



Vern Sumnicht, CEO / CIO

iSectors[®] Market Review

2Q 2024



John Koch, CFA

[iSectors.com](https://www.iSectors.com)



Stock Market Concentration

- Top 5-10 stocks in S&P 500 continue to power a majority of returns
- Large-cap growth has outpaced all other Morningstar style box categories

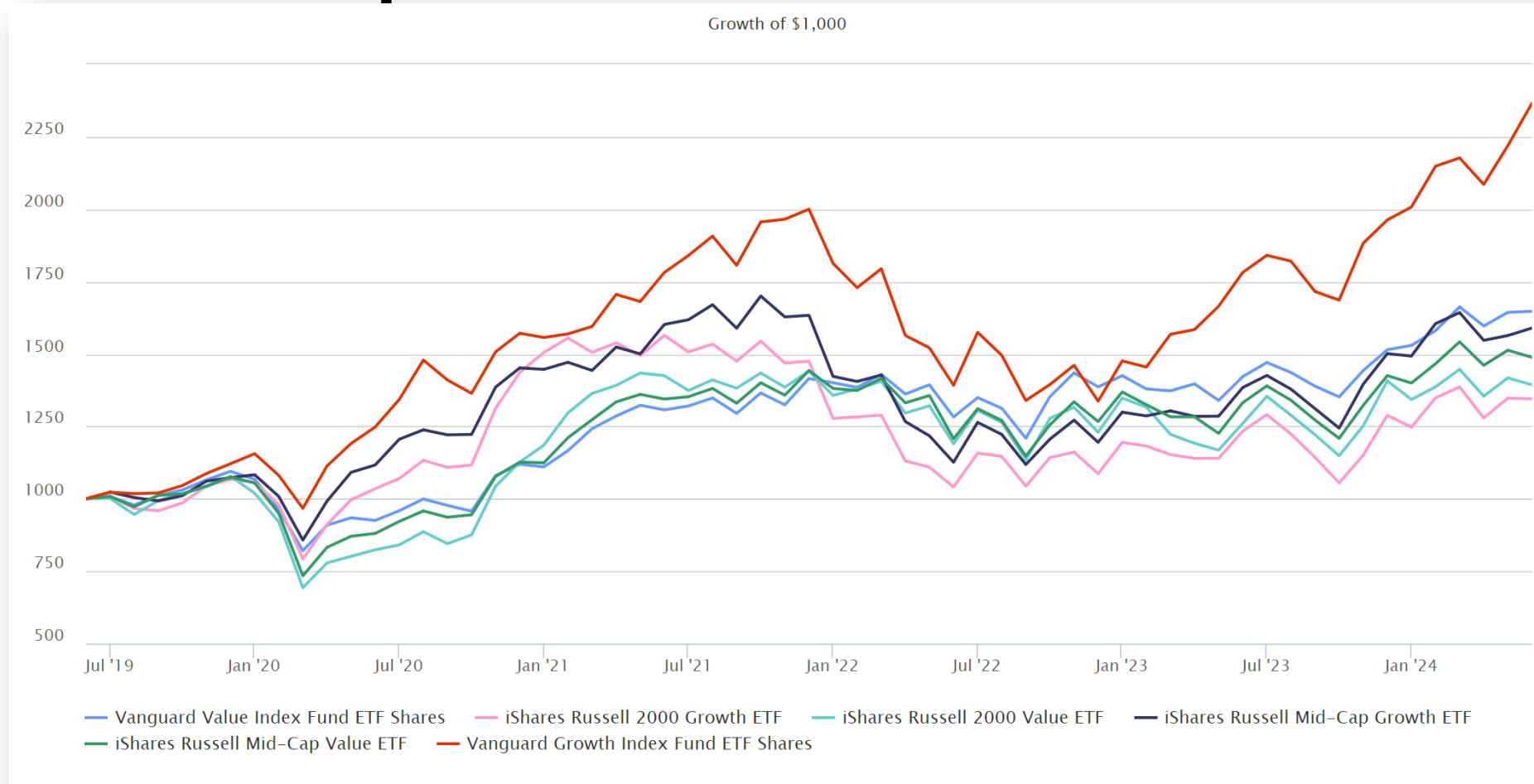
P/E ratio of the top 10 and remaining stocks in the S&P 500
Next 12 months, 1996 - present



