

# The Future of Investing



ETF Investment Models For All Seasons





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## INDEPENDENT ETF INVESTMENT STRATEGIES FOR ALL SEASONS

iSectors® is an independent ETF investment strategist that provides advisors with a suite of proprietary asset allocation models using low cost, index-based exchange-traded funds (ETFs). iSectors® investment management services, along with the technological infrastructure and support staff of our platform partners, helps advisors optimize their business efficiencies, affording them more time to get to know their clients and develop new client relationships.

iSectors® strategies are rooted in our philosophy that asset allocation using passive indexes, rather than the selection of individual securities or market timing, is more beneficial in helping investors reach their financial goals. Our investment process seeks to maintain low overall investment costs using ETFs and technology provided by turnkey asset management platforms. The iSectors® strategies also offer transparency, liquidity, daily pricing, holdings, tax, and performance updates. iSectors® allocation models can be held in separate or unified managed accounts, titled in the client's name, at an independent brokerage firm.

## GIPS® (GLOBAL INVESTMENT PERFORMANCE STANDARDS)

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To obtain a GIPS® composite report and/or the Firm's list of composite descriptions contact John Koch, Chief Investment Officer, at (920) 257-5170.

### **Our Mission**

Partner with financial advisors to grow their business

### **Visit or Call**

iSectors.com | (800) iSectors

## KEEP YOUR FIRM ON THE LEADING EDGE

- Outsourcing is the future of investment management.
- Outsourcing investment management can create a more efficient firm.
- Immediately increase the advisor's value to their clients.
- Free up time to address your client's concerns.
- Time to develop new client relationships.
- Gain access to more sophisticated investment strategies without the cost of hiring individuals with technical skills.
- Outsourced managers reduce responsibility for investment due diligence.
- An investment management platform provides software and services that can keep your firm on the leading edge.
- Investment platforms handle daily trading, reconciliation, billing, paperwork, and reporting.
- Cost-savings benefits extend to the client's bottom-line performance.

Advisors outsourcing investment management create more revenue and are focused on where they can add the most value: client relationships.



# iSECTORS® VALUE/GROWTH ALLOCATION MODELS



## iSECTORS® DOMESTIC EQUITY ALLOCATION

- The iSectors® Domestic Equity Allocation provides investors with a diversified domestic stock portfolio with an overweight to multinational companies with a history of increasing dividends over many consecutive years.
- The allocation’s passive strategy eliminates the significant management fees, trading, and capital gains costs typically paid to managers of mutual funds.
- iSectors® research shows the best approach to selecting dividend-paying equities while avoiding the landmines (dividend-paying companies that go out of business or drastically cut dividends) is to choose companies of high quality. These may be companies with a long history of consecutive annual dividend increases, low price volatility, high excess cash flows, and/or strong balance sheets.
- These are primarily large, U.S.-based, multinational companies but include small- and mid-cap companies as well. The model also holds some ETFs that own growth stocks (large-, mid-, and small-cap) to provide additional capital gain opportunities.
- These global companies derive substantial revenues (35-40%) from international and emerging market countries. Therefore, we do not add international or emerging market ETFs to avoid over-allocation to these asset classes. Sticking with U.S.-based stocks also reduces exchange rate risk for U.S. residents.

## iSECTORS® FUTURE GROWTH ALLOCATION

- The iSectors® Future Growth Allocation is a diversified portfolio of growth stocks that are on the cutting edge of the technological revolution brought about by the changing digital economy.
- The combined individual stock holdings of the underlying ETFs total about 200 publicly traded companies, diversified across many sectors.

INDUSTRY INCLUSION*	
IT Software	Semiconductors
Next Gen Resource Miners	IT Hardware
Banks	Consumer Discretionary
IT Services	Communication
Digital Asset Exchanges	Industrials
Capital Markets	Consumer Staples

\*This information should not be considered a recommendation to buy or sell a particular security. There is no assurance that any specific industries listed will remain a part of the model.

