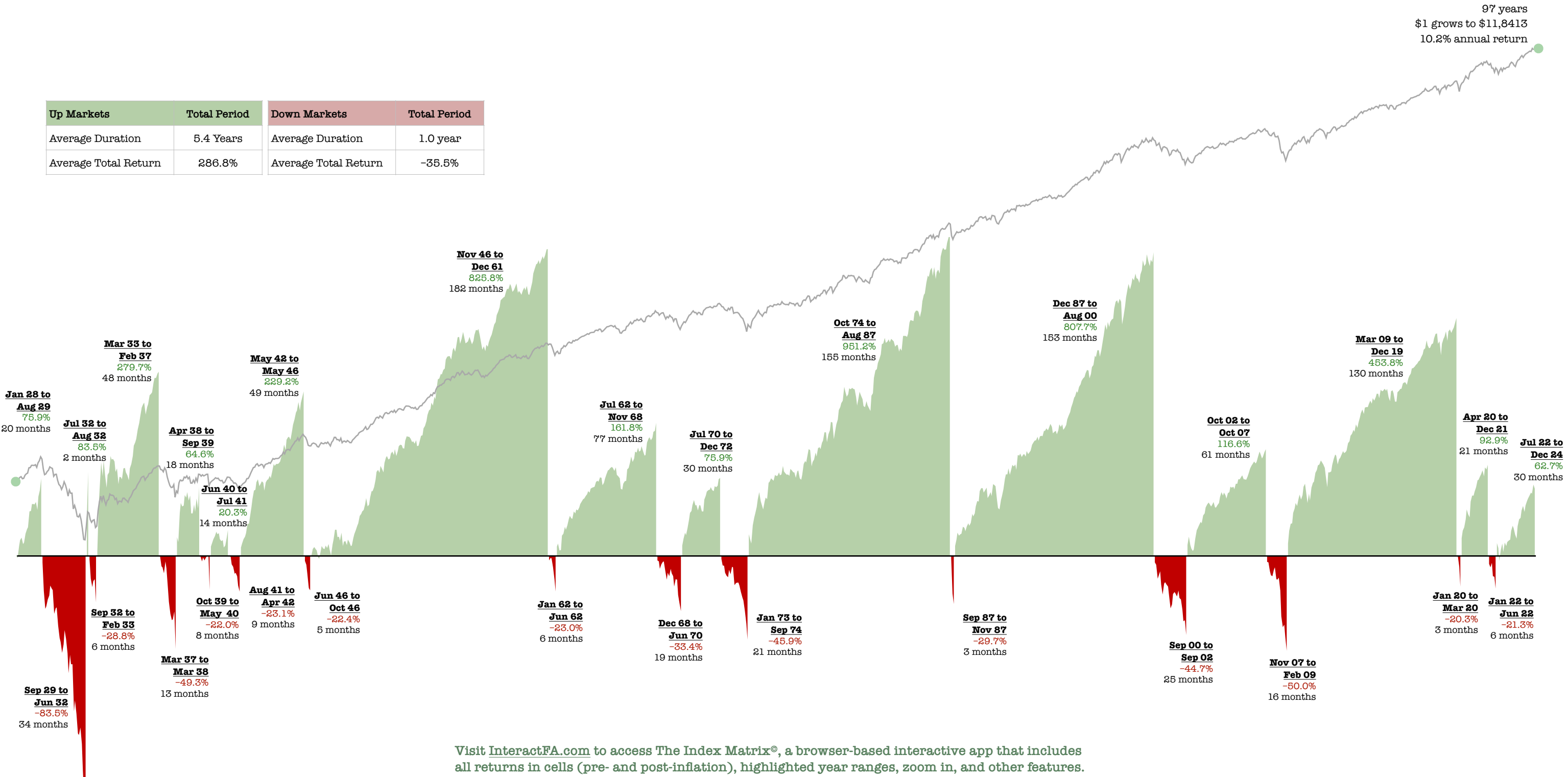


The History of Market Ups and Downs.

Dimensional US Total Market Index: Total Returns 1928 to 2024

Up Markets	Total Period	Down Markets	Total Period
Average Duration	5.4 Years	Average Duration	1.0 year
Average Total Return	286.8%	Average Total Return	-35.5%



Using monthly data, an up market is defined as a sustained rise in stock prices prior to a 20% or more decline. A down market ends after a 20% gain in the market. Results for different time periods will differ from the results shown. Past performance is no guarantee of future results. Indexes are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio. Source: Dimensional Fund Advisors. © 2025 InteractFA