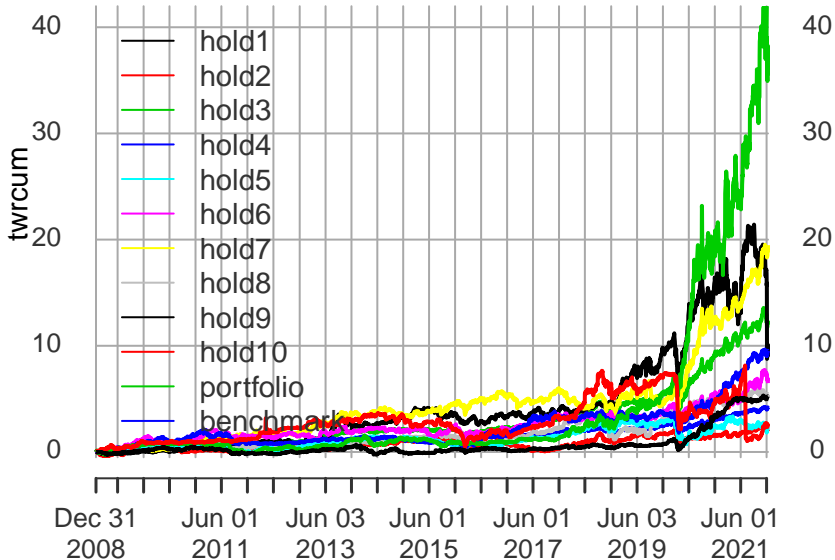
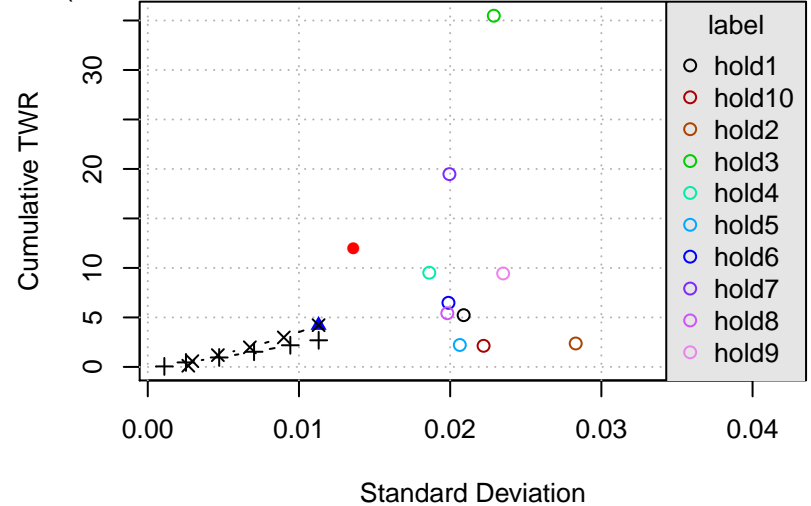


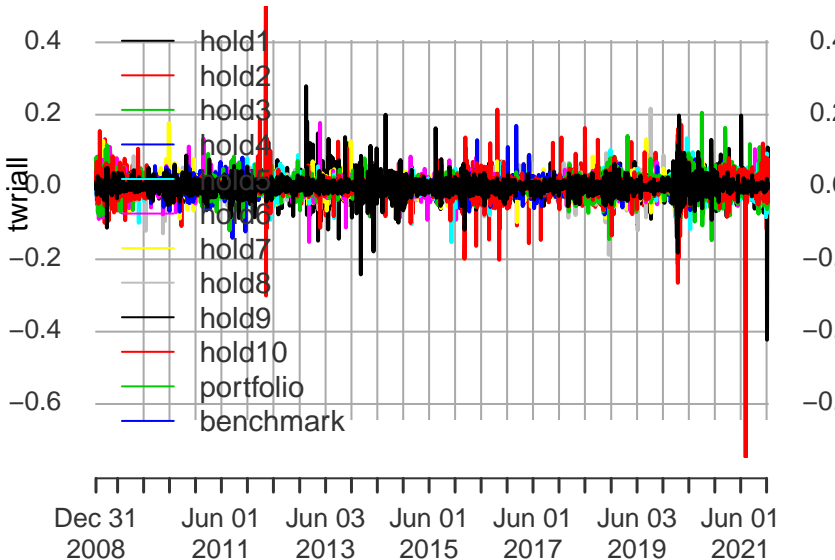
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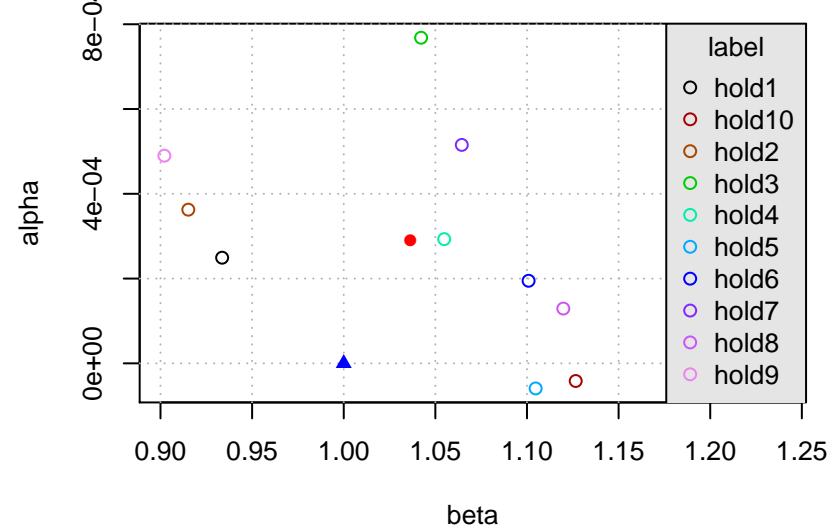
