Dimensional

DIMENSIONAL FUND ADVISORS | DC SOLUTIONS

Bringing the Science of Investing to Defined Contribution Plans

UNITED STATES UK/EUROPE CANADA ASIA PACIFIC

About Dimensional Fund Advisors

Dimensional Fund Advisors is a global institutional asset management firm owned primarily by employees and directors. Its broadly diversified strategies are engineered and managed to precisely target dimensions of risk and capture their expected returns.

The firm pioneered its investment approach in 1981 with early research into the relatively strong performance of small cap stocks. Through its dynamic partnerships with leading financial economists, the firm has expanded its offerings over the years to include a broad range of equity and fixed income funds.

As of July 31, 2010, Dimensional had $170 billion in assets under management, more than half of which were invested in international markets. The firm has offices in Amsterdam, Austin, Berlin, London, Santa Monica, Sydney, and Vancouver.

The Dimensional Difference

Dimensional's scientific investment approach offers a number of important benefits for plan sponsors and participants.

Broadly diversified portfolios. Each of our funds holds several hundred to several thousand securities, reducing issue-specific biases (and the risks that come with them) and helping us in our goal to consistently deliver asset class returns.

Focus on performance. Our structured approach allows us to focus on our objective of adding value over each fund's benchmark index, after fees.

Long-term time horizon. Our strategies are designed for long-term asset allocation investing, which is consistent with the needs of defined contribution plan participants.

Minimal style drift. We carefully adhere to fund mandates to ensure that we deliver the investment style that plan participants choose when they make a fund selection.

Low fees. Low management fees and state-of-the-art trading techniques keep our costs low, so that we can offer institutionally priced portfolios.

Institutional advantage. Plan participants have access to funds not available in typical retail channels.

FOCUSED ON CLIENT SERVICE

We understand that the service we provide our clients and their consultants is a very important component of our overall offering. As a result, we continually seek to stay a few steps ahead of the ever-changing needs of DC plan sponsors.

We provide our clients and the industry with a wide range of research reports and white papers. Some of this research is proprietary work generated from our in-house research team. Other reports are commissioned from financial economists at some of the world's most respected universities. We also invite our clients to regular luncheons and seminars where leading thinkers discuss issues that institutional investors are facing today.

EFFECTIVE RISK MANAGEMENT

Successful investing is a product not only of capturing risks that generate higher expected returns but also of reducing or managing unnecessary risks. Avoidable risks include:

- Holding too few securities.
- Heavy allocations to one country, industry, or stock.
- Following market predictions.
- Speculating on market information.

Dimensional carefully structures its strategies to manage unproductive risks and to focus on risks that can generate expected return over the long term.

Extensive defined contribution expertise.

Dimensional Fund Advisors was founded over a quarter of a century ago to provide institutional investors access to small company stocks. At the time, this asset class was underrepresented in most institutional portfolios.

Today, the firm offers a wide array of investment strategies appropriate for the long-term investment horizons of defined contribution plans. Dimensional manages assets for defined contribution plans of all sizes, including some of the most prominent corporate defined contribution plans in the country.

Our investment strategies include asset class funds, core portfolios, global strategies, and share classes available exclusively to employer-sponsored plans. Our dedicated defined contribution team works with plan sponsors and their intermediaries to develop and deliver investments that meet plans' needs.

In addition, we will soon launch a QDIA offering called Dimensional Managed DC. Dimensional Managed DC is a personalized, risk-managed pension solution designed to provide retirees with an inflation-protected income stream for life.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

Dimensional Managed DC

INVESTMENT STRATEGIES

GLOBAL STRATEGIES

Global 25/75
Global 60/40
Global Equity

CORE STRATEGIES

US Equity
US Core Equity 1
US Core Equity 2
US Social Core Equity 2
US Sustainability Core 1
US Vector Equity

Non-US Equity
International Core Equity
International Sustainability Core 1
International Vector Equity
Emerging Markets Core Equity
Emerging Markets Social Core Equity

ASSET CLASS STRATEGIES

US Equity
Large Cap Value
Large Company (S&P 500 Index)
Enhanced Large Company
Targeted Value (small cap value)
Small Cap

Non-US Equity
International Value
Large Cap International
International Small Cap Value
International Small Company
Emerging Markets Value
Emerging Markets (large cap)
Emerging Markets Small Cap
Emerging Markets Social Core

Real Estate
Real Estate Securities (US)
International Real Estate Securities
Global Real Estate Securities

Fixed Income
One-Year
Two-Year Global
Five-Year Government
Five-Year Global
Intermediate Government
Inflation-Protected Securities
Selectively Hedged Global
Short-Term Extended Quality

A distinctive investment process.

The continuous interaction among key activities provides our clients the potential for above-market performance relative to peers and benchmarks.

