Helping Clients Prosper.

DiMeo Schneider & Associates, L.L.C.

Quarterly Considerations

September 30, 2018

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QUARTERLY CONSIDERATIONS

General

Whale Watching – We're proud to announce further expansion with our fourth office location in Boston. We look forward to growing our presence in the Northeast!

At Your Fingertips – We continue to add informative research and videos to our website at dimeoschneider.com. More recent additions include research and analysis on interest rates, market volatility and diversification.

Plan Sponsors

Better Plan, Better Profits – A strong correlation exists between corporate financial performance and 401(k) plan quality. The higher a company's 401(k) ratings in Brightscope, the better it fared on measures of revenue growth per employee, according to a T. Rowe Price study.

Big Relief – Pension plans are experiencing material increases in funded status from the rise in both equity markets and interest rates. Funded statuses are now at multi-year highs with estimates of average funded ratios near 90%.

Non-Profits

Giving Continues – Donors' commitment to giving remains strong in the wake of tax reform – 82% of donors who itemized deductions on their 2017 taxes plan to maintain or increase their giving in 2018, according to research by Fidelity Charitable.

The Wealth Office™

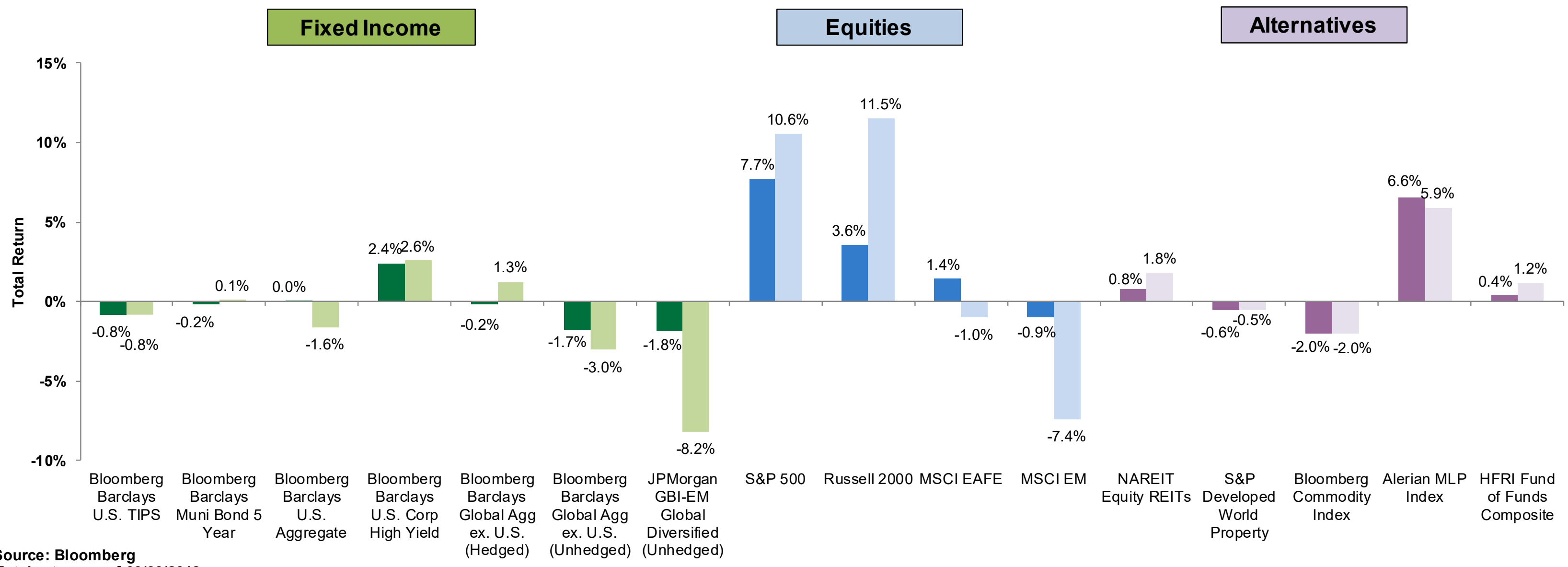
Portfolio Losses Equal Tax Wins! With the return of volatility this year, your taxable portfolio could be holding opportunities to harvest tax losses to offset current and/or future capital gains. The Wealth Office™ performs year-end reviews for clients to identify such opportunities and can design strategies to avoid year-end capital gains distributions from underlying investment managers.

IRA RMDs...A Philanthropic Approach Do you expect your 2018 itemized deductions to be impacted by the Tax Cuts and Jobs Act? Have you fully taken your Required Minimum Distribution (RMD) from your IRA this year? Talk with your investment consultant today to discuss taking advantage of the IRS provision that allows you to donate up to $100,000 tax-free from an IRA to a charity and have it count toward satisfying your RMD.

Santa Claus is Coming to Town! Are you feeling generous as the holidays and year-end are approaching? Keep in mind that the annual gift tax exclusion has increased from $14,000/individual to $15,000/individual. Contact The Wealth Office™ today to discuss wealth transfer strategies and how to communicate such decisions to loved ones.

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 09/30/2018

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

Fixed Income

- Interest rates rose during the quarter amid strong economic growth and continued tightening from the Fed. This resulted in negative returns across many fixed income sectors.
- High yield bonds outperformed investment grade peers during the quarter as a result of their yield advantage.
- A stronger U.S. dollar hurt both international developed and emerging markets debt.

Equities

- The divergence between domestic and international equities continued during the third quarter. Within the U.S., large cap companies outperformed small cap names. Healthcare was the best performing sector.
- Trade continued to be an overhang on international stocks although rhetoric eased somewhat near the end of the quarter. In emerging markets, China and India both fell sharply as investors rotated away from the best performing growth names.

Real Assets

- Domestic REITs rose while International REITs fell, highlighting currency headwinds for international securities as well as stronger fundamentals domestically.
- MLPs were the best performing real asset class for the second quarter in a row as positive sentiment continued to build.
- Commodities fell slightly as gains in energy were offset by weakness from agriculture and metals.