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(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)

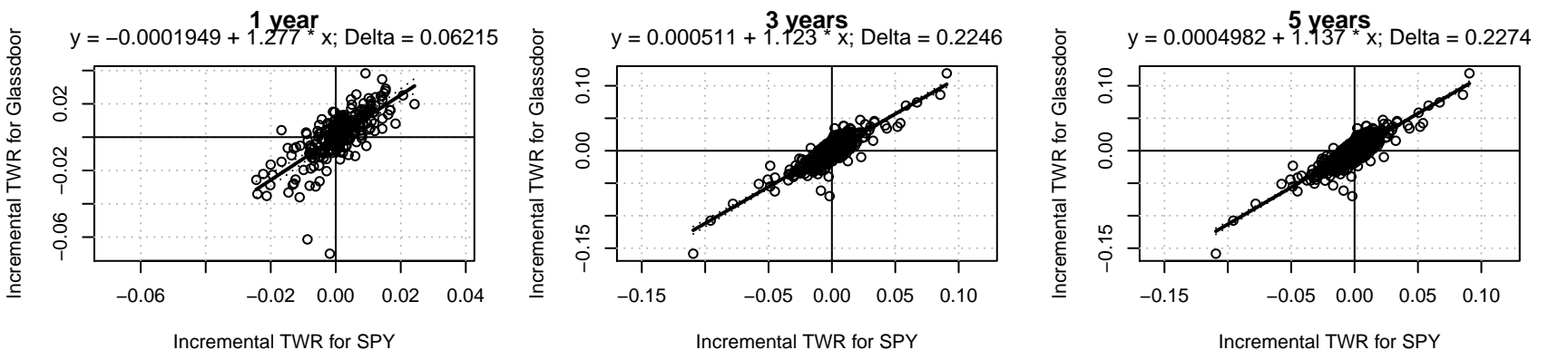
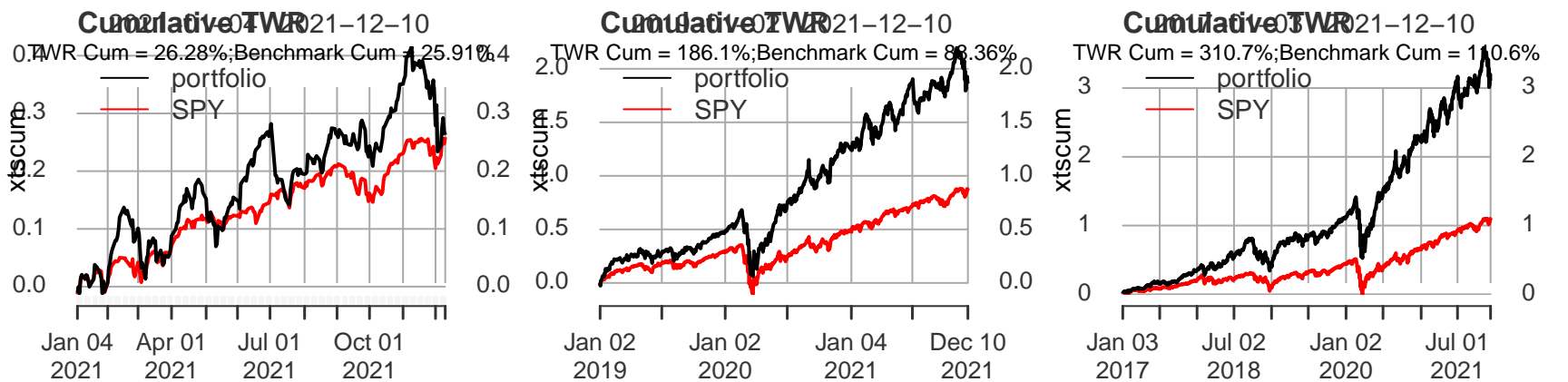
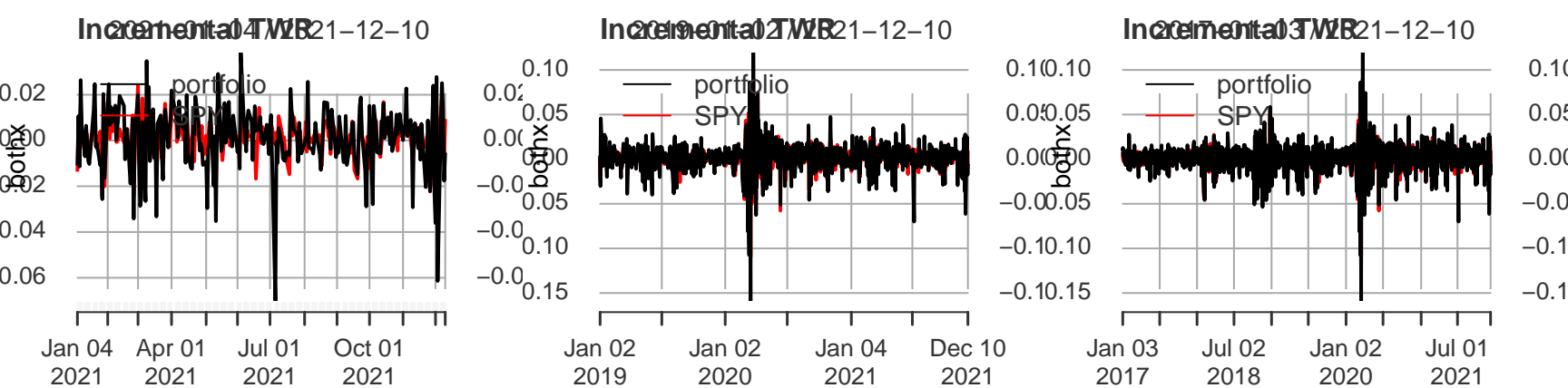


