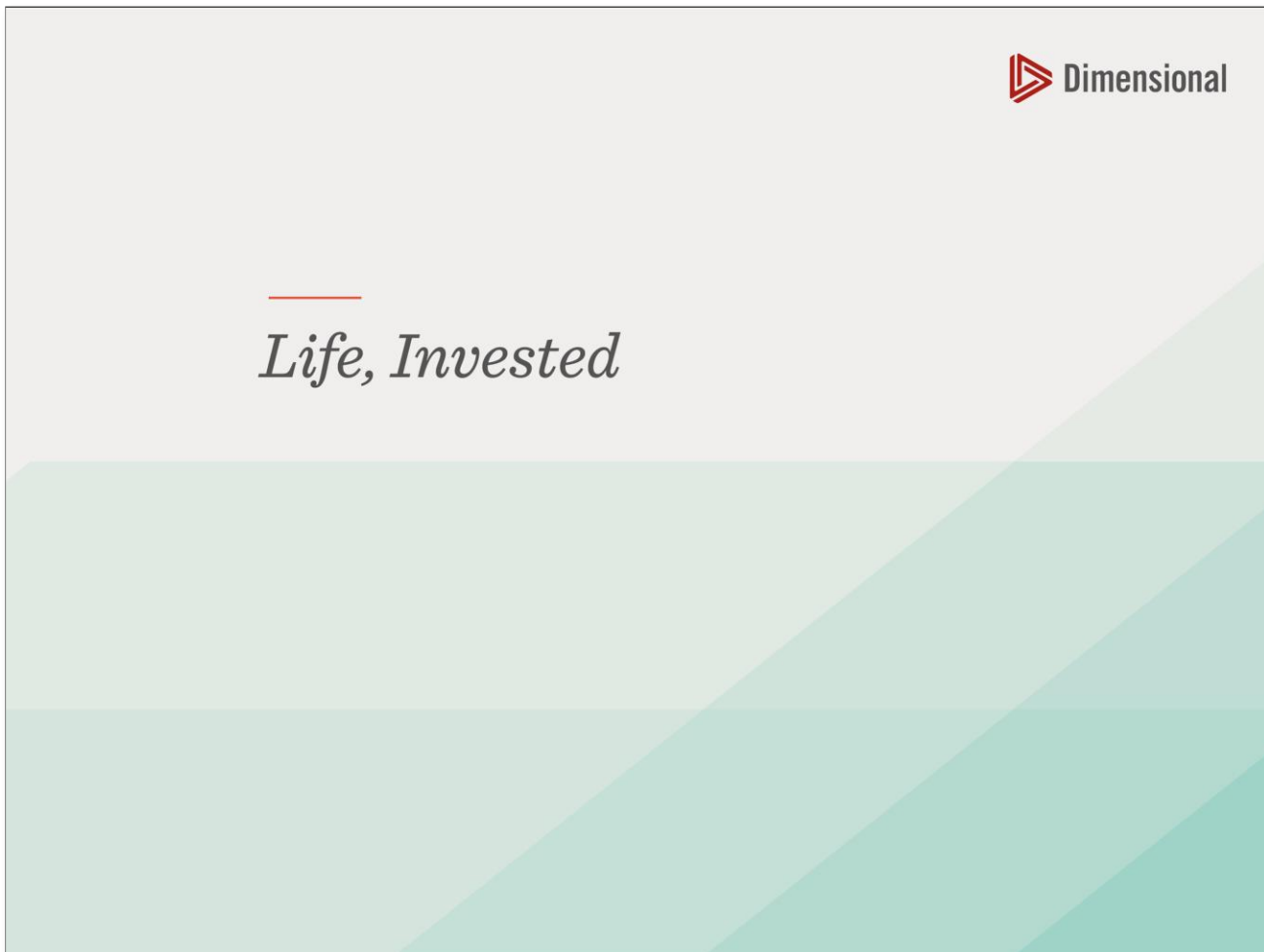


---

# Life, Invested

## Presentation Taking Points



- Life, Invested® is a platform created by the Founder of Dimensional Fund Advisors, David Booth, to help make investing concepts more relatable and human.
- We believe a good investment experience is about more than just returns. What matters just as much is how someone feels along their financial journey.
- The ideas that will come from this discussion are grounded in the belief that investing better means living better. Not just because it can lead to having more money, but because many of the habits that serve us well as investors serve us well in life too.
- This platform is a support and communication tool that can help us shift the conversation away from market noise to focus more on what truly matters: creating a plan that allows the investor to live a fulfilling life on their terms.
- Everyday life principles are also sensible investing principles.
- By reflecting on our own life experiences, we can draw parallels between the principles we utilize in our day-to-day decision-making and the principles that underpin a scientific approach to investing.
- These principles are at the core of how Dimensional manages money and approaches investing.
- The goal is to use these simple, relatable ideas to bolster your understanding of money and markets and how you can best approach them based on the way you already live your life.

---

# Life, Invested

## Presentation Taking Points

---

### 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:

- We'll start thinking about these concepts with a short reflection exercise.
- I'm going to display the principles we just saw, and I want you to take a few minutes to think about times in your life when you've relied on these principles to navigate the specific situation you are reflecting on.
- Use the guide in front of you to note these experiences and how they tie back to the way you think about investing.
- Once we've wrapped up our reflection, we'll come back to the larger group and discuss.

