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iSectors® Post-MPT Moderate Allocation
Executive Summary
4th Quarter 2024

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The Objective of iSectors® Post-MPT Moderate Allocation: To achieve moderate investment returns with lower downside risk over a complete market cycle.

Quarterly Performance and Attribution: iSectors Post-MPT Moderate Allocation lost 1.96% (net of fees) in the fourth quarter ended December 31, 2024. This underperformed the 60-40 stock-bond benchmark (as measured by a 60% S&P 500 Index + 40% Bloomberg Aggregate Bond Index), which gained 0.21% during the quarter.

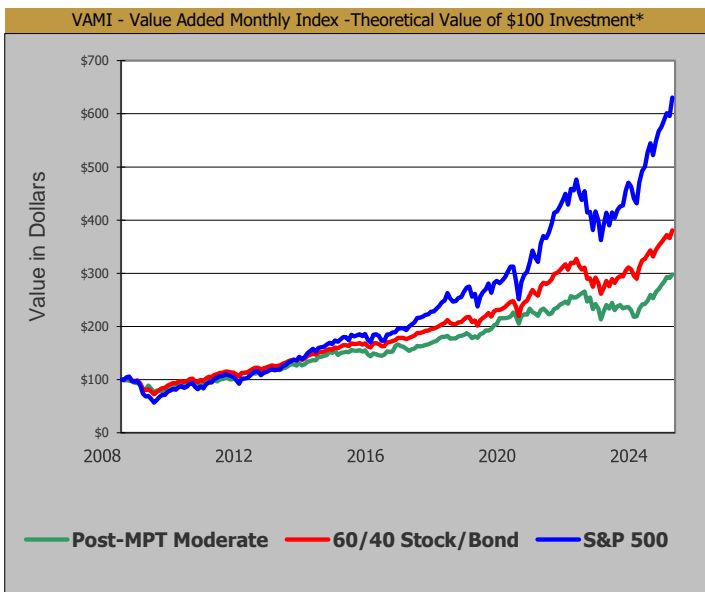
During the fourth quarter of 2024, technology exposure contributed most positively to returns, while treasury bonds, gold bullion, and utilities detracted from returns. Gold bullion and technology hold the largest weights in the portfolio, with treasury bonds and utilities exposure next in line. Real estate holds a very small allocation, while healthcare exposure has decreased slightly over the last few months.

iSectors® Post-MPT Moderate 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 Moderate 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 net of fees of 0.50%, for period starting 3/1/2008 through 12/31/2024.



Latest Returns	Model	60/40**	S&P 500
Last Quarter	(1.96)%	0.21%	2.41%
Last 12 mo. Annual	18.99%	15.04%	25.02%
Last 3 Yr Annual	3.98%	4.46%	8.94%
Last 5 Yr Annual	5.78%	8.67%	14.53%
Last 10 Yr Annual	6.59%	8.52%	13.10%
Inception to date	6.47%	8.13%	11.40%
Annual Returns	Model	60/40**	S&P 500
2024	18.99%	15.04%	25.02%
2023	3.32%	17.67%	26.29%
2022	(8.45)%	(15.79)%	(18.11)%
2021	9.19%	15.86%	28.71%
2020	7.04%	14.73%	18.40%
2019	22.24%	22.18%	31.49%
2018	(0.91)%	(2.35)%	(4.38)%
2017	14.97%	14.21%	21.83%
2016	7.38%	8.31%	11.96%
2015	(3.89)%	1.29%	1.38%
2014	11.27%	10.61%	13.69%
2013	15.89%	17.56%	32.39%
2012	4.49%	11.32%	16.00%
2011	13.41%	4.70%	2.11%
2010	8.41%	12.13%	15.06%
2009	3.54%	18.40%	26.46%
2008^	(11.41)%	(18.16)%	(30.73)%
Cumulative Return*	187.27%	273.02%	515.59%
VAMI	\$ 287	\$ 373	\$ 616

*Cumulative results for inception 3/1/2008 through 12/31/2024. **60/40 = 60% S&P 500 +40% Bloomberg Aggregate Index. Returns presented net of fees of 0.50%. ^=Partial year 3/1/08 - 12/31/08 Past performance no guarantee of future results.

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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.

