MODEL PORTFOLIO 11

Balanced.

A balanced investment strategy reflects your desire to seek the potential for growth. You're moderately tolerant of risk and plan to invest for a medium/long period of time.

AssetBuilder℠

Individual Funds

Fixed Income
6% / DFIHX - DFA Dimensional 1 Yr Fxd Inc
20% / DFGFX - DFA 2 Yr Glbl Fixed Incm Port

US Large Cap
8% / DFLCX - DFA US Large Co
7% / DFLVX - DFA US L/C Value Portfolio

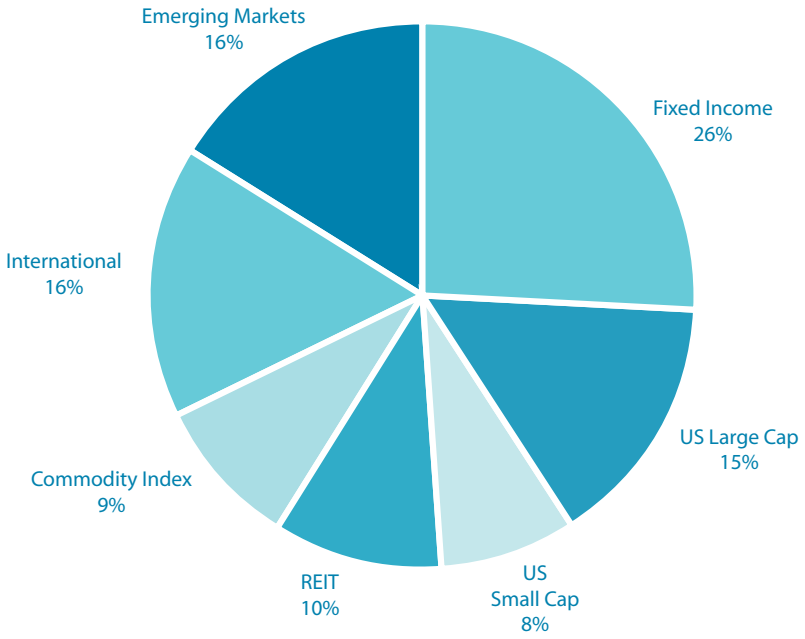
US Small Cap
8% / DFFVX - DFA Targeted Value

REIT
10% / DFREX - DFA Real Estate

Commodity Index
9% / DBC - PowerShares DB Commodity Idx

International
8% / DFIVX - DFA Intl Large Cap Value
8% / DISVX - DFA Intl Small Cap Value PT

Emerging Markets
8% / DFEVX - DFA Emerging Markets Value
8% / DEMSX - DFA Emerging Markets Small Cap



Performance Summary as of June 2009.

Last 3 Months Return	Last 1 Year Annualized Return	Last 3 Years Annualized Return	Last 5 Years Annualized Return	Since 3/1/2000 Annualized Return	Since 3/1/2000 Standard Deviation
22.19%	(18.47)%	(1.32)%	6.04%	7.83%	14.14%

The AssetBuilder (AB) constructed portfolios – Model Portfolios – have been developed based on historical performance of the standard asset classes (stocks, bonds and cash) and of representative market index fund measures. Since this is a Model Portfolio (hypothetical), there can be no assurance that an AB client would have achieved similar rates of return over the time frame. In addition, since the time period in question is a historical one, there can be no assurance that future results achieved by AB clients will in any way resemble those represented by the Model Portfolios.

The Performance Table above is representative of a compilation of the selected funds to achieve a probabilistic return for a measured level of risk. Model Portfolios are rebalanced every year on March 1. All performance data is total returns which includes interest and dividends. The commodity measure represented in the Model Portfolios is the PowerShares DBC security (net of fund fees) from March 2006. To gain additional history, DBLCI was appended back in time net of fund fees estimated to be 83 basis points per year (.83%). The returns are net AB's advisory fee and Schwab transaction fee of 70 basis points (.70%) per year. (Calculation based on average fee impact on $50,000 invested in AB Model Portfolio 06 rebalanced annually for 5 years.)

Although we have done our best to present this information fairly, hypothetical performance is still potentially misleading. Hypothetical data does not represent actual performance and should not be interpreted as an indication of actual performance. This data is based on transactions that were not made. Instead, the trades were simulated, based on knowledge that was available only after the fact and thus with the benefit of hindsight. Results do not include the impact of taxes, if any. Past Returns are not indicative of future results.

These materials are subject to change without notice and, due to the rapidly changing nature of the security markets, may quickly become outdated. All materials presented are compiled from sources believed to be reliable and current, but accuracy cannot be guaranteed. This information is distributed for education purposes, and it is not to be construed as an offer, solicitation, recommendation, or endorsement of any particular security, product, or service.

AssetBuilder Inc. is an investment advisor registered with the Securities and Exchange Commission. Consider the investment objectives, risks, and expenses carefully before investing.