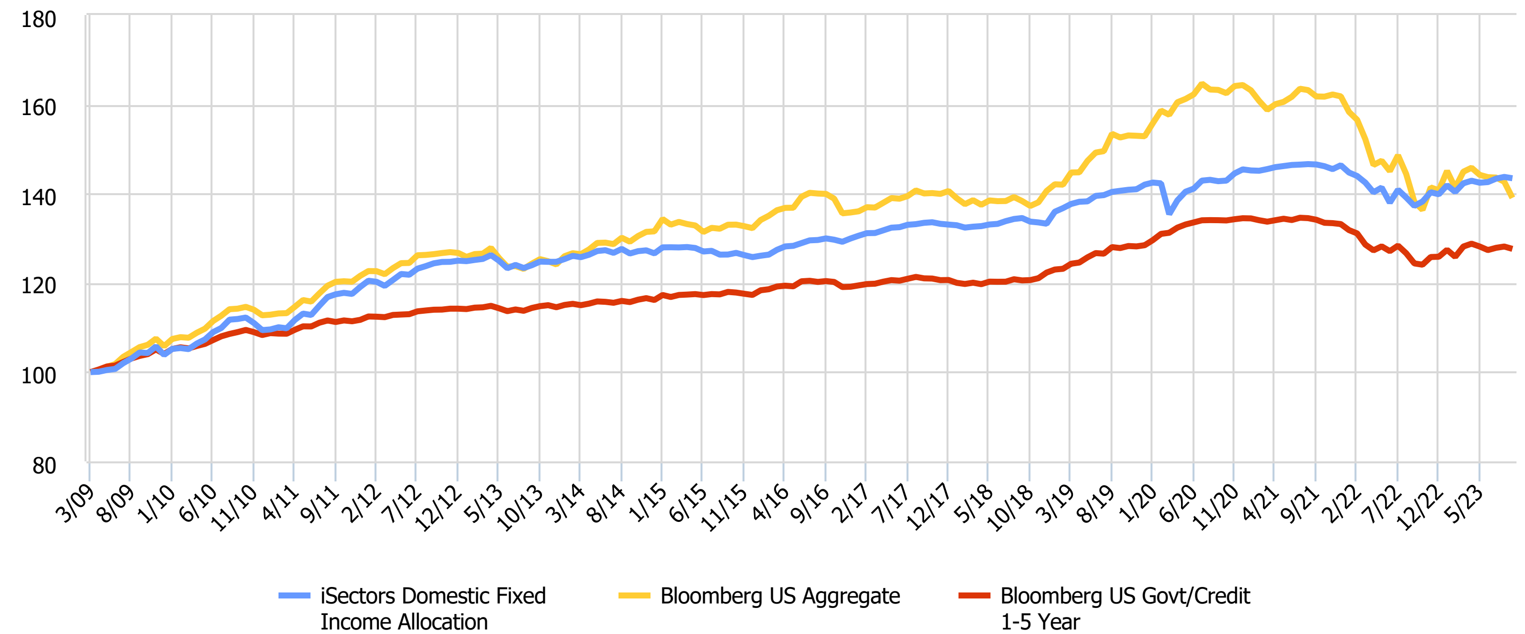
iSectors® Domestic Fixed Income Allocation
9/2023

The iSectors® Domestic Fixed Income Allocation invests exclusively in U.S. fixed income securities through a selection of investment grade and high yield laddered corporate bonds up to five years in maturity. Two percent of the portfolio is allocated to money market instruments to provide liquidity and facilitate transactions. The model is intended for investors with a conservative risk utility or for a conservative portion of a broader asset allocation. The iSectors® Domestic Fixed Income Allocation seeks to benefit from ETF's low investment expenses, transparency, liquidity and diversification compared to most actively-managed mutual funds.

