



DFA/EFS RETURNS	DFA/EFS 0/100	DFA/EFS 20/80	DFA/EFS 40/60	DFA/EFS 50/50	DFA/EFS 60/40	DFA/EFS 70/30	DFA/EFS 80/20	DFA/EFS 100/0	S&P 500
EQUITY	0%	20%	40%	50%	60%	70%	80%	100%	S&P
FIXED INCOME	100%	80%	60%	50%	40%	30%	20%	0%	500
MONTHLY RETURNS (%) 2009									
January	-0.28	-2.57	-4.87	-6.01	-7.16	-8.31	-9.46	-11.75	-8.43
February	-0.05	-2.33	-4.71	-5.95	-7.22	-8.52	-9.85	-12.62	-10.65
March	0.52	2.00	3.64	4.52	5.44	6.42	7.45	9.69	8.76
April	0.31	3.28	6.45	8.12	9.84	11.62	13.47	17.37	9.57
May	0.24	1.96	3.69	4.55	5.42	6.29	7.17	8.92	5.59
June	0.28	0.07	-0.14	-0.24	-0.34	-0.44	-0.54	-0.73	0.20
July	0.32	2.39	4.42	5.41	6.39	7.36	8.32	10.20	7.56
August	0.54	1.69	2.76	3.27	3.77	4.25	4.71	5.61	3.61
September	0.44	1.64	2.74	3.26	3.76	4.24	4.70	5.57	3.73
October									
November									
December									
QUARTERLY RETURNS (%)									
Q1 (%) Ending 3/31/09	0.19	-2.93	-6.05	-7.61	-9.18	-10.74	-12.30	-15.42	-11.01
Q2 (%) Ending 6/30/09	0.83	5.38	10.22	12.77	15.40	18.13	20.95	26.91	15.93
Q3 (%) Ending 9/30/09	1.30	5.82	10.24	12.41	14.55	16.66	18.75	22.86	15.61
Q4 (%) Ending 12/31/09									
ANNUALIZED STANDARD DEVIATION (%)	1.96	3.49	6.83	8.63	10.47	12.37	14.32	18.39	16.24
Data as of: 10/99 - 9/09									
ANNUALIZED RETURN (%)									
<i>Ending 9/30/2009</i>									
ONE YEAR	6.18	6.74	6.17	5.42	4.33	2.88	1.04	-3.92	-6.91
THREE YEAR	4.60	3.85	2.64	1.86	0.94	-0.11	-1.31	-4.19	-5.43
FIVE YEAR	3.77	4.78	5.48	5.70	5.82	5.85	5.77	5.23	1.02
TEN YEAR	4.43	5.59	6.52	6.90	7.21	7.46	7.64	7.75	-0.15
YEAR TO DATE (%)									
<i>Ending 9/30/2009</i>	2.33	8.25	14.15	17.11	20.06	23.01	25.97	31.87	19.26

Annualized from monthly data; portfolios rebalanced annually. Series include simulated and live data, which both reflect total returns. For portfolio construction, simulated data is used prior to inception of live portfolios. Neither simulated nor live data reflects the deductions of advisory fees, brokerage fees and any other client expenses. For more complete information, including charges and expenses, contact your financial advisor for a prospectus. Read the prospectus carefully. Investments managed by the Wealth Strategies Group of Canandaigua National Bank & Trust Company are not bank deposits, are not insured by the FDIC, not obligations of, or guaranteed by, Canandaigua National Bank & Trust and are subject to investment risks, including possible loss of principal amount invested. Past performance does not predict future results. Securities from Dimensional Fund Advisors Inc. offered through Online Brokerage Services, Inc. Member FINRA/SIPC. OBS Financial Services, Inc. is a Registered Investment Advisor. **IMPORTANT INFORMATION ABOUT INVESTMENTS: NOT FDIC-INSURED, NO BANK GUARANTEE. MAY LOSE VALUE, NOT A BANK DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.**