
Life, Invested

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.

Dimensional Fund Advisors LP is an investment advisor registered with the Securities and Exchange Commission.

Workshop Activity

Principles of Life and Investing

Reflection:

Spend 5 minutes with the conversation guide reflecting on the “Principles of Life and Investing.”

1. How have you used these principles to approach situations and navigate decisions in life?
2. How do they apply to the way you approach investment decisions?

Workshop Activity

Principles of Life and Investing

How have you utilized these principles in your own life?

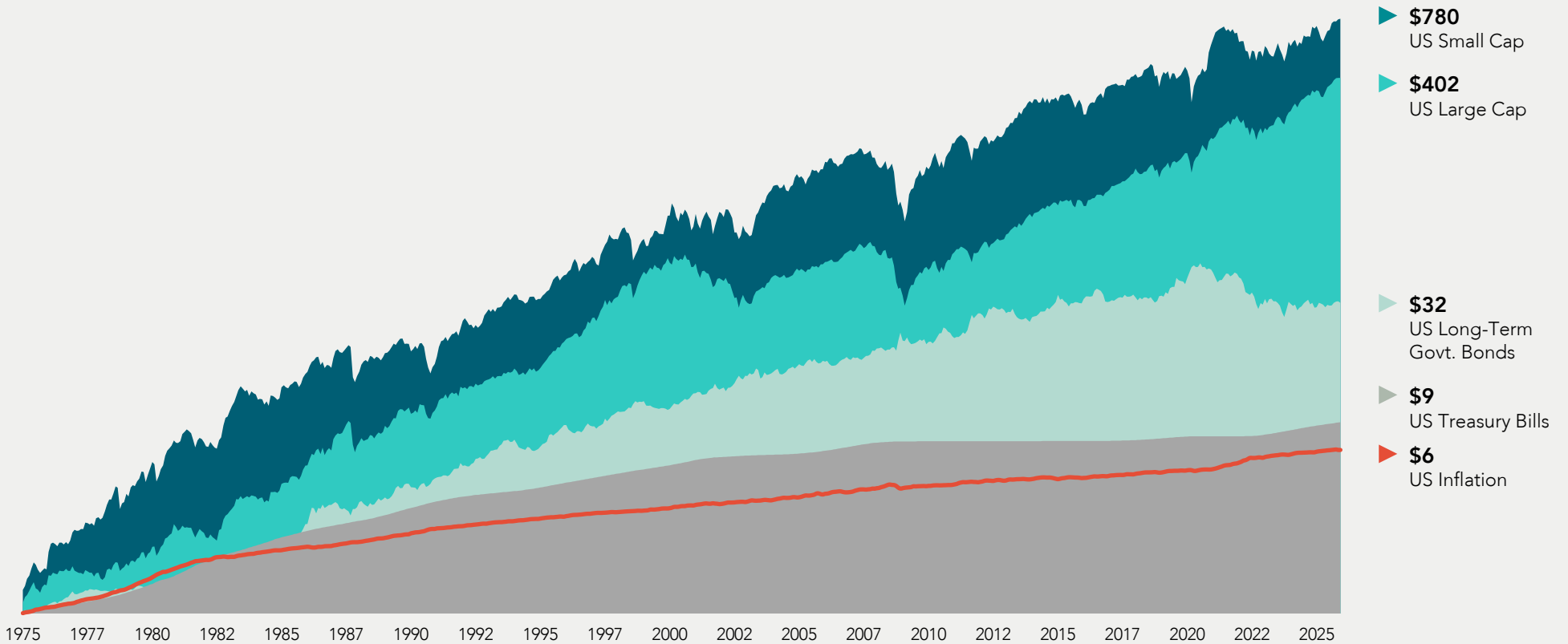
- Uncertainty Creates Opportunity
- Power of Compounding
- Planning over Prediction
- Control what you can Control
- Value of Flexibility
- Tune out the Noise

Uncertainty Creates Opportunity

When's a time in your life that you've experienced uncertainty creating opportunity?

