

Methodology

Performance shown is hypothetical and for illustrative purposes only. Data compiled by Dimensional. 6% of the weight is allocated to the MSCI Emerging Markets Index (gross dividends) from January 1990 to December 1998 and the MSCI Emerging Markets Index (net dividends) from January 1999 to December 2022; 12% of the weight is allocated to the Russell Midcap Index; 6% of the weight is allocated to the Russell 2000 Index; 5% of the weight is allocated to the S&P Developed ex US Small Cap Index (gross dividends) from January 1990 to December 2000 and the MSCI EAFE SMID Cap Index (net dividends) from January 2001 to December 2022; 47% of the weight is allocated to the S&P 500 index; 23% of the weight is allocated to the MSCI EAFE Index (net dividends); and 1% of the weight is allocated to the Bloomberg US Treasury Bellwethers Bond Index: 3 Month.

Index Data Sources

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All performance results of the hypothetical model are based on performance of indices with model/backtested asset allocations; the performance was achieved with the benefit of hindsight; it does not represent actual investment strategies. The model's performance does not reflect advisory fees or other expenses associated with the management of an actual portfolio. There are limitations inherent in model allocations. In particular, model performance may not reflect the impact that economic and market factors may have had on the advisor's decision-making if the advisor were actually managing client money. Past performance is no guarantee of future results. Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio.

Data presented in the Growth of \$1 charts is hypothetical and assumes reinvestment of income and no transaction costs or taxes. The charts are for illustrative purposes only and are not indicative of any investment. Performance may increase or decrease as a result of currency fluctuations.

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