# iSECTORS® FIXED INCOME ALLOCATION MODELS



## iSECTORS® CAPITAL PRESERVATION ALLOCATION

- The iSectors® Capital Preservation Allocation is a conservative, low duration portfolio constructed for investors with a desire for principal stability over a 2- to 3-year period by creating a portfolio of investments with relatively low volatility.
  - Attractive portfolio yield is a secondary goal of the model.
  - Targets a diversified portfolio of short-term fixed income ETFs.
  - Maintains an average investment grade rating for the entire portfolio.
- 

## iSECTORS® DOMESTIC FIXED INCOME ALLOCATION

- The iSectors® Domestic Fixed Income Allocation invests exclusively in U.S. fixed income securities through a selection of investment grade and high-yield laddered bonds up to five years in maturity.
  - This fixed income allocation offers an uncomplicated, low-cost approach to owning a managed, well diversified portfolio of laddered, short-term bonds.
  - Intended for investors with a conservative risk utility or for a conservative portion of a broader asset allocation.
- 

## iSECTORS® ENDOWMENT ALLOCATION

- The iSectors® Endowment Allocation is strategically allocated for investors with the primary objective of high income from a diversified, multi-asset portfolio. Principal protection is only a secondary objective.
- Invests in equity, fixed income, and alternative ETFs with above average current yields resulting in a yield greater than that available from typical stock and/or bond index portfolios.
- Utilizes both traditional and alternative ETFs such as master limited partnerships, infrastructure, laddered short-term higher-yield bonds, and preferred stocks.
- Benefits from the low investment expenses, transparency, liquidity, and diversification of ETFs compared to most actively managed mutual funds.

# iSECTORS® DYNAMIC/TACTICAL ALLOCATION MODELS



## iSECTORS® POST-MPT ALLOCATION MODELS

The iSectors® Post-MPT Allocation Series consists of two dynamic models that adapt to changing market conditions as they occur. iSectors® designed the Post-MPT Allocation models to help investors become proactive in an ever-changing environment. The models utilize a robust algorithm that evaluates changes in real-world factors that influence the performance of major asset classes and then adjusts the portfolio allocation accordingly. The result is the potential for increased returns with lower drawdowns. The Post-MPT Allocations are iSectors® flagship allocation models.

- Objectively allocates and rebalances the portfolios among up to 9 specific, low correlated asset classes.
- Reoptimizes portfolio allocations each month based on an objective quantitative algorithm that considers monthly changes in 2 dozen economic and capital market factors.
- May be invested up to 30% at any one time into any single asset class, except for government bonds, to which the models may allocate up to 50%.
- These strategies remain 100% invested at all times.

## iSECTORS® POST-MPT GROWTH ALLOCATION

The objective of the iSectors® Post-MPT Growth Allocation is to achieve market returns with lower downside risk over a complete economic cycle.

## iSECTORS® POST-MPT MODERATE ALLOCATION

The objective of the iSectors® Post-MPT Moderate Allocation is to achieve moderate investment returns with lower downside risk over a complete economic cycle.

Modern Portfolio Theory (MPT) is not “dead”.  
iSectors® Post-MPT Allocations catapult MPT to a  
new level of effectiveness.







## LOW CORRELATION AMONG ASSET CLASSES

iSECTORS® POST-MPT ASSET CLASS CORRELATION MATRIX (OVER THE LAST 5 YEARS)									
	Bonds	Gold	Energy	Finance	Health	Tech	Materials	Real Est.	Utilities
Bonds	1								
Gold	0.45	1							
Energy	-0.32	-0.13	1						
Finance	-0.17	-0.06	0.78	1					
Health	0.05	0.12	0.54	0.66	1				
Tech	0.18	0.12	0.50	0.69	0.71	1			
Materials	-0.03	0.17	0.69	0.86	0.77	0.75	1		
Real Est.	0.20	0.17	0.56	0.77	0.71	0.73	0.81	1	
Utilities	0.13	0.26	0.32	0.49	0.58	0.46	0.61	0.69	1

## HIGH CORRELATION AMONG ASSET CLASSES

TRADITIONAL ASSET CLASS CORRELATION (OVER THE LAST 5 YEARS)						
	Large Growth Stocks	Large Value Stocks	Small Growth Stocks	Small Value Stocks	Mid Growth Stocks	Mid Value Stocks
Large Growth Stocks	1					
Large Value Stocks	0.81	1				
Small Growth Stocks	0.87	0.85	1			
Small Value Stocks	0.76	0.93	0.90	1		
Mid Growth Stocks	0.93	0.85	0.96	0.83	1	
Mid Value Stocks	0.81	0.98	0.88	0.96	0.87	1

iSectors® Post-MPT Allocation models diversify the portfolio using asset classes that are less correlated to each other (see table above).

