Helping Clients Prosper.

DiMeo Schneider & Associates, L.L.C.

Quarterly Considerations

June 30, 2018

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QUARTERLY CONSIDERATIONS

DiMeo Schneider
& ASSOCIATES, L.L.C.

General

Join Us – We're hosting our 2018 Annual Investor Conference on September 13th in Chicago. Interact with over 300 attendees and gain insights on the economy, markets and investment trends.

Paperless – A growing number of clients are adopting electronic reports. Let us know if you're interested and learn how our Fiduciary Lockbox creates an easy and secure way to deliver and store your documents.

Corporate Plans

Saving More – Contribution levels impact retirement outcomes more than investment selection, and, in response, more companies are now auto-enrolling at a 6% default level rather than at a 3% level, according to a recent T. Rowe Price survey. Ask us about this feature and other innovative ways to boost employee retirement savings.

DB Tax Break – Pension contributions made through mid-September can be deducted from 2017 income tax returns when the corporate tax rate was still 35%. It's an opportune time to consider "topping off" pension contributions prior to the deadline to realize a valuable tax break.

NonProfits

Use Discretion – With over $4 billion of discretionary assets under advisement as of March 31 and growing client demand, we're prepared to deliver a higher level of service. If you are seeking greater efficiency, risk management and decisive action, please let us know.

The Wealth Office™

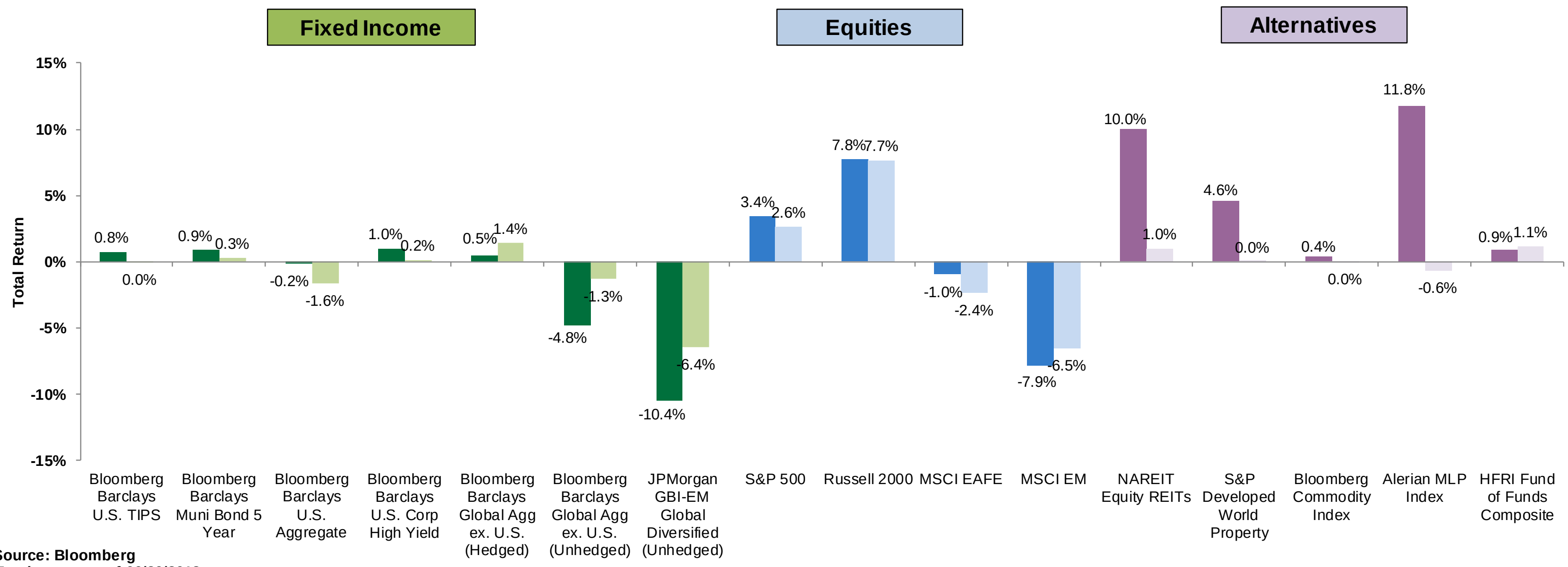
Margin Outlook – With the increasing Fed Funds Rate, margin interest rates are also on the rise. The Wealth Office™ is here to help you assess the cost or benefit to retaining any current margin balances and to implement potential margin payoff strategies.

Cash on the Rise – Following the most recent rate hike, the Federal Reserve is now targeting a range of 1.75% to 2.00% for its benchmark Fed Funds Rate, with further rate increases anticipated through next year. The Wealth Office™ has helped private clients and business owners implement 'enhanced cash' solutions that target higher yields. Please contact us if you are interested in learning more about higher yielding options for excess cash.

New Check Policy – Have you sent a check to DiMeo Schneider in the past to deposit into your investment account on your behalf? Going forward, The Wealth Office™ will no longer be accepting checks directly. Please contact your service team today for pre-addressed envelopes to your custodian of choice for future account contributions by check.

Please reference the disclosures at the end of this presentation for additional information related to the material presented.

MARKET SNAPSHOT



Source: Bloomberg
Total return as of 06/30/2018

Key: Left Bar: Recent Quarter Returns
Right Bar: Year-To-Date Returns

Fixed Income

- The Bloomberg Barclays Agg Bond Index fell for the second straight quarter as interest rates rose modestly during the quarter and investment grade spreads widened.
- TIPS moved higher as inflation expectations increased, while U.S. high yield rose due to the yield advantage over investment grade bonds.
- Emerging Markets Debt bonds were the worst performers as a stronger U.S. dollar hurt returns.

Equities

- Trade tensions created a clear divergence between domestic and international equities for the quarter. Small cap companies with a higher percentage of domestic revenue outperformed multinational large cap companies.
- A stronger dollar hurt international markets and emerging markets in particular. Continued political and social unrest have added to investor concern for these markets.

Real Assets

- After a mostly negative first quarter, real assets broadly rebounded resulting in near break-even returns through the first half of the year.
- MLPs were the top performer as strength in April and May held through June. Continued stability from crude prices aided sentiment. Energy prices were also a benefit within the commodity space.
- Domestic REITs rallied sharply following a tough first quarter; Global REITs also rose.

Please reference the disclosures at the end of this presentation for additional information related to the material presented.