Let Markets Work for You

Growth of a dollar, 1975–2025 (compounded monthly)



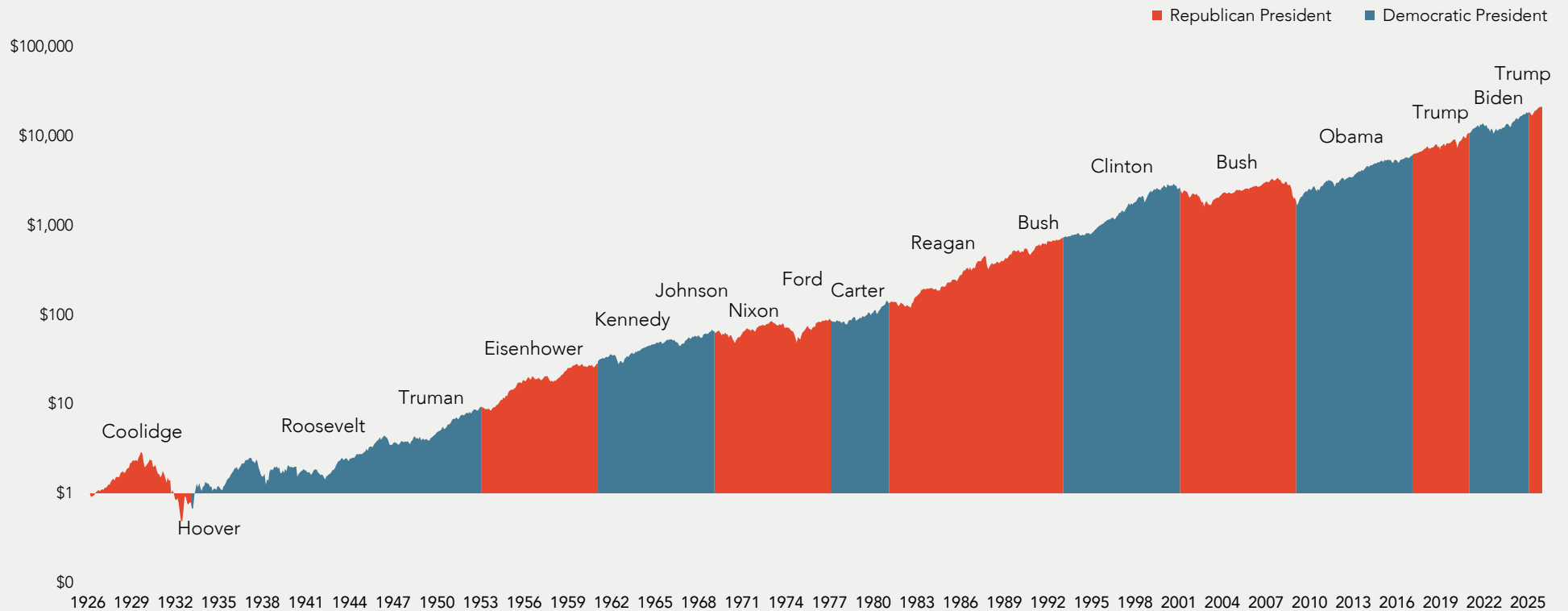
Past performance is no guarantee of future results. Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio. In USD. US Small Cap is the CRSP 6–10 Index. US Large Cap is the S&P 500 Index. US Long-Term Govt. Bonds is the Bloomberg US Government Bond Index Long. US Treasury Bills: January 1926–December 2024, the IA SBBI US 30 Day TBill TR USD, provided by Morningstar; January 2025–present, ICE BofA US 1-Month Treasury Bill index. US Inflation is measured as changes in the US Consumer Price Index. CRSP data is provided by the Center for Research in Security Prices, University of Chicago. S&P data © 2026 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Bloomberg data provided by Bloomberg. ICE BofA Index data © 2026 ICE Data Indices, LLC. Treasury bills data provided by Ibbotson Associates via Morningstar Direct. US Consumer Price Index data is provided by the US Department of Labor Bureau of Labor Statistics. Data presented in the Growth of a Dollar chart is hypothetical and assumes reinvestment of income and no transaction costs or taxes. The chart is for illustrative purposes only and is not indicative of any investment.