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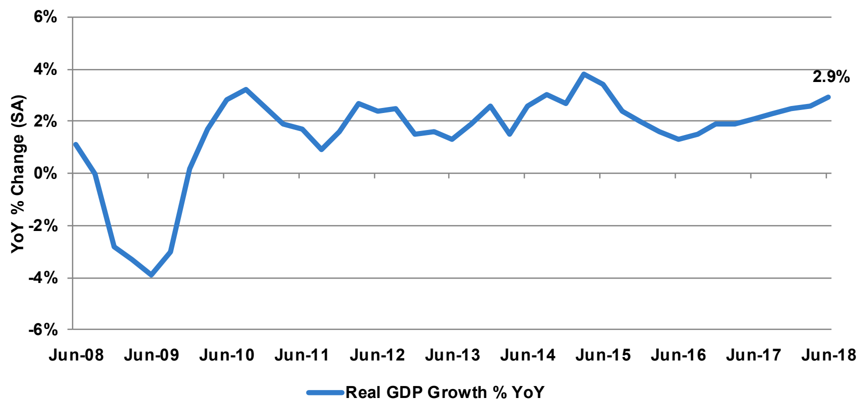
U.S. ECONOMIC UPDATE

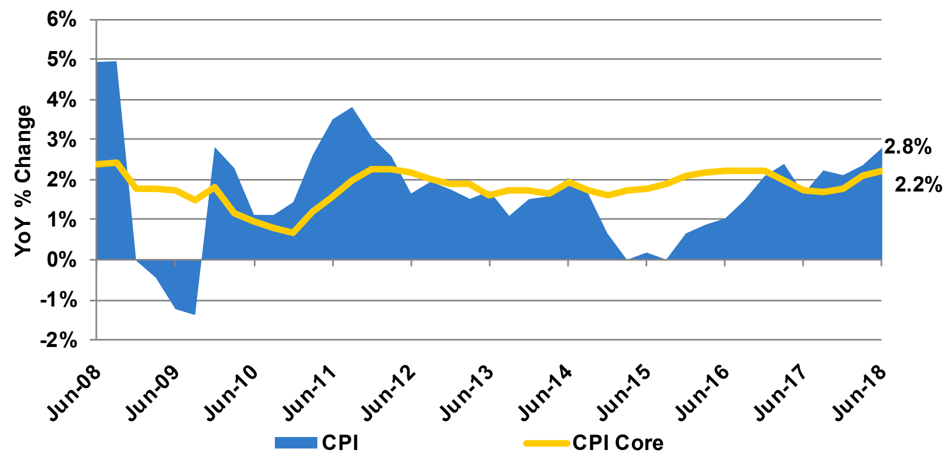
DiMeo Schneider & Associates, L.L.C.

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

			% Chg MoM
Unemployment Rate	30-Sep	3.7%	-0.2%
Consumer Confidence	30-Sep	138.4	2.7%
Leading Indicators	31-Aug	111.2	0.4%
Consumer Spending	31-Aug	$14.1T	0.3%
Housing Starts	31-Aug	1.28M	9.2%
U.S. Personal Income	31-Aug	$17.7T	0.3%
ISM Manufacturing PMI	30-Sep	59.8	-2.4%
Retail Sales	31-Aug	$509B	0.1%

Source: Bloomberg

- Second quarter real GDP came in at an annual rate of 4.2% according to the Bureau of Economic Analysis, an increase from the rate of 2.2% during the first quarter. This was the fastest recorded quarter over quarter growth since the third quarter of 2014.
- The Federal Open Market Committee (“Fed”) voted to increase its benchmark rate by 25 bps to a range of 2.00 – 2.25% during their September meeting. This is the third interest rate hike this year and the Fed Funds rate now sits at its highest mark in over a decade. The Fed will have two additional meetings before year end.
- Core CPI rose 2.2% (YoY, seasonally-adjusted) in the most recent reading. Inflation continues to be watched as tariffs make imports more expensive and are met with tight domestic labor markets.

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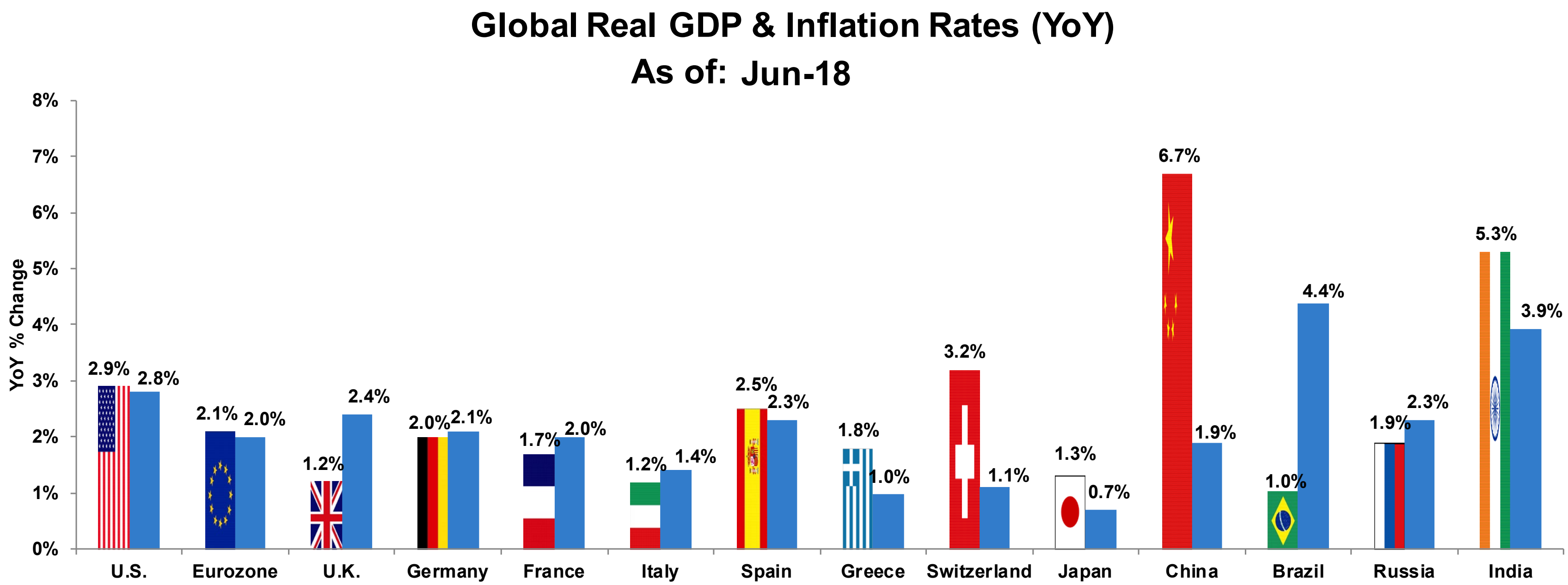
GLOBAL ECONOMIC UPDATE



