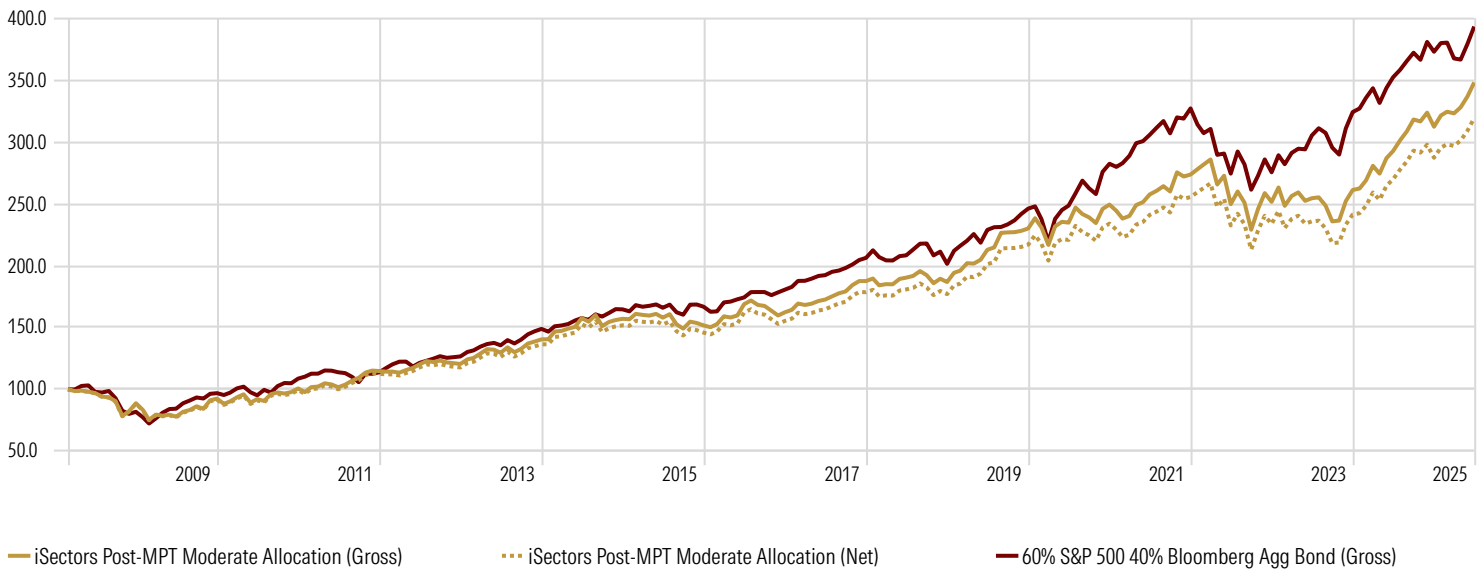


iSectors Post-MPT Moderate Allocation



Investment Growth



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)	11.46	18.94	11.72	8.20	8.22	9.27	7.46
iSectors Post-MPT Moderate Allocation (Net)	11.19	18.35	11.16	7.66	7.69	8.73	6.93
60% S&P 500 40% Bloomberg Agg Bond	5.46	11.62	12.75	9.62	9.01	9.92	8.22

Risk Statistics

Time Period: 3/1/2008 to 6/30/2025

	Inv		Bmk1
	Gross	Net	
Std Dev	10.91	10.91	10.13
Correlation	0.73	0.73	1.00
Alpha	0.88	0.38	0.00
Sharpe Ratio	0.60	0.55	0.71
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	0.30	0.28	0.27

iSectors Post-MPT Moderate Allocation

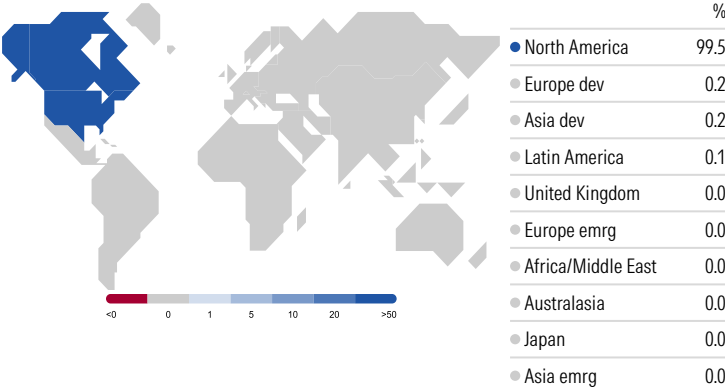
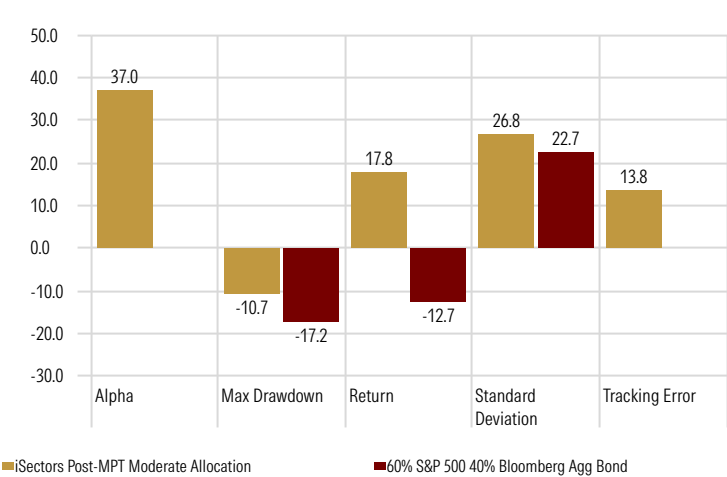


Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

Equity Regional Exposure - iSectors Post-MPT Moderate Allocation

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

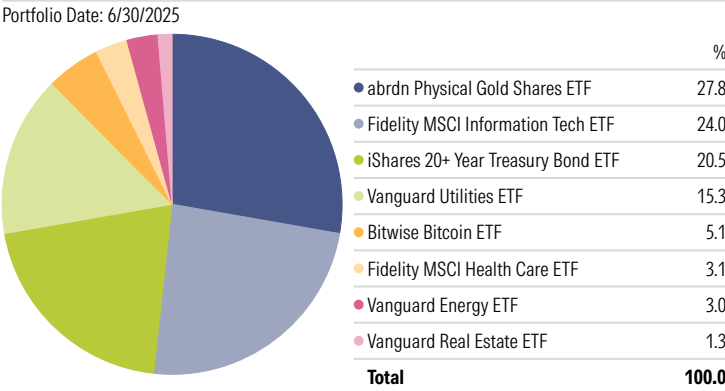
Portfolio Date: 6/30/2025



Snapshot - iSectors Post-MPT Moderate Allocation

Portfolio Holdings - 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



Operations - iSectors Post-MPT Moderate Allocation

Manager Name	Vern Sumnicht, CEO/CIO
Firm Phone	800.473.2867
Firm Web Address	www.isectors.com
Firm Street Address	5485 W. Grande Market Drive, Suite D,
Firm City	Appleton
Firm State or Province	WI

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