---

# Life, Invested

## Presentation Taking Points

---

### 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

#### **Workshop Activity:**

- Display this slide while the audience fills out the Life, Invested conversation guide.
- When the group is finished reflecting, ask for a few examples from the audience or counterpart.
- Once the discussion hits a stopping point, progress to the next slide, which shows all the Life, Invested principles. The selection of a principle will take you to that section of slides. Choose (or let the audience choose) three principles to walk through.

---

# Life, Invested

## Presentation Taking Points

---

### Uncertainty Creates Opportunity

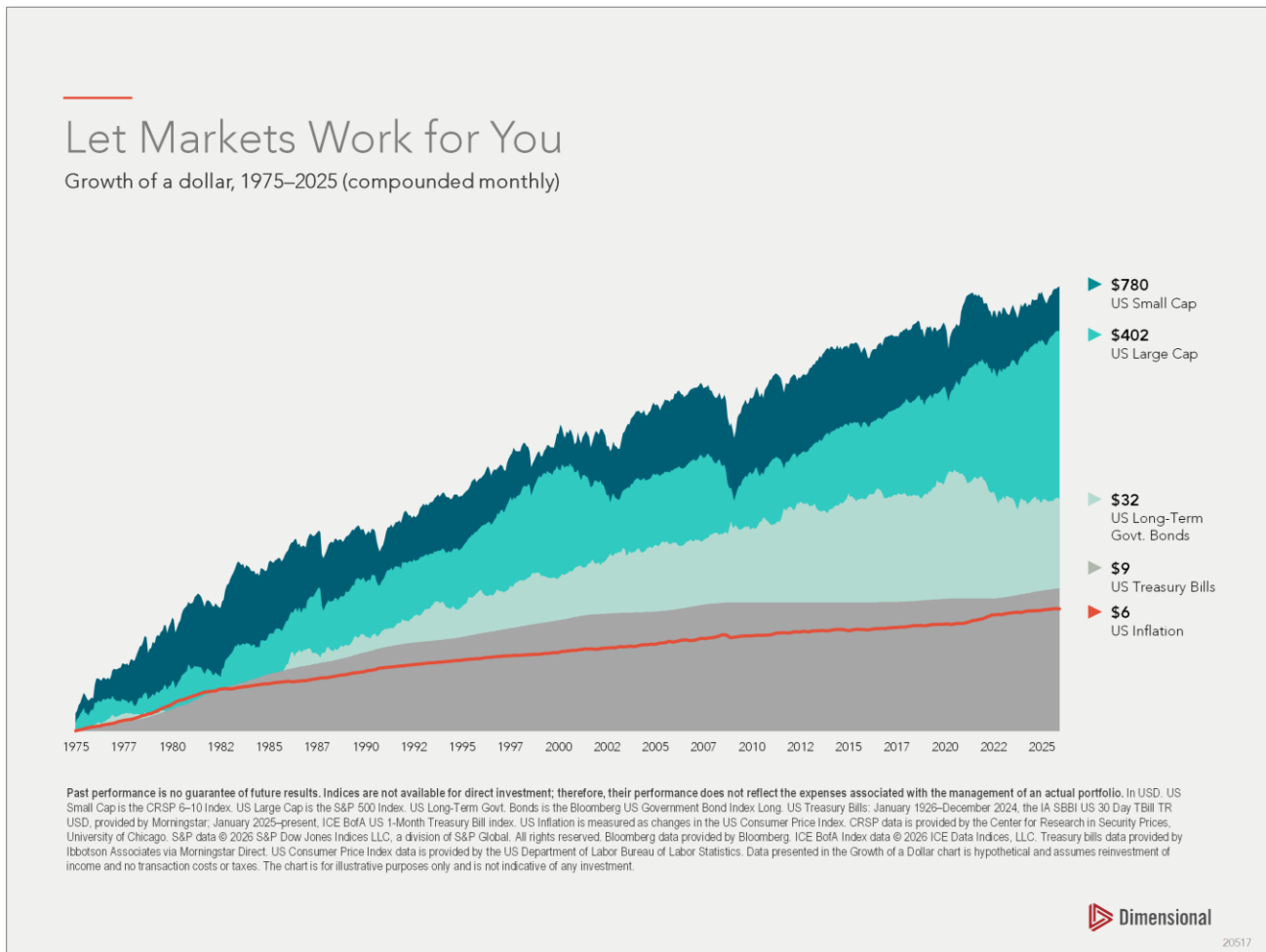
When's a time in your life that you've experienced uncertainty creating opportunity?

#### **Uncertainty Creates Opportunity:**

- Uncertainty can be uncomfortable, but we often forget that without it, there would be no opportunity.
- Examples many of us have likely faced include moving to a new city or changing career paths. We know we are taking a risk, but there is a clear reason we are willing to take that on. That reason is the opportunities that we can reap from bearing that risk.
- When times are uncertain, we aren't able to see the future. But the rewards we might gain continue to drive us toward these experiences, despite the risk that things might not turn out the way we had hoped.