Source: Bloomberg

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

- China's GDP growth met consensus expectations during the second quarter but slowed marginally from the pace reported over the prior three quarters. The IMF recently cited trade tensions between the U.S. and China as it lowered global growth expectations for this year.

- Japan avoided a recession (formally defined by two consecutive quarters of declining GDP) with annual quarter over quarter growth of 1.9% in the second quarter. Consumer spending was the largest contributor to economic growth during the period. Market participants have started to look toward the fall of 2019 when a sales tax increase goes into effect. Expectations suggest an increase in spending ahead of the scheduled increase, but likely one that will be temporary.

- Italian GDP slowed to an annualized rate of 1.2%, down from 1.4% in the first quarter. The country's new populist leadership has been battling with the European Commission over a budget deficit deemed acceptable by both parties. Although both sides appear to be moving in the right direction, it comes at the expense of spending (and therefore economic growth) in the country.

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GLOBAL FIXED INCOME

DiMeo Schneider
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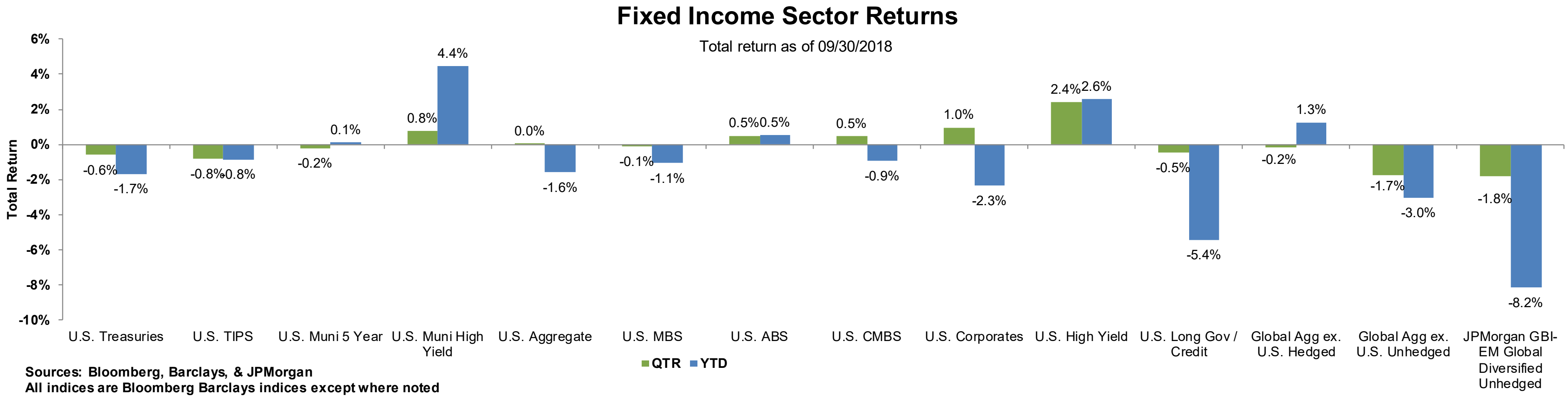
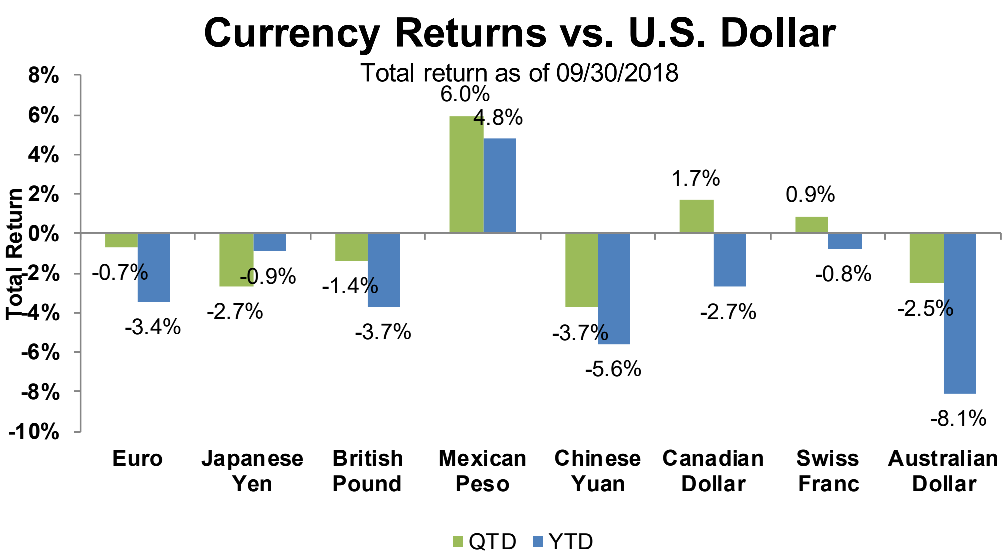


Sources: Bloomberg, Barclays, & JPMorgan
All indices are Bloomberg Barclays indices except where noted



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

- Interest rates continued to experience bouts of volatility and ended the quarter higher following the Fed's third rate hike of the year.
- Despite major challenges faced by emerging markets broadly, the Mexican peso outperformed global currencies, relative to the U.S. dollar, as trade concerns faded.
- Rising yields across global fixed income markets continued to put pressure on short-term returns. Non-U.S. markets faced a combination of headwinds spurred by U.S. dollar strength, concerns around trade and diverging global growth rates.

