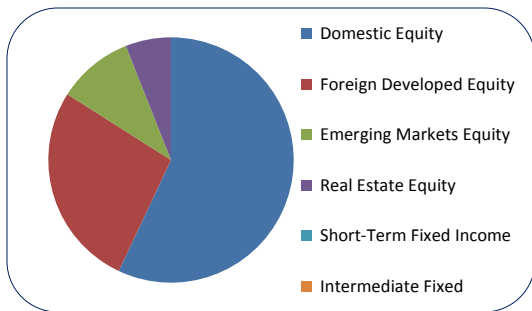


# PIA Dimensions 100/0 Portfolio<sup>SM</sup>

An Asset Allocation Service of Prudent Investor Advisors, LLC

Aggressive  
Portfolio

The PIA Dimensions 100/0 Portfolio<sup>SM</sup> is intended for investors with an **aggressive tolerance for risk**. Comprised of **100% equity funds and 0% fixed income funds**, the Portfolio seeks **aggressive growth of capital over long time horizons**. This portfolio will experience **significant short-term volatility**. The portfolio is monitored and automatically rebalanced on an annual basis or as needed.



## PIA Dimensions<sup>SM</sup> Portfolio Investment Strategies

The PIA Dimensions<sup>SM</sup> portfolio investment strategies, created by Prudent Investor Advisors, LLC, comprise a number of different 401(k) plan investment options. All the model portfolios are based on the Nobel prize winning Modern Portfolio Theory as well as an emphasis on the Fama/French Three-Factor Financial Economic Model. This approach, **grounded in academic research that has withstood rigorous open review for many years, does not rely on analysts' forecasts or opinions about financial markets, but instead incorporates the key factors that drive the long-run performance of these markets.**

Annual Model Cost as of 9.1.2012 0.58%  
Estimated annual model cost of this model portfolio.

| Model Target Fund Allocation         |        |            |
|--------------------------------------|--------|------------|
| Fund Name                            | Symbol | Allocation |
| US Large Company                     | DFLVX  | 19%        |
| US Large Cap Value                   | DFUSX  | 19%        |
| US Targeted Value                    | DFFVX  | 10%        |
| US Small Cap                         | DFSTX  | 9%         |
| US Real Estate Securities            | DFREX  | 3%         |
| International Value                  | DFIVX  | 17%        |
| International Small Cap Value        | DISVX  | 10%        |
| Emerging Markets Core                | DFCEX  | 10%        |
| International Real Estate Securities | DFITX  | 3%         |
| Short-Term Extended Quality          | DFEQX  | 0%         |
| One-Year Fixed Income                | DFIHX  | 0%         |
| Five-Year Global Fixed Income        | DFGBX  | 0%         |

**This model portfolio is not a Designated Investment Alternative (DIA) of the plan. It is merely a means of allocating account assets among specific DIAs of the plan. Participants are free to select their own asset allocation among plan DIAs.**

Date of first use: September 1, 2012

Many participants in 401(k) plans and other investors lack the time or interest to research advanced investment principles. In the absence of such expertise, they may take unintended investment risks. Even experienced investors can find themselves perplexed by unexpected events that occur in financial markets. Compared to conventional broad-based equity market benchmarks, the PIA Dimensions<sup>SM</sup> portfolio strategies reflect a greater emphasis on small company stocks and value stocks. That emphasis is the result of global evidence that such stocks have above-average expected returns and provide significant **diversification benefits when combined with large company stocks and/or growth stocks. This emphasis also incorporates a disciplined and patient style of securities trading, which allows plan participants to reap the benefits of low costs and low fees. A plan participant that chooses a PIA Dimensions<sup>SM</sup> portfolio investment strategy replaces forecasting and guesswork with a disciplined, professional approach that incorporates the benefits of investment theory developed over the past four decades. Selecting a PIA Dimensions Portfolio<sup>SM</sup> represents a thoughtful and diversified approach for plan participants.**

Each PIA Dimensions Portfolio<sup>SM</sup> holds more than **12,000 securities from approximately forty-five countries. Worldwide diversification minimizes the potential negative short-term impact that any one company, asset class, or country may have. This reduces overall portfolio risk, allows full exposure to financial markets' returns and limits style drift. However, diversification does not eliminate the potential for investment loss.**