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*i*Sectors® Post-MPT Growth Allocation

Executive Summary

4th Quarter 2024

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The Objective of iSectors® Post-MPT Growth Allocation: To achieve market returns with lower downside risk (drawdown) over a complete market cycle.

Quarterly Performance and Attribution: iSectors® Post-MPT Growth Allocation lost 2.26% (net of fees) in the fourth quarter ended December 31, 2024. This underperformed the S&P 500 Index, which gained 2.41% during the quarter.

During the fourth quarter of 2024, technology exposure contributed the most positively to performance, while basic materials, gold bullion, energy, and treasury bonds detracted from returns. The model continues to maintain a diversified allocation, positioned for potential stagflation, among equities and alternatives. Gold bullion and technology hold near maximum weightings, while treasury bond and basic materials expsoure has been removed from the portfolio entirely. The model has begun adding leverage over the last few months to capitalize on the potential for continued stock market strength, as many of the underlying economic factors that drive the model have held steady in the face of both domestic

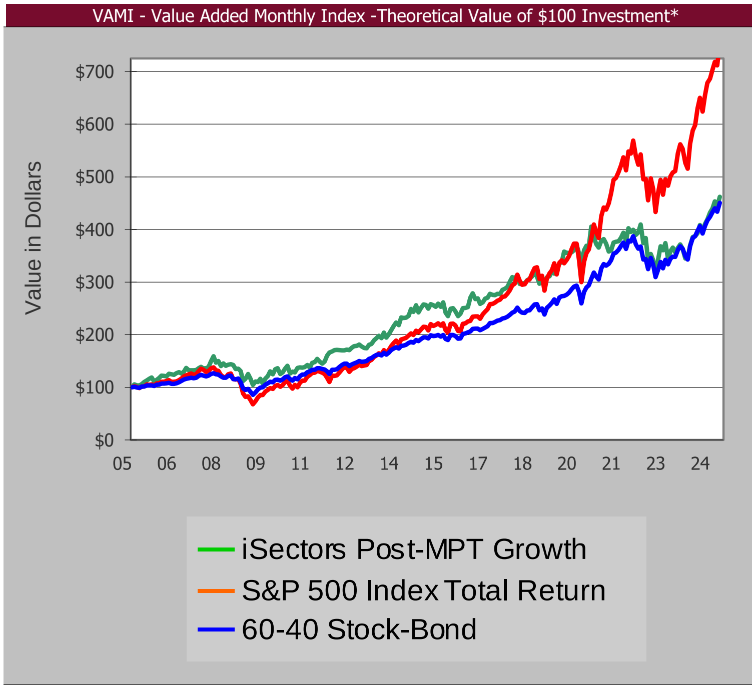
iSectors® Post-MPT Growth Allocation's Investment Strategy: iSectors® Post-MPT catapults Modern Portfolio Theory (MPT) to a new level of effectiveness. The investment model's strategy uses the principles of MPT to develop and maintain an optimal (along the risk vs. return efficient frontier) portfolio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

- Allocation among nine low-correlated asset classes. This reduces risk versus using the higher correlated large, mid and small cap value, growth, and blended asset classes.
- A more robust mathematical algorithm allows the use of monthly changes in more than a dozen capital market and economic factors to create and maintain optimal asset allocation.
- The use of technology and index based exchange-traded funds allows iSectors to provide its investment models at a low cost.
- Post-MPT models consider 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.

Portfolios may be invested up to a maximum of 30% into any one asset class. However, up to 50% of the allocation may be invested in government bonds. iSectors investment models are available for all types of accounts including: high net worth individuals, trusts, foundations, endowments, retirement plans, and IRAs. Prices, holdings, performance, and tax information are updated daily and can be viewed online. In addition, all iSectors investments provide investors daily liquidity.

Performance results assume $100,000 account and are presented net of fees of 0.50% and reflect inception-to-date period (2/1/2005 - 12/31/2024).