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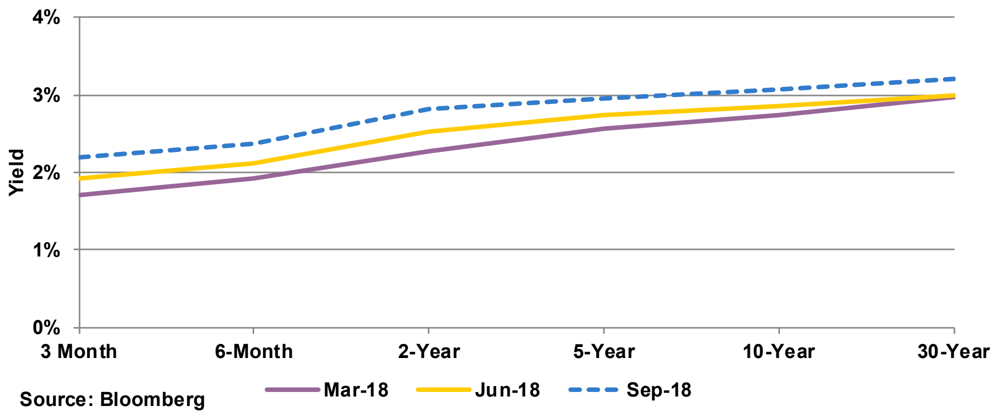
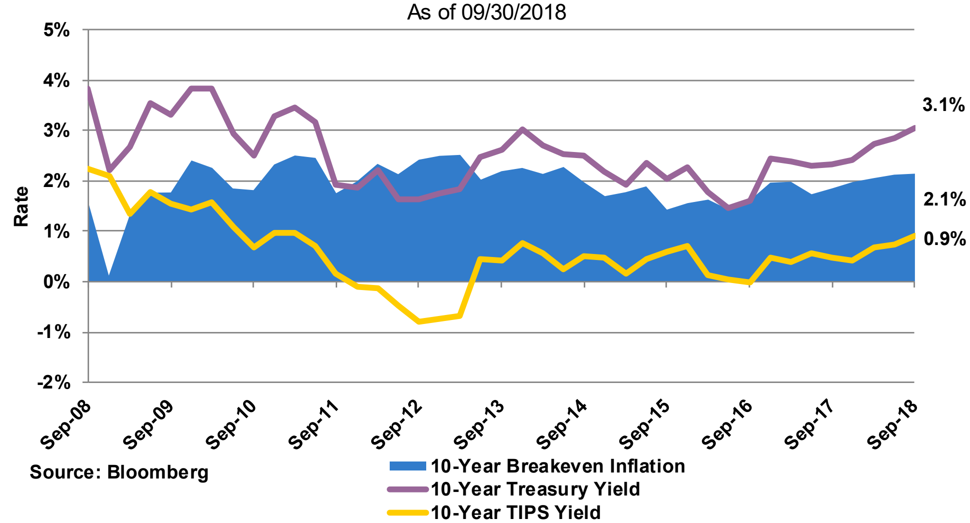
U.S. FIXED INCOME

U.S. Yield Curve



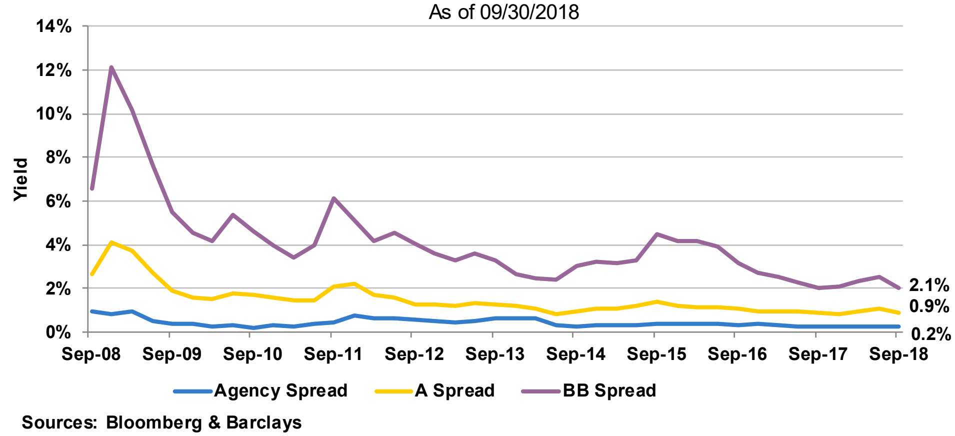
10-Year Breakeven Inflation Rate

As of 09/30/2018



Credit Spreads Above Treasuries

As of 09/30/2018



- Strong economic growth and employment figures led the Fed to implement its third rate hike of the year, increasing the target range to 2.00% - 2.25%. The Fed removed the phrasing “accommodative” from its minutes, which likely signals further monetary tightening ahead.
- Spreads between bond qualities remained fairly consistent during the quarter. Non-investment grade bonds outperformed investment grade sectors due to their yield advantage.
- Breakeven inflation held steady at 2.1% during the quarter as TIPS declined during the quarter.

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GLOBAL EQUITY MARKETS

DiMeo Schneider
& ASSOCIATES, L.L.C.

