

Approved for Client Use

A Retirement Plan Solution featuring Fee
Transparency More Services, Professional
Money Managers, and Investment
Fiduciary Protection

iSectors Qualified Plan Solution

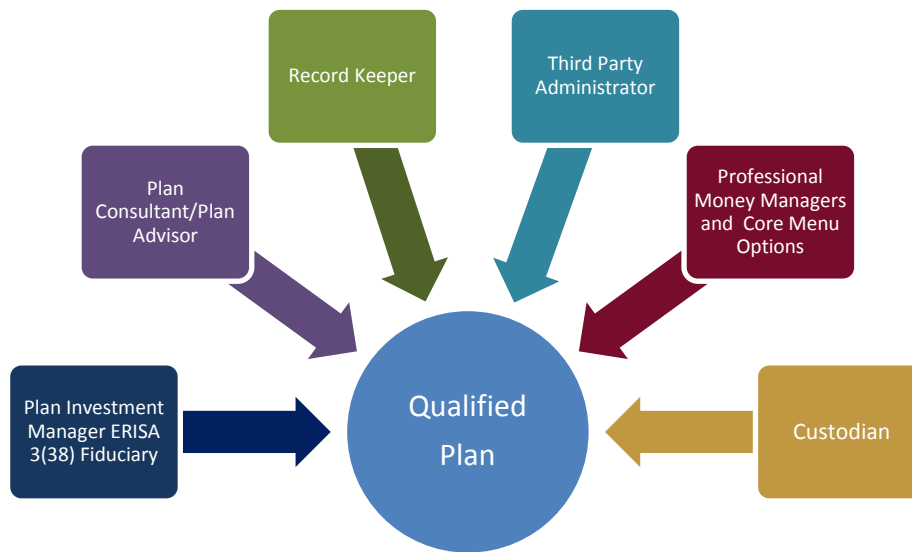
Open Architecture
Retirement Plan

Powered By iSectors®



Owning and managing a business is difficult. In today's competitive job market it is important to have a 401(k) plan that meets the current and future needs of your employees to attract and retain talent .

Outlined below are the components or **Boxes of Responsibility** that make up all 401(k) plans. The **iSectors Qualified Plan** is based on an **Open Architecture** qualified plan service model. This means each specialized service provider is free from conflicts of interest (no revenue sharing) and is carefully selected for each component, unlike a mutual fund or insurance-based plan which may limit investment choices to proprietary products of the managing firm.



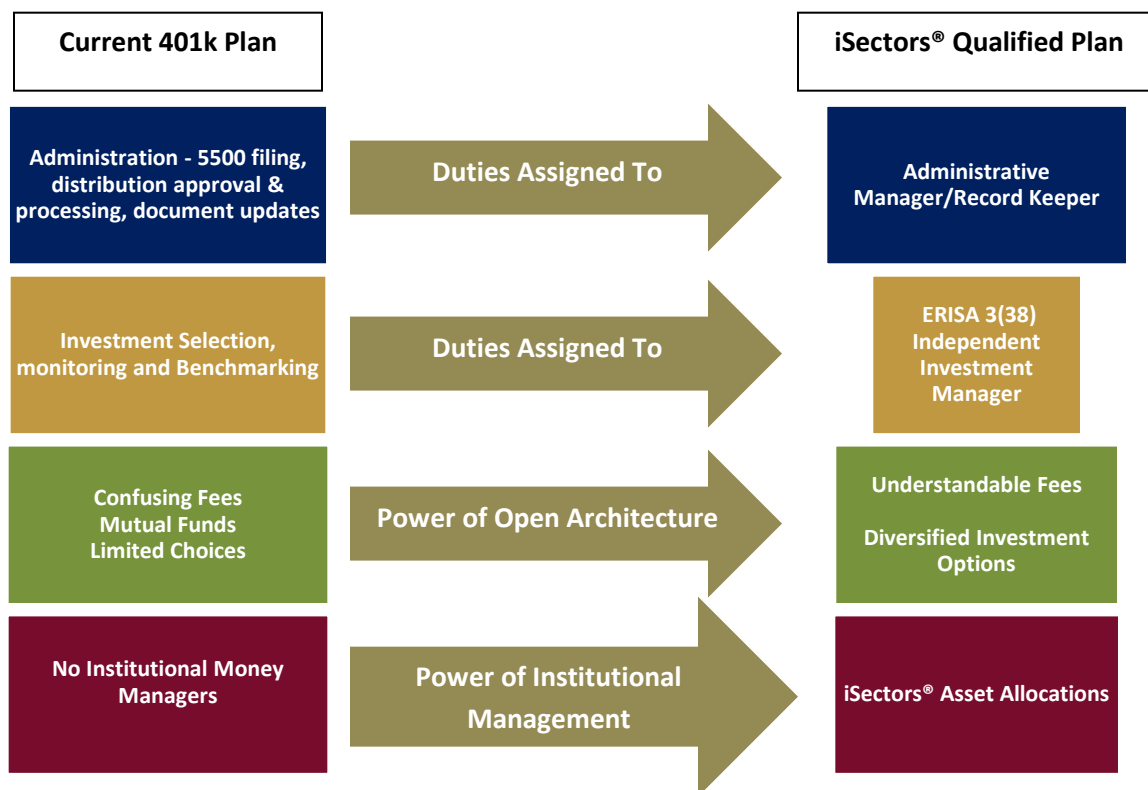
Additionally, each service provider clearly identifies fees, fiduciary status and services. This promotes reasonable checks and balances. In 2012 the rule book was turned upside down. A Plan sponsor is now tasked with additional disclosures and mandates due to the new Department of Labor rules.



