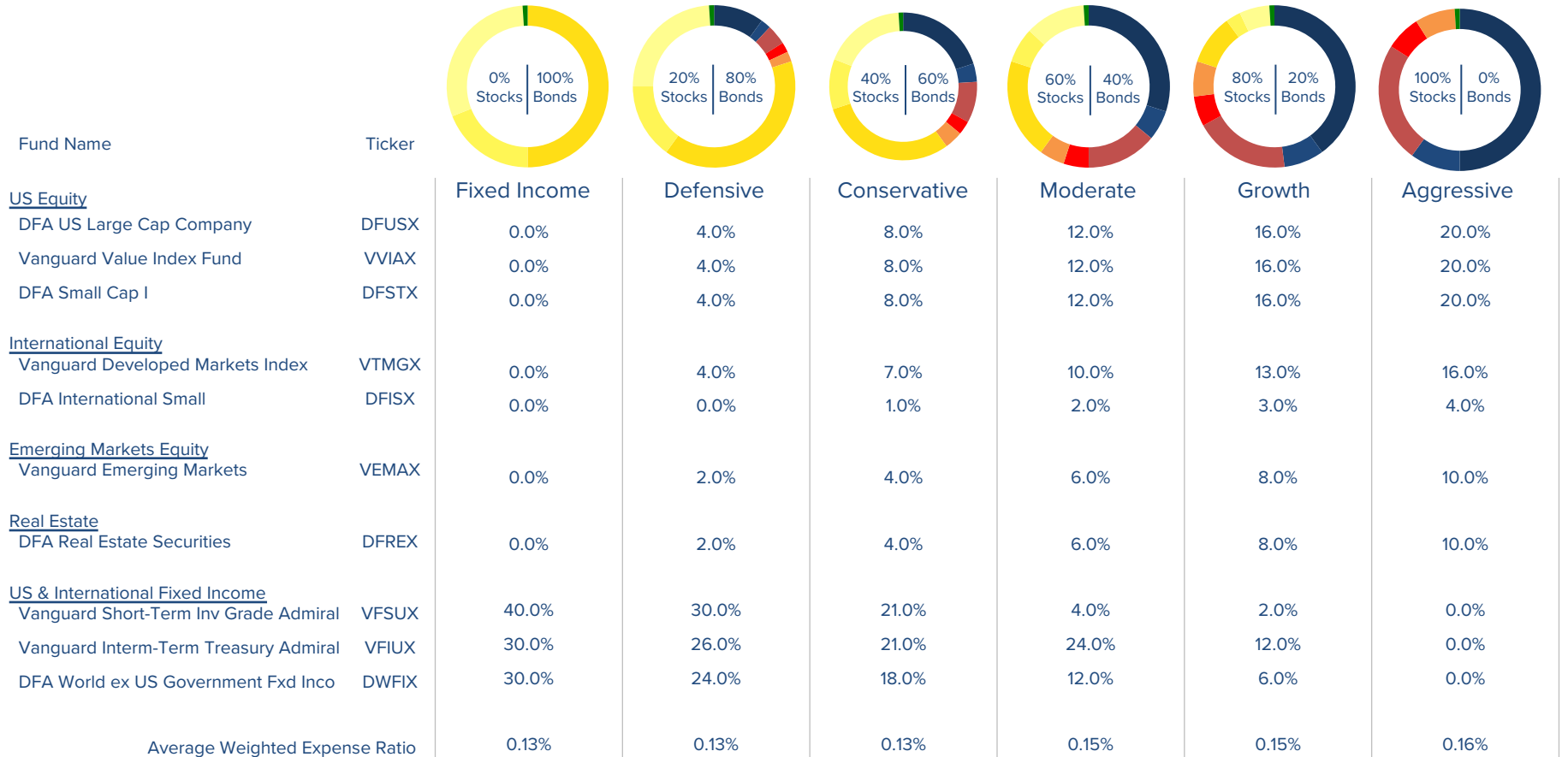


Performance As Of December 31, 2020



Performance As Of December 31, 2020

Fund Name	Ticker	YTD Return	1 – Year Trailing Return	3 – Year Annualized Return	5 – Year Annualized Return	10 – Year Annualized Return	10 – Year Standard Deviation	Fund Expense Ratio
DFA International Small	DFISX	9.26%	9.33%	2.33%	8.83%	6.67%	16.33%	0.52%
Vanguard Developed Markets Index	VTMGX	10.26%	10.56%	4.06%	8.76%	5.88%	15.25%	0.07%
DFA Real Estate Securities I	DFREX	-5.04%	-7.78%	5.28%	5.76%	8.67%	15.92%	0.18%
Vanguard Emerging Markets	VEMAX	15.24%	14.64%	4.76%	12.44%	3.00%	17.77%	0.14%
Vanguard Value Index Adm	VVIAX	2.29%	1.27%	5.79%	10.74%	10.93%	13.66%	0.05%
DFA US Large Company I	DFUSX	18.40%	16.44%	12.85%	15.16%	13.53%	13.55%	0.08%
DFA US Small Cap I	DFSTX	11.17%	10.09%	4.67%	10.35%	10.15%	18.64%	0.35%
DFA World ex US Government Fixed Income	DWFIX	6.35%	5.53%	6.13%	5.29%	-	-	0.20%
Vanguard Interm-Term Treasury Adm	VFIUX	8.31%	7.63%	5.32%	3.65%	3.39%	3.43%	0.10%
Vanguard Sht-Trm Invmnt-Grade Adm	VFSUX	5.25%	5.03%	4.02%	3.36%	2.76%	1.85%	0.10%
Vanguard Target Retirement Income Inv	VTINX	10.02%	10.02%	6.86%	6.86%	5.88%	4.61%	0.12%
Vanguard Target Retirement 2020 Inv	VTWNX	12.04%	12.04%	8.07%	9.02%	7.93%	7.98%	0.13%
Vanguard Target Retirement 2025 Inv	VTTVX	13.30%	13.30%	8.73%	9.88%	8.54%	9.15%	0.13%
Vanguard Target Retirement 2030 Inv	VTHRX	14.10%	14.10%	9.16%	10.51%	9.04%	10.18%	0.14%