Tune Out the Noise

When's a time in your life that you've seen the value of tuning out the noise?

Markets Have Rewarded Long-term Investors Under a Variety of US Presidents

Hypothetical growth of a dollar invested in the S&P 500: January 1926–December 2025



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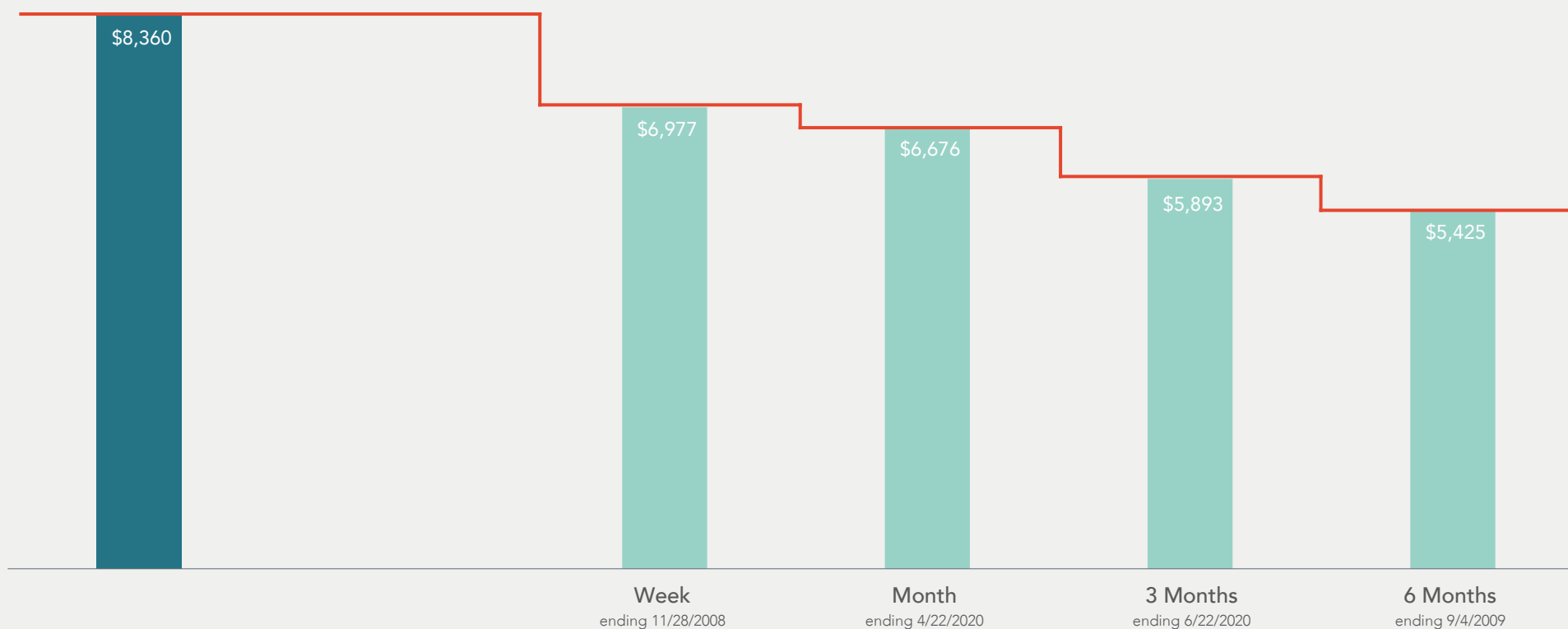
Predict What You Can, Plan for the Rest

When's a time in your life when you've experienced the importance of planning over predicting?

