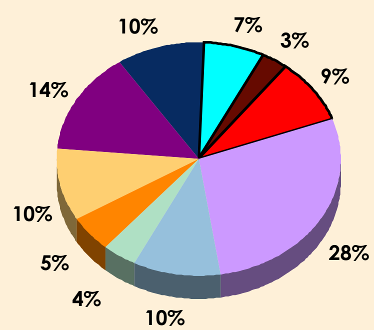
efficient MARKET PORTFOLIOS™

ALLOCATE, INVEST, REBALANCE

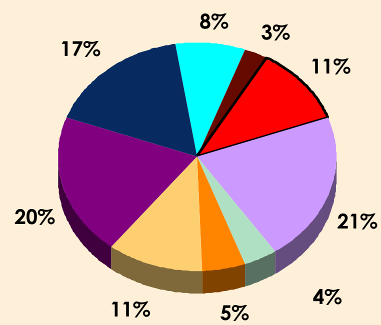
888.327.4600

The Efficient Market PortfoliosTM - 6-10 Year Portfolio seeks to provide a solution for investors who are within six to ten years from needing to begin spending their investment. The portfolio has as its main objective, to achieve a balanced return by investing in a combination of asset classes. The portfolio consists of seven low cost Exchange Traded Funds (ETF's) and a money market account. This income is derived primarily from investments in Fixed Income ETF's and Real Estate Investment Trust ETF's. The 6-10 Year Portfolio comes in three different variations or tilts. The aggressive tilt has the highest exposure to stocks and is suitable for investors who are willing to sacrifice some current income in order to grow their portfolio value over time. The moderate tilt portfolio is suitable for investors willing to accept a moderate level of equity exposure. The conservative tilt portfolio has the smallest exposure to stocks.

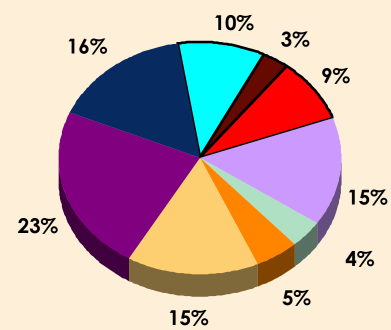
CONSERVATIVE



MODERATE



AGGRESSIVE



Core Bond | 1-3 Year Treasury | Homebuilders | Cash | Small Cap Stocks
Large Cap Stocks | Mid Cap Stocks | International Stocks | REITs | High Yield Bonds

Historical Performance

(As of month ending September 2008)

	2004	2005	2006	2007	2008	Cumulative	Beta	Std Dev	Max Drawdown	Mo. To Recover
CONSERVATIVE	7.1%	3.7%	4.9%	3.1%	-5.1%	14.0%	0.41	5.1%	-6.9%	-
MODERATE	7.1%	5.5%	8.7%	3.1%	-9.6%	14.5%	0.62	7.1%	-12.6%	-
AGGRESSIVE	7.1%	4.5%	14.4%	1.6%	-10.1%	17.1%	0.72	8.2%	-14.3%	-
BENCHMARK	5.0%	2.2%	8.4%	4.7%	-10.6%	8.8%	0.51	5.6%	-12.2%	-

Efficient Market Portfolios were created in 2004, this model launched 9/1/04. The returns shown on this document represent actual investments in managed portfolios of Exchange Traded Index Funds. (ETFs) These results are net of all fees and expenses. The Benchmark shown is comprised of 50% S&P500, 47% Lehman Aggregate Bond and 3% T- Bills. The benchmark is adjusted for a hypothetical 1.5% annual management fee. Minimum initial investment in a portfolio is $100,000. You cannot invest in a benchmark.

