



iSectors® Asset Allocation Strategies

Post-MPT Growth Allocation

1st Qtr. 2009

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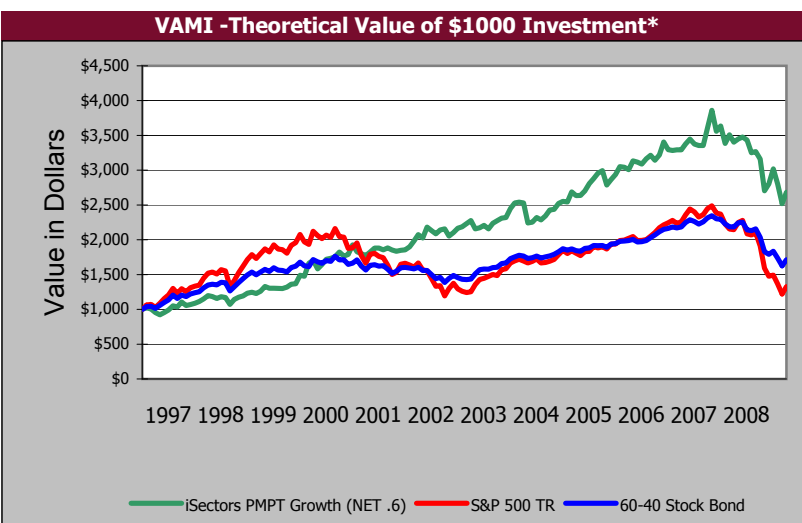
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iSectors® Post-MPT Growth Allocation results (net of fees) for the 1st quarter of 2009 was a decline of 11.10%, slightly lower than that of the S&P 500, which declined 11.01% over the same period. Thus, while nearly matching the index's performance for the quarter, this result for the quarter masks the fact that for most of the quarter, the model's defensive positioning reduced portfolio volatility and outperformed its benchmark. The sharp rally in financials (an allocation the model has avoided) in the last two weeks of the quarter boosted the overall indexes. The model remains conservatively positioned as we begin the second quarter of 2009, with allocations to 8 of our 9 targeted asset classes.

iSectors Post-MPT Growth offers a new and innovative approach to optimizing your core portfolio's allocation in an environment where traditional approaches may no longer be working. Although past results are no guarantee of future returns, this strategy has consistently outperformed the S&P 500 with less risk. iSectors Post-MPT Growth has historically outperformed hedge fund indexes as well, but with lower cost, complete transparency, daily liquidity, and availability to anyone with a \$50,000 minimum investment.

The objective of iSectors Post-MPT Growth Allocation is to achieve investment returns that outperform the S&P 500 stock market index with lower downside risk over a complete market cycle. The investment model optimizes the portfolio among up to nine specific, low-correlated asset classes. The mathematical process of determining the optimal asset allocation includes over a dozen economic and capital market factors. Portfolios may be invested up to a maximum of 30% into any one asset class. However, up to 50% of the allocation may be invested in government bonds. iSectors Post-MPT Growth Allocation may utilize leveraged ETFs to achieve up to 33% portfolio leverage. However, because the allocation does not use borrowed money in its strategy, it is available for retirement and non-profit accounts. Client accounts are separately managed and offer daily liquidity. Securities holdings, performance and tax information, with prices updated as of the previous day's close, can be viewed online. For more information visit www.iSectors.com.

IMPORTANT: Performance results for years highlighted in gold were determined by the retroactive application of the asset allocation model prior to Feb. 1, 2005. Performance results beginning Feb. 1, 2005 represent actual returns.



Latest Returns	Model	S&P500	60/40**
Last Quarter	(11.11)%	(11.01)%	(6.56)%
Last 12 mo. Annual	(21.12)%	(38.09)%	(21.58)%
Last 36 mo. Annual	(3.72)%	(13.06)%	(4.86)%
Last 5 Year Annual	1.19%	(4.76)%	(0.59)%
Last 10 Year Annual	7.85%	(3.00)%	1.10%
Annual Returns	Model	S&P500	60/40
2009	(11.11)%	(11.01)%	(6.56)%
2008	(16.94)%	(37.00)%	(20.10)%
2007	10.31%	5.49%	6.08%
2006	12.15%	15.79%	11.21%
2005	15.15%	4.91%	3.92%
2004	4.13%	10.88%	8.26%
2003	13.14%	28.68%	18.85%
2002	16.65%	(22.10)%	(9.15)%
2001	(3.63)%	(11.88)%	(3.76)%
2000	29.33%	(9.11)%	(0.81)%
Cumulative Return*	168.36%	32.77%	71.39%
VAMI	\$ 2,684	\$ 1,328	\$ 1,714

