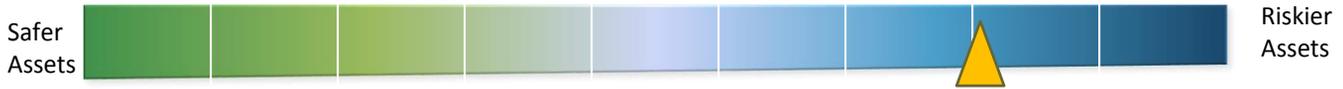


# PIA Dimensions 80/20 Portfolio<sup>SM</sup>

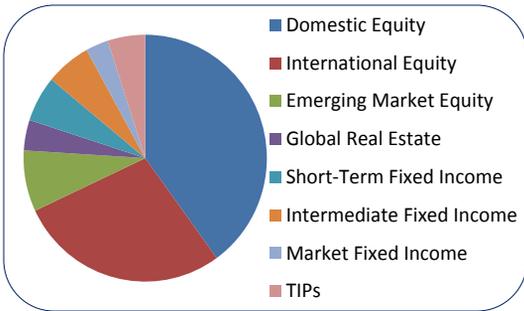
## An Asset Allocation Service of Prudent Investor Advisors

Aggressive  
Portfolio

The PIA Dimensions 80/20 Portfolio<sup>SM</sup> is intended for investors with an **aggressive tolerance for risk**. **Comprised of 80% equity funds and 20% fixed income funds, the Portfolio seeks aggressive growth of capital over long time horizons. This portfolio will experience significant short-term volatility.** The portfolio is monitored and is automatically rebalanced on an annual basis or as needed.



Target Allocation as of 03.31.2016



Annual Model Cost as of 03.31.2016 0.30%\*

### Model Target Fund Allocation

| Fund Name   | Symbol | Allocation |
|---|--------|------------|
| Dimensional Core Equity 2 Portfolio                       | DFQTX  | 40%        |
| Vanguard Developed Markets Index Fund Series (I)          | VTMGX  | 16%        |
| Dimensional International Vector Equity (I)               | DFVQX  | 12%        |
| Dimensional Emerging Markets Core (I)                     | DFCEX  | 8%         |
| Dimensional Global Real Estate Securities Portfolio       | DFGEX  | 4%         |
| Vanguard Short-Term Bond Index Fund (I)                   | VBITX  | 3%         |
| Dimensional Two-Year Global Fixed Portfolio               | DFGFX  | 3%         |
| Dimensional Five-Year Global Fixed Portfolio              | DFGBX  | 3%         |
| Dimensional Intermediate Govt. Fixed Income Portfolio (I) | DFIGX  | 3%         |
| Vanguard Total Bond Market Index                          | VBTLX  | 3%         |
| Dimensional Inflation Protected Securities                | DIPSX  | 5%         |

**This model portfolio is not a Designated Investment Alternative (DIA) of the plan. It is merely a means of allocating account assets among specific DIAs of the plan. Participants are free to select their own asset allocation among the plan's DIAs.**

\*Includes 0.05% annual investment manager fee of PIA. This does not include other fees associated with your 403(b) plan. Please contact your plan representative for additional details.

### PIA Dimensions<sup>SM</sup> Asset Allocation Strategies

The series of PIA Dimensions Portfolios<sup>SM</sup>, created by Prudent Investor Advisors, comprises a number of asset allocation strategies available to participants of 403(b) plans. All the model portfolios are based on the Nobel prize-winning Modern Portfolio Theory as well as an emphasis on the Fama/French Three-Factor Financial Economic Model. This approach, **grounded in academic research that has withstood rigorous open review for many years, does not rely on analysts' forecasts or opinions about financial markets, but instead incorporates the key factors that drive the long-run performance of those markets.**

Many participants in 403(b) plans and other investors lack the time or interest to research advanced investment principles. In the absence of such expertise, they may take unintended investment risks. Even experienced investors can find themselves perplexed by unexpected events that occur in financial markets. Compared to conventional broad-based equity market benchmarks, the PIA Dimensions Portfolios<sup>SM</sup> reflect a greater emphasis on small company stocks and value stocks. That emphasis is the result of global evidence that such stocks have above-average expected returns and provide significant **diversification benefits when combined with large company stocks and/or growth stocks. This emphasis also incorporates a disciplined and patient style of securities trading, which allows plan participants to reap the benefits of low costs and low fees. A plan participant that selects a PIA Dimensions Portfolio<sup>SM</sup> is able to replace forecasting and guesswork with a disciplined, professional approach that incorporates the benefits of investment theory developed over the past four decades.**

**Each PIA Dimensions Portfolio<sup>SM</sup>, which represents a thoughtful and diversified investment strategy for plan participants, holds more than 12,000 securities from approximately forty-five countries. Broad and deep, worldwide diversification minimizes the potential negative short-term impact that any one company, asset class, or country may have on a participant's portfolio. This reduces overall portfolio risk, allows full exposure to financial markets' returns and limits style drift. However, diversification does not eliminate the potential for investment loss.**

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