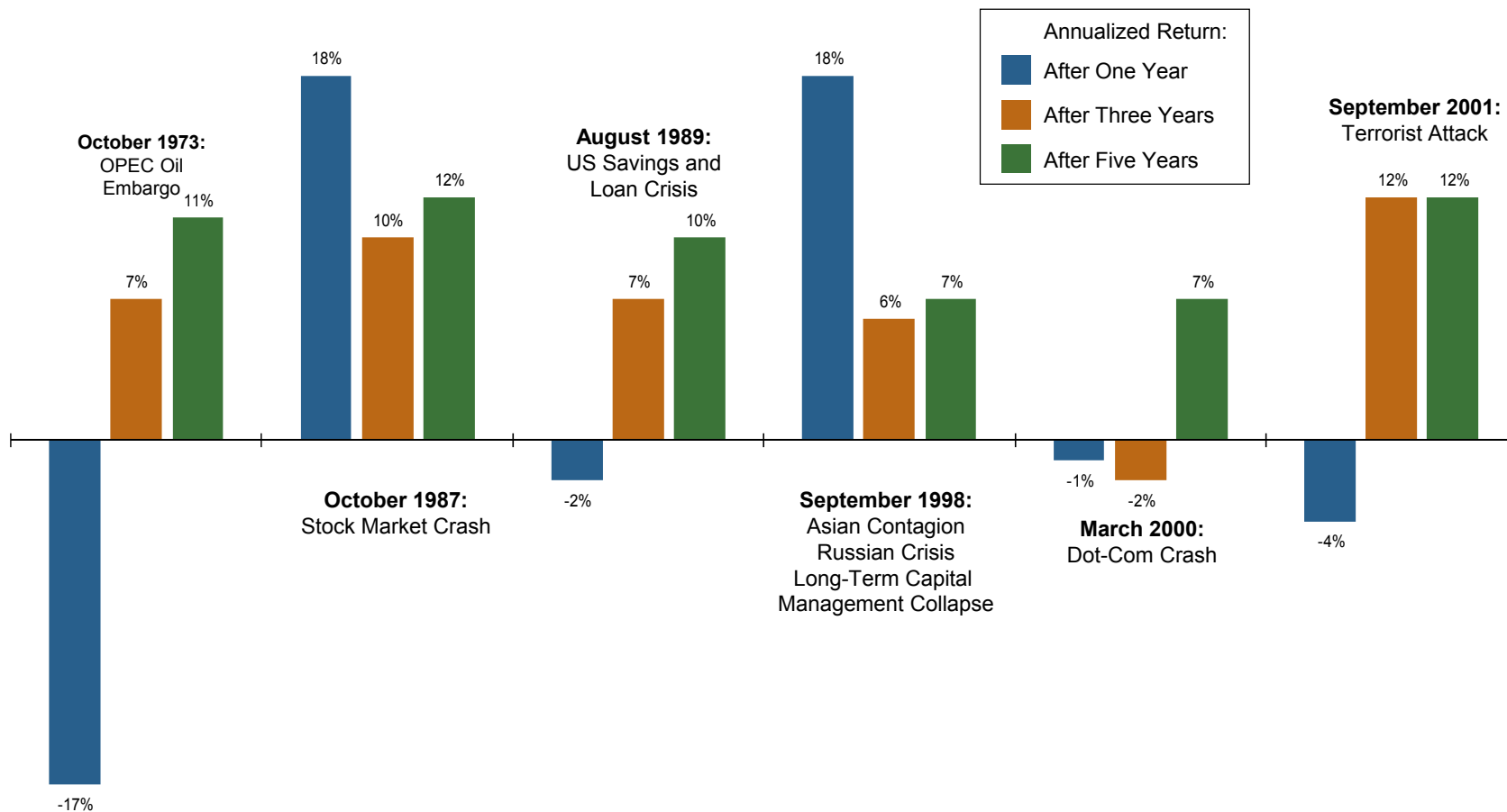


The Market's Response to Crisis

Performance of a Normal Balanced Strategy: 60% Stocks, 40% Bonds



Normal Balanced Strategy: 42% US equity indexes, 18% non-US equity indexes, 40% fixed income indexes.

