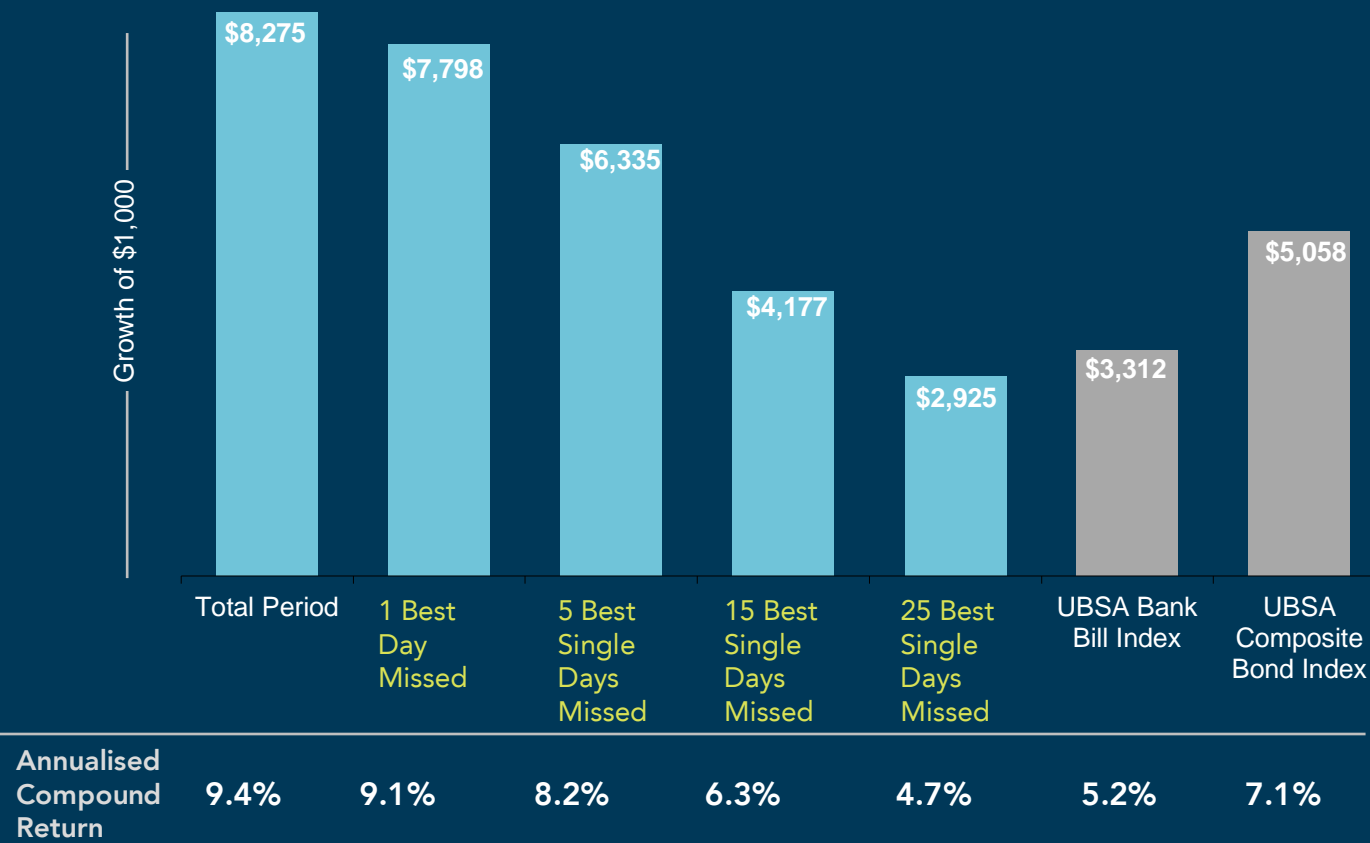


Reacting Can Hurt Performance

Performance of the S&P/ASX 300 Index Total Return, July 1992 – December 2015



Missing only a few days of strong returns can drastically impact overall performance.

All returns in Australian dollars. Returns are calculated by Dimensional. Daily Standard & Poor's index data and monthly UBS data provided by Bloomberg. S&P/ASX data reproduced with the permission of S&P Index Services Australia. UBS data reproduced with the permission of UBS Australia Ltd. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio.