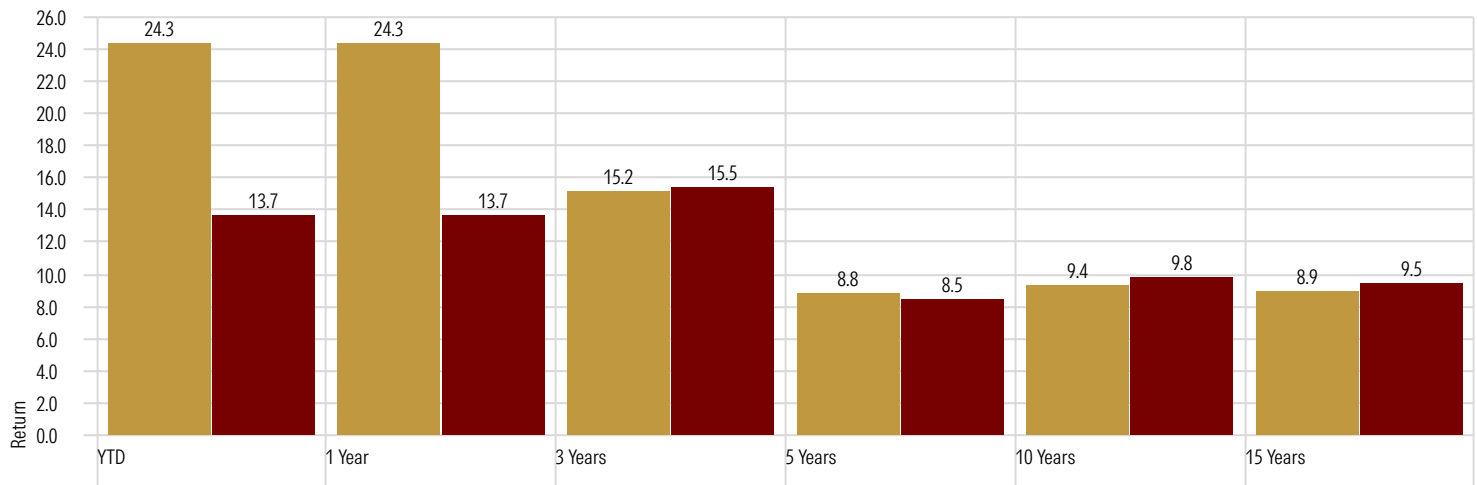


iSectors Post-MPT Moderate Allocation



Returns

Calculation Benchmark: 60% S&P 500 40% Bloomberg Agg Bond



iSectors Post-MPT Moderate Allocation

60% S&P 500 40% Bloomberg Agg Bond

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)	24.95	24.95	15.76	9.37	9.91	9.45	7.93
iSectors Post-MPT Moderate Allocation (Net)	24.34	24.34	15.19	8.83	9.37	8.91	7.40
60% S&P 500 40% Bloomberg Agg Bond	13.70	13.70	15.46	8.47	9.78	9.50	8.44

Risk Statistics

Time Period: 3/1/2008 to 12/31/2025

	Inv		Bmk1
	Gross	Net	
Std Dev	10.87	10.87	10.01
Correlation	0.73	0.73	1.00
Alpha	1.12	0.62	0.00
Sharpe Ratio	0.63	0.59	0.73
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	0.32	0.30	0.28

Source: Morningstar Direct

iSectors Post-MPT Moderate Allocation

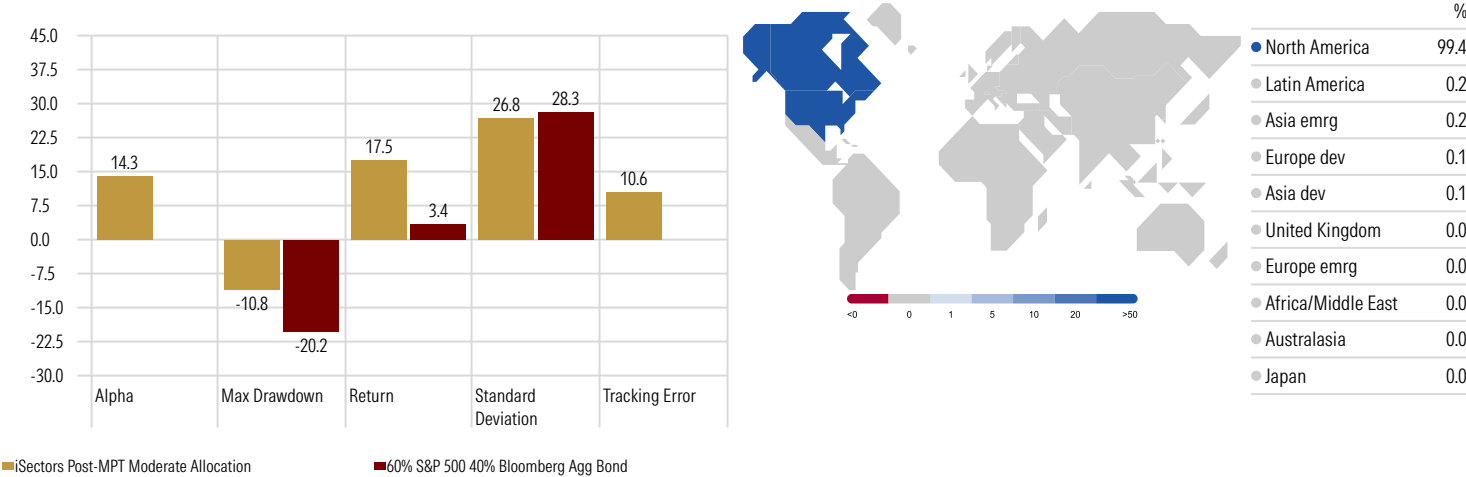


Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

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

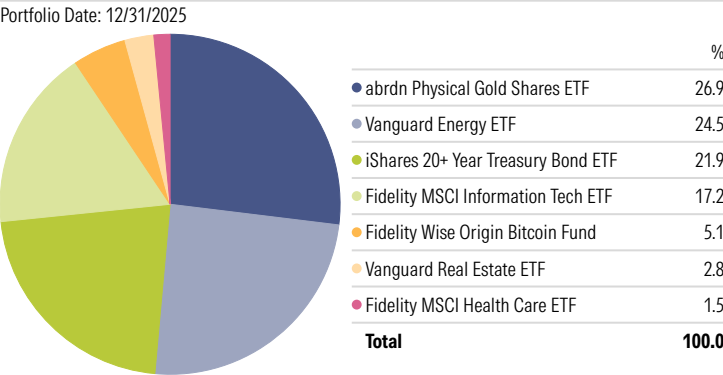
Portfolio Date: 12/31/2025



Snapshot - iSectors Post-MPT Moderate Allocation

Portfolio Holdings - iSectors Post-MPT Moderate Allocation

Uses Leveraged ETFs	No
Domicile	United States
# of Holdings	8
Turnover Ratio %	80.00
Morningstar Category	US SA Moderate Allocation



Operations - iSectors Post-MPT Moderate Allocation

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