Source: JPMorgan Asset Management

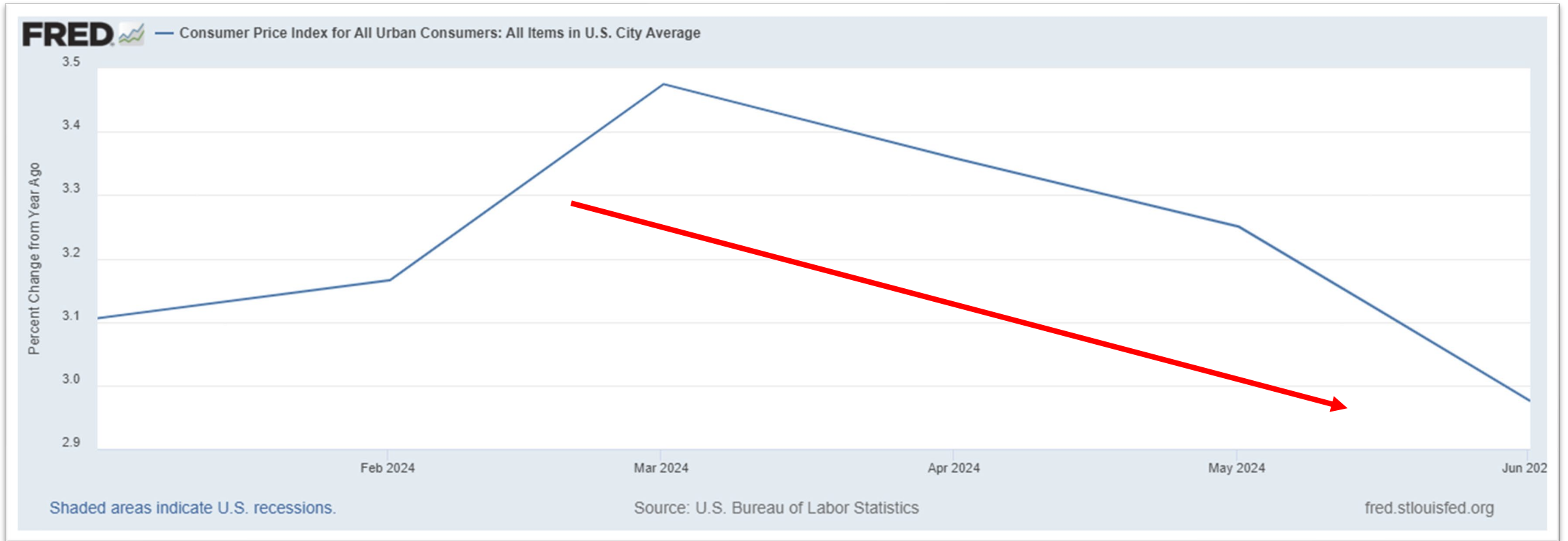


Last 5 Years: Equities



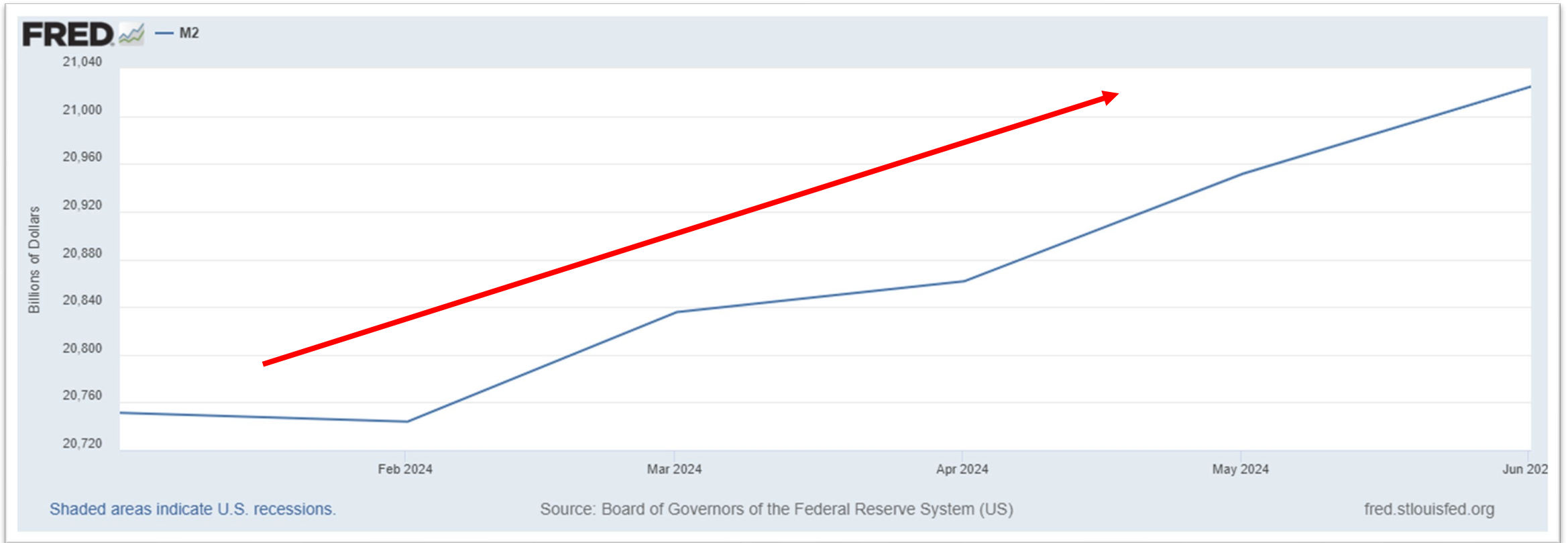
The Federal Reserve's Conundrum

- Inflation slowly moving towards Fed's target



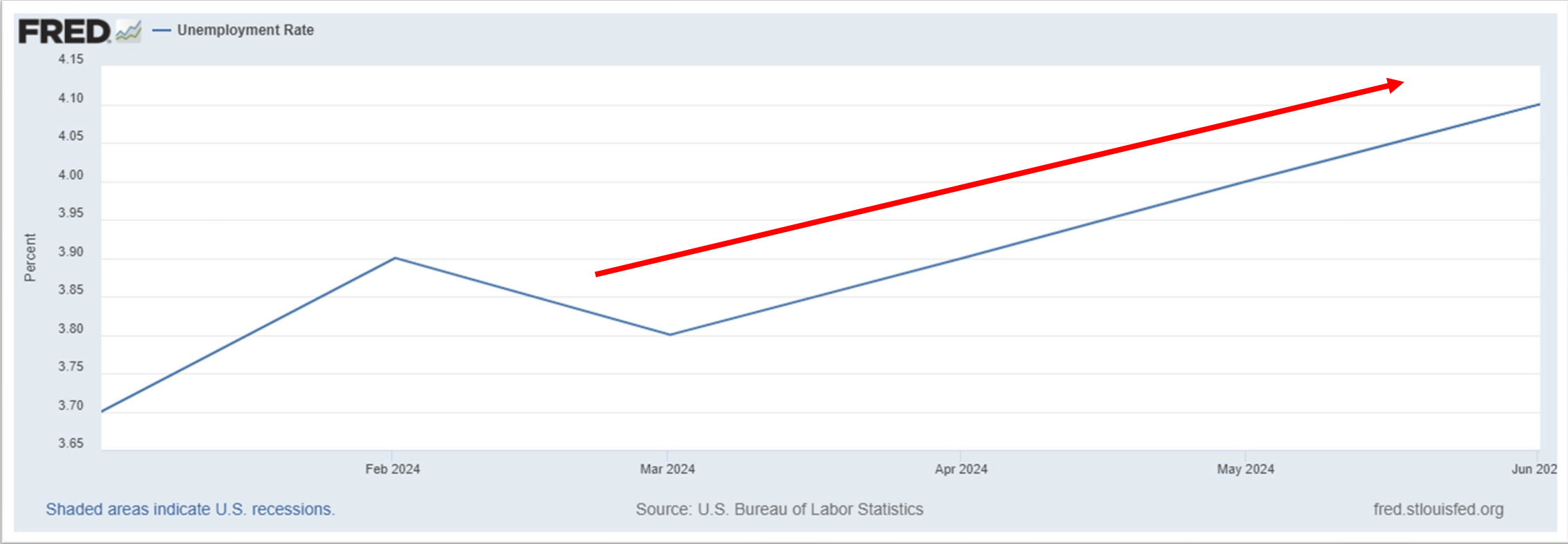
The Federal Reserve's Conundrum

