

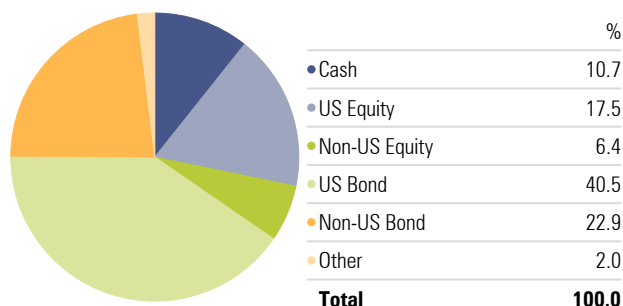
# XYIS Tracker 40-60

## Portfolio Snapshot

## Benchmark

40% MSCI ACWI - 60% US Agg

### Asset Allocation

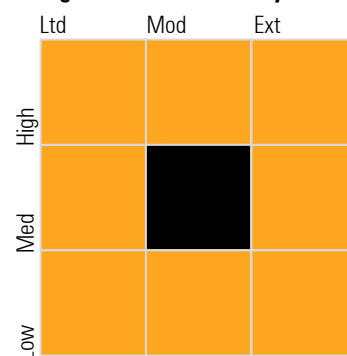


### Style Percentages

|       | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large | 16.1  | 24.0  | 26.8   |
| Mid   | 6.1   | 10.3  | 4.2    |
| Small | 4.8   | 5.9   | 1.9    |

### Style Percentages

#### Morningstar Fixed Income Style Box™



### Defensive

|                      | Inv   | Bmk1  |
|----------------------|-------|-------|
| Consumer Defensive % | 6.10  | 7.07  |
| Healthcare %         | 10.96 | 12.00 |
| Utilities %          | 2.62  | 2.82  |

### Americas

|                 | Inv   | Bmk1  |
|-----------------|-------|-------|
| North America % | 75.07 | 64.15 |
| Latin America % | 0.98  | 1.12  |

### Sensitive

|                          | Inv   | Bmk1  |
|--------------------------|-------|-------|
| Communication Services % | 7.38  | 8.39  |
| Energy %                 | 3.99  | 4.36  |
| Industrials %            | 10.15 | 9.48  |
| Technology %             | 19.65 | 21.16 |

### Greater Asia

|                  | Inv  | Bmk1 |
|------------------|------|------|
| Japan %          | 3.42 | 5.44 |
| Australasia %    | 1.25 | 2.03 |
| Asia-Developed % | 3.43 | 4.28 |
| Asia-Emerging %  | 5.70 | 5.40 |

### Cyclical

|                      | Inv   | Bmk1  |
|----------------------|-------|-------|
| Basic Materials %    | 4.42  | 4.87  |
| Consumer Cyclical %  | 11.28 | 11.29 |
| Financial Services % | 14.62 | 15.79 |
| Real Estate %        | 8.83  | 2.77  |

### Greater Europe

|                      | Inv  | Bmk1  |
|----------------------|------|-------|
| United Kingdom %     | 2.35 | 3.88  |
| Europe-Developed %   | 6.30 | 12.12 |
| Europe-Emerging %    | 0.22 | 0.17  |
| Africa/Middle East % | 1.30 | 1.42  |

### Top Holdings

|                           | Portfolio Weighting % |
|---------------------------|-----------------------|
| XYIS Tracker Fixed Income | 60.00                 |
| XYIS Tracker Equity       | 40.00                 |

### Investment Growth

Time Period: 4/1/2017 to 3/31/2022



### Trailing Returns

Calculation Benchmark: 40% MSCI ACWI - 60% US Agg

|           | 3 Mo  | YTD   | 1 Year | 3 Years | 5 Years | 10 Years |
|-----------|-------|-------|--------|---------|---------|----------|
| Portfolio | -4.59 | -4.59 | 1.35   | 7.24    | 6.60    | —        |
| Benchmark | -5.67 | -5.67 | 0.41   | 6.74    | 6.14    | 5.51     |
| +/- Bmk1  | 1.08  | 1.08  | 0.94   | 0.51    | 0.46    | —        |