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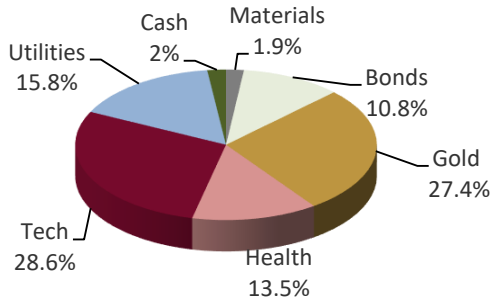


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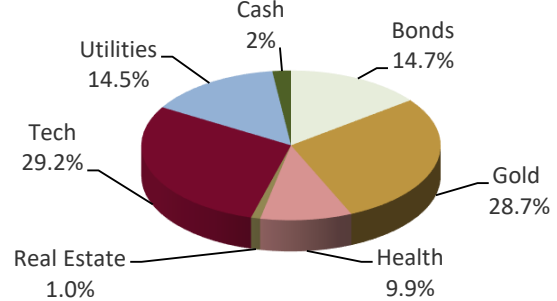
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Oct 2024 Target Allocations (%)

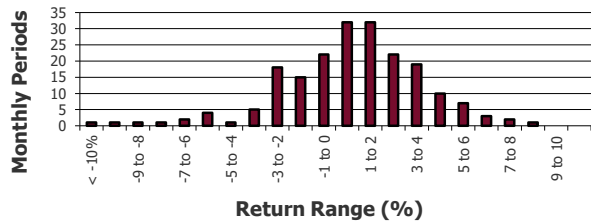


Jan 2025 Target Allocations (%)



Performance results represent actual returns from March 1, 2008 (inception) through 12/31/2024. All return data presented is net of fees of 0.50%.

Return Distribution



Statistical Measures*

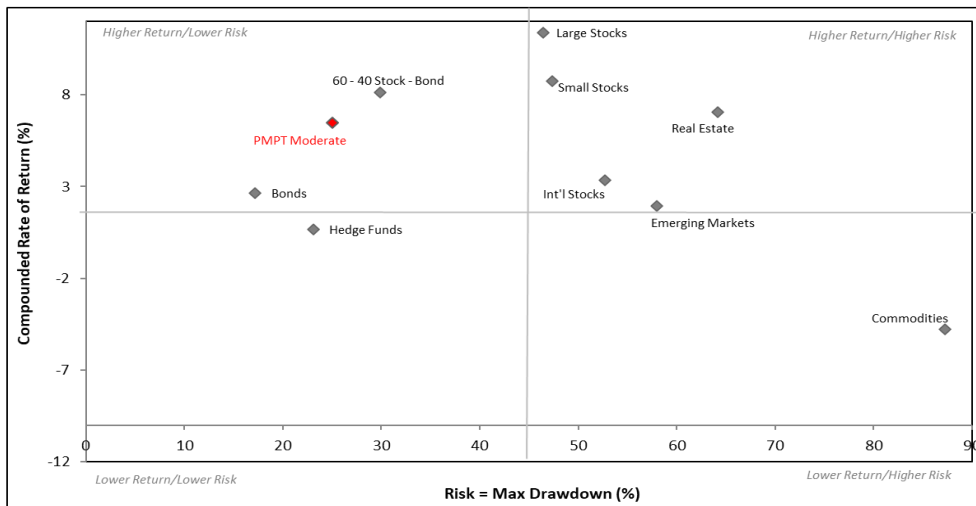
	Model	60/40**	S&P 500
Compound ROR	6.47%	8.13%	11.40%
Sharpe (0%)	0.48	0.68	0.64
Sortino (0%)	0.69	1.02	0.96
Best Month	8.14%	8.40%	12.82%
Worst Month (10/08)	(13.32)%	(11.02)%	(16.79)%
% Positive Months	62.87%	67.82%	67.82%
Max. Drawdown	(25.04)%	(29.90)%	(46.41)%
Months in Max Drawdown	12	9	9
Months To Recover	24	20	24

*Post-MPT Moderate Allocation inception was 3/1/2008. Returns presented reflect actual returns, net of fees, from 3/1/2008 - 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 Moderate Allocation -- Risk/Return Comparison

From 3/1/2008 inception through 12/31/2024



- Bonds**
Bloomberg Aggregate Bond Index
- Commodities**
S&P GS Commodity Index
- Emerging Markets**
MSCI Emerging Mkts Free Index
- Hedge Funds**
HFRX Global Hedge Fund Index
- Real Estate**
Wilshire US Real Estate Securities 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