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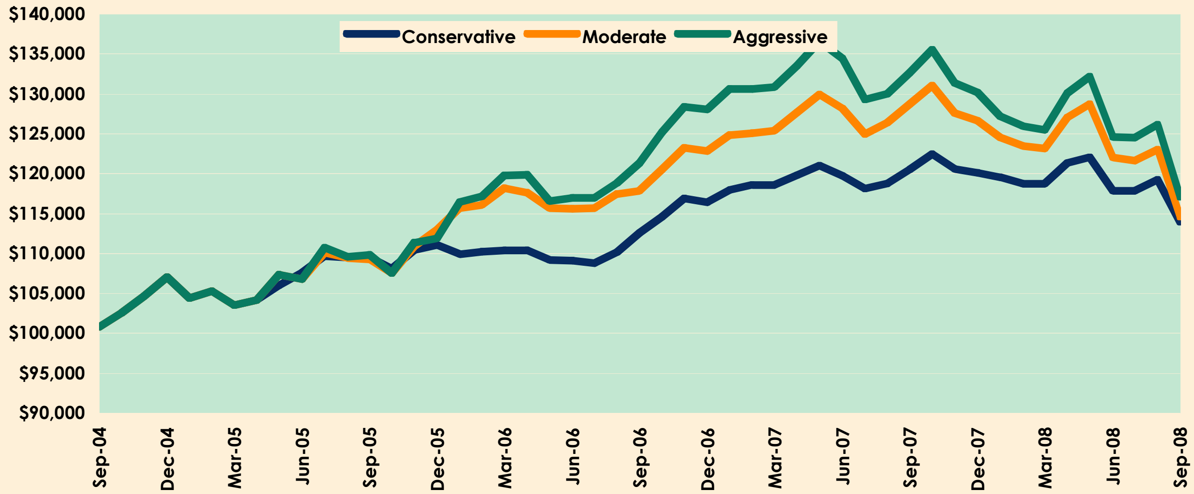
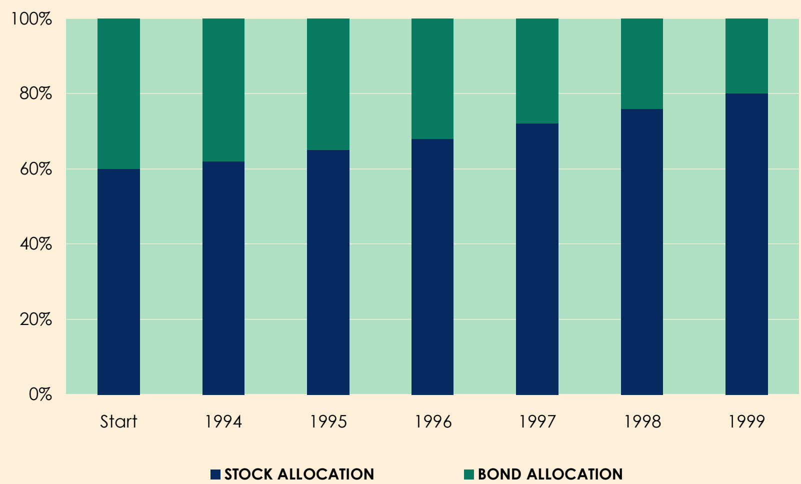
Cumulative Performance Graph of all Three Tilts of Mode



Efficient Market Portfolios were created in 2004. The returns shown on this document represent actual investments after all fees and expenses.

Rebalancing your Portfolio.

Looking at a hypothetical portfolio of 60% stocks (S&P500) and 40% bonds (Lehman Aggregate) starting January 1994 your portfolio would have grown to nearly 80% stocks by the end of 1999. In the subsequent three years the stock portion of the portfolio would have declined by 33.93%. Rebalancing a portfolio regularly can substantially reduce the portfolios risk (volatility) and increase its return.



Efficient Market Advisors, LLC

Efficient Market Advisors, LLC is the Investment Advisor to the Efficient Market Portfolios™ account. Efficient Market Portfolios are designed to provide investors with an account that seeks to maximize investment performance given the investor's time horizon and willingness to accept risk

Which Portfolio is right for you?

Visit us online to take our interactive risk profile and time horizon questionnaire to determine which of our fifteen unique low cost portfolios is right for you.

www.efficient-portfolios.com