



## iSectors® Domestic Fixed Income Allocation

### Portfolio Description

The iSectors® Domestic Fixed Income Allocation is a strategic portfolio that seeks to provide investors with current income. The Domestic Fixed Income Allocation invests exclusively in U.S. fixed income securities through a selection of investment grade and high yield corporate securities laddered up to five years in maturity. Two percent of the portfolio is allocated to money market instruments to provide liquidity and facilitate transactions. The model is intended for investors with a conservative risk utility or for a conservative portion of a broader asset allocation. The Domestic Fixed Income Allocation seeks to benefit from exchange traded fund's low investment expenses, transparency, liquidity and diversification compared to most actively-managed mutual funds.

### Domestic Fixed Income Allocation Quick Facts

as of 9/30/2021

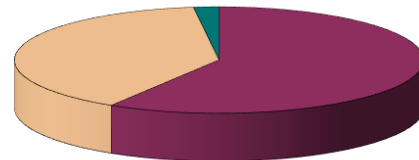
Account Minimum	\$25,000
Inception	2009
ETF Holdings <sup>1</sup>	10
Management Fee	0.30%
Average Credit Quality*	Investment Grade (BBB)
Current Yield <sup>2</sup>	2.54%
Yield to Maturity <sup>3*</sup>	1.76%
Effective Duration <sup>4*</sup>	1.55

### Portfolio Composition<sup>1</sup>

<b>Domestic Fixed Income (98.0%)</b>
Laddered Investment Grade Corp Bond ETFs
Laddered High Yield Corporate Bond ETFs
<b>Cash (2%)</b>
Money Market Fund

\* iSectors obtains fixed income data from providers of ETFs in the model, but this data cannot be guaranteed.

### Asset Allocation<sup>1</sup>



- 58.8% Laddered Investment Grade Corporate Bond Funds
- 39.2% Laddered High Yield Corporate Bond Funds
- 2.0% Cash

<sup>1</sup>The sample target allocation/holdings information is as of 9/30/2021 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 9/30/2021. <sup>3</sup>An indication of the anticipated return of the current portfolio if the current holdings are held to maturity. Yields will fluctuate daily and current or past performance is no guarantee of future results. <sup>4</sup>A measure of the price sensitivity of the portfolio to a 1% change in interest rates. 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 (excluding credit quality, YTM, and eff. duration) obtained from 'Quick Facts' table on Envestnet Manager Console.

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

# iSectors<sup>®</sup> Domestic Fixed 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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*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<sup>®</sup> 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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*This presentation has not been reviewed, submitted for review before, or otherwise approved by FINRA, the SEC or any state or provincial securities administrator.*

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