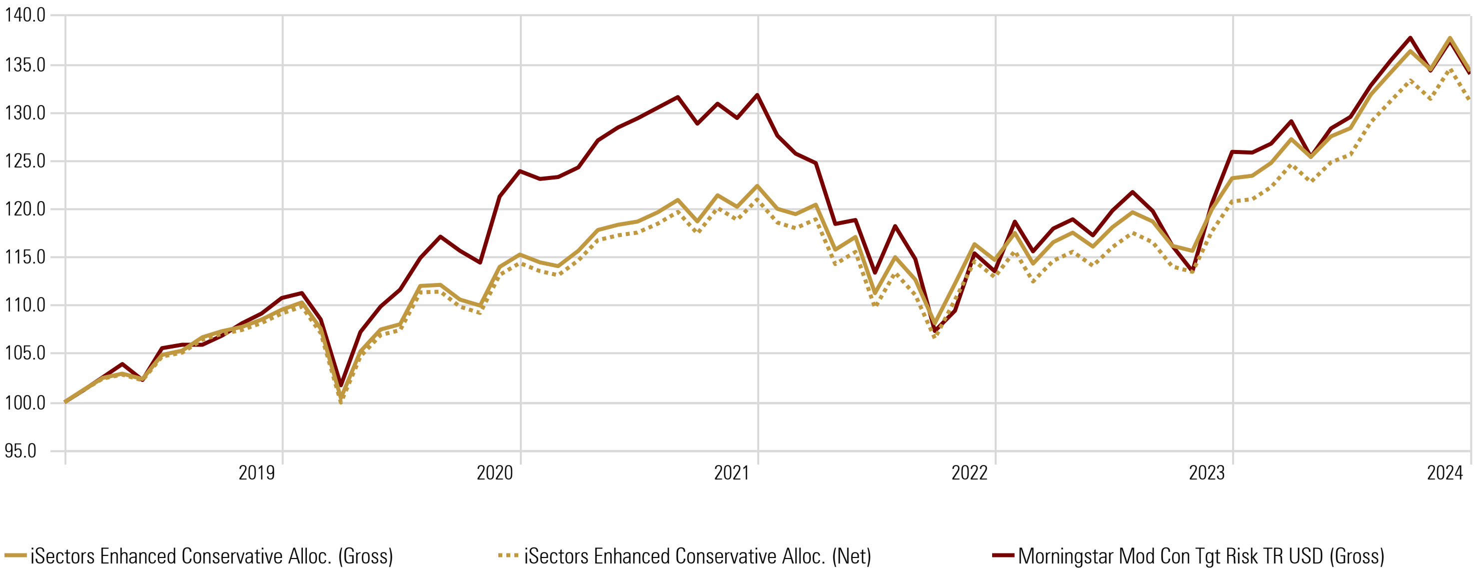
iSectors Enhanced Conservative Alloc.

Investment Growth



Investment Type	Separate Account	Inception Date	2/1/2019
Primary Prospectus Benchmark	Morningstar Target Risk Mod Cons USD	Max Strategist Fee	0.40
Morningstar Category	US SA Moderately Conservative Allocation	Morningstar SecId	F000013C88

Investment Strategy

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.

Trailing Returns

Calculation Benchmark: Morningstar Mod Con Tgt Risk TR USD

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Enhanced Conservative Alloc. (Gross)	8.99	8.99	3.13	4.15	—	—	5.11
iSectors Enhanced Conservative Alloc. (Net)	8.56	8.56	2.72	3.73	—	—	4.69
Morningstar Mod Con Tgt Risk TR USD	6.40	6.40	0.55	3.88	4.71	5.46	5.07

Risk Statistics

Time Period: 2/1/2019 to 12/31/2024

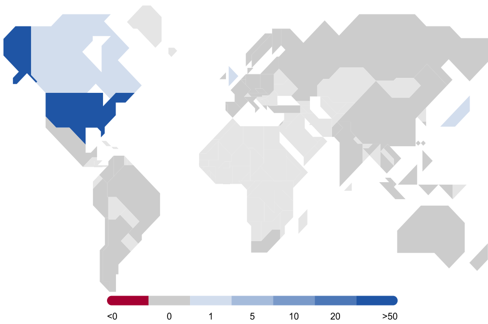
	Inv		Bmk1
	Gross	Net	
Std Dev	7.46	7.46	9.24
Correlation	0.94	0.94	1.00
Alpha	0.58	0.18	0.00
Sharpe Ratio	0.37	0.32	0.31
Max Drawdown	-11.62	-11.89	-18.54
Max Drawdown Peak Date	1/1/2022	1/1/2022	1/1/2022
Max Drawdown Valley Date	9/30/2022	9/30/2022	9/30/2022
Max Drawdown # of Periods	9.00	9.00	9.00
Calmar Ratio	0.44	0.39	0.27

Source: Morningstar Direct

iSectors Enhanced Conservative Alloc.

Fixed-Inc Country Exposure

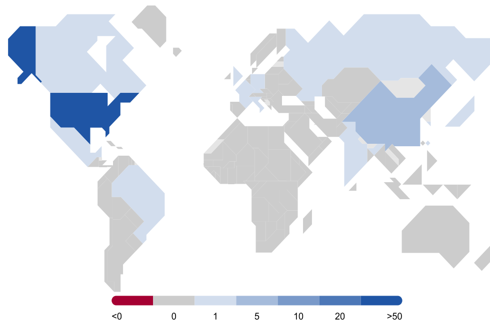
Portfolio Date: 12/31/2024



	%
United States	92.1
Canada	2.0
United Kingdom	1.8
Japan	1.1
France	0.6
Germany	0.4
Spain	0.3
Belgium	0.2
Australia	0.2
Netherlands	0.2
Brazil	0.2
Ireland	0.2
Switzerland	0.2
China	0.2
Other Countries	0.1

Revenue Exposure by Country

Portfolio Date: 12/31/2024



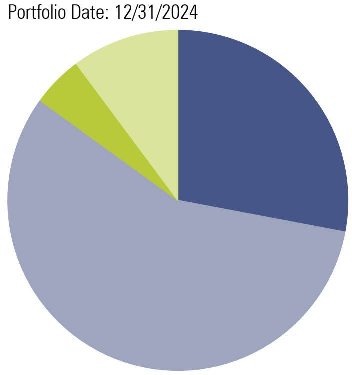
	%
United States	60.7
China	8.7
Taiwan	3.3
Germany	2.6
Japan	2.5
United Kingdom	2.4
Canada	2.0
France	1.7
India	1.4
Russia	1.2
Italy	1.2
Mexico	1.1
Brazil	1.1
South Korea	1.1
Australia	0.9

Snapshot - iSectors Enhanced Conservative Alloc.

Fixed Income Surveyed Style Box	
Leveraged Fund	No
Domicile	United States
# of Holdings	23
Current Yield	3.76
Turnover Ratio %	57.40

Asset Allocation

Portfolio Date: 12/31/2024



	%
Stock	28.0
Bond	57.0
Cash	4.8
Other	10.2
Total	**100.0**

Operations

Manager Name	John Koch, CFA
Firm Phone	8004732867
Firm Web Address	www.isectors.com
Firm Street Address	5485 W. Grande Market Drive, Suite D,
Firm City	Appleton
Firm State or Province	WI

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Source: Morningstar Direct