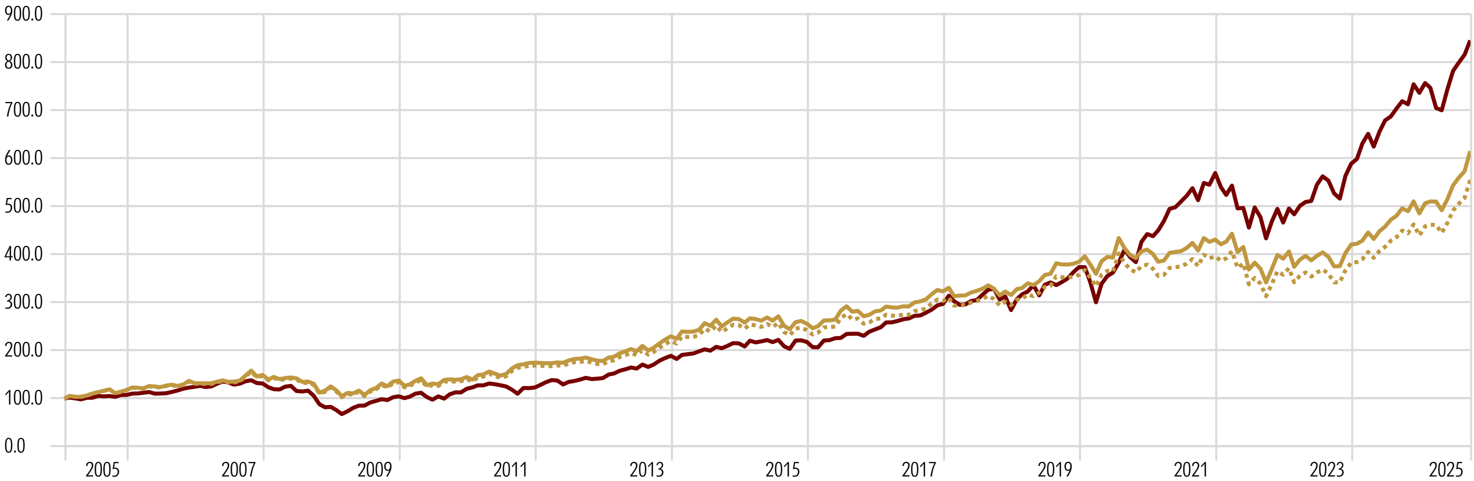
iSectors Post-MPT Growth Allocation

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 SecId	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)	26.73	24.03	21.63	9.04	9.66	10.36	9.18
iSectors Post-MPT Growth Allocation (Net)	26.27	23.42	21.03	8.50	9.12	9.82	8.64
S&P 500 TR USD	14.83	17.60	24.94	16.47	15.30	14.64	10.88

Risk Statistics

Time Period: 2/1/2005 to 9/30/2025

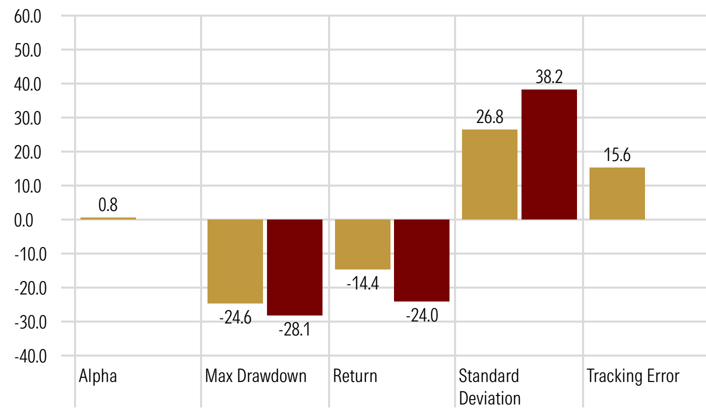
	Inv		Bmk1
	Gross	Net	
Std Dev	13.52	13.52	14.92
Correlation	0.65	0.65	1.00
Alpha	2.24	1.74	0.00
Sharpe Ratio	0.59	0.55	0.65
Max Drawdown	-33.62	-34.07	-50.95
Max Drawdown Peak Date	11/1/2007	11/1/2007	11/1/2007
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	16.00	16.00	16.00
Calmar Ratio	0.27	0.25	0.21

Source: Morningstar Direct

iSectors Post-MPT Growth Allocation

Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

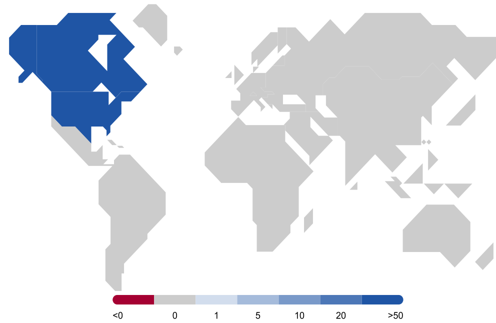
Risk Model: Global Multi-Asset Model (AUD)   Calculation Benchmark: S&P 500 TR USD



iSectors Post-MPT Growth Allocation   S&P 500 TR USD

Equity Regional Exposure - iSectors Post-MPT Growth Allocation

Portfolio Date: 9/30/2025



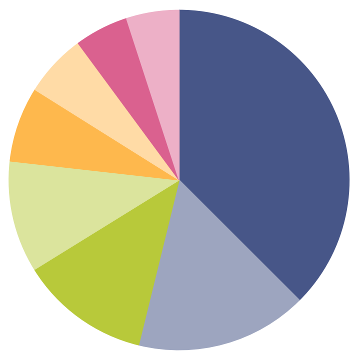
	%
North America	99.7
Europe dev	0.1
Asia dev	0.1
Latin America	0.1
United Kingdom	0.0
Europe emrg	0.0
Africa/Middle East	0.0
Australasia	0.0
Japan	0.0
Asia emrg	0.0

Snapshot - iSectors Post-MPT Growth Allocation

Uses Leveraged ETFs	Yes
Domicile	United States
# of Holdings	9
Turnover Ratio %	140.00
Morningstar Category	US SA Moderate Allocation

Portfolio Holdings - iSectors Post-MPT Growth Allocation

Portfolio Date: 9/30/2025



	%
abrdn Physical Gold Shares ETF	37.5
Direxion Daily Energy Bull 2X ETF	16.3
Vanguard Utilities ETF	12.3
Fidelity MSCI Information Tech ETF	10.6
ProShares Ultra Technology	7.1
ProShares Ultra 20+ Year Treasury	6.0
Bitwise Bitcoin ETF	5.1
Vanguard Energy ETF	5.0
Total	**100.0**

Operations - iSectors Post-MPT Growth Allocation

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Source: Morningstar Direct