

Summary of 1 Yr Period Results (1928-2014)

	LCB	LCV	SCB	SCV	4-Fund
\$100 grows to	\$346,261	\$971,683	\$2,223,809	\$6,563,730	\$1,793,238
CRR	9.8%	11.1%	12.2%	13.6%	11.9%
CRR SD	20.1%	23.6%	28.9%	32.1%	25.2%
Avg annual return	11.8%	13.9%	16.0%	18.2%	14.9%
Best 1 year return	54.0%	92.7%	110.0%	125.2%	96.0%
Best year	1933	1933	1933	1933	1933
Worst 1 year return	-43.3%	-62.0%	-48.0%	-54.7%	-51.8%
Worst year	1931	1931	1937	1931	1931
# years up ≥0%	63	65	59	59	62
# years up <0%	24	22	28	28	25
Avg of 'up ≥0%' years	21.5%	23.8%	31.2%	34.6%	26.8%
Avg of 'up <0%' years	-13.6%	-15.4%	-16.0%	-16.6%	-14.8%

Summary of 15 Yr Period Results (1928-2014)

	LCB	LCV	SCB	SCV	4-Fund
On average, \$100 grows to:	\$474	\$641	\$699	\$943	\$686
Average 15 year CRR	10.9%	13.2%	13.8%	16.1%	13.7%
Best 15 year CRR	18.9%	21.7%	23.1%	26.4%	22.1%
Start of Best 15 year CRR	1985	1975	1975	1975	1975
Worst 15 year CRR	0.6%	-1.4%	1.6%	-1.6%	0.5%
Start of Worst 15 year CRR	1929	1928	1928	1928	1928
Avg 15 year SD	18.2%	20.4%	26.4%	29.1%	22.5%
Lowest 15 year SD	12.4%	12.9%	16.2%	19.0%	14.9%
Start of Lowest 15 year SD	1982	1979	1992	1992	1975
Highest 15 year SD	30.7%	39.1%	45.5%	51.8%	40.7%
Start of Highest 15 year SD	1928	1930	1929	1929	1929
# 15 year periods ≥10% CRR	43	57	64	68	61
# 15 year periods <10% CRR	30	16	9	5	12
Avg 'up ≥10%' 15 yr period CRR	14.1%	15.0%	14.9%	17.0%	15.0%
Avg 'up <10%' 15 yr period CRR	6.4%	6.6%	6.2%	4.2%	7.1%

Summary of 40 Yr Period Results (1928-2014)

	LCB	LCV	SCB	SCV	4-Fund
On average, \$100 grows to:	\$6,287	\$15,621	\$17,072	\$40,413	\$17,275
Average 40 year CRR	10.9%	13.5%	13.7%	16.2%	13.7%
Best 40 year CRR	12.5%	15.8%	16.7%	18.9%	15.9%
Start of Best 40 year CRR	1950	1958	1975	1975	1975
Worst 40 year CRR	8.9%	8.3%	10.7%	11.8%	10.7%
Start of Worst 40 year CRR	1930	1930	1969	1928	1930
Avg 40 year SD	17.9%	19.8%	26.8%	28.8%	22.2%
Lowest 40 year SD	15.6%	16.2%	20.7%	23.3%	18.5%
Start of Lowest 40 year SD	1959	1961	1975	1975	1975
Highest 40 year SD	23.2%	28.9%	34.6%	39.3%	30.5%
Start of Highest 40 year SD	1928	1930	1928	1929	1928
# 40 year periods ≥10% CRR	36	44	48	48	48
# 40 year periods <10% CRR	12	4	0	0	0
Avg 'up ≥10%' 40 yr period CRR	11.4%	13.9%	13.7%	16.2%	13.7%
Avg 'up <10%' 40 yr period CRR	9.6%	9.0%	N/A	N/A	N/A

Abbreviations: Avg - average, CRR - Compound Rate of Return, LCB - Large Cap Blend, LCV - Large Cap Value, SCB - Small Cap Blend, SCV - Small Cap Value, SD - Standard Deviation

Data sources

The following data sources were used. All performance data are total returns including interest and dividends. No expense ratio or management fees have been applied.

Stocks

Large Cap Blend (LCB)

S&P 500 Index 1/1928 – 12/2014.

(Provided by Standard & Poor's Index Services Group, through DFA)

Large Cap Value (LCV)

Dimensional US Large Cap Value Index 1/1928 – 12/2014

Small Cap Blend (SCB)

Dimensional US Small Cap Index 1/1928 – 12/2014

Small Cap Value (SCV)

Dimensional US Small Cap Value Index 1/1928 – 12/2014

4-Fund Combo

25% LCB, 25% LCV, 25% SCB, 25% SCV 1/1928 – 12/2014

Yearly rebalancing is used.