

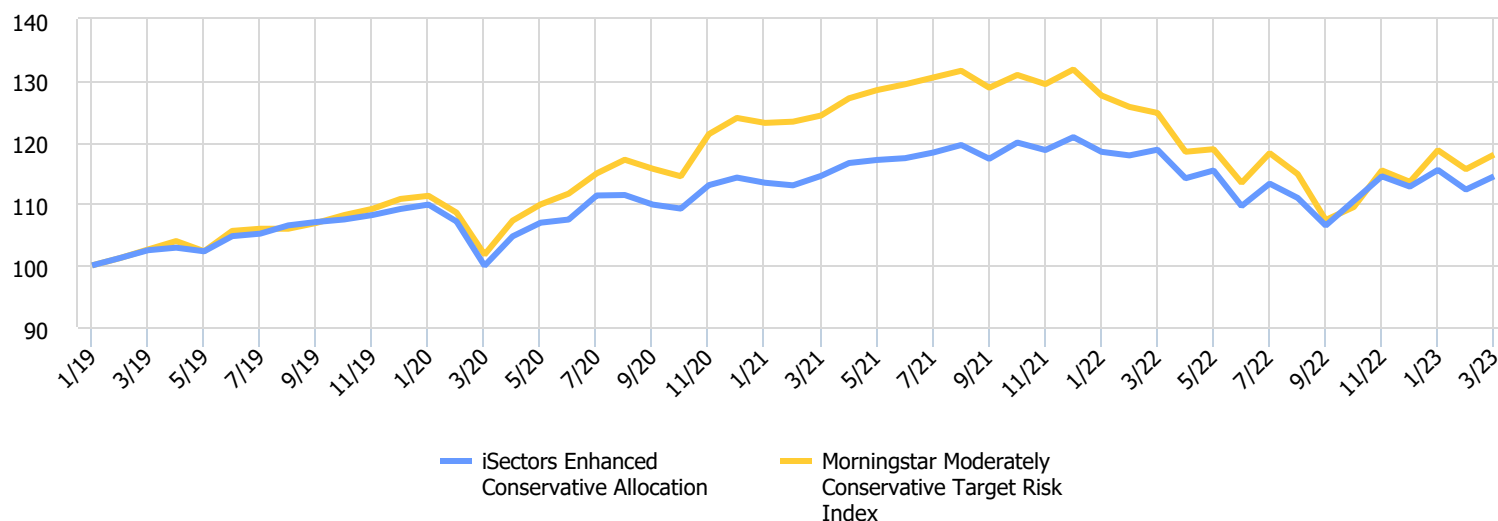
# iSectors® Enhanced Conservative Allocation

3/2023



The objective of the iSectors® Enhanced Conservative Allocation is to provide income and moderate long-term growth with limited downside risk. This allocation blends 60% to a sophisticated short-term laddered bond strategy and 20% to a fundamental equity strategy focused on owning stocks of large multinational companies that have increased their dividends every year for many consecutive years with a 20% satellite allocation to our exclusive dynamic strategy, the iSectors® Post-MPT Growth Allocation. This dynamic satellite strategy reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in 15 economic and capital market factors. The portfolio is intended for investors with a conservative risk utility and an intermediate time horizon. This advanced multifaceted allocation model, though sophisticated and complex, is developed using low cost, highly liquid and transparent index-based ETFs and maintained monthly by iSectors® expert investment professionals.

## Growth of \$100 Investment



Investor Type:	Moderately Conservative	Portfolio Inception:	2/1/2019
Benchmark 1:	Morningstar Moderately Conservative Target Risk Index	Maximum Manager Fee:	0.40%
Availability:	Separately & Unified Managed Account	Estimated Net Underlying Vehicle Costs:	0.18%
		Morningstar ID:	F000013C88

Product Name	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Enhanced Conservative Allocation	1.48	-3.64	4.62	---	---
Morningstar Moderately Conservative Target Risk Index	3.89	-5.43	5.06	3.81	4.38

Risk Stats: Since Inception	iSectors Enhanced Conservative Allocation	Morningstar Moderately Conservative Target Risk Index	Product	BM
Returns	3.29	4.05	2022	-6.65
Cumulative Returns	14.46	17.98	2021	5.75
Correlation to BM	0.94	1.00	2020	4.67
Annualized Alpha vs. BM	0.07	0.00	2019	---
Sharpe Ratio	0.25	0.29	2018	---
Sortino Ratio	0.35	0.42	2017	---
Standard Deviation	8.00	9.55	2016	---
Max Drawdown	11.88	18.54	2015	---
			2014	---
			2013	---

Performance and data in this illustration are presented net of underlying vehicle costs and iSectors' management fee. Presentation not complete without more detailed fee information and other disclosures located on the reverse side.

Past performance is not necessarily indicative of future results.

Not Guaranteed. Not Insured. May Lose Value.

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Monthly Returns													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2023	2.40	-2.76	1.91	---	---	---	---	---	---	---	---	---	1.48
2022	-1.97	-0.49	0.79	-3.90	1.11	-5.00	3.32	-2.05	-4.04	3.76	3.61	-1.46	-6.65
2021	-0.73	-0.37	1.36	1.83	0.43	0.25	0.78	1.04	-1.87	2.25	-1.01	1.77	5.75
2020	0.66	-2.49	-6.71	4.78	2.12	0.48	3.64	0.07	-1.39	-0.59	3.49	1.09	4.67
2019	---	1.20	1.25	0.40	-0.57	2.41	0.39	1.28	0.52	0.39	0.67	0.91	9.16

Portfolio Characteristics	Domestic Equity Allocation	(20%)	Domestic Fixed Income	(60%)	Post-MPT Growth Allocation	(20%)
Management Style: Dynamic	Large Cap Dividend	78.4%	Laddered Inv. Grade Corp. Bonds	68.6%	Energy	12.3%
Leverage: Leveraged ETFs - Limited to 7%	Large Cap Growth	9.8%	High Yield Corp. Bonds	9.8%	Gold	29.4%
Portfolio Type: Core U.S.	Sm/Mid Dividend	4.9%	Treasuries	19.6%	Healthcare	19.0%
Geographic Universe: Domestic	Sm/Mid Growth	4.9%	Cash	2.0%	Utilities	3.1%
Securities Universe: ETFs	Cash	2.0%			Materials	17.6%
Current # of ETFs: 20					Technology	9.3%
12-Month Yield: 2.59%					Treasuries	7.3%
					Cash	2.0%

## Manager-Contact Info

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## Disclosure

### General

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Past performance may not be indicative of future results. Therefore, no current or prospective investor should assume that future performance will be profitable, or equal either the performance results reflected or any corresponding historical index. Asset allocation and diversification concepts do not ensure a profit nor protect against loss in a declining market.

The historical benchmark index performance results are provided exclusively for comparison purposes to assist an advisor in determining whether the performance of a specific investment meets their respective client's investment objective(s). It should not be assumed that any account holdings will correspond directly to any comparative index. Index performance results do not reflect the impact of taxes. Indexes are not available for direct investment. Index performance results are compiled directly by each respective index and obtained by iSectors from reliable sources. Index performance has not been independently verified by iSectors. iSectors models are based on index ETFs that can neither outperform nor underperform their benchmark index. We provide benchmark indexes that are well known for comparison purposes only.

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