



## Form CRS: Customer Relationship Summary

March 22, 2024

Introduction. iSECTORS, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

Our primary service is to license our proprietary iSectors investment program, consisting of a suite of asset allocation models, to investment advisory platforms. When licensing our investment strategies, we do not provide investment supervisory services or financial planning services. Rather, our models are available through one or more unaffiliated investment platform sponsors (each a "Platform Sponsor," collectively the "Platform Sponsors") that provide services to investment advisers. On a limited basis, we also license asset allocation models directly to financial advisers. Platform Sponsors and financial advisers directly licensing models are designated as "Licensees". Allocation models generally allocate percentages of assets among various selected exchange-traded funds (ETFs).

We do not enter into investment advisory agreements with individual retail clients. We are not responsible for and do not have any contact with the underlying retail client. Rather, all such retail client-related functions are the responsibility of the investment adviser accessing the models through a Platform Sponsor.

**Ask us questions to help you better understand our services: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

### What fees will I pay?

Our models are licensed to Platform Sponsors who, in turn, make them available to investment advisers. The investment advisers then use the models to service their retail clients' accounts. The Platform Sponsors pay us, pro-rata monthly or quarterly in arrears or in advance, a license fee based upon a percentage (%) of the market value of the assets the investment advisers have allocated to the various models. License fee percentages range from 0.10% to 0.50% (10 to 50 basis points) of assets. These license fees may be negotiable.

Retail client accounts that are allocated to the various iSectors models through a Platform Sponsor or other Licensee may be subject to other fees, independent of our fees, which may be bundled or unbundled. Some of these other fees could include: (i) an investment adviser's services fee, (ii) a broker-dealer or registered investment advisory firm's services fee, (iii) Licensee's services fee, (iv) account custodian/broker-dealer and/or transactions fees.

**Ask us questions to help you better understand the impact of fees and costs on investments: *Help me understand how these fees and costs might affect my investments? If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?***

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our services.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**



Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our fees and your investment costs.

## What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. We are not generally presented with the types of conflicts of interest faced by many other investment advisers. This is because: (a) our activities are generally limited to creating and revising our models and (b) because we do not advise retail clients on individual securities (or their individual financial situation and investment objectives). At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- We may receive additional compensation when you hire our affiliate to perform portfolio management services. The affiliate regularly utilizes our models in their retail client accounts. This is a conflict of interest because we have an incentive to recommend our affiliate for these services rather than unaffiliated firms that provide similar services.
- We are not required to devote our full time or any material portion of time to any particular investment activity we are currently involved in, and may, in the future, become involved in other business ventures, including other investment strategies and funds whose investment objectives, strategies and policies are the same or similar. These other ventures will compete for our time and attention and might create additional conflicts of interest.

**Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?***

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our conflicts of interest.

## How do your financial professionals make money?

Our financial professionals receive a salary and a discretionary bonus based on the success of the firm. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to work with an advisor that invests in our models.

## Do you or your financial professionals have legal or disciplinary history?

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?***

## Additional Information

You can find additional information about our services in our [Form ADV, Part 2A Brochure](#). You may request updated information and a copy of our Relationship Summary by contacting us at 920-731-4455 or [info@iSectors.com](mailto:info@iSectors.com).

**Ask us questions to help you better understand who to contact with any questions or complaints: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?***