

Better together: A tale of two indices



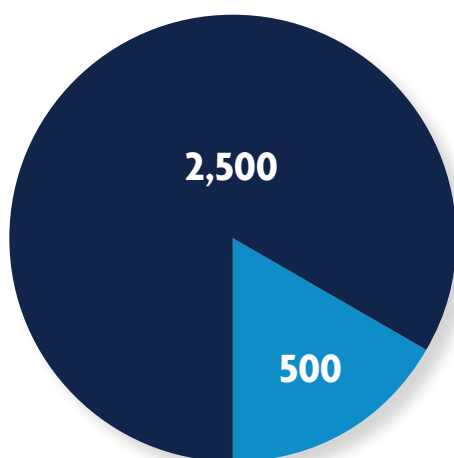
MIDLAND ADVISORY

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Many believe the S&P 500® Index offers all the diversification needed, but a closer look reveals that it is mainly concentrated in the large and mid-cap sectors. This leaves potential growth untapped within smaller companies. Discover how diversifying beyond this benchmark can reveal new opportunities and help expand the growth potential for your clients.

Expansive market reach

Combine the S&P 500 that represents the performance of 500 of the largest U.S. publicly traded companies with the expansive reach of the Dimensional US Equity Core Plus Index for a collective coverage of over 2,500 companies.



Holdings comparison as of December 31, 2025.