Vanguard Target Retirement 2035 Inv	VTTHX	14.79%	14.79%	9.50%	11.11%	9.51%	11.22%	0.14%
Vanguard Target Retirement 2040 Inv	VFORX	15.47%	15.47%	9.85%	11.71%	9.90%	12.05%	0.14%
Vanguard Target Retirement 2045 Inv	VTIVX	16.30%	16.30%	10.20%	12.09%	10.09%	12.56%	0.15%
Vanguard Target Retirement 2050 Inv	VFIFX	16.39%	16.39%	10.24%	12.10%	10.09%	12.56%	0.15%
Vanguard Target Retirement 2055 Inv	VFFVX	16.32%	16.32%	10.22%	12.09%	10.10%	12.55%	0.15%
Vanguard Target Retirement 2060 Inv	VTTSX	16.32%	16.32%	10.22%	12.08%	-	-	0.15%
Vanguard Target Retirement 2065 Inv	VLXVX	16.17%	16.17%	10.15%	-	-	-	0.15%

Standardized Performance Data Disclosures

The Performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <http://www.morningstaradvisor.com/familyinfo.asp>. Performance figures derived from ©Morningstar. Consider the investment objectives, risks, and expenses of funds carefully before investing. Past performance is no guarantee of future results. Returns and principal value vary with market conditions so you may experience gains or losses. Information is compiled from sources believed to be reliable and current, but accuracy cannot be guaranteed. The above information is distributed for educational purposes and should not be considered investment advice, a recommendation, endorsement or an offer of any security for sale. These performance numbers are not net of fees.