



iSectors® Global Fixed Income Allocation

Portfolio Description

The iSectors® Global Fixed Income Allocation model seeks to provide investors with current income through a portfolio of U.S. and non-U.S. fixed income securities. The core of the portfolio holds domestic and international government, investment grade corporate, and mortgage-backed bonds with various maturities. The remainder of the portfolio is invested in exchange-traded funds (ETFs) that hold non-investment grade fixed income securities and high-yield bonds in an effort to add diversification and the potential for increased returns. Two percent of the portfolio is invested in cash and/or cash equivalents to provide liquidity and facilitate transactions. This model is intended for investors with a conservative risk utility and shorter-term time horizons.

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	
Fixed Income (98.0%)	
Investment Grade Corp. Bond ETFs	Core Bond
Low Beta High Yield Bond ETF	High Yield
Global High Yield ETF	Intl. Hi Yield
International Core Bond ETF	Intl. Bond
Long-Term Government Bond ETF	Long Bond
CLO ETF	Securitized
Mortgage Backed Bond ETFs	Securitized
Intermediate Treasury Bond ETF	Intermediate
TIPS ETF	Inflation Linked
Cash (2.0%)	
Money Market Fund	Cash

Asset Allocation¹



- 53.9% Dom Gov't/Invest Grade Bonds
- 9.8% High Yield (Domestic & Intl.)
- 24.5% Intl. Inv. Grade Bonds
- 9.8% Securitized Fixed Income (MBS/CLOs)
- 2.0% 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 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

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