Growth of $100 Investment



Investor Type:	Conservative	Portfolio Inception:	4/1/2009
Benchmark 1:	Bloomberg US Aggregate Index	Maximum Manager Fee:	0.30%
Benchmark 2:	Bloomberg 1-5 Year Gov/Credit Index	Estimated Net Underlying Vehicle Costs:	0.14%
Availability:	Separately & Unified Managed Account	Morningstar ID:	F00000YFLF

Product Name	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Domestic Fixed Income Allocation	0.60	4.51	0.15	1.29	1.47
Bloomberg US Aggregate	-3.23	0.64	-5.21	0.10	1.13
Bloomberg US Govt/Credit 1-5 Year	0.21	2.62	-1.62	1.14	1.10

Risk Stats: Since Inception	iSectors Domestic Fixed Income Allocation	Bloomberg US Aggregate	Bloomberg US Govt/Credit 1-5 Year
Returns	2.52	2.30	1.70
Cumulative Returns	43.43	39.03	27.61
Correlation to BM 1	0.69	1.00	0.91
Annualized Alpha vs. BM 1	1.37	0.00	0.70
Sharpe Ratio	0.60	0.38	0.48
Sortino Ratio	0.86	0.52	0.69
Standard Deviation	2.87	3.99	1.86
Max Drawdown	6.38	17.18	7.82

	Product	BM 1	BM 2
2022	-4.44	-13.01	-5.50
2021	0.64	-1.54	-0.97
2020	2.40	7.51	4.71
2019	6.57	8.72	5.01
2018	0.14	0.01	1.38
2017	2.40	3.54	1.27
2016	3.31	2.65	1.56
2015	-0.66	0.55	0.97
2014	1.52	5.97	1.42
2013	-0.20	-2.02	0.28

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.

Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2023	1.44	-1.05	1.38	0.40	-0.31	0.10	0.54	0.27	-0.21	---	---	---	2.56
2022	-1.12	-0.54	-1.03	-1.53	0.75	-2.38	2.09	-1.23	-1.35	0.71	1.50	-0.32	-4.44
2021	-0.17	-0.05	0.26	0.31	0.17	0.17	0.06	0.08	-0.06	-0.27	-0.45	0.60	0.64
2020	0.33	-0.13	-4.86	2.29	1.41	0.49	1.28	0.13	-0.22	0.10	1.13	0.63	2.40
2019	2.02	0.60	0.69	0.36	0.07	0.89	0.13	0.52	0.18	0.17	0.09	0.74	6.57
2018	-0.12	-0.40	0.16	0.10	0.28	0.11	0.47	0.36	0.16	-0.60	-0.14	-0.22	0.14
2017	0.49	0.44	0.03	0.46	0.46	0.09	0.41	0.11	0.23	0.10	-0.27	-0.13	2.40
2016	0.25	0.20	0.86	0.60	0.11	0.48	0.48	0.07	0.28	-0.23	-0.36	0.56	3.31
2015	1.07	0.02	-0.03	0.07	-0.17	-0.62	0.12	-0.67	0.02	0.30	-0.40	-0.36	-0.66
2014	0.50	0.57	-0.24	0.44	0.66	0.14	-0.47	0.70	-0.81	0.42	0.14	-0.54	1.52
2013	-0.09	0.22	0.19	0.69	-1.02	-1.33	0.60	-0.56	0.51	0.66	-0.05	0.01	-0.20
2012	1.17	-0.21	-0.76	1.11	1.12	-0.14	1.12	0.46	0.52	0.25	0.03	0.21	4.94

Portfolio Characteristics

Management Style: Strategic Passive
Leverage: No Leverage
Portfolio Type: Core U.S.
Geographic Universe: Domestic
Securities Universe: ETFs
Current # of ETFs: 8
30-Day SEC Yield: 5.91%
12-Month Yield: 3.77%
Effective Duration: 1.44
Yield to Maturity: 5.63%
Average Credit Rating: A-

Current Target Allocations

Laddered Investment Grade Corporate Bonds	51.4%
Treasuries	31.9%
High Yield Corporate Bonds	14.7%
Cash	2.0%

Manager-Contact Info

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Disclosure

General Disclosure

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