
DIMENSIONAL WEALTH MODELS (UK)

Systematic Investment Solutions Powered by Financial Science



If you are a retail investor in the UK, this document has been provided to you by your financial adviser, who can help explain its contents.

Dimensional's Wealth Models embody four decades of expertise in applying the great ideas in finance to global portfolio construction. The models offer a research-driven, systematic framework for pursuing a wide range of investment goals.

► **Systematic and transparent approach**

The models are guided by one investment philosophy and a proven implementation process applied consistently across all Dimensional funds.

► **Powered by financial science**

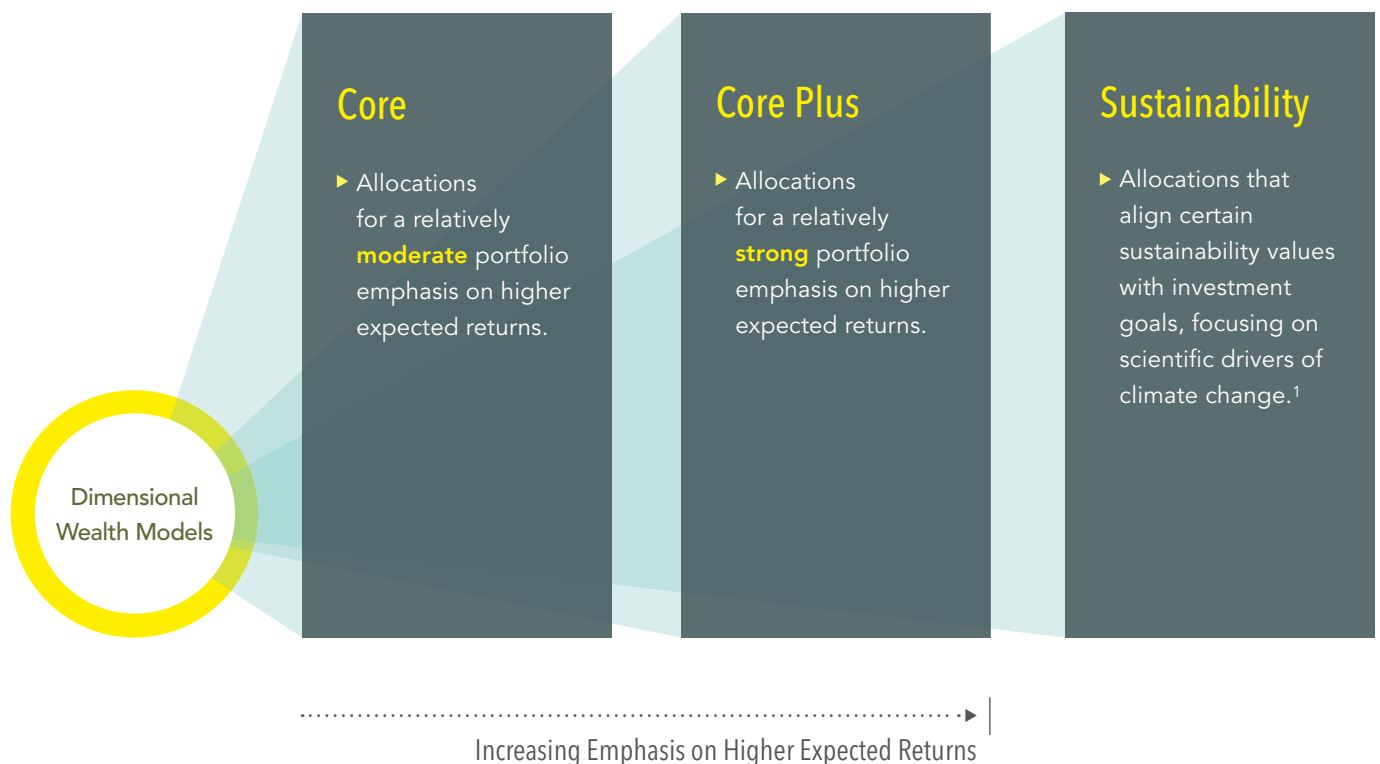
Dimensional is a pioneer in applying academic research to factor-based investing. The models integrate our most advanced thinking on the integration of financial theory, research and implementation.

► **Targeting higher expected returns**

The allocations use Dimensional funds designed to go beyond indexing by pursuing higher expected returns in a diversified, cost-effective manner.

Wealth Models designed to fit a variety of investment goals

Dimensional Wealth Models are designed for total portfolio emphasis on research-backed drivers of higher expected returns across equity markets (size, value and profitability) and fixed income markets (term, credit and currency).



