

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 OWNB.
- Holdings returns during the quarter.
 - Blockchain Equity ETFs -0.4%
 - Bitcoin Treasury ETFs - 32.4%
 - Bitcoin ETFs -18.9%

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[®] 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%

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[®] 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.

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[®] 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.

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

Disclosure

iSectors[®] is a suite of proprietary asset allocation models and services. iSectors[®], LLC is an affiliate of Sumnicht & Associates, LLC (Sumnicht) and, as such, iSectors[®] and Sumnicht share certain employee services. iSectors[®] became registered as an investment advisor in August 2008. iSectors[®] is a registered trademark of Sumnicht Holdings, LLC.

The contents of this presentation are for informational purposes only. Content should not be construed as financial or investment advice on any subject matter. This is neither an offer nor a solicitation to buy and/or sell securities. Information pertaining to iSectors[®] operations, services, and fees is set forth in its current disclosure statement (Form ADV, Part 2 Brochure), a copy of which is available upon request.

iSectors[®] asset allocation models are not guaranteed and involve risk of loss. At any given point in time, the value of iSectors[®] asset allocation model portfolios may be worth more or less than the amount invested. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including the investments and/or investment strategies devised or undertaken by iSectors[®]) will be either suitable or profitable. Certain iSectors[®] allocation models include an allocation to Bitcoin ETFs. These ETFs are highly volatile speculative investments subject to significant risks. Financial professionals are responsible for evaluating investments risks independently and for exercising independent judgement in determining whether investments are appropriate for their clients.

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 primarily on index ETFs that can neither outperform nor underperform their benchmark index.

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.

The Morningstar Indexes are the exclusive property of Morningstar, Inc. Morningstar, Inc., its affiliates and subsidiaries, its direct and indirect information providers and any other third party involved in, or related to, compiling, disseminating, computing or creating any Morningstar Index (collectively, "Morningstar Parties") do not guarantee the accuracy, completeness and/or timeliness of the Morningstar Indexes or any data included therein and shall have no liability for any errors, omissions, or interruptions therein. None of the Morningstar Parties make any representation or warranty, express or implied, as to the results to be obtained from the use of the Morningstar Indexes or any data included therein.

Net Performance results reflect the deduction of the iSectors[®] Strategist Fee. Actual client results will be lower based on fees for platform, advisory, transaction, and custodial services that are not set at (and may not be known at) the iSectors[®] level. Additionally, if your account (through your adviser or otherwise) does not fully follow a specific iSectors[®] model, performance would also, of course, further differ. Please consult your financial adviser for fees applicable to your account. ERISA (group retirement) accounts are subject to additional recordkeeping and/or administrative fees.

Sumnicht & Associates / iSectors[®] (the "Firm") claims compliance with the Global Investment Performance Standards (GIPS[®]). GIPS[®] is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant accuracy or quality of the content contained herein. To obtain a GIPS[®] composite report and/or the Firm's list of composite descriptions contact Vern Sumnicht, CFP, Chief Investment Officer, at (800) iSectors.

You should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from an investment professional.

This presentation has not been reviewed, submitted for review before, or otherwise approved by FINRA, the SEC or any state or provincial securities regulators.