This is in comparison to the traditional large, mid, small – value, growth – asset classes which are too highly correlated to reduce risk (see table left).

### CORRELATION LEGEND

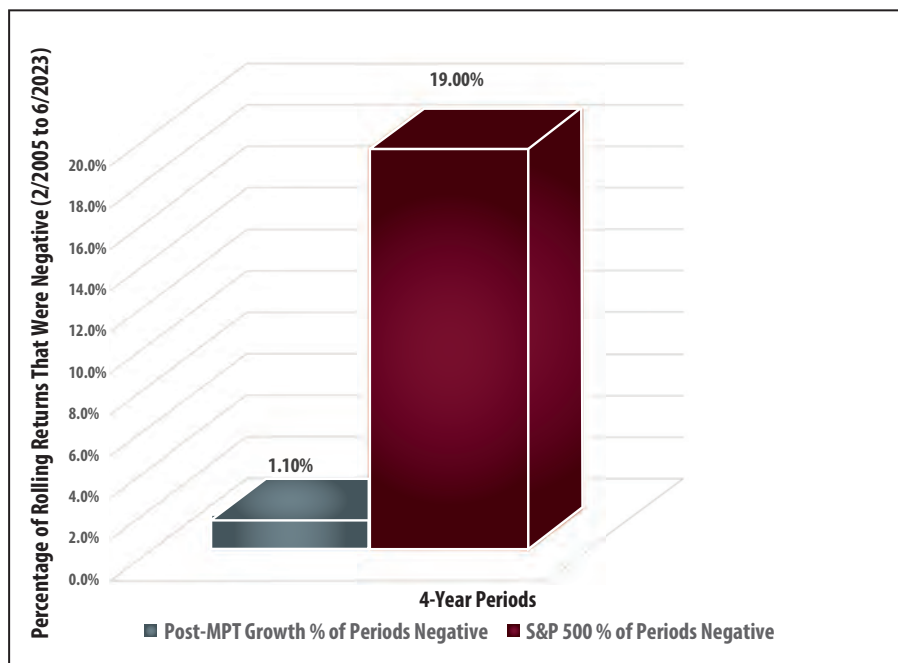
- High Correlation
- Moderate Correlation
- Little or No Correlation
- Negative Correlation