- At the same time, money supply growth telling a different story



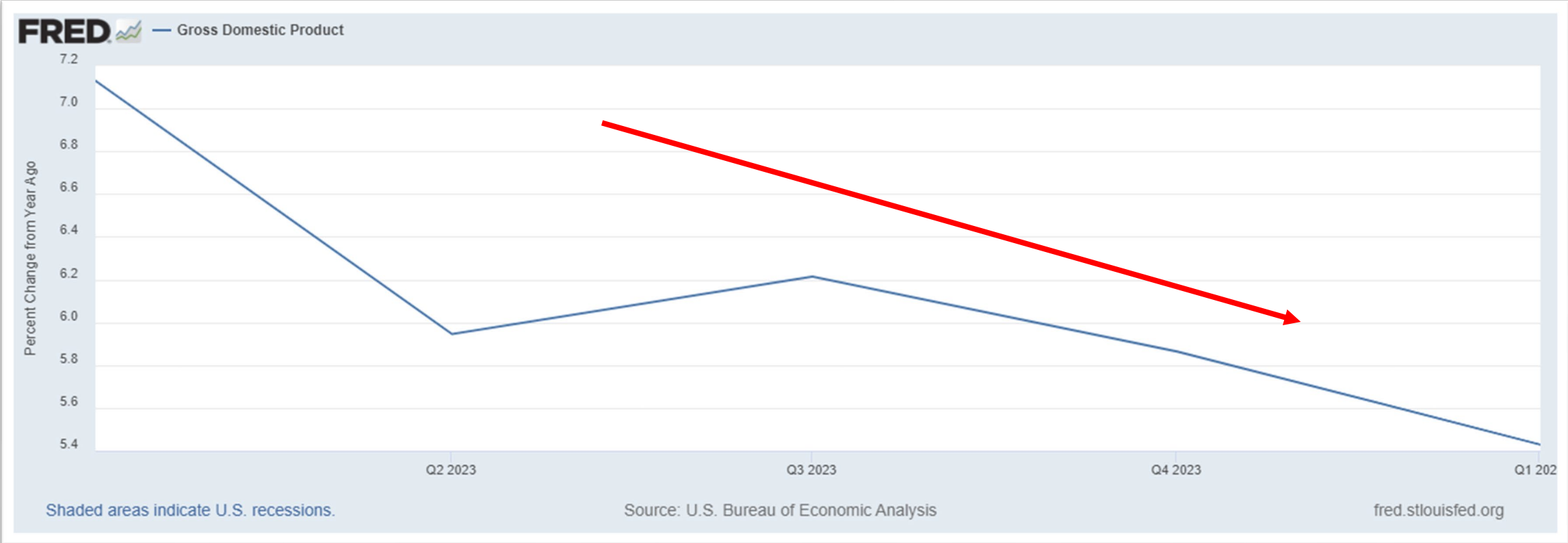
The Federal Reserve's Conundrum

- Unemployment slowly increasing in 2024



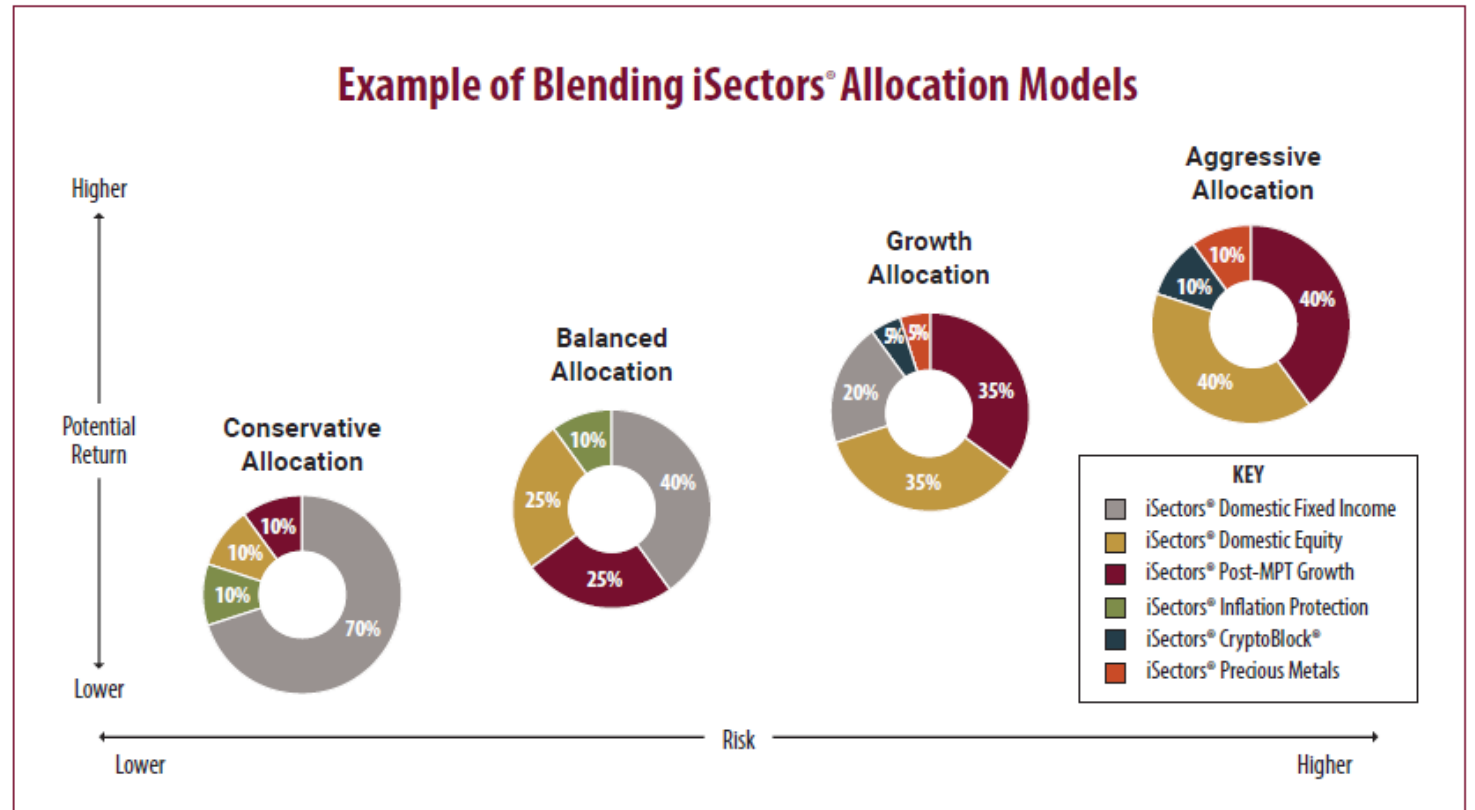
The Federal Reserve's Conundrum

- GDP trending downward



How to Handle Economic Uncertainty

- Diversification is the key.