U.S. ECONOMIC UPDATE

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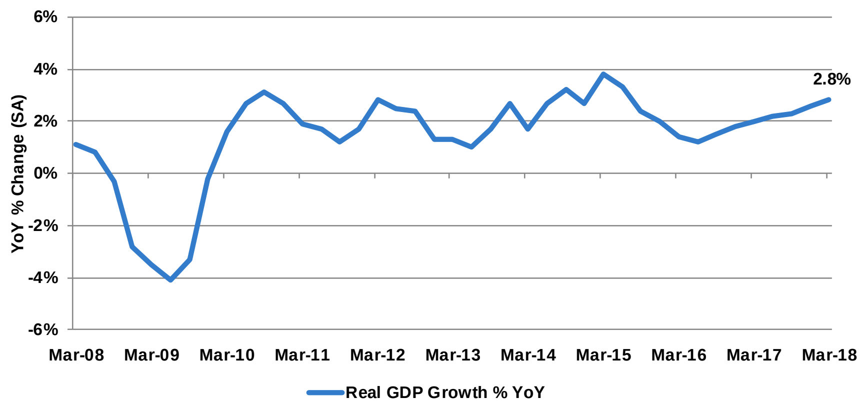
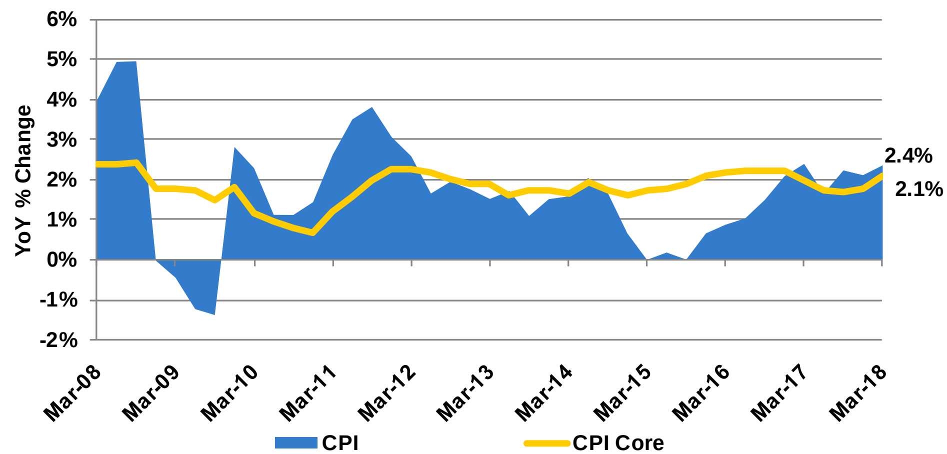
U.S. Real GDP Growth (Seasonally Adjusted - YoY % Change)



Sources: Bloomberg & Bureau of Economic Analysis

U.S. Inflation (YoY % Change)



Sources: Bloomberg & The Bureau of Labor

Unemployment Rate		**Consumer Confidence**	
30-Jun	% Chg MoM	30-Jun	% Chg MoM
4.0%	0.2%	126.4	-1.9%

Leading Indicators		**Consumer Spending**	
31-May	% Chg MoM	31-May	% Chg MoM
109.5	0.2%	$13.9T	0.2%

Housing Starts		**U.S. Personal Income**	
31-May	% Chg MoM	31-May	% Chg MoM
1.35M	5.0%	$17T	0.4%

ISM Manufacturing PMI		**Retail Sales**	
30-Jun	% Chg MoM	31-May	% Chg MoM
60.2	2.6%	$502B	0.8%

Source: Bloomberg

- First quarter real GDP came in at an annual rate of 2%, which was a notable slowdown from the 2.9% gain recorded in Q4-2017. The deceleration was caused primarily by reduced consumption, exports and government spending.

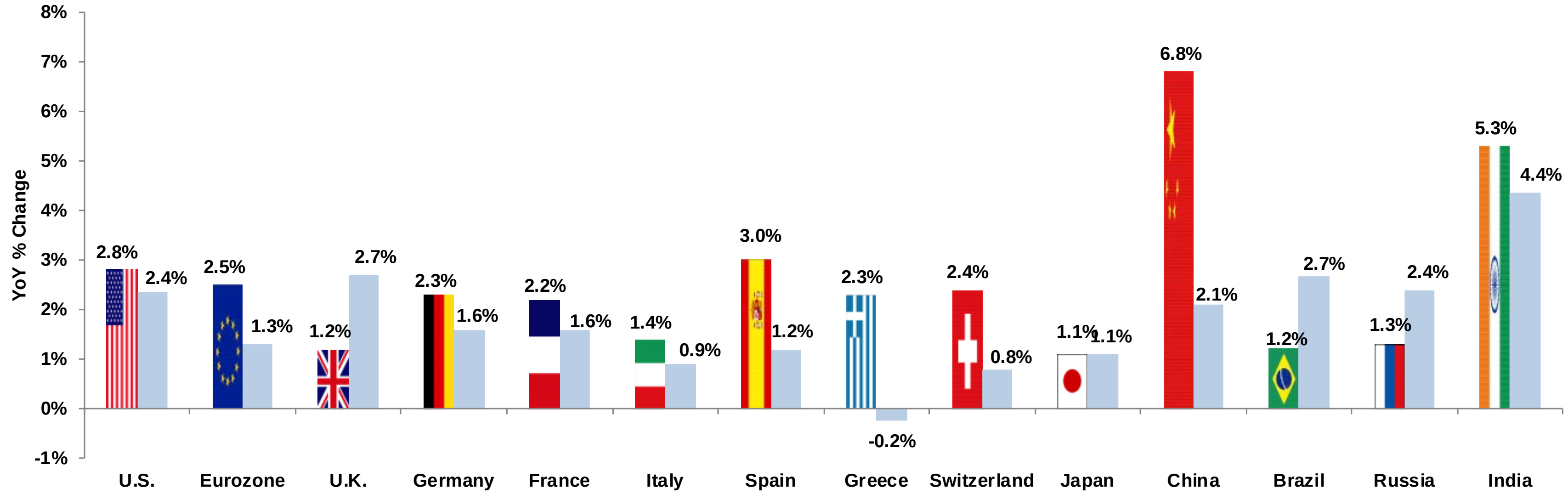
- In June, the Federal Reserve increased its benchmark rate by 0.25% to a range of 1.75% to 2.00%. This is the second such raise under new chair Jerome Powell who in the short-term is following the path laid out by his predecessor Janet Yellen.

- Tariff tensions continue to rise and not just with China. The Trump Administration continues to implement and explore additional options to exert its economic power on the global economy.

Please reference the disclosures at the end of this presentation for additional information related to the material presented.

GLOBAL ECONOMIC UPDATE

Global Real GDP & Inflation Rates (YoY)
As of: Mar-18



Source: Bloomberg

Key: Flagged bars: YoY Real GDP growth
Blue bars: YoY CPI change

- U.K. real GDP grew by 0.2% from the fourth quarter and 1.2% from a year earlier. While “Brexit” and trade impacts are the current headlines, future trade agreements are still to be negotiated and therefore have not yet had a meaningful impact. Net trade contributions for the first quarter pushed real GDP higher.

- China’s real GDP grew by 6.8% in the first quarter. Consumption continues to be the primary driver of growth, but trade tensions with the U.S. continue to be at the front of investors’ minds. Thus far, tariffs between the U.S. and China have been limited to solar cells/modules, steel and aluminum. However should the scope expand, the economic impact on real GDP could be material for both countries as well as for the global economy.

