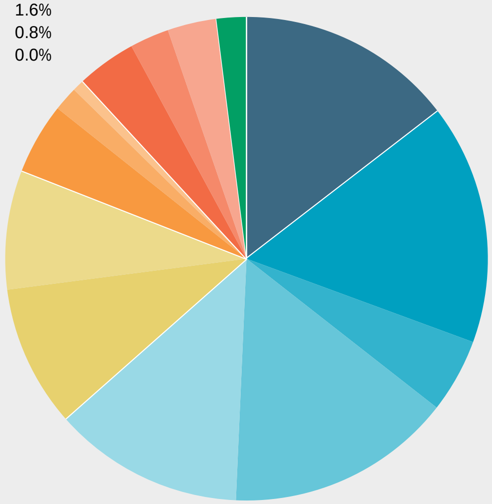
Francisco

Francisco is a low-risk portfolio targeting a 37 percent equity allocation, compatible with a conservative investment strategy. This portfolio is designed to be low cost and highly diversified, with exposure to over 8,000 securities. This strategy is designed to be used in both Qualified and Non-Qualified investment accounts.

Broad Style Exposure

U.S. Stocks	24.6%
U.S. Large Cap Stocks	**17.4%**
Large Cap Value	9.5%
Large Cap Growth	8.0%
U.S. Mid/Small Cap Stocks	**7.2%**
Mid Cap Value	4.7%
Mid Cap Growth	1.6%
Small Cap Value	0.8%
Small Cap Growth	0.0%

Bonds	48.9%
Intermediate Government	16.0%
Long Term Government	5.0%
Corporate	15.1%
Mortgage Backed	12.7%
International	0.1%



International Stocks	9.9%
European	4.0%
Pacific Rim	2.6%
Emerging Markets	3.3%

Other	2.0%
Exponential Technologies	0.0%
Real Estate	2.0%
Cash and Short Term Bonds	**14.6%**
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Expenses

Annual cost of this portfolio
0.14 percent, or 14 cents per $100 invested

Portfolio Constituents

	Ticker	Weight %
iShares iBoxx $ Investment Grade Corporate Bond ETF	LQD	15.0
DFA Intermediate Government Fixed-Income Institutional	DFIGX	14.0
DFA Two-Year Global Fixed-Income Institutional	DFGFX	11.0
SPDR Mortgage Backed Bond ETF	SPMB	11.0
Vanguard Growth ETF	VUG	8.0
DFA Five-Year Global Fixed-Income Institutional	DFGBX	6.0
DFA Short-Term Extended Quality Institutional	DFEQX	5.0
DFA U.S. Large Cap Value Institutional	DFLVX	4.0
iShares MSCI EAFE Minimum Volatility Factor ETF	EFAV	4.0
iShares Russell 1000 Value ETF	IWD	4.0
Vanguard FTSE Emerging Markets ETF	VWO	3.0
iShares Core S&P Mid Cap ETF	IJH	3.0
DFA Large Cap International Institutional	DFALX	3.0
Invesco S&P 500 High Dividend Low Volatility ETF	SPHD	2.0
Vanguard Real Estate ETF	VNQ	2.0
SPDR S&P North American Natural Resources ETF	NANR	2.0
Legg Mason Low Volatility High Dividend ETF	LVHD	2.0
Cash	CASH	1.0

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