

ETF Portfolio Management (ETF PM) is a financial advisory firm that specializes in strategic diversification through rules-based investing. We customize active and passive investment portfolios for each client account. Client accounts have daily liquidity, full transparency and online access through **Schwab** or **Goldman Sachs**. None of our portfolios use leverage, and we do not charge a performance fee.

<u>ETF PM Strategy</u>	<u>Diversification</u>	<u>Short Capacity</u>	<u>Turnover</u>	<u>Annual Yield</u>	<u>Account Minimum</u>	<u>Advisory Fee</u>
------------------------	------------------------	-----------------------	-----------------	---------------------	------------------------	---------------------

Investable Benchmarks

1) Income	Broad Multi-Asset Class	Long-Only	Passive	3.0%	\$3,000	None
2) Income & Growth	Broad Multi-Asset Class	Long-Only	Passive	2.9%	\$3,000	None
3) eMAC	Broad Multi-Asset Class	Long-Only	Passive	2.9%	\$3,000	None

Absolute Return Strategies

1) 50/50 Portfolio	Broad Multi-Asset Class	None	Active	1.4%	\$250,000	1.0%
2) Aggressive Growth	Concentrated Multi-Asset Class	None	Active	na	\$100,000	2.0%
3) Diversified Portfolio	Broad Multi-Asset Class	None	Active	1.0%	\$250,000	1.3%
4) Global Growth	Diversified Equity	None	Active	na	\$100,000	2.0%
5) Single Sector	Ultra Concentrated	None	Active	na	\$25,000	2.0%

Note: Investable Benchmarks are comprised of leading ETFs from Vanguard and iShares. ETF PM's recommended aggregate minimum per client household is \$250,000. Annual Yield figures are as of December 31, 2011. na - not available. Other custodians may be available upon request.

For additional information please visit www.etfpm.com.