iSectors® Endowment Allocation

The iSectors® Endowment Allocation is an ETF index-based strategic allocation model focused on high current income enhanced by diversification into traditional and alternative asset classes. The Endowment Allocation is intended to be utilized as a long-term core holding.

Portfolio Description

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. The iSectors Endowment Allocation invests in equity, fixed income, and alternative ETFs with above average current yields. The resulting portfolio has a yield greater than that available from typical stock index and/or bond index portfolios. The portfolio is allocated 55% to global equities and 45% to global fixed income. In addition, the iSectors Endowment Allocation utilizes both traditional and alternative ETFs such as master limited partnerships, infrastructure, laddered short-term higher-yield bonds, and business development corporations. The resulting portfolio also benefits from the low investment expenses, transparency, liquidity and diversification of ETFs compared to most actively-managed mutual funds.

Endowment Allocation Quick Facts

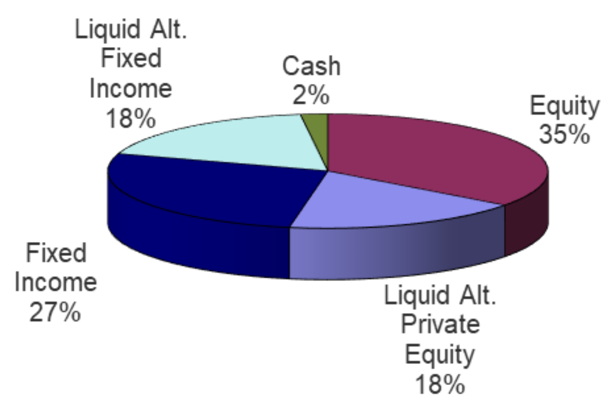
as of 9/30/2020

Portfolio Type	Strategic
Account Minimum	$30,000
Portfolio Inception	2009
Portfolio Holdings[1]	16
Management Fee	0.40%
Portfolio Yield[2]	6.76%

Portfolio Composition[1]

Security	*Asset Class*
EQUITY (35.2%)	
Large Cap Dividend	Domestic
Mid Cap Dividend	Domestic
Emerging Markets Sm Cap Dividend	Em. Markets
International Dividend Fund	International
FIXED INCOME (27.1%)	
Senior Loan Fund	Domestic
Hi Yield Corporate Bond Ladder	Domestic
Emerging Mkts. High Yield Bond ETF	Em. Markets
Global Hi Yield Bond Fund	International
LIQUID ALTERNATIVE INVESTMENTS (35.7%)	
Preferred Stock ETFs	Alt. Fixed Inc.
Business Development Company ETF	Alt. Fixed Inc.
Floating Rate Income Fund	Alt. Fixed Inc.
MLP ETF	Alt. Equity
Infrastructure Closed-End Fund	Alt. Equity
CASH (2.0%)	
Money Market Fund	Cash

Target Asset Allocation[1]



[1]The sample target allocation/holdings information is as of 9/30/2020 and should not be considered a recommendation to buy or sell a particular security. [2]An indication of the current dividends and interest based on the holdings and market value of the portfolio as of 9/30/2020. 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. All quick facts data obtained from 'Quick Facts' table on Envestnet Manager Console.

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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.

Index Definitions

Barclays Capital Aggregate Bond Index is an unmanaged market value-weighted index representing securities that are SEC-registered, taxable, and dollar denominated. This index covers the U.S. investment grade fixed rate bond market, with index components for a combination of the Barclays Capital government and corporate securities, mortgage-backed pass-through securities, and asset-backed securities.

S&P 500 Index Total Return Index is an unmanaged, capitalization-weighted index of 500 large-capitalization common stocks actively traded in the United States. The total return index measures both price and dividend performance of the underlying equities in the index.

MSCI All Country World Index is a market capitalization weighted index designed to provide a broad measure of equity market performance throughout the world. It is comprised of stocks from both developed and emerging markets.

Citi World Government Bond Index measures the performance of fixed-rate, local currency, investment grade sovereign bonds. It currently comprises sovereign debt from over 20 countries.

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.

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.

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