



iSectors® Institutional 40-60 Allocation

Portfolio Description

The objective of iSectors® Institutional 40-60 Allocation model is to provide current income and offer some potential for capital appreciation. Approximately 60% of the portfolio is allocated to U.S. and non-U.S. fixed income securities, with the remaining 40% of the portfolio allocated to domestic and international equities. The fixed income portion of the portfolio is diversified across a range of low-cost exchange-traded funds (ETFs). The core of this portfolio holds domestic and international government, mortgage-backed, municipal, and corporate bonds with various maturities. The remainder of the fixed income portfolio is invested in ETFs that hold non-investment grade fixed income securities, high-yield bonds and emerging markets debt instruments in an effort to add diversification and the potential for increased returns. The equity portion of the portfolio is allocated according to Modern Portfolio Theory using a diversified basket of domestic and international low-cost equity index-based ETFs. In addition, fundamentally-weighted index ETFs are used in an effort to enhance return and reduce volatility. Two percent of the portfolio is invested in cash and/or cash equivalents to provide liquidity and facilitate transactions. The portfolio is intended for investors with a moderate risk utility and a short to intermediate time horizon.

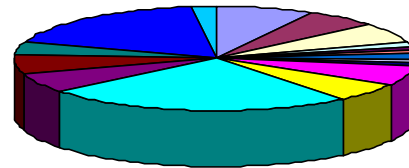
Institutional 40-60 Allocation Quick Facts

as of 12/31/2011

Portfolio Type	Strategic
Risk Rating ¹	Conservative Growth
Risk Score ¹	31 (out of 100)
Account Minimum	\$25,000
Portfolio Inception	2009
Portfolio Holdings ²	24
Portfolio Yield ³	3.49%

Portfolio Composition ²	
Equity (39.2%)	
Large Cap Dividend ETF	Domestic Equity
Large Cap Growth ETF	Domestic Equity
Large Cap Value ETF	Domestic Equity
Mid Cap Dividend ETF	Domestic Equity
Mid Cap Growth ETF	Domestic Equity
Mid Cap Value ETF	Domestic Equity
Small Cap Dividend ETF	Domestic Equity
Small Cap Growth ETF	Domestic Equity
Small Cap Value ETF	Domestic Equity
Lg. Cap Diversified Emerging Mkt ETF	Emerg Mkts Eq
Small Cap Em. Markets Dividend ETF	Emerg Mkts Eq
Diversified Em. Mkt Equity Income	Emerg Mkts Eq
International Large Cap Value ETF	Intl Equity
International Dividend ETF	Intl Equity
Foreign Large-Cap Blend ETF	Intl Equity
Fixed Income (58.8%)	
Aggregate Bond Fund ETF	Domestic
Investment Grade Corporate Bond ETF	Domestic
Municipal Bond ETF	Domestic
High Yield Bond ETF	Domestic
Inv. Grade Fixed Rate Mortgage Bd ETF	Domestic
Domestic Inflation Protection Bd ETF	Domestic
Emerging Markets Bond ETF	Em. Markets
International Fixed Income ETF	International
International Inflation Protect Bond ETF	International
Cash (2%)	
Money Market Fund	Cash

Asset Allocation²



7.8% Large Cap Core	5.9% Large Cap Value	1.0% Mid Cap Core	1.0% Mid Cap Growth	1.0% Mid Cap Value
1.9% Small Cap Core	1.0% Small Cap Value	5.9% Int'l Dev Mkts	25.0% Intermed Bond	5.9% High Yield
1.0% Small Cap Growth	5.9% Int'l Emerg Mkts	4.4% Long Muni Bond	17.6% Int'l Bond	2.0% Cash
5.9% Long Bond				

¹Risk 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). ²The 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. ³An 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

iSectors[®] Institutional 40-60 Allocation

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.

Index 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.

S&P 500 Index Total Return Index 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.

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.

iSectors[®] is a registered trademark of Sumnicht Holdings, LLC.