# Life, Invested

## Presentation Taking Points



### Let Markets Work for You:

- The same goes for investing. The returns we see from our investments are the compensation that we receive for taking on uncertainty.
- There is an inherent risk in not taking on uncertainty as well. If your money isn't growing over time, it won't keep up with inflation and go as far in the future.
- This is documented in the growth of wealth graph, which shows monthly performance of various indices and inflation since 1926. These indices represent different areas of the US financial markets, such as stocks and bonds. The data illustrates the beneficial role of stocks in creating real wealth over time. T-bills have barely covered inflation, while longer-term bonds have provided higher returns over inflation. US stock returns have far exceeded inflation and significantly outperformed bonds.

---

# Life, Invested

## Presentation Taking Points

---

### Tune Out the Noise

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

#### **Tune Out the Noise:**

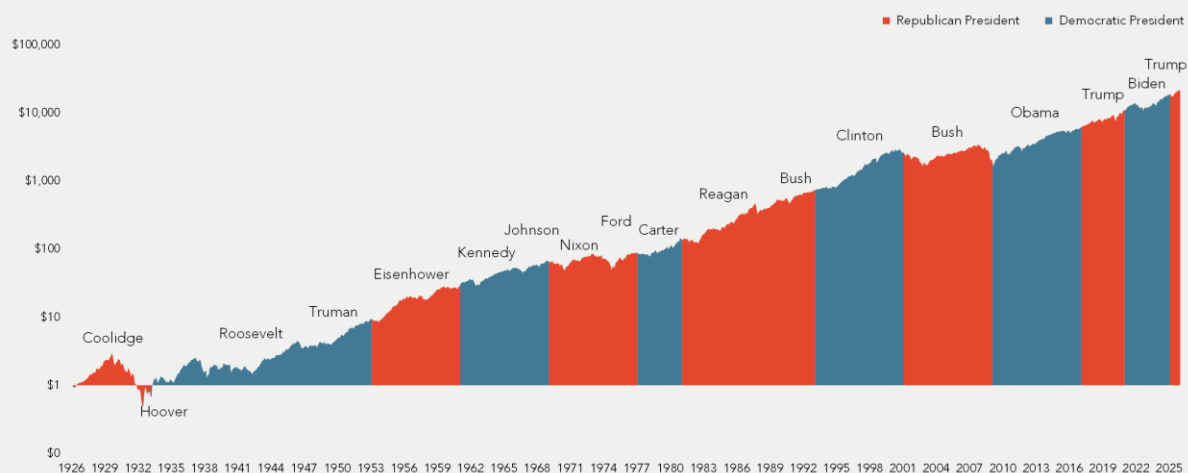
- You've probably heard the advice that when you're shooting for a big goal, tell no one.
- When you are focused on achieving an important goal, other people's opinions can be distracting, even derailing.
- Who cares if your friend doesn't agree with your plans if they are working for you? Once you've done the proper research and developed a plan, rally your supporters and turn down the volume on your detractors.

# Life, Invested

## Presentation Taking Points

### 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



Past performance is not a 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 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. Source: S&P data © 2025 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

### Markets Have Rewarded Long-Term Investors Under a Variety of US Presidents:

- The same applies to your investments. Many of us are exposed to a barrage of investment commentary on the news, social media, and even from our peers.
- These ideas may sound tempting, but they are potentially harmful distractions disguised as hot tips. Things that feel too good to be true often are, and giving into the fear of missing out can result in lower returns over your lifetime.
- Markets will inevitably rise and fall. We can be disappointed by downturns but managing these emotions and not allowing them to control your actions is crucial to maintaining your portfolio performance over time.
- The best way to tune out the noise in life and investing is by having a well-thought-out plan and sticking to it, adjusting based on your situation and not on outside information.

