

# Dimensional Wealth Models

*Go beyond indexing with a leader in research-based, systematic investing.*

Dimensional Wealth Models are strategic asset allocation models comprised of Dimensional funds and designed to put rigorous theoretical and empirical research to work across an investor's portfolio.

## KEY BENEFITS

<h3>Higher expected returns based on science, not speculation</h3> <p>Dimensional draws on decades of research to target reliable drivers of higher expected returns across equity and fixed income markets.</p>	<h3>Flexibility that can improve upon indexing</h3> <p>Unlike index funds, all underlying funds use flexible implementation to focus on higher expected returns, manage risks, and minimize costs.</p>	<h3>Competitively priced<sup>1</sup></h3> <p>All underlying funds are priced within the lowest quartile among their Morningstar category peers.</p>
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## OFFERINGS

Dimensional Wealth Models are designed for total portfolio emphasis on research-backed drivers of higher expected returns across equity markets (size, value, and profitability) and fixed income markets (term, credit, and currency).

 <b>Increasing Emphasis On Higher Expected Returns</b>		
<h3>Core Market</h3> <p>Allocations for a relatively <b>modest</b> portfolio emphasis on higher expected returns and limited deviation from the market.</p>	<h3>Core</h3> <p>Allocations for a relatively <b>moderate</b> portfolio emphasis on higher expected returns.</p>	<h3>Core Plus</h3> <p>Allocations for a relatively <b>strong</b> portfolio emphasis on higher expected returns.</p>
AVAILABLE MODEL SETS <ul style="list-style-type: none"><li>ETFs</li></ul>	AVAILABLE MODEL SETS <ul style="list-style-type: none"><li>ETFs</li><li>Mutual funds</li></ul>	AVAILABLE MODEL SETS <ul style="list-style-type: none"><li>ETFs</li><li>Mutual funds</li></ul>
<h3>Tax-Sensitive</h3> <p>Allocations for tax-sensitive investors, including a focus on municipal bonds within fixed income.</p>	<h3>Sustainability</h3> <p>Allocations that align certain sustainability values with investment goals, focusing on scientific drivers of climate change.<sup>2</sup></p>	<h3>Social</h3> <p>Allocations that align certain social values with investment goals, seeking to exclude companies involved in areas of social concern.<sup>3</sup></p>
AVAILABLE MODEL SETS <ul style="list-style-type: none"><li>Blend of ETFs and mutual funds</li></ul>	AVAILABLE MODEL SETS <ul style="list-style-type: none"><li>ETFs</li><li>Mutual funds</li></ul>	AVAILABLE MODEL SETS <ul style="list-style-type: none"><li>Mutual funds</li></ul>

Composition of the Dimensional Wealth Models may change without notice.

1. Comparison against funds in Morningstar peer categories as of January 2, 2025.

2. The funds are designed to incorporate environmental and other sustainability considerations and are governed by their prospectuses.

3. Dimensional uses a combination of internal and external data from leading third-party data providers to evaluate issuers on social criteria for its social funds. Historically, the screens established for Dimensional's social funds take into account the Socially Responsible Investment Guidelines for the United States Conference of Catholic Bishops (USCCB), among other factors. The social funds are governed by their prospectus and are not intended to be managed in precise conformity with the USCCB investment guidelines and principles.

## Dimensional Wealth Models

### Interested in learning more?

Contact your financial advisor to learn more about Dimensional Investing and using a Dimensional Wealth Model to pursue your long-term investment goals.

## GLOSSARY

**ETF:** abbreviation for exchange-traded fund.

**Expected Return:** an estimate of average anticipated returns informed by historical data.

**Size Premium:** the return difference between small capitalization stocks and large capitalization stocks.

**Value Premium:** the return difference between stocks with low relative prices (value) and stocks with high relative prices (growth).

**Profitability Premium:** the return difference between stocks of companies with high profitability over those with low profitability.

**Term Premium:** the return difference between bonds with different maturities but similar credit quality.

**Credit Premium:** the return difference between bonds of similar maturity but different credit quality.

## DISCLOSURES

**There is no guarantee an investment strategy will be successful. Diversification neither assures a profit nor guarantees against loss in a declining market.**

**Risks** include loss of principal and fluctuating value. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than original cost.

**Small and micro cap securities** are subject to greater volatility than those in other asset categories.

**International and emerging markets investing** involves special risks, such as currency fluctuation and political instability. Investing in emerging markets may accentuate these risks.

**Fixed income securities** are subject to increased loss of principal during periods of rising interest rates. Fixed income investments are subject to various other risks, including changes in credit quality, liquidity, prepayments, call risk, and other factors. Municipal securities are subject to the risks of adverse economic and regulatory changes in their issuing states.

**Sustainability funds** use environmental and social screens that may limit investment opportunities for the funds.

**Real estate investment risks** include changes in real estate values and property taxes, interest rates, cash flow of underlying real estate assets, supply and demand, and the management skill and creditworthiness of the issuer.

ETFs trade like stocks, fluctuate in the market value and may trade either at a premium or discount to their net asset value. ETF shares trade at market price and are not individually redeemable with the issuing fund, other than in large share amounts called creation units. ETFs are subject to risk similar to those of stocks, including those regarding short-selling and margin account maintenance. Brokerage commissions and expenses will reduce returns.

Dimensional Fund Advisors LP is an investment advisor registered with the Securities and Exchange Commission. **Consider the investment objectives, risks, and charges and expenses of the Dimensional funds carefully before investing. For this and other information about the Dimensional funds, please read the prospectus carefully before investing. Prospectuses are available by calling Dimensional Fund Advisors collect at (512) 306-7400 or at [dimensional.com](http://dimensional.com).** Dimensional funds distributed by DFA Securities LLC..

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The Dimensional Research and Portfolio Management teams (the "Wealth Model Team") developed the Dimensional Wealth Models for launch on March 31, 2020. The Wealth Model Team, with oversight from Dimensional's Investment Committee, generally expects to select funds for the Wealth Models managed by Dimensional ("Dimensional Funds") without considering the universe of funds sponsored by persons not affiliated with Dimensional or its affiliates ("Third-Party Funds"), even though there may or may not be Third-Party Funds that are more appropriate for inclusion in such Dimensional Wealth Models. To the extent a user implements all or part of a Wealth Model, this will generate advisory and other fees for Dimensional or its affiliate, and the management fees of Dimensional funds may be higher than fees charged by Third-Party Funds. The Dimensional Wealth Models asset allocations represent the selected target asset mix as determined by the Wealth Model Team and as of the date it is provided.

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