



iSectors® Institutional 60-40 Allocation

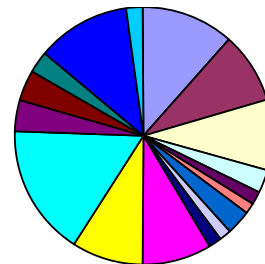
Portfolio Description

The objective of the iSectors® Institutional 60-40 Allocation model is to provide for longer term growth of capital and modest income. The approximate 60% of the portfolio that is dedicated to equities is allocated according to Modern Portfolio Theory using a diversified basket of domestic and international low-cost equity index-based exchange-traded funds (ETFs). In addition, fundamentally-weighted index ETFs are used in an effort to enhance return and reduce volatility. The approximate 40% of the portfolio allocated to fixed income securities is diversified across a range of low-cost ETFs that hold portfolios of domestic and international government and corporate bonds of various maturities. Two percent of the portfolio will be allocated to cash/money market instruments to maintain liquidity and facilitate transactions. The portfolio is intended for investors with a moderate risk utility and an intermediate time horizon.

| Institutional 60-40 Portfolio Quick Facts <i>(as of 3/31/2010)</i> | |
|---|-----------------|
| Risk Rating ¹ | Moderate |
| Risk Score ¹ | 46 (out of 100) |
| Account Minimum | \$25,000 |
| Portfolio Inception | 2009 |
| Portfolio Holdings ² | 24 |
| Portfolio Yield ³ | 2.86% |

| Portfolio Composition ² | |
|--|-----------------|
| Equity (58.9%) | |
| 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 (39.1%) | |
| 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



- 11.8% Large Cap Core
- 8.8% Large Cap Value
- 1.5% Mid Cap Growth
- 3.0% Mid Cap Core
- 1.5% Small Cap Value
- 8.8% Emerg Mkts
- 3.9% Long Bond
- 2.9% Long Muni Bond
- 2.0% Cash
- 8.8% Large Cap Growth
- 2.9% Mid Cap Core
- 1.5% Mid Cap Value
- 1.5% Small Cap Growth
- 8.8% Int'l Dev Mkts
- 16.6% Intermed Bond
- 3.9% High Yield
- 11.8% Int'l 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), Conservative Growth (30-43), Moderate (44-57), Moderate Growth (58-71), Growth (72-86), and Aggressive (87-100). ²The target allocation/holdings information is as of 3/31/2010 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 market value of the portfolio as of 3/31/2010. An investment in the iSectors Institutional 60-40 Allocation is not guaranteed and, at any given time, may be worth more or less than the amount invested.

iSectors[®] Institutional 60-40 Allocation

Fees

Asset Management and Platform fee: 0.35% of assets under management. Fees are assessed pro rata at the beginning of each calendar quarter based upon assets under management at the end of the previous quarter. Minimum investment in any one iSectors Institutional Portfolio is \$25,000. Investment amounts greater than \$500,000 in any single account may qualify for reduced platform fees.

Custody and Trading fees: Vary by custodian. Fidelity or Pershing charge a fixed annualized \$150 fee per account regardless of account size or number of transactions. Custody and trading fees at Schwab are 0.10% (10 bps) of assets under management with a \$200 annual minimum. TD Ameritrade's annual custodial charges are 0.15% of assets with a \$300 minimum.

Advisory fee: iSectors Domestic Portfolio Allocations are only available through independent registered investment advisors. Advisors will assess additional fees for the services they provide.

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 four unique series of asset allocation approaches: Domestic, Institutional, Endowment, and Post-MPT Series. Also offered are Liquid Alternatives, Tactical International, Inflation Protection and Capital Preservation allocation models.

iSectors[®] ETF-based portfolios are low-cost (when compared to most actively-managed mutual funds), offer intraday liquidity, and provide complete transparency with respect to model holdings. All assets are held in separately 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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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.

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