



Integrated's Passive Series of Portfolios

An attractive opportunity emphasizing return enhancement and risk mitigation

A powerful formula for retirement and long-term wealth management

Integrated Financial Partners (IFP) developed the Passive series of portfolios with the objective of providing our high-net-worth clients with a superior investment solution. The Passive series emphasizes low cost, tax efficiency, and the active management of investment market Passive exposures, industry sectors, and individual stock and bond positions.

IFP combined decades of experience, a commitment to putting people first, its deep portfolio design expertise, and a discerning appreciation for investment market behavior to create one of the most innovative Unified Managed Account solutions in the investment industry. We next partnered with Dimensional Fund Advisors, LP. Leveraging Dimensional, adds the capabilities of one of the largest and most innovative, forward-thinking institutional investment management organizations in the world.

Dimensional has successfully pursued a single unified investment philosophy for over 38 years. It has over 1,400 employees operating out of thirteen offices located in seven countries. Dimensional manages over \$600 billion for clients located around the globe. How do Dimensional's results compare to the industry? Only 17% of equity and fixed income funds that were around at the start of 2000 outperformed their respective benchmarks 20 years later. Over the same period, 81% of Dimensional's equity and fixed income funds beat their benchmarks. The figures are drawn from a selected universe of industry and Dimensional funds available in the US.

Integrated Financial Partners (IFP) is an independent, fee-based financial planning and wealth management firm. IFP is dedicated to providing hands-on investment advice, service, and support to our clients. We help clients make informed decisions and prudent choices as they pursue financial goals based on their needs, goals, lifestyle, and life phase.

Being independent means our advisors are free to recommend only those products and services that address their clients' needs. IFP follows an "open architecture" model that gives it the flexibility to select what it believes are the best products on the market – and to replace products when superior ones become available.

IFP's status as an RIA also means that it operates as a fiduciary to its clients. This means it always places the client's interests first and always acts in the client's best possible interests. IFP is headquartered in Waltham, MA, with dozens of offices across the country.

Dimensional



A Different View of Markets

Track
the Market



TRADITIONAL INDEXERS

Focus on matching the returns of an index, restricting which securities to hold and when to trade.

Outguess
the Market

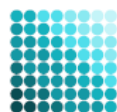


STOCK PICKERS AND QUANTITATIVE MANAGERS

Rely on predictions and/or backtested simulations to find mispricing or time markets.

You don't have to outguess
the market to beat the market.

Start with
the Market



DIMENSIONAL

Draws insights from empirical research to emphasize areas of the market with higher expected returns.





Adds value through implementation that has been tested, repeated, and refined for more than three decades.

Dimensional



A Heritage of Leading Research

The bar for research at Dimensional has been set by the best in the field

			
NOBEL LAUREATE, 2013		NOBEL LAUREATE, 1997	
Eugene Fama University of Chicago	Kenneth French Dartmouth College	Robert Merton MIT	Robert Novy-Marx University of Rochester
Director and Consultant, Dimensional ¹	Director and Consultant, Dimensional ¹	Resident Scientist, Dimensional Holdings Inc.	Consultant, Dimensional ¹

- Dimensional has forged lasting relationships with some of the best academics in finance, gaining inspiration from their work.
- Dimensional devotes its efforts to determining what research can be useful to investors and how to apply those insights in real portfolios.

Academics who serve as Independent Directors on Dimensional's US Mutual Fund Board²

