iSectors® Tactical International Allocation

Portfolio Description

The iSectors Tactical International Allocation is designed to help investors diversify their portfolios into international markets and participate in worldwide economic growth. Although international and emerging markets can be volatile, iSectors believes these markets move in identifiable trends based upon the respective countries' trade, fiscal, and monetary policies. The proprietary momentum-based algorithm is designed to position the model to profit from these trends. In an effort to reduce volatility and increase returns, the algorithm will allocate up to 100% to cash during periods when securities do not meet the momentum-based investment criteria.

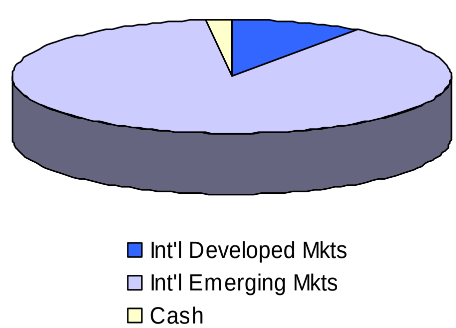
Quick Facts *as of 12/31/2009*	
Objective	Long Term Capital Growth
Risk Rating[1]	Aggressive
Availability	Separate Account
Account Minimum	$25,000
Portfolio Holdings[2]	10
Benchmark	MSCI All-Country World ex-US
Maximum Cash Position	100%
Rebalance Frequency	Monthly

The model will allocate up to 10% of the overall portfolio to any single country, regional, or diversified international exchange-traded fund (ETF) at any given time, subject to a maximum of 10 securities, at which point the model will be 100% invested (subject to a 2% cash position for liquidity purposes). The algorithm is applied with updated data and the model rebalanced accordingly on a monthly basis.

Portfolio Composition[2]

Asset Class/Security	*Allocation*
Australia Index	9.8%
Pacific ex Japan Income Index	9.8%
Developing Country Index	9.8%
Pacific Region Diversified	9.8%
Austria Index	9.8%
Mexico Index	9.8%
South Korea Index	9.8%
Brazil Index	9.8%
Latin America Region Diversified	9.8%
Emerging Market Diversified	9.8%
Cash	2.0%
	100.0%

Target Asset Allocation[2]
(as of 12/31/2009)



[1]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). [2]Target allocation/portfolio composition and holdings information is as of 12/31/2009 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 portfolio. Portfolio is reallocated on a monthly basis and the allocations will change frequently. An investment in the iSectors Tactical International Allocation is not guaranteed and, at any given time, may be worth more or less than the amount invested.

iSectors® Tactical International Allocation

About The Manager:

iSectors 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® ETF-based portfolios are low-cost, liquid, and provide holdings transparency. 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.

Fees

Asset Management and Platform fee: 0.45% 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 the iSectors Tactical International Allocation 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 custodial charges are 0.15% of assets with a $300 minimum.

Advisory fee: iSectors Allocations are only available through independent registered investment advisors. Advisors will apply additional fees for the services they provide.

The contents of this presentation are 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 Portfolios are not guaranteed and involve risk of loss. At any given point in time, the value of an iSectors® Asset Allocation portfolio 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.

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.

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

iSectors® is a registered trademark of Sumnicht Holdings, LLC.

© 2010 iSectors, LLC. All Rights Reserved.