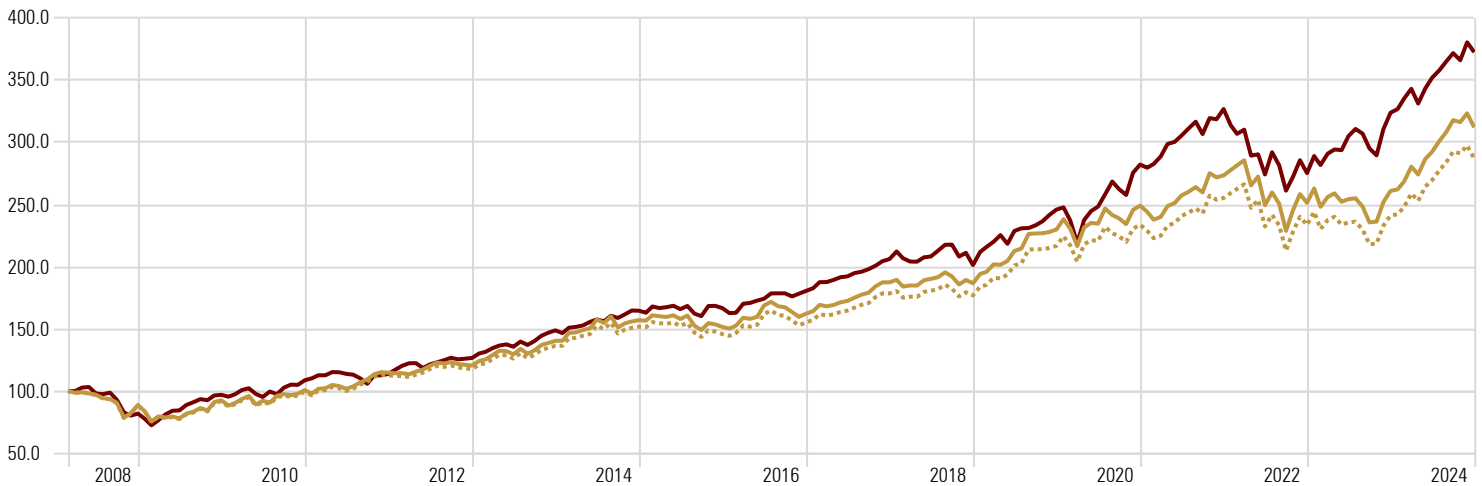


iSectors Post-MPT Moderate Allocation



Investment Growth



— iSectors Post-MPT Moderate Allocation (Gross) ··· iSectors Post-MPT Moderate Allocation (Net) — 60/40 Stock/Bond (Gross)

Investment Type	Separate Account	Inception Date	3/3/2008
Primary Prospectus Benchmark	60% SP 500 Index / 40% Barclays Agg	Max Strategist Fee	0.50
Morningstar Category	US SA Moderate Allocation	Morningstar SeclD	F00000GY73

Investment Strategy

The objective of the iSectors® Post-MPT Moderate Allocation is to achieve moderate investment returns with lower downside risk over a complete market cycle. The 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 2 dozen economic and capital market factors. Portfolio 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: 60/40 Stock/Bond

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years	Since Incept.
iSectors Post-MPT Moderate Allocation (Gross)	19.58	19.58	4.50	6.31	7.12	8.45	7.00
iSectors Post-MPT Moderate Allocation (Net)	18.99	18.99	3.98	5.78	6.59	7.91	6.47
60/40 Stock/Bond	15.04	15.04	4.46	8.67	8.52	9.40	8.13

Risk Statistics

Time Period: 3/1/2008 to 12/31/2024

	Inv		Bmk1
	Gross	Net	
Std Dev	11.02	11.02	10.18
Correlation	0.73	0.73	1.00
Alpha	0.50	0.00	0.00
Sharpe Ratio	0.56	0.52	0.70
Max Drawdown	-24.65	-25.04	-29.90
Max Drawdown Peak Date	3/1/2008	3/1/2008	6/1/2008
Max Drawdown Valley Date	2/28/2009	2/28/2009	2/28/2009
Max Drawdown # of Periods	12.00	12.00	9.00
Calmar Ratio	0.28	0.26	0.27

