

DISCLAIMER

This model is for general education purposes and is meant to illustrate the effects of diversification. It could not have been implemented as described on the inception date. In developing these examples, the author used data from Morningstar on real-world mutual funds and exchange-traded funds. Some past index data are simulated where funds did not exist to implement asset classes. Additionally, past performance is no guarantee of future performance. Transaction fees, advisor fees, and taxes would have reduced actual returns.

Category	Fund
Small Cap	DFA Small Cap Portfolio
Small Cap Value	DFA Small Cap Value Portfolio
Large Cap	DFA Large Cap Portfolio
Large Cap Value	DFA Large Cap Value Portfolio
International Small Cap	DFA International Small Cap Value
International Small Cap Value	DFA International Small Cap Value
International Large Cap	DFA International Large Cap
International Large Cap Value	DFA International Large Cap Value
Emerging Markets	DFA Emerging Markets Portfolio
REIT	Vanguard REIT Index Viper
Commodities	Pimco Commodities Real Return D
Fixed Income	DFA One Year Fixed Income