



iSectors[®] Asset Allocation Strategies

Post-MPT Moderate Allocation

4th Qtr. 2009

© 2010 iSectors, LLC

Contact: Scott Jones, Director of Business Development
Phone: 1.800.869.5184

email: Scott.Jones@iSectors.com
Fax: 1.800.473.2867

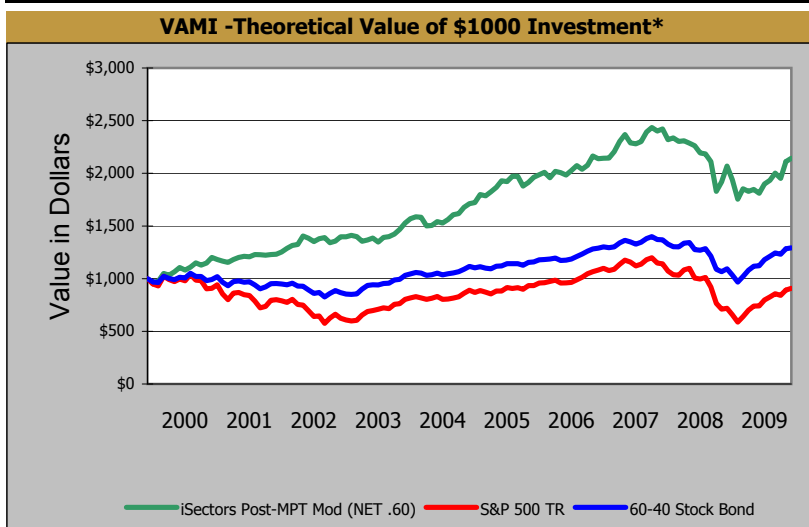
iSectors Post-MPT Moderate Allocation ended the 4th quarter with a +7.04% return (net of the maximum trading, custodial, platform and investment management expenses). This compared to a 60/40 stock-bond portfolio index return of 3.87%. For the year, the model and benchmark results were +3.59 and +18.25%, respectively. The underperformance for the year can be attributed to a relatively defensive stance that was maintained as the market bottomed and rallied strongly in the mid-portion of the year. The model is currently allocated among 6 of our maximum 9 asset classes, with Energy, Healthcare, Technology and Utilities the primary holdings.

The iSectors Moderate Allocation model uses a more robust allocation algorithm that optimizes the portfolio on a monthly basis and allocates to asset classes with a lower correlation to each other rather than traditional asset classes (such as large value, small growth, etc.).

iSectors offers a new and innovative approach to optimizing your core portfolio's allocation in an environment where traditional approaches are no longer working. iSectors is low-cost, completely transparent, provides daily liquidity and is available to anyone with a \$50,000 minimum investment.

The objective of iSectors Post-MPT Moderate Allocation is to achieve investment returns that outperform a 60/40 stock-bond portfolio (as measured by 60% S&P 500 stock market index + 40% Barclays Capital Aggregate Bond Index) with lower downside risk over a complete market cycle. This investment model optimizes asset allocation among up to nine specific, low-correlated asset classes. The mathematical process of determining the optimal asset allocation utilizes 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 portfolio may be invested in government bonds. The iSectors Post-MPT Moderate Allocation does not use borrowed money and/or leveraged ETFs in its strategy. 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 highlighted in blue below were determined by the retroactive application of the asset allocation model prior to March 1, 2008. Performance results beginning March 1, 2008 represent actual returns.



Latest Returns	Model	S&P 500	60/40**
Last Quarter	7.04%	6.04%	3.87%
Last 12 mo. Annual	3.59%	26.46%	18.25%
Last 3 Yr. Annual	0.07%	(5.63)%	0.08%
Last 5 Yr. Annual	4.60%	0.42%	2.98%
Last 10 Yr. Annual	7.92%	(0.95)%	2.60%
Annual Returns	Model	S&P 500	60/40
2009	3.59%	26.46%	18.25%
2008	(14.56)%	(37.00)%	(20.10)%
2007	13.24%	5.49%	6.08%
2006	8.97%	15.79%	11.21%
2005	14.66%	4.91%	3.92%
2004	12.00%	10.88%	8.26%
2003	9.40%	28.68%	18.85%
2002	13.34%	(22.10)%	(9.15)%
2001	2.65%	(11.88)%	(3.76)%
2000	20.08%	(9.11)%	(0.81)%
Cumulative Return*	114.35%	(9.09)%	29.26%
VAMI	\$ 2,143	\$ 909	\$ 1,293

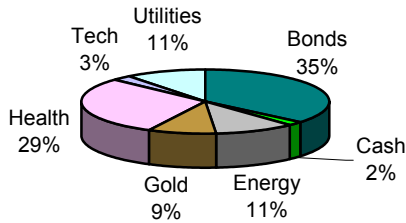
*Cumulative results for 10-yr. period ending 12/31/2009. Data includes pro-forma results from 1/1/2000-2/29/08. iSectors Post-MPT Moderate began trading 3/1/2008. **60/40 = 60% S&P 500 +40% Barclays Capital Aggregate Index.

iSectors[®], LLCW6240 Communication Court • Suite 1 • Appleton • WI • 54914-8549 • www.isectors.com • 1.800.473.2867

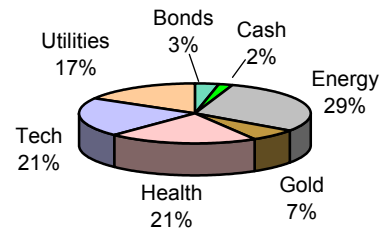
iSectors® Asset Allocation Strategies

Post-MPT Moderate Allocation

iSectors Post-MPT Moderate
October 2009 Target Allocations (%)

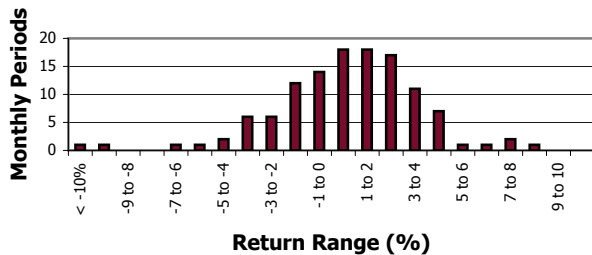


iSectors Post-MPT Moderate
January 2010 Target Allocations (%)



IMPORTANT: All Tabular and Charted Performance results below were determined by the retroactive application of the asset allocation model prior to March 1, 2008. Performance results beginning March 1, 2008 represent actual returns.