- Brazil grew for the fifth straight quarter following its downturn. Growth came in at 1.2%, slightly below expectations of 1.3% as a result of uncertainty surrounding the national election and a nationwide truck driver protest regarding fuel prices.

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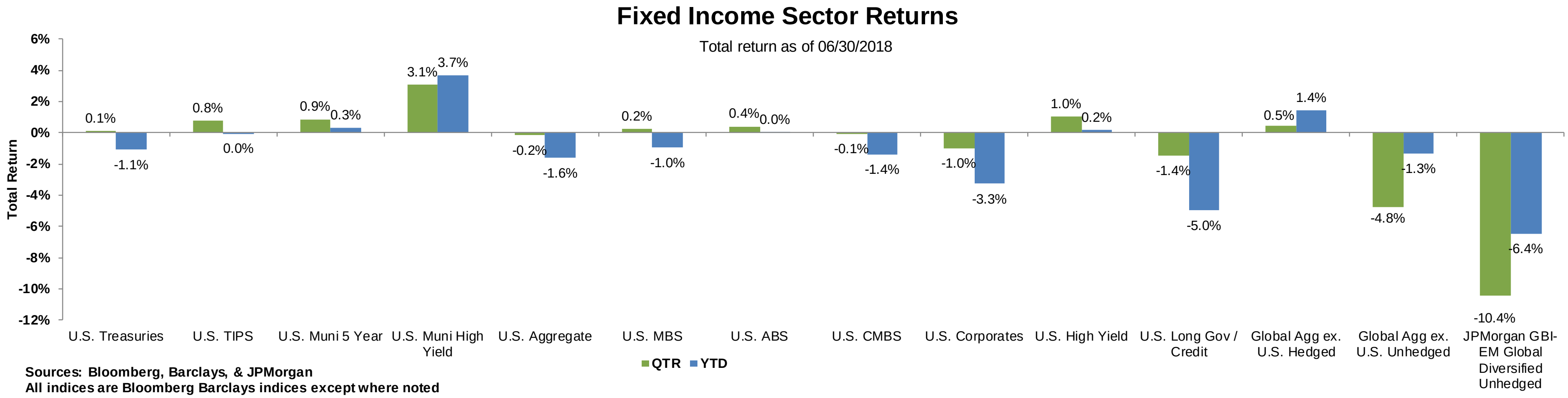
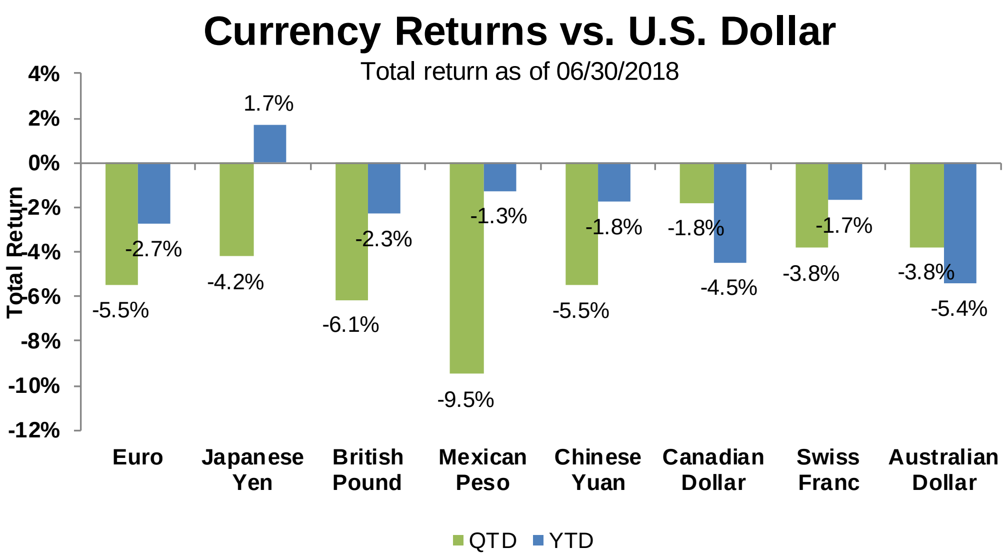
GLOBAL FIXED INCOME



Sources: Bloomberg, Barclays, & JPMorgan
All indices are Bloomberg Barclays indices except where noted



Sources: Bloomberg, Barclays, & JPMorgan
All indices are Bloomberg Barclays indices except where noted

- Interest rates continued to be volatile during the quarter. The 10-year Treasury rose to as high as 3.11% before trade concerns forced rates to retreat to end the quarter at 2.85%.
- In a dramatic reversal from the first quarter, the dollar sharply gained against global currencies. An additional rate hike and concerns around the Italian referendum contributed to gains.
- Global fixed income markets continued to be challenged during the quarter. Trade concerns and a rallying dollar pressured emerging markets. Despite questions around the impact of tariffs on domestic businesses, U.S. high yield bonds rose during the quarter.

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U.S. FIXED INCOME

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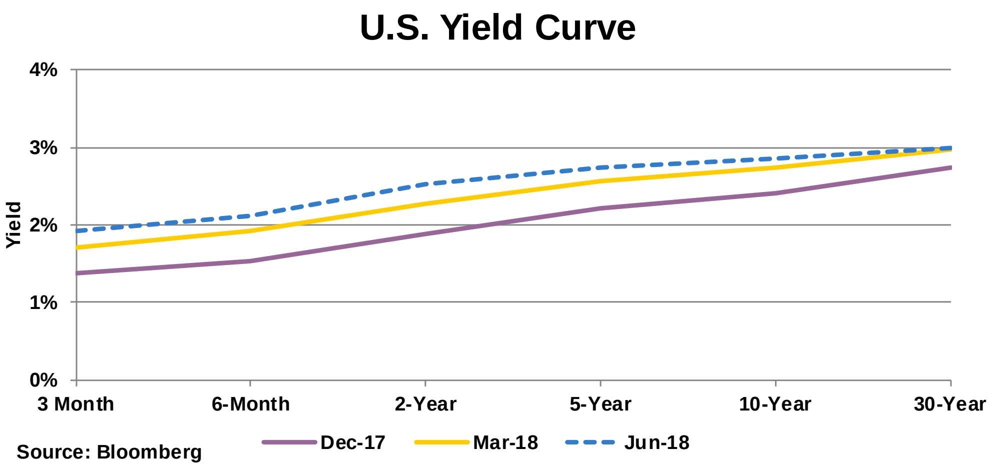