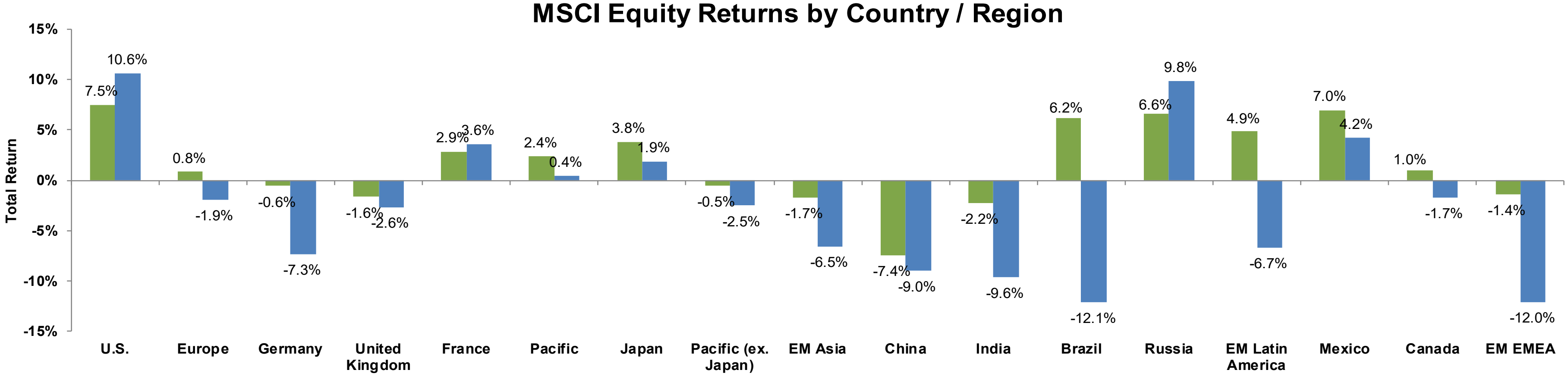
U.S. Equities:

	Value QTR	Value YTD	Core QTR	Core YTD	Growth QTR	Growth YTD
Large	5.7	3.9	7.4	10.5	9.2	17.1
Mid	3.3	3.1	5.0	7.5	7.6	13.4
Small	1.6	7.2	3.6	11.5	5.5	15.7

Source: Bloomberg Total return as of 09/30/2018

- Within U.S. equity markets, growth companies continued to outperform value across all market capitalizations, extending the year-to-date advantage. Large cap companies outperformed their small cap counterparts in a reversal from the previous quarter. Year-to-date, small caps maintain modest outperformance. All sectors finished positive for the quarter with healthcare and industrials leading returns.
- Developed international markets finished modestly higher as France and Japan outperformed. Germany fell again, making it the worst performing developed market so far this year as trade concerns continue to plague the export-heavy country.
- Emerging markets fell, led lower by China which has become a significant part of the index. Winds shifted on the growth-oriented equity performance experienced over the past several years, resulting in a sharp pullback and outperformance by countries offering greater value propositions such as Brazil, Mexico, Taiwan and Russia.

MSCI Equity Returns by Country / Region



Sources: Bloomberg & MSCI QTR YTD Total return as of 09/30/2018

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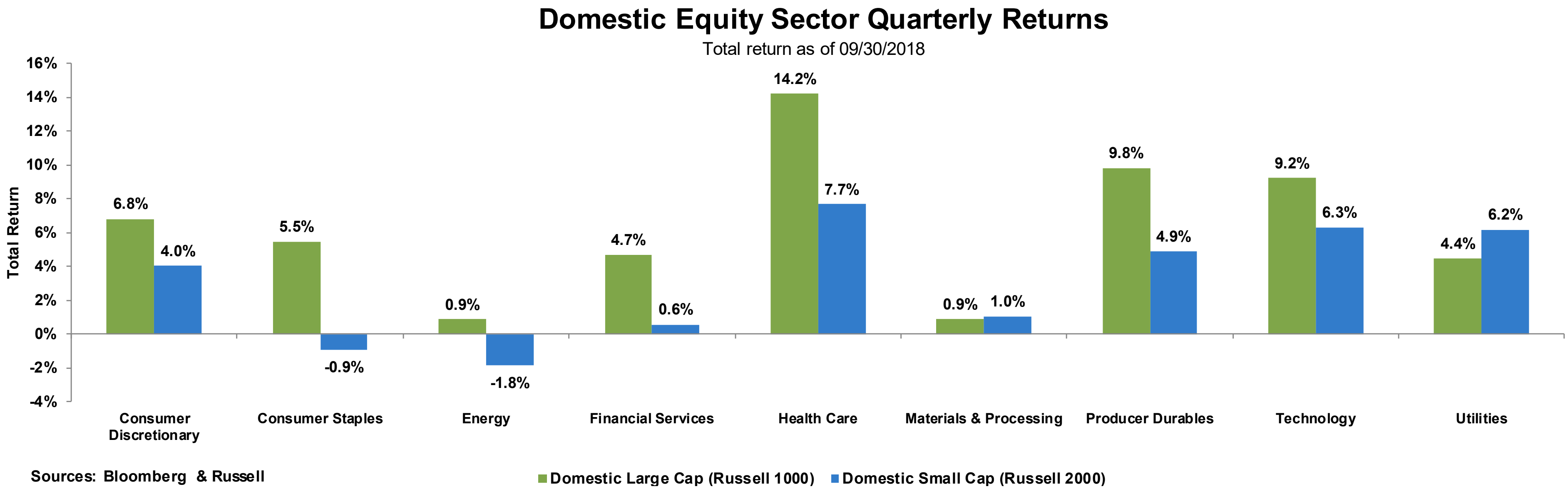
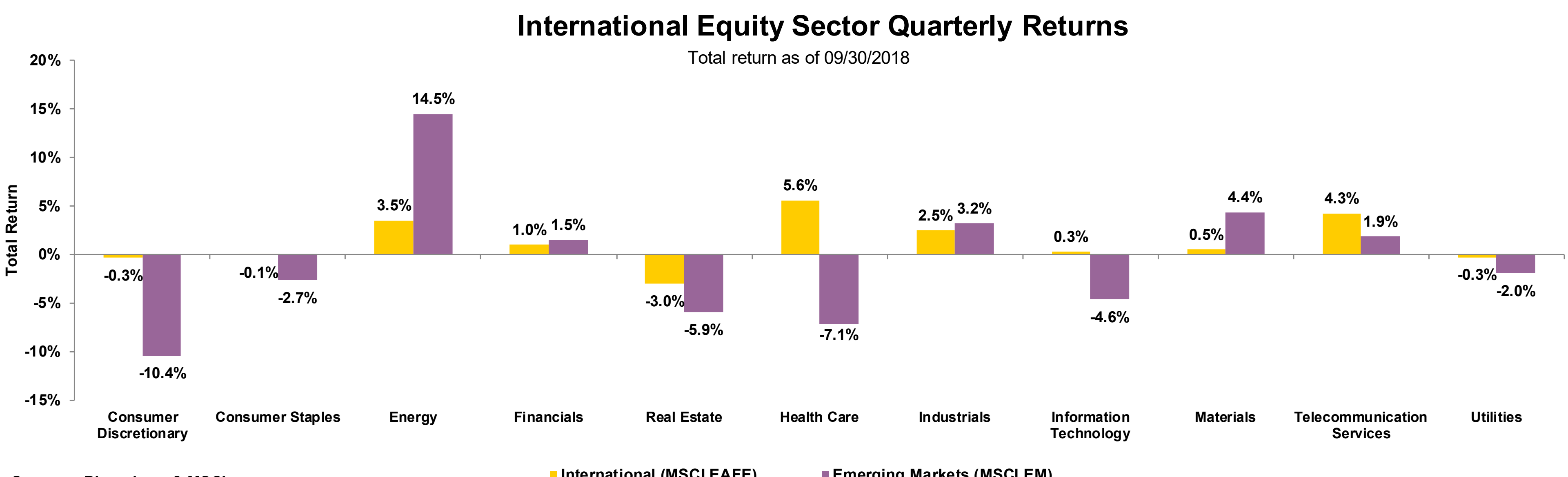
QUARTERLY EQUITY SECTOR RETURNS