VAMI - Value Added Monthly Index -Theoretical Value of $100 Investment*



Latest Returns	Model*	S&P500	60/40**
Last Quarter	(2.26)%	2.41%	0.21%
Last 12 mo. Annual	14.83%	25.02%	15.04%
Last 36 mo. Annual	3.52%	8.94%	4.46%
Last 5 Year Annual	4.23%	14.53%	8.67%
Last 10 Year Annual	5.69%	13.10%	8.52%
Inception to date	7.71%	10.54%	7.74%
Annual Returns	**Model**	**S&P500**	**60/40****
2024	14.83%	25.02%	15.04%
2023	7.01%	26.29%	17.67%
2022	(9.71)%	(18.11)%	(15.79)%
2021	4.57%	28.71%	15.86%
2020	5.95%	18.40%	14.73%
2019	21.11%	31.49%	22.18%
2018	(2.85)%	(4.38)%	(2.35)%
2017	14.05%	21.83%	14.21%
2016	9.84%	11.96%	8.31%
2015	(4.67)%	1.38%	1.29%
2014	14.99%	13.69%	10.61%
2013	28.10%	32.39%	17.56%
2012	1.60%	16.00%	11.32%
2011	20.24%	2.11%	4.70%
2010	4.44%	15.06%	12.13%
2009	9.00%	26.46%	18.40%
2008	(16.44)%	(37.00)%	(22.06)%
2007	13.11%	5.49%	6.22%
2006	12.64%	15.79%	11.11%
2005^	17.61%	7.53%	5.28%
Cumulative Return*	342.99%	635.43%	341.42%
VAMI	$ 443	$ 735	$ 441

*Cumulative net of fees results for inception-to-date period (2/1/2005 - 12/31/2024). ^= Partial Year 2/1/2005 to 12/31/2005. **60/40 = 60% S&P 500 + 40% Bloomberg Aggregate Index. Past performance no guarantee of future results.

Performance and data in this illustration are presented net of underlying vehicle costs and iSectors' strategist fee. Presentation not complete without more detailed fee information and other disclosures located on the last page of this document.

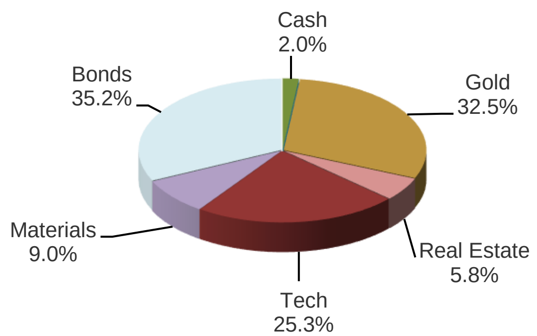
Past performance is not necessarily indicative of future results.

Not FDIC Insured. Not Bank Guaranteed. May Lose Value.

