



## iSectors® Capital Preservation Allocation

iSectors® Capital Preservation Allocation is a strategic model with the goal of offering stability of principal while providing a higher return potential than can be gained by cash or money market securities.

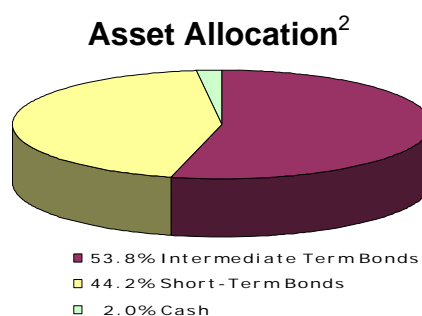
### Portfolio Description

Recent market developments underscore the importance of following the evergreen principle of "being prepared." Prudent investment planning suggests constructing a portfolio that will meet your goals over a range of possible scenarios. The iSectors® Capital Preservation Allocation has been constructed for investors with a desire for principal stability over a 2-3 year period by creating a portfolio of investments with relatively low volatility. Nominal portfolio yield is a secondary goal of the model. The model holds fixed income Exchange-Traded Funds (ETFs), primarily those that invest in short-term investment-grade debt instruments. A smaller portion of the assets may be placed in ETFs holding short-term international instruments. The model will generally target ETFs holding bond portfolios with a duration of approximately 3 years or less. While stability of principal is a primary goal of this portfolio, an investment in the iSectors® Capital Preservation Allocation is not guaranteed and will fluctuate in value.

Capital Preservation Allocation Quick Facts as of 12/31/2011	
Portfolio Type	Strategic
Risk Rating <sup>1</sup>	Capital Preservation
Risk Score <sup>1</sup>	1 (out of 100)
Account Minimum	\$15,000
Holdings <sup>2</sup>	5
Current Yield <sup>3</sup>	2.85%
Credit Quality*	Investment Grade
Wt. Avg. Duration*	2.09
Avg. Holding Maturity*	3.99 years

Portfolio Composition <sup>2</sup>	
Asset Class/Security	Allocation
1-3 Yr Credit Bonds	40.75%
Inflation-Protection Bonds	25.00%
Mortgage-Backed Bonds**	25.00%
Aggregate Bond Fund	3.75%
Short Term-Treasury Bonds	3.50%
Cash	2.00%
	100%

\*\*Effective duration 1.57 as of 12/31/2011



\* iSectors obtains the information from third party sources believed to be reliable, but not guaranteed.

<sup>1</sup>Risk ratings and risk points are determined based upon overall asset allocation and are ranked based upon a 100 point scale which is divided into 7 risk point sections: Capital Preservation (1-14), Conservative (15-29), Cons. Growth (30-43), Moderate (44-57), Mod. Growth (58-71), Growth (72-86), and Aggressive (87-100). <sup>2</sup>The sample target allocation/holdings information is as of 12/31/2011 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. <sup>3</sup>An indication of the expected dividends and interest based on the holdings and market value of the portfolio as of 12/31/2011. 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**

## About The Manager:

iSectors® has developed and provides a comprehensive suite of 21 proprietary Exchange-Traded Fund (ETF)–based asset allocation models and services. Collectively, the iSectors web-based platform and series of asset allocation models offer advisors and their clients a broad selection of strategies, services and support to assist them in building and managing an appropriate investment solution designed to achieve a client's financial objectives.

Allocation models are categorized by risk and return characteristics and organized into five unique series of asset allocation approaches: Domestic, Institutional, Endowment, Post-MPT and Tactical Series. Also offered are Capital Preservation, Inflation Protection, Liquid Alternatives, and Precious Metals allocation models.

iSectors® ETF-based portfolios are low-cost (when compared to most actively-managed mutual funds), offer intraday liquidity, and provide transparency with respect to model holdings. All assets are held in separately or unified managed accounts titled in the client's name. Investors are fully supported by their independent registered investment advisor (RIA) and a team of back-office service professionals.

iSectors, LLC is an affiliate of Sumnicht & Associates, LLC (Sumnicht) and, as such, iSectors and Sumnicht share certain employees' services. Sumnicht & Associates was founded in 1988. iSectors became a separate Registered Investment Advisor in August, 2008.

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*The contents of this presentation are intended for informational purposes only. This is neither an offer nor a solicitation to buy and/or sell securities. Information pertaining to iSectors advisory operations, services and fees is set forth in its current disclosure statements (Form ADV, Part 2 Brochure), a copy of which is available upon request.*

*iSectors' Allocation models are not guaranteed and involve risk of loss. At any given point in time, the value of an iSectors® asset allocation model 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 for a client's or prospective client's portfolio. Asset allocation and diversification concepts do not ensure a profit nor protect against loss in a declining market.*

*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.*

*This presentation has not been reviewed, submitted for review before, or otherwise approved by FINRA, the SEC or any state or provincial securities administrator.*

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