- Blending iSectors® models is the ideal way to use them.





Contact Information

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iSectors® Market Review

Fixed Income Models



John Koch, CFA

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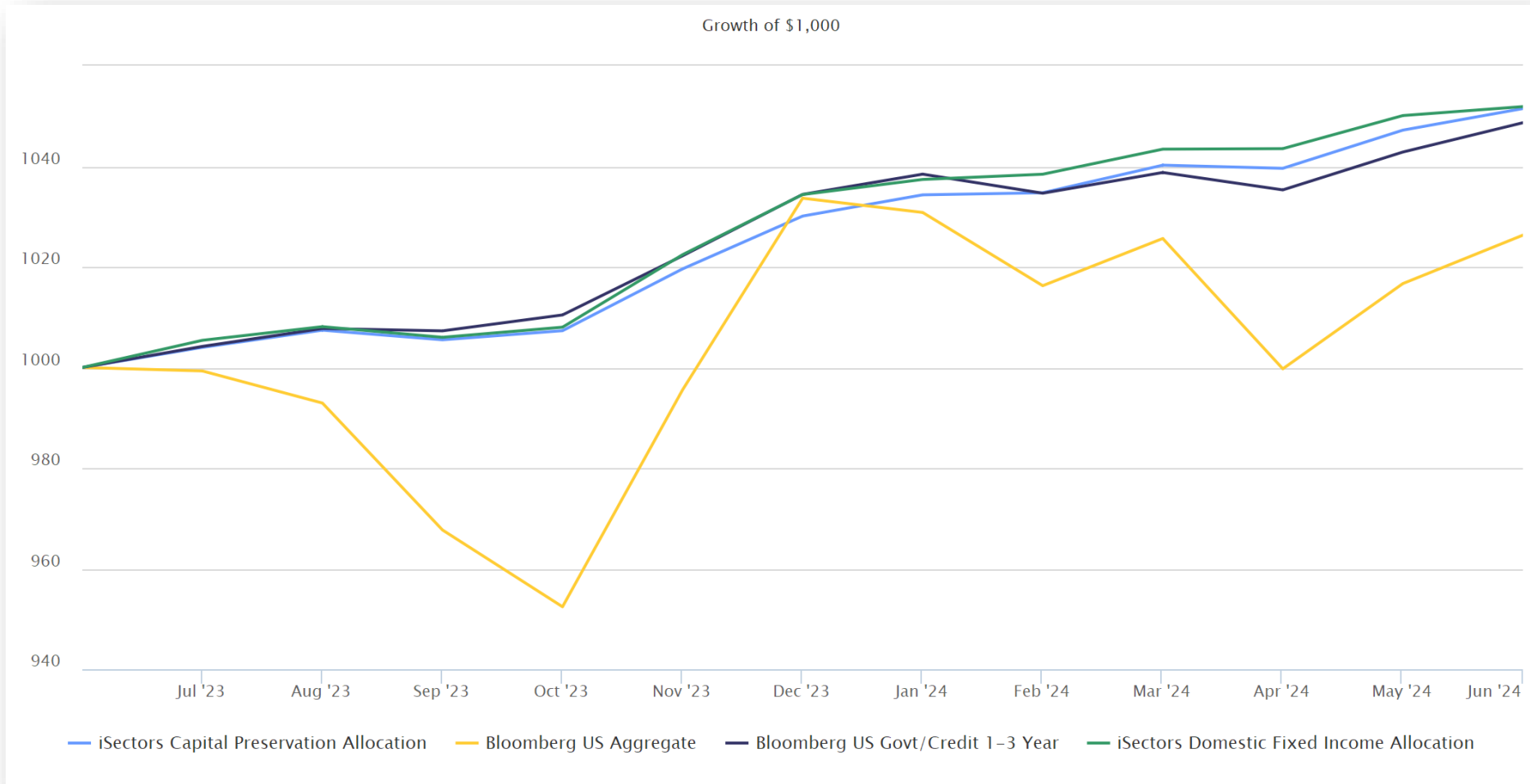
Fixed Income Models