Avoid Market Timing

Russell 3000 Index total return, 2001–2025

Growth of \$1,000
invested from 1/1/2001



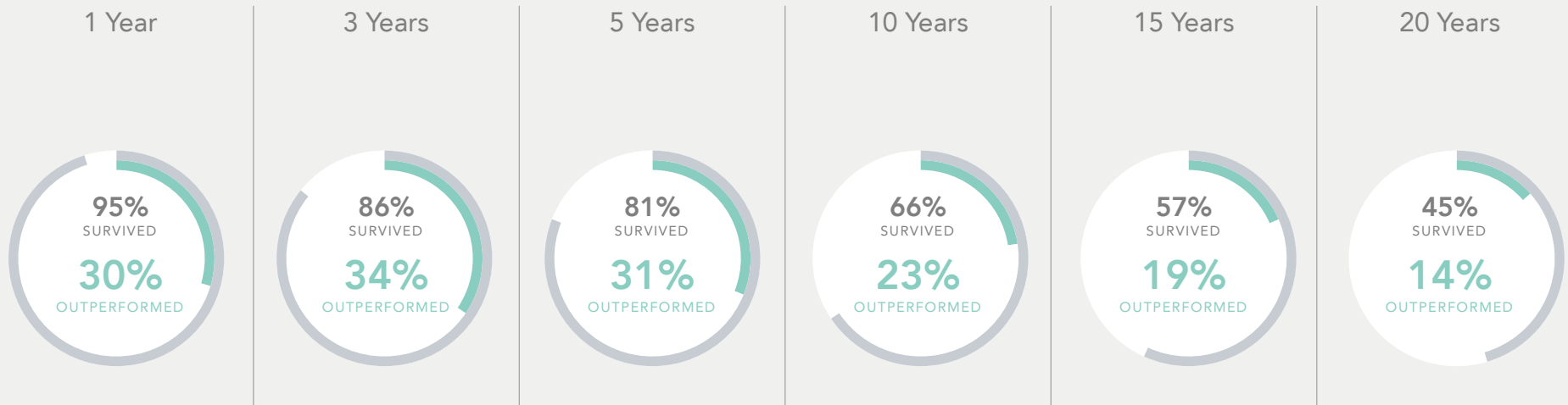
Past performance is no guarantee of future results. Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio. In USD. Data presented in the Growth of \$1,000 chart is hypothetical and assumes reinvestment of income and no transaction costs or taxes. The chart is for illustrative purposes only and is not indicative of any investment. Best performance dates represent end of period (November 28, 2008, for best week; April 22, 2020, for best month; June 22, 2020, for best three months; and September 4, 2009, for best six months). The missed best consecutive days examples assume that the hypothetical portfolio fully divested its holdings at the end of the day before the missed best consecutive days, held cash for the missed best consecutive days, and reinvested the entire portfolio in the Russell 3000 Index at the end of the missed best consecutive days. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes.

Flexibility Adds Value

When's a time in your life when you've experienced the value of flexibility?

The Fund Landscape

Percentage of US-domiciled equity and fixed income funds that outperformed their benchmark as of December 31, 2025