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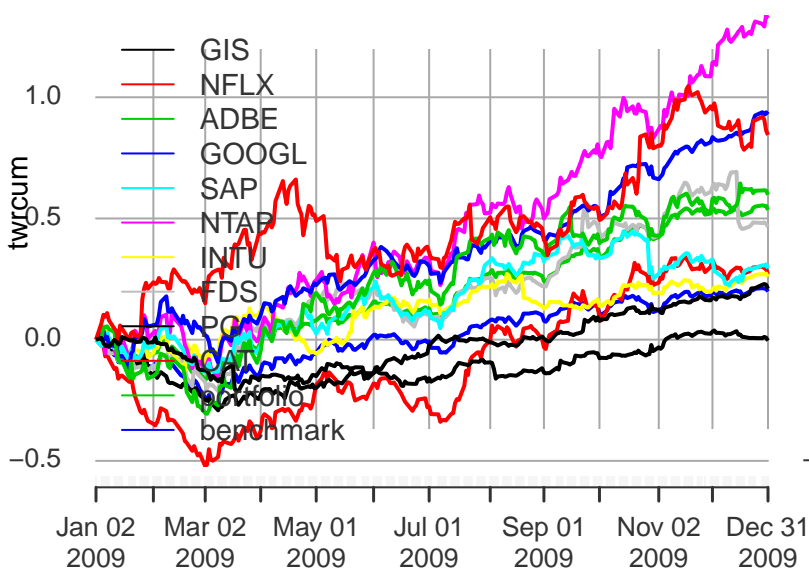


Glassdoor ; duration = 2008-12-31 to 2021-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)

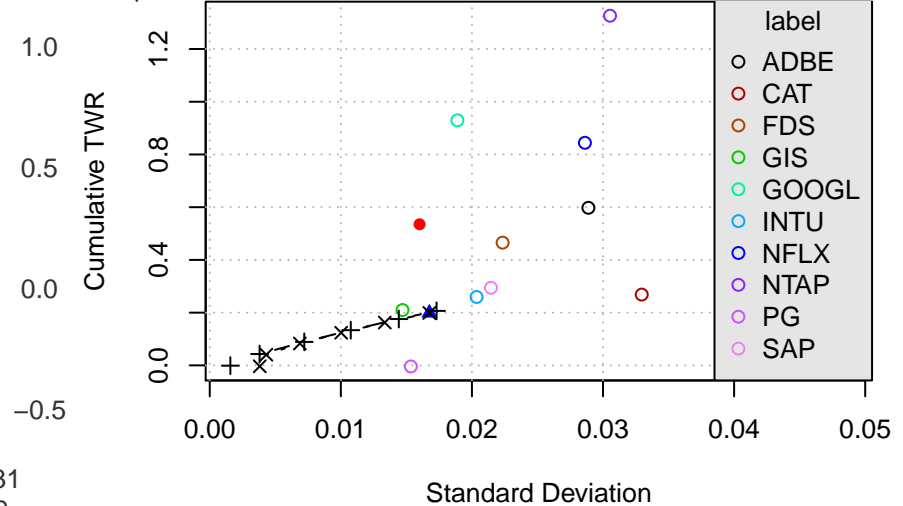