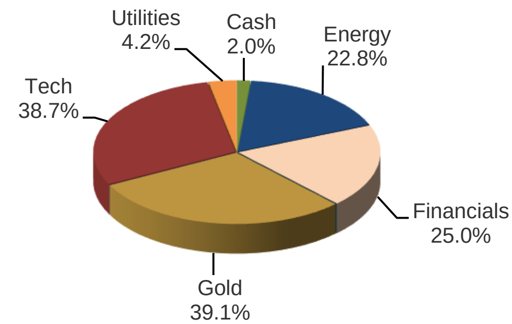
4th Quarter 2024

i Sectors® Asset Allocation Strategies
Post-MPT Growth Allocation

iSectors® Post MPT Growth Allocation
Oct 2024 Target Allocations (%)*

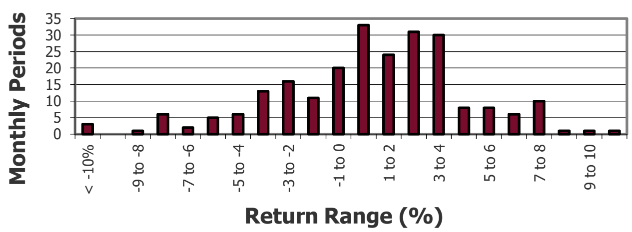


iSectors® Post MPT Growth Allocation
Jan 2025 Target Allocations (%)*



***Allocation percentage may total greater than 100% due to use of leveraged ETFs (maximum 33% leverage)**

Return Distribution



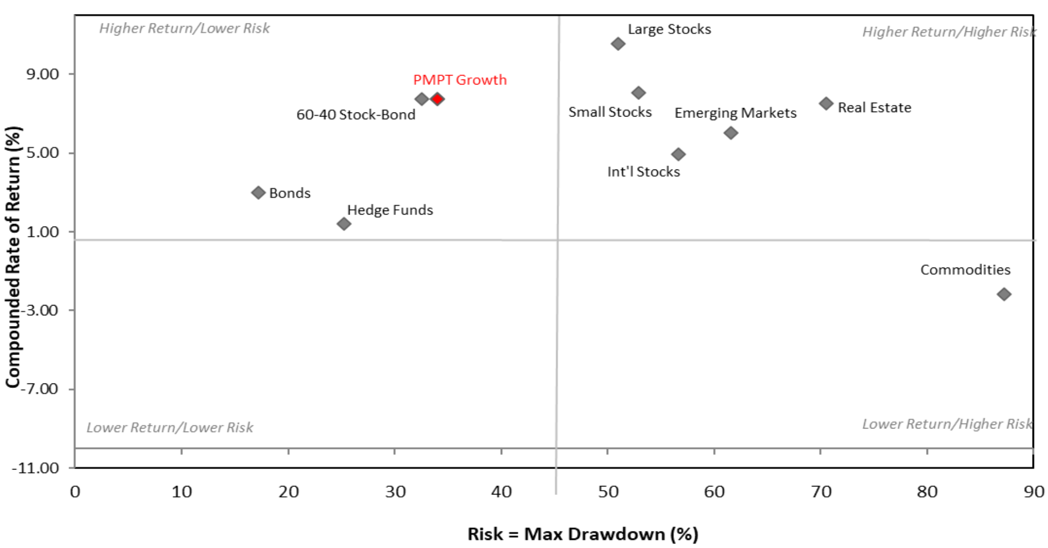
Statistical Measures**	Model	S&P500	60/40***
Compound ROR^	7.71%	10.54%	7.74%
Sharpe (0%)	0.45	0.59	0.64
Sortino (0%)	0.65	0.88	0.95
Best Month	10.26%	12.82%	8.40%
Worst Month (10/08)	(14.33%)	(16.79%)	(11.02)%
% Positive Months	63.18%	67.78%	67.78%
Max. Drawdown	(34.07%)	(50.95%)	(32.54%)
Months in Max Drawdown	16	16	16
Months To Recover	30	37	22

**Cumulative net of fees results for inception-to-date period (from 2/1/2005 - 12/31/2024). ***60/40 = 60% S&P 500 + 40% Bloomberg Aggregate Index. See additional disclosures regarding performance and historical benchmark indexes on final page of report.

^Compound ROR = The rate of return that represents the cumulative effect that a series of gains or losses have on an original amount of capital over a period of time.

iSectors® Post-MPT Growth Allocation -- Risk/Return Comparison

Inception (2/1/2005) through 12/31/2024



Bonds
Bloomberg Aggregate Index

Commodities
S&P GS Commodity Index

Emerging Markets
MSCI Emerging Mkts Free Index

Hedge Funds
HFRX Global Hedge Fund Index

Real Estate
D.J. Wilshire US Real Estate Index

Int'l Stocks
MSCI EAFE Index

Large Stocks
S&P 500 Index Total Return

Small Stocks
Russell 2000 Index

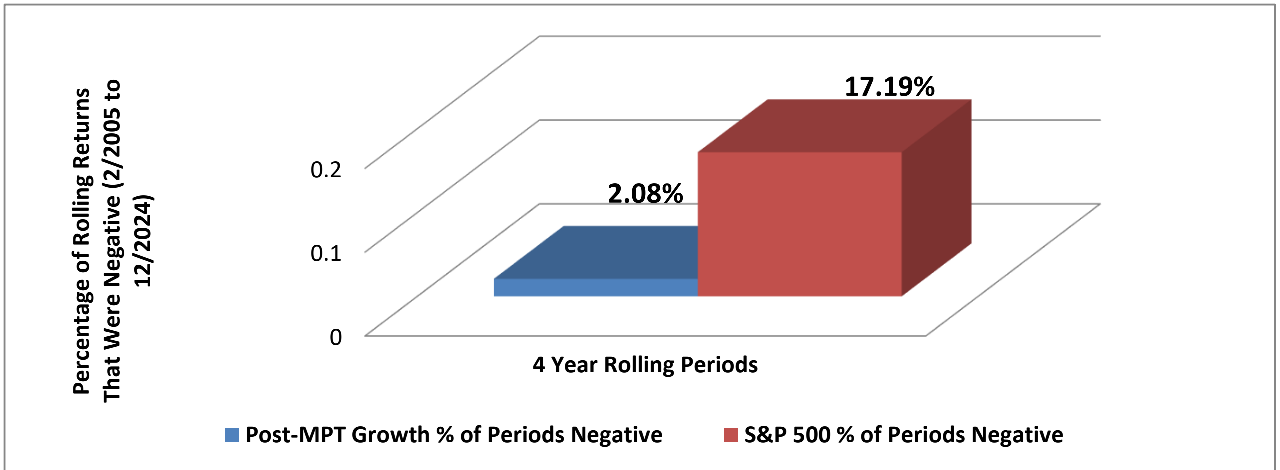
60-40 Stock-Bond
60% S&P 500 Total Return + 40% Bloomberg Aggregate Bond Index