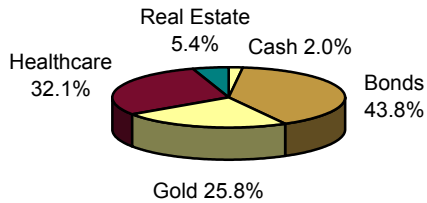
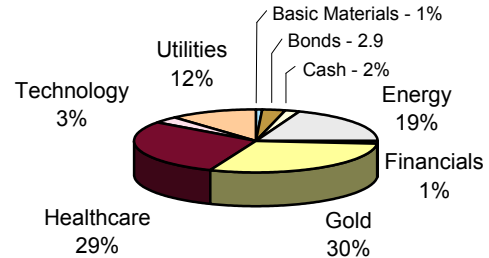
*Cumulative results. Post-MPT Growth Allocation began trading on 2/1/2005. Results from 1/1997-1/31/05 are pro forma. **60/40 = 60% S&P 500 +40% Barclays Capital Aggregate Index

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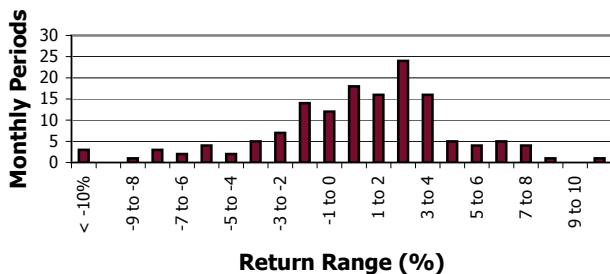
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iSectors Post-MPT Growth
January 2009 Target Allocations (%)

iSectors Post-MPT Growth
April 2009 Target Allocations (%)


IMPORTANT: All tabular and charted performance results below prior to 2/1/2005 include data compiled by the retroactive application of the asset allocation model. Performance results beginning 2/1/2005 represent actual returns.

Return Distribution

Statistical Measures

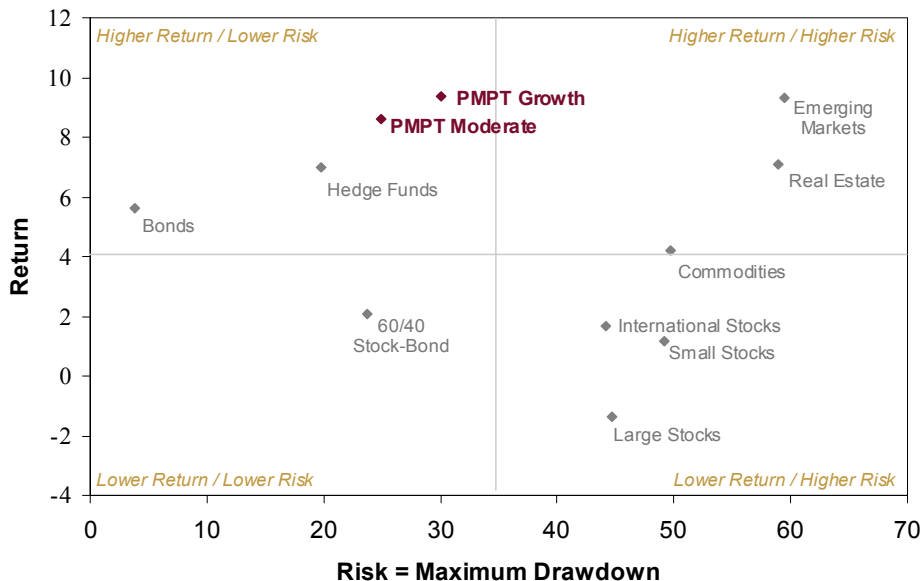
	Model	S&P500	60/40**
Compound ROR*	8.39%	2.34%	4.50%
Sharpe (5%)	0.30	-0.07	0.00
Sortino (5%)	0.32	-0.20	-0.06
Best Month (2/00)	12.64%	9.78%	6.24%
Worst Month (10/08)	(14.46)%	(16.80)%	(10.24)%
% Positive Months	63.95%	59.18%	60.54%
Max. Drawdown (current)	(34.72)%	(50.95)%	(30.75)%
Months in Max Drawdown	16	16	16
Months To Recover	n/a	n/a	n/a

*Cumulative results. Post-MPT Growth began actual trading 2/1/2005. 1/1/1997-1/31/2005 results are pro forma.

