

# MODEL PORTFOLIO 05

## Capital Preservation.

A capital preservation investment strategy reflects your desire to avoid risk and loss of principal. It may also mean you intend to invest over a short period of time.



## Individual Funds

### Fixed Income

15% / **DFIHX** - DFA Dimensional 1 Yr Fxd Inc  
 35% / **DFIGX** - DFA Intm Govt Fixed Income  
 20% / **DFGBX** - DFA 5 Yr Gbl Fixed Incm Port  
 10% / **DFGFX** - DFA 2 Yr Gbl Fixed Incm Port

### US Small Cap

4% / **DFS VX** - DFA Small Value  
 2% / **DSCGX** - DFA US Small Growth  
 2% / **DFSCX** - DFA Micro Cap

### REIT

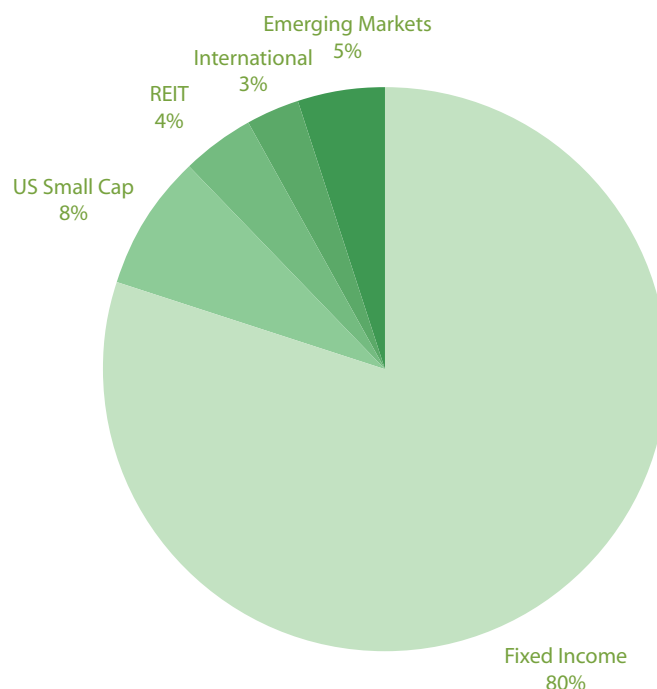
4% / **DFREX** - DFA Real Estate

### International

3% / **DISVX** - DFA Intl Small Cap Value

### Emerging Markets

2% / **DFEVX** - DFA Emerging Markets Value  
 3% / **DEMSX** - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
0.95%	5.34%	5.53%	4.47%	6.00%	4.20%

# MODEL PORTFOLIO 06

## Capital Preservation.

A capital preservation investment strategy reflects your desire to avoid risk and loss of principal. It may also mean you intend to invest over a short period of time.



## Individual Funds

### Fixed Income

15% / DFIHX - DFA Dimensional 1 Yr Fxd Inc  
30% / DFIGX - DFA Intm Govt Fixed Income  
15% / DFGBX - DFA 5 Yr Gbl Fixed Incm Port  
10% / DFGFX - DFA 2 Yr Gbl Fixed Incm Port

### US Large Cap

2% / DFLVX - DFA US L/C Value Portfolio

### US Small Cap

6% / DFSVX - DFA Small Value  
3% / DSCGX - DFA US Small Growth  
3% / DFSCX - DFA Micro Cap