# iSECTORS® DYNAMIC/TACTICAL ALLOCATION MODELS



## iSECTORS® POST-MPT GROWTH ALLOCATION ROLLING 4-YEAR PERIODS

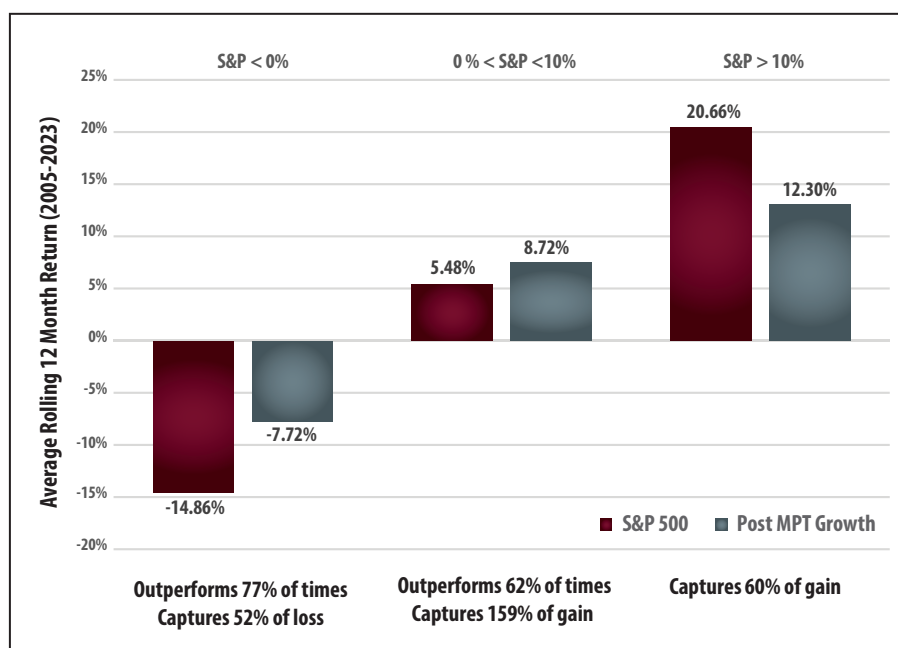
Timing an investment in iSectors® Post-MPT Growth Allocation should not be a concern. The graph compares an investment in iSectors® Post-MPT Growth Allocation to that of the S&P 500 Index. The comparison looks at 4-year rolling periods since inception. When an investment in iSectors® Post-MPT Growth Allocation was held for 4 years, there was only a 1.1% chance of losing money. On the other hand, an investment in the S&P 500 Index held over the same 4-year period would have lost money 19% of the time.



All historical performance results are net of iSectors® strategist fees.

## iSECTORS® POST-MPT GROWTH OUTPERFORMS S&P 500 IN MOST MARKET ENVIRONMENTS

The graph compares an investment in iSectors® Post-MPT Growth Allocation to that of the S&P 500 Index. Average returns for rolling 12-month periods of each investment over 10 years are presented. When the S&P 500 is negative, Post-MPT Growth outperforms 77% of the time and captures only 52% of the loss. When the S&P is positive, but with a gain of less than 10%, Post-MPT outperforms 62% of the time and captures 159% of the gain. When the S&P gains over 10% in a 12-month period, Post-MPT Growth captures 60% of the gain.



All historical performance results are net of iSectors® strategist fees.



## iSECTORS® TACTICAL GLOBAL BALANCED ALLOCATION

- The iSectors® Tactical Global Balanced Allocation seeks modest growth of capital while attempting to avoid large portfolio drawdowns (losses) through the implementation of a tactical strategy across a globally diversified portfolio of major asset classes including domestic equities, international and emerging market equities, bonds, commodities, gold, and real estate.
- Tactically manages the investments within the portfolio, utilizing a proprietary trend-following methodology to allocate among the model's targeted asset classes and to cash (or short-term bonds).
- This model is rebalanced monthly and can fluctuate between being 100% invested during prolonged market uptrends or can be 100% in cash alternatives/short-term bonds during prolonged market declines to reduce portfolio drawdown.

ASSET CLASS SELECTION
Commodities
Gold
Domestic Equity – Large Cap
Domestic Equity – Small Cap
Developed International
Emerging Markets
Aggregate Bond
Real Estate
Short Term Bonds/Notes

# iSECTORS® ALTERNATIVE INVESTMENT ALLOCATION MODELS



## iSECTORS® LIQUID ALTERNATIVES ALLOCATION

- The iSectors® Liquid Alternatives Allocation offers investors exposure to inefficient, uncorrelated and/or low correlated asset classes such as hedge funds, private equity, soft commodities, precious metals, natural resources, real estate, and other real assets.
- Is intended to be utilized as an important addition to an investor’s portfolio and is available to individuals, trusts, non-profits, retirement plans and others with no requirement that the investor be accredited.
- Unlike alternative investments typically structured as private partnerships, the iSectors® Liquid Alternatives Allocation charges no performance-based fees, offers online daily pricing and performance updates, has timely year-end tax reporting (no late K-1s), maintains daily liquidity, and is available for a low minimum investment of \$50,000.