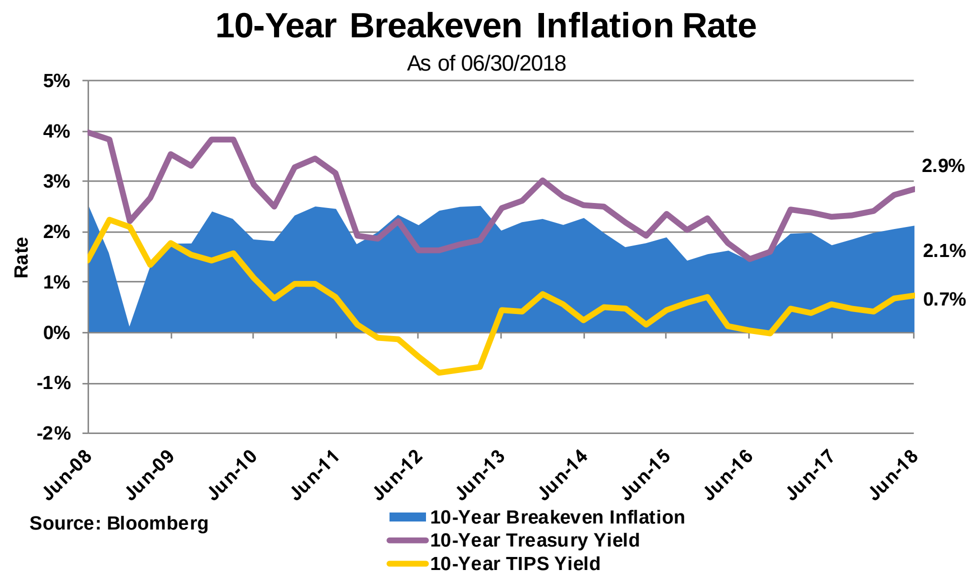

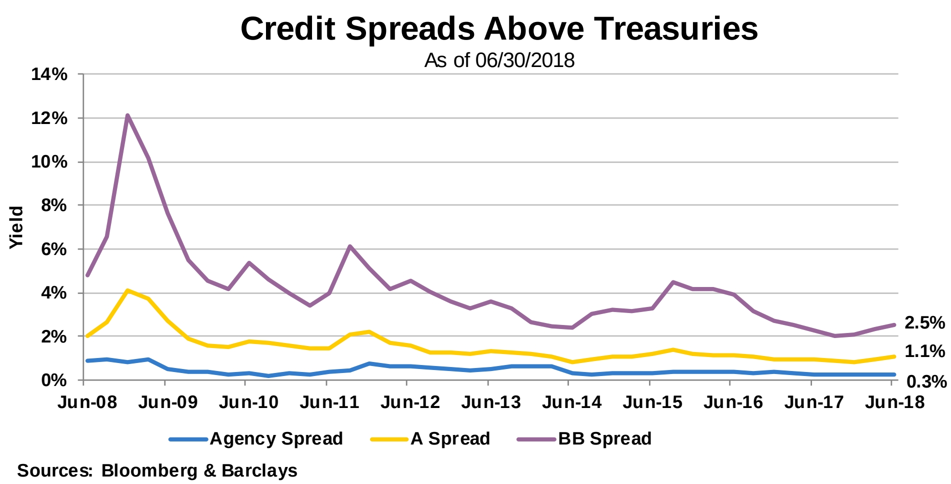

- Strong economic growth and employment figures led the Fed to implement its second rate hike of the year to a target of 1.75% to 2.00%.
- The U.S. yield curve continued to flatten during the quarter. Investors have voiced concerns that an inverted yield curve may be a precursor to a market pullback.
- Breakeven inflation held steady at 2.1% during the quarter. The Fed continues to focus on wage inflation as economic growth remains strong.

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GLOBAL EQUITY MARKETS

DiMeo Schneider & Associates, L.L.C.

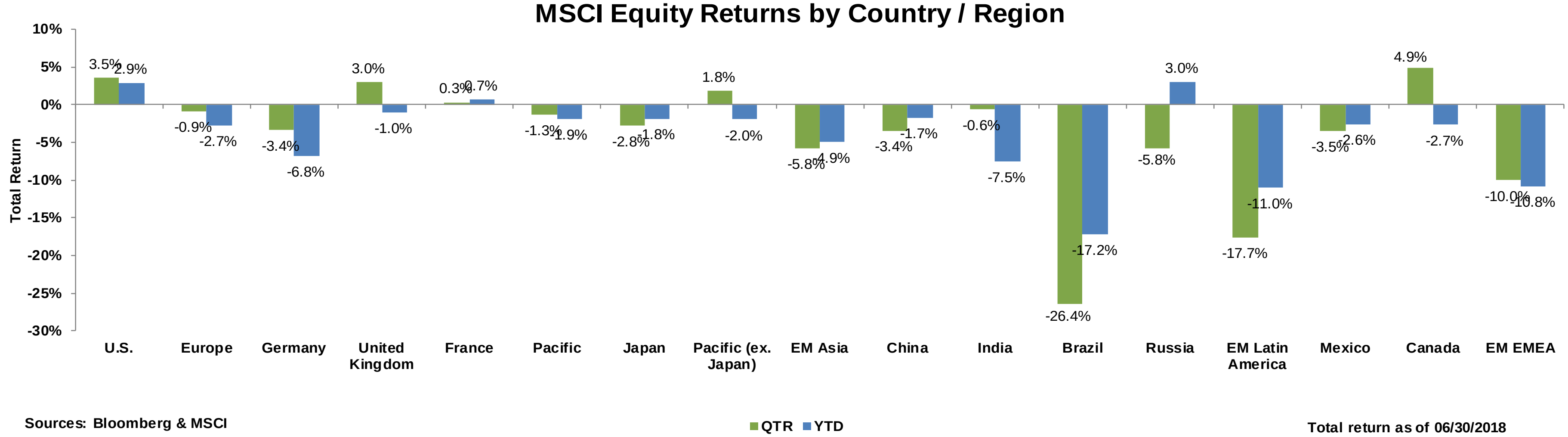
U.S. Equities:

	Value QTR	Value YTD	Core QTR	Core YTD	Growth QTR	Growth YTD
Large	1.2	-1.7	3.6	2.9	5.8	7.3
Mid	2.4	-0.2	2.8	2.3	3.2	5.4
Small	8.3	5.5	7.8	7.7	7.2	9.7

Source: Bloomberg   Total return as of 06/30/2018

- Within U.S. equity markets, small cap companies handily outperformed large cap companies, with trade tensions between the U.S. and other countries a focal point during the quarter. Smaller companies tend to derive more revenue from within the U.S. than larger multinational companies. Broadly, growth continued to outperform value, particularly as market cap increased.
- Developed international markets were mostly lower on global trade concerns and the ECB's announcement to end asset purchases by year-end. The U.K. avoided the negative trend as the central bank held off on an expected rate increase during the quarter.
- Brazil was a notable drag on returns in emerging markets as a fresh scandal hit newswires in May involving President Michel Temer and the recent probe into the political corruption scandal. Higher diesel prices during the month of June led to a nationwide strike by the country's truck drivers.

