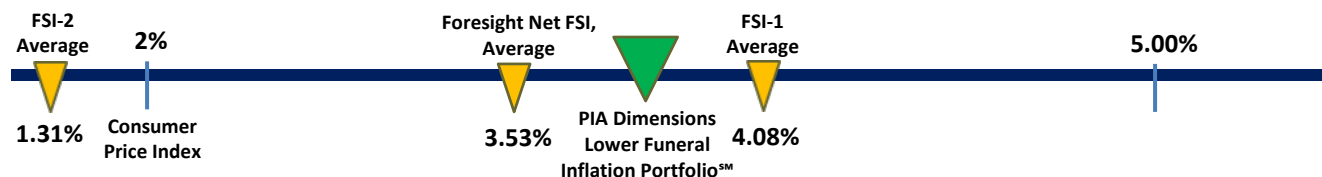


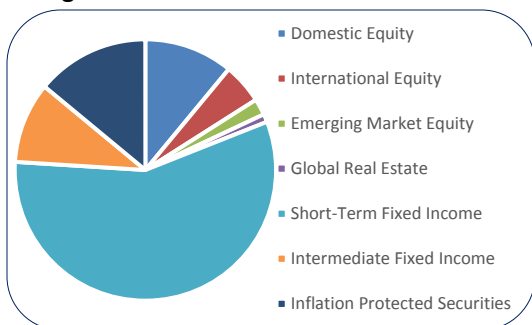
PIA Dimensions Lower Funeral Inflation PortfolioSM

Lower Inflation
Portfolio

The PIA Dimensions Lower Funeral Inflation PortfolioSM targets an average annual rate of return of 3.70%. This targeted return is LOWER than the historical rate of wholesale funeral inflation (3.53%¹) experienced over the five years ending December 31, 2013. This portfolio is designed for funeral directors who expect that inflation for the cost of funeral goods and services will be lower in the future than it has been in the previous five years.



Target Portfolio Allocation as of 4.1.2015



Annual Portfolio Cost as of 4.1.2015 0.35%²

Portfolio Target Fund Allocation

Fund Name	Symbol	Allocation
DFA US Core Equity 2 Portfolio	DFQTX	11%
DFA International Core Equity Portfolio	DFIEX	5%
DFA Emerging Markets Core Equity	DFCEX	2%
DFA Global Real Estate Securities Portfolio	DFGEX	1%
DFA Inflation Protected Securities	DIPSX	14%
DFA One-Year Fixed Income Portfolio	DFIHX	32%
DFA Short Term Extended Quality Portfolio	DFEQX	10%
DFA Short Term Government Portfolio	DFFGX	10%
DFA Two-Year Global Portfolio	DFGFX	5%
DFA Five-Year Global Portfolio	DFGBX	5%
DFA Intermediate Government Fixed Income Portfolio	DFIGX	5%

¹ Foresight Companies, LLC FSI-1 Inflation Index, 30-YR period ending 12.31.2011

² Includes an estimate of 0.15% to approximate PIA's flat annual investment management fee

The PIA Dimensions MFDA PortfoliosSM

The PIA Dimensions MFDA PortfoliosSM, created by Prudent Investor Advisors (PIA), provide funeral directors with a number of investment options to satisfy their prepaid funeral contract obligations. These portfolios offered by PIA incorporate the standard of care required by Michigan's Funeral and Cemetery Sales Act as well as the Michigan Prudent Investor Rule.

Ultimately, inflation is the primary risk that funeral directors face when entering into a prepaid funeral contract. More specifically, this risk is the inflation rate for the wholesale cost of funeral-related goods and services. The PIA Dimensions MFDA PortfoliosSM provide funeral directors with the opportunity to manage their own expectations for inflation in order to mitigate their future prepaid liabilities.

All the PIA Dimensions MFDA PortfoliosSM are based on the Nobel Prize-winning Modern Portfolio Theory as well as an emphasis on the Fama/French Six-Factor Financial Economic Model. This approach, grounded in academic research that has withstood rigorous open review for many years, does not rely on analysts' forecasts or opinions about financial markets, but instead incorporates the key factors that drive the long-run performance of these markets.

Each PIA Dimensions MFDA PortfolioSM holds approximately 13,000 individual securities from nearly four dozen countries. Worldwide diversification minimizes the potential negative short-term impact that any one company, asset class, or country may have on a portfolio. This reduces overall portfolio risk, allows full exposure to the returns provided by financial markets and limits style drift. However, diversification does not eliminate the potential for investment loss.

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