**60/40 = 60% S&P 500 + 40% Barclays Capital Aggregate Index

iSectors® Post-MPT Growth Allocation -- Risk/Return Comparison

January 1999- December 2008



- Bonds**
- Barclays Aggregate Index
- Commodities**
- DJ AIG Commodity Index
- Emerging Markets**
- MSCI Emerging Mkts Free Index
- Hedge Funds**
- Credit-Suisse Tremont Hedge Fund Index
- Real Estate**
- S&P/Citigroup World REIT
- Int'l Stocks**
- MSCI EAFE Index
- Large Stocks**
- S&P 500 Index Total Return
- Small Stocks**
- Russell 2000 Index
- 60-40 Stock-Bond**
- 60% S&P 500 Total Return + 40% Barclays Aggregate



IMPORTANT DISCLOSURE INFORMATION

iSectors[®] is a series of proprietary asset allocation models and services. iSectors, LLC is an affiliate of Sumnicht & Associates, LLC (Sumnicht) and, as such, iSectors and Sumnicht share certain employees' services. iSectors became a separate Registered Investment Advisor in August, 2008. iSectors is a registered trademark of Sumnicht Holdings, LLC.

Performance results for the iSectors model(s) presented herein for the corresponding time periods noted that reflect hypothetical (pro forma), back-tested results, were achieved by means of the retroactive application of a back-tested model and, as such, the corresponding results have inherent limitations, including:

- (1) Model results do not reflect the results of actual trading using client assets, but were achieved by means of the retroactive application of each of the above-referenced model(s).
- (2) Back-tested performance may not reflect the impact that any material market or economic factors might have had on the advisor's use of the model(s) if the model had been used during the period to actually manage client assets; and,
- (3) For various reasons (including the reasons indicated above), iSectors' clients may have experienced investment results during the corresponding pro forma time periods that were materially different from those portrayed in the model. The hypothetical portion of the composite performance results reflects the reinvestment of dividends and other account earnings, and has been reduced by the maximum estimated costs of annual transaction, custodial, platform, and investment management fees for each respective model in the Post-MPT Series according to **TABLE A** below.

TABLE A

Post-MPT Series Models 0.60%

Fee calculations for both back-tested and actual performance results are based upon accounts investing the recommended minimum \$100,000 investment and utilizing custodians that charge a \$150 flat annual fee.

Actual performance results for the iSectors model(s) presented herein for the corresponding time periods noted represent a composite inclusive of all iSectors client accounts managed within the respective iSectors model noted. The actual portion of the composite performance results reflects the reinvestment of dividends and other account earnings, and has been reduced by the maximum estimated costs of annual transaction, custodial, platform, and investment management fees for each respective model in the Post-MPT Series according to **Table A** above.

iSectors Allocation Portfolios are only available through Registered Investment Advisors, who will assess their advisory fee for the services they provide.

Past performance may not be indicative of future results. Historical performance results for investment indices (including the S&P 500) and/or categories have been provided for general comparison purposes only. The indices reflect the reinvestment of dividends and income and do not reflect deductions for fees, expenses or taxes. The indices are unmanaged and are not available for direct investment.

For reasons including variances in portfolio account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a client engaged iSectors' investment management services, and any account contributions or withdrawals, the performance of a specific client's account may have varied substantially from the indicated iSectors composite performance results. 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, profitable or equal the corresponding indicated performance level(s) for a client's or prospective client's portfolio.

The holdings information presented for any iSectors model is as of the date(s) noted 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 in a portfolio.

All performance results have been compiled solely by iSectors, are unaudited, and have not been independently verified. This is not an offer to buy, nor an offer to sell securities. Information pertaining to iSectors' advisory operations, services, and fees is set forth in iSectors' current disclosure statements (Form ADV, Part II), a copy of which is available upon request.

This presentation has not been approved by FINRA or SEC.

Definitions:

Sharpe ratio is a measure of risk-adjusted return. To calculate a Sharpe ratio, an asset's excess returns (return in excess of the return generated by the return of a risk-free asset, such as Treasury bills), is divided by the asset's standard deviation, or level of volatility.

Sortino ratio is a measure of risk-adjusted return. It is a modification of the Sharpe ratio but penalizes only those returns falling below a user-specified target, or required rate of return. It is calculated by subtracting the risk-free rate from the return of the portfolio and then dividing by the downside deviation.

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