MSCI Equity Returns by Country / Region



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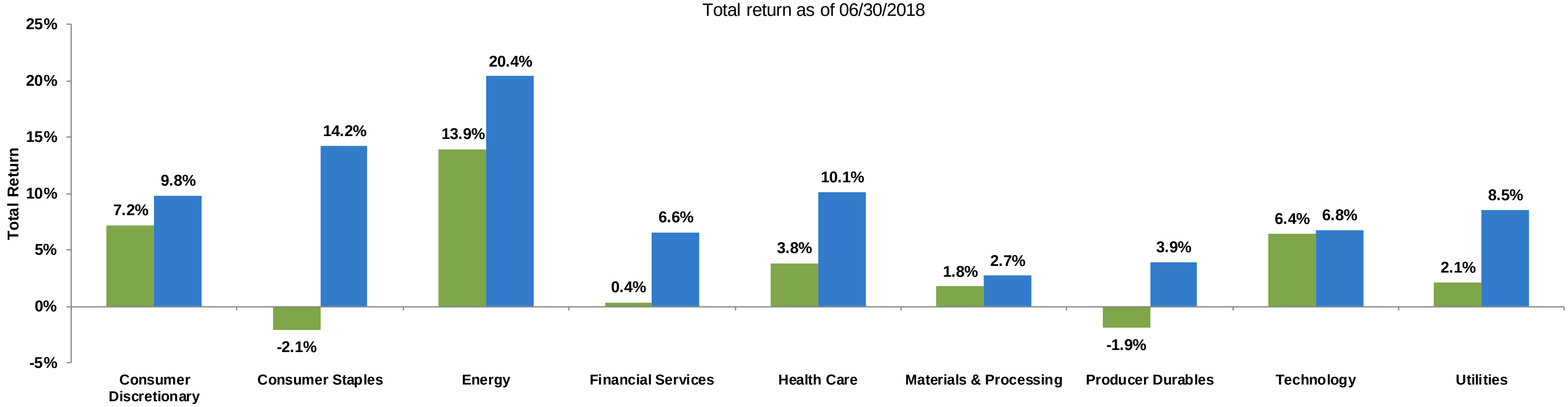
QUARTERLY EQUITY SECTOR RETURNS

DiMeo Schneider & Associates, L.L.C.

Domestic Equity Sector Returns

Total return as of 06/30/2018

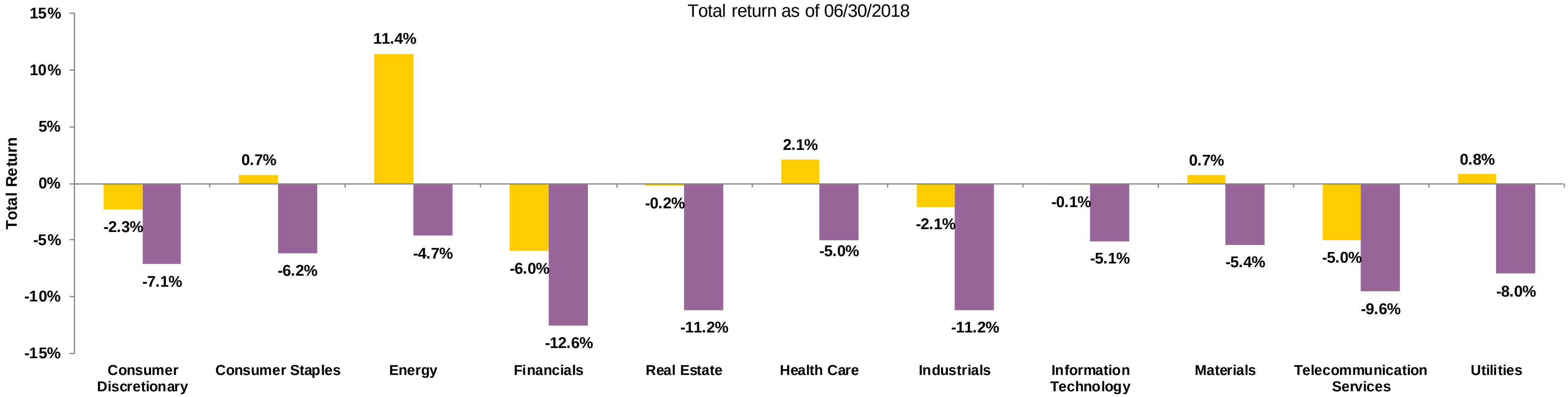


Sources: Bloomberg & Russell

Domestic Large Cap (Russell 1000) Domestic Small Cap (Russell 2000)

International Equity Sector Returns

Total return as of 06/30/2018



Sources: Bloomberg & MSCI

International (MSCI EAFE) Emerging Markets (MSCI EM)

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REAL ASSETS

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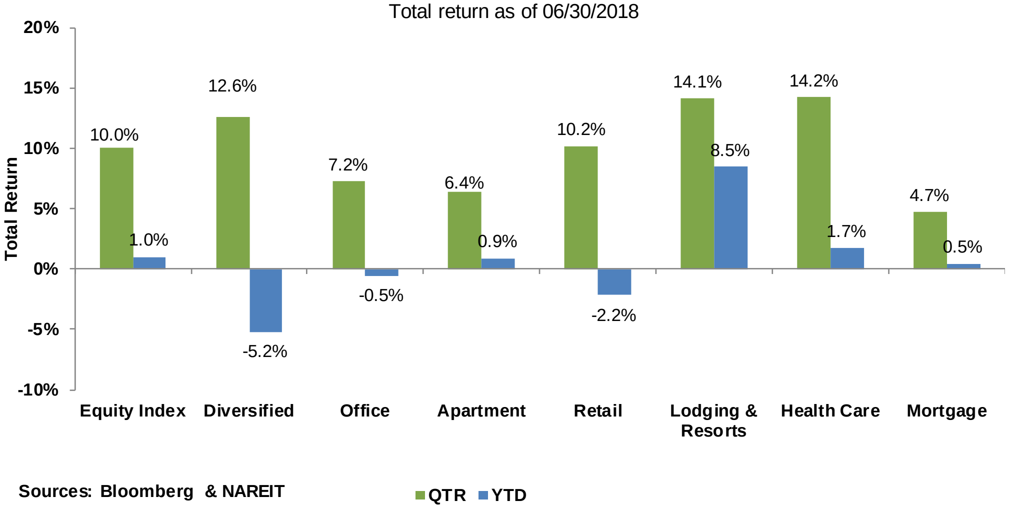
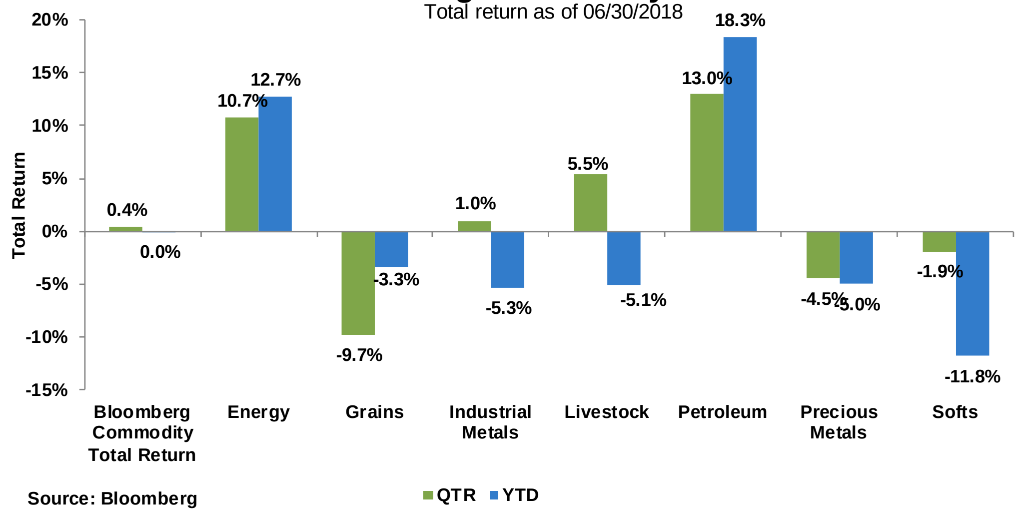
Domestic REIT Sector Returns
Total return as of 06/30/2018



