

DIMENSIONAL AT A GLANCE



A different view of markets

- ▶ **Index fund managers** aim to match index returns, accepting portfolio management and trading constraints that can increase costs.
- ▶ **Traditional managers and quants** may rely on predictions or backtested simulations to find mispriced securities or to time markets.
- ▶ **Dimensional** believes investors can have a successful investment experience without having to outguess the market. The firm trusts market prices and applies a scientific, transparent, and process-driven investment approach to pursue higher expected returns.

Focusing on the drivers of returns

Long-term drivers of STOCK RETURNS ²	COMPANY SIZE	RELATIVE PRICE	PROFITABILITY
	Small vs. large companies	Value vs. growth companies	High vs. low profitability companies
Long-term drivers of BOND RETURNS	TERM	CREDIT	CURRENCY
	Sensitivity to interest rates	Credit quality of issuer	Currency of issuance

- ▶ Dimensional believes security prices contain reliable information about expected returns.
- ▶ The firm draws insights from research and prices to emphasise market areas—or dimensions—that drive returns.
- ▶ Equity dimensions with higher expected returns are small, value and high profitability companies. Fixed income dimensions are term, credit and currency.
- ▶ Dimensional targets these dimensions in low-cost, broadly diversified strategies.³

Applying financial science to investing

- ▶ Dimensional has forged deep working relationships with top academics in finance.
- ▶ Nobel laureate Eugene Fama, fellow researcher Kenneth French and other leading academics are directors and consultants to the firm.
- ▶ A scientific perspective guides the firm's culture, philosophy and investment approach.

"The research is out there for anybody to access. What distinguishes Dimensional is the way we implement the ideas."

—David Booth

Value-added implementation

Expert implementation sets Dimensional apart. The firm applies financial science in real-world portfolios through a process that integrates:

- RESEARCH** Gain a better understanding of expected returns by evaluating and testing empirical research
- PORTFOLIO DESIGN** Increase expected returns while allowing for robust risk and cost management
- PORTFOLIO MANAGEMENT** Use current market information to balance tradeoffs between competing premiums and costs
- TRADING** Reduce trading costs by employing a flexible approach to participate in available market liquidity

Dedicated offices to support our clients in EMEA



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1. Firmwide assets under management as at 30 September 2025, in GBP (billions).
 2. Relative price is measured by the price-to-book ratio; value stocks are those with lower price-to-book ratios. Profitability is measured as operating income before depreciation and amortisation minus interest expense scaled by book equity.
 3. Diversification neither assures a profit nor guarantees against loss in a declining market.

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Investments involve risks. The investment return and principal value of an investment may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original value. Past performance is not a guarantee of future results. There is no guarantee strategies will be successful.

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