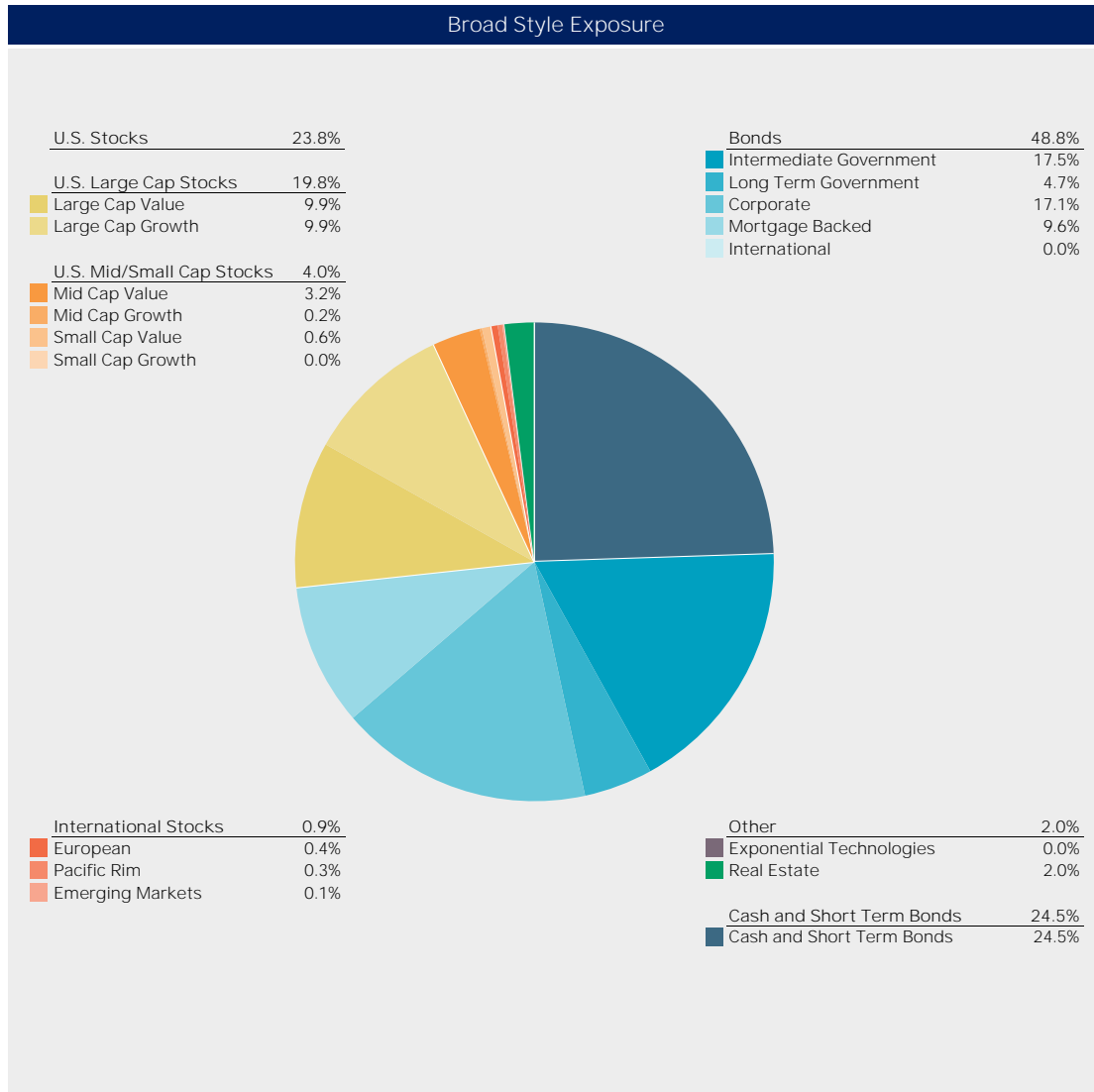




McCauley is a low-risk portfolio targeting a 26 percent equity allocation, compatible with a conservative investment strategy. This portfolio is designed to be low cost and highly diversified, with exposure to over 4,000 securities. This strategy is designed to be used in both Qualified and Non-Qualified investment accounts.



Expenses

Annual cost of this portfolio
0.13 percent, or 13 cents per \$100 invested

Portfolio Constituents

| | Ticker | Weight % |
|--|--------|----------|
| Vanguard Ultra-Short-Term Bond Admiral | VUSFX | 20.0 |
| iShares iBoxx \$ Investment Grade Corporate Bond ETF | LOD | 16.0 |
| DFA Intermediate Government Fixed-Income Institutional | DFIGX | 16.0 |
| DFA Five-Year Global Fixed-Income Institutional | DFGBX | 13.0 |
| Vanguard Growth ETF | VUG | 10.0 |
| SPDR Mortgage Backed Bond ETF | SPMB | 8.0 |
| iShares Russell 1000 Value ETF | IWD | 7.0 |
| Invesco S&P 500 High Dividend Low Volatility ETF | SPHD | 3.0 |
| SPDR S&P North American Natural Resources ETF | NANR | 2.0 |
| Vanguard Real Estate ETF | VNO | 2.0 |
| DFA U.S. Large Cap Value Institutional | DFLVX | 2.0 |
| Cash | CASH | 1.0 |