



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

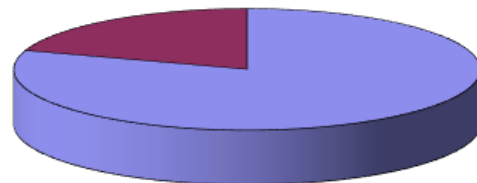
## Portfolio Description

The objective of the iSectors<sup>®</sup> 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 ladder bond strategy with a 20% satellite allocation to iSectors<sup>®</sup> exclusive Post-MPT dynamic 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<sup>®</sup> expert investment professionals.

Enhanced Income Allocation Quick Facts <i>as of 6/30/2022</i>	
Account Minimum	\$25,000
Portfolio Inception	2019
ETF Holdings <sup>1</sup>	15
Management Fee	0.40%
Portfolio Yield <sup>2</sup>	2.64%

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 6/30/2022 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 6/30/2022. Yield does not directly correlate to a gain or loss of the strategy. Yields will fluctuate daily and current or past performance is no guarantee of future results. An investment in any iSectors<sup>®</sup> 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

---

## About The Manager:

iSectors<sup>®</sup>, LLC manages a suite of exchange-traded fund (ETF)-based asset allocation models. Collectively, the iSectors<sup>®</sup> 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<sup>®</sup>, LLC is an affiliate of Sumnicht & Associates, LLC (Sumnicht) and, as such, iSectors<sup>®</sup> and Sumnicht share certain employees' services. Sumnicht & Associates was founded in 1988. iSectors<sup>®</sup> 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.

---

*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<sup>®</sup> 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<sup>®</sup>) 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.*

*This presentation has not been reviewed, submitted for review before, or otherwise approved by FINRA, the SEC or any state or provincial securities administrator.*

*iSectors<sup>®</sup> is a registered trademark of Sumnicht Holdings, LLC.*

## **iSectors<sup>®</sup>, LLC**

W6240 Communication Court, Suite 1, Appleton, WI 54914

**Marketing Contact:** Scott Jones

**Phone:** 800.869.5184

**Email:** scott.jones@isectors.com

**Website:** www.iSectors.com

**Manager Contact:** John Koch, Senior Analyst

**Phone:** 800.869.5198

**Email:** john.koch@isectors.com