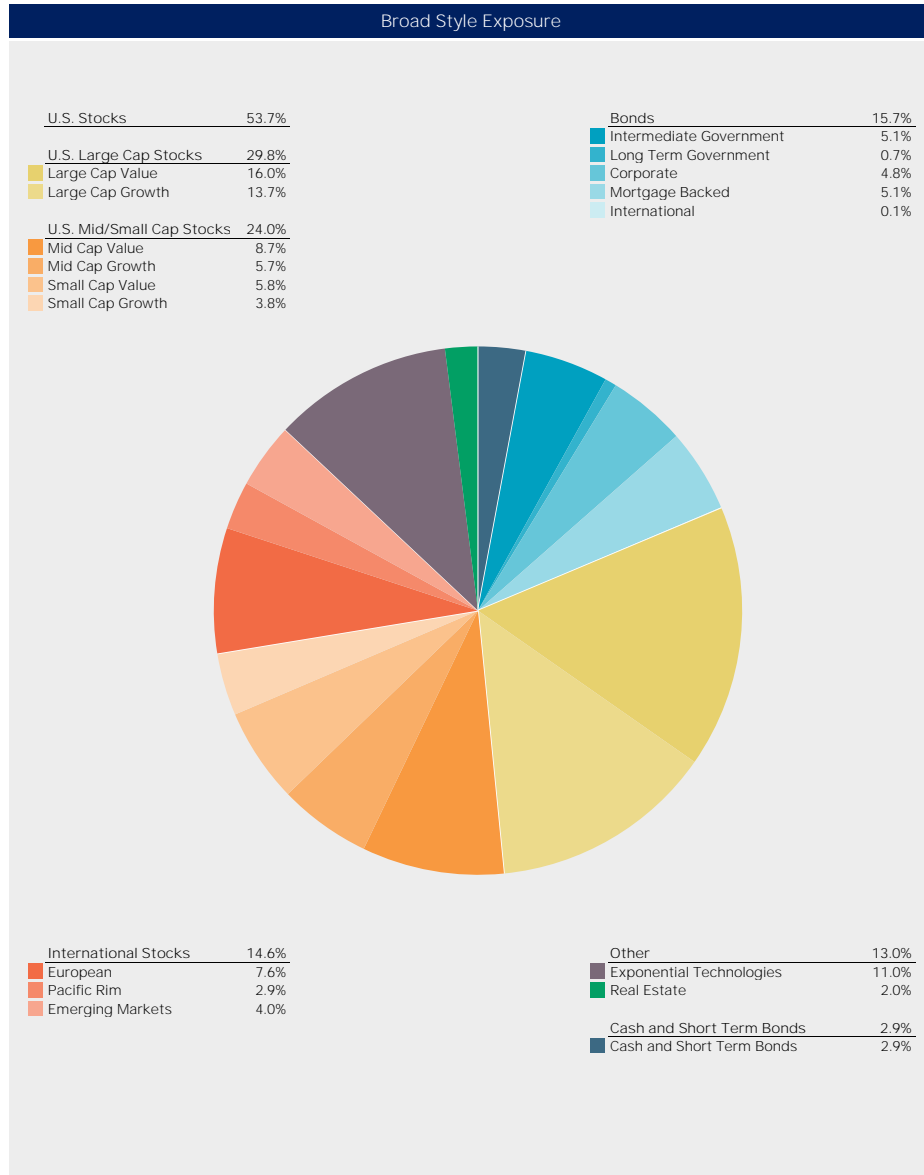




Jay is a higher-risk portfolio targeting a 81 percent equity allocation, compatible with an aggressive investment strategy. This portfolio is designed to be low cost and highly diversified, with exposure to over 19,000 securities. This strategy is designed to be used in both Qualified and Non-Qualified investment accounts.



Expenses

Annual cost of this portfolio
0.21 percent, or 21 cents per \$100 invested

Portfolio Constituents

	Ticker	Weight %
Vanguard Growth ETF	VUG	14.0
DFA U.S. Large Cap Value Institutional	DFLVX	11.0
iShares Russell 1000 Value ETF	IWD	10.0
iShares Exponential Technologies ETF	XT	8.0
iShares MSCI EAFE ETF	EFA	6.0
DFA International Value Institutional	DFIVX	5.0
SPDR Mortgage Backed Bond ETF	SPMB	5.0
iShares S&P Mid Cap 400 Growth ETF	IJK	5.0
iShares iBoxx \$ Investment Grade Corporate Bond ETF	LQD	5.0
iShares 3-7 Year Treasury Bond ETF	IEI	4.0
DFA Emerging Markets Core Equity Institutional	DFCEX	4.0
DFA U.S. Micro Cap Institutional	DFSCX	3.0
SPDR S&P Kensho New Economies Composite ETF	KOMP	3.0
iShares S&P Mid Cap 400 Value ETF	IJJ	3.0
iShares Russell 2000 Growth ETF	IWO	3.0
SPDR S&P North American Natural Resources ETF	NANR	2.0
DFA U.S. Small Cap Value Institutional	DFS VX	2.0
DFA Short-Term Extended Quality institutional	DFEQX	2.0
DFA Five-Year Global Fixed-Income Institutional	DFGBX	2.0
Cash	CASH	1.0
DFA International Real Estate Securities Institutional	DFITX	1.0
Vanguard Real Estate ETF	VNO	1.0