

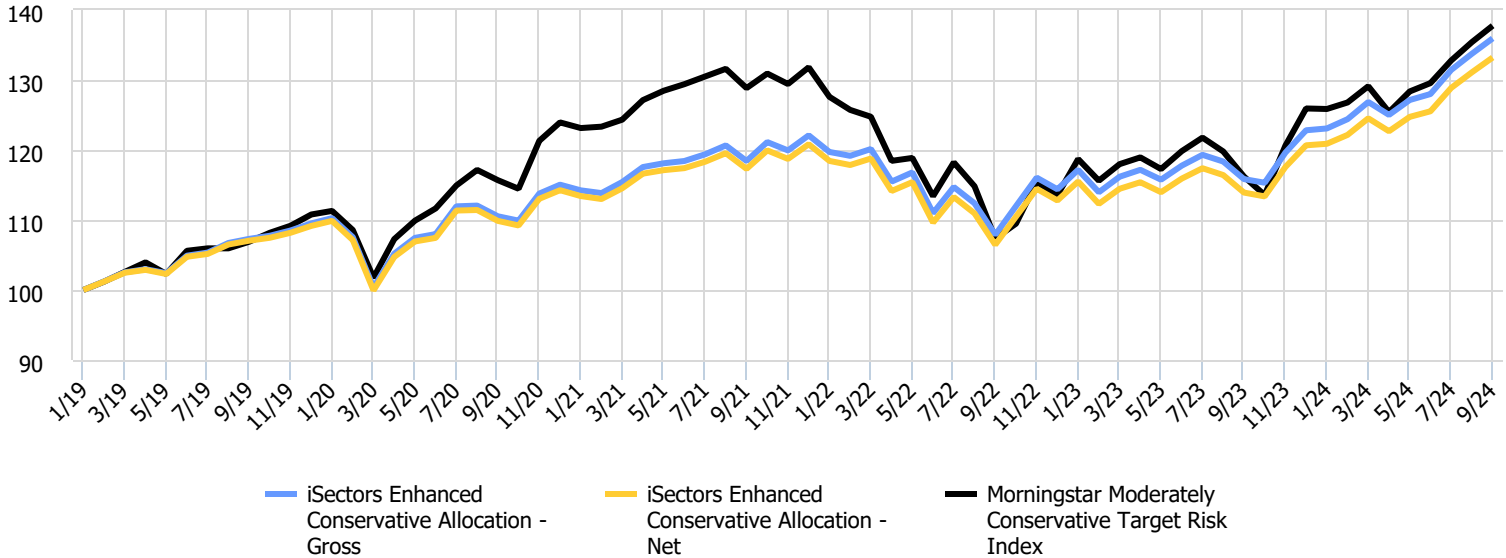


iSectors® Enhanced Conservative Allocation

9/2024

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 multinational companies that have increased their dividends every year for many consecutive years with a 20% satellite allocation to iSectors® exclusive Post-MPT dynamic strategy. This satellite strategy reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in two dozen 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 Strategist Fee:	0.40%
Morningstar ID:	F000013C88	Estimated Net Underlying Vehicle Costs:	0.19%
Availability:	Separately & Unified Managed Account		

Product Name	RM	Returns MRQ	Returns 1 Year	Returns 3 Years	Returns 5 Years	Returns 10 Years
iSectors Enhanced Conservative Allocation - Gross	Gross	6.21	17.35	4.70	4.85	---
iSectors Enhanced Conservative Allocation - Net	Net	6.12	16.93	4.33	4.47	---
Morningstar Moderately Conservative Target Risk Index	Index	6.33	18.54	2.25	5.20	5.12

Risk Stats: Since Inception	iSectors Enhanced Conservative Allocation - Gross	iSectors Enhanced Conservative Allocation - Net	Morningstar Moderately Conservative Target Risk Index
RM	Gross	Net	Index
Returns	5.57	5.19	5.82
Cumulative Returns	35.94	33.21	37.76
Correlation to BM	0.94	0.94	1.00
Annualized Alpha vs. BM	1.11	0.75	0.00
Sharpe Ratio	0.43	0.38	0.37
Sortino Ratio	0.61	0.53	0.54
Standard Deviation	7.43	7.43	9.25
Max Drawdown	11.64	11.88	18.54

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.

Portfolio Characteristics	Domestic Equity Allocation (20%)	Domestic Fixed Income (Laddered) (60%)	Post-MPT Growth Allocation (20%)
Management Style: Dynamic	Large Cap Dividend	Laddered Inv. Grade Corp. Bonds	Treasuries
Leverage: Leveraged ETFs - Limited to 7%	Sm/Mid Dividend	Laddered Treasuries	Gold Bullion
Portfolio Type: Core U.S.	Large Cap Growth	Laddered High Yield Bonds	Technology
Geographic Universe: Domestic	Cash	Cash	Materials
Securities Universe: ETFs			Real Estate
Current # of ETFs: 21			Cash
12-Month Yield: 3.46%			

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Disclosure

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