



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.

Global Demand For Precious Metals Is Rising

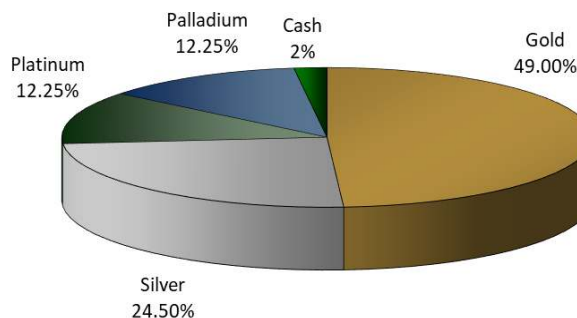
Gold and other precious metals tend to have a place in most investment portfolios for many different reasons, including: global industrial demand, risks of inflation, currency devaluation, and global political instability. Precious metals are considered an inflation hedge, but have also done well in 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.

Precious Metals Allocation Quick Facts as of 12/31/2019	
Portfolio Type	Strategic
Account Minimum	\$15,000
Portfolio Inception	2010
Holdings ¹	4
Management Fee	0.50%
Current Yield ²	0.00%

Asset Allocation¹



¹The sample target allocation/holdings information is as of 12/31/2019 and 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. ²An indication of the expected dividends and interest based on the holdings and market value of the portfolio as of 12/31/2019. 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. All quick facts data obtained from 'Quick Facts' table on Envestnet Manager Console.

About The Manager:

iSectors®, LLC manages a suite of exchange-traded fund (ETF)-based asset allocation models. Collectively, the iSectors web-based platform and series of asset allocation models offer advisors and their clients a broad selection of strategies, services and support to assist them in building and managing an appropriate investment solution designed to achieve a client's financial objectives.

Allocation models are categorized by risk and return characteristics and organized into three unique series of asset allocation approaches: Global Allocations (5 risk-based models), 2 Post-MPT Allocations and a Tactical Allocation model. Also offered are Capital Preservation, Domestic Equity, Domestic Fixed Income, Endowment Allocation, Inflation Protection, Liquid Alternatives, and Precious Metals allocation models.

iSectors® ETF-based portfolios are low-cost (when compared to most actively-managed mutual funds), offer intraday liquidity, and provide transparency with respect to model holdings. All assets are held in separately or unified managed accounts titled in the client's name. Investors are fully supported by their independent registered investment advisor (RIA) and a team of back-office service professionals.

iSectors, LLC is an affiliate of Sumnicht & Associates, LLC (Sumnicht) and, as such, iSectors and Sumnicht share certain employees' services. Sumnicht & Associates was founded in 1988. iSectors became a separate Registered Investment Advisor in August, 2008.

The contents of this presentation are intended 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 2 Brochure), a copy of which is available upon request.

iSectors' Allocation models are not guaranteed and involve risk of loss. At any given point in time, the value of an iSectors® asset allocation model 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. Asset allocation and diversification concepts do not ensure a profit nor protect against loss in a declining market.

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