



## iSectors® Domestic 60-40 Allocation

### Portfolio Description

The objective of the iSectors® Domestic 60-40 Allocation model is to offer a portfolio mix that provides for moderate growth of capital and income. Approximately 60% of the model is invested in a diversified mix of low-cost index exchange-traded funds (ETFs) including large and small capitalization equity securities to provide an opportunity for growth in the portfolio. The remaining approximately 40% of the portfolio will be allocated to a diversified mix of low-cost, fixed income ETFs including U.S. government, mortgage, municipal and domestic corporate fixed income securities with varying maturities. The diversification methodology for the allocation is based upon traditional Modern Portfolio Theory. Two percent of the model will be allocated to cash/money market instruments to maintain liquidity and facilitate transactions. The model is intended for investors with a moderate risk utility and an intermediate time horizon. iSectors' Domestic Allocation models are designed to have lower expenses, while offering greater transparency and liquidity, when compared to most actively-managed mutual funds.

### Domestic 60-40 Allocation Quick Facts

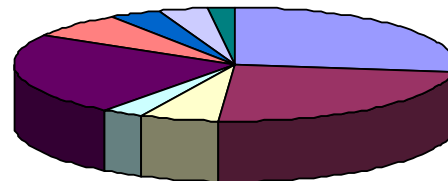
as of 12/31/2011

Portfolio Type	Strategic
Risk Rating <sup>1</sup>	Moderate
Risk Score <sup>1</sup>	45 (out of 100)
Portfolio Inception	2010
Account Minimum	\$25,000
Portfolio Holdings <sup>2</sup>	12
Portfolio Yield <sup>3</sup>	2.20%

### Portfolio Composition<sup>2</sup>

<b>Domestic Equity (60.0%)</b>
Large Cap Value Index ETF
Large Cap Growth Index ETF
Small Cap Growth ETF
Small Cap Value ETF
<b>Domestic Fixed Income (38.0%)</b>
US Aggregate Bond ETF
US Total Bond Market ETF
1-3 Yr US Treasury ETF
3-7 Yr US Treasury ETF
7-10 Yr US Treasury ETF
Investment Grade Corp Bond ETF
Inflation-protection Bond Fund ETF
National Muni Bond ETF
<b>Cash (2%)</b>
Money Market Fund

### Asset Allocation<sup>2</sup>



27.0%	Large Cap Value
24.0%	Large Cap Growth
6.0%	Small Cap Growth
3.0%	Small Cap Value
23.4%	Intermediate Bond
7.2%	Long Bond
3.8%	Short Bond
3.6%	Long Muni
2.0%	Cash

<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.

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## About The Manager:

iSectors<sup>®</sup> 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<sup>®</sup> 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.

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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<sup>®</sup> 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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