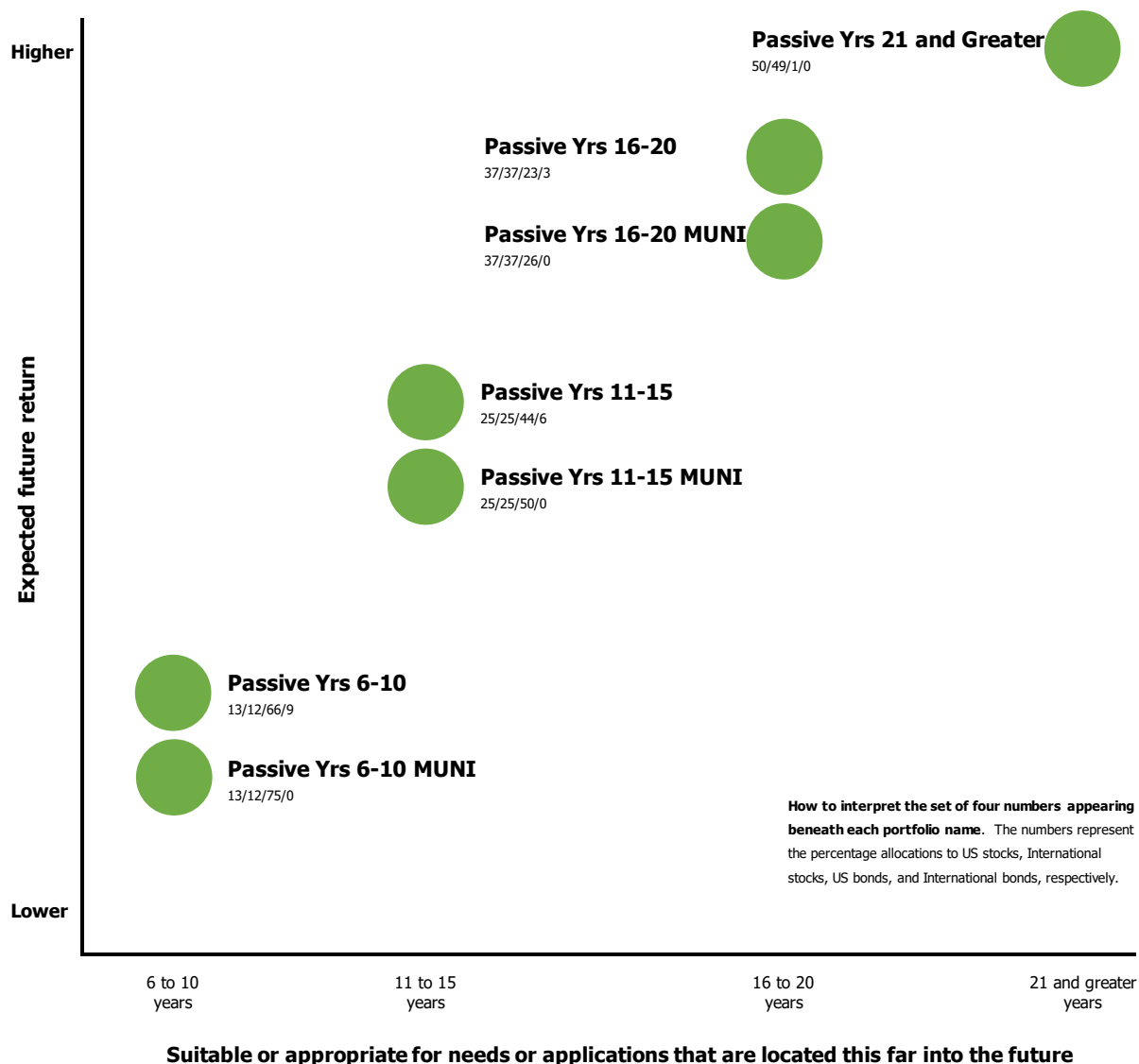
George M. Constantinides University of Chicago	Roger G. Ibbotson Yale University	Abbie J. Smith University of Chicago
Douglas W. Diamond University of Chicago	Edward P. Lazear Stanford University	Ingrid M. Werner The Ohio State University
Darrell Duffie Stanford University	Myron S. Scholes Nobel laureate, 1997 Stanford University	

¹ "Dimensional Directors" refers to the Board of Directors of the general partner of Dimensional Fund Advisors LP.

² Dimensional Fund Advisors LP.

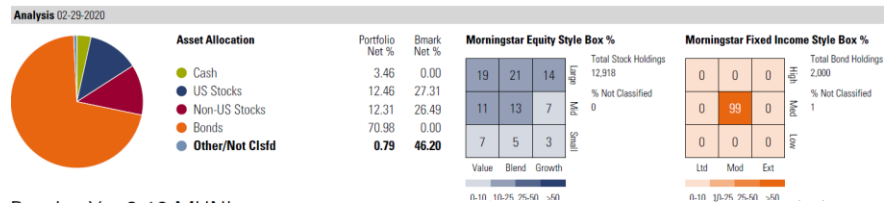
³ "Dimensional's US Mutual Fund Board" refers to The DFA Investment Trust Company, DFA Investment Dimensions Group Inc., Dimensional Investment Group Inc., and Dimensional Emerging Markets Value Fund Inc.