Investment Fiduciary Relief: By contract the ERISA 3(38) Independent Investment Manager assumes the responsibility to select and benchmark the investment choices since the adopting employer is no longer the named fiduciary or plan sponsor for those responsibilities.

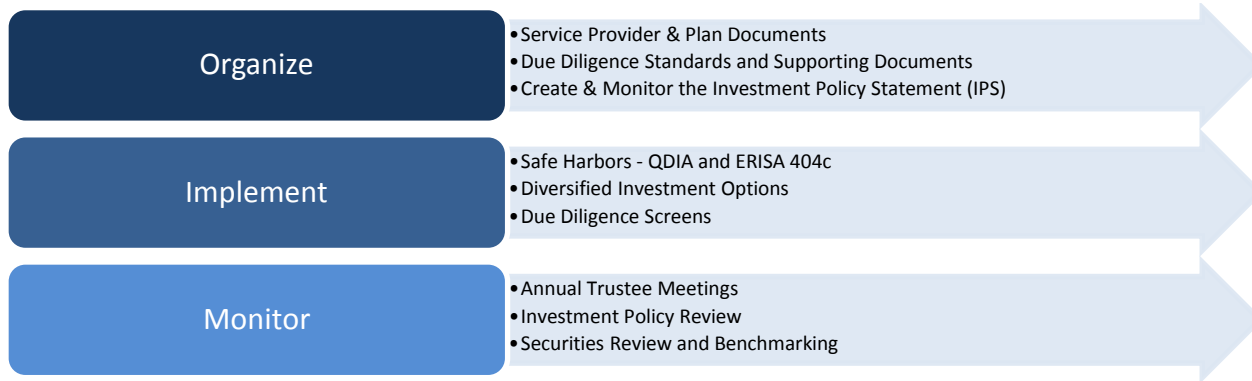
Administrative Relief: The Plan's Administrator assumes these duties. Beginning July 1, 2012 the Department of Labor mandated that the costs associated with a 401(k) plan be disclosed via ERISA 408(b)(2) and ERISA 404(a)(5) disclosure statements. Plan Sponsors are now tasked to clearly explain fees to participants and evaluate the reports for completeness and reasonableness.

iSectors® Qualified Plan Solution: More Services, Professional Money Management and Investment Fiduciary Protection



Responsibilities and Services

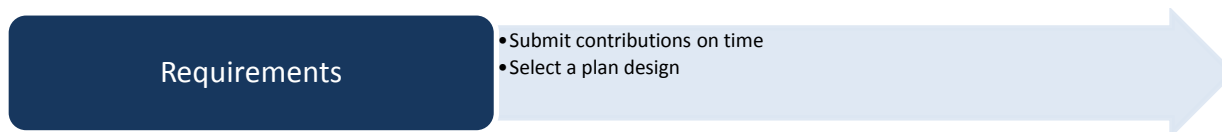
ERISA 3(38) Independent Investment Manager



Administration Manager



Plan Sponsor





Investment Options

The primary objective is for each participant to have access to low-cost investment options that represent every major asset class augmented by professional money managers. The investment options give every participant the needed tools to create a portfolio that meets his or her unique investment style and goals.