PORTFOLIO ENGINEERING

Dimensional's portfolio engineering process is rooted in time-tested financial science. We developed and refined our process in the most difficult part of the market to research—small cap and value stocks. Over the years, we have applied rigorous academic research to many other asset classes. Using financial modeling tools, our investment strategies provide broadly diversified, yet highly focused, exposure to asset class returns in US, international developed, and emerging markets.

Dimensional defines equity asset classes based on a security's market capitalization and book-to-market ratio. We then actively apply our own eligibility rules. The resulting portfolios are well positioned to perform reliably and consistently.

PORTFOLIO MANAGEMENT

Dimensional gives portfolio managers a great deal of flexibility with which to pursue opportunities to add value to a fund's return. Unlike index funds that precisely mirror commercial benchmarks, we enable portfolio managers to treat stocks that have similar characteristics and belong to the same asset class as substitutes for one another. This substitution process enables portfolio managers to place orders for trades opportunistically.

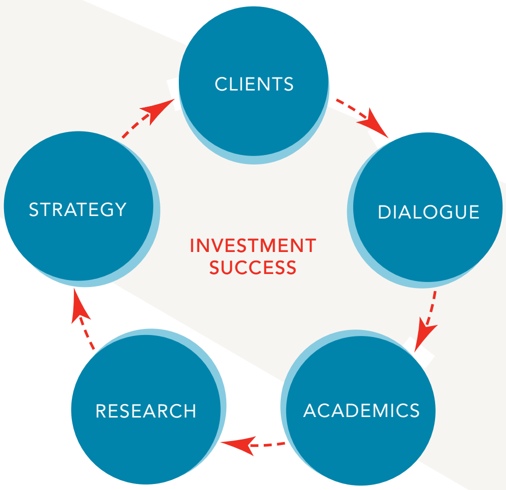
By accepting some tracking error with respect to a target portfolio, we give portfolio managers flexibility in other important ways as well. For instance, portfolio managers can use cash inflows or outflows to rebalance portfolios closer to their target weights. Before buying or selling a security, portfolio managers can screen for momentum. They can also better respond to exchange rate fluctuations for international strategies. Management decisions about rebalancing also factor in transaction costs.

TRADING

Because they aren't forced to replicate an index in a mechanical fashion, traders are able to trade patiently, waiting to buy and sell securities at opportune times. Their ability to substitute securities within asset classes also puts them in a powerful negotiating position for any trade they are considering. This flexibility permits traders to reduce transaction costs caused by counterproductive trading, reduce overall turnover, and seize opportunities to increase returns.

Dimensional has four state-of-the-art trading desks worldwide. We buy or sell more than 12,000 equity securities each year. This trading breadth provides negotiating strength that benefits clients.

Continuous innovation.



We work with some of the world's most innovative and respected economists to develop and test new strategies for our portfolios. These collaborations have enabled Dimensional to stay at the leading edge of financial science and have helped us to keep up with our clients' evolving investment needs.

FINANCIAL DESIGN THROUGH A SCIENTIFIC PROCESS

A continuous feedback loop makes it possible for Dimensional to pioneer innovative solutions using research-driven ideas. This process benefits Dimensional's clients.

- Leading financial economists in the field of asset pricing find new sources of risk and return in advance of the industry.
- Dimensional engineers products and brings client feedback to the academics for further research and enhancements.
- Academic research becomes more relevant to practical investing, and practical investing is backed by solid theory and economic knowledge.

CONTACT INFORMATION

For more information about the services that Dimensional offers to defined contribution plan sponsors, consultants, and recordkeepers please contact:

Tim Kohn
(512) 306-4936
tim.kohn@dimensional.com

Todd Erskine
(512) 306-7643
todd.erskine@dimensional.com

Aaron Borders
(512) 306-7433
aaron.borders@dimensional.com

John Lessley
(310) 917-1443
john.lessley@dimensional.com

If you are an investment advisor, please contact:

Apollo Lupescu, Ph.D.
(310) 899-2526
apollo.lupescu@dimensional.com

For information about Dimensional Managed DC, please contact:

Austin Rosenthal
(512) .306-4464
austin.rosenthal@dimensional.com

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Dimensional SmartNest LLC is a subsidiary of Dimensional Fund Advisors LP. Dimensional Managed DC is a product licensed by retirement plan sponsors and fiduciaries who elect on their own behalf to make the program available to their plan participants.

Dimensional Fund Advisors 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 (310) 395-8005 or at www.dimensional.com.

Principal Risks of Investing

The principal risks associated with an investment are fully described in the prospectus in the section called "Principal Risks." The value of an investment will fluctuate based on economic, political, and stock-specific events, and there is a chance you will lose money. Small company stocks may fluctuate more in price than those of large companies. Stocks of non-US companies may also fluctuate due to these factors and may expose investors to fluctuations in currency exchange rates. The stocks of companies in emerging markets are subject to additional risks due to the unstable nature of some governments and the small and illiquid nature of their securities markets. The use of derivatives to hedge specific risks may increase expenses, and there is no guarantee that a hedging strategy will work.

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