

Expert Profile

Vern Sumnicht, MBA, CFP®

Organization: iSectors®, LLC

Title: Founder and CEO

Business Address: W6240 Communication Court
Suite 1
Appleton, WI USA 54914-8549

Business Telephone Number: 920-731-4455

After-Hours Telephone:

Email address: vern@isectors.com

URL: www.isectors.com

Knowledgeable and willing to discuss and/or comment upon the following topics:

Economic analysis, Industry trends, Exchange-Traded Funds (ETFs), Liquid Alternative Investments, Asset Allocation Strategies, Fixed Annuities, Annuity Arbitrage, Modern Portfolio Theory (MPT), Post-Modern Portfolio Theory (Post-MPT), Alternative Investments, Hedge Funds, Private Equity, Various Real Assets including Real Estate and Commodities, and various aspects of Registered Investment Advisory practices, including outsourcing, TAMP Turnkey Asset Management Programs, CFP issues, Retirement, 401(k), pension, estate planning, industry history/trends, and regulation.

Professional achievements and/or current responsibilities: *Founded Sumnicht & Associates, LLC, Family Wealth Managers, located in Appleton Wisconsin, in 1988. Early this decade, Vern and his team began development of unique ETF-based asset allocation strategies. These strategies led to the launch of the first iSectors model in early 2005. Today, iSectors, LLC develops, licenses and manages 19 ETF-based investment models for use by investment platforms, registered investment advisors, institutions and 401(k) plans. Additionally, Vern and his team have assembled a series of private equity partnerships to participate in real estate, late-stage technology ventures, secondary market private equity, and green energy initiatives.*

Educational background: *University of Wisconsin-Whitewater, Bachelor of Arts in Business Administration, Finance (1979); University of Wisconsin-Whitewater, Graduate School of Business, MBA in Finance (1981); Certified Financial Planner (CFP®), College for Financial Planning, Denver, CO (1988). Vern is also an RIA, licensed life insurance agent, CPO commodity pool operator (CPO), and CTA Commodities Trading Advisor.*

Current or recent research: *White Paper - Practical Applications of Post-Modern Portfolio Theory (2008). The research focuses on the lessons of behavioral finance and the weaknesses of the mean variance optimization model as it relates to asset allocation, and methods to improve the effectiveness of asset allocation through correlation analysis of various asset classes, as well as lowering overall investment costs through the use of ETFs. Ongoing research on asset allocation strategies using ETFs including traditional and alternative assets, ETF-based hedge funds, private equity and real assets in portfolio allocations.*

Significant articles published: *MPT Principles Valid After Five Decades, Trends in Investing (June 2009 Supplement to Journal of Financial Planning); Practical Applications of Post-Modern Portfolio Theory (White Paper - 2008); Co-authored, along with Charles Johnson, Ph.D., a series of seven articles on ERISA and DOL regulation. Numerous other short articles published in various publications over the last 20 years.*

Current or recent professional memberships, activities, or awards: *Member Financial Planning Association; NFL Players Association Registered Player Advisor; recognized in Robb Report's Worth Magazine's list of the Nation's Top Wealth Advisors (2005, 2006, 2007, 2008); ranked by Bloomberg as one of the Nation's Top Wealth Advisors (2003, 2004, 2005); recognized by Wealth Manager Magazine as one of the 2008 Top Dogs.*

Experience with news media: *Vern has been interviewed for many articles by local, regional, and national publications for his knowledge and views on finance and economics. He's an accomplished speaker and has presented his knowledge and expertise at local, regional, and national industry conferences, conventions, and continuing education seminars. His 25 years of experience providing financial services through various economic and market conditions with all types of institutional and private clients provides much experience and many anecdotal stories of interest and humor.*