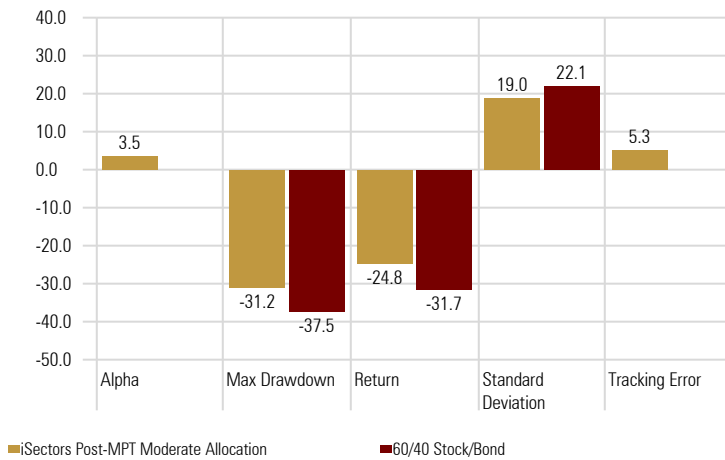
Source: Morningstar Direct

iSectors Post-MPT Moderate Allocation



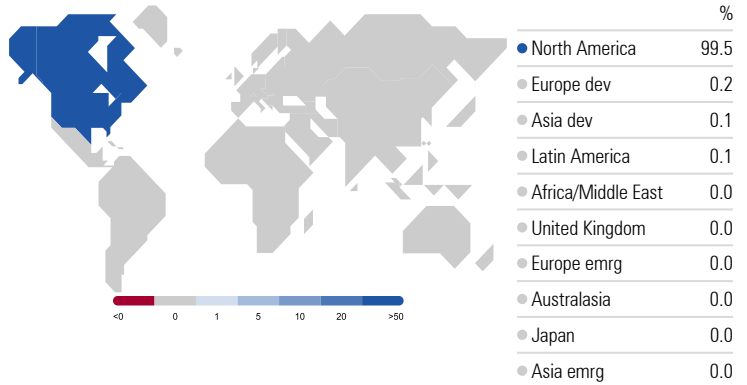
Scenario Metrics - 2007 – 2009 Subprime and Financial Crisis

Risk Model: Global Multi-Asset Model (USD) Calculation Benchmark: 60/40 Stock/Bond



Equity Regional Exposure - iSectors Post-MPT Moderate Allocation

Portfolio Date: 12/31/2024

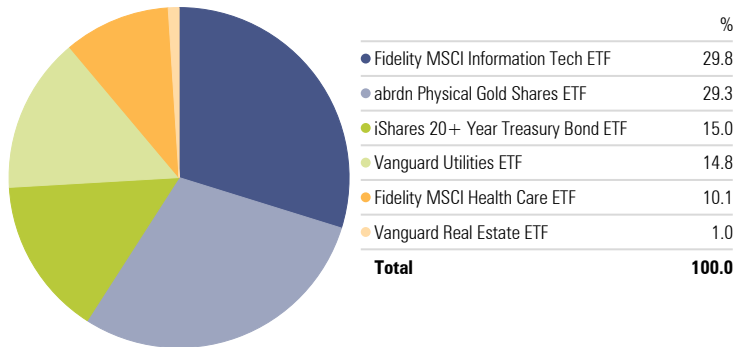


Snapshot - iSectors Post-MPT Moderate Allocation

Uses Leveraged ETFs	No
Domicile	United States
# of Holdings	7
Aggregated 12 Month Yield	1.43
Turnover Ratio %	146.80

Portfolio Holdings - iSectors Post-MPT Moderate Allocation

Portfolio Date: 12/31/2024



Operations - iSectors Post-MPT Moderate Allocation

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Firm Phone	8004732867
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