Return Distribution



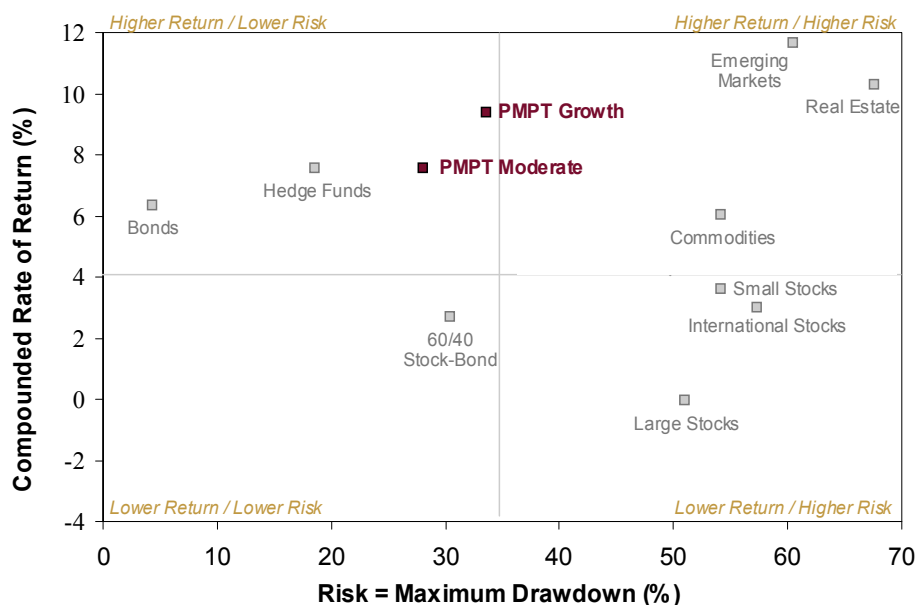
Statistical Measures*

	Model	S&P500	60/40**
Compound ROR	7.92%	(0.95)%	2.60%
Sharpe (5%)	0.49	-0.16	0.01
Sortino (5%)	0.63	-0.31	-0.06
Best Month (3/00)	8.18%	9.78%	6.24%
Worst Month (10/08)	(13.40)%	(16.80)%	(10.24)%
% Positive Months	63.33%	58.33%	60.00%
Max. Drawdown (current)	(27.95)%	(50.95)%	(30.75)%
Months in Max Drawdown	16	16	16
Months To Recover	n/a	n/a	n/a

*Cumulative results for 10-yr. period ending 12/31/09. 1/1/2000-2/29/08 results are pro forma. Post-MPT Moderate began trading 3/1/2008. Returns 3/1/08 - current reflect actual returns. **60/40 = 60% S&P 500 + 40% Barclays Capital Aggregate Index

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

January 1999- December 2008



- Bonds**
- Barclays Aggregate Index
- Commodities**
- DJ UBS Commodity TR 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 registered as an investment advisor in August 2008. iSectors® Allocation Portfolios are only available through registered investment advisors. iSectors® is a registered trademark of Sumnicht Holdings, LLC.

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.

Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance will be profitable, or equal either the performance results reflected or any corresponding historical index. The historical index performance results are provided exclusively for comparison purposes only, so as to provide general comparative information to assist an individual client or prospective client in determining whether the performance of a specific investment meets, or continues to meet, investment objective(s). It should not be assumed that any account holdings will correspond directly to any comparative index. The performance results do not reflect the impact of taxes.

Performance results for the iSectors model(s) presented herein for the corresponding time periods noted reflect hypothetical (pro forma), back-tested results that were achieved by means of the retroactive application of a back-tested model and, as such, the corresponding results have inherent limitations, including: variances in account holdings, market fluctuation, the date on which a client engaged iSectors services, regular model rebalancing and/or updates, and/or the timing of account contributions and withdrawals, as well as the following:

- (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.

Hypothetical (pro forma) and actual composite performance results reflect the reinvestment of dividends and other account earnings, do not reflect the impact of taxes, and have been reduced by the maximum estimated costs of transaction, custodial, platform and investment management fees of 0.60%. Fee calculation is based upon accounts equal to or greater than the recommended minimum \$100,000 investment using custodians that charge a \$150 annual fee.

iSectors' annualized sponsor fee is comprised of the asset management fee and the platform fee. Sponsor fee is based on assets under management. Fees are paid pro rata quarterly in advance. For reasons including variances in portfolio account holdings, market fluctuation, the date on which a client engaged iSectors' services, regular model rebalancing and/or updates, and timing of account contributions and withdrawals, the underlying fees of a specific client's account may vary from these estimates. The fee charged by account custodians for custody and trading for each iSectors account will vary, depending upon the custodian selected. iSectors investment allocations are only available through registered investment advisors, who will charge an additional fee for their advisory services.

Index performance results are compiled directly by each respective index and/or obtained by iSectors from other reliable sources, and have not been independently verified by iSectors.

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.

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.