



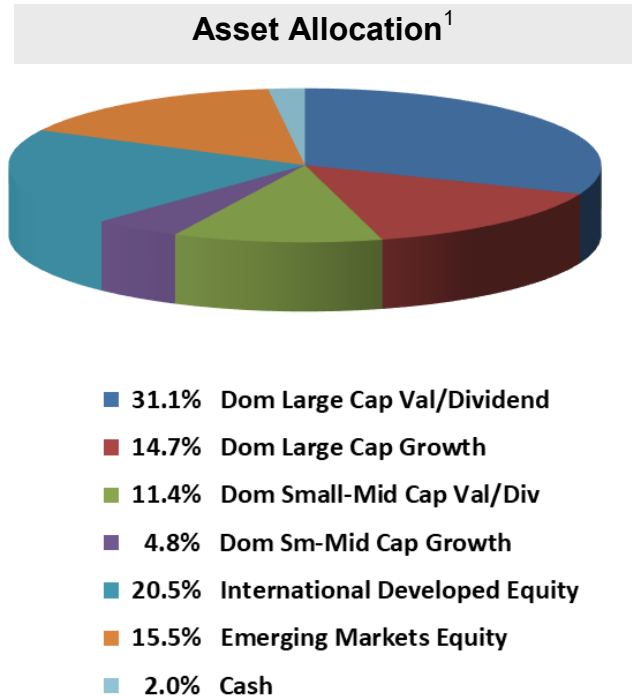
iSectors® Global Equity Allocation

Portfolio Description

The objective of the iSectors® Global Equity Allocation model is to provide long-term growth of capital. This equity-only portfolio is allocated among a diversified selection of domestic and international low-cost equity index-based exchange-traded funds (ETFs). In addition, fundamentally-weighted, dividend-focused index ETFs are used in an effort to enhance return and reduce volatility. Two percent of the portfolio is allocated to cash and/or money market securities to provide liquidity and facilitate transactions. This portfolio is intended for investors with an aggressive risk utility and a long-term time horizon.

iSectors® Global Allocation Series of models provide investors with diversified stock/bond portfolios that seek to produce market or near-market returns by investing in low-cost index ETFs. Research has shown that the majority of investor returns are due to their asset allocation, and not market timing or security selection.

Portfolio Composition ¹	
Equity (98.0%)	
Large Cap Growth ETF	Domestic Equity
Large Cap Dividend ETF	Domestic Equity
All Cap Dividend ETF	Domestic Equity
Mid Cap Growth ETF	Domestic Equity
Small Cap Growth ETF	Domestic Equity
Intl Large Cap Dividend ETF	Intl Equity
Intl Dividend ETF	Intl Equity
Intl Large Cap Growth ETF	Intl Equity
Emerging Markets Dividend ETF	Em Mkts Equity
Emerging Mkts Sm Cap Dividend ETF	Em Mkts Equity
Emerging Markets Diversified ETF	Em Mkts Equity
Cash (2%)	
Money Market Fund	Cash



For more detailed fee/performance/holdings information, please visit the iSectors website for the most recent fact sheet.

¹The sample target allocation/holdings information is as of 12/31/2022 and should not be considered a recommendation to buy or sell a particular security. There is no assurance that any specific securities listed will remain a part of the model. An investment in any iSectors® allocation model is not guaranteed and, at any given time, may be worth more or less than the amount invested.

NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE

iSectors® is a suite of proprietary asset allocation models and services. iSectors, LLC is an affiliate of Sumnicht & Associates, LLC (Sumnicht) and, as such, iSectors and Sumnicht share certain employees' services. iSectors became registered as an investment advisor in August 2008. iSectors® is a registered trademark of Sumnicht Holdings, LLC.

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iSectors' asset allocation models are not guaranteed and involve risk of loss. At any given point in time, the value of iSectors asset allocation model portfolios may be worth more or less than the amount invested. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy (including the investments and/or investment strategies devised or undertaken by iSectors) will be either suitable or profitable. Financial professionals are responsible for evaluating investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients.

You should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from an investment professional.

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iSectors®, LLC

5485 W. Grande Market Drive, Suite D, Appleton, WI 54913

Marketing Contact: Scott Jones

Phone: 800.869.5184

Email: scott.jones@isectors.com

Website: www.iSectors.com

Manager Contact: John Koch, Senior Analyst

Phone: 800.869.5198

Email: john.koch@isectors.com