Approved For Client Use

iSectors® Asset Allocation Strategies

Post-MPT Growth Allocation

4th Qtr. 2011

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iSectors® Post-MPT Growth Allocation outperformed its benchmark for the year ended December 31, 2011. The Model was up 20.12% (net of fees) for 2011 compared to the S&P 500 index, which gained 2.11% over that same period. Post-MPT Growth is outperforming the S&P on a 3-month, 1-year, 5-year, and inception-to-date basis. Post-MPT Growth now has nearly 7 years of actual performance.

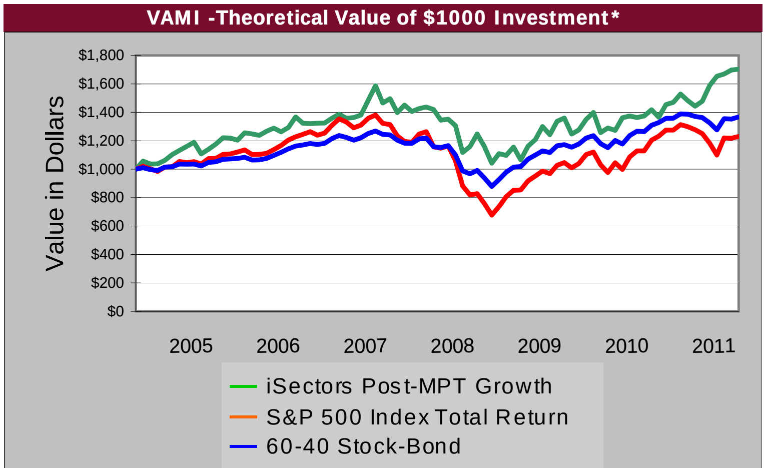
The Post-MPT Growth Allocation story offers a unique strategy that has demonstrated strong performance and positive alpha along with low risk and low correlation relative to it's benchmark. The outperformance in 2011 can be attributed to the model's significant move to bonds, especially in the 3rd quarter when bonds surged and equities corrected. The Model also allocated near-maximum allocations to utilities and, at times, gold to help generate its strong results.

As we begin 2012, the model continues to hold significant positions in bonds and utilities.

The objective of iSectors® Post-MPT Growth Allocation is to achieve investment returns that outperform the S&P 500 stock market index with lower downside risk over a complete market cycle. The investment model optimizes the portfolio among up to nine specific, low-correlated asset classes. The mathematical process of determining the optimal asset allocation includes over a dozen economic and capital market factors. Portfolios may be invested up to a maximum of 30% into any one asset class. However, up to 50% of the allocation may be invested in government bonds. iSectors Post-MPT Growth Allocation may utilize leveraged ETFs to achieve up to 33% portfolio leverage. Because the allocation does not use borrowed money in its strategy, it is available for retirement and non-profit accounts. Client accounts are separately managed and offer daily liquidity. Securities holdings, performance and tax information, with prices updated as of the previous day's close, can be viewed online. For more information, visit www.iSectors.com.

Performance results are presented net of fees and reflect inception-to-date period (2/1/2005 - 12/31/2011).

VAMI -Theoretical Value of $1000 Investment*



Latest Returns	Model*	S&P500	60/40**
Last Quarter	3.02%	11.82%	7.13%
Last 12 mo. Annual	20.12%	2.11%	4.41%
Last 36 mo. Annual	10.91%	14.11%	11.30%
Last 5 Year Annual	5.17%	(0.25)%	3.16%
Last 10 Year Annual			
Annual Returns	**Model**	**S&P500**	**60/40****
2011	20.12%	2.11%	4.41%
2010	4.32%	15.06%	11.66%
2009	8.88%	26.46%	18.25%
2008	(16.55)%	(37.00)%	(20.10)%
2007	13.00%	5.49%	6.08%
2006	12.55%	15.79%	11.21%
2005	17.61%	7.53%	5.19%
Cumulative Return*	70.31%	22.97%	36.70%
VAMI	$ 1,703	$ 1,230	$ 1,367

*Cumulative net of fee results for inception-to-date period (2/1/2005 - 12/31/2011). **60/40 = 60% S&P 500 + 40% Barclays Capital Aggregate Index