### REIT

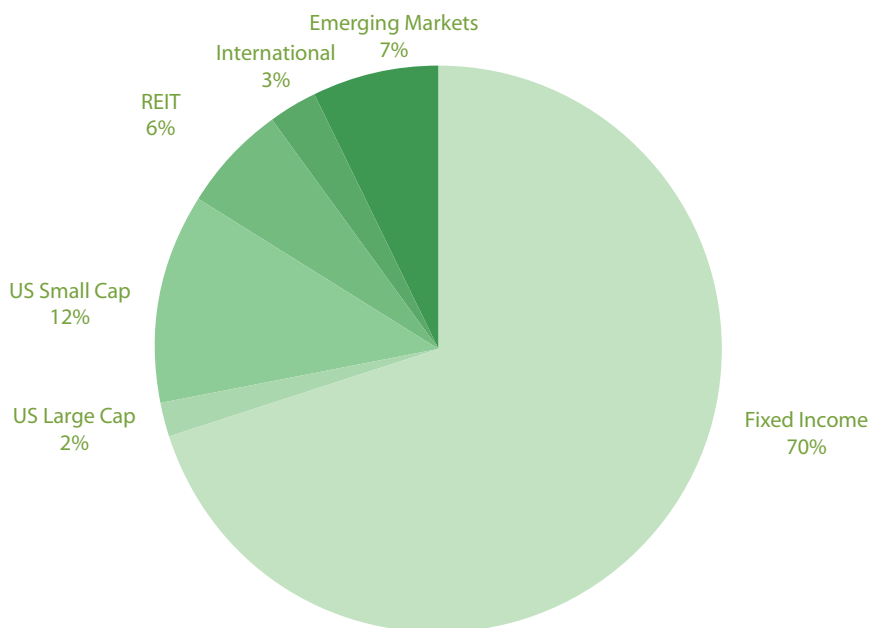
6% / DFREX - DFA Real Estate

### International

3% / DISVX - DFA Intl Small Cap Value

### Emerging Markets

3% / DFEVX - DFA Emerging Markets Value  
4% / DEMSX - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
1.33%	6.78%	6.33%	4.57%	6.55%	5.80%

# MODEL PORTFOLIO 07

## Stable.

A stable investment strategy reflects your desire to seek lower, more stable returns while avoiding high risk. It may also mean that you're planning to invest over a short period of time.



## Individual Funds

### Fixed Income

15% / DFIHX - DFA Dimensional 1 Yr Fxd Inc  
25% / DFIGX - DFA Intm Govt Fixed Income  
10% / DFGBX - DFA 5 Yr Gbl Fixed Incm Port  
10% / DFGFX - DFA 2 Yr Gbl Fixed Incm Port

### US Large Cap

3% / DUSLX - DFA US L/C Growth Portfolio  
3% / DFLVX - DFA US L/C Value Portfolio

### US Small Cap

6% / DFSVX - DFA Small Value  
3% / DSCGX - DFA US Small Growth  
3% / DFSCX - DFA Micro Cap

### REIT

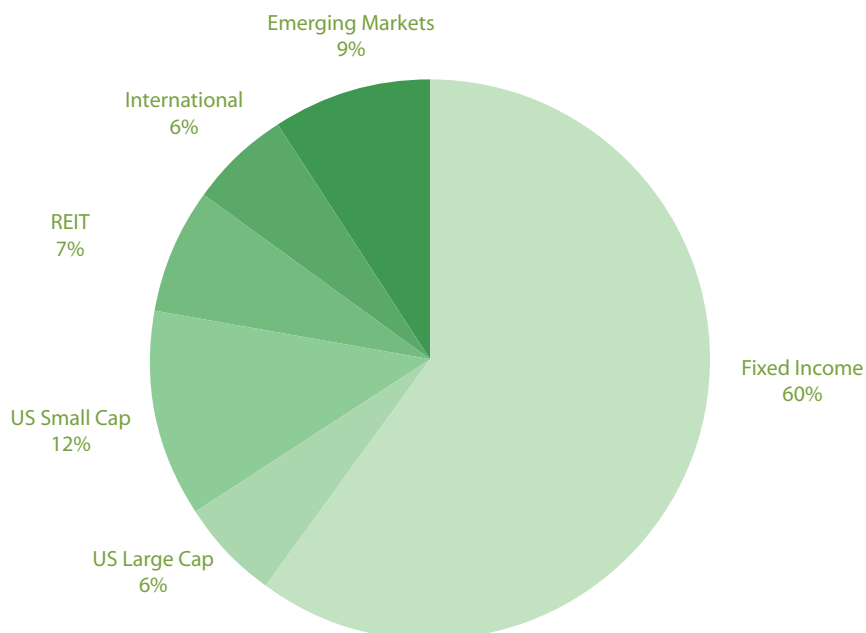
7% / DFREX - DFA Real Estate

### International

4% / DISVX - DFA Intl Small Cap Value  
2% / DISMX - DFA Intl Small Cap Growth

### Emerging Markets

4% / DFEVX - DFA Emerging Markets Value  
5% / DEMSX - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
1.66%	8.16%	6.18%	4.41%	6.90%	7.41%

# MODEL 08 PORTFOLIO

## Balanced.

A balanced investment strategy reflects your desire to seek the potential for growth. You're moderately tolerant of risk and plan to invest for a medium/long period of time.



