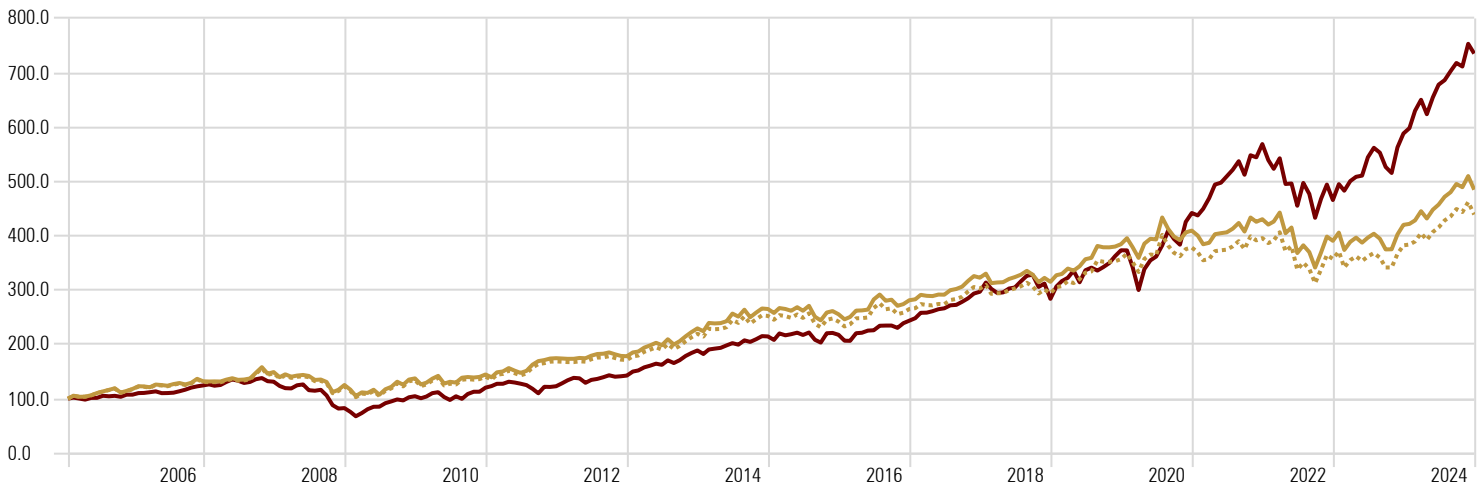


# iSectors Post-MPT Growth Allocation



## Investment Growth



— iSectors Post-MPT Growth Allocation (Gross)

.... iSectors Post-MPT Growth Allocation (Net)

— S&P 500 TR USD (Gross)

Investment Type	Separate Account	Inception Date	2/1/2005
Primary Prospectus Benchmark	S&P 500 TR USD	Max Strategist Fee	0.50
Morningstar Category	US SA Moderate Allocation	Morningstar Secl	FOUSA088RG

## Investment Strategy

The objective of the iSectors® Post-MPT Growth Allocation is to achieve market returns with lower downside risk over a complete market cycle. The portfolio manager re-optimizes the portfolio's risk adjusted returns monthly. This is done by reallocating the portfolio among 9 low-correlated market sectors, using a quantitative process, guided by monthly changes in two dozen economic and capital market factors. Portfolios may be invested up to 30% at any one time into any single sector, except for government bonds, which may allocate up to 50%.

## Trailing Returns

Calculation Benchmark: S&P 500 TR USD

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Post-MPT Growth Allocation (Gross)	15.40	15.40	4.04	4.75	6.22	8.76	8.25
iSectors Post-MPT Growth Allocation (Net)	14.83	14.83	3.52	4.23	5.69	8.22	7.71
S&P 500 TR USD	25.02	25.02	8.94	14.53	13.10	13.88	10.54

