



iSectors® Institutional Fixed Income Allocation

Portfolio Description

The iSectors® Institutional Fixed Income Allocation model seeks to provide investors with current income through a portfolio of U.S. and non-U.S. fixed income securities. The core of the model invests primarily in the U.S. fixed income instruments, including U.S. government, mortgage-backed, municipal, and corporate issues. Additional portions of the model are allocated to international fixed income securities, high-yield bonds and emerging market debt instruments in an effort to provide increased diversification and/or the potential for enhanced return. The model invests in these securities through a mix of diversified, low-cost index Exchange-Traded Funds (ETFs). Two percent of the portfolio is invested in cash and/or cash equivalents to provide liquidity and facilitate transactions. This model is intended for investors with a conservative risk utility and shorter-term time horizons.

Institutional Fixed Income Quick Facts

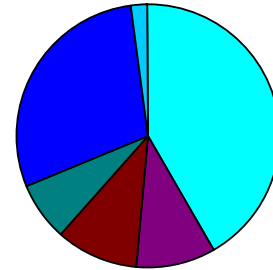
(as of 3/31/10)

Risk Rating ¹	Conservative
Risk Score	16 (out of 100)
Account Minimum	\$25,000
Portfolio Inception	2009
Portfolio Holdings ²	9
Portfolio Yield ³	3.74%

Portfolio Composition²

Fixed Income (98.0%)	
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



41.7% Intermed Bond	9.8% Long Bond
9.8% High Yield	7.3% Long Muni Bond
29.4% Int'l Bond	2.0% Cash

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 portfolio. 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 Fixed Income Allocation model is not guaranteed and, at any given time, may be worth more or less than the amount invested.

iSectors[®] Institutional Fixed Income 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 model 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.

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 II and Schedule F), 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.

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