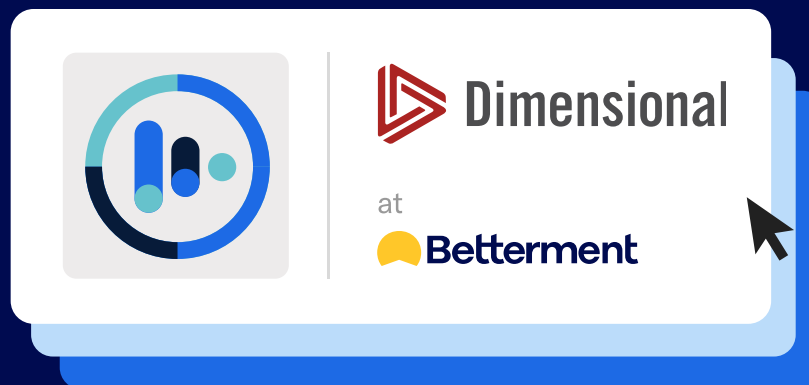


# Dimensional Core Plus ETF Wealth Models

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



## Overview

- ✓ Dimensional Core Plus ETF Wealth Models are strategic asset allocations composed of Dimensional ETFs and designed to put rigorous research to work across an investor's portfolio.
- ✓ Equity allocations provide broadly diversified global equity exposure with a US home bias.
- ✓ Fixed income allocations are aligned with investor risk-return objectives. Conservative allocations favor shorter duration, higher credit quality, and inflation protection.

Relative emphasis on  
higher expected returns

**STRONG**

**MODERATE**

**MODEST**

## Higher expected returns

Dimensional funds are focused daily on research-backed drivers of higher expected returns in equity and fixed income markets.

### EQUITIES

- ✓ Size
- ✓ Value
- ✓ Profitability

### FIXED INCOME

- ✓ Duration
- ✓ Credit
- ✓ Currency of Issuance

## Key differentiators

Targets higher expected returns than the market based on financial science, not speculation<sup>1</sup>

Flexibility that can help improve upon indexing

Competitively priced<sup>2</sup>

## Dimensional at a glance

Dimensional's philosophy is grounded in academic theory and backed by decades of leading research.



DIMENSIONAL FUNDS OUTPERFORMED PEERS OVER LAST 15 YEARS<sup>3</sup>

76%

YEARS SINCE FOUNDING

43

AUM ACROSS ASSET CLASSES

\$740B

As of June 30, 2024.

1. The market refers to a market cap weighted view of the market and is represented by each fund's benchmark.

2. All funds within the models are priced within the lowest 25% of their Morningstar category peers as of 6/28/2024.

3. The sample includes funds at the beginning of the 15-year period ending June 30, 2024. The number of beginning Dimensional funds in the sample is 50 and the number of winners is 38. Each fund is evaluated relative to its respective Morningstar category average as of the start of the 15-year period. Outperformers (winner funds) are funds that survive the full 15-year period and whose cumulative netreturn over the period exceeded that of their Morningstar category average. See "Category Average Data Appendix" for more information. Dimensional fund data provided by the fund accountant. Dimensional funds or subadvised funds whose access is or previously was limited to certain investors are excluded.

Investment products: • Not FDIC Insured • Not Bank Guaranteed • May Lose Value • Dimensional Fund Advisors does not have any bank affiliates.

## 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.

## Category average data appendix

**Data sample:** The sample includes US-domiciled, USD-denominated open-end and exchange-traded funds in the following Morningstar categories. Non-Dimensional fund data provided by Morningstar. Morningstar category average monthly returns provided by Morningstar. Dimensional fund data is provided by the fund accountant. Dimensional funds or subadvised funds whose access is or previously was limited to certain investors are excluded. Index funds, load-waived funds and funds of funds are excluded from the industry sample.

**Methodology:** The beginning samples include funds as of the start of the 15-year period. Each fund is evaluated relative to its respective Morningstar category average as of the start of each period. Outperformers are funds whose cumulative net return over the period exceeded that of their Morningstar category average. We aggregate funds with multiple share classes to the strategy level.

**Morningstar categories (equity):** Equity fund sample includes the following Morningstar historical categories: Diversified Emerging Markets, Europe Stock, Foreign Large Blend, Foreign Large Growth, Foreign Large Value, Foreign Small/Mid Blend, Foreign Small/Mid Growth, Foreign Small/Mid Value, Global Real Estate, Japan Stock, Large Blend, Large Growth, Large Value, Mid-Cap Blend, Mid-Cap Growth, Mid-Cap Value, Pacific/Asia ex-Japan Stock, Real Estate, Small Blend, Small Growth, Small Value, World Large-Stock Blend, World Large-Stock Growth, World Large-Stock Value, and World Small/Mid Stock.

**Morningstar categories (fixed income):** Fixed income fund sample includes the following Morningstar historical categories: Corporate Bond, High Yield Bond, Inflation-Protected Bond, Intermediate Core Bond, Intermediate Core-Plus Bond, Intermediate Government, Long Government, Muni California Intermediate, Muni California Long, Muni Massachusetts, Muni Minnesota, Muni National Intermediate, Muni National Long, Muni National Short, Muni New Jersey, Muni New York Intermediate, Muni New York Long, Muni Ohio, Muni Pennsylvania, Muni Single State Intermediate, Muni Single State Long, Muni Single State Short, Muni Target Maturity, Short Government, Short-Term Bond, Ultrashort Bond, World Bond, and World Bond-USD Hedged.

Contact your financial advisor to learn more.

## Disclosures

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 [us.dimensional.com](http://us.dimensional.com).** Dimensional funds are distributed by DFA Securities LLC.

This information is not meant to constitute investment advice, a recommendation of any securities product or investment strategy (including account type), or an offer of any services or products for sale, nor is it intended to provide a sufficient basis on which to make an investment decision. Investors should consult with a financial professional regarding their individual circumstances before making investment decisions.

**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.

**Sector-specific investments** focus on a specific segment of the market, which can increase investment risks.

**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.

**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. **The fund prospectuses contain more information about investment risks.**

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.

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Contact your financial advisor to learn more.