## Individual Funds

### Fixed Income

15% / **DFIHX** - DFA Dimensional 1 Yr Fxd Inc  
 15% / **DFIGX** - DFA Intm Govt Fixed Income  
 10% / **DFGBX** - DFA 5 Yr Gbl Fixed Incm Port  
 10% / **DFGFX** - DFA 2 Yr Gbl Fixed Incm Port

### US Large Cap

4% / **DUSLX** - DFA US L/C Growth Portfolio  
 4% / **DFLVX** - DFA US L/C Value Portfolio

### US Small Cap

7% / **DFSVX** - DFA Small Value  
 3% / **DSCGX** - DFA US Small Growth  
 4% / **DFSCX** - DFA Micro Cap

### REIT

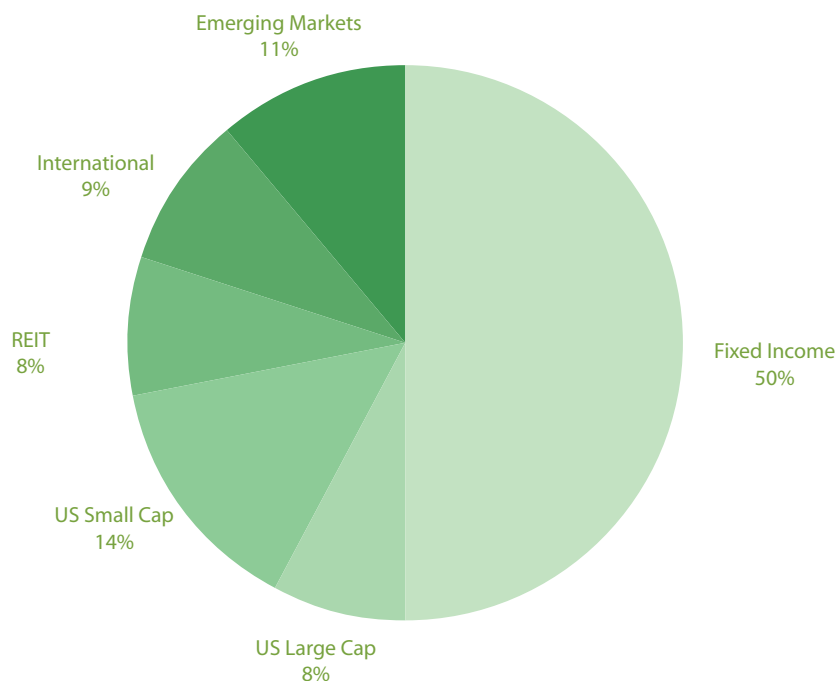
8% / **DFREX** - DFA Real Estate

### International

5% / **DISVX** - DFA Intl Small Cap Value  
 4% / **DISMX** - DFA Intl Small Cap Growth

### Emerging Markets

5% / **DFEVX** - DFA Emerging Markets Value  
 6% / **DEMSX** - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
2.11%	9.74%	7.21%	4.06%	7.21%	9.38%

# MODEL PORTFOLIO 09

## Growth.

A growth investment strategy reflects your desire to seek potential investment growth as well as your tolerance for market fluctuations and risk. You're probably planning to invest over a long period of time



## Individual Funds

### Fixed Income

- 15% / DFIHX - DFA Dimensional 1 Yr Fxd Inc
- 10% / DFIGX - DFA Intm Govt Fixed Income
- 5% / DFGBX - DFA 5 Yr Gbl Fixed Incm Port
- 10% / DFGFX - DFA 2 Yr Gbl Fixed Incm Port

### US Large Cap

- 4% / DUSLX - DFA US L/C Growth Portfolio
- 4% / DFLVX - DFA US L/C Value Portfolio