TARGET ASSET ALLOCATION RANGES	
Private Equity	10% to 20%
Hedge Fund Strategies	40% to 60%
Real Assets	30% to 50%
Cash	2% for liquidity purposes

## iSECTORS® INFLATION PROTECTION ALLOCATION

- The iSectors® Inflation Protection Allocation is a strategic model that intends to hold a diversified portfolio of securities that historically have been resistant to inflationary pressures.
- Securities holdings within the model may include precious metals, including gold and silver bullion; real estate; commodities, including timber, agriculture and energy; strategic/rare earth minerals; and short-term inflation-protected bonds.
- Inflation may very well be the leading threat to an investor’s portfolio over the next 20 years. Inflation reduces the purchasing power of money, and this is often not well understood by many investors.
- To maintain a certain standard of living, investments must earn a rate of return that, at a minimum, keeps pace with the rate of inflation.
- Prudent investment planning suggests constructing a portfolio that will meet client’s goals over a range of economic conditions including inflationary scenarios.



## iSECTORS® PRECIOUS METALS ALLOCATION

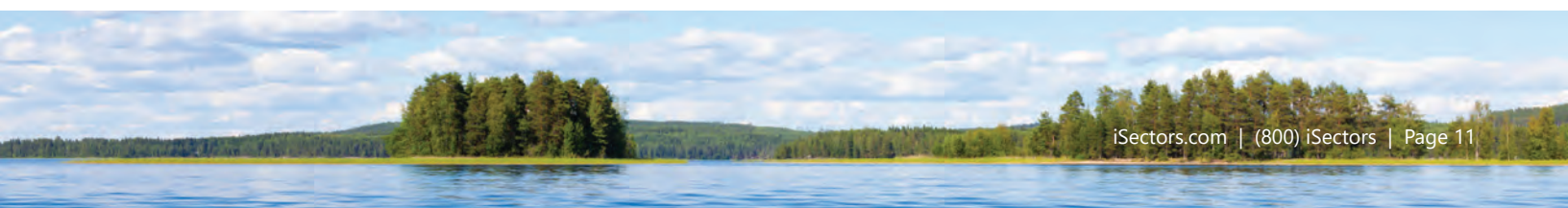
- The iSectors® Precious Metals Allocation is intended to offer investors a simple, cost-efficient, and liquid approach to acquiring a diversified portfolio of precious metals bullion.
- Invests in ETFs and closed-end funds (CEFs) that hold portfolios of gold, silver, platinum, or palladium bullion.
- The closed-end funds utilized in the model are unique because they are domiciled in Canada, and therefore, provide a tax advantage as they are taxed as foreign investments as opposed to collectibles.
- Provides for ease of purchase and sale of precious metals bullion:
  - no premiums or sales taxes to purchase
  - no storage or insurance fees
  - increased liquidity when selling