- iSectors® Capital Preservation Allocation
 - Short-term bond portfolio
 - Cash alternative
 - Average credit quality: A+
- iSectors® Domestic Fixed Income Allocation
 - Core fixed income
 - Laddered structure

Investment	Q1 2024 Duration	Q2 2024 Duration
Capital Preservation	1.33	1.85
Domestic Fixed Income	1.03	3.47



Last 12 Months Returns





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CryptoBlock[®]



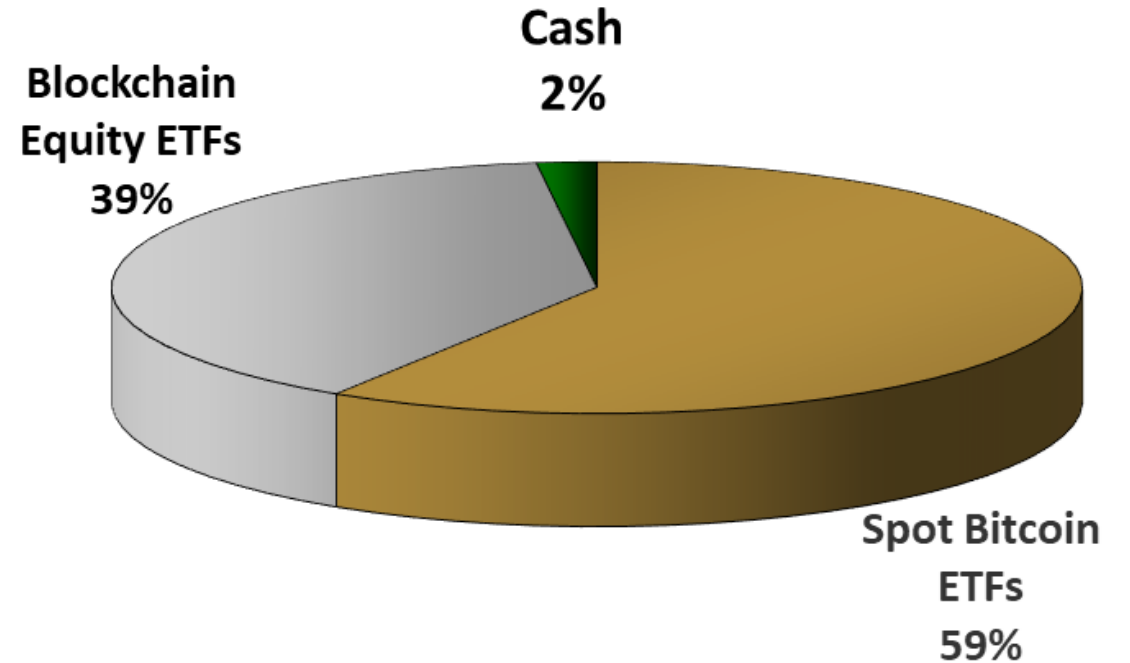
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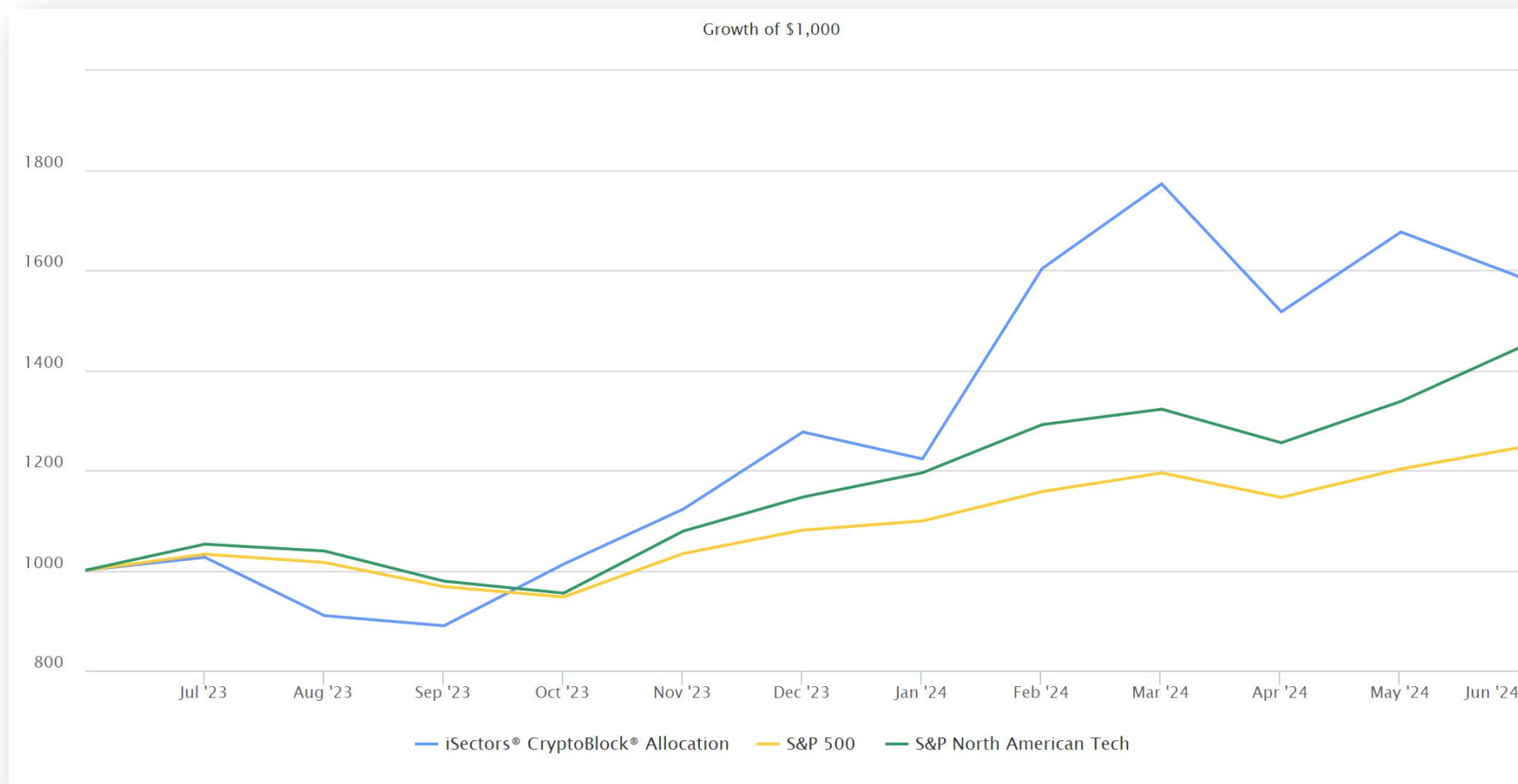