### US Small Cap

- 9% / DFSVX - DFA Small Value
- 4% / DSCGX - DFA US Small Growth
- 5% / DFSCX - DFA Micro Cap

### REIT

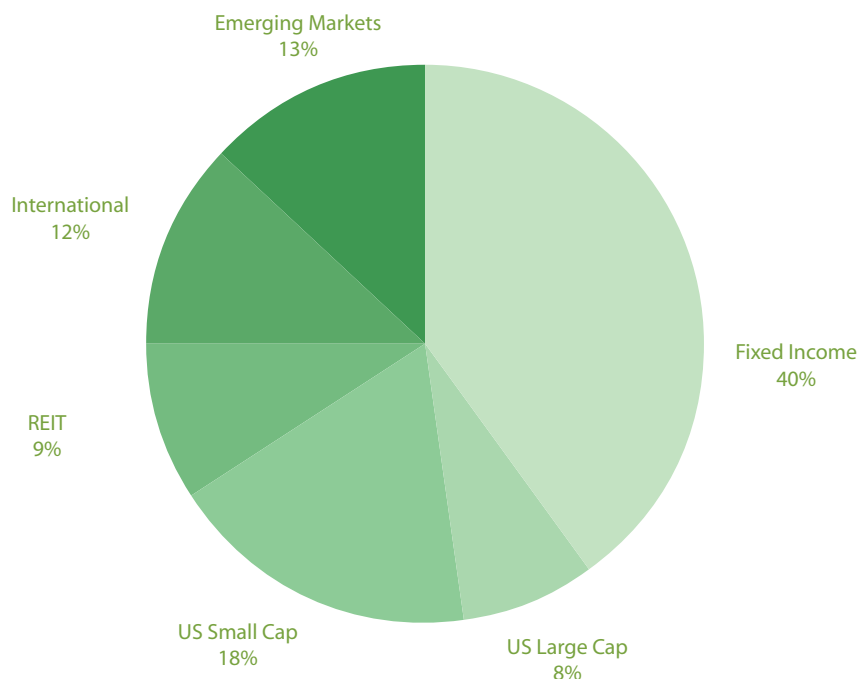
- 9% / DFREX - DFA Real Estate

### International

- 6% / DISVX - DFA Intl Small Cap Value
- 6% / DISMX - DFA Intl Small Cap Growth

### Emerging Markets

- 6% / DFEVX - DFA Emerging Markets Value
- 7% / DEMSX - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
2.58%	11.30%	7.70%	3.72%	7.60%	11.58%

# MODEL PORTFOLIO 10

## Growth.

A growth investment strategy reflects your desire to seek potential investment growth as well as your tolerance for market fluctuations and risk. You're probably planning to invest over a long period of time



## Individual Funds

### Fixed Income

20% / DFIHX - DFA Dimensional 1 Yr Fxd Inc  
10% / DFGFX - DFA 2 Yr Gbl Fixed Incm Port

### US Large Cap

5% / DUSLX - DFA US L/C Growth Portfolio  
5% / DFLVX - DFA US L/C Value Portfolio

### US Small Cap

11% / DFSVX - DFA Small Value  
4% / DSCGX - DFA US Small Growth  
5% / DFSCX - DFA Micro Cap

