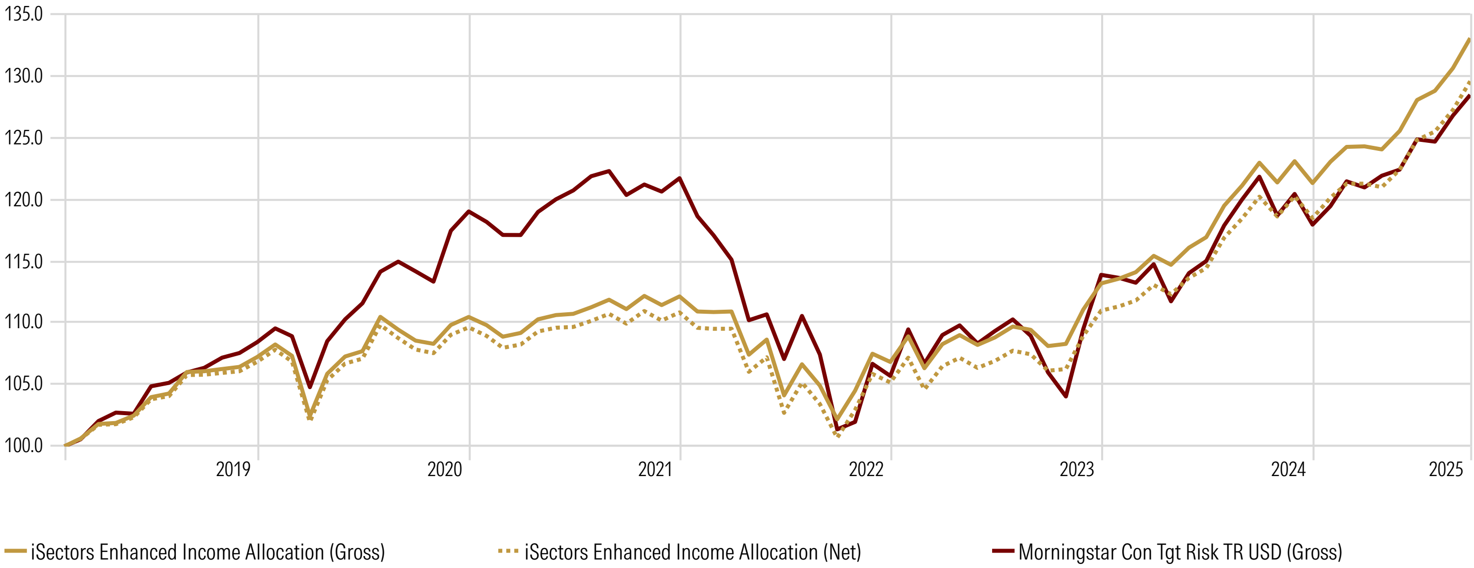
iSectors Enhanced Income Allocation

Investment Growth



Investment Type	Separate Account	Inception Date	2/1/2019
Primary Prospectus Benchmark	Morningstar Conservative Tar Risk TR USD	Max Strategist Fee	0.40
Morningstar Category	US SA Short-Term Bond	Morningstar SecId	F000013C89

Investment Strategy

The objective of the iSectors® Enhanced Income Allocation is to provide capital preservation along with income in excess of money market funds. This allocation blends 80% to a sophisticated short-term laddered bond strategy 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 Con Tgt Risk TR USD

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Enhanced Income Allocation (Gross)	9.67	8.20	9.19	4.15	—	—	4.37
iSectors Enhanced Income Allocation (Net)	9.34	7.77	8.76	3.74	—	—	3.96
Morningstar Con Tgt Risk TR USD	8.90	5.43	8.21	2.38	3.87	3.79	3.82