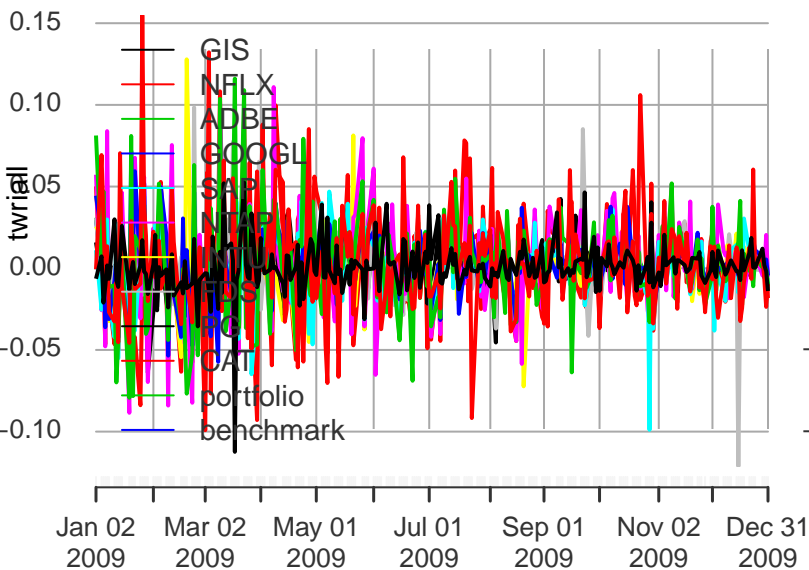
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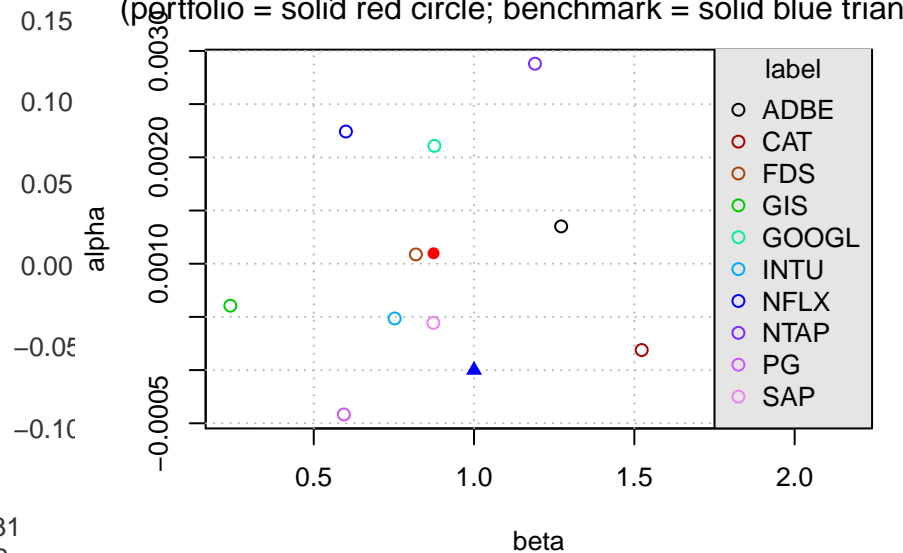
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



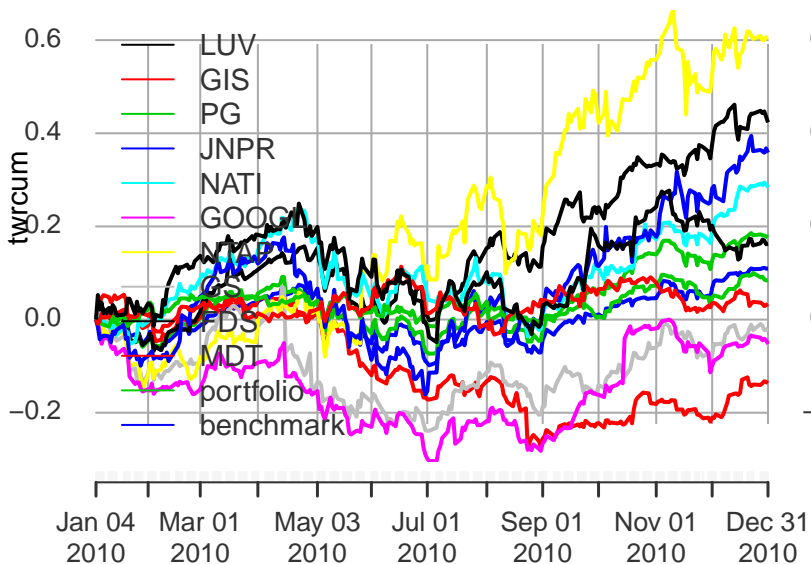