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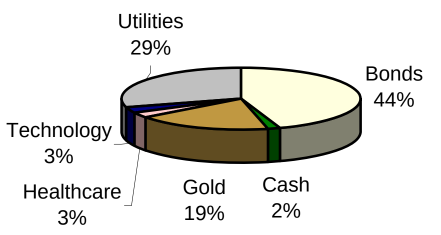
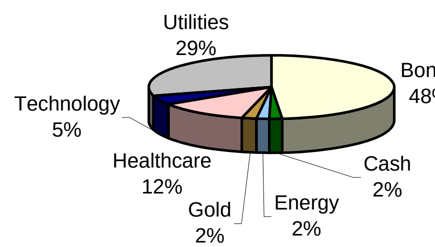
iSectors® Asset Allocation Strategies

Post-MPT Growth Allocation

iSectors® Post-MPT Growth October 2011
Asset Class Target Allocations (%)

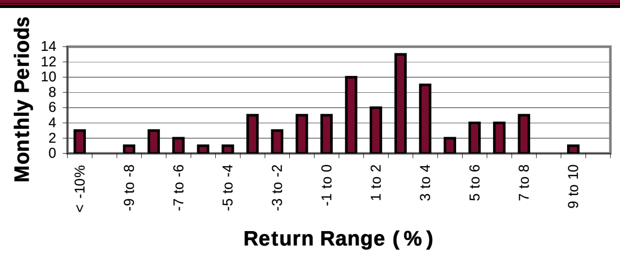


iSectors Post-MPT Growth January 2012
Asset Class Target Allocations (%)



All tabular and charted performance results represent actual returns, net of fees from inception 2/1/2005.

Return Distribution

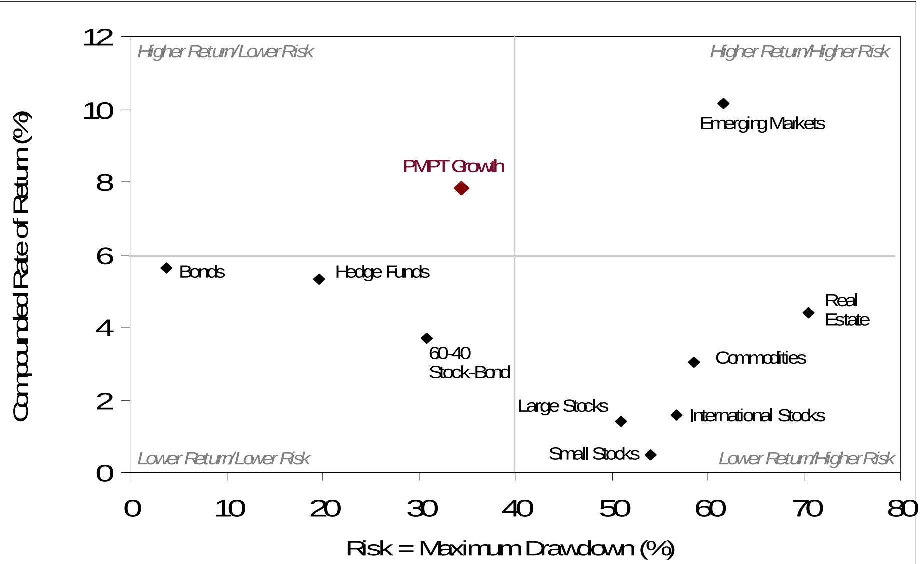


Statistical Measures*	Model	S&P500	60/40**
Compound ROR	8.00%	3.03%	4.62%
Sharpe (5%)	0.56	0.27	0.51
Sortino (5%)	0.69	0.25	0.67
Best Month (7/09)	9.13%	10.93%	6.19%
Worst Month (10/08)	(14.46)%	(16.80%)	(10.24)%
% Positive Months	65.06%	62.65%	61.45%
Max. Drawdown	(34.33%)	(50.95%)	(30.75%)
Months in Max Drawdown	16	16	16
Months To Recover	30	n/a	22