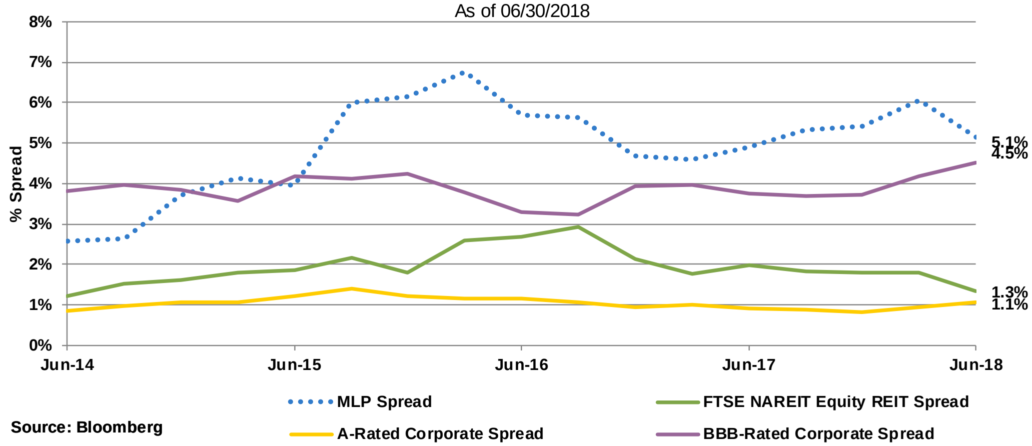
Sources: Bloomberg & NAREIT

Bloomberg Commodity Returns
Total return as of 06/30/2018



Source: Bloomberg

MLP Yield Spreads over 10-Year Treasury
As of 06/30/2018



Source: Bloomberg

- Domestic REITs rallied during the second quarter, with all REIT sectors in positive territory. Gains were strongest across hotels, healthcare, retail and diversified REITs. An uptick in inflation expectations and better than expected retail sales data helped ignite the group broadly.

- In similar fashion, MLPs also rose sharply, bringing year-to-date returns nearly to breakeven. Higher oil prices, consolidation, and lack of negative headlines all contributed to better sentiment during the second quarter.

- Commodities produced a modest gain for the quarter. Higher oil prices were a significant contributor during the quarter as supply disruptions overseas has decreased stockpiles. Grains were sharply lower due to a better than expected growing season throughout much of the Midwest.

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HEDGE FUNDS

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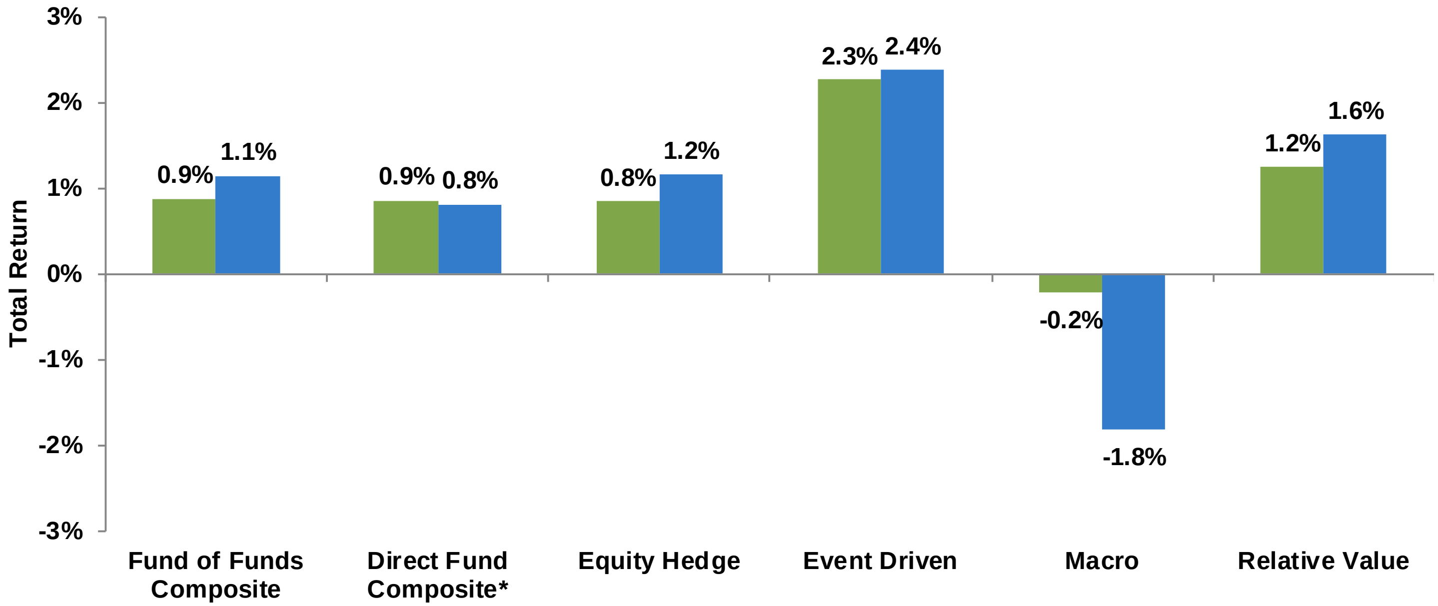

Sources: Bloomberg & Hedge Fund Research

*Methodology is fund weighted

Total return as of 06/30/2018

- The HFRI Fund Weighted Composite Index had mixed performance in the second quarter, underperforming the S&P 500 but outperforming both the Bloomberg Barclays Aggregate Index and MSCI EAFE Index.
- Long / Short posted mixed results as performance was again led by technology- and healthcare-focused strategies while quantitative directional strategies lagged peers. Energy- and materials-focused funds showed a strong rebound in the second quarter.
- Event Driven strategies were a top performer for the quarter, with activist managers leading the pack while multi-strategies lagged.
- Macro strategies broadly struggled, with declines in currency and commodity trading managers as a result of large moves in Italian bond yields and the Argentine peso.
- Relative Value ended the quarter in positive territory with structured credit leading performance. Both convertible arbitrage managers and sovereign-based strategies had negative quarterly performance.