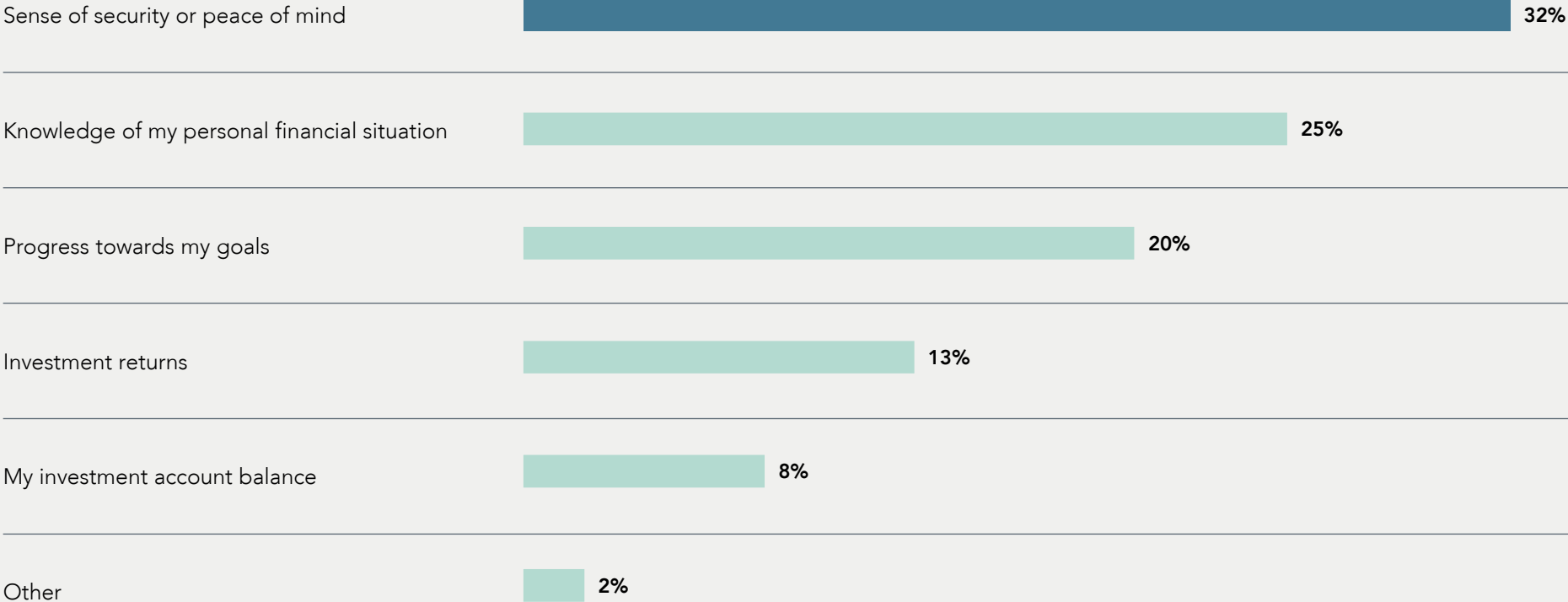


Performance data shown represents past performance and is no guarantee of future results. The sample includes funds at the beginning of each respective period. Survivors are funds that had returns for every month in the sample period. Outperformers (winner funds) are funds that survived the sample period and whose cumulative net return over the period exceeded that of their respective benchmark. Each fund is evaluated relative to its respective primary prospectus benchmark. Where the full series of primary prospectus benchmark returns is unavailable, non-Dimensional funds are instead evaluated relative to their Morningstar category index. See "The Fund Landscape Appendix" for more information. US-domiciled mutual funds and US-domiciled ETFs are not generally available for distribution outside the US.

The Importance of Trust

When's a time in your life when you've experienced the value of advice?

How do you primarily measure the value you receive from your advisor?



Results from Dimensional 2021–2025 (07/31/2025) Global Investor Study; 36,525 respondents.



“I talk to large institutions, CEOs, I talk to financial planners, I talk to governments, and the issue of **trust** has become one which resonates everywhere.”

