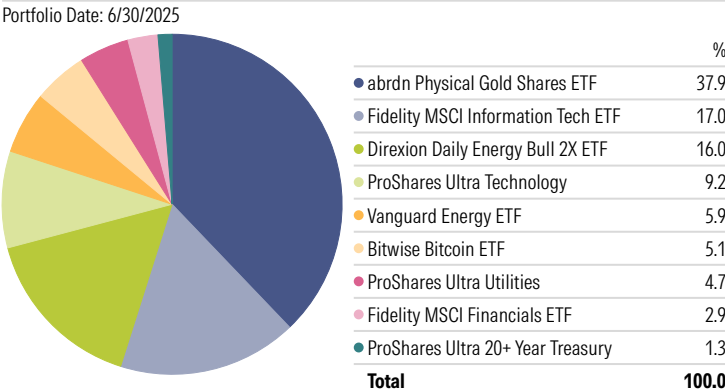
Portfolio Date: 6/30/2025



Snapshot - iSectors Post-MPT Growth Allocation

Portfolio Holdings - iSectors Post-MPT Growth Allocation

Uses Leveraged ETFs	Yes
Domicile	United States
# of Holdings	10
Turnover Ratio %	140.00
Morningstar Category	US SA Moderate Allocation



Operations - iSectors Post-MPT Growth Allocation

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