

iSectors[®], LLC 4th Quarter 2025 Summary Commentary

Advisors' use only. All iSectors[®] performance is net of standard strategist fees.



iSectors[®] Allocation Q4 2025 Return Attribution Review

[iSectors[®] Capital Preservation Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Capital Preservation Alloc.	1.03	5.48	5.48	5.15	2.34	2.23
Bloomberg US Govt/Credit 1-3 Year	1.16	5.35	5.35	4.77	1.97	2.09

- The model has outperformed the Benchmark for the 1-, 3-, 5-, and 10-Year period.
- In the 4th quarter the model allocation was modified to slightly increase the average duration to two years.

[iSectors[®] Domestic Fixed Income Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Domestic Fixed Inc. Alloc.	1.11	6.49	6.49	5.65	2.55	2.77
Bloomberg US Agg Bond TR USD	1.10	7.30	7.30	4.66	-0.36	2.01

- The model outperformed the Benchmark for the Quarter, 3-, 5-, and 10-Year period.
- Holdings with positive contribution to returns during the quarter.
 - Corporate Bond ETFs

[iSectors[®] CryptoBlock[®] Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors CryptoBlock [®] Allocation	-23.99	-7.34	-7.34	44.94	—	—
Indxx Blockchain TR USD	6.42	32.14	32.14	24.12	13.31	—

- In the 4th quarter iSectors[®] modified the allocation by removing MSTY and increased the allocation to BLOK and OOWNB.
- Holdings returns during the quarter.
 - Blockchain Equity ETFs -0.4%
 - Bitcoin Treasury ETFs - 32.4%
 - Bitcoin ETFs -18.9%

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[iSectors[®] Post-MPT Allocations](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Post-MPT Growth Alloc.	2.61	29.57	29.57	16.76	8.50	8.92
S&P 500 TR USD	2.66	17.88	17.88	23.01	14.42	14.82

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Post-MPT Moderate Alloc.	2.07	24.34	24.34	15.19	8.83	9.37
60/40 Stock/Bond	2.03	13.70	13.70	15.46	8.47	9.78

- Both models have outperformed their benchmarks for the year.
- Holdings with a positive contribution to returns during the quarter.
 - Technology
 - Gold Bullion
 - Health
 - Energy
- Holdings with negative contribution to returns during the quarter.
 - Bitcoin
 - Real Estate
 - Treasuries

[iSectors[®] Inflation Protection Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Inflation Protection Alloc.	8.94	31.44	31.44	12.92	9.16	7.99
US CPI All Urban SA	0.51	2.65	2.65	2.95	4.47	3.21

- Holdings with positive contribution to returns during the quarter.
 - Gold and Silver
 - Natural Resources ETF
- Holdings with negative contribution to returns during the quarter.
 - Bitcoin ETF
 - Commodities ETF
 - North American Pipeline ETF
 - Short Term TIPs ETF

[iSectors[®] Precious Metals Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Precious Metals Alloc.	26.39	94.07	94.07	31.35	15.23	14.89
US CPI All Urban SA	0.51	2.65	2.65	2.95	4.47	3.21

- Holdings with positive contribution to returns during the quarter.
 - Silver up 93%
 - Platinum up 52%
 - Gold up 30%

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[iSectors[®] Future Growth Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Future Growth Alloc.	-4.47	29.84	29.84	47.22	—	—
MSCI ACWI GR USD	3.37	22.87	22.87	21.21	11.70	12.28

- Holdings with positive contribution to returns during the quarter.
 - Metaverse ETF
 - Blockchain Equity ETF
 - Semiconductor ETF
- Holdings with negative contribution to returns during the quarter.
 - Bitcoin ETF
 - Fintech Innovation ETF

[iSectors[®] Domestic Equity Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Domestic Equity Alloc.	0.40	10.87	10.87	11.66	9.04	10.29
S&P 500 TR USD	2.66	17.88	17.88	23.01	14.42	14.82

- Holdings with positive contribution to returns during the quarter.
 - Large Cap Growth ETFs
 - Dividend Large Cap Growth ETFs
 - Dividend Small/Mid Cap ETFs
- Holdings with negative contribution to returns during the quarter.
 - Bitcoin ETF

[iSectors[®] Enhanced Allocations \(Represented by Enhanced Balance Allocation\)](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Enhanced Balanced Alloc.	1.20	12.70	12.70	10.24	6.41	—
Morningstar Mod Tgt Risk TR USD	1.99	15.95	15.95	12.43	5.95	7.83

- The drivers of returns in these models are the same as those in the iSectors[®] Domestic Equity Allocation, the iSectors[®] Domestic Fixed Income Allocation, and the iSectors[®] Post-MPT Growth Allocation.
- The iSectors[®] Enhanced Allocation series includes Income, Conservative, Balanced, Growth, and Aggressive allocation models. Each allocation blends short-term laddered bonds, and equities focused on owning stocks that have increased their dividends for many consecutive years, with a satellite allocation to the dynamic iSectors[®] Post-MPT Growth Allocation.

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[iSectors[®] Liquid Alternatives Allocation](#)

Model \ Benchmark	4th QTR	YTD	1 Year	3 Years	5 Years	10 Years
iSectors Liquid Alternatives Alloc.	3.42	17.48	17.48	12.01	6.12	5.64
US CPI All Urban SA	0.51	2.65	2.65	2.95	4.47	3.21

- Holdings with positive contribution to returns during the quarter.
 - Silver and Gold
 - Micro-Cap ETF
 - US Fund Infrastructure ETF
 - Managed Futures ETF
- Holdings with negative contribution to returns during the quarter.
 - Bitcoin ETF
 - Market Neutral ETF
 - Broad Commodity Strategy ETF
 - North American Pipeline ETF
- The model has outperformed its benchmark over the last 1-, 3-, 5-, and 10-year periods on an annualized basis.
- The iSectors[®] Liquid Alternatives Allocation provides access to a broad array of alternative and hedge fund-like exposures while providing tax simplicity (no K-1s) and daily liquidity without performance-based fees or the need to be an accredited investor.

All model returns presented net of iSectors' strategist fee. Index comparisons are provided for information purposes. You cannot invest directly in an index, only in index funds that charge fees.

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HFRX Global Hedge Fund Index was used for iSectors Liquid Alternative Allocation prior to 31 December 2024; Consumer Price Index All Urban Consumers Seasonally Adjusted (CPI) is used subsequently.

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