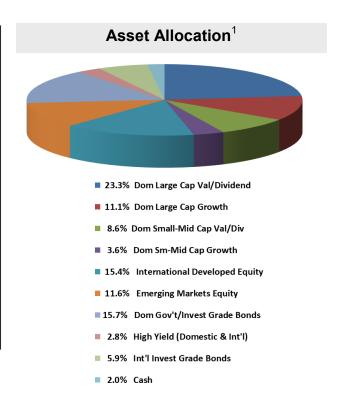


iSectors® Global Growth Allocation

Portfolio Description

The objective of iSectors® Global Growth Allocation model is to provide capital growth from equities with a 20-25% allocation to fixed income to reduce risk. The equity portion of the portfolio is allocated among a diversified basket of domestic and international low-cost equity index-based exchange-traded funds (ETFs). In addition, fundamentally-weighted, dividend-focused index ETFs are used in an effort to enhance return and reduce volatility. The fixed income portion of the portfolio is diversified across a range of low-cost exchange-traded funds ETFs. The core of the fixed income portion of the portfolio holds domestic and international government, investment grade corporate, and mortgage-backed bonds with various maturities. The remainder of the fixed income portfolio is invested in ETFs that hold non-investment grade fixed income securities and high-yield bonds in an effort to add diversification and the potential for increased returns. The portfolio is intended for investors with a somewhat aggressive risk utility who are willing to accept greater volatility in exchange for potentially greater returns and a long-term time horizon.

| Portfolio Composition ¹ | |
|--------------------------------------|------------------|
| Equity (73.5%) | |
| Large Cap Growth ETF | Domestic Equity |
| Large Cap Dividend ETF | Domestic Equity |
| All Cap Dividend ETF | Domestic Equity |
| Mid Cap Growth ETF | Domestic Equity |
| Small Cap Growth ETF | Domestic Equity |
| Intl Large Cap Dividend ETF | Intl Equity |
| Intl Dividend ETF | Intl Equity |
| Intl Large Cap Growth ETF | Intl Equity |
| Emerging Markets Dividend ETF | Em Mkts Equity |
| Emerging Mkts Sm Cap Dividend ETF | Em Mkts Equity |
| Emerging Markets Diversified ETF | Em Mkts Equity |
| Fixed Income (24.5%) | |
| Short Term Inv. Grade Corp. Bond ETF | Short Bond |
| Low Beta High Yield Bond ETF | High Yield |
| Global High Yield ETF | Intl. Hi Yield |
| International Core Bond ETF | Intl. Bond |
| Long-Term Government Bond ETF | Long Bond |
| Mortgage Backed Bond ETFs | Mortgage Backed |
| TIPS ETF | Inflation Linked |
| Cash (2.0%) | |
| Money Market Fund | Cash |



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

¹The sample target allocation/holdings information is as of 12/31/2022 and should not be considered a recommendation to buy or sell a particular security. 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.

iSectors® Global Growth Allocation



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