All tabular and charted performance results represent actual returns, net of fees of 0.50% from inception 2/1/2005.

i Sectors® Asset Allocation Strategies

Post-MPT Growth Allocation

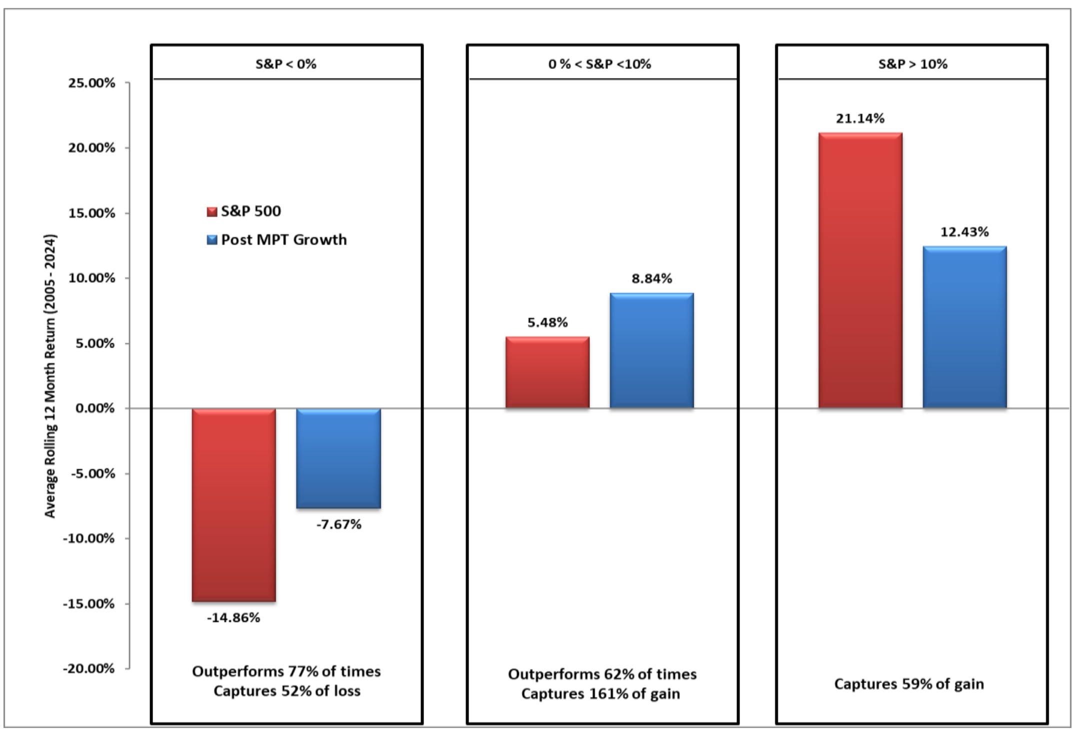
iSectors® Post-MPT Growth Allocation -- 4 Year Rolling Periods



Timing an investment in iSectors® Post-MPT Growth Allocation should not be a concern. The graph above compares an investment in iSectors® Post-MPT Growth Allocation to an investment in the S&P 500 Index. The comparison looks at 192 rolling 4-year periods over 19 years from 2/1/2005 to 12/31/2024. As long as an investment in iSectors® Post-MPT Growth Allocation was held for 4 years, there was only a 2.08% chance of losing money. On the other hand, an investment in the S&P 500 Index held for 4 years would have lost money 17.19% of the time.

iSectors® Post-MPT Growth Allocation vs. S&P 500

Inception (2/1/2005) through 12/31/2024



This graph compares an investment in iSectors® Post-MPT Growth Allocation to an investment in the S&P 500 Index. The comparison considers returns on rolling 12-month periods for both investments from 2/1/2005 to 12/31/2024. In any 12-month period that the S&P 500 was negative, the iSectors® Post-MPT Growth Allocation outperformed it during that period 77% of the time and only captured 52% of the loss. In any 12-month period that the S&P 500 was positive, but with a gain of less than 10%, iSectors® Post-MPT Growth Allocation outperformed it 62% of the time, while capturing 161% of the gain. In addition, when the S&P 500 gained over 10% in a 12-month period, iSectors® Post-MPT Growth Allocation still managed to capture 59% of the gain.

Important Disclosure Information

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.

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