### Time Period Return

|      | Best % | Worst % |
|------|--------|---------|
| 1 Mo | 5.93   | -7.79   |
| 3 Mo | 10.43  | -9.83   |

### Portfolio Yield

|             |      |
|-------------|------|
| 12 Mo Yield | 1.79 |
|-------------|------|

### Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <http://www.morningstaradvisor.com/familyinfo.asp>

# XYIS Tracker 40-60

## Portfolio Snapshot

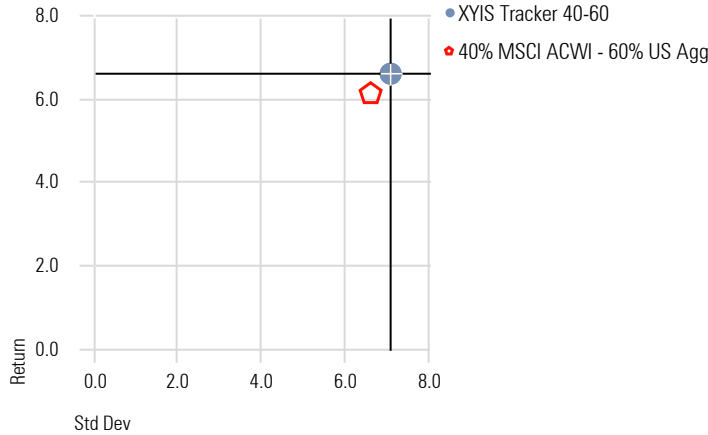
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### Risk-Reward

Time Period: 4/1/2017 to 3/31/2022

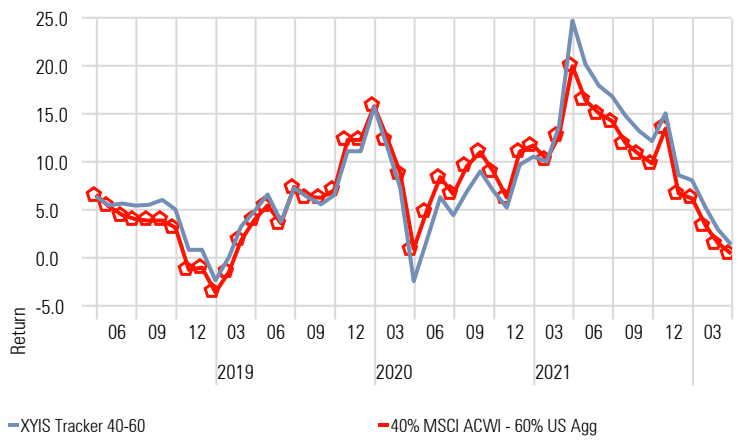
Calculation Benchmark: 40% MSCI ACWI - 60% US Agg



### Rolling Returns

Time Period: 4/1/2017 to 3/31/2022

Rolling Window: 1 Year 1 Month shift



### Risk and Return Statistics

|              | 3 Year |      | 5 Year |      | 10 Year |      |
|--------------|--------|------|--------|------|---------|------|
|              | Inv    | Bmk1 | Inv    | Bmk1 | Inv     | Bmk1 |
| Std Dev      | 8.24   | 7.56 | 7.10   | 6.60 | —       | 5.73 |
| Return       | 7.24   | 6.74 | 6.60   | 6.14 | —       | 5.51 |
| Sharpe Ratio | 0.80   | 0.80 | 0.78   | 0.76 | —       | 0.85 |

