



## iSectors® Domestic 80-20 Allocation

### Portfolio Description

The objective of the iSectors® Domestic 80-20 Allocation model is to provide a portfolio for investors seeking capital growth from equities, with a 20% allocation to fixed income to reduce risk. Approximately 80% of the model is allocated to domestic equities. The remaining approximately 20% of the model is invested in government, mortgage, municipal, and domestic corporate fixed income securities with various maturities. The diversification methodology for the allocation is based upon traditional Modern Portfolio Theory through a capitalization and style-weighted (Large Cap Growth, Small-Cap Value, etc.) approach allocating the model using low-cost, equity index based exchange-traded funds (ETFs). Two percent of the model is held in cash or cash equivalent securities to provide liquidity and facilitate transactions. 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 80-20 Portfolio Quick Facts

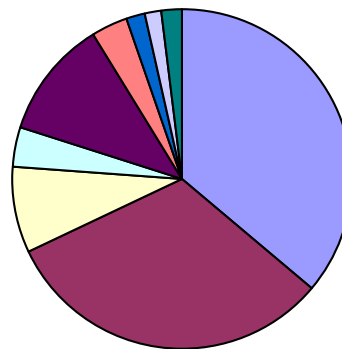
as of 3/31/2010

Risk Rating <sup>1</sup>	Growth
Risk Score <sup>1</sup>	74 (out of 100)
Account Minimum	\$25,000
Portfolio Holdings <sup>2</sup>	12
Portfolio Yield <sup>3</sup>	2.05%

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

<b>Domestic Equity (80.0%)</b>
Large Cap Value Index ETF
Large Cap Growth Index ETF
Small Cap Growth ETF
Small Cap Value ETF
<b>Domestic Fixed Income (18.0%)</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 E TF
<b>Cash (2%)</b>
Money Market Fund

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



■ 36.0% Large Cap Value	■ 32.0% Large Cap Growth
■ 8.0% Small Cap Growth	■ 4.0% Small Cap Value
■ 11.2% Intermediate Bond	■ 3.4% Long Bond
■ 1.7% Short Bond	■ 1.7% 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), 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 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. <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 Domestic 80-20 Allocation is not guaranteed and, at any given time, may be worth more or less than the amount invested.

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## Fees

Asset Management and Platform fee: 0.25% 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 Domestic Series 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<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 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<sup>®</sup> 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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*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<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.*

*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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