

XYIS Core w/DFA Equity 20180630-Present

Portfolio Snapshot

Portfolio Value
8,631.11

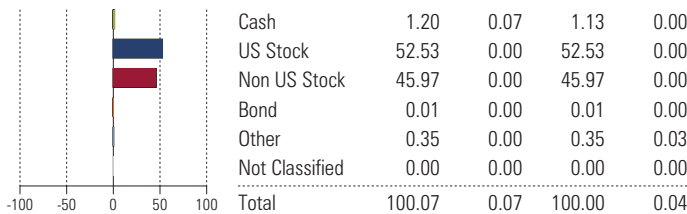
Benchmark
MSCI ACWI NR USD

Account Number

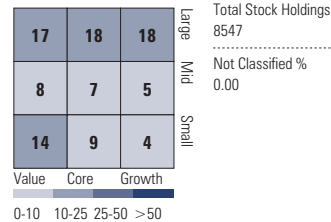
Report Currency
USD

Analysis

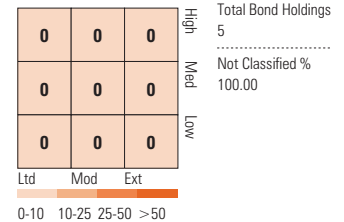
Asset Allocation



Equity Investment Style %

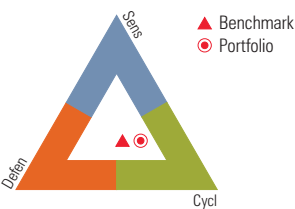


Fixed-Income Investment Style %



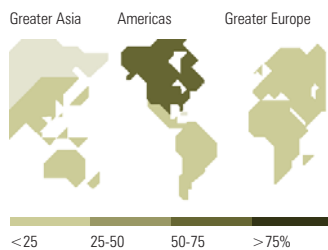
Stock Analysis

Stock Sectors



	Portfolio %	Bmark %
Defen	16.60	23.97
Cons Defensive	6.90	8.79
Healthcare	7.64	11.84
Utilities	2.06	3.35
Sens	36.93	37.71
Comm Svcs	3.42	3.88
Energy	6.64	6.18
Industrials	12.73	10.22
Technology	14.14	17.43
Cycl	46.47	38.32
Basic Matls	7.00	5.00
Cons Cyclical	11.44	11.58
Financial Svcs	20.59	18.72
Real Estate	7.43	3.03
Not Classified	0.00	0.00

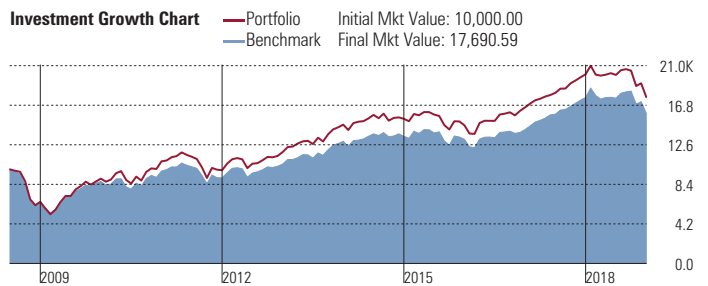
Stock Regions



	Portfolio %	Bmark %
Americas	58.94	58.68
North America	55.47	57.19
Central/Latin	3.47	1.49
Greater Asia	23.10	20.36
Japan	6.86	7.58
Australasia	2.07	2.17
Asia Developed	5.79	4.80
Asia Emerging	8.39	5.80
Greater Europe	17.96	20.96
United Kingdom	4.20	5.34
Europe Developed	9.89	13.81
Europe Emerging	1.07	0.74
Africa/Middle East	2.80	1.08
Not Classified	0.00	0.00

Performance

Investment Growth Chart



	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Trailing Returns					
Portfolio Return	-13.69	-12.05	6.41	3.70	10.45
Benchmark Return	-12.75	-9.42	6.60	4.26	9.46
+/- Benchmark Return	-0.94	-2.64	-0.19	-0.56	0.99

Time Period Return	Best %	Worst %
3 Months	37.37 (03/09-05/09)	-36.49 (09/08-11/08)
1 Year	70.76 (03/09-02/10)	-28.39 (07/08-06/09)
3 Years	28.45 (03/09-02/12)	1.32 (10/08-09/11)

Portfolio Yield	Yield %
Trailing 12 Month	—

Performance Disclosure

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>

Holdings

Top 7 holdings out of 7

Vanguard Total Stock Market ETF
DFA US Small Cap Value I
Vanguard FTSE All-World ex-US ETF
DFA Emerging Markets I
DFA International Small Cap Value I
DFA Global Real Estate Securities Port
Harding Loevner Frontier Emerg Mkts Inv

Ticker	Type	Holding Value	% Assets
VTI	ETF	2,589.33	30.00
DFSVX	MF	1,726.22	20.00
VEU	ETF	1,726.22	20.00
DFEMX	MF	863.11	10.00
DISVX	MF	863.11	10.00
DFGEX	MF	431.56	5.00
HLMOX	MF	431.56	5.00

