



## iSectors® Domestic Fixed Income Allocation

### Portfolio Description

The iSectors® Domestic Fixed Income Allocation seeks to provide investors with current income. The Domestic Fixed Income Allocation invests exclusively in U.S. fixed income securities through a diversified selection of low-cost ETFs that hold portfolios of government, mortgage, municipal and corporate fixed income securities across a wide range of maturities. Two percent of the portfolio is allocated to money market instruments to provide liquidity and facilitate transactions. This model is intended for investors with a conservative risk utility and shorter term time horizons. 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 Fixed Income Portfolio Quick Facts

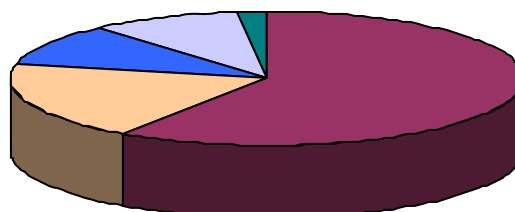
as of 12/31/2011

Portfolio Type	Strategic
Risk Rating <sup>1</sup>	Conservative
Risk Score <sup>1</sup>	15 (out of 100)
Portfolio Inception	2009
Account Minimum	\$25,000
Portfolio Holdings <sup>2</sup>	8
Portfolio Yield <sup>3</sup>	2.91%
Wt. Avg. Maturity*	6.59
Duration*	4.75

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

<b>Domestic Fixed Income (98.0%)</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>



- 59.5% Intermed Bond
- 19.0% Long Bond
- 10.0% Short Bond
- 9.5% 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 Definition

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.

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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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*This presentation has not been reviewed, submitted for review before, or otherwise approved by FINRA, the SEC or any state or provincial securities administrator.*

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