1. Further details regarding a fund's sustainability considerations can be found in the relevant prospectus.

Built upon a systematic approach to portfolio design

Dimensional Wealth Models are based on decades of academic research and our experience in portfolio design and practical implementation. Our approach to model construction involves these steps:



1 Start with the market

We start with global equity and fixed income markets, which represent a broad and diverse universe of securities from which to assemble a marketwide portfolio.

2 Target higher expected returns

We tilt toward securities with higher expected returns. The equity allocations focus on size, value and profitability considerations. The fixed income allocations look to term, credit and currency where applicable.

3 Sustainability considerations

We adjust the core model for sustainability considerations to create an additional model set.

All Dimensional funds used in the models are broadly diversified and designed to pursue higher expected returns while managing risks and costs.

Offering a broad range of asset allocations

Within each model set, investors can choose from six equity/fixed income allocations designed to address their specific investment goals and risk preferences. The higher equity allocations are intended for investors focusing on growth of wealth; the higher fixed income allocations emphasise volatility reduction and preservation of purchasing power.

Portfolio allocations range from 100% fixed income to 100% equity, in increments of 20%.



For illustrative purposes only. The risk and expected return shown in this illustration are not reliable indicators of the funds' actual or future risk profiles. There is no guarantee strategies will be successful.

Harnessing the strength of Dimensional Investing

► Focused on investor goals

Each model set offers a thoughtful, research-based framework for pursuing long-term investment goals in a robust and transparent manner.

► One philosophy and approach

Dimensional has a deep belief in the power of markets and uses information embedded in market prices throughout its investment process. The models offer an efficient avenue to apply this belief system and investment approach.

► Informed by financial science

The models reflect basic principles of asset allocation theory and seek to add value through efficient implementation that combines the benefits of indexing (broad diversification and low cost) with those of systematic active investing (pursuit of higher expected returns, robust portfolio management and flexible trading). The underlying funds reflect portfolio enhancements arising from our latest advancements in research and implementation.

► Offering a consistent, transparent framework

Some industry models may include multiple funds with an inconsistent mix of investment objectives, characteristics and expected outcomes. We believe that our Wealth Models can offer a higher degree of confidence to financial advisers and individual investors when making asset allocation decisions.

► Targeting higher expected returns

Across both equities and fixed income, the model allocations emphasise reliable drivers of higher expected returns and integrate useful information about interactions among premiums. In contrast, many other models either may not target sources of higher expected returns or may target them separately.



Interested in learning more?

Contact your financial adviser to learn more about Dimensional Investing and using a Dimensional Wealth Model to pursue your long-term investment goals.

Glossary

Factor-based investing: Refers to investment strategies constructed by sorting companies on quantitative variables to identify securities with higher expected returns.

Size premium or small cap premium: The return difference between small capitalisation stocks and large capitalisation stocks.

Value premium: The return difference between stocks with low relative prices (value) and stocks with high relative prices (growth).

Profitability premium: The return difference between stocks of companies with high profitability and those with low profitability.

Term premium: The return difference between bonds with different maturities but similar credit quality.

Credit premium: The return difference between bonds of similar maturity but different credit quality.

Currency of issuance: The currency in which an asset is issued, such as a USD- vs. euro-denominated bond.

Profitability: Profitability is defined as operating income before depreciation and amortisation minus interest expense divided by book equity.

DIMENSIONAL AT A GLANCE³

42

YEARS SINCE
FOUNDING

\$677B

FIRMWIDE ASSETS
UNDER MANAGEMENT

1,600+

EMPLOYEES IN
15 GLOBAL OFFICES

One

INVESTMENT
PHILOSOPHY

Dimensional⁴ is a global investment manager dedicated to implementing the great ideas in finance.

We have a long history of applying academic research to practical investing. Today, we offer a full suite of equity and fixed income strategies designed to target higher expected returns.

Dimensional's investment approach is grounded in economic theory and backed by decades of research. By integrating our investment process with a flexible trading strategy, we work to manage the tradeoffs that arise when implementing portfolios. We consistently apply this process in all of our global and regional equity and fixed income strategies, with an aim to add value beyond what traditional managers and benchmarks can achieve.

We regard the assets we manage as more than just shares in a portfolio. The money represents the savings, sacrifice and dreams that investors have entrusted to us. We take this responsibility seriously.

Dimensional is headquartered in Austin, Texas, and has trading offices across North America, Europe and Asia, which enables us to cover global markets and manage strategies continuously.

3. Firmwide assets under management in USD (billions), number of employees, and offices as at 31 December 2023.

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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. Past performance is not a guarantee of future results. There is no guarantee strategies will be successful.

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