

iSectors Post-MPT Moderate Allocation



Executive Summary

Objective: To achieve moderate investment returns with lower downside risk (drawdown) over a complete market cycle.

Quarterly Performance and Attribution: iSectors Post-MPT Moderate Allocation declined -5.53% (net of fees) during the second quarter ended June 30, 2026, compared with a 9.31% gain for the 60/40 Stock/Bond Index (as measured by a 60% S&P 500 + 40% Bloomberg Aggregate Bond Index) over the same period. Year-to-date, the model has returned -1.63% versus 6.45% for the 60/40 index.

The model's longer-term results remain consistent with its risk-managed objective. Over the one-year period, the model captured 67.7% of the 60/40 Stock/Bond upside, when the 60/40 is up greater than 10%. Since 2008, on an average rolling 12 month-basis the model has captured 85% of the 60/40 Stock/Bond's upside when the 60/40 is up greater than 10% and only 81% of the losses when the 60/40 is down (see Rolling Return bar chart at the end of this summary).

During the second quarter of 2026, the model's energy and gold sectors were the primary contributors to underperformance. The model continues to maintain a diversified allocation across asset classes with particular emphasis to maintain purchasing power from continuing inflation.

Investment Philosophy: The iSectors Post-MPT allocations catapult Modern Portfolio Theory (MPT) to a new level of effectiveness. The investment model's strategy uses the principles of MPT to develop and maintain an optimal (along the risk vs. return efficient frontier) portfolio allocation. The key principles contributing to the iSectors Post-MPT Allocations' risk-adjusted performance success are:

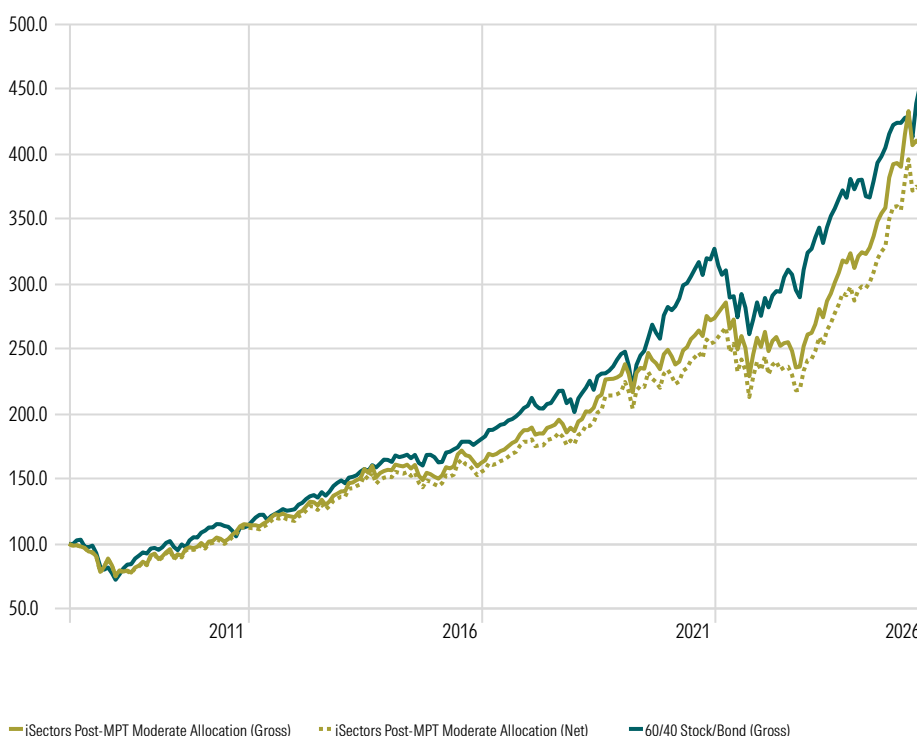
- Allocation among nine low-correlated asset classes. This reduces risk vs. using the higher correlated large, mid, and small cap value, growth, and blend asset classes.
- A more robust mathematical algorithm allows the use of monthly changes in two dozen capital market and economic factors to create and maintain optimal asset allocation.
- The use of technology and index-based ETFs allows iSectors to provide its investment models at low cost.
- Post-MPT considers drawdown (any return below zero) as the measure of risk. Standard deviation, the traditional measure of risk, is inappropriate because it considers upside volatility as bad as downside volatility.

