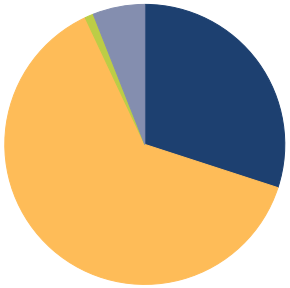
Strategy Allocations

efficient
MARKET ADVISORS
A Strategic, Tactical & Opportunistic ETF Strategist

September 30, 2019

2-5 Years Conservative Strategy

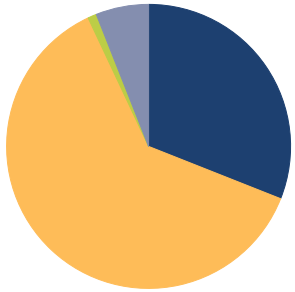


	%
Stock	30.0
Bond	63.0
Cash	1.0
Other	6.0
Total	**100.0**

	Portfolio Weighting %
SPDR® Blmbg Barclays Inv Grd Flt Rt ETF	28.20
iShares Core S&P 500 ETF	14.60
Vanguard Mortgage-Backed Secs ETF	12.70
SPDR® Portfolio Interm Term Corp Bd ETF	9.50
Vanguard FTSE Developed Markets ETF	6.50
VanEck Vectors JP Morgan EM LC Bd ETF	6.30
Xtrackers Short Duration High Yld Bd ETF	6.30
IQ Merger Arbitrage ETF	6.00
Vanguard FTSE Emerging Markets ETF	5.00
iShares Core S&P Mid-Cap ETF	2.40
iShares Core S&P Small-Cap ETF	1.50
Cash	1.00

Blended Yield	2.92
Blended Expense Ratio	0.15

2-5 Years Moderate Strategy

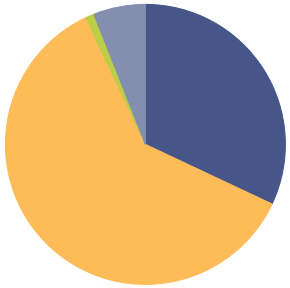


	%
Stock	31.0
Bond	62.0
Cash	1.0
Other	6.0
Total	**100.0**

	Portfolio Weighting %
SPDR® Blmbg Barclays Inv Grd Flt Rt ETF	27.90
iShares Core S&P 500 ETF	14.80
Vanguard Mortgage-Backed Secs ETF	12.40
SPDR® Portfolio Interm Term Corp Bd ETF	9.30
Vanguard FTSE Developed Markets ETF	6.80
VanEck Vectors JP Morgan EM LC Bd ETF	6.20
Xtrackers Short Duration High Yld Bd ETF	6.20
IQ Merger Arbitrage ETF	6.00
Vanguard FTSE Emerging Markets ETF	5.30
iShares Core S&P Mid-Cap ETF	2.50
iShares Core S&P Small-Cap ETF	1.60
Cash	1.00

Blended Yield	2.90
Blended Expense Ratio	0.15

2-5 Years Aggressive Strategy



	%
Stock	32.0
Bond	61.0
Cash	1.0
Other	6.0
Total	**100.0**

	Portfolio Weighting %
SPDR® Blmbg Barclays Inv Grd Flt Rt ETF	27.60
iShares Core S&P 500 ETF	15.20
Vanguard Mortgage-Backed Secs ETF	12.10
SPDR® Portfolio Interm Term Corp Bd ETF	9.10
Vanguard FTSE Developed Markets ETF	7.10
VanEck Vectors JP Morgan EM LC Bd ETF	6.10
Xtrackers Short Duration High Yld Bd ETF	6.10
IQ Merger Arbitrage ETF	6.00
Vanguard FTSE Emerging Markets ETF	5.50
iShares Core S&P Mid-Cap ETF	2.60
iShares Core S&P Small-Cap ETF	1.60
Cash	1.00

Blended Yield	2.89
Blended Expense Ratio	0.15

Efficient Market Advisors may change allocations within our strategies at any time without prior notice. Graph source: Morningstar

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