

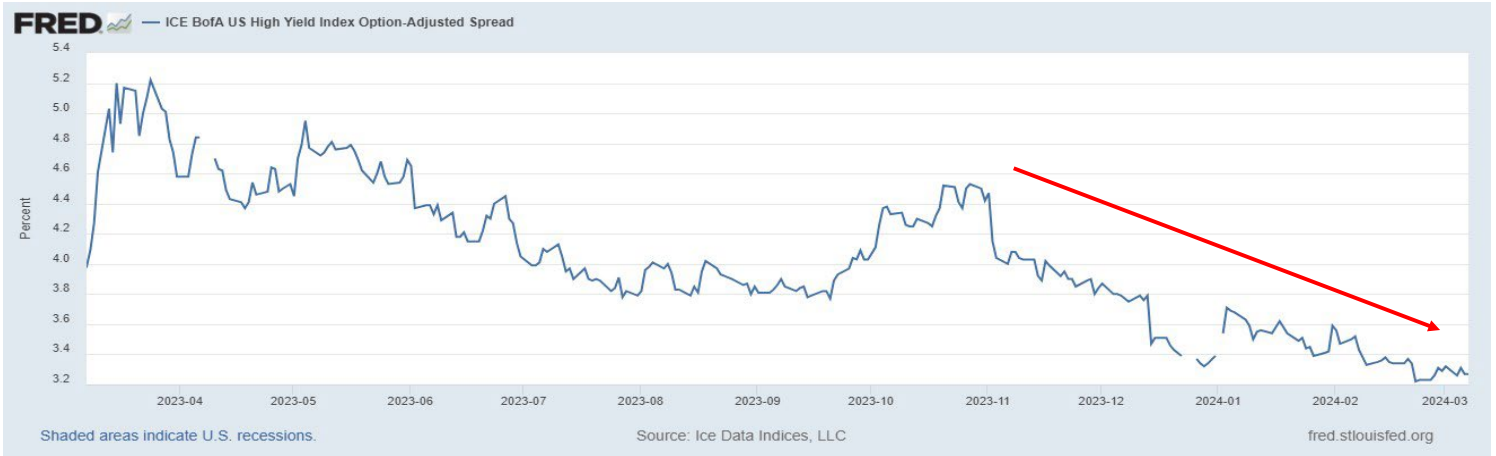
iSectors® Current Research Updates

Continued strong stock market performance may continue.

- Many of iSectors' economic factor inputs into the Post-MPT algorithm point towards a more resilient economy.
- The yield curve is beginning to flatten, credit spreads continue to tighten, unemployment remains low, and inflation is steady.

Credit Spreads and the Unemployment Rate

- The two most notable trends have been credit spreads and unemployment.
- Credit spreads tightened in the last 12 months, which is typically seen as a sign of economic strength (1st chart).
- Unemployment has been under 4% for 25 consecutive months, closing in on the all-time record of 27 such months (2nd chart).



iSectors® Post-MPT Allocations March 2024 Update

Like credit spreads and unemployment in the charts above, many of our other indicators have remained steady over the last 12 months. This has led to the allocations in both the iSectors® Post-MPT Growth Allocation and the iSectors® Post-MPT Moderate Allocation remaining steady as well. In fact, 2023 saw the second lowest turnover rate for Post-MPT Growth since its 2005 inception. Both models still have their highest weightings in technology and gold bullion, which are the two asset classes our models currently prefer the most.

Post-MPT Growth Allocation History

	Mar 2024	Feb 2024	Jan 2024	Dec 2023	Nov 2023	Oct 2023
Materials	6.80	3.60	9.00	6.70	5.90	3.50
Bond	13.80	21.80	10.20	8.00	6.80	8.00
Energy	0.00	0.00	0.00	0.00	2.30	6.40
Financials	0.00	0.00	0.00	0.00	0.00	0.00
Gold Bullion	29.30	29.50	29.50	28.80	29.00	29.10
Healthcare	19.30	13.60	18.80	24.70	23.30	20.20
Real Estate	1.10	0.00	1.30	1.60	1.40	1.50
Technology	27.70	29.50	29.20	30.00	29.30	29.30
Utilities	0.00	0.00	0.00	0.00	0.00	0.00
Cash	2.00	2.00	2.00	2.00	2.00	2.00
Total	100.0	100.0	100.0	101.8	100.0	100.0

Post-MPT Moderate Allocation History

	Mar 2024	Feb 2024	Jan 2024	Dec 2023	Nov 2023	Oct 2023
Materials	0.90	0.70	1.00	1.00	0.00	0.00
Bond	3.20	2.70	1.30	0.00	0.00	0.00
Energy	0.00	0.00	0.00	1.10	2.50	7.80
Financials	1.30	1.50	1.00	0.00	0.00	0.00
Gold Bullion	28.90	29.40	29.20	28.70	29.10	29.30
Healthcare	24.10	24.00	25.10	26.30	26.70	28.00
Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Technology	29.40	29.40	29.30	29.40	29.50	29.50
Utilities	10.20	10.30	11.10	11.50	10.20	3.40
Cash	2.00	2.00	2.00	2.00	2.00	2.00
Total	100.0	100.0	100.0	100.0	100.0	100.0

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