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Financial Markets Performance

Total return as of June 30, 2018

Periods greater than one year are annualized

All returns are in U.S. dollar terms

Source: Bloomberg

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Global Fixed Income Markets	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
Bloomberg Barclays 1-3-Month T-Bill	0.4%	0.8%	1.3%	0.6%	0.4%	0.3%	0.3%	1.2%
Bloomberg Barclays U.S. TIPS	0.8%	0.0%	2.1%	1.9%	1.7%	2.1%	3.0%	4.0%
Bloomberg Barclays Municipal Bond (5 Year)	0.9%	0.3%	0.3%	1.6%	2.1%	2.3%	3.5%	3.3%
Bloomberg Barclays High Yield Municipal Bond	3.1%	3.7%	7.1%	6.7%	5.6%	6.7%	6.0%	6.1%
Bloomberg Barclays U.S. Aggregate	-0.2%	-1.6%	-0.4%	1.7%	2.3%	2.6%	3.7%	3.8%
Bloomberg Barclays U.S. Corporate High Yield	1.0%	0.2%	2.6%	5.5%	5.5%	6.3%	8.2%	7.8%
Bloomberg Barclays Global Aggregate ex-U.S. Hedged	0.5%	1.4%	3.3%	3.6%	4.0%	4.2%	4.4%	4.1%
Bloomberg Barclays Global Aggregate ex-U.S. Unhedged	-4.8%	-1.3%	2.8%	3.2%	0.9%	0.1%	1.8%	3.6%
Bloomberg Barclays U.S. Long Gov / Credit	-1.4%	-5.0%	-0.8%	4.3%	5.1%	6.2%	6.8%	5.8%
JPMorgan GBI-EM Global Diversified	-10.4%	-6.4%	-1.9%	2.0%	-1.4%	-1.1%	2.6%	6.2%

Global Equity Markets	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
S&P 500	3.4%	2.6%	14.4%	11.9%	13.4%	13.2%	10.2%	9.3%
Dow Jones Industrial Average	1.3%	-0.7%	16.3%	14.1%	12.9%	12.8%	10.8%	9.6%
NASDAQ Composite	6.6%	9.4%	23.6%	16.0%	18.6%	16.8%	14.0%	12.0%
Russell 3000	3.9%	3.2%	14.8%	11.6%	13.3%	13.0%	10.2%	9.6%
Russell 1000	3.6%	2.9%	14.5%	11.6%	13.4%	13.1%	10.2%	9.5%
Russell 1000 Growth	5.8%	7.3%	22.5%	15.0%	16.3%	14.9%	11.8%	10.3%
Russell 1000 Value	1.2%	-1.7%	6.8%	8.2%	10.3%	11.3%	8.5%	8.6%
Russell Mid Cap	2.8%	2.3%	12.3%	9.6%	12.2%	11.9%	10.2%	11.1%
Russell Mid Cap Growth	3.2%	5.4%	18.5%	10.7%	13.4%	12.1%	10.4%	11.0%
Russell Mid Cap Value	2.4%	-0.2%	7.6%	8.8%	11.2%	11.7%	10.0%	11.0%
Russell 2000	7.8%	7.7%	17.6%	10.9%	12.4%	11.8%	10.6%	10.5%
Russell 2000 Growth	7.2%	9.7%	21.8%	10.6%	13.6%	12.5%	11.2%	10.9%
Russell 2000 Value	8.3%	5.5%	13.1%	11.2%	11.2%	11.1%	9.9%	9.9%
MSCI ACWI	0.7%	-0.1%	11.3%	8.8%	10.0%	8.5%	6.4%	8.8%
MSCI ACWI ex. U.S.	-2.4%	-3.4%	7.8%	5.6%	6.5%	4.3%	3.0%	8.2%
MSCI EAFE	-1.0%	-2.4%	7.4%	5.4%	6.9%	5.4%	3.3%	7.7%
MSCI EAFE Growth	0.3%	-0.6%	9.8%	6.8%	7.8%	6.2%	3.8%	7.9%
MSCI EAFE Value	-2.3%	-4.2%	4.9%	3.9%	6.0%	4.5%	2.8%	7.5%
MSCI EAFE Small Cap	-1.4%	-1.1%	12.9%	10.5%	11.7%	8.7%	7.2%	11.1%
MSCI Emerging Markets	-7.9%	-6.5%	8.6%	6.0%	5.4%	1.8%	2.6%	11.1%

Alternatives	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
Consumer Price Index*	0.4%	1.1%	2.7%	1.8%	1.5%	1.6%	1.4%	2.1%
FTSE NAREIT Equity REITs	10.0%	1.0%	3.5%	8.1%	8.3%	9.1%	7.9%	10.0%
S&P Developed World Property x U.S.	-0.5%	-1.4%	8.7%	6.2%	6.7%	6.8%	5.1%	9.8%
S&P Developed World Property	4.6%	0.0%	6.2%	7.0%	7.3%	7.7%	6.2%	9.7%
Bloomberg Commodity Total Return	0.4%	0.0%	7.3%	-4.5%	-6.4%	-7.8%	-9.0%	-0.6%
HFRI Fund of Funds Composite	0.9%	1.1%	5.6%	2.1%	3.6%	2.9%	1.4%	3.5%
HFRI Fund Weighted Composite	0.9%	0.8%	5.7%	3.6%	4.4%	3.6%	3.4%	5.6%
Alerian MLP	11.8%	-0.6%	-4.6%	-5.9%	-4.1%	1.7%	6.5%	9.1%

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*One month lag

DIMEO SCHNEIDER
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WHY DIVERSIFY?

