

Monthly Model Performance Update (Net of Fees)

For Period Ending December 31, 2024

(Corresponding benchmark listed below each model. More returns can be found on following page.)

Model	Q4	YTD	Annualized Returns				Strategist Fee
			1 Yr	3 Yr	5 Yr	10 Yr	
Capital Preservation	-0.03%	4.94%	4.94%	2.32%	1.58%	1.59%	0.30%
<i>Bloomberg 1-3 Year Gov/Credit</i>	-0.02%	4.36%	4.36%	1.69%	1.58%	1.63%	
CryptoBlock®	32.33%	71.82%	71.82%	9.71%			0.50%
<i>INDXX Blockchain Index</i>	-0.80%	17.53%	17.53%	5.80%			
Domestic Equity	-2.50%	12.60%	12.60%	3.96%	8.86%	9.15%	0.40%
<i>S&P 500 (TR)</i>	2.41%	25.02%	25.02%	8.95%	14.53%	13.10%	
Domestic Fixed Income	-0.95%	5.03%	5.03%	1.91%	1.75%	2.06%	0.30%
<i>Bloomberg Agg. Bond Index</i>	-3.06%	1.25%	1.25%	-2.41%	-0.33%	1.35%	
Endowment	-1.12%	10.53%	10.53%	2.68%	2.43%	3.39%	0.40%
<i>60-40 Benchmark</i>	0.21%	15.04%	15.04%	4.47%	8.67%	8.52%	
Future Growth	9.08%	30.75%	30.75%	-6.37%			0.50%
<i>MSCI ACWI Index</i>	-0.89%	18.02%	18.02%	5.94%	10.58%	9.79%	
Inflation Protection	-1.67%	7.89%	7.89%	2.74%	5.41%	3.54%	0.50%
<i>Consumer Price Index</i>	0.86%	2.76%	2.76%	4.23%	4.18%	3.00%	
Liquid Alternatives	1.77%	11.93%	11.93%	2.80%	3.72%	3.09%	0.50%
<i>HFRX Gbl. Hedge Fund Index</i>	0.18%	5.27%	5.27%	1.24%	2.81%	1.99%	
Post-MPT Growth	-2.26%	14.83%	14.83%	3.52%	4.23%	5.69%	0.50%
<i>S&P 500 (TR)</i>	2.41%	25.02%	25.02%	8.95%	14.53%	13.10%	
Post-MPT Moderate	-1.96%	18.99%	18.99%	3.98%	5.78%	6.59%	0.50%
<i>60-40 Benchmark</i>	0.21%	15.04%	15.04%	4.47%	8.67%	8.52%	
Precious Metals	-4.49%	15.87%	15.87%	5.33%	6.12%	5.55%	0.50%
<i>Consumer Price Index</i>	0.86%	2.76%	2.76%	4.23%	4.18%	3.00%	
Tactical Global Balanced	-4.27%	8.08%	8.08%	0.76%	4.97%	3.85%	0.50%
<i>60-40 Benchmark</i>	0.21%	15.04%	15.04%	4.47%	8.67%	8.52%	

Past performance may not be indicative of future results. iSectors models are not guaranteed and will fluctuate in value. Returns presented net of fees, assume reinvestment of dividends, and do not reflect the impact of taxes. Indexes not available for direct investment. See final page for a more complete disclosure.

Global and Enhanced Allocation Performance Update (Net of Fees)

For Period Ending December 31, 2024

Model	Q4	YTD	Annualized Returns				Strategist Fee
			1 Yr	3 Yr	5 Yr	10 Yr	
Enhanced Income	-1.47%	6.71%	6.71%	2.23%	2.08%		0.40%
<i>Morningstar Conserv. Tgt. Risk</i>	-3.17%	3.57%	3.57%	-1.04%	1.70%		
Enhanced Conservative	-1.63%	8.56%	8.56%	2.72%	3.73%		0.40%
<i>Morningstar Mod. Con. Tgt. Risk</i>	-2.72%	6.41%	6.41%	0.55%	3.88%		
Enhanced Balanced	-1.95%	10.05%	10.05%	3.08%	5.15%		0.40%
<i>Morningstar Moderate Tgt. Risk</i>	-2.86%	8.27%	8.27%	1.47%	5.37%		
Enhanced Growth	-2.20%	11.37%	11.37%	3.38%	6.54%		0.40%
<i>Morningstar Mod. Aggr. Tgt. Risk</i>	-2.66%	10.66%	10.66%	2.75%	7.03%		
Enhanced Aggressive	-2.52%	12.89%	12.89%	3.97%	8.14%		0.40%
<i>Morningstar Aggr. Tgt. Risk</i>	-2.34%	12.49%	12.49%	3.82%	8.25%		
Global Fixed Income	-2.39%	2.41%	2.41%	-1.19%	0.10%	1.07%	0.10%
<i>FTSE World Bond Index</i>	-5.44%	-2.87%	-2.87%	-5.83%	-3.08%	-0.55%	
Global Conservative	-2.70%	3.99%	3.99%	-0.40%	1.68%	2.69%	0.10%
<i>Global Conserv. Blended BM</i>	-1.70%	6.83%	6.83%	0.46%	3.44%	4.37%	
Global Balanced	-3.08%	6.40%	6.40%	0.47%	3.52%	4.35%	0.10%
<i>Global Bal. Blended BM</i>	-0.33%	12.65%	12.65%	3.33%	7.18%	7.35%	
Global Growth	-3.46%	8.33%	8.33%	1.30%	5.00%	5.90%	0.10%
<i>Global Gr. Blended BM</i>	1.04%	18.72%	18.72%	6.16%	10.88%	10.26%	
Global Equity	-3.83%	10.26%	10.26%	2.00%	6.55%	7.41%	0.10%
<i>MSCI ACWI Index</i>	-0.89%	18.02%	18.02%	5.94%	10.58%	9.79%	