The S&P data are provided by Standard & Poor's Index Services Group. Fama/French data provided by Fama/French. Dow Jones Wilshire data provided by Dow Jones Indexes. MSCI data copyright MSCI 2010, all rights reserved. International Small Cap Index and International Small Cap Value Index compiled by Dimensional from StyleResearch securities data; includes securities of MSCI EAFE countries in the bottom 10% of market capitalization, excluding the bottom 1%; market-cap weighted; each country capped at 50%; value includes the upper 30% book-to-market range; rebalanced semiannually. The Merrill Lynch Indices are used with permission; copyright 2010 Merrill Lynch, Pierce, Fenner & Smith Incorporated; all rights reserved. Barclays Capital data, formerly Lehman Brothers, provided by Barclays Bank PLC. Citigroup bond indexes copyright 2010 by Citigroup. Indexes are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results. Not to be construed as investment advice. Returns of model portfolios are based on back-tested model allocation mixes designed with the benefit of hindsight and do not represent actual investment performance.

Source: Dimensional Fund Advisors

Missing the Best Days

Performance of the S&P 500 Index

Daily: January 1, 1970-December 31, 2010

The best single day was October 13, 2008.

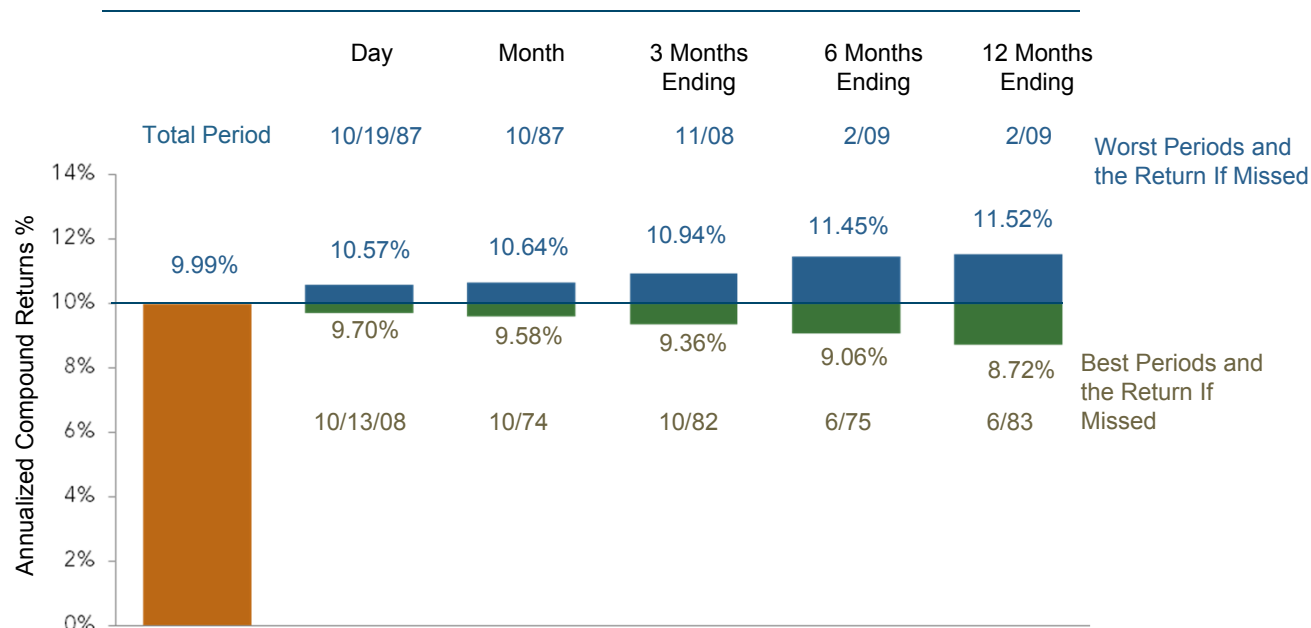
The best one-month return, October 1974, happened immediately after the second-worst one-year period.

The occurrence of strongly positive returns has been especially unpredictable. Investors attempting to wait out an apparent downturn ran a high risk of missing these best periods.

Nine of the top 25 days occurred between September 2008 and February 2009, during which time the S&P dropped 41.8%

Five of the Top 10 days occurred between October 2008 and November 2008, during which time, the S&P 500 dropped 22.8%.

Best/Worst Missed Period



Time periods greater than one month are based on monthly rolling periods, and dates indicated are end of period. The S&P data are provided by Standard & Poor's Index Services Group.

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Source: Dimensional Fund Advisors