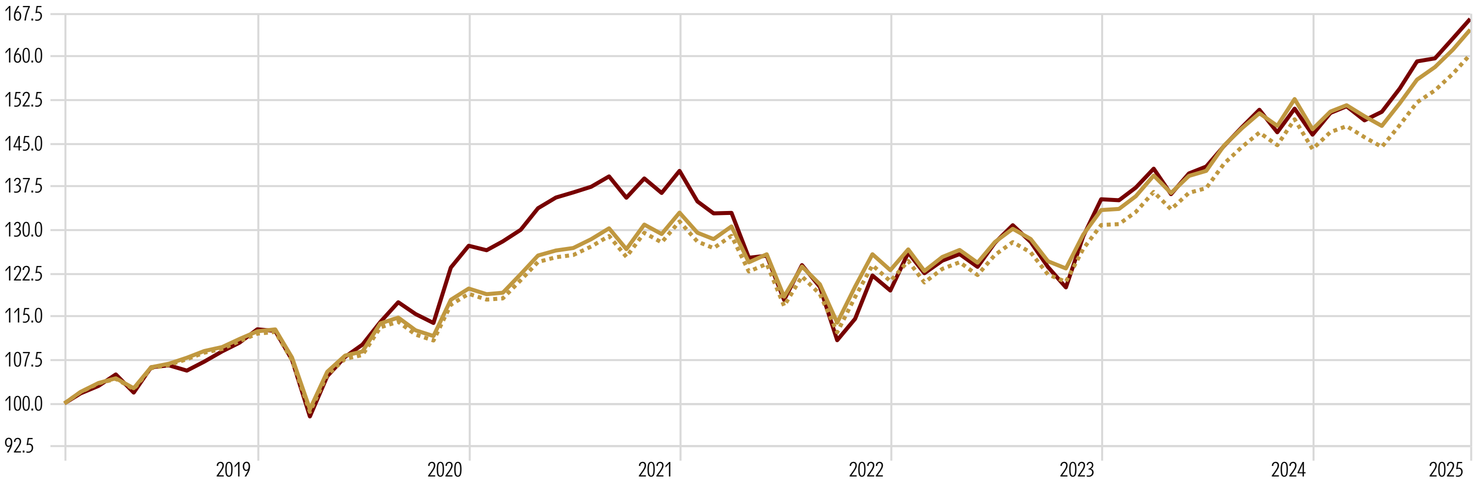
iSectors Enhanced Balanced Allocation

Investment Growth



iSectors Enhanced Balanced Allocation (Gross) · iSectors Enhanced Balanced Allocation (Net) · Morningstar Mod Tgt Risk TR USD (Gross)

Investment Type	Separate Account	Inception Date	2/1/2019
Primary Prospectus Benchmark	Morningstar Mod Tgt Risk TR USD	Max Strategist Fee	0.40
Morningstar Category	US SA Moderate Allocation	Morningstar SecId	F00001274E

Investment Strategy

The objective of the iSectors® Enhanced Balanced Allocation is to provide long-term growth of capital and modest income with moderate downside risk. This model blends 40% to a short-term laddered bond strategy and 40% to a fundamental equity strategy focused on owning stocks of large 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 Tgt Risk TR USD

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Enhanced Balanced Allocation (Gross)	11.70	9.63	13.07	7.90	—	—	7.77
iSectors Enhanced Balanced Allocation (Net)	11.37	9.19	12.62	7.47	—	—	7.35
Morningstar Mod Tgt Risk TR USD	13.68	10.43	14.51	7.61	7.87	7.44	7.96

Risk Statistics

Time Period: 2/1/2019 to 9/30/2025

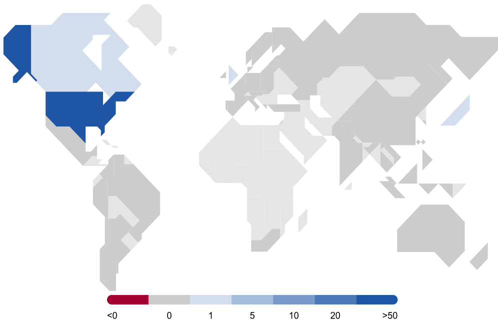
	Inv		Bmk1
	Gross	Net	
Std Dev	9.50	9.50	11.25
Correlation	0.96	0.96	1.00
Alpha	0.73	0.33	0.00
Sharpe Ratio	0.55	0.51	0.50
Max Drawdown	-14.34	-14.60	-20.91
Max Drawdown Peak Date	1/1/2022	1/1/2022	1/1/2022
Max Drawdown Valley Date	9/30/2022	9/30/2022	9/30/2022
Max Drawdown # of Periods	9.00	9.00	9.00
Calmar Ratio	0.54	0.50	0.38

Source: Morningstar Direct

iSectors Enhanced Balanced Allocation

Fixed-Inc Country Exposure

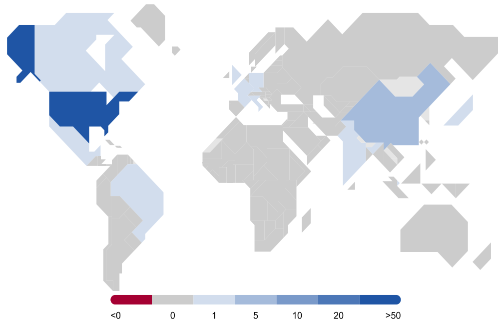
Portfolio Date: 9/30/2025



	%
United States	92.6
Canada	1.8
United Kingdom	1.7
Japan	1.0
France	0.4
Spain	0.3
Australia	0.3
Germany	0.3
Ireland	0.2
Netherlands	0.2
Belgium	0.2
Switzerland	0.2
Brazil	0.2
China	0.1
Mexico	0.1

Revenue Exposure by Country

Portfolio Date: 9/30/2025



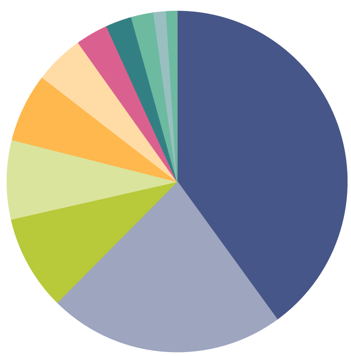
	%
United States	64.5
China	7.6
United Kingdom	2.6
Germany	2.4
Canada	2.2
Japan	2.1
France	1.6
India	1.3
Mexico	1.2
Singapore	1.2
Brazil	1.1
Italy	1.1
South Korea	1.0
Taiwan	1.0
Russia	1.0

Snapshot - iSectors Enhanced Balanced Allocation

Fixed Income Surveyed Style Box	
Leveraged Fund	No
Domicile	United States
# of Holdings	25
Turnover Ratio %	67.00
Morningstar Category	US SA Moderate Allocation

Asset Allocation

Portfolio Date: 9/30/2025



	%
US Fund Target Maturity	40.0
US Fund Large Value	22.4
US Fund Large Growth	9.0
US Fund Commodities Focused	7.5
US Fund Mid-Cap Value	6.5
US Fund Trading--Leveraged Equity	4.7
US Fund Digital Assets	3.1
US Fund Utilities	2.5
US Fund Technology	2.1
US Fund Trading--Leveraged Debt	1.2
Other	1.0
Total	**100.0**

Operations

Manager Name	Vern Sumnicht, CEO/CIO
Firm Phone	800.iSectors
Firm Web Address	www.isectors.com
Firm Street Address	5485 W. Grande Market Drive, Suite D,
Firm City	Appleton
Firm State or Province	WI

Source: Morningstar Direct