Sources: Bloomberg & Russell



Sources: Bloomberg & MSCI

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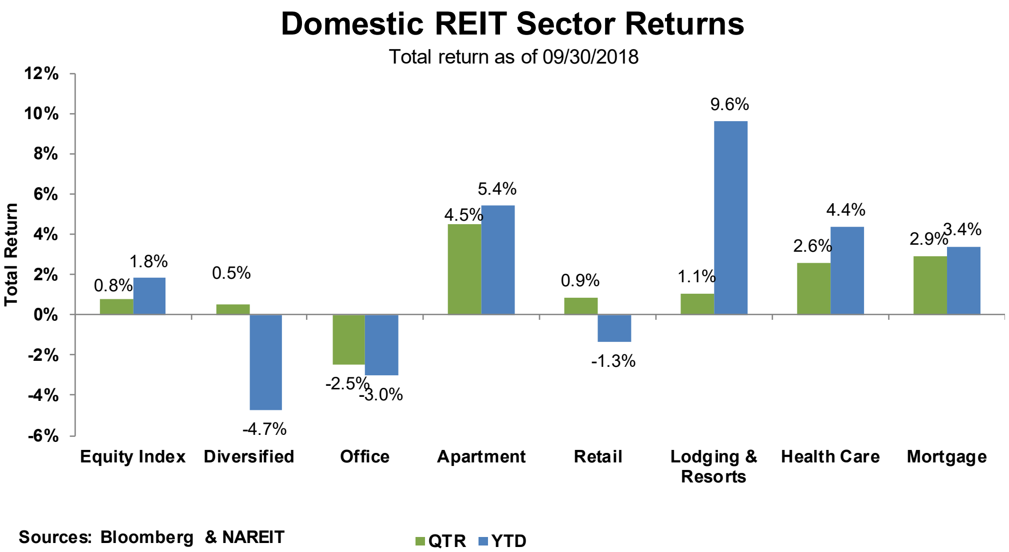
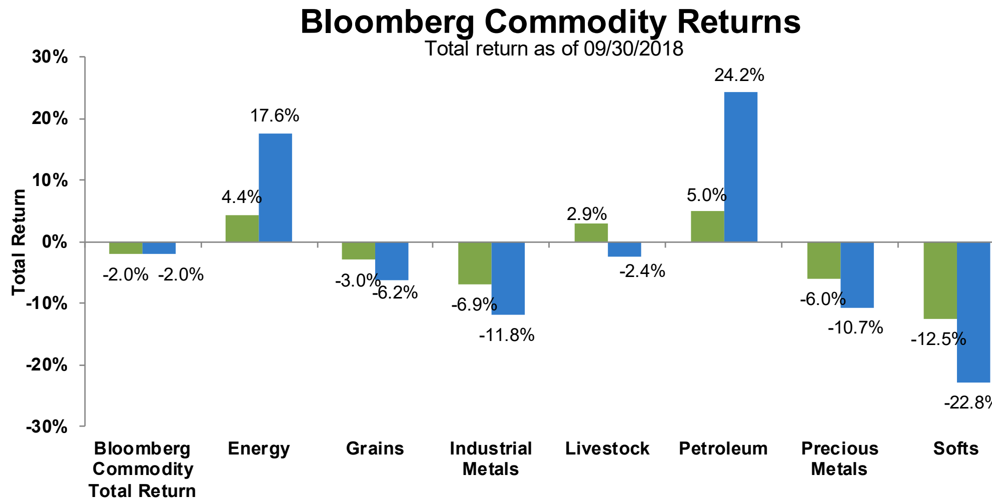
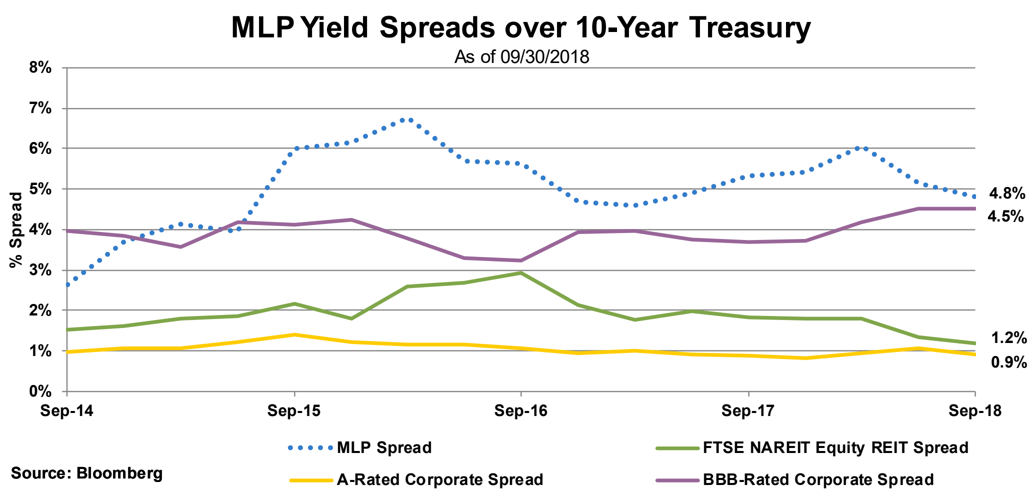
REAL ASSETS