Risk Statistics

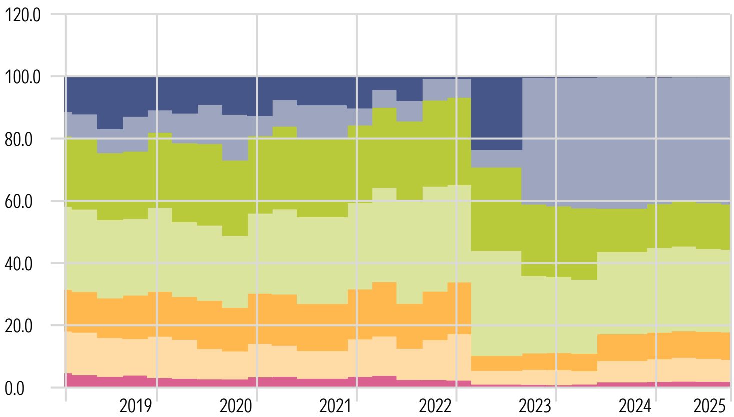
Time Period: 2/1/2019 to 9/30/2025

	Inv		Bmk1
	Gross	Net	
Std Dev	5.02	5.02	6.90
Correlation	0.89	0.89	1.00
Alpha	0.88	0.48	0.00
Sharpe Ratio	0.34	0.26	0.19
Max Drawdown	-8.90	-9.24	-17.09
Max Drawdown Peak Date	11/1/2021	11/1/2021	9/1/2021
Max Drawdown Valley Date	9/30/2022	9/30/2022	9/30/2022
Max Drawdown # of Periods	11.00	11.00	13.00
Calmar Ratio	0.49	0.43	0.22

Source: Morningstar Direct

iSectors Enhanced Income Allocation

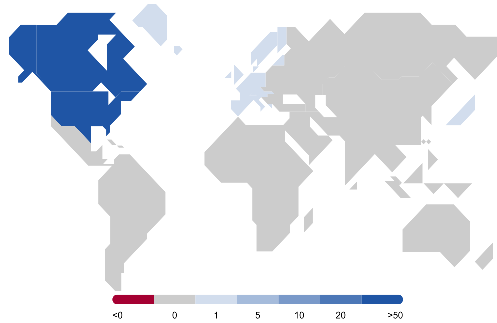
Fixd-Inc Credit Rtg - iSectors Enhanced Income Allocation



AAA | AA | A
BBB | BB | B
Below B | NR

Fixed-Inc Region Exposure - iSectors Enhanced Income Allocation

Portfolio Date: 9/30/2025



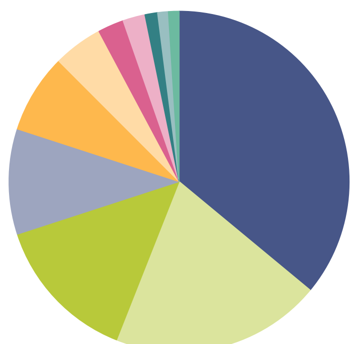
	%
North America	94.4
Europe dev	1.9
United Kingdom	1.7
Japan	1.0
Latin America	0.3
Australasia	0.3
Asia emrg	0.1
Asia dev	0.1
Africa/Middle East	0.0
Europe emrg	0.0

Snapshot - iSectors Enhanced Income Allocation

Fixed Income Surveyed Style Box	
Leveraged Fund	No
Domicile	United States
# of Holdings	17
Current Yield	4.07
Average Eff Duration	2.82
Average Credit Rating	A-
Turnover Ratio %	102.00
Morningstar Category	US SA Short-Term Bond

Portfolio Holdings - iSectors Enhanced Income Allocation

Portfolio Date: 9/30/2025



	%
Long Investment Grade (>6)	36.00
Long Government (>6)	20.00
High Yield Bond	14.00
Intermediate Government (4-6)	10.00
Commodities Precious Metals	7.50
Trading - Leveraged Equity	4.69
Utilities	2.47
Technology	2.12
Trading - Leveraged Debt	1.19
Digital Assets	1.02
Other	1.00
Total	**100.00**

Operations - iSectors Enhanced Income Allocation

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