Robert C. Merton

Nobel Laureate, 1997

Professor, MIT

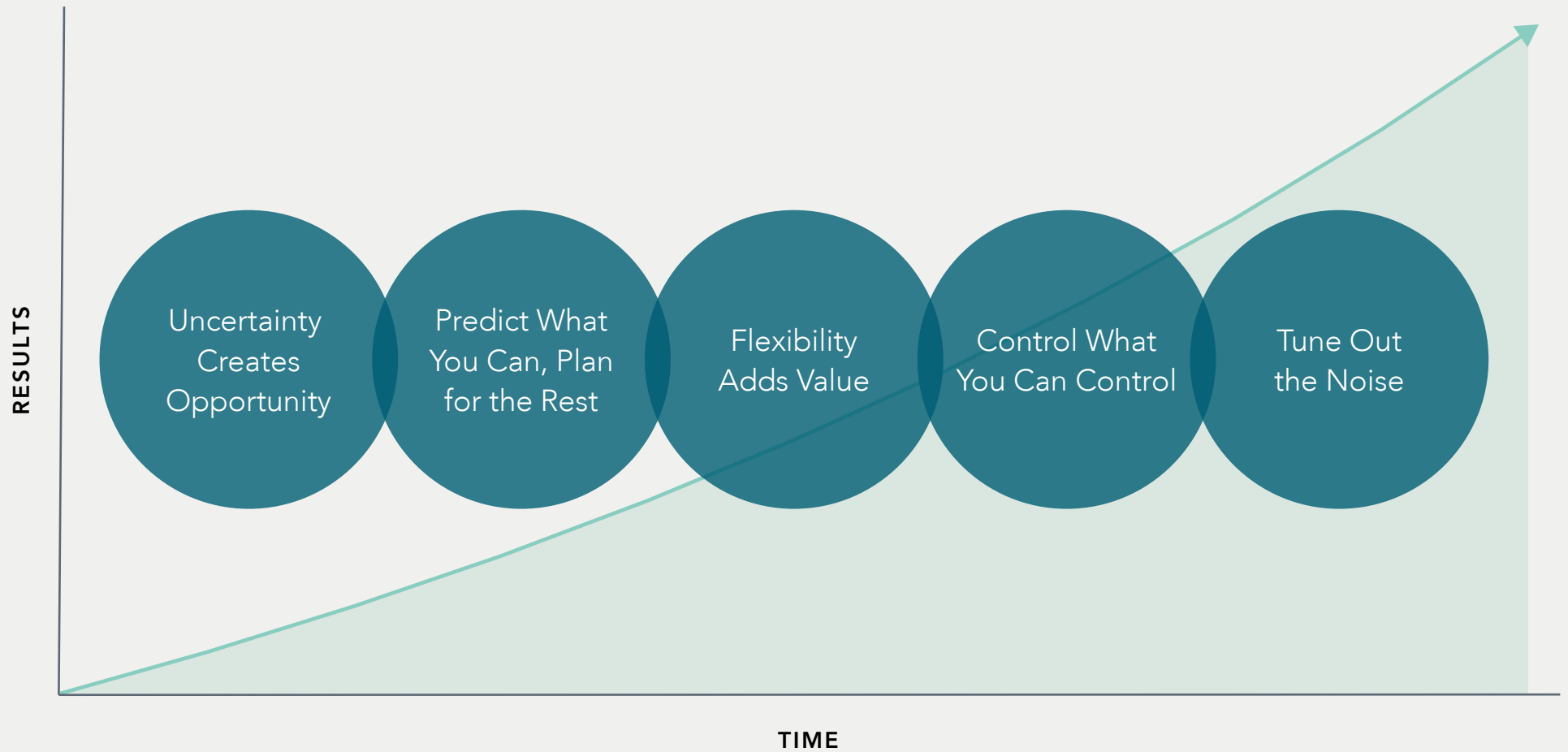
Resident Scientist

Dimensional Fund Advisors

The Power of Compounding

When's a time in your life when you've experienced the power of compounding?