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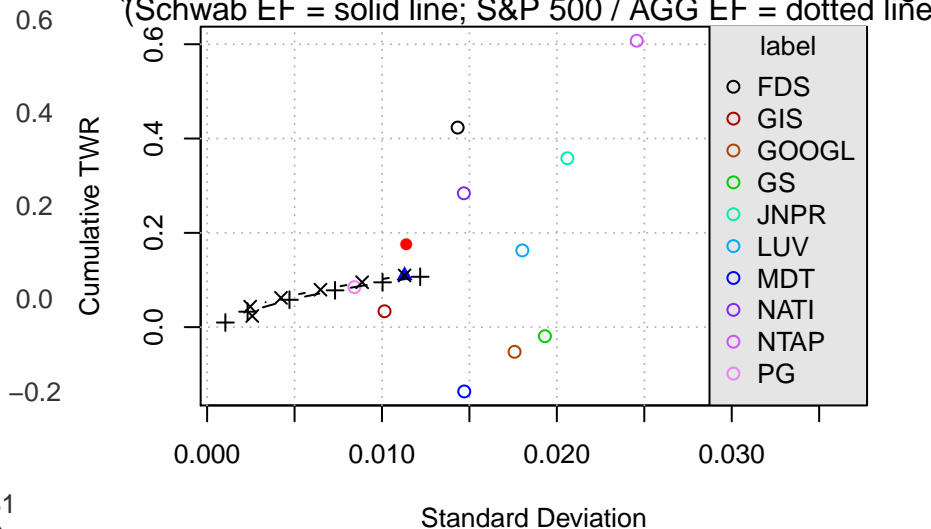
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(portfolio = solid red circle; benchmark = solid blue triangle)