## iSECTORS® CRYPTOBLOCK® ALLOCATION

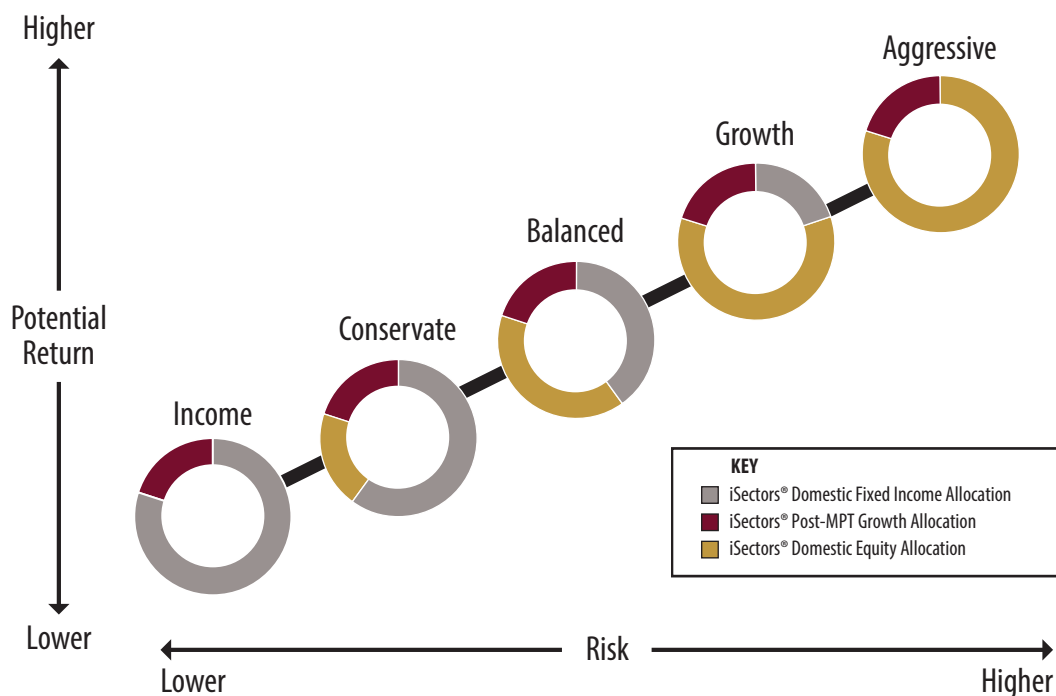
- The iSectors® CryptoBlock® Allocation is a uniquely positioned investment model designed to give advisors and their clients the opportunity to take advantage of the continuous and rapid adoption of cryptocurrencies and the underlying evolution of the technology that makes them possible: blockchain technology.
- Cryptocurrencies and blockchain technology investing can present advisors with some distinct compliance and reporting challenges.
- Aims to simplify the regulatory, transaction, and performance reporting by accessing cryptocurrencies, and companies implementing blockchain technology through widely available, liquid, and transparent ETFs.
- Concentrates on one cryptocurrency (Bitcoin) and one market sector (technology) and therefore, aligns best with investors that have a high-risk tolerance.

“Advisors should consider allocating 10% to 20% of client portfolios to inflation protection or precious metals investments to hedge the possibility of rising inflation!”

Vern Sumnicht, CEO of iSectors



# iSECTORS® ENHANCED ALLOCATION MODELS



## iSECTORS® ENHANCED ALLOCATION SERIES

- The iSectors® Enhanced Allocation Series is an innovative series of five target risk allocation models including:
  - iSectors® Enhanced Income Allocation
  - iSectors® Enhanced Conservative Allocation
  - iSectors® Enhanced Balanced Allocation
  - iSectors® Enhanced Growth Allocation
  - iSectors® Enhanced Aggressive Allocation
- These strategies blend iSectors® Domestic Fixed Income Allocation, a sophisticated short-term laddered bond strategy, with iSectors® Domestic Equity Allocation, a fundamental equity strategy focused on owning stocks of large multinational companies that have increased their dividends every year for many consecutive years, and a 20% satellite allocation to our exclusive dynamic strategy, the iSectors® Post-MPT Growth Allocation.
- The iSectors® Post-MPT Growth Allocation reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in 2 dozen economic and capital market factors.
- These advanced multifaceted allocation models, though sophisticated and complex, are developed using low cost, highly liquid and transparent index-based ETFs and maintained monthly by iSectors® expert investment professionals.

# iSECTORS® GLOBAL ALLOCATION MODELS



iSECTORS® GLOBAL ALLOCATIONS	EQUITY PERCENTAGE	FIXED INCOME PERCENTAGE
Fixed Income Allocation	0%	100%
Conservative Allocation	25%	75%
Balanced Allocation	50%	50%
Growth Allocation	75%	25%
Equity Allocation	100%	0%

## iSECTORS® GLOBAL ALLOCATION SERIES

- The iSectors® Global Allocation Series offers 5 different risk utility portfolios allocated to U.S., international, emerging market equity, and fixed income securities:
  - iSectors® Global Fixed Income Allocation
  - iSectors® Global Conservative Allocation
  - iSectors® Global Balanced Allocation
  - iSectors® Global Growth Allocation
  - iSectors® Global Equity Allocation
- The fixed income portion of these portfolios is diversified across a range of low-cost ETFs holding mortgage-backed, municipal, and corporate bonds with various maturities.
- The equity portion of the portfolios is allocated among a diversified basket of domestic and international low-cost equity index-based ETFs. In addition, this portion of the portfolio is overweight to large-, mid-, and small-cap dividend paying, fundamentally weighted index ETFs to enhance return and reduce volatility.
- The passive strategies eliminate a significant portion of an investor's costs typically paid to the managers of mutual funds using an active management style.