CryptoBlock®

- Uniquely positioned blockchain /cryptocurrency exposure
- 100% ETFs
- TAMP availability
 - Adhesion Wealth
 - Schwab MMC
 - Mid-Atlantic
 - SMArtX



Last 12 Months Returns





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iSectors[®] Market Review

Post-MPT Allocations



John Koch, CFA

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Post-MPT Allocations

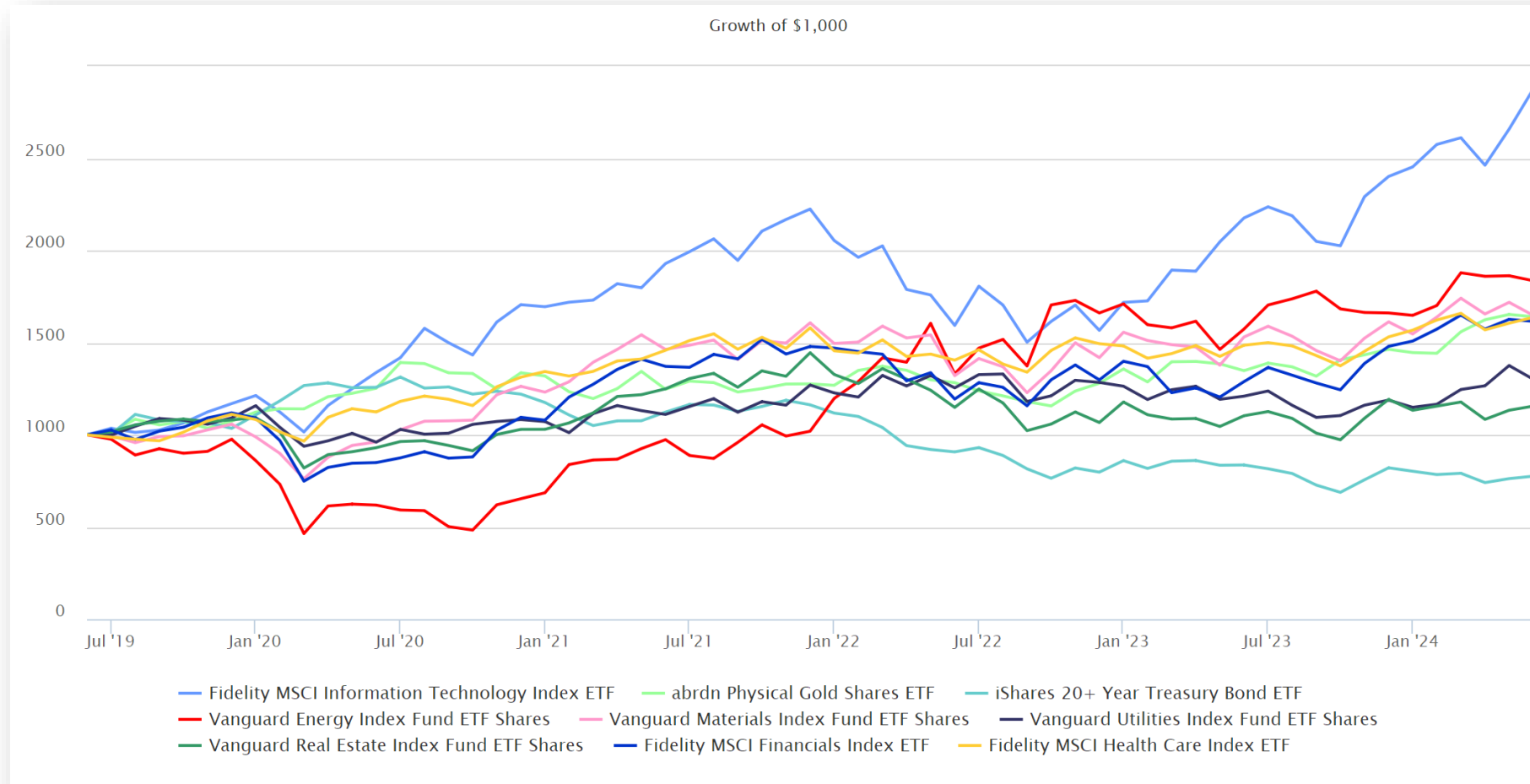
- iSectors® flagship models
 - Post-MPT Growth 2005 inception
 - Post-MPT Moderate 2008 inception
- Quantitative algorithm re-optimized monthly amongst 9 sectors based on two dozen economic factors

iSectors Post-MPT Market Sector Correlation Matrix (Last 5 Years)

	Bonds	Gold	Energy	Finance	Health	Tech	Materials	Real Est.	Utilities
Bonds	1								
Gold	0.41	1							
Energy	-0.29	-0.10	1						
Finance	-0.02	-0.01	0.74	1					
Health	0.19	0.21	0.50	0.65	1				
Tech	0.30	0.18	0.44	0.70	0.72	1			
Materials	0.09	0.23	0.65	0.86	0.77	0.75	1		
Real Est.	0.35	0.22	0.49	0.77	0.72	0.75	0.82	1	
Utilities	0.22	0.35	0.31	0.49	0.59	0.48	0.64	0.69	1