- Construct a portfolio consisting of one or more iSectors® Allocations
- Construct a portfolio consisting of iSectors® Allocations with core menu options
- Construct a portfolio consisting of core menu options exclusively
- Investment election and balance changes may occur at anytime without additional costs, surrender charges or hidden fees

The core menu of investment options is made up of exchange traded funds (ETFs) and a stable value fund. **iSectors® Allocations** offers plan participants access to professional money management investment selections.





General Overview Fees

Description	Fee Type	Notes
Schedule of Recordkeeping Fees		Typically subject to minimum annual fees
Base Fees	Fixed Dollar Amount	
Asset Based Fee	Percentage of Assets	
Participant Fee	Dollar per Participant	
Third Party Administration		Typically subject to minimum annual fees
Base Fee	Fixed Dollar Amount	
Participant Fee	Dollar per Participant	
QBOX Fiduciary Solutions, LLC (ERISA 3(38) Independent Investment Manager)	Fixed Dollar and/or Percentage of Assets	Typically subject to minimum annual fees
iSectors Allocations Management Fee	Percentage of Assets	From 0.10% to 0.30%, depending on strategy selected. No minimum dollar fee.
Model expenses		
Core Holding/iSectors Models Security Operating Expenses	Percentage of Assets	Vary by security and by model.
Custodial Fees	Percentage of Assets	
Plan Document	Fixed Dollar Amount	One Time depended upon document needs
Plan Consultant / Financial Advisor	Fixed Dollar and/or Percentage of Assets	

Fee Schedule Important Notes:

- Fees are depended upon the services selected, plan demographics, plan design, and investment options.
- This is a general overview of fees and intended for illustration purposes only.
- A formal request for proposal should be obtained prior to discussing fees with clients.
- Fees are fully disclosed in accordance to ERISA 408(b)(2) and ERISA 404(a)(5) published guidelines.



How to Get Started

Setup Instructions

This process, from start to finish, can be completed as quickly as a few days. Normally the setup process takes about one week. Most documents are e-signature ready. Rollovers from an existing plan may take from 1 to 3 weeks depending upon the existing custodian.

Step 1

- Determine
 - Recordkeeper
 - Third Party Administrator
 - Investment Options
 - Plan Design

Step 2

- Complete & submit plan setup documents
- e-Sign Agreements

Step 3

- Employee Orientation Meeting
- Online Enrollment

Please direct any questions to Scott Jones, iSectors Director of Business Development
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Phone: 800 869 5184



iSectors®

iSectors® is an SEC-registered investment advisor that provides a comprehensive suite of proprietary exchange traded fund (“ETF”)-based asset allocation models and services. The models are available to retirement plans through the ModelxChange® platform and are also licensed to several investment platforms. iSectors’ array of model strategies, services, and support empowers advisors with the ability to create and maintain unique investment solutions tailored to each client’s individual investment goals and risk tolerance.

At the core of iSectors® investment philosophy is the belief that sound asset allocation (rather than security selection or active management) is the best approach to help an investor achieve his or her financial goals. iSectors implements a variety of proprietary strategic, dynamic and tactical asset allocation approaches to seek superior improved risk-adjusted returns (when compared to appropriate benchmarks). iSectors also believes that controlling investment expenses contributes to improved returns. Expenses are controlled through the use of index-based exchange-traded funds (ETFs), which contribute to reduced management, transaction and tax expenses. ETFs also offer improved transparency with respect to account holdings and offer intraday liquidity when compared to many actively managed mutual funds. Investment platforms such as ModelxChange® reduce custodial and trading expenses as well as minimize back-office operational expenses that assist iSectors in keeping management fees as low as possible.

Website: <http://www.isectors.com/>

Disclosures

The information provided is for informational purposes only and should not be construed as a recommendation to purchase or sell any security or investment vehicle. The information contained has been obtained from believed to be reliable sources, but its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice.

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Additional information on iSectors, including information on fees and the risks of investing can be found in its current ADV Brochure Part 2, and 408(b)2 disclosure, both of which are available upon request.