*Cumulative net of fee results for inception-to-date period (from 2/1/2005 - 12/31/2011). **60/40 = 60% S&P 500 + 40% Barclays Capital Aggregate Index

iSectors® Post-MPT Growth Allocation -- Risk/Return Comparison

Inception (2/1/2005) through 9/30/2011



Bonds
Barclays Aggregate Index
Commodities
Rogers Intl Commodities Index
Emerging Markets
MSCI Emerging Mkts Free Index
Hedge Funds
Dow Jones Credit Suisse Hedge Fund Index
Real Estate
Wilshire US Real Estate Securities Index
Int'l Stocks
MSCI EAFE Index
Large Stocks
S&P 500 Index Total Return
Small Stocks
Russell 2000 Index
60-40 Stock-Bond
60% S&P 500 Total Return + 40% Barclays Aggregate

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Definitions:

Barclays Capital Aggregate Bond Index - is an unmanaged market value-weighted index representing securities that are SEC-registered, taxable, and dollar denominated. This index covers the U.S. investment grade fixed rate bond market, with index components for a combination of the Barclays Capital government and corporate securities, mortgage-backed pass-through securities, and asset-backed securities.

Rogers International Commodities Index - is a composite, U.S. dollar-based, total return index that represents the value of a basket of commodities consumed in the global economy, ranging from agricultural to energy and metals products. The value of this basket is tracked via futures contracts on 35 different exchange-traded physical commodities.

MSCI Emerging Markets Free Index - is a free float-adjusted market capitalization index that is designed to measure equity market performance in the global emerging markets.

Dow Jones Credit-Suisse Hedge Fund Index - is designed to represent the liquid, investable hedge fund universe, reflecting the performance of managed accounts and other regulated fund structures sourced from across a range of platforms. The index is valued daily.

Dow Jones Wilshire REIT Total Return Index - is broad measure of the performance of publicly traded U.S. real estate securities, such as Real Estate Investment Trusts (REITs) and Real Estate Operating Companies (REOCs). The index is capitalization-weighted.

MSCI EAFE Index - is a market-capitalization weighted index that is designed to measure the equity market performance of developed markets outside of the U.S. & Canada and is a common benchmark foreign stock funds.

S&P 500 Index Total Return - The S&P 500 is an unmanaged, capitalization-weighted index of 500 large-capitalization common stocks actively traded in the United States. The total return index measures both price and dividend performance of the underlying equities in the index.

Russell 2000 Index - measures the performance of the small-cap segment of the U.S. equity universe. The index includes approximately 2,000 of the smallest securities based on a combination of their market capitalization and current index membership.

Sharpe ratio - measures risk-adjusted return, calculated by taking an asset's excess returns (return in excess of the return generated by a risk-free asset, such as Treasury bills), divided by the asset's standard deviation, or level of volatility.

Sortino ratio - is a measure of risk-adjusted return. It is a modification of the Sharpe ratio, but penalizes only those returns falling below a user-specified target, or required rate of return. It is calculated by subtracting the risk- free rate from the return of the portfolio and then dividing by the downside deviation.

The historical index performance results are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether the performance of a specific investment meets, or continues to meet, investment objective(s). It should not be assumed that any account holdings will correspond directly to any comparative index. Index results do not take into account the impact of taxes. Indexes are not available for direct investment. Index performance results are compiled directly by each respective index and/or obtained by iSectors from other reliable sources, and have not been independently verified by iSectors.

(See reverse for additional important disclosure information)

Important Disclosure Information

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Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance will be profitable, or equal either the performance results reflected or any corresponding historical index.

The performance results presented reflect actual composite results that assume the reinvestment of dividends and other account earnings and do not reflect the impact of taxes. Performance results have been reduced by 0.60%, including a 0.30% annual iSectors management fee and estimated transaction, custodial, and platform fees of 0.30%, based upon accounts equal to or greater than the recommended minimum $100,000 investment on platforms charging .15% and using custodians that also charge a 0.15% annual fee for transactions.

For reasons including platform provider and custodian utilized, as well as variances in portfolio account holdings, market fluctuation, the date on which a client engaged iSectors' services, regular model rebalancing and/or updates, and timing of account contributions and withdrawals, the underlying fees of a specific client's account may vary from these estimates. iSectors investment allocation models are only available through registered investment advisors, who will charge an additional fee for their advisory services. For information about the fees that pertain to your account, check with your advisor.

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