Post-MPT Sectors – Last 5 Years



Post-MPT Allocations in 2024

Post-MPT Growth Allocation History

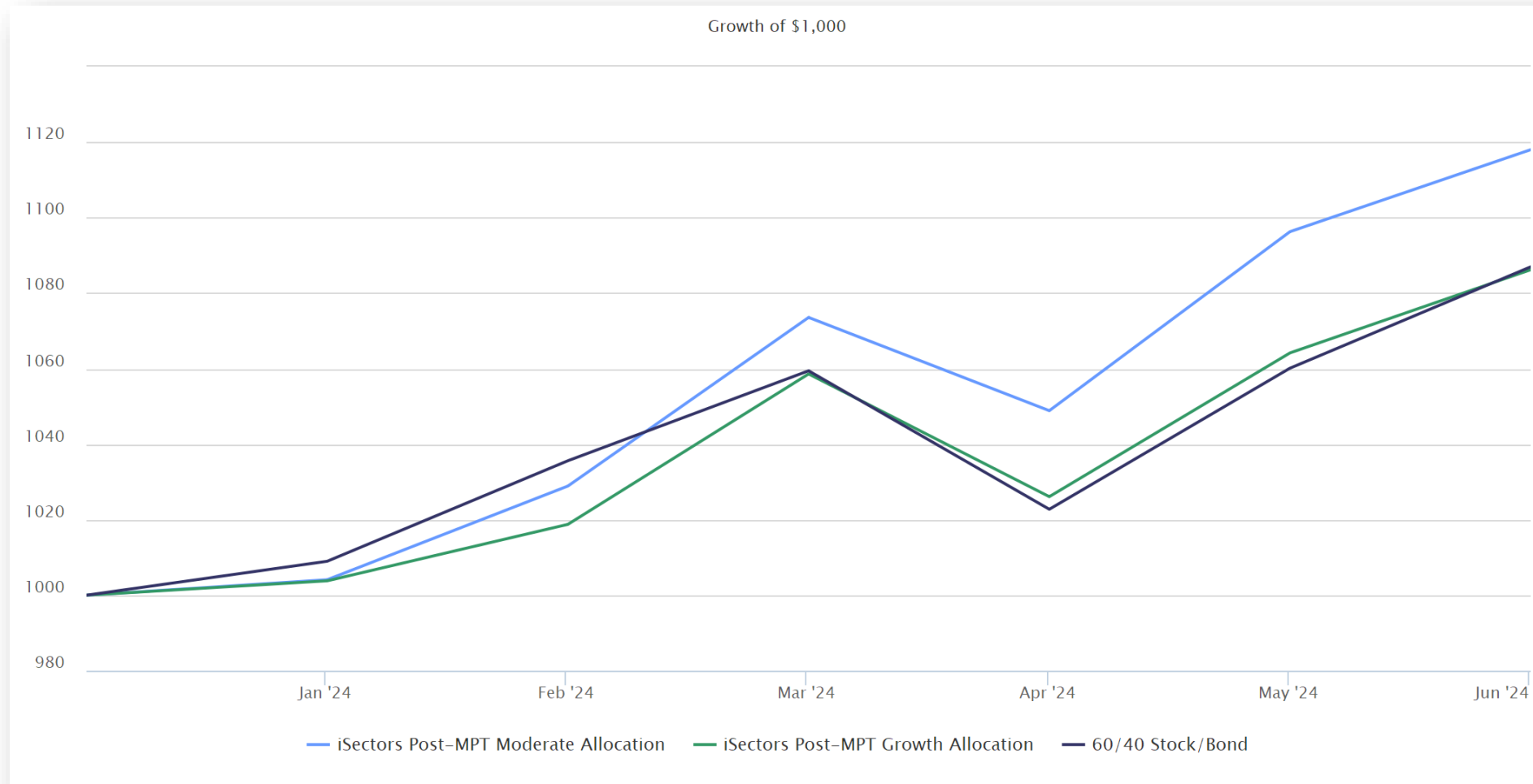
	July 2024	June 2024	May 2024	Apr 2024	Mar 2024	Feb 2024
Materials	12.10	13.20	10.00	11.80	6.80	3.60
Bond	22.40	17.60	13.20	16.20	13.80	21.80
Energy	0.00	1.00	9.30	0.00	0.00	0.00
Financials	0.00	1.90	0.00	0.00	0.00	0.00
Gold Bullion	30.70	29.20	28.60	29.10	29.30	29.50
Healthcare	5.70	4.70	6.00	11.80	19.30	13.60
Real Estate	3.20	2.80	1.50	1.50	1.10	0.00
Technology	28.40	27.60	28.40	27.60	27.70	29.50
Utilities	0.00	0.00	1.00	0.00	0.00	0.00
Cash	2.00	2.00	2.00	2.00	2.00	2.00
Total	104.5	100.0	100.0	100.0	100.0	100.0

Post-MPT Moderate Allocation History

	July 2024	June 2024	May 2024	Apr 2024	Mar 2024	Feb 2024
Materials	1.10	1.00	0.80	1.10	0.90	0.70
Bond	6.90	5.60	4.50	4.10	3.20	2.70
Energy	0.00	0.80	1.10	0.00	0.00	0.00
Financials	1.70	1.60	1.60	1.60	1.30	1.50
Gold Bullion	28.50	28.40	29.00	28.80	28.90	29.40
Healthcare	16.30	17.10	17.90	23.10	24.10	24.00
Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Technology	29.40	29.40	29.40	29.40	29.40	29.40
Utilities	14.10	14.10	13.70	9.90	10.20	10.30
Cash	2.00	2.00	2.00	2.00	2.00	2.00
Total	100.0	100.0	100.0	100.0	100.0	100.0



Post-MPT Allocations in 2024



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Inflation Protection & Precious Metals



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Precious Metals and Inflation Protection

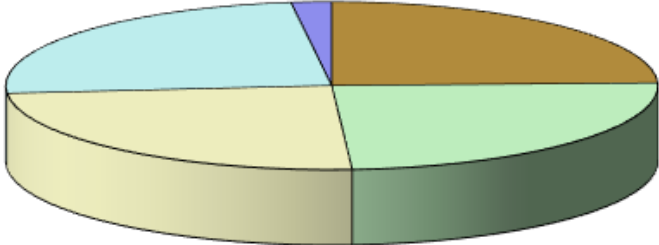
Satellite Strategies

Not out of the woods with Inflation – Yet!