Sources: Bloomberg & NAREIT



Source: Bloomberg



Source: Bloomberg

- MLPs saw a substantial increase during the quarter. Many of the gains came in July as the Federal Energy Regulatory Commission (“FERC”) softened previous guidance on interstate MLPs operating under a cost-of-service model. This added to shifting sentiment within the space. MLPs lead real asset returns year-to-date.

- Domestic REITs rose modestly as all property types rose with the exception of office. Rising interest rates during the month of September halted REITs’ ascent as their yields became slightly less attractive compared to fixed income instruments.

- Commodities fell during the quarter as gains in energy were offset by declines in metals and agriculture. Better than expected growing seasons across the Midwest led to better supply and consequently lower prices for agriculture.

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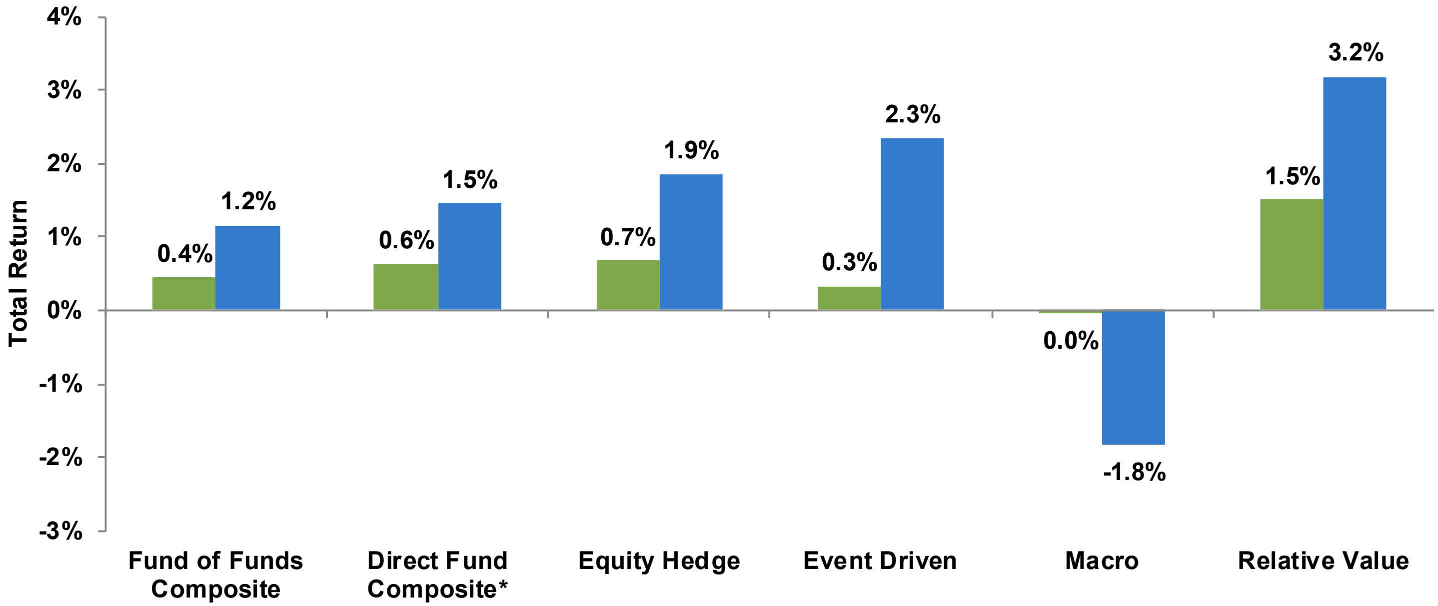
HEDGE FUNDS



Sources: Bloomberg & Hedge Fund Research

*Methodology is fund weighted

Total return as of 09/30/2018

- The HFRI Fund Weighted Composite Index was up modestly during the third quarter, but trailed the S&P 500 and MSCI EAFE.
- Long / Short posted mixed results as performance was again led by technology- and healthcare-focused strategies while energy- and materials-focused funds lagged in the third quarter.
- Event Driven strategies underperformed the broader hedge fund universe modestly, with activist managers trailing the broader group while multi-strategies within event driven outperformed.
- Macro strategies were little changed during the third quarter and underperformed the broader hedge fund universe as active trading portfolios performed modestly well while macro-based multi-strategies lagged other macro peers.
- Relative Value outperformed all other sub strategies during the third quarter, led by volatility-trading strategies and fixed income asset-backed strategies.

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Financial Markets Performance

Total return as of September 30, 2018

Periods greater than one year are annualized

All returns are in U.S. dollar terms

DIMEO SCHNEIDER & ASSOCIATES, L.L.C.