## Risk Statistics

Time Period: 2/1/2005 to 12/31/2024

	Inv		Bmk1
	Gross	Net	
Std Dev	13.55	13.55	15.02
Correlation	0.65	0.65	1.00
Alpha	1.62	1.12	0.00
Sharpe Ratio	0.53	0.50	0.63
Max Drawdown	-33.62	-34.07	-50.95
Max Drawdown Peak Date	11/1/2007	11/1/2007	11/1/2007
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	16.00	16.00	16.00
Calmar Ratio	0.25	0.23	0.21

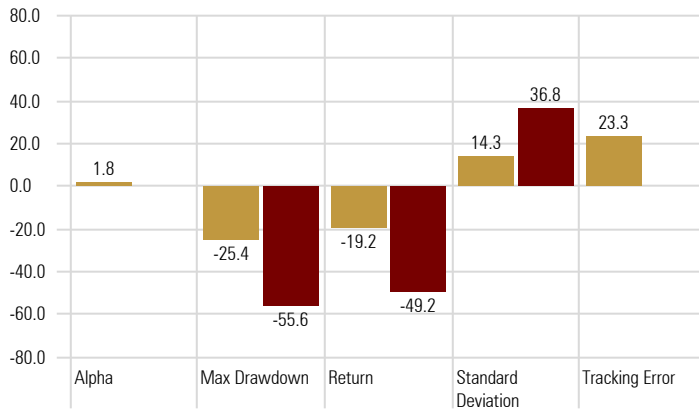
Source: Morningstar Direct

# iSectors Post-MPT Growth Allocation



## Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

Risk Model: Global Multi-Asset Model (USD) Calculation Benchmark: S&P 500 TR USD



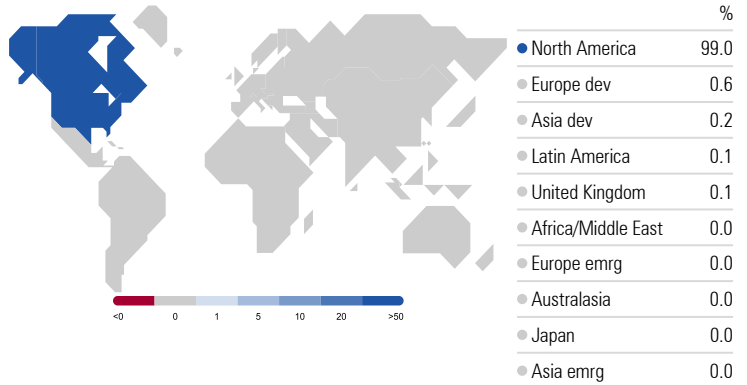
■ iSectors Post-MPT Growth Allocation ■ S&P 500 TR USD

## Snapshot - iSectors Post-MPT Growth Allocation

Uses Leveraged ETFs	Yes
Domicile	United States
# of Holdings	7
Aggregated 12 Month Yield	0.28
Turnover Ratio %	181.10

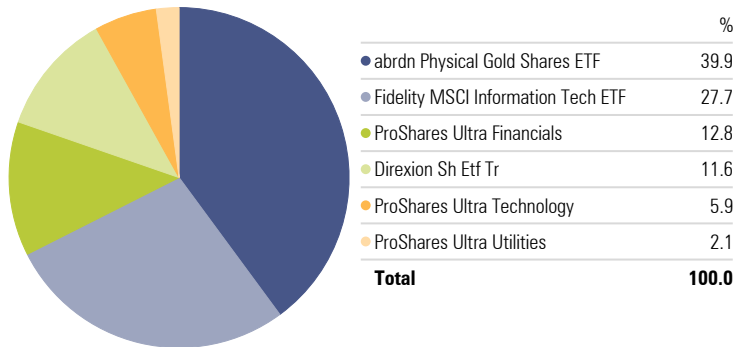
## Equity Regional Exposure - iSectors Post-MPT Growth Allocation

Portfolio Date: 12/31/2024



## Portfolio Holdings - iSectors Post-MPT Growth Allocation

Portfolio Date: 12/31/2024



## Operations - iSectors Post-MPT Growth Allocation

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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