The Seven Passive Portfolios

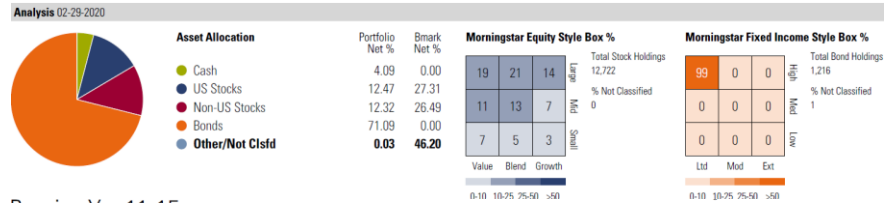


The Seven Passive Portfolios

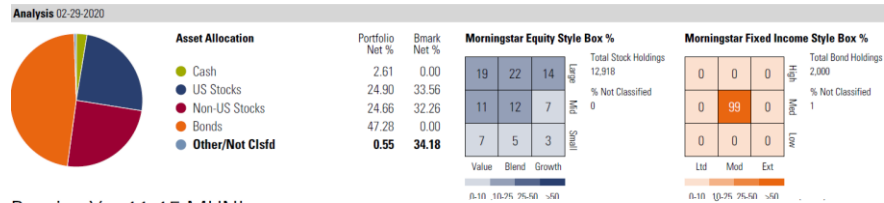
Passive Yrs 6-10



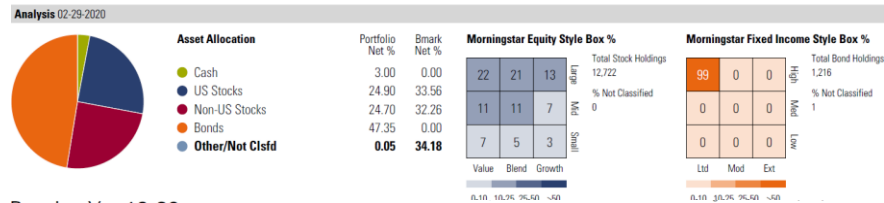
Passive Yrs 6-10 MUNI



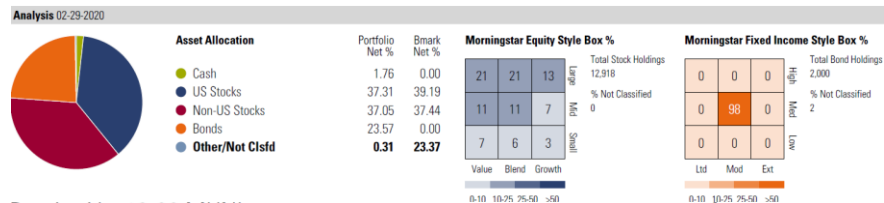
Passive Yrs 11-15



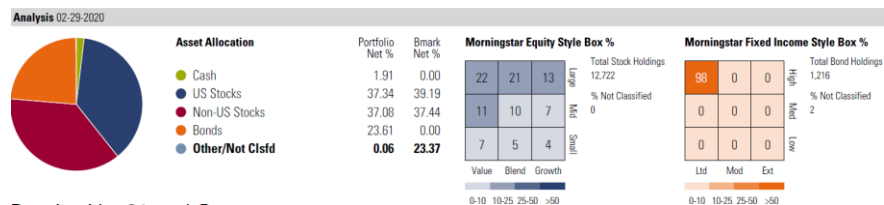
Passive Yrs 11-15 MUNI



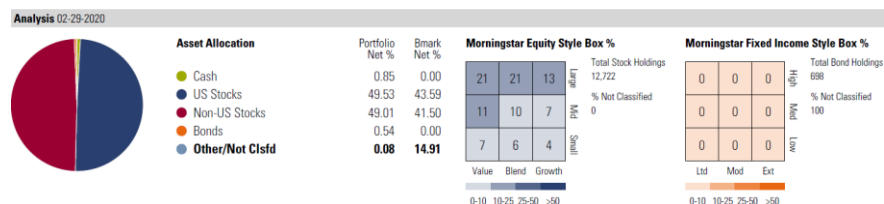
Passive Yrs 16-20



Passive Yrs 16-20 MUNI



Passive Yrs 21 and Greater



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

DISCLOSURES

IMPORTANT INFORMATION

All statistics appearing in the prior tables and graphs are current as of the date indicated. However, these statistics **WILL CHANGE** with the passage of time.

Past performance is no guarantee of future results.

There are risks associated with investing. Including possible loss of principal. Foreign investing involves currency, political, and economic risk. Funds focusing on a single country, sector and/or funds that emphasize investments in smaller companies may experience greater price volatility. Investments in emerging markets, real estate, currency, fixed income, and alternative investments include additional risks.

Investors and their advisors should consider the investment objectives, risks, charges and expenses of the funds included in any portfolio carefully before investing. This and other information can be obtained in the fund's prospectus. You may ask your advisor to provide you with a copy of the prospectus for each fund.

All portfolio data and statistics were both provided and calculated by Morningstar, Inc. Data and statistics about Dimensional Fund Advisors, LP was provided directly by Dimensional and can be found at us.dimensional.com. IFP was not involved in their computation or presentation.

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