



iSectors® Post-MPT Moderate Allocation

Portfolio Description

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 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 with the exception of government bonds, to which the model may allocate up to 50%. The iSectors® Post-MPT Moderate Allocation does not use borrowed money in its strategy and remains 100% invested at all times (subject to a 2% cash allocation for liquidity purposes). An allocation to Bitcoin is included to improve risk-adjusted returns.

Diversification & Correlation: iSectors vs. Traditional Method

	Bonds	Gold	Energy	Finance	Health	Tech	Basic Mat.	Real Estate	Utilities	Bitcoin
Bonds	1									
Gold	0.35	1								
Energy	-0.18	-0.10	1							
Finance	0.15	0.04	0.74	1						
Health	0.36	0.21	0.48	0.67	1					
Tech	0.45	0.12	0.42	0.65	0.69	1				
Basic Mat.	0.29	0.26	0.62	0.85	0.78	0.70	1			
Real Estate	0.44	0.20	0.51	0.81	0.78	0.76	0.87	1		
Utilities	0.26	0.35	0.33	0.55	0.63	0.45	0.71	0.69	1	
Bitcoin	0.10	0.11	0.41	0.55	0.39	0.52	0.53	0.48	0.35	1

	Large Growth Stocks	Large Value Stocks	Small Growth Stocks	Small Value Stocks	Mid Growth Stocks	Mid Value Stocks
Large Growth Stocks	1					
Large Value Stocks	0.77	1				
Small Growth Stocks	0.81	0.85	1			
Small Value Stocks	0.69	0.92	0.92	1		
Mid Growth Stocks	0.90	0.84	0.93	0.81	1	
Mid Value Stocks	0.77	0.98	0.88	0.95	0.86	1

	Negative Correlation
	Little or No Correlation
	Moderate Correlation
	High Correlation

Basic Materials	up to 30%
Bonds	up to 50%
Energy	up to 30%
Financials	up to 30%
Gold	up to 30%
Healthcare	up to 30%
Real Estate	up to 30%
Technology	up to 30%
Utilities	up to 30%
Bitcoin	up to 5%

iSectors re-optimizes and reallocates the portfolio among up to 9 different sectors (as listed above) on a monthly basis, according to our proprietary algorithm, which uses updated capital market and economic data in the calculations. An allocation to Bitcoin is included to improve risk-adjusted returns.

iSectors® Post-MPT Moderate allocates among market sectors that are less correlated to each other (see table, upper left) when compared to the traditional Morningstar Capitalization-Style box asset classes, which have become very closely correlated (see table, lower left).

Correlation data obtained from third party sources believed to be reliable, but cannot be guaranteed.

For more detailed fee/performance/holdings information, please visit the iSectors website for the most recent fact sheet.

There is no assurance that any specific securities listed will remain a part of the model. An investment in any iSectors® allocation model is not guaranteed and, at any given time, may be worth more or less than the amount invested.

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE

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