---

# Life, Invested

## Presentation Taking Points

---

### Predict What You Can, Plan for the Rest

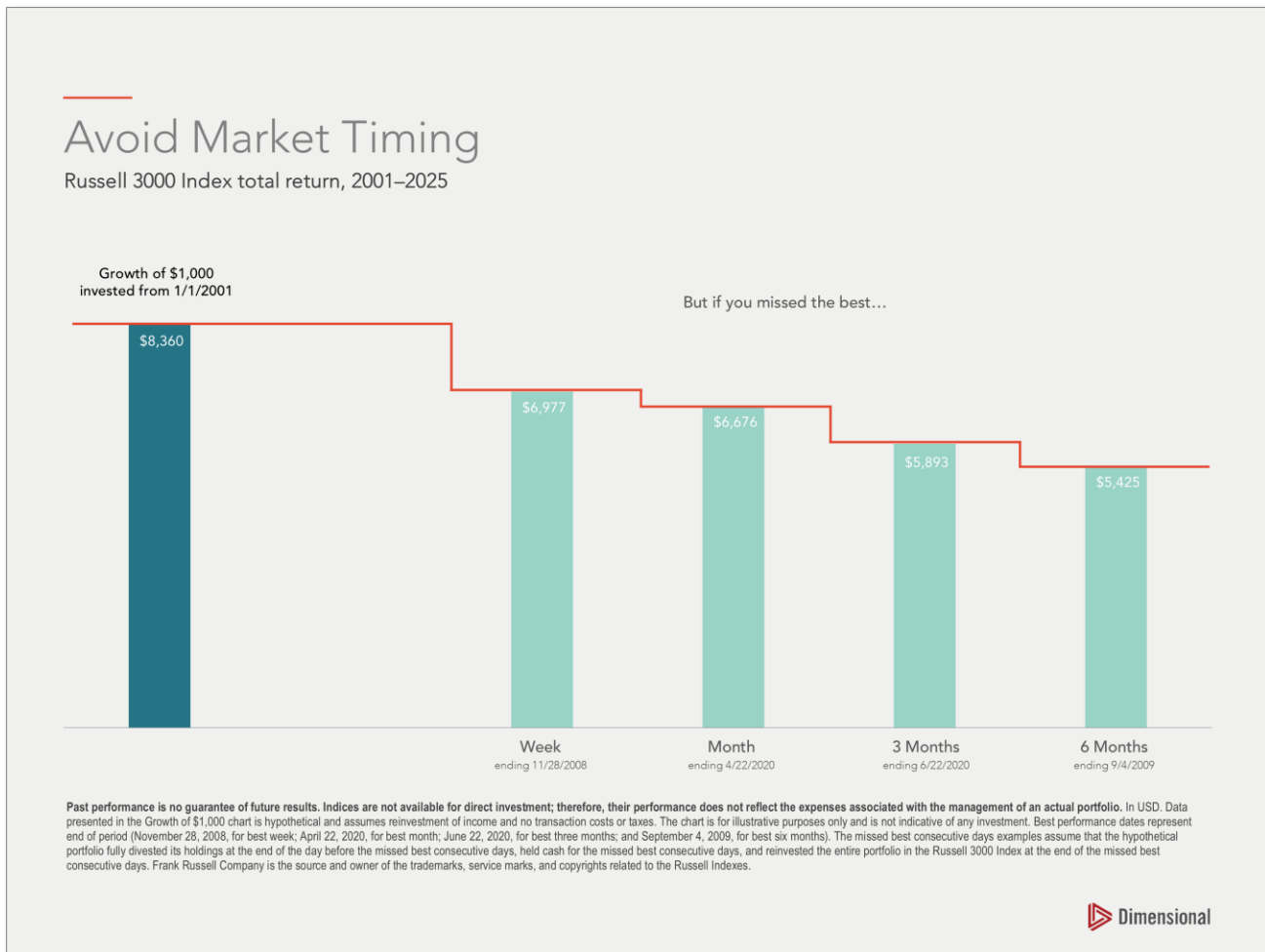
When's a time in your life when you've experienced the importance of planning over predicting?

#### **Predict What You Can, Plan for the Rest:**

- Trying to predict the future is a tempting concept. Many of us have tried to predict what will happen in life, only to be disappointed when it didn't turn out the way we'd expected.
- There are strategies we use in life to make sure we are prepared to deal with the fact that we can't predict what the future holds. Some familiar examples may include applying to multiple colleges, not just our dream "reach" school. We wear a seat belt in the car, even though we know how to drive.
- We make a plan for a range of outcomes to maximize peace of mind.

# Life, Invested

## Presentation Taking Points



### Avoid Market Timing:

- This mindset is also key to being a successful long-term investor. For maximum peace of mind, we make plans that account for a broad range of outcomes so that you as an investor can feel empowered instead of paralyzed by changes in the market.
- You don't need to be able to predict what is going to happen next to have a good investment experience. Research has shown that stock pickers consistently underperform their benchmarks.
- Investors can avoid this stress by sticking to their long-term plan and not reacting to short-term market moves.