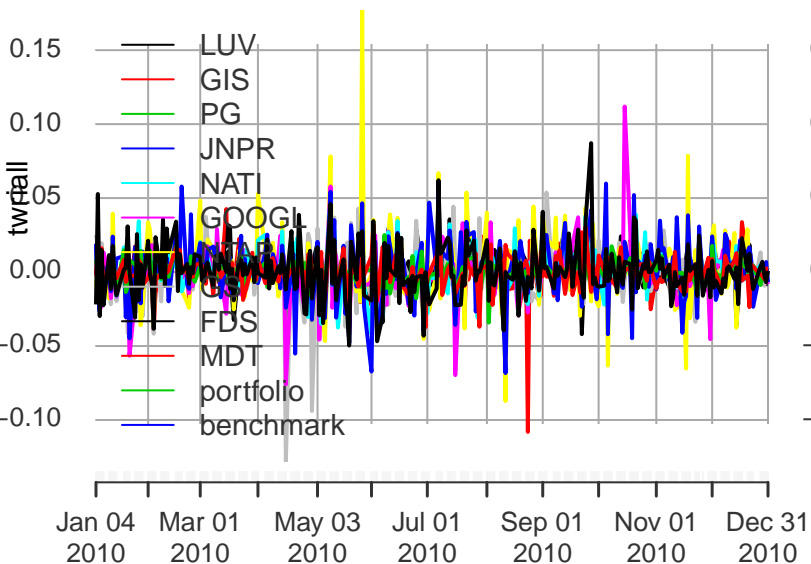
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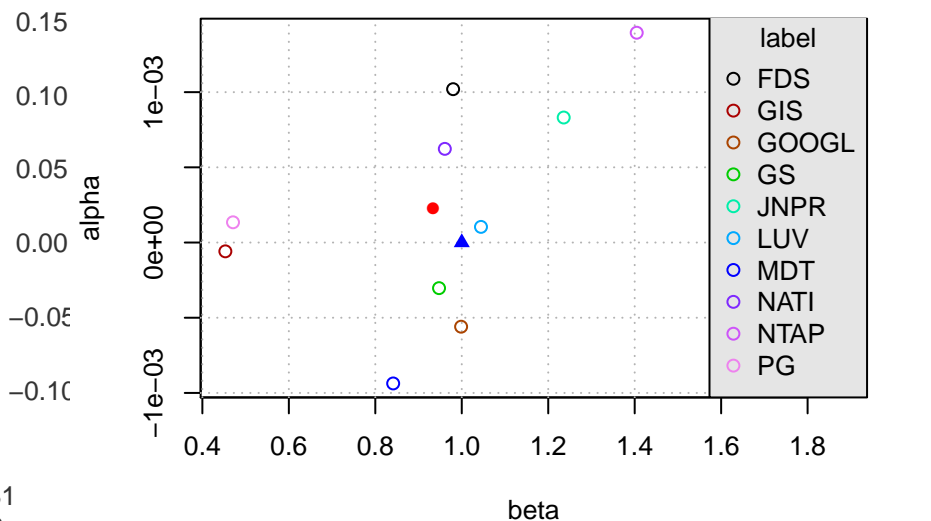
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



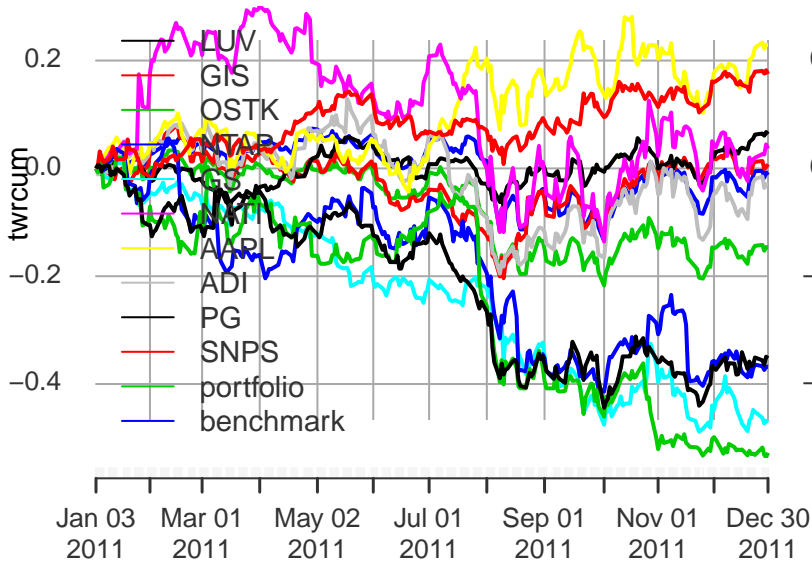