2009	2010	2011	2012	2013	2014	2015	2016	2017	YTD	10yr Annualized
Emerging 79.0%	MLP 35.9%	MLP 13.9%	Emerging 18.6%	Small Growth 43.3%	REITs 30.1%	Large Growth 5.7%	Small Value 31.7%	Emerging 37.8%	Small Growth 9.7%	Large Growth 11.8%
MLP 76.4%	Small Growth 29.1%	TIPS 13.6%	REITs 18.1%	Small Blend 38.8%	Large Blend 13.7%	REITs 3.2%	Small Blend 21.3%	Large Growth 30.2%	Small Blend 7.7%	Small Growth 11.2%
High Yield 58.2%	REITs 27.9%	REITs 8.3%	Small Value 18.1%	Small Value 34.5%	Large Value 13.5%	Large Blend 1.4%	MLP 18.3%	International 25.6%	Large Growth 7.3%	Small Blend 10.6%
Large Growth 37.2%	Small Blend 26.9%	Aggregate Bond 7.8%	International 17.9%	Large Growth 33.5%	Large Growth 13.1%	Aggregate Bond 0.5%	Large Value 17.3%	Small Growth 22.2%	Small Value 5.4%	Large Blend 10.2%
Small Growth 34.5%	Small Value 24.5%	High Yield 5.0%	Large Value 17.5%	Large Value 32.5%	Aggregate Bond 6.0%	Cash 0.0%	High Yield 17.1%	Large Blend 21.8%	Large Blend 2.6%	Small Value 9.9%
International 32.5%	Emerging 19.2%	Foreign Bond 4.4%	Emerging Debt 16.8%	Large Blend 32.4%	Small Growth 5.6%	Hedge Funds -0.3%	Large Blend 12.0%	Emerging Debt 15.2%	Hedge Funds 1.1%	Large Value 8.5%
REITs 28.0%	Commodities 16.8%	Large Growth 2.6%	Small Blend 16.3%	MLP 27.6%	Small Blend 4.9%	International -0.4%	Commodities 11.7%	Small Blend 14.6%	REITs 1.0%	High Yield 8.2%
Small Blend 27.2%	Large Growth 16.7%	Large Blend 2.1%	Large Blend 16.0%	International 23.3%	MLP 4.8%	Small Growth -1.4%	Emerging 11.6%	Large Value 13.7%	Cash 0.8%	REITs 7.9%
Balanced 26.8%	Emerging Debt 15.7%	**Balanced 1.0%**	High Yield 15.8%	Hedge Funds 9.0%	Small Value 4.2%	TIPS -1.4%	Small Growth 11.3%	**Balanced 12.6%**	High Yield 0.2%	MLP 6.5%
Large Blend 26.5%	Large Value 15.5%	Large Value 0.4%	Large Growth 15.3%	High Yield 7.4%	TIPS 3.6%	Large Value -3.8%	Emerging Debt 9.9%	Foreign Bond 10.5%	Commodities 0.0%	**Balanced 4.6%**
Emerging Debt 22.0%	High Yield 15.1%	Cash 0.1%	Small Growth 14.6%	**Balanced 7.1%**	Hedge Funds 3.4%	Small Blend -4.4%	REITs 8.5%	Small Value 7.8%	TIPS 0.0%	Aggregate Bond 3.7%
Small Value 20.6%	Large Blend 15.1%	Emerging Debt -1.8%	**Balanced 10.7%**	REITs 2.5%	**Balanced 3.3%**	High Yield -4.5%	**Balanced 8.3%**	Hedge Funds 7.8%	**Balanced -0.2%**	International 3.3%
Large Value 19.7%	**Balanced 13.9%**	Small Growth -2.9%	TIPS 7.0%	Cash 0.1%	High Yield 2.5%	Foreign Bond -6.0%	Large Growth 7.1%	High Yield 7.5%	MLP -0.6%	TIPS 3.0%
Commodities 18.9%	International 8.2%	Small Blend -4.2%	MLP 4.8%	Aggregate Bond -2.0%	Cash 0.0%	**Balanced -6.1%**	TIPS 4.7%	REITs 5.2%	Foreign Bond -1.3%	Emerging 2.6%
Hedge Funds 11.5%	Aggregate Bond 6.5%	Small Value -5.5%	Hedge Funds 4.8%	Emerging -2.3%	Emerging -1.8%	Small Value -7.5%	Aggregate Bond 2.6%	Aggregate Bond 3.5%	Aggregate Bond -1.6%	Emerging Debt 2.6%
TIPS 11.4%	TIPS 6.3%	Hedge Funds -5.7%	Aggregate Bond 4.2%	Foreign Bond -3.1%	Foreign Bond -3.1%	Emerging -14.6%	International 1.5%	TIPS 3.0%	Large Value -1.7%	Foreign Bond 1.8%
Foreign Bond 7.5%	Hedge Funds 5.7%	International -11.7%	Foreign Bond 4.1%	TIPS -8.6%	International -4.5%	Emerging Debt -14.9%	Foreign Bond 1.5%	Commodities 1.7%	International -2.4%	Hedge Funds 1.4%
Aggregate Bond 5.9%	Foreign Bond 4.9%	Commodities -13.3%	Cash 0.1%	Emerging Debt -9.0%	Emerging Debt -5.7%	Commodities -24.7%	Hedge Funds 0.5%	Cash 0.8%	Emerging Debt -6.4%	Cash 0.3%
Cash 0.2%	Cash 0.1%	Emerging -18.2%	Commodities -1.1%	Commodities -9.5%	Commodities -17.0%	MLP -32.6%	Cash 0.3%	MLP -6.5%	Emerging -6.5%	Commodities -9.0%

Total returns as of 6/30/2018
Source: Morningstar and Lipper

Please reference the disclosures at the end of this presentation for additional information related to the material presented.

DISCLOSURES

All material and information is intended for DiMeo Schneider & Associates, L.L.C. business only. Any use or public dissemination outside firm business is prohibited. Information is obtained from a variety of sources which are believed though not guaranteed to be accurate. Any forecast represents median expectations and actual returns, volatilities and correlations will differ from forecasts. Past performance does not indicate future performance. This presentation does not represent a specific investment recommendation. Please consult with your advisor, attorney and accountant, as appropriate, regarding specific advice.

When referencing asset class returns or statistics, the following indices are used to represent those asset classes. Each index is unmanaged and investors can not actually invest directly into an index: Cash - Citigroup 90 Day T-Bill; TIPS - Bloomberg Barclays US Treasury TIPS; Municipals - Bloomberg Barclays Muni Bond 5-Year; High Yield Municipals – Bloomberg Barclays High Yield Muni Bond; Aggregate Bond - Bloomberg Barclays US Aggregate Bond Index; High Yield - Bloomberg Barclays US Corporate High Yield; Foreign Bond - Bloomberg Barclays Global Aggregate Ex USD; Emerging Debt - JPMorgan GBI-EM Global Diversified Unhedged Index; Large Value - Russell 1000 Value; Large Blend - S&P 500; Large Growth - Russell 1000 Growth; Small Value - Russell 2000 Value; Small Blend - Russell 2000; Small Growth - Russell 2000 Growth; International - MSCI EAFE; Emerging Markets - MSCI EM; Domestic REITs - FTSE NAREIT Equity REITs; Global REITS - S&P Developed World Property; Commodities - Bloomberg Commodity Index; MLP - Alerian MLP; Hedge Funds - HFRI Fund of Funds Composite Index; Balanced^ - 3% Bloomberg Barclays US Treasury TIPS, 31% Bloomberg Barclays US Aggregate Bond Index, 1.5% Bloomberg Barclays Global Aggregate Ex USD, 1.5% Bloomberg Barclays Global Aggregate Ex SD (Hedged), 4% Bloomberg Barclays US Corporate High Yield, 2% JPMorgan GBI-EM Global Diversified Unhedged Index, 17% S&P 500, 6% Russell 2000, 15% MSCI EAFE, 7% MSCI EM, 3% FTSE NAREIT Equity REITs, 2% Bloomberg Commodity Index, 5% Alerian MLP, 2% Citigroup 3 Month T-Bill

^Represents current allocation of the DSA Balanced DPA Model Portfolio and historically tracks allocation changes to that Model. Returns are hypothetical and do not represent the actual returns earned by clients invested in the DSA Balanced DPA Model Portfolio. Please contact us for additional information on the historical allocation of this Model.