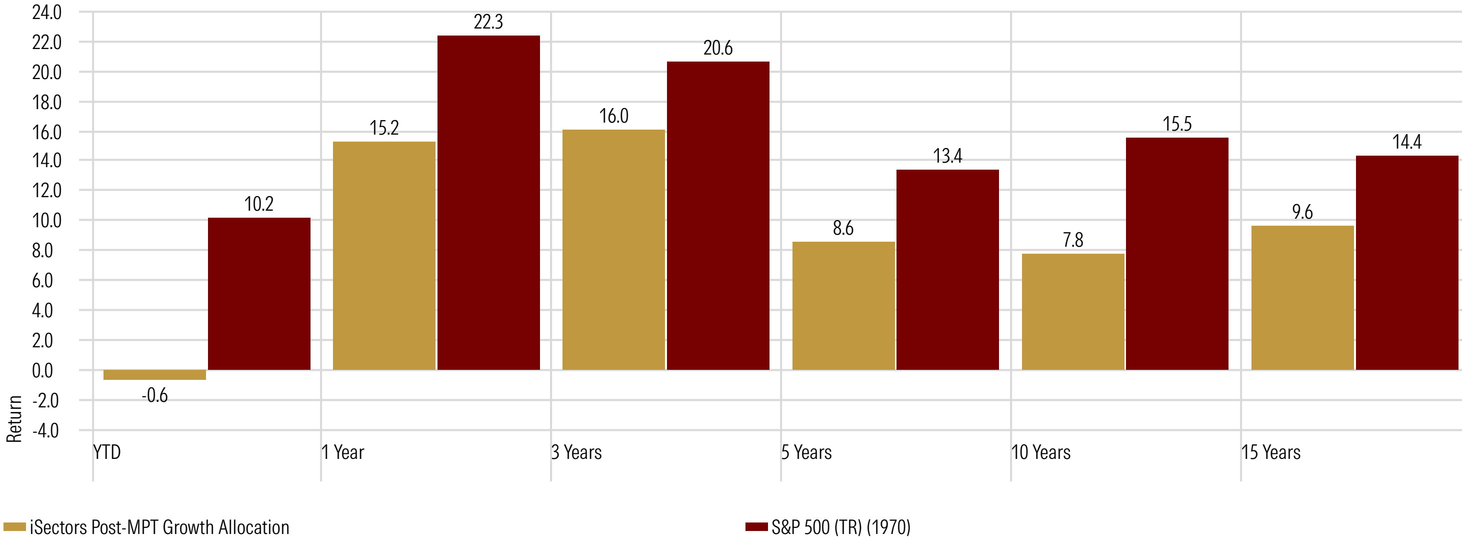
iSectors Post-MPT Growth Allocation

Returns

Calculation Benchmark: S&P 500 (TR) (1970)



Investment Type	Separate Account	Inception Date	2/1/2005
Primary Prospectus Benchmark	S&P 500 (TR) (1970)	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) (1970)

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Post-MPT Growth Allocation (Gross)	-0.36	15.78	16.62	9.13	8.32	10.15	8.97
iSectors Post-MPT Growth Allocation (Net)	-0.60	15.21	16.04	8.59	7.79	9.60	8.43
S&P 500 TR USD	10.21	22.32	20.61	13.41	15.51	14.36	11.11

Risk Statistics

Time Period: 2/1/2005 to 6/30/2026

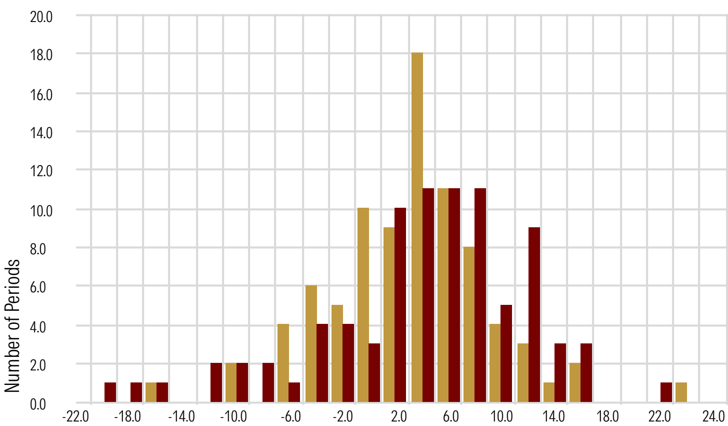
	Inv		Bmk1
	Gross	Net	
Std Dev	13.60	13.60	14.90
Correlation	0.63	0.63	1.00
Alpha	2.08	1.58	0.00
Sharpe Ratio	0.57	0.53	0.66
Max Drawdown	-33.62	-34.07	-50.95
Max Drawdown Peak Date	11/1/2007	11/1/2007	11/1/2007
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	16.00	16.00	16.00
Calmar Ratio	0.27	0.25	0.22

Source: Morningstar Direct

iSectors Post-MPT Growth Allocation

Frequency Distribution of Quarterly Returns

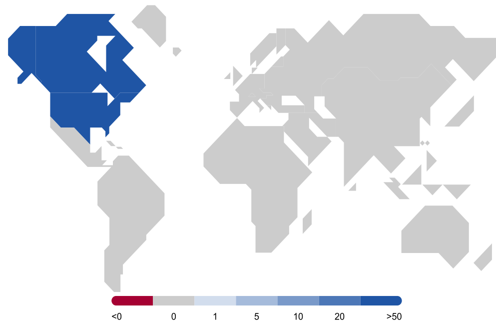
Time Period: Since Inception to 6/30/2026



iSectors Post-MPT Growth Allocation   S&P 500 (TR) (1970)

Equity Regional Exposure - iSectors Post-MPT Growth Allocation

Portfolio Date: 6/30/2026



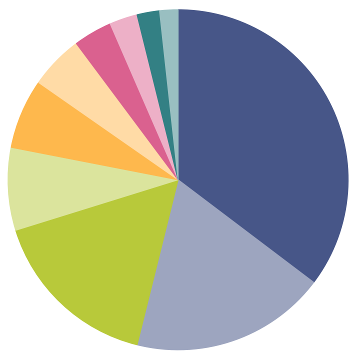
	%
North America	99.0
Europe dev	0.5
United Kingdom	0.2
Latin America	0.1
Asia emrg	0.1
Asia dev	0.0
Europe emrg	0.0
Africa/Middle East	0.0
Australasia	0.0
Japan	0.0

Snapshot - iSectors Post-MPT Growth Allocation

Uses Leveraged ETFs	No
Domicile	United States
# of Holdings	11
Turnover Ratio %	152.00
Morningstar Category	US SA Moderate Allocation

Portfolio Holdings - iSectors Post-MPT Growth Allocation

Portfolio Date: 6/30/2026



	%
abrdn Physical Gold Shares ETF	35.3
Fidelity MSCI Information Tech ETF	18.6
Direxion Daily Energy Bull 2X ETF	16.3
Vanguard Materials ETF	7.9
ProShares Ultra Utilities	6.6
Fidelity Wise Origin Bitcoin Fund	5.1
iShares 20+ Year Treasury Bond ETF	3.7
Vanguard Energy ETF	2.7
Fidelity MSCI Health Care ETF	2.1
Vanguard Utilities ETF	1.7
Total	**100.0**

Operations - iSectors Post-MPT Growth Allocation

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Source: Morningstar Direct