Dimensional US Equity Core Plus Index

2,500+ Number of companies

24.8% Concentration in top 10 names

Large, Mid, Small, Micro Size exposure

S&P 500 Index

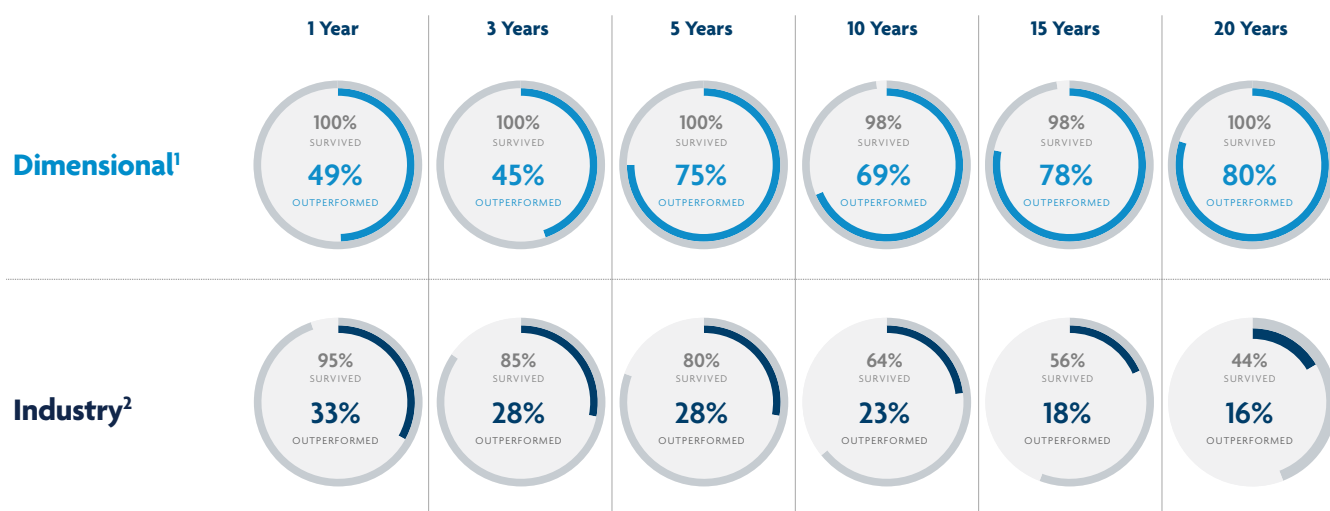
500 Number of companies

40.7% Concentration in top 10 names

Large, Mid Size exposure

Time-tested investment philosophy

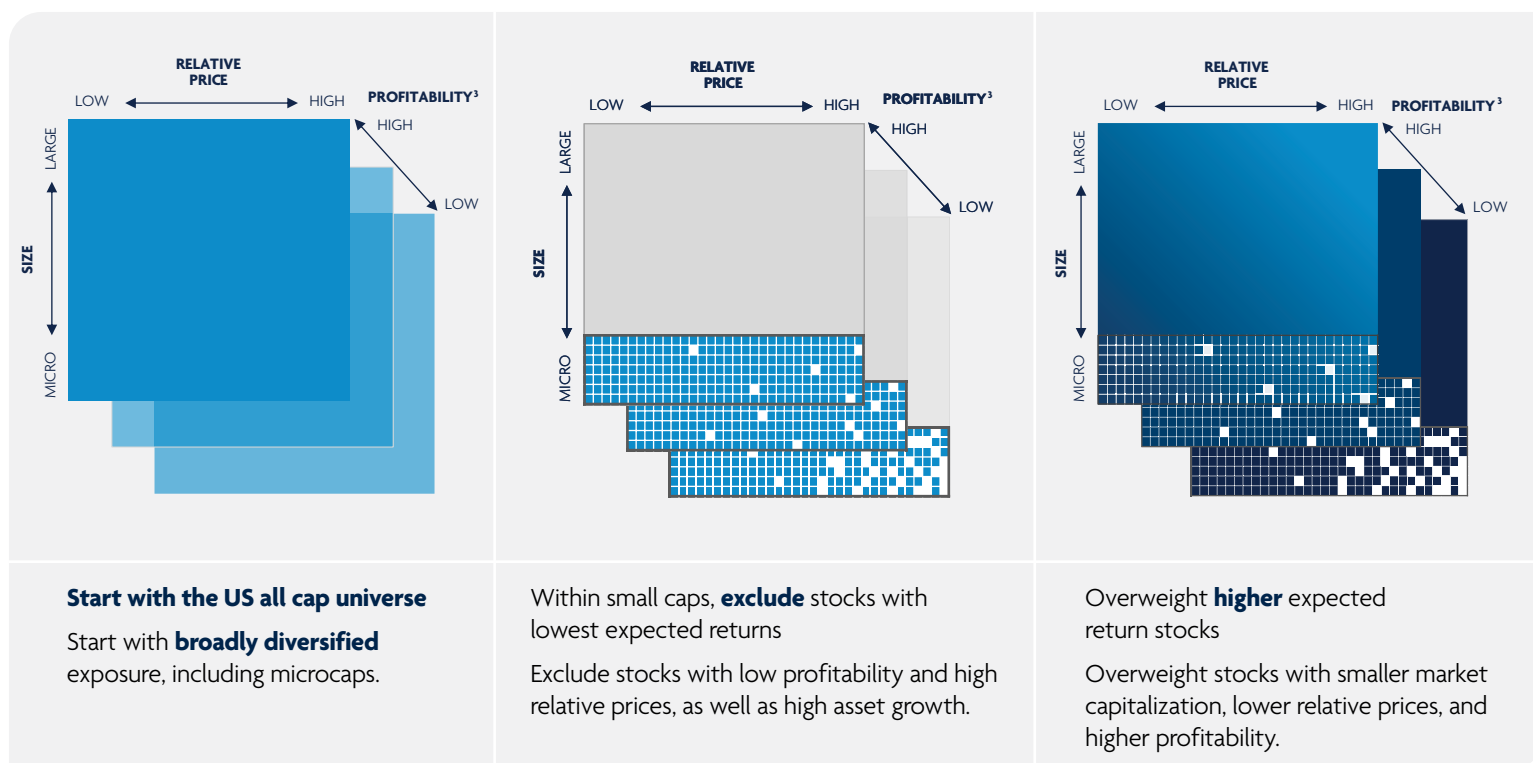
The Dimensional US Equity Core Plus Index draws on Dimensional's more than 40 years of experience in delivering research-based, systematic investment solutions designed to outperform over time.



Performance data shown represents past performance and is no guarantee of future results. The sample includes funds at the beginning of each respective period. Survivors are funds that had returns for every month in the sample period. Outperformers (winner funds) are funds that survived the sample period and whose cumulative net return over the period exceeded that of their respective benchmark. Each fund is evaluated relative to its respective primary prospectus benchmark.

Calculated approach designed to outperform

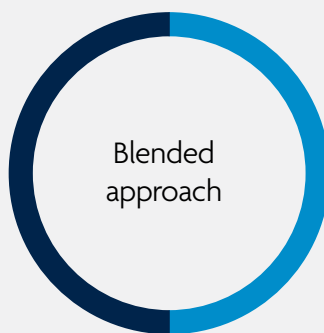
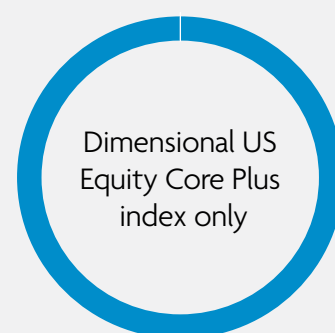
The Dimensional US Equity Core Plus Index targets higher expected returns through carefully calculated investments that may go beyond traditional boundaries.



Not comprehensive. Portfolio is governed by the prospectus. The criteria the Advisor uses for assessing securities on company size, relative price, profitability, or asset growth are subject to change from time to time.

The combination of the S&P 500 and the Dimensional US Equity Core Plus Index offers a compelling option for those considering an allocation mix that blends traditional broad markets with expansive market reach. Integrating these indices, which collectively cover over 2,500 companies, allows for strategic alignment with a time-tested investment approach. This approach targets smaller-cap, value, and high-profitability stocks, aiming for steady returns over time.

INCREASING EXPECTED RETURNS AND DIVERSIFICATION⁴



For illustrative purposes only. Indices are not available for direct investment. There is no guarantee of index success. The S&P 500 Index is a market-capitalization-weighted index that measures the performance of large-cap equity securities in the US market. The index comprises 500 leading large-cap companies.

As you structure the allocation mix of your client's annuity, consider including the Dimensional US Equity Core Plus Index,⁵ which thoughtfully selects investments that extend beyond typical market boundaries and, in turn, potentially offer higher expected returns over time.



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If you're a financial advisor eager to explore this innovative strategy for a broadly diversified portfolio, connect with the Midland Advisory team today.

1. Dimensional fund data provided by the fund accountant. Dimensional funds or sub-advised funds whose access is or previously was limited to certain investors are excluded.
2. US-domiciled, USD-denominated open-end and exchange-traded fund data is provided by Morningstar.
3. Profitability is measured as operating income before depreciation and amortization minus interest expense scaled by book.
4. Diversification neither assures a profit nor guarantees against loss in a declining market.
5. The Dimensional US Equity Core Plus Index is comprised of Dimensional ETFs based on target weights, rebalanced monthly. Constituent ETFs include the Dimensional US Core Equity 2 ETF, Dimensional US Large Cap Vector ETF, Dimensional US High Profitability ETF, and Dimensional US Small Cap Value ETF.

While we are featuring these indices, keep in mind that other index options besides the presented ones are also available and that this flyer should not be viewed as allocation advice.

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