Best Performing iSectors models in 2022

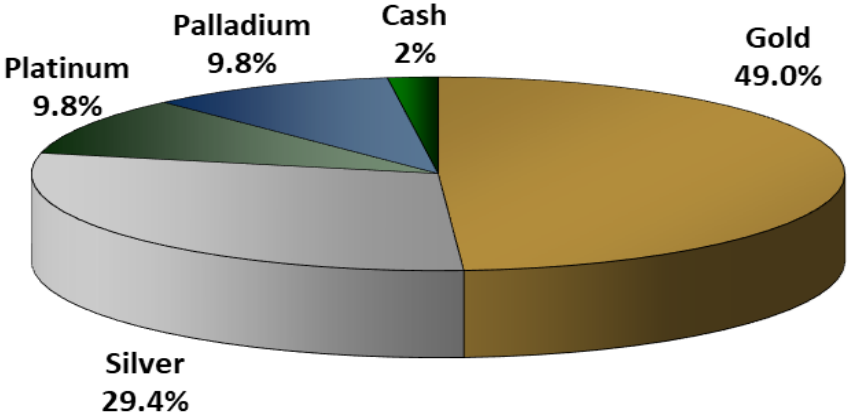
Long term with these models in your client portfolio can preserve purchasing power

Inflation Protection Target Weights

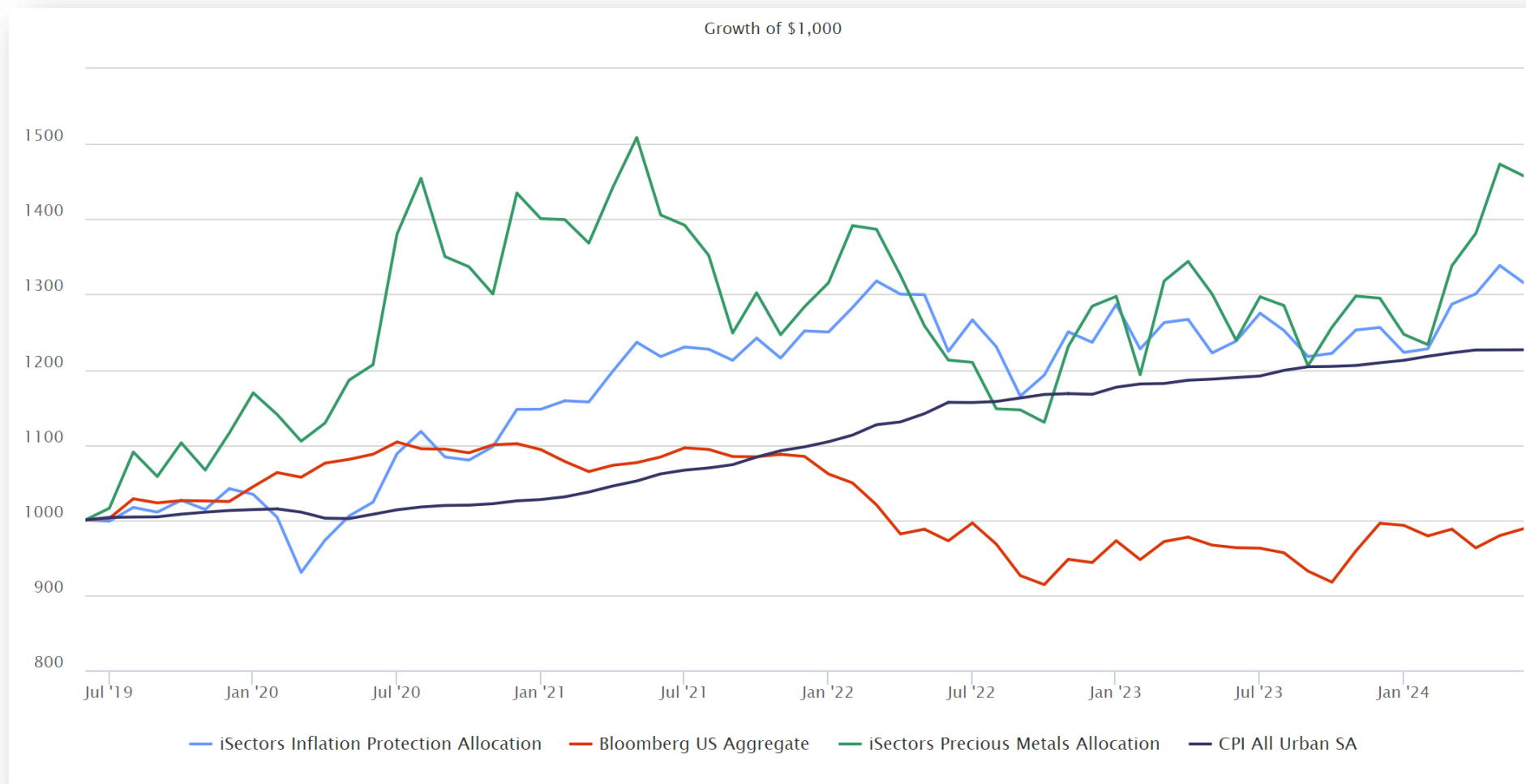


- Precious Metals Bullion (24.5%)
- Short-Term Inflation Protection Bonds (24.5%)
- Natural Resources (24.5%)
- Broad Commodities (24.5%)
- Cash (2.0%)

Precious Metals Target Weights



Precious Metals and Inflation Protection – 5 Year Returns





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