Trailing Returns

As of Date: 6/30/2026 Calculation Benchmark: 60% S&P 500 40% Bloomberg Agg Bond

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
iSectors Post-MPT Moderate Allocation (Gross)	-1.38	10.55	14.78	8.37	8.59	9.28
iSectors Post-MPT Moderate Allocation (Net)	-1.63	10.00	14.21	7.83	8.05	8.74
60/40 Stock/Bond	6.45	14.76	13.92	8.10	9.98	9.62

Investment Growth



Yearly Return

Time Period: 1/1/2009 to 12/31/2025

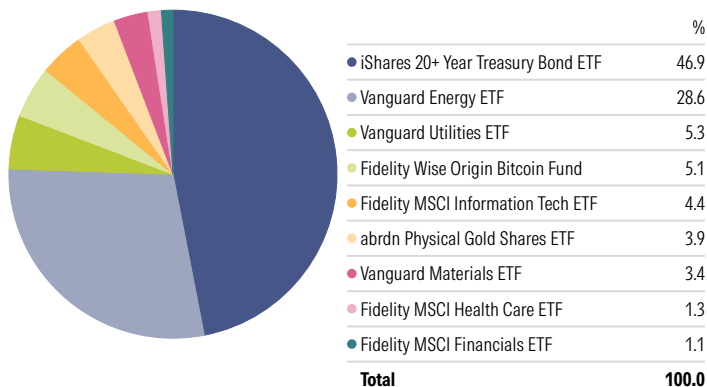
Year	iSectors Post-MPT Moderate Allocation	60/40 Stock/Bond
2025	24.94	13.70
2024	19.58	15.04
2023	3.82	17.67
2022	-8.07	-15.79
2021	9.74	15.86
2020	8.40	14.73
2019	23.17	22.18
2018	-0.40	-2.35
2017	15.54	14.21
2016	7.03	8.31
2015	-3.42	1.28
2014	11.83	10.62
2013	16.50	17.56
2012	5.00	11.31
2011	13.97	4.69
2010	8.87	12.13
2009	4.23	18.40

iSectors Post-MPT Moderate Allocation



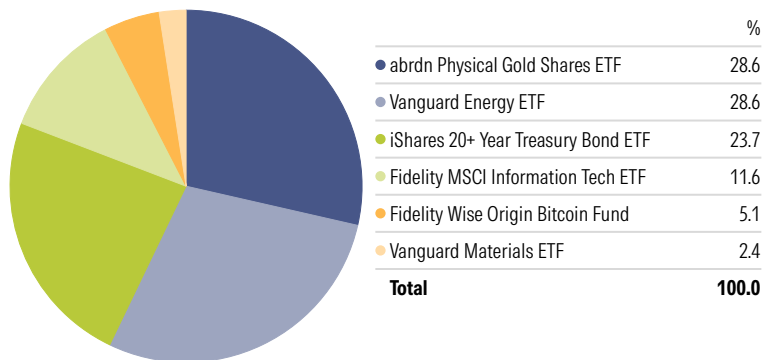
Last Quarter Holdings - iSectors Post-MPT Moderate Allocation

Portfolio Date: 3/31/2026



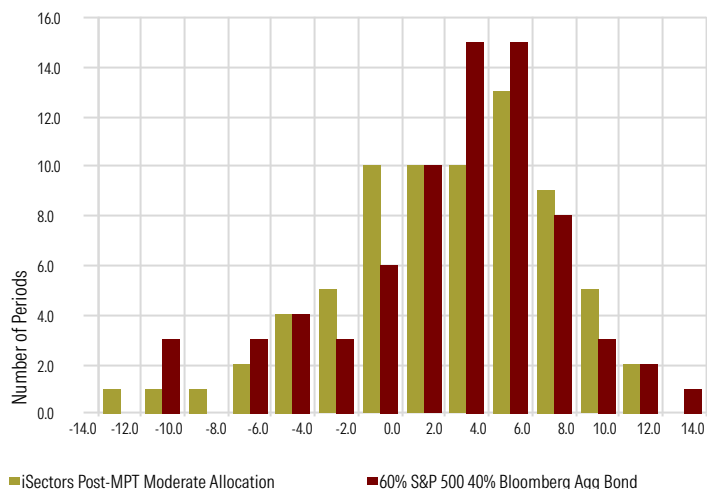
Current Quarter Holdings - iSectors Post-MPT Moderate Allocation