Source: Bloomberg

Global Fixed Income Markets	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
Bloomberg Barclays 1-3-Month T-Bill	0.5%	1.3%	1.5%	0.8%	0.5%	0.4%	0.3%	1.2%
Bloomberg Barclays U.S. TIPS	-0.8%	-0.8%	0.4%	2.0%	1.4%	1.3%	3.3%	3.9%
Bloomberg Barclays Municipal Bond (5 Year)	-0.2%	0.1%	-0.6%	1.2%	1.9%	2.0%	3.4%	3.2%
Bloomberg Barclays High Yield Municipal Bond	0.8%	4.4%	6.4%	6.3%	6.4%	6.3%	6.5%	6.1%
Bloomberg Barclays U.S. Aggregate	0.0%	-1.6%	-1.2%	1.3%	2.2%	2.0%	3.8%	3.8%
Bloomberg Barclays U.S. Corporate High Yield	2.4%	2.6%	3.0%	8.1%	5.5%	7.6%	9.5%	7.7%
Bloomberg Barclays Global Aggregate ex-U.S. Hedged	-0.2%	1.3%	2.4%	3.1%	3.8%	3.8%	4.2%	4.1%
Bloomberg Barclays Global Aggregate ex-U.S. Unhedged	-1.7%	-3.0%	-1.5%	2.4%	-0.3%	-0.1%	2.2%	3.3%
Bloomberg Barclays U.S. Long Gov / Credit	-0.5%	-5.4%	-2.7%	3.4%	5.2%	3.9%	7.1%	5.9%
JPMorgan GBI-EM Global Diversified	-1.8%	-8.2%	-7.7%	5.2%	-1.7%	-0.1%	2.7%	6.0%

Global Equity Markets	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
S&P 500	7.7%	10.6%	17.9%	17.3%	13.9%	16.9%	11.9%	9.6%
Dow Jones Industrial Average	9.6%	8.8%	20.8%	20.5%	14.6%	16.3%	12.2%	10.0%
NASDAQ Composite	7.4%	17.5%	25.2%	21.8%	17.8%	20.3%	15.8%	11.8%
Russell 3000	7.1%	10.6%	17.6%	17.0%	13.4%	16.8%	12.0%	9.8%
Russell 1000	7.4%	10.5%	17.8%	17.0%	13.7%	16.9%	12.1%	9.8%
Russell 1000 Growth	9.2%	17.1%	26.3%	20.5%	16.6%	18.7%	14.3%	10.7%
Russell 1000 Value	5.7%	3.9%	9.4%	13.5%	10.7%	15.0%	9.8%	8.9%
Russell Mid Cap	5.0%	7.5%	14.0%	14.5%	11.6%	16.1%	12.3%	11.0%
Russell Mid Cap Growth	7.6%	13.4%	21.1%	16.6%	13.0%	16.8%	13.4%	11.1%
Russell Mid Cap Value	3.3%	3.1%	8.8%	13.1%	10.7%	15.5%	11.3%	10.8%
Russell 2000	3.6%	11.5%	15.2%	17.1%	11.1%	16.4%	11.1%	10.1%
Russell 2000 Growth	5.5%	15.7%	21.0%	17.9%	12.1%	17.5%	12.6%	10.6%
Russell 2000 Value	1.6%	7.2%	9.4%	16.1%	9.9%	15.3%	9.5%	9.5%
MSCI ACWI	4.4%	4.3%	10.3%	14.0%	9.2%	12.2%	8.8%	8.7%
MSCI ACWI ex. U.S.	0.8%	-2.7%	2.3%	10.5%	4.6%	7.7%	5.7%	7.7%
MSCI EAFE	1.4%	-1.0%	3.2%	9.8%	4.9%	8.8%	5.9%	7.3%
MSCI EAFE Growth	1.6%	0.9%	6.3%	10.7%	6.0%	9.7%	6.6%	7.6%
MSCI EAFE Value	1.3%	-3.0%	0.2%	8.8%	3.7%	7.9%	5.1%	6.9%
MSCI EAFE Small Cap	-0.8%	-1.9%	4.1%	12.8%	8.3%	11.8%	10.1%	9.9%
MSCI Emerging Markets	-0.9%	-7.4%	-0.4%	12.8%	4.0%	5.4%	5.8%	10.0%

Alternatives	QTR	YTD	1YR	3YR	5YR	7YR	10YR	15YR
Consumer Price Index*	0.4%	1.6%	2.2%	2.0%	1.5%	1.5%	1.4%	2.1%
FTSE NAREIT Equity REITs	0.8%	1.8%	3.3%	7.6%	9.2%	11.7%	7.4%	9.4%
S&P Developed World Property x U.S.	-2.1%	-3.5%	2.8%	7.5%	4.6%	9.4%	7.3%	8.7%
S&P Developed World Property	-0.6%	-0.5%	3.4%	7.5%	6.6%	10.5%	7.4%	8.8%
Bloomberg Commodity Total Return	-2.0%	-2.0%	2.6%	-0.1%	-7.2%	-6.5%	-6.2%	-1.1%
HFRI Fund of Funds Composite	0.4%	1.2%	3.3%	3.3%	3.2%	3.6%	2.6%	3.3%
HFRI Fund Weighted Composite	0.6%	1.5%	4.1%	5.4%	4.1%	4.8%	4.6%	5.3%
Alerian MLP	6.6%	5.9%	4.9%	4.4%	-2.7%	3.7%	9.2%	9.2%

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*One month lag

WHY DIVERSIFY?

DiMeo Schneider & Associates, L.L.C.

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%	Large Growth 17.1%	Large Growth 14.3%
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 Growth 15.8%	Small Growth 12.7%
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%	Small Blend 11.5%	Large Blend 12.0%
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%	Large Blend 10.6%	Small Blend 11.1%
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%	Small Value 7.1%	Large Value 9.8%
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%	MLP 5.9%	Small Value 9.5%
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%	Large Value 3.9%	High Yield 9.5%
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%	High Yield 2.6%	MLP 9.2%
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%**	REITs 1.8%	REITs 7.4%
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%	**Balanced 1.7%**	**Balanced 5.9%**
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%	Cash 1.3%	International 5.9%
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%	Hedge Funds 1.2%	Emerging 5.8%
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%	TIPS -0.8%	Aggregate Bond 3.8%
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%	International -1.0%	TIPS 3.3%
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 2.7%
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%	Commodities -2.0%	Hedge Funds 2.6%
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%	Foreign Bond -3.0%	Foreign Bond 2.2%
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 -7.4%	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 Debt -8.1%	Commodities -6.2%

Total returns as of 9/30/2018
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.