### MPT Statistics

|       | 3 Year |        | 5 Year |        | 10 Year |        |
|-------|--------|--------|--------|--------|---------|--------|
|       | Inv    | Bmk1   | Inv    | Bmk1   | Inv     | Bmk1   |
| Alpha | 0.11   | 0.00   | 0.20   | 0.00   | —       | 0.00   |
| Beta  | 1.07   | 1.00   | 1.05   | 1.00   | —       | 1.00   |
| R2    | 96.21  | 100.00 | 95.86  | 100.00 | —       | 100.00 |

### Market Maturity

| % of Stocks         | Inv   | Bmk1  |
|---------------------|-------|-------|
| Developed Markets % | 92.26 | 92.41 |
| Emerging Markets %  | 7.74  | 7.59  |
| Not Classified %    | 0.00  | 0.00  |

### Avg Capitalization

|                            | Average Market Cap (mil) |
|----------------------------|--------------------------|
| XYIS Tracker 40-60         | 62,363.23                |
| 40% MSCI ACWI - 60% US Agg | 111,495.01               |

### Valuation Multiples

|                            | Inv   | Bmk1  |
|----------------------------|-------|-------|
| Price/Prospective Earnings | 3.02  | 17.88 |
| Price/Book                 | 0.22  | 2.75  |
| Price/Sales                | 0.77  | 2.16  |
| Price/Cash Flow            | 21.92 | 23.21 |

### Credit Quality

|                                   | Portfolio Date: 3/31/2022 |
|-----------------------------------|---------------------------|
| Credit Quality Survey AAA %       | 38.65                     |
| Credit Quality Survey AA %        | 5.64                      |
| Credit Quality Survey A %         | 27.61                     |
| Credit Quality Survey BBB %       | 26.38                     |
| Credit Quality Survey BB %        | 0.70                      |
| Credit Quality Survey B %         | 0.30                      |
| Credit Quality Survey Below B %   | 0.80                      |
| Credit Quality Survey Not Rated % | -0.09                     |

### Type Weightings

| % of Stocks                      | Inv   | Bmk1  |
|----------------------------------|-------|-------|
| Equity Type HighYield %          | 7.58  | 5.70  |
| Equity Type Distressed %         | 1.03  | 0.47  |
| Equity Type HardAsset %          | 13.64 | 6.44  |
| Equity Type Cyclical %           | 41.07 | 43.00 |
| Equity Type Slow Growth %        | 6.42  | 6.28  |
| Equity Type Classic Growth %     | 11.45 | 12.78 |
| Equity Type Aggressive Growth %  | 15.37 | 19.57 |
| Equity Type Speculative Growth % | 1.23  | 2.97  |

### Profitability

|                              | Inv   | Bmk1  |
|------------------------------|-------|-------|
| Net Margin % (trailing)      | 24.61 | 19.02 |
| ROE % (TTM)                  | 14.60 | 26.90 |
| ROA % (TTM)                  | 4.13  | 10.11 |
| Debt to Capital % (trailing) | 60.80 | 38.71 |

### Fund Statistics

|                                  |       |
|----------------------------------|-------|
| Potential Capital Gains Exposure | 14.85 |
| Prospectus Net Expense Ratio     | 0.21  |
| Prospectus Gross Expense Ratio   | 0.21  |

### Interest Rate Risk

|                             |      |
|-----------------------------|------|
| Average Eff Maturity Survey | 5.83 |
| Average Eff Duration Survey | 5.17 |

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### Total Returns

|                           | Total Ret 3 Mo | Total Ret YTD | Total Ret 1 Yr | Total Ret Annlzd 3 Yr | Total Ret Annlzd 5 Yr | Total Ret Annlzd 10 Yr |
|---------------------------|----------------|---------------|----------------|-----------------------|-----------------------|------------------------|
| XYIS Tracker Fixed Income | -4.40          | -4.40         | -3.68          | 1.93                  | 2.34                  | 2.63                   |
| XYIS Tracker Equity       | -4.96          | -4.96         | 8.96           | 14.77                 | 12.55                 | —                      |

### Trailing Returns

Calculation Benchmark: 40% MSCI ACWI - 60% US Agg

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