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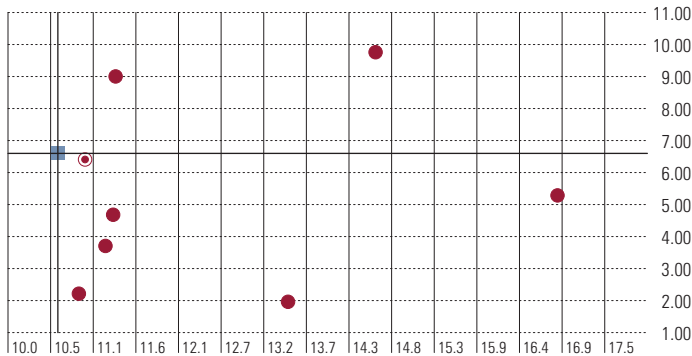
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Risk Analysis

Risk/Reward Scatterplot

● Portfolio ● Holding ■ B-mark 3-Year Mean

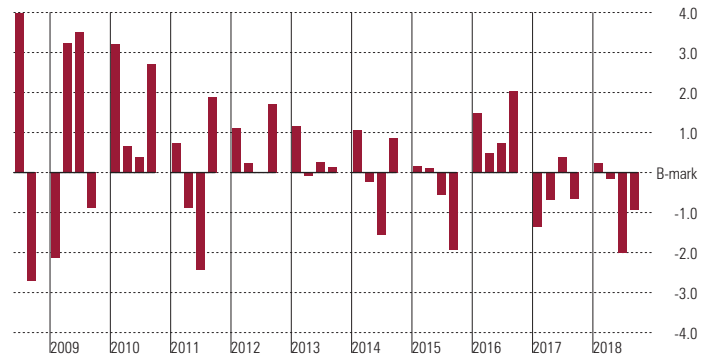


3-Year Standard Deviation

Risk and Return Statistics	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	10.96	10.62	10.85	10.87	15.77	14.65
Mean	6.41	6.60	3.70	4.26	10.45	9.46
Sharpe Ratio	0.52	0.55	0.33	0.37	0.69	0.66

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	-0.17	-0.41	0.52
Beta	1.01	0.97	1.06
R-squared	94.71	93.68	96.44

Fundamental Analysis

Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	85.17	91.26
Emerging Markets	14.83	8.74
Not Available	0.00	0.00

Geometric Avg Capitalization (Mil)

	Portfolio	B-mark
Portfolio	12,263.96	
Benchmark		53,335.11

Valuation Multiples

	Portfolio	B-mark
Price/Earnings	13.57	14.42
Price/Book	1.54	1.97
Price/Sales	1.02	1.43
Price/Cash Flow	8.30	9.92

Credit Quality

	% of Bonds
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Type Weightings

% of Stocks ■ Portfolio ■ B-mark

Type	Portfolio	B-mark
High Yield	1.78	3.14
Distressed	2.12	1.00
Hard Asset	11.91	7.52
Cyclical	44.73	41.03
Slow Growth	17.00	18.96
Classic Growth	8.70	11.78
Aggressive Growth	5.74	6.54
Speculative Growth	4.11	6.20
Not Available	3.92	3.83

Profitability

	Portfolio	B-mark
% of Stocks	2016	2017
Net Margin	14.92	15.97
ROE	15.67	20.24
ROA	5.89	7.38
Debt/Capital	35.71	38.63

Interest Rate Risk

	Portfolio
Maturity	0.00
Duration (total portfolio)	0.00
Avg Credit Quality	-

Fund Statistics

Potential Cap Gains Exposure	4.59
Avg Net Exp Ratio	0.37
Avg Gross Exp Ratio	0.39

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USD**Non-Load Adjustment Returns****Total 7 holdings as of 12/31/2018**

	Type	Holdings Date	% of Assets	Holding Value	7-day Yield	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %
Vanguard Total Stock Market ETF	ETF	11/30/2018	30.00	2,589.33	0.01	-5.13	9.00	7.92	13.26	—	—
DFA US Small Cap Value I	MF	11/30/2018	20.00	1,726.22	0.00	-15.13	5.29	2.17	12.05	—	—
Vanguard FTSE All-World ex-US ETF	ETF	11/30/2018	20.00	1,726.22	—	-13.97	4.68	0.97	6.61	—	—
DFA Emerging Markets I	MF	11/30/2018	10.00	863.11	0.00	-13.62	9.76	1.82	8.12	—	—
DFA International Small Cap Value I	MF	11/30/2018	10.00	863.11	0.00	-23.31	1.96	0.93	8.71	—	—
DFA Global Real Estate Securities Port	MF	11/30/2018	5.00	431.56	0.00	-4.15	3.71	6.63	11.19	—	—
Harding Loevner Frontier Emerg Mkts Inv	MF	9/30/2018	5.00	431.56	—	-15.69	2.22	-1.86	5.59	—	—

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