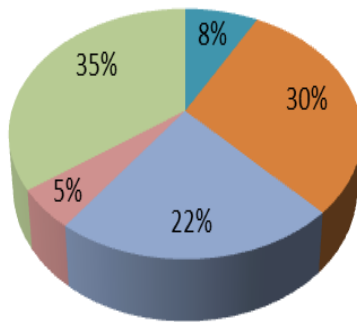


Objectives:

The Growth Model Portfolio is comprised of a greater percentage of stocks than bonds and is designed for clients who have at least 7 years of an investing horizon and higher risk tolerance.

Growth



- Asset Classification
- Corporate Fixed Income
- Broad Fixed Income
- Short Term Treasuries
- Emerging Mkt. Equities
- Developed Int Equities

Investor Goals

7 + years until Retirement
Emphasis on Growth
Greater Risk Tolerance

Benchmark: 100% Equities / 0% Bonds
Inception: May 1998

Weighted Average Expense Ratio: 0.20%

Trailing Total Return History

Symbol	Holdings	1 Year	3 Year	5 Year	Expense Ratio	Asset Classification
VCSH	Vanguard Short Term Corp. Investment Grade ETF	2.31	1.96	2.44	0.07%	Corporate Fixed Income
CSJ	iShares Lehman 1-3 Credit Bond ETF	1.45	1.16	1.43	0.20%	Broad Fixed Income
VGSH	Vanguard Short Term Government ETF	0.52	0.64	0.56	0.07%	Short Term Treasuries
DFCEX	DFA Emerging Markets Core Equity	27.55	2.22	5.43	0.53%	Emerging Mkt. Equities
DFIEX	DFA International Core Equities Fund	17.67	2.41	11.08	0.30%	Developed International Equities
DFQTX	DFA U.S. Core Equities 2 Fund	17.41	7.82	15.15	0.22%	US Midcap Equities
DFREX	DFA Real Estate Securities Fund	2.78	7.99	10.07	0.18%	Real Estate Equities
VFIAX	Vanguard 500 Index Fund Admiral Shares	17.43	10.10	15.38	0.04%	Large Cap Equities

Portfolio Performance
As of 06/30/2017

	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Std Dev* (Since Inception Date)	Inception
Growth Model	19.10	6.31	10.86	5.68	12.66	May-1998
S&P 500 Index	17.90	9.61	14.63	7.18	18.72	Jan-1926
MSCI EAFE Index (gross div.)	20.83	1.61	9.18	1.50	16.88	Jan-1970
One-Month US Treasury Bills	0.40	0.17	0.12	0.45	0.88	Jan-1926

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*Standard Deviation is a statistical term that measures the amount of variability or dispersion around an average and is a measure of volatility. Dispersion is the difference between the actual value and the average value. The larger this dispersion/variability is, the higher the standard deviation. The smaller this dispersion/variability is, the lower the standard deviation. Standard deviation is used to measure expected risk and determine the significance of certain price movements. Standard deviation values are dependent on the price of the security. Securities with high prices will have higher standard deviation values than securities with low prices.

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W/ETF