



Efficient Advisors

YOUR PATH TO EVIDENCE-BASED INVESTING

Who we are

Founded in 2009, Efficient Advisors offers an investment platform based on Nobel Prize winning academics, with a focus on competitive pricing. Our mission is to engineer low-cost, globally diversified portfolios designed to capture market rates of return. Efficient seeks to create long-term value for clients by implementing evidence-based investment strategies in a fiduciary environment that prioritizes the client's needs, helping investors achieve financial clarity and confidence. We believe that a foundation of integrity, honesty, and open communication builds long-term success.

Part of a comprehensive, investor-centric platform.

 **PCS Retirement**[®]

Retirement Recordkeeping
& Administration

FOUNDED: 2001

Plans: 24,000
Participants: 900,000
AUA: \$30B

 **AdvisorTrust**[™]

Trust & Custody
Services

FOUNDED: 2013

AUA:
\$20+ Billion



TAMP

FOUNDED: 2009

AUM:
\$2.3+ Billion

 **AdvisorLab**[™]

Advisor
Technology

FOUNDED: 2009

Advisor Tools & Support
for Qualified Plans

Efficient Advisors

A turnkey asset management platform that offers a collaborative culture-based on a core philosophy of integrity, honesty and open communication creating a community of advisors offering transparency to their clients.

Investment Philosophy



Efficient Market Hypothesis

Markets are priced correctly.



Modern Portfolio Theory

Diversify globally.



Market Factors

Own more small, value & high profitability stocks



Behavior

Avoid emotional investing decisions.

We believe in:

- Focusing on the client – the client’s family, legacy, and future are at stake.
- Offering objective responsible investment management, unaffiliated with any organization or fund company.
- Prioritizing transparency and lower costs by utilizing low-cost index and index-like investment options
- Educating clients on the benefits of long-term investing.
- Helping clients realize that behavior is often the biggest hindrance to long-term portfolio performance.

Our Evidence Based Portfolios™

- Strategic asset allocation as our core philosophy
- Broadly diversified, global portfolios with passive or passive-leaning underlying investments
- Adherence to Nobel Prize-winning academic research on identified risk “factors”
- Use of low-cost underlying investments as much as possible
- Are built prudently for long-term investing