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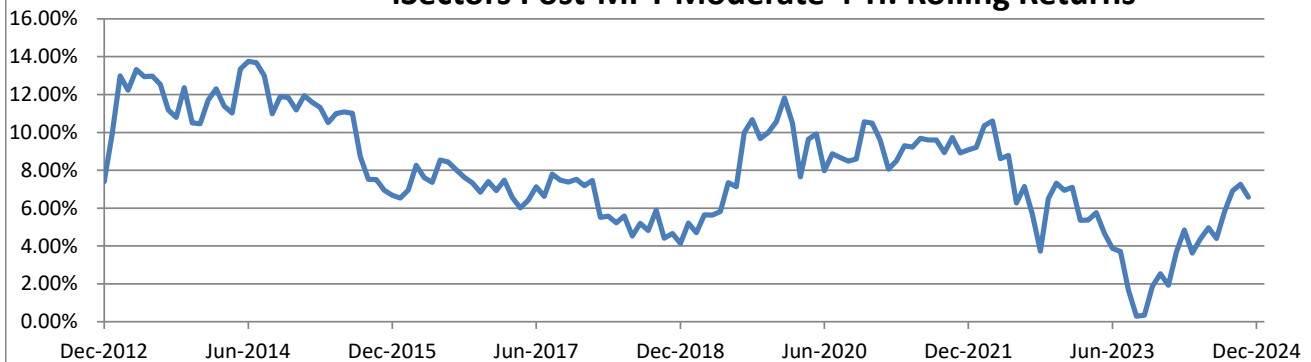


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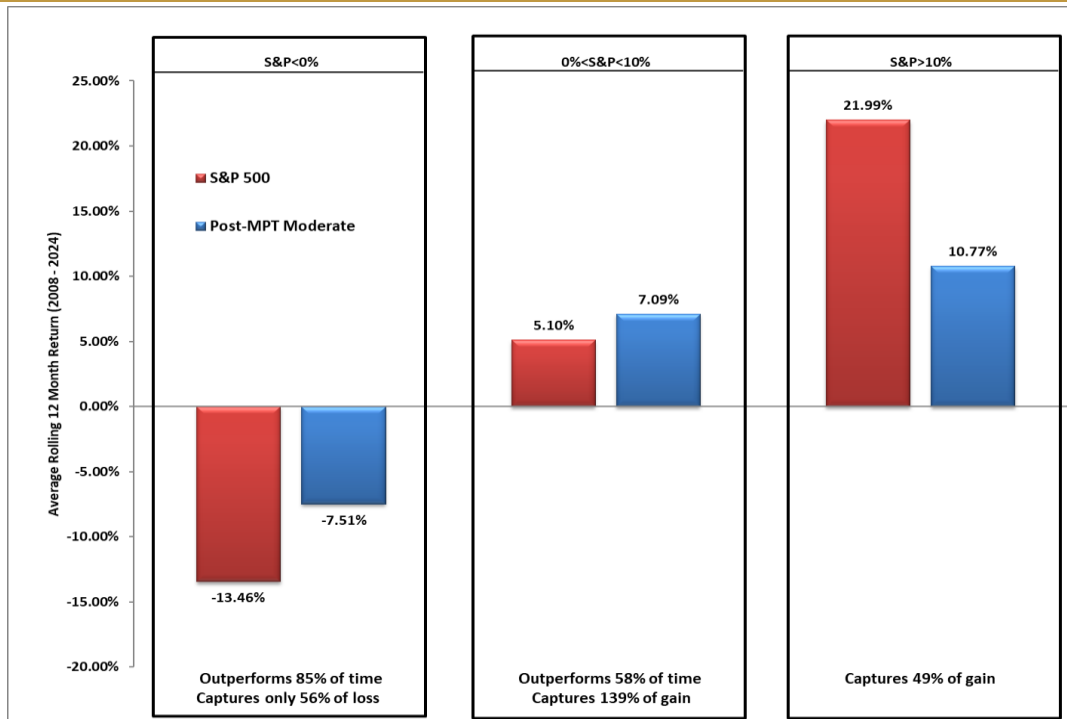
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iSectors Post-MPT Moderate 4 Yr. Rolling Returns



Timing an investment in iSectors® Post-MPT Moderate Allocation should not be a concern. The graph above shows the 4-year rolling returns for an investment in the iSectors® Post-MPT Moderate Allocation. There were 155 rolling 4-year periods over 16+ years from 3/1/2008 to 12/31/2024, and none of them dipped below zero. This means that as long as an investment was held in Post-MPT Moderate for at least 4 years at any time from 3/1/2008 to 12/31/2024, there was a 0% chance of losing money.

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



This graph compares an investment in iSectors® Post-MPT Moderate Allocation to an investment in the S&P 500 Index. The comparison considers returns on rolling 12-month periods for both investments from 3/1/2008 to 12/31/2024. In any 12-month period that the S&P 500 was negative, the iSectors Post-MPT Moderate Allocation outperformed it during that period 85% of the time and captured only 56% 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 Moderate Allocation outperformed it 58% of the time and captured 139% of the gain. In addition, when the S&P 500 gained over 10% in a 12-month period, iSectors® Post-MPT Moderate Allocation still managed to capture 49% of the gain.

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