---

# Life, Invested

## Presentation Taking Points

---

### Flexibility Adds Value

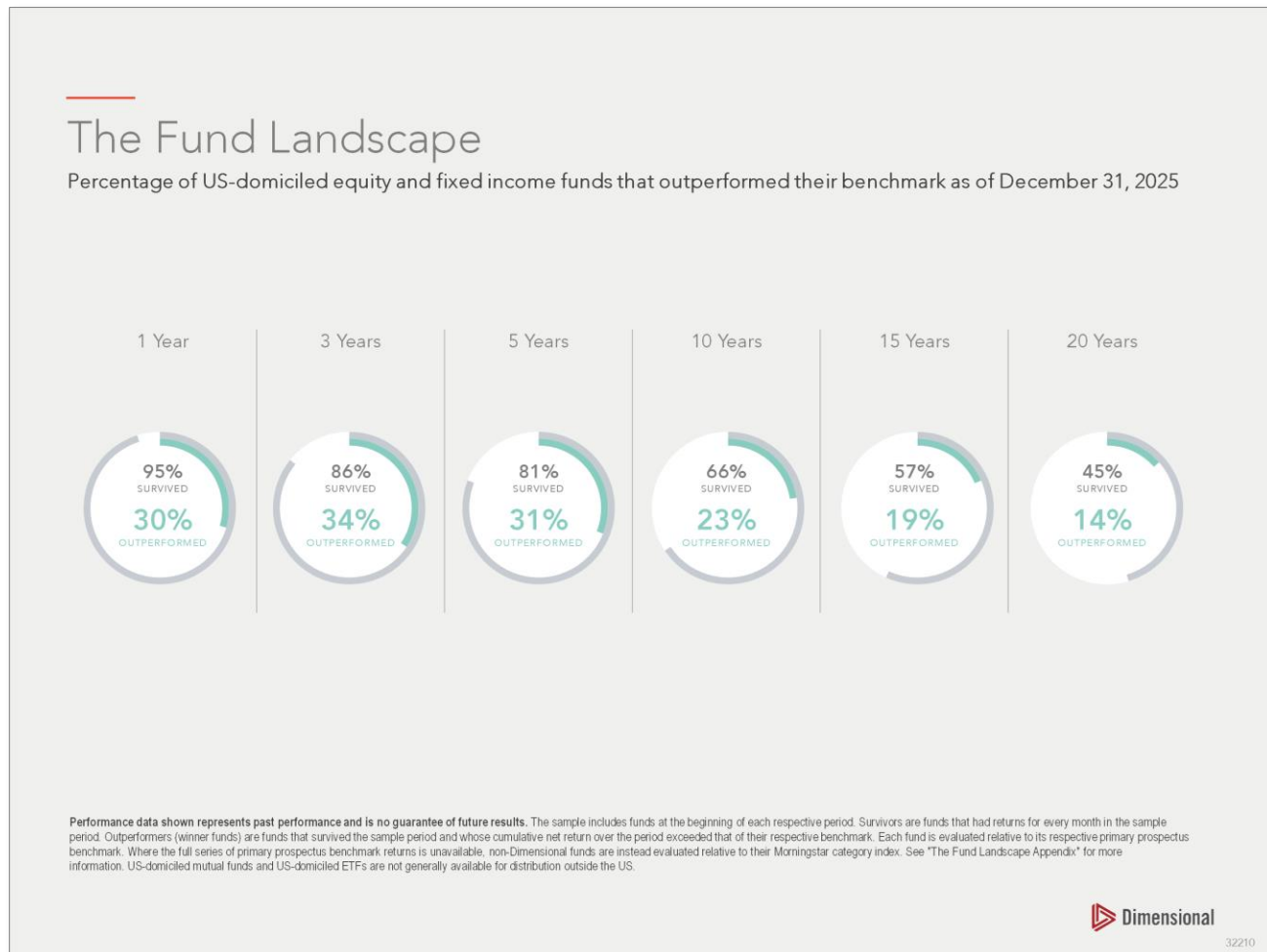
When's a time in your life when you've experienced the value of flexibility?

#### **Flexibility Adds Value:**

- (Ask the audience) Who here has gone through the process of purchasing a new car?
- You probably knew exactly what you wanted, down to the color of the interior trim.
- It can be a difficult process trying to locate the precise model and features you are looking for, and when you do find it, you could end up paying a premium for it.
- If you are willing to be flexible with your choices, you will likely be able to get the new car faster, and for a better price.

# Life, Invested

## Presentation Taking Points



### The Fund Landscape:

- The same applies to investing. Staying flexible around what stocks to hold and when to trade can give you an advantage. While index funds are a solid, low-cost solution for many investors, they are forced to trade on certain days to track their index.
- The funds may not get the best prices on the securities they hold, resulting in investors leaving returns on the table.

---

# Life, Invested

## Presentation Taking Points

---

### The Importance of Trust

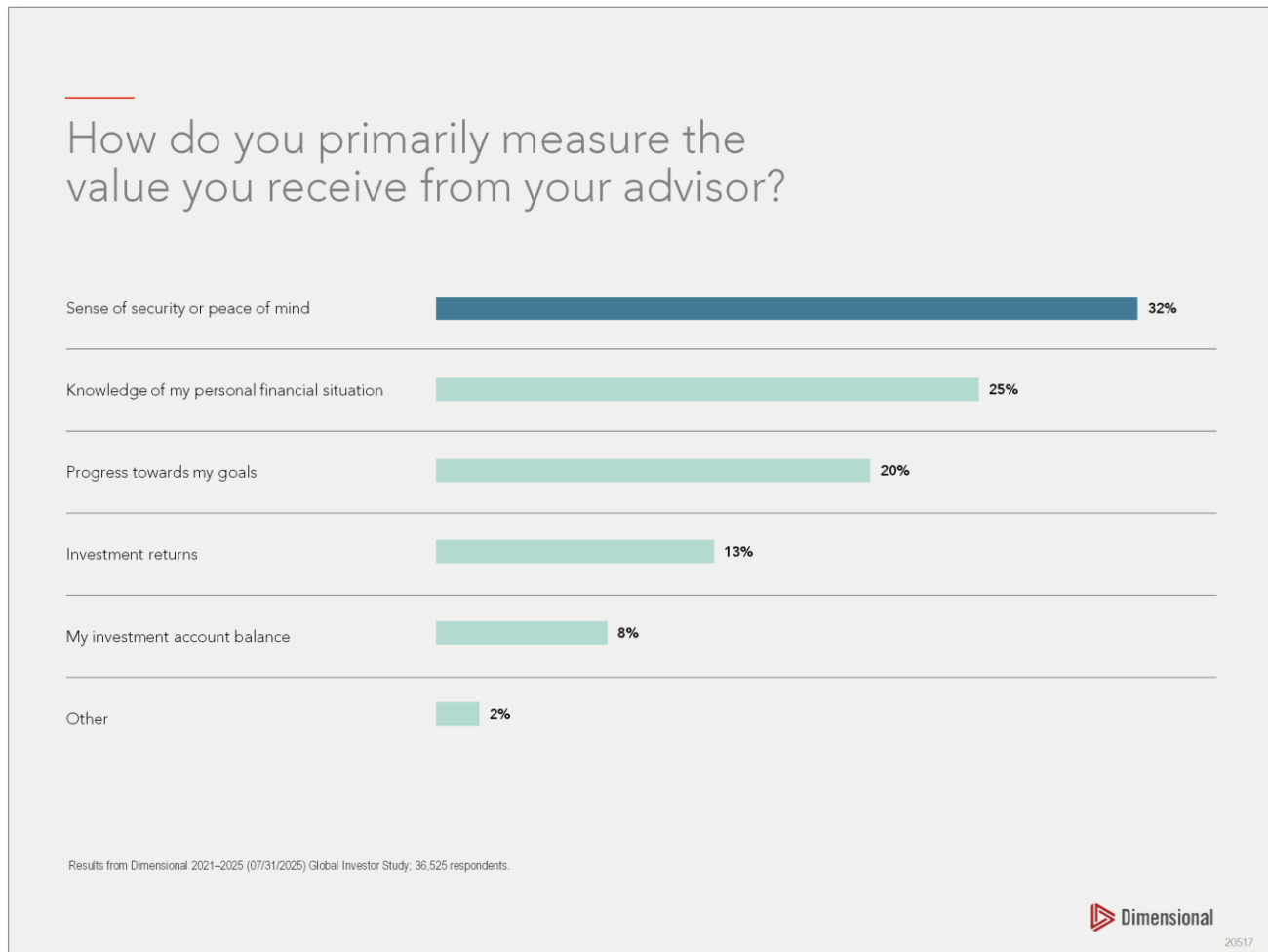
When's a time in your life when you've experienced the value of advice?

