



Dimensional's Role

ACADEMIC

Summit Trust Company has selected Dimensional Fund Advisors, Inc. based on its extensive research capabilities and asset allocation expertise. Dimensional's reputation as a pioneer in pure asset class engineering and its ties to the academic community are why Summit Trust Company is a leader in Trust Advisory Services. Most of all, we hope this fact sheet gives you a direct sense for Dimensional—the depth of its economic and business principles, and its enduring presence and reputation as a leader for institutional investing.

RESEARCH

Financial economists lead the way in understanding risk and return in securities markets. Working with some of the industry's most respected financial economists, Dimensional brings academic research to practicing investors in the form of distinctive empirical strategies.

- Academic leaders in the field of asset pricing find new sources of risk and return in advance of the industry.
- Dimensional's staff engineers products and brings client feedback to the academics for further research and enhancements.
- Academic research becomes more relevant to practical investing, and practical investing is backed by solid theory and economic knowledge.

This is an ongoing process to which Dimensional commits substantial resources. Academics share in the revenue, ensuring that they maintain the data and research. Clients benefit from structured strategies that have higher expected returns and more focused implementation.

ASSET CLASS ENGINEERING

Dimensional's research focuses on trading patterns of companies worldwide, risk/return characteristics, and studies that address the fiduciary concerns of superannuation trustees. The investment staff is involved in research efforts through its daily trading activities, resulting market studies, and Investment Committee participation. Through Dimensional's close ties to the academic community, Dimensional remains at the leading edge of research into financial markets and ongoing studies on the dimensions of stock returns and the term structure of interest rates.

Independent research and analysis by investment staff and the academic community result in the enhancement of current strategies and also lay the foundation for new products. Dimensional's trading strategy is the product of years of experience and the dedicated study of worldwide markets.