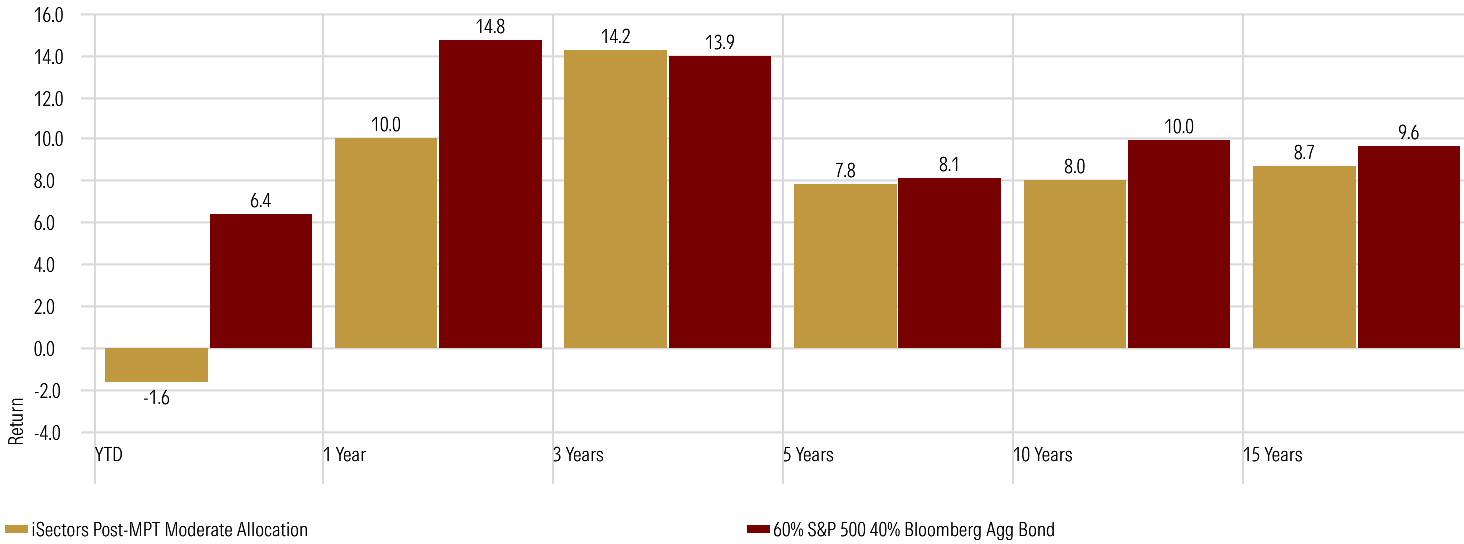
iSectors Post-MPT Moderate Allocation

Returns

Calculation Benchmark: 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 SecId	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)	-1.38	10.55	14.78	8.37	8.59	9.28	7.63
iSectors Post-MPT Moderate Allocation (Net)	-1.63	10.00	14.21	7.83	8.05	8.74	7.09
60% S&P 500 40% Bloomberg Agg Bond	6.45	14.76	13.92	8.10	9.98	9.62	8.57

Risk Statistics

Time Period: 3/1/2008 to 6/30/2026

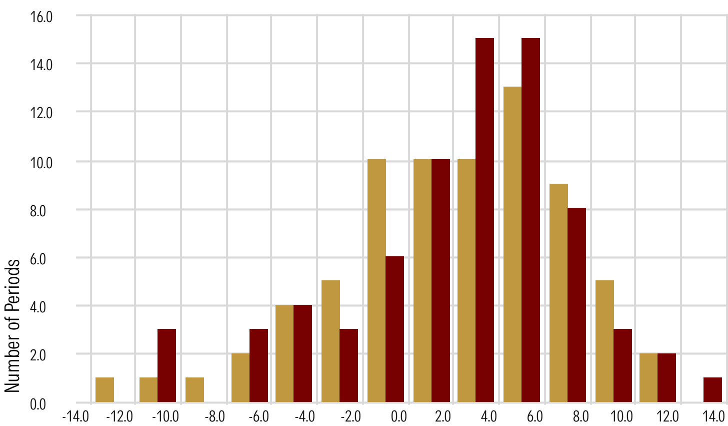
	Inv		Bmk1
	Gross	Net	
Std Dev	11.05	11.05	10.03
Correlation	0.72	0.72	1.00
Alpha	0.79	0.29	0.00
Sharpe Ratio	0.59	0.55	0.73
Max Drawdown	-24.65	-25.04	-29.90
Max Drawdown Peak Date	3/1/2008	3/1/2008	6/1/2008
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	12.00	12.00	9.00
Calmar Ratio	0.31	0.28	0.29

Source: Morningstar Direct

iSectors Post-MPT Moderate Allocation

Frequency Distribution of Quarterly Returns

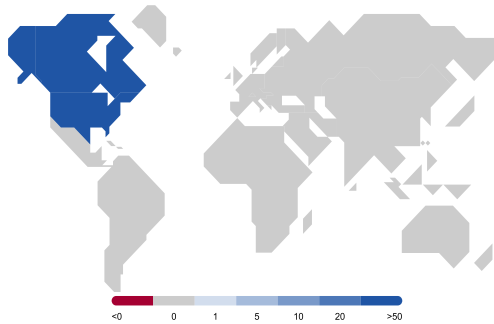
Time Period: Since Inception to 6/30/2026



iSectors Post-MPT Moderate Allocation   60% S&P 500 40% Bloomberg Agg Bond

Equity Regional Exposure - iSectors Post-MPT Moderate Allocation

Portfolio Date: 6/30/2026



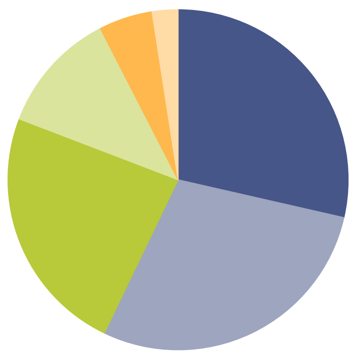
	%
North America	99.3
Latin America	0.4
Europe dev	0.2
Asia emrg	0.1
United Kingdom	0.1
Asia dev	0.0
Europe emrg	0.0
Africa/Middle East	0.0
Australasia	0.0
Japan	0.0

Snapshot - iSectors Post-MPT Moderate Allocation

Uses Leveraged ETFs	No
Domicile	United States
# of Holdings	7
Turnover Ratio %	80.00
Morningstar Category	US SA Moderate Allocation

Portfolio Holdings - iSectors Post-MPT Moderate Allocation

Portfolio Date: 6/30/2026



	%
Vanguard Energy ETF	28.6
abrdn Physical Gold Shares ETF	28.6
iShares 20+ Year Treasury Bond ETF	23.7
Fidelity MSCI Information Tech ETF	11.6
Fidelity Wise Origin Bitcoin Fund	5.1
Vanguard Materials ETF	2.4
Total	**100.0**

Operations - iSectors Post-MPT Moderate Allocation

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Source: Morningstar Direct