Symmetry Partners

Custodians: Trust Company of America

Programs:
Symmetry Partners blends 12 core asset class funds (Mutual Fund Wrap Accounts) into a single, low-cost vehicle, providing simplicity, transparency, and systematic rebalancing. These global portfolios are an appealing solution for defined contribution plans, as well as financial advisors seeking a broadly diversified portfolio for their clients.

To build their balanced portfolio models, they collaborate with Dimensional Fund Advisors (DFA). Founded in 1981, DFA manages more than $100 billion in assets, serving primarily sophisticated institutional investors. With DFA, Symmetry Partners applies Nobel Prize winning investment theory and rigorous academic research to the practical world of investing. Unlike active mutual fund managers, Symmetry employs a passive approach to investing. They don't chase “hot” trends or actively trade securities. Rather, they devise a strategic asset allocation strategy and hold steady to optimize performance.

One of the motto’s of Symmetry is, “Don’t try to beat the markets. Benefit from them.” Typical fund managers try to outsmart the market by outpacing its moves. Problem is, research doesn’t offer much evidence that this approach works. That’s why Symmetry puts its faith in the capital markets, not any “star” managers. They don’t attempt to predict the future or try to time when different stocks or sectors will be in or out of favor. Instead, they believe in a disciplined approach to asset allocation that leverages the natural order of the financial world.

Minimums: $25,000 per account or must have $100,000 household. Exceptions can be made on a case by case basis.

Fees:

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<td>&lt;$100,000 = .24%/ year with a minimum charge of $75</td>
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<td>&gt;$100,000 = .20%/ year with a maximum charge of $500</td>
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Symmetry’s standard fee schedule, (which may in certain circumstances be negotiable), is as follows:

- Assets up to $1,000,000 - 0.50%
- $1,000,001 to $3,000,000 - 0.45%
- $3,000,001 to $5,000,000 - 0.40%
- $5,000,001 over Negotiable

Billing is in arrears.

Contact Information:

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Key Points:
- Utilizes the DFA funds in their portfolios
- Offers strategic, low cost management