### REIT

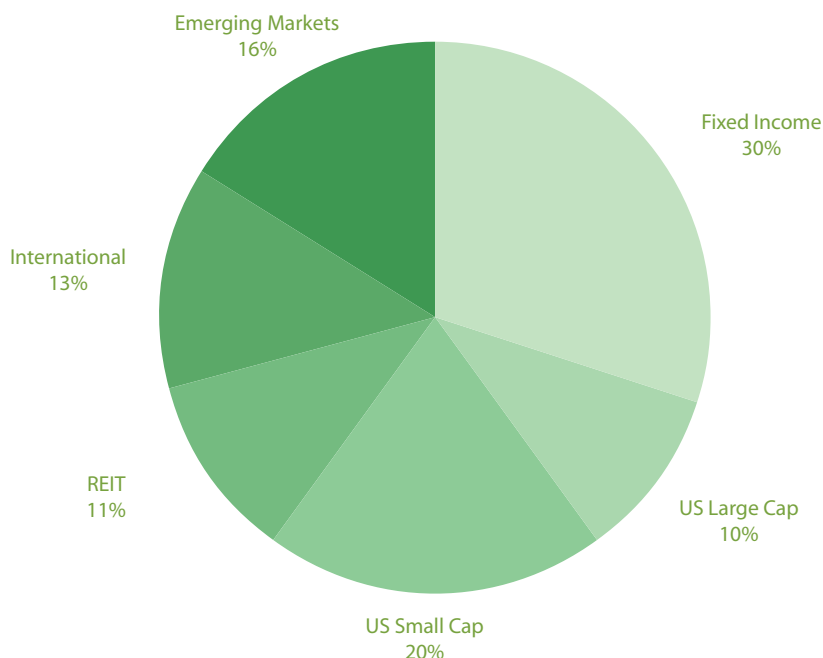
11% / DFREX - DFA Real Estate

### International

7% / DISVX - DFA Intl Small Cap Value  
6% / DISMX - DFA Intl Small Cap Growth

### Emerging Markets

8% / DFEVX - DFA Emerging Markets Value  
8% / DEMSX - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
3.03%	12.86%	7.86%	3.08%	7.79%	13.93%

# MODEL PORTFOLIO 12

## Aggressive Growth.

An aggressive growth investment strategy reflects your desire for potentially substantial investment growth as well as your tolerance for large market fluctuations and increased risk of loss. You're probably planning on investing over a long period of time.



## Individual Funds

### Fixed Income

15% / **DFIHX** - DFA Dimensional 1 Yr Fxd Inc  
5% / **DFGFX** - DFA 2 Yr Gbl Fixed Incm Port

### US Large Cap

5% / **DUSLX** - DFA US L/C Growth Portfolio  
6% / **DFLVX** - DFA US L/C Value Portfolio

### US Small Cap

12% / **DFSVX** - DFA Small Value  
5% / **DSCGX** - DFA US Small Growth  
6% / **DFSCX** - DFA Micro Cap

### REIT

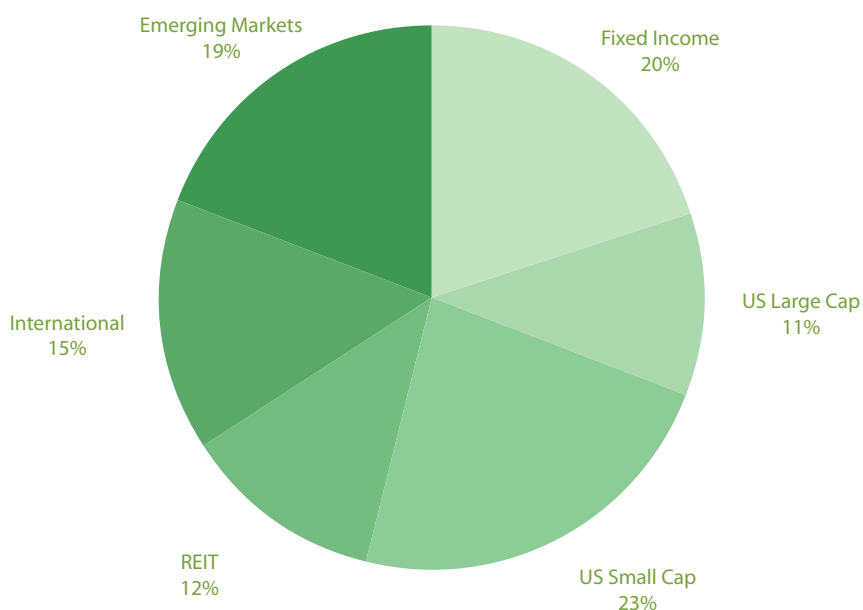
12% / **DFREX** - DFA Real Estate

### International

8% / **DISVX** - DFA Intl Small Cap Value  
7% / **DISMX** - DFA Intl Small Cap Growth

### Emerging Markets

9% / **DFEVX** - DFA Emerging Markets Value  
10% / **DEMSX** - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
3.52%	14.94%	8.74%	2.88%	8.33%	16.36%

# MODEL PORTFOLIO 14

## Aggressive Growth.

An aggressive growth investment strategy reflects your desire for potentially substantial investment growth as well as your tolerance for large market fluctuations and increased risk of loss. You're probably planning on investing over a long period of time.



