



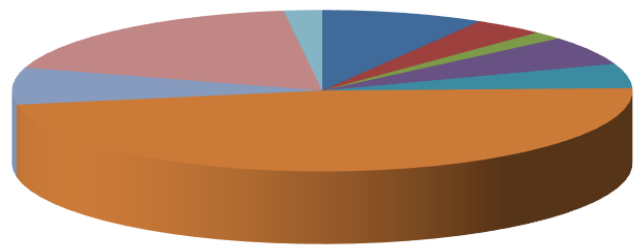
# iSectors® Global Conservative Allocation

## Portfolio Description

The objective of iSectors® Global Conservative Allocation model is to provide current income and offer some potential for capital appreciation. Twenty five percent of the model has been allocated to global equities and approximately 75% of the model has been allocated to a diversified portfolio of exchange-traded funds (ETFs) holding fixed income securities. The fixed income portion of the portfolio will continue to be diversified across a range of low-cost ETFs. The core of this portfolio holds domestic and international government, investment grade corporate, and mortgage-backed bonds with various maturities. The remainder of the fixed income portfolio is invested in ETFs that hold non-investment grade fixed income securities, high-yield bonds and emerging markets debt instruments in an effort to add diversification and the potential for increased returns. The equity portion of the portfolio will continue to be allocated among a diversified selection of domestic and international low-cost equity index-based ETFs. In addition, fundamentally-weighted, dividend-focused index ETFs are used in an effort to enhance return and reduce volatility. The portfolio is intended for investors with a conservative risk utility and a short to intermediate time horizon.

Portfolio Composition <sup>1</sup>	
<b>Equity (24.5%)</b>	
Large Cap Growth ETF	Domestic Equity
Large Cap Dividend/Value ETFs	Domestic Equity
All Cap Dividend/Value ETFs	Domestic Equity
Intl USD Hedged Dividend Growth ETF	Intl Equity
Intl Dividend/Value ETFs	Intl Equity
Emerging Mkts Dividend ETFs	Em Mkts Equity
Emerging Markets ex-China ETF	Em Mkts Equity
<b>Fixed Income (73.5%)</b>	
Investment Grade Corp. Bond ETFs	Core Bond
Low Beta High Yield Bond ETF	High Yield
Global High Yield ETF	Intl. Hi Yield
International Core Bond ETF	Intl. Bond
Long-Term Government Bond ETF	Long Bond
CLO ETF	Securitized
Mortgage Backed Bond ETFs	Securitized
Intermediate Treasury Bond ETF	Intermediate
Emerging Mkt. Corporate Bond ETF	EM Debt
<b>Cash (2.0%)</b>	
Money Market Fund	Cash

## Asset Allocation<sup>1</sup>



- 8.5% Dom Large Cap Val/Dividend
- 3.7% Dom Large Cap Growth
- 1.6% Dom Small-Mid Cap Val/Div
- 5.8% International Developed Equity
- 4.9% Emerging Markets Equity
- 47.7% Dom Gov't/Invest Grade Bonds
- 7.4% High Yield (Domestic & Int'l)
- 18.4% Int'l Invest Grade Bonds
- 2.0% Cash

For more detailed fee/performance/holdings information, please visit the iSectors website for the most recent fact sheet.

<sup>1</sup>The sample target allocation/holdings information 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. 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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