



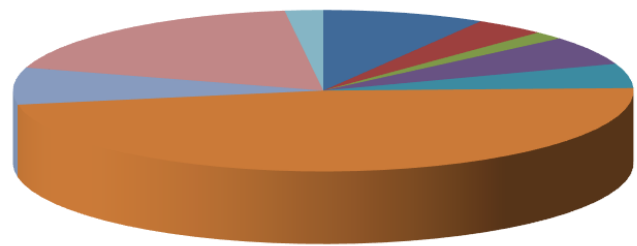
# iSectors® Global Conservative Allocation

## 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.

iSectors® is a suite 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 employee services. iSectors® became registered as an investment advisor in August 2008. iSectors® is a registered trademark of Sumnicht Holdings, LLC.

The contents of this presentation are for informational purposes only. Content should not be construed as financial or investment advice on any subject matter. This is neither an offer nor a solicitation to buy and/or sell securities. Information pertaining to iSectors® operations, services, and fees is set forth in its current disclosure statement (Form ADV, Part 2 Brochure), a copy of which is available upon request.

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 investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients.

*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.*

**Contact:** Scott Jones, Director of Business Development  
**Direct:** 800.869.5184  
**Email:** scott.jones@isectors.com

**Contact:** John Koch, CFA, Senior Investment Analyst  
**Direct:** 800.869.5198  
**Email:** john.koch@isectors.com



5485 W. Grande Market Drive, Suite D, Appleton, WI 54913  
[www.iSectors.com](http://www.iSectors.com)