Historical index performance results are provided exclusively for comparison purposes only. See final page for a more complete disclosure.

Index Definitions:

Bloomberg 1-3 year Government/Credit Index measures the performance of investment grade, US dollar-denominated, fixed-rate, taxable corporate and government-related debt with 1 to 2.9999 years to maturity.

Bloomberg Aggregate Bond Index is a market capitalization-weighted index designed to measure performance of the investment-grade domestic bond market, including Treasury securities, Government agency bonds, Mortgage-backed bonds, Corporate bonds, and a few foreign bonds traded in U.S.

Consumer Price Index All Urban Consumers Seasonally Adjusted (CPI) is a measure of the average change in prices over time of goods and services, including: food, clothing, shelter, and fuels, transportation fares, charges for doctors' and dentists' services, drugs, and other goods and services that people buy for day-to-day living. Seasonally adjusted CPI eliminates the effect of changes that normally occur at the same time and in about the same magnitude every year. December 2024 CPI was not available at the time this report was compiled, so December 2024 CPI was estimated using November 2024 CPI.

HFRX Global Hedge Fund Index is a representative index of the overall composition of the hedge fund universe comprised of all eligible hedge fund strategies; including but not limited to convertible arbitrage, distressed securities, equity hedge, equity market neutral, event driven, macro, merger arbitrage, and relative value arbitrage. The strategies are asset weighted based on the distribution of assets in the hedge fund industry.

S&P 500 Index (Total Return) is an unmanaged, capitalization-weighted index of 500 large-cap common stocks actively traded in the United States. The total return index measures both price and dividend performance of the underlying equities in the index.

MSCI All Country World Index (ACWI) is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. It is maintained by Morgan Stanley Capital International, and is comprised of stocks from both developed and emerging markets.

FTSE World Government Bond Index measures the performance of fixed-rate, local currency, investment grade sovereign bonds. It currently comprises sovereign debt from over 20 countries.

60-40 Stock-Bond Index = 60% S&P 500 TR + 40% Bloomberg Aggregate Bond Index.

25-75 Stock-Bond Blend = (40% S&P 500 + 60% Bloomberg Agg. Bond Index from inception through 3/31/2013) + (25% Bloomberg Agg. Bd Index + 75% S&P 500 TR from 3/31/2013-current).

50-50 Stock Bond Blend = (60% S&P 500 TR + 40% Bloomberg Agg. Bd. Index from Inception through 3/31/2013) + (50% S&P 500 TR + 50% Bloomberg Agg. Bond Ind. from 4/1/2013-current).

75-25 Stock Bond Blend = (80% S&P 500 + 20% Bloomberg Agg. Bond Index from inception through 3/31/2013) + (75% S&P 500 TR + 25% Bloomberg Agg. Bond Index from 4/1/2013-current).

25-75 Global Stock-Bond Blend = 25% MSCI ACWI + 75% FTSE World Government Bond Index

50-50 Stock Bond Blend = 50% MSCI ACWI + 50% FTSE World Government Bond Index

55-45 Stock-Bond Index = 55% MSCI ACWI + 45% FTSE World Government Bond Index

75-25 Stock Bond Blend = 75% MSCI ACWI + 25% FTSE World Government Bond Index

Morningstar Target Risk Indices: The Morningstar Target Risk Index series consists of five asset allocation indexes that span the risk spectrum from conservative to aggressive. The family of asset allocation indexes can serve as benchmarks to help with target-risk mutual fund selection and evaluation by offering an objective yardstick for performance comparison.

All of the indexes are based on a well-established asset allocation methodology from Ibbotson Associates, a Morningstar company and a leader in the field of asset allocation theory.

Indxx Blockchain Index: The Indxx Blockchain Index is designed to track the performance of companies that are either actively using, investing in, developing, or have products that are poised to benefit from blockchain technology. The index seeks to include only companies that have devoted material resources or made material commitments to the use of blockchain technologies.

Important Disclosure

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iSectors[®], LLC • 5485 W. Grande Market Drive • Suite D • Appleton • WI 54913
www.iSectors.com • 1.800.iSectors