#### **The Importance of Trust:**

- Trust is the cornerstone of any relationship. We share our stories and lives with those we trust. Most importantly, we take advice from people we trust and allow them to influence our long-term plans.
- Trust is also a two-way street. To trust someone, we require them to be open and honest in their communications, so that we also feel open to sharing our lives honestly.
- Trust isn't always giving positive feedback or telling a friend what they want to hear. Trust is built on telling your loved ones what they need to hear for their own well-being.

# Life, Invested

## Presentation Taking Points



20517

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

- The same goes for investing, financial advice, and who you allow to access your hard-earned money. For a financial advisor to help you, trust and open communication must flow both ways.
- Your advisor needs to give open and clear feedback to create a sound financial plan and set realistic expectations.
- To do this, your advisor needs to be trusted with factual and vulnerable information about your financial situation and goals.

---

# Life, Invested

## Presentation Taking Points

---

### The Power of Compounding

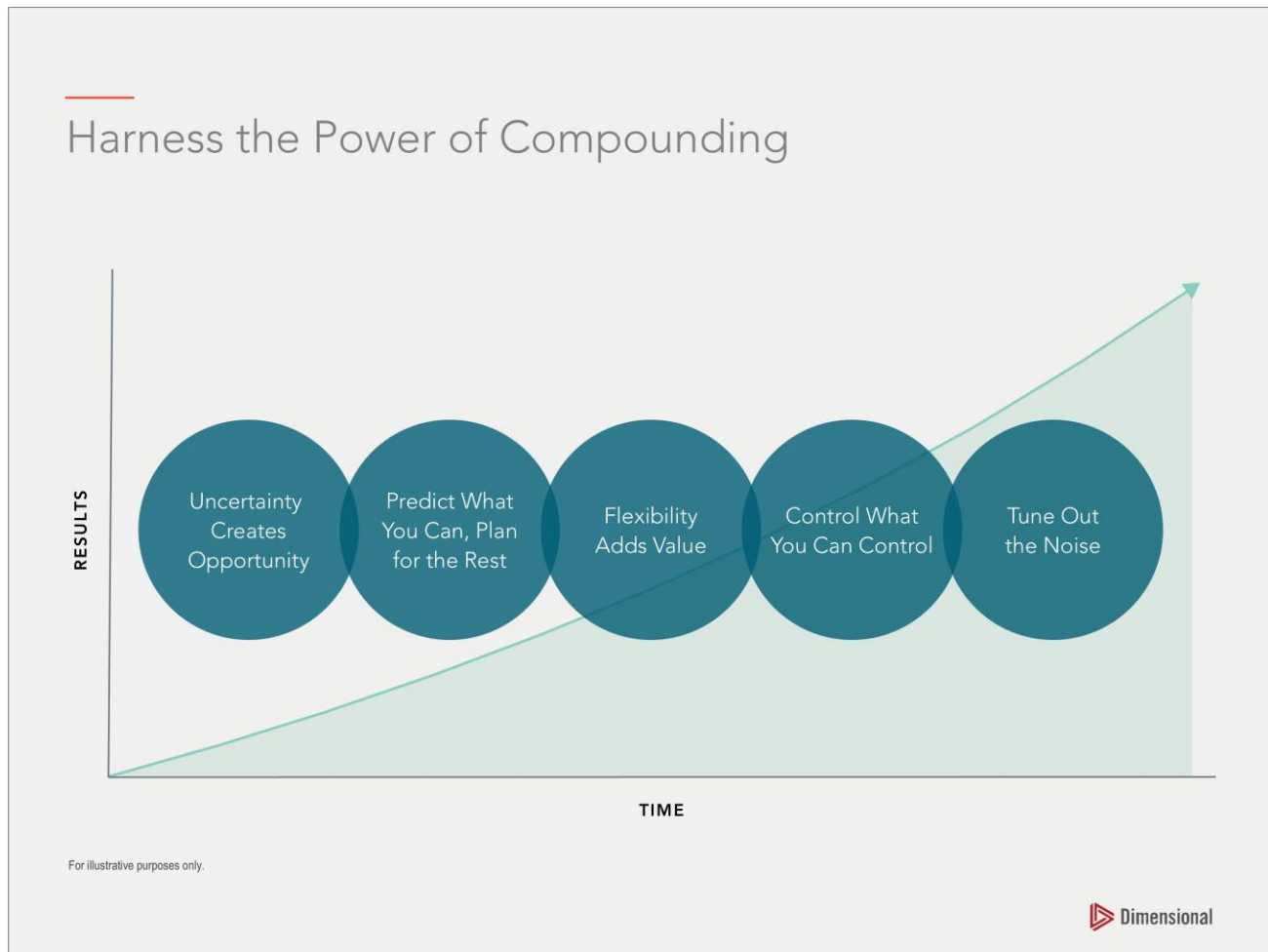
When's a time in your life when you've experienced the power of compounding?