Portfolio Date: 6/30/2026



Frequency Distribution of Quarterly Returns

Time Period: Since Common Inception (4/1/2008) to 6/30/2026



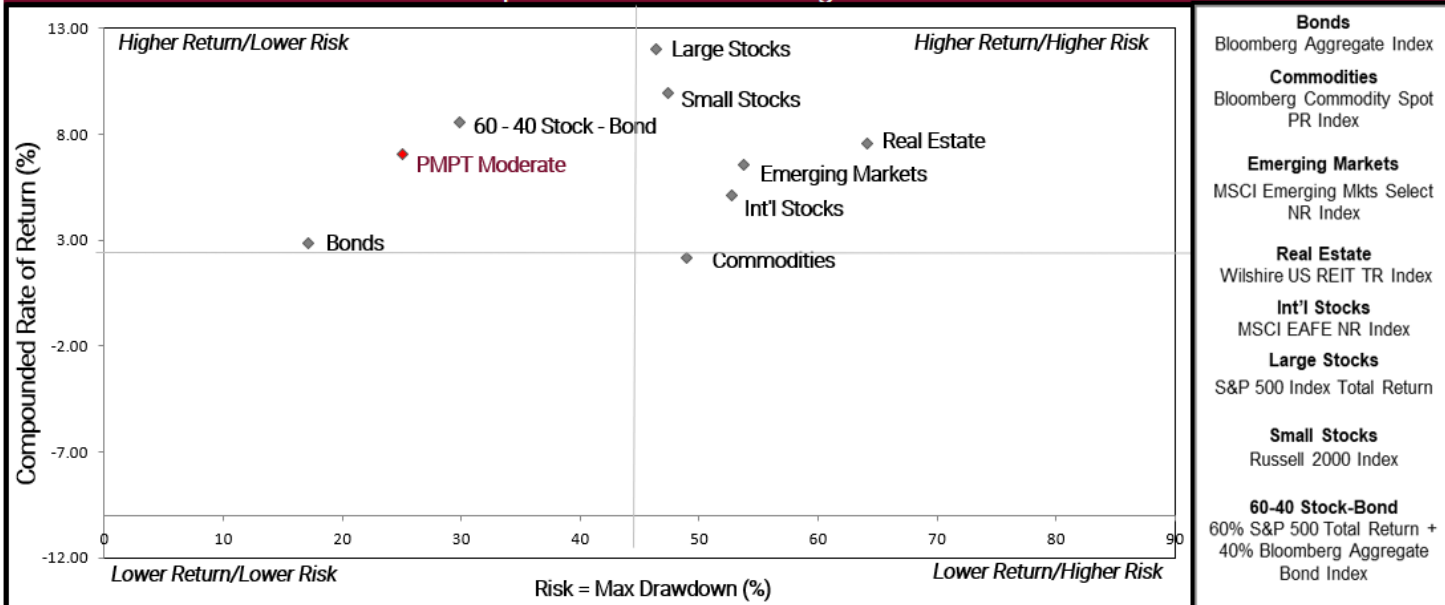
Risk - iSectors Post-MPT Moderate Allocation