## Individual Funds

### Fixed Income

10% / **DFIHX** - DFA Dimensional 1 Yr Fxd Inc

### US Large Cap

6% / **DUSLX** - DFA US L/C Growth Portfolio  
6% / **DFLVX** - DFA US L/C Value Portfolio

### US Small Cap

13% / **DFSVX** - DFA Small Value  
6% / **DSCGX** - DFA US Small Growth  
6% / **DFSCX** - DFA Micro Cap

### REIT

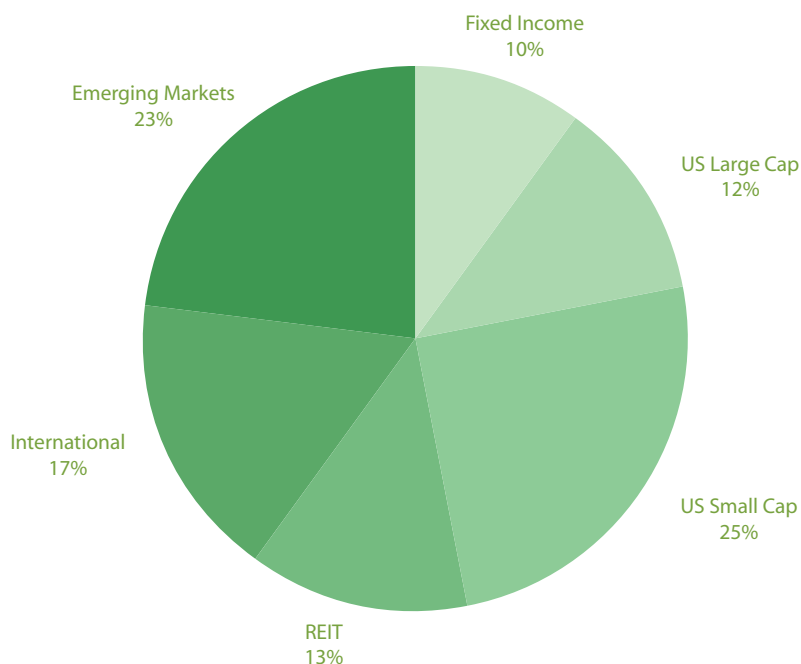
13% / **DFREX** - DFA Real Estate

### International

9% / **DISVX** - DFA Intl Small Cap Value  
8% / **DISMX** - DFA Intl Small Cap Growth

### Emerging Markets

11% / **DFEVX** - DFA Emerging Markets Value  
12% / **DEMSX** - DFA Emerging Markets Small Cap



## Performance Summary as of December 2012

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 5/1998 Annualized Return	Since 5/1998 Standard Deviation
4.01%	17.03%	9.47%	2.54%	8.86%	18.95%



The AssetBuilder (AB) constructed portfolios – Model Portfolios – have been developed based on historical performance of the standard asset classes (stocks, bonds and cash) and of representative market index fund measures. Since this is a Model Portfolio (hypothetical), there can be no assurance that an AB client would have achieved similar rates of return over the time frame. In addition, since the time period in question is a historical one, there can be no assurance that future results achieved by AB clients will in any way resemble those represented by the Model Portfolios.

The Performance Table above is representative of a compilation of the selected funds to achieve a probabilistic return for a measured level of risk. Model Portfolios are rebalanced every year on May 1. All performance data is total returns which includes interest and dividends. The DFA growth funds (DUSLX, DSCGX, DISMX) measure uses actual returns starting in January 2013. To gain additional history, appropriate DFA indexes were appended back in time from January 2013. Each historical index used was net of fees; DUSLX—24 basis points (0.24%), DSCGX—43 basis points (0.43%), DISMX—63 basis points (0.63%).

Although we have done our best to present this information fairly, hypothetical performance is still potentially misleading. Hypothetical data does not represent actual performance and should not be interpreted as an indication of actual performance. This data is based on transactions that were not made. Instead, the trades were simulated, based on knowledge that was available only after the fact and thus with the benefit of hindsight. Results do not include the impact of taxes, if any. Past Returns are not indicative of future results.

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