## iSECTORS® FOR 401(K) PLANS

iSectors® ETF-based asset allocation models are available for use in 401(k) plans. These professionally managed strategies can provide retirement plan advisors with a competitive, fully diversified offering of investment selections to present to their 401(k) clients. Plan participants can select properly diversified investment models that are professionally allocated and maintained to meet their various risk and return needs.

iSectors® allocation models help reduce overall plan costs compared to many actively managed mutual fund or group annuity-based plans. iSectors® offers allocation models suitable as default investment selections for participants of various risk tolerances and age classifications. This allows advisors to map participants directly into a complete, diversified model appropriate for their goals and risk tolerance.

## READY GO! 401(K) PROGRAM

Ready Go! is a simplified solution to increase your retirement plan assets under management. Ready Go! is a result of a strategic partnership developed with partners that have extensive experience in the 401(k) world.

iSectors® has partnered with Expand Financial, a 3(38) plan fiduciary, July Business Services, a recordkeeper/TPA, and Mid Atlantic Trust Company (dba American Trust Custody), a custodian, to provide plan sponsors with access to low-cost, professionally managed, and effectively diversified investment options.

Even if you are not a specialist in this area, by accessing the team of Ready Go! experts, you can effectively compete in this marketplace. You get the freedom to manage client relationships while the Ready Go! team handles the details.

The iSectors® mission is to partner with financial advisors to grow their business. To help you close more 401(k) business, we can:

- Provide a no-cost benchmark report and competitive analysis for 401(k) plan prospects.
- Provide on-premise and online employee enrollment and education.

For additional information, contact Scott Jones, iSectors® Director of Business Development at (800) 869-5184 or [scott.jones@isectors.com](mailto:scott.jones@isectors.com).





## MEET THE TEAM

Headquartered in Appleton, Wisconsin, iSectors®, LLC is an independent ETF investment strategist founded by Vern Sumnicht. Vern identified a need for a low cost, index-based asset allocation process for high-net worth clients of his RIA firm. iSectors® launched its first allocation model in 2005. Since then, iSectors® has developed a suite of asset allocation models created by advisors for advisors to help meet clients' unique risk/return objectives.



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*iSectors® asset allocation models are not guaranteed and involve risk of loss. At any given point in time, the value of iSectors® asset allocation model portfolios 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. Financial professionals are responsible for evaluating investments risks independently and for exercising independent judgement in determining whether investments are appropriate for their clients.*

*Past performance may not be indicative of future results. Therefore, no current or prospective investor should assume that future performance will be profitable, or equal either the performance results reflected or any corresponding historical index. Asset allocation and diversification concepts do not ensure a profit nor protect against loss in a declining market.*

*The historical benchmark index performance results are provided exclusively for comparison purposes to assist an advisor in determining whether the performance of a specific investment meets their respective client's investment objective(s). It should not be assumed that any account holdings will correspond directly to any comparative index. Index performance results do not reflect the impact of taxes. Indexes are not available for direct investment. Index performance results are compiled directly by each respective index and obtained by iSectors® from reliable sources. Index performance has not been independently verified by iSectors®. iSectors® models are based primarily on index ETFs that can neither outperform nor underperform their benchmark index. We provide benchmark indexes that are well known for comparison purposes only.*

*Net Performance results reflect the deduction of the iSectors® Strategist Fee. Actual client results will be lower based on fees for platform, advisory, transaction, and custodial services that are not set at (and may not be known at) the iSectors® level. Additionally, if your account (through your adviser or otherwise) does not fully follow a specific iSectors® model, performance would also, of course, further differ. Please consult your financial adviser for fees applicable to your account. ERISA (group retirement) accounts are subject to additional recordkeeping and/or administrative fees.*

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