Harness the Power of Compounding

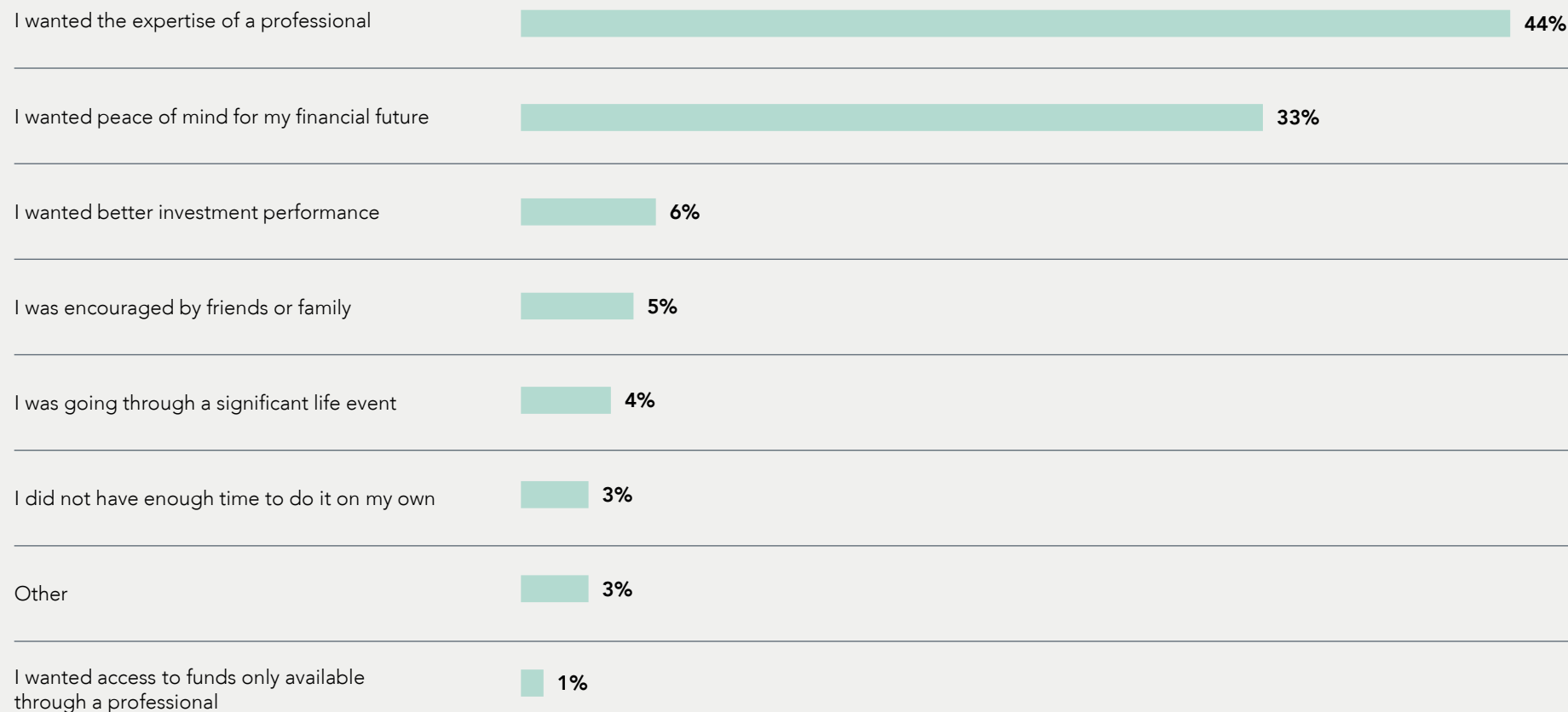


For illustrative purposes only.

The Value of Advice

When's a time in your life when you've experienced the value of advice?