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

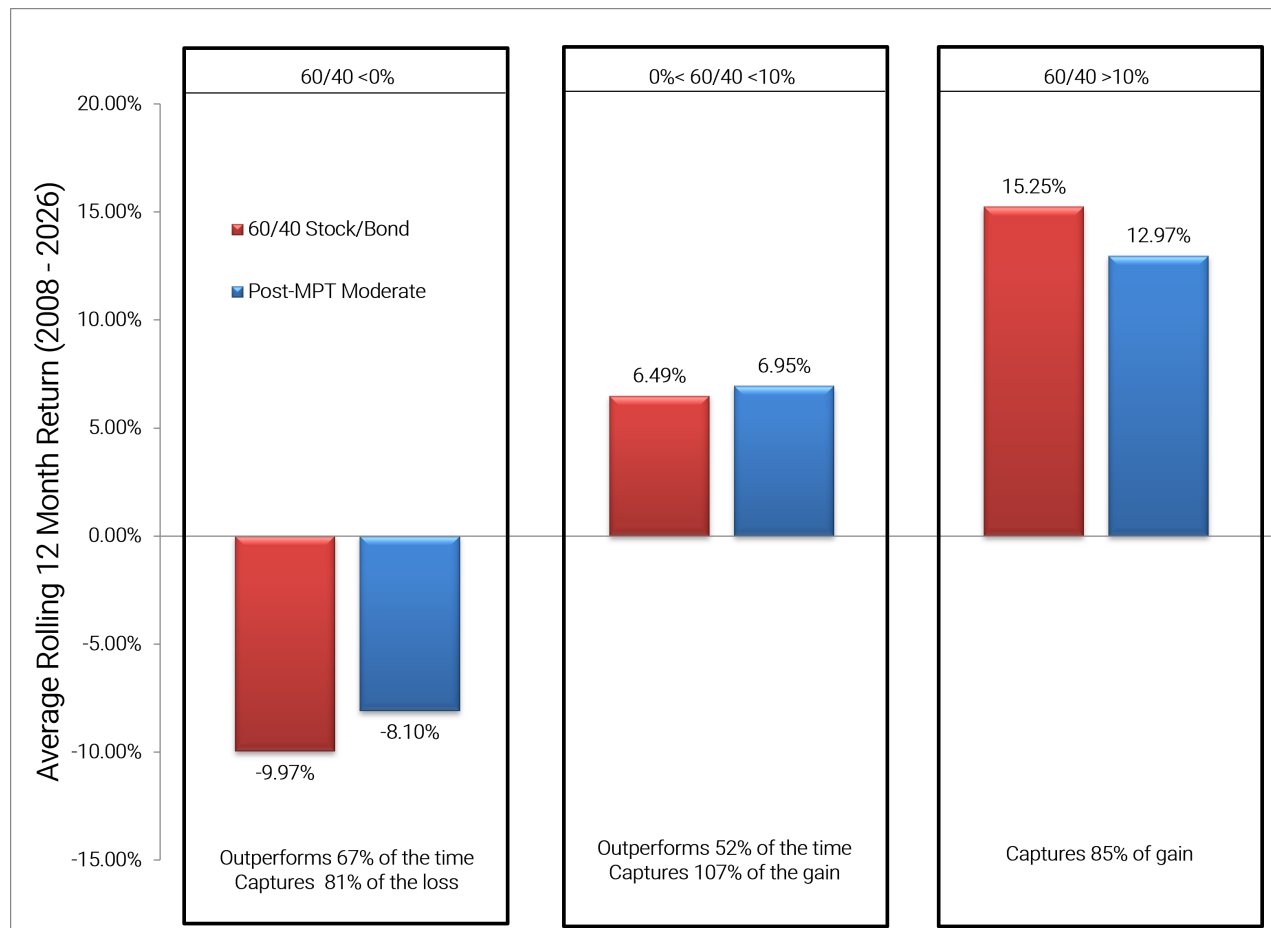
Calculation Benchmark: 60% S&P 500 40% Bloomberg Agg Bond

	Inv	Bmk1
Return	7.09	8.57
Std Dev	11.05	10.03
Max Drawdown	-25.04	-29.90
Max Drawdown # of Periods	12.00	9.00
Max Drawdown Recovery # of Periods	24.00	20.00
Alpha	0.29	0.00
Beta	0.79	1.00
R2	51.22	100.00
Sharpe Ratio (arith)	0.51	0.71
Calmar Ratio	0.28	0.29

iSectors® Post-MPT Moderate Allocation -- Risk/Return Comparison Inception 3/1/2008 through 6/30/2026



Rolling Returns: Post-MPT Moderate vs. 60/40 Stock/Bond



This graph compares an investment in iSectors Post-MPT Moderate Allocation to an investment in the 60/40 Stock/Bond Index. The comparison considers returns on rolling 12-month periods for both investments from 3/1/2008 to 6/30/2026. In any 12-month period that the 60/40 was negative, the iSectors Post-MPT Moderate Allocation outperformed it during that period 67% of the time and only capture 81% of the loss. In any 12-month period that the 60/40 was positive, but with a gain less than 10%, Post-MPT Moderate outperformed it 52% of the time, while capturing 107% of the gain. In addition, when the 60/40 gained over 10% in a 12-month period, the iSectors Post-MPT Moderate Allocation still managed to capture 85% of the gain.

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