The Big Picture

- Develop the overall plan … what is the money for?
- Monitor and track progress of the plan
  - This is NOT investment results (that's done later by someone else)
- Math applied to see how you're progressing and decisions based on progress towards goals

Buckingham STRATEGIC PARTNERS   Structured Investing

- Serves as my back office support team (personnel that make what you and I need happen to happen)
- Track and report Portfolio results (Quarterly)
  - What did the asset classes do for you?
  - Remember - No direct control over any market …only control you have is how you manage the plan (above).
- Develop, design and implement Risk Assessment and mapping into appropriate allocations by Portfolio Strategy Group (Structured Investing Process)

Dimensional DIMENSIONAL FUND ADVISORS LTD.

- SA Funds sub-advised by Dimensional
- Dimensional applies Academic Research
- SA Funds refines Dimensional research based on Investment Committee evaluation and application towards overall portfolio mixtures for individuals (vs. Institutional clients like Dimensional does)
- SA Funds Investment Committee works with Buckingham's Portfolio Strategy Group

TD AMERITRADE Institutional

- Custodian who:
  - Administers your account(s) … separates above functions from access of your money
    - Access to your money is only through your authorization (Loring Ward nor I have discretionary authority over your money)
  - Receives deposits, sends withdrawals
  - Records and reports specific details
    - Reports to you and as required to the IRS