



## iSectors® Endowment 100-0 Allocation

iSectors® Endowment Allocations are comprehensive strategic models enhanced by diversification into alternative asset classes. Endowment models are intended to be utilized as long-term core holdings.

Portfolio Composition <sup>2</sup>	
Security	Asset Class
<b>EQUITY (58.2%)</b>	
Large Cap Growth	Domestic
Large Cap Dividend	Domestic
Small Cap Dividend	Domestic
Mid Cap Dividend	Domestic
Small Cap Growth	Domestic
Small Cap Value	Domestic
Mid Cap Value	Domestic
Mid Cap Growth	Domestic
Emerging Markets Small Cap	Em. Markets
Emerging Markets High Yield	Em. Markets
Emerging Markets Diversified	Em. Markets
BRIC Diversified	Em. Markets
Domestic Large Cap Value	International
International Dividend Fund	International
International Small Cap	International
International Large Cap Value	International
International Growth	International
<b>ALTERNATIVE INVESTMENTS (39.8%)</b>	
Long-Short Equity	Hedge Strategy
Strategic Total Return	Hedge Strategy
Market Neutral Equity	Hedge Strategy
Bear Fund	Hedge Strategy
Bear Fund	Hedge Strategy
Managed Futures Strategy	Hedge Strategy
Commodities Futures Strategy	Hedge Strategy
Carry Trade	Hedge Strategy
Flexible Income - Momentum	Hedge Strategy
Statistical Arbitrage	Hedge Strategy
Covered Call Strategy	Hedge Strategy
U.S. Preferred Stock	Private Equity
Listed Private Equity	Private Equity
MicroCap Index	Private Equity
Small Cap Growth	Private Equity
Global Spin-off & IPO Index	Private Equity
MLP Fund	Real Asset
International Commodities	Real Asset
Global Timber	Real Asset
Global Alternative Energy	Real Asset
Global Infrastructure	Real Asset
US REITs	Real Asset
International REITs	Real Asset
Gold & Silver Bullion	Real Asset
Total Return Commodity Index	Real Asset
Gold Shares	Real Asset
<b>CASH (2%)</b>	
Money Market Fund	Cash

Endowment 100-0 Portfolio	
Quick Facts	
as of 3/31/2010	
Risk Rating <sup>1</sup>	Aggressive Growth
Risk Score <sup>1</sup>	88 (out of 100)
Account Minimum	\$100,000
Portfolio Inception	2009
Portfolio Holdings <sup>2</sup>	42
Portfolio Yield <sup>3</sup>	1.89%

### Portfolio Description

iSectors® Endowment 100-0 Allocation model is designed with the objective of achieving returns in excess of a simple 100% equity portfolio (as measured by the S&P 500 Index) over a complete market cycle, while maintaining a similar or better risk profile. This model embraces the philosophy pursued by the managers of endowment portfolios at institutions like Yale and Harvard, which have been aggressively allocating to alternative investments such as hedge funds, private equity and real assets for decades. Not only has this enabled their longer-term performance to be superior to their peer group, but they have done so at a reduced risk level. While this portfolio is not designed to mirror those asset allocations to the fullest extent, iSectors Endowment 100-0 allocates approximately 40% of the model to alternative investments.

While iSectors Endowment Allocations do invest in alternative investments, they do not invest in private partnerships, which are illiquid and only available to accredited investors (investors with a net worth exceeding one million dollars). All iSectors Allocation models remain liquid and available to any institutional or individual investor that finds the allocations suitable to their requirements. These unique advantages are achieved by using alternative investments that are available either through an Exchange-Traded Fund (ETF), Exchange-Traded Note (ETN), mutual fund, closed-end fund, or an SEC registered private fund.

<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), Conservative Growth (30-43), Moderate (44-57), Moderate Growth (58-71), Growth (72-86), and Aggressive (87-100). <sup>2</sup>The target allocation/holdings information 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. <sup>3</sup>An 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 Endowment 100-0 Allocation is not guaranteed and, at any given time, may be worth more or less than the amount invested.

# iSectors® Endowment 100-0 Allocation



Asset Class Target Allocation (%)		
Equity	60	<i>Note: Percentages shown are approximate target allocations under normal market conditions. Actual allocations may vary. Two percent of each portfolio will be held in cash for liquidity and to facilitate transactions.</i>
Fixed Income	0	
Alternatives	40	

## Fees

**Asset Management and Platform fee:** 0.45% 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 Endowment Portfolio is \$100,000. 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 0.25% 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 Sunnicht & Associates, LLC (Sunnicht) and, as such, iSectors and Sunnicht share certain employees' services. Sunnicht & 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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