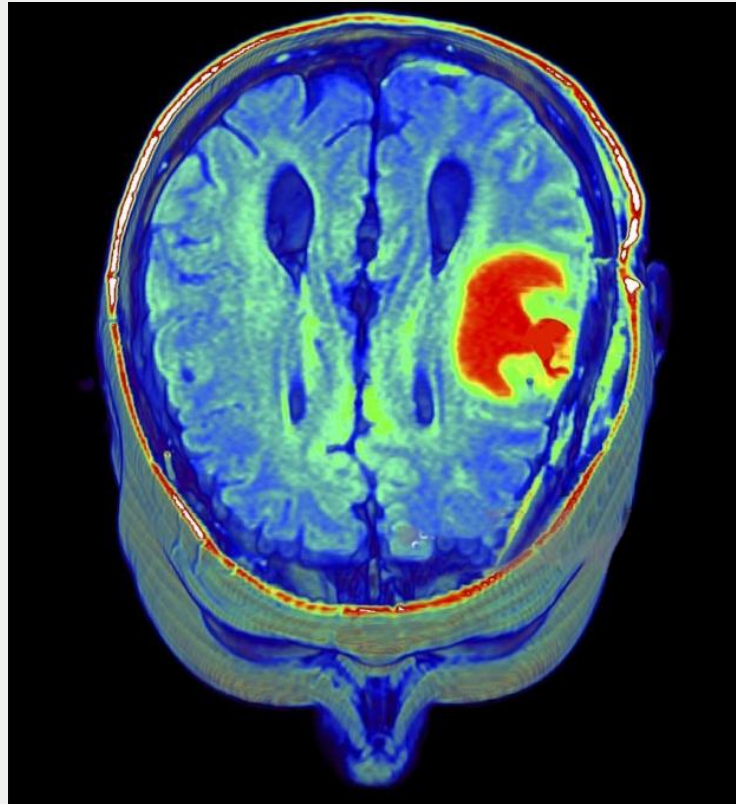
What is the primary reason you initially chose to pursue professional financial advice?



Disclosure: Results from Dimensional Global Investor Study 2021–2025 (07/31/2025); 36,525 responses.

Health and Wealth

Then vs. Now



Going at it Alone in Health and Wealth



Sources: Northwestern Mutual 2022 Planning & Progress Study, conducted by The Harris Poll on behalf of Northwestern Mutual and included 2,381 American adults aged 18 and older. Interactive Summary Health Statistics for Adults: National Health Interview Survey, 2019-2024. The sample is approximately 27,000 American adults aged 18 and older.

Control What You Can Control

When's a time in your life when you've experienced the importance of controlling what you can control?

Guide for Client Conversations

1

Ask for a story

Tell me about a time in your life you've dealt with uncertainty.

2

Actively listen

Engaged, listen attentively.

3

Pull out principles

What were some of the principles you used to navigate that uncertainty?

4

Draw on parallels

Use the principle that discussed in life to illustrate the investment parallel.

5

Reinforce the journey

Share how investing like life is a journey.

There will be ups and downs yet following these principles will help provide more peace of mind and allow you to enjoy the ride.

Appendix

Appendix: The Fund Landscape

Data Sample

The sample includes US-domiciled, USD-denominated open-end and exchange-traded funds (ETFs) in the following Morningstar categories. Non-Dimensional fund data 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 10-, 15-, and 20-year periods. Surviving funds are those with return observations for every month of the sample period. Each fund is evaluated relative to its primary prospectus benchmark. Where the full series of primary prospectus benchmark returns is unavailable, non-Dimensional funds are instead evaluated relative to their Morningstar category index. Outperformers are funds that survived the sample period and whose cumulative net return over the period exceeded that of their respective benchmark. 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, Miscellaneous Region, Pacific/Asia ex-Japan Stock, Real Estate, Small Blend, Small Growth, Small Value, Global Large-Stock Blend, Global Large-Stock Growth, Global Large-Stock Value, and Global 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, Long-Term 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, Global Bond, and Global Bond-USD Hedged.

Index Data Sources

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RISKS

Investments involve risks. The investment return and principal value of an investment may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original value. Diversification neither assures a profit nor guarantees against a loss in a declining market. Past performance is not a guarantee of future results. There is no guarantee strategies will be successful.