

Disciplined Diversification

Managed by Dimensional Fund Advisors

Information as of December 31, 2011

Risk/Return Category

Growth & Income



Asset Class/Investment Style

Hybrid



Inception Date

April 1, 2008

Portfolio Manager

Stephen A. Clark

Portfolio Statistics

Number of Holdings

6418

P/E

11.9x (12 month trailing)

Median Market Cap (asset-weighted)

\$0.1 billion

Index

70% S&P 500/30% BC Aggregate Bond

Peer Group

Morningstar World Allocation

Avg. Maturity

6.65 years

Avg. Duration

5.58 years

Portfolio Highlights

Investment Objective and Policies ▶ This fund seeks long-term capital appreciation and current income.

Why Consider this Portfolio

- ▶ You want long-term growth of capital potential from a diversified balanced portfolio and can accept the inherent risks of investing in stocks
- ▶ You want exposure to global equity and fixed-income asset classes
- ▶ Dimensional's research-oriented investment philosophy has been in place since 1981

How this Portfolio Invests

Investment Process ▶ Dimensional's investment process is based on a combination of academic research and quantitative analysis. In constructing the equity portion of the portfolio, Dimensional employs an exclusion process rather than an inclusion process to select appropriate securities for investment. Exclusionary screens may include, among others, companies that are closely held, have very low liquidity, are in extreme financial difficulty, and/or are an investment company. These screens are subject to change by Dimensional's Investment Committee. Then within each market, all companies that meet the market capitalization requirement and have passed the screening process are eligible for purchase. The fixed-income portion of the strategy invests in high-quality short-term global bonds and Treasury Inflation-Protected Securities (TIPS). Only high-quality issues are considered as liquidity is a necessity; strict maturity and credit quality parameters are also set to optimize the return potential.

Top Equity Holdings

EXXON MOBIL	1.0%
APPLE	0.9%
GENERAL ELECTRIC CO.	0.6%
CHEVRON CORP.	0.6%
AT&T INC.	0.5%

Totals 3.6% of assets

Top Fixed-Income Holdings

FEDERAL HOME LOAN, 5.375%, 05/18/16	2.2%
FEDERAL HOME LOAN, 4.750%, 12/16/16	2.2%
FEDERAL HOME LOAN, 5.000%, 11/17/17	2.0%
UNITED STATES TREASURY NOTE, 10.625%, 08/15/15	1.7%
UNITED STATES TREASURY, 2.250%, 07/31/18	1.4%

Totals 9.5% of assets

Asset Allocation

Stock	70.9%
Bond	29.0%
Cash	0.1%

Top Sector Weightings

Financials	11.6%
Information Technology	9.2%
Consumer Discretionary	8.9%
Industrials	8.8%
Energy	8.1%
Consumer Staples	6.9%
Health Care	6.7%
Materials	5.4%
Utilities	2.7%
Telecommunication Services	2.6%

Top Country Weightings

United States	41.9%
Japan	4.5%
United Kingdom	4.5%
Other countries	3.3%
Canada	2.5%
Australia	1.7%
France	1.6%
Switzerland	1.5%
Germany	1.4%
China	1.1%
South Korea	1.1%
Brazil	1.0%

70% MSCI ACWI Index/21% Citigroup WGBI 1-5 Index & 9% Lehman US TIPS Index

Refer to the disclosure page for more information including risks associated with this investment account.

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The investment objectives and policies of the underlying portfolios may be similar to those of other funds managed by the same asset manager. There is no guarantee that any portfolio's investment results will be comparable to the investment results of another fund, including other funds with the same asset manager. Investment results will differ and may be higher or lower than the investment results of other such funds.

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Some portfolios invest primarily in the securities of small and medium-sized companies. The risks associated with investments in small companies include less experienced management, limited product lines and financial resources, shorter operating histories, less publicly available information, reduced liquidity, and increased price volatility.

P/E is a valuation ratio of current share price compared to per-share earnings, or market value per share divided by earnings per share. Beta is used to measure the volatility of a fund in comparison to the market. R² is a statistical measure of the percentage of a fund's movements that can be explained by movements in its benchmark index. Turnover (annualized) is a measure of how often assets within a fund are bought and sold by the fund manager, over a twelve month period.

REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

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The securities markets of many of the emerging markets in which the portfolio may invest are substantially smaller, less developed, less liquid, and more volatile than the securities markets of the United States and other more developed countries.

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