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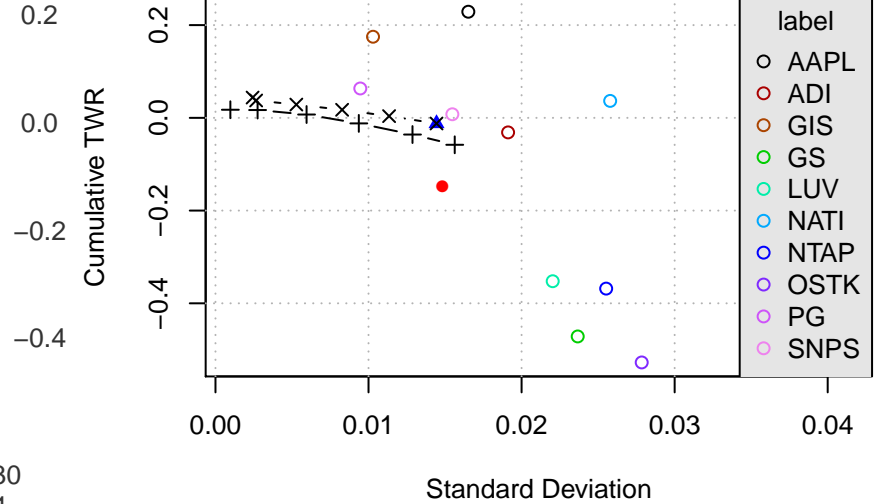
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(portfolio = solid red circle; benchmark = solid blue triangle)



