

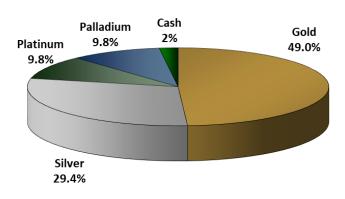
iSectors® Precious Metals Allocation

iSectors® Precious Metals Allocation is a strategic model designed to offer investors a convenient, cost-effective approach to invest in a liquid, diversified portfolio of precious metals bullion.

Portfolio Description

The iSectors® Precious Metals Allocation is intended to offer investors a simple and cost-efficient approach to acquiring a diversified portfolio of precious metals bullion. This allocation model invests in exchange-traded funds (ETFs) and closed-end funds (CEFs) that hold portfolios of gold, silver, platinum or palladium bullion. The iSectors® Precious Metals Allocation provides for ease of purchase and sale of the investment, elimination of most of the costs for holding the exposure, and increased liquidity when compared to directly acquiring and holding physical precious metals bullion.

Asset Allocation¹



Global Demand For Precious Metals Is Rising

Gold and other precious metals tend to have a place in most investment portfolios for many different reasons, including: global industrial demand, risks of inflation, currency devaluation, and global political instability. Precious metals are considered an inflation hedge, but have also done well in periods of low interest rates and in periods of recession/depression. In recent years, increased federal deficits and rising government debt have heightened economic uncertainty, intensifying the appeal of precious metals among U.S. investors. Growing industrial and



investment demand coming from China and India have also been suggested as reasons for increasing prices for precious metals. Investment in precious metals has sometimes been avoided by investors, largely due to complexities such as time, effort, and costs associated with purchase, transportation, storage, insurance and security. By using ETFs and CEFs, precious metals bullion can be owned in a simple, cost-effective fashion while providing daily liquidity, pricing and transparency with respect to the holdings. The iSectors® Precious Metals Allocation offers a diversified, convenient approach to holding precious metals.

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

¹The 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® Precious Metals Allocation



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

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