



## iSectors Enhanced Income Allocation

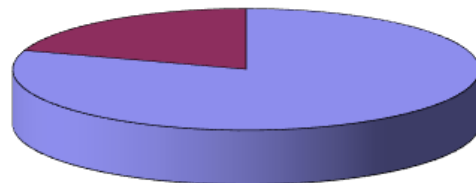
### Portfolio Description

The objective of the iSectors Enhanced Income Allocation is to provide capital preservation along with income in excess of money market funds. This allocation blends 80% to a sophisticated short-term laddered bond strategy with a 20% satellite allocation to iSectors exclusive Post-MPT liquid alternative strategy. This satellite strategy reoptimizes its portfolio allocation each month based on an objective quantitative algorithm that considers monthly changes in 15 economic and capital market factors. The portfolio is intended for investors mostly concerned about volatility of principle with better than money market interest rates and a relatively short investment time horizon. This advanced multifaceted allocation model, though sophisticated and complex, is developed using low cost, highly liquid and transparent index-based ETFs and maintained monthly by iSectors expert investment professionals.

| Enhanced Income Allocation<br>Quick Facts<br><i>as of 12/31/2020</i> |          |
|--|----------|
| Account Minimum  | \$25,000 |
| Inception  | 2019     |
| ETF Holdings <sup>1</sup>  | 14       |
| Model Management Fee   | 0.40%    |
| Current Yield <sup>2</sup>   | 2.90%    |

| Portfolio Composition <sup>1</sup> |
|------------------------------------|
| <b>Domestic Fixed Income</b>       |
| Inv. Gr. Corp Bond ETF Ladder      |
| Hi. Yld. Corp Bond ETF Ladder      |
| <b>Post-MPT Universe</b>           |
| 20+ Yr. Treasury Bond ETF          |
| Basic Materials Index ETF          |
| Energy Index ETF                   |
| Financials Index ETF               |
| Gold Miners Index ETF              |
| Healthcare Index ETF               |
| Real Estate Index ETF              |
| Technology Index ETF               |
| Utilities Index ETF                |

### Model Target Weights <sup>1</sup>



- 80.0 % iSectors Domestic Fixed Income
- 20.0 % iSectors Post-MPT Growth

<sup>1</sup>The sample target allocation/holdings information is as of 12/31/2020 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. <sup>2</sup>An indication of the current dividends and interest based on the holdings and market value of the portfolio as of 12/31/2020. Yields will fluctuate daily and current or past performance is no guarantee of future results. 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.

**NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE**

# iSectors<sup>®</sup> Enhanced Income Allocation

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## About The Manager:

iSectors<sup>®</sup>, 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<sup>®</sup> 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.

## Definitions

Modern Portfolio Theory (MPT) - theory on how risk-averse investors can construct portfolios to optimize or maximize expected return based on a given level of market risk.

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