#### **The Power of Compounding:**

- Even the small, seemingly inconsequential decisions we make every day can have a big impact over time.
- Whether you're trying to pursue health goals or grow your career, the small steps you take every day can make a big impact over time.
- To run a faster mile or learn a new language, it can take repetitive practice over time to see real improvement.

# Life, Invested

## Presentation Taking Points



### Harness the Power of Compounding:

- The same is true of investing. A 10% return on your investment each year, similar to the stock market's historical annualized average, would double your money every seven years.<sup>1</sup>
- Having a lot of time can help an investor make up for not having a lot of money.
- In both life and investing, compounding is a powerful force. You could say that the equivalent of compound interest in life is repeatedly putting these principles into practice over time.

1. In US dollars. Based on S&P 500 Index annual returns, 1926–2025. S&P data © 2026 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Past performance is not a 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.

---

# Life, Invested

## Presentation Taking Points

---

### The Value of Advice

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



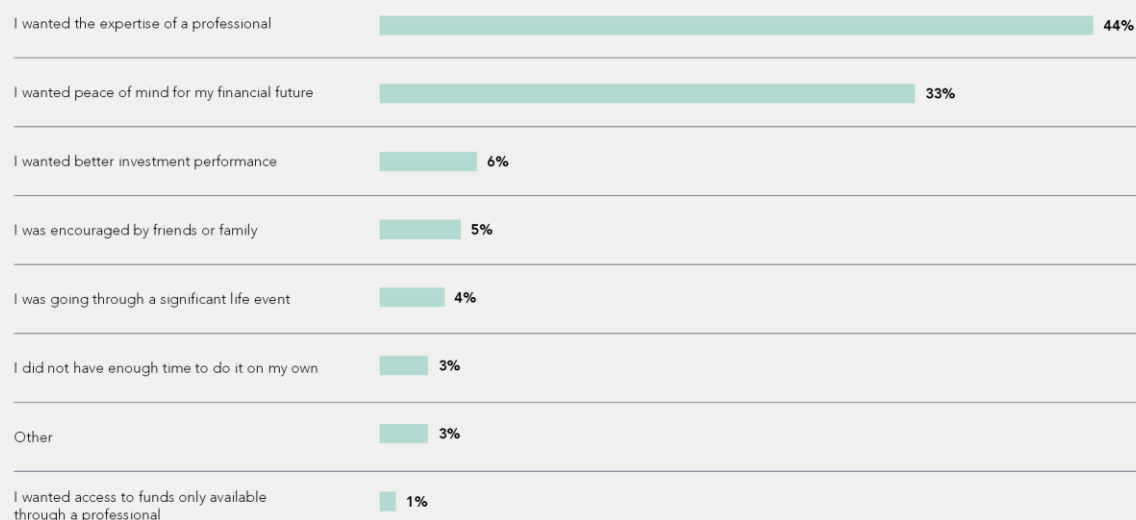
#### **The Value of Advice:**

- We naturally seek advice in life's important moments.
- We look to others—friends, family members, and other trusted voices—for their perspectives when decisions matter most.
- The right guidance can help simplify complexity and bring a sense of direction when the path forward isn't clear.
- One of the great benefits we get when we receive advice isn't even the advice itself.
- The peace of mind you gain from confidently making thoughtful, informed decisions has a value all of its own.

# Life, Invested

## Presentation Taking Points

### 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.

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

- In a Dimensional survey of end investors asking why they initially pursued financial advice, the top two reasons are wanting to seek the expertise of a professional and desiring peace of mind around their financial situation.
- With complex areas of life, like your financial well-being, working with an expert, someone who specializes in these topics, can save you a lot of stress and help you avoid making costly mistakes.

---

# Life, Invested

## Presentation Taking Points

---

### Health and Wealth



#### **Health and Wealth:**

- Two of the biggest sources of stress in life are health and our finances.
- Both require ongoing attention—not just one time set it and forget it decisions.
- They take planning, discipline, and the ability to adjust over time.
- And in both areas, expertise matters. You wouldn't guess your way through a significant health issue without the help of a doctor.
- The same is true for your financial life. Having guidance can make a meaningful difference.

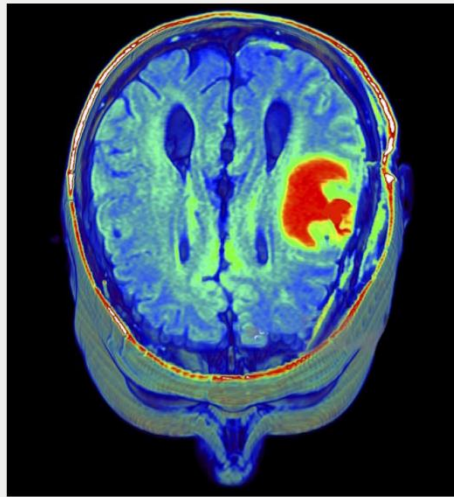
---

# Life, Invested

## Presentation Taking Points

---

### Then vs. Now



#### Then vs. Now:

- This image shows how far medical insight has come over time. From limited visibility to highly detailed data.
- With better tools and information, doctors can make more precise and informed decisions.
- The goal isn't about perfection, it's about having as much information as possible to put the odds in your favor.
- Financial planning has evolved in the same way. Today we have better data, tools, and strategies than ever before that allow us to take a holistic approach to the process.
- Working with the professional guidance helps turn the data and tools into better long-term outcomes.
- The same is true for your financial life. Having guidance can make a meaningful difference.

---

# Life, Invested

## Presentation Taking Points

---

### Going at it Alone in Health and Wealth

62%

of Americans say  
their financial planning  
needs improvement

YET  
ONLY

35%

seek the help of a  
financial advisor

WHILE

85%

of Americans had a  
visit with a doctor or  
other healthcare  
professional  
in the last year

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.

#### Going at it Alone in Health and Wealth:

- When it comes to health, most people recognize they shouldn't go it alone.
- But when it comes to financial wellness, it's a different story.
- Even though many people feel their financial planning needs improvement, only a small percentage actually seek out professional help.
- That gap is important because the same logic applies to health and wealth. If something is complex, impactful and ongoing, having a professional in your corner can help you make better decisions and improve your long-term outcomes.

---

# Life, Invested

## Presentation Taking Points

---

### Control What You Can Control

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



#### **Control What You Can Control:**

- So much in life—good and bad—is out of our control. Sudden storms can pummel us in the middle of summertime. A sports team that seemed destined for a disappointing season can come out of nowhere and win a championship.
- While we can't control everything that happens, we can take control of how we prepare ourselves for life's curveballs.
- All we can do is plan for a range of outcomes and relax, knowing we've taken a sensible approach.

---

# Life, Invested

## Presentation Taking Points

---

### 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.

#### Guide for Client Conversations:

- Everyday life principles are also sensible investing principles. By reflecting on our life experiences, we can draw parallels between the principles we utilize in our day-to-day decision-making and the principles that underpin a scientific approach to investing.
- Use this guide for client conversations to share with clients how investing, like life, is a journey. Sharing life stories, pulling out principles, and drawing on the parallels between life and investing can help your clients build an investment philosophy that is relatable, based in science, and helps put the odds in their favor.

---

# Life, Invested

Presentation Taking Points

---

## Appendix

# Life, Invested

## Presentation Taking Points

### 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

Index data provided by Bloomberg, MSCI, Russell, FTSE Fixed Income LLC, and S&P Dow Jones Indices LLC. Bloomberg data provided by Bloomberg. MSCI data © MSCI 2026, all rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. FTSE fixed income indices © 2026 FTSE Fixed Income LLC. All rights reserved. S&P data © 2026 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

Indices are not available for direct investment. Their performance does not reflect the expenses associated with management of an actual portfolio. US-domiciled mutual funds and US-domiciled ETFs are not generally available for distribution outside the US.

This material is intended for the recipient's background information and use only. It is provided in good faith and without any warranty or, representation as to accuracy or completeness. Information and opinions presented in this material have been obtained or derived from sources believed by Dimensional to be reliable and Dimensional has reasonable grounds to believe that all factual information herein is true as at the date of this material. This material does not constitute investment advice, recommendation, or an offer of any services or products for sale and is not intended to provide a sufficient basis on which to make an investment decision. It is the responsibility of any persons wishing to make a purchase to inform themselves of and observe all applicable laws and regulations. Unauthorized reproduction or transmitting of this material is strictly prohibited. Dimensional accepts no responsibility for loss arising from the use of the information contained herein.

"Dimensional" refers to the Dimensional separate but affiliated entities generally, rather than to one particular entity. These entities are Dimensional Fund Advisors LP, Dimensional Fund Advisors Ltd., Dimensional Ireland Limited, DFA Australia Limited, Dimensional Fund Advisors Canada ULC, Dimensional Fund Advisors Pte. Ltd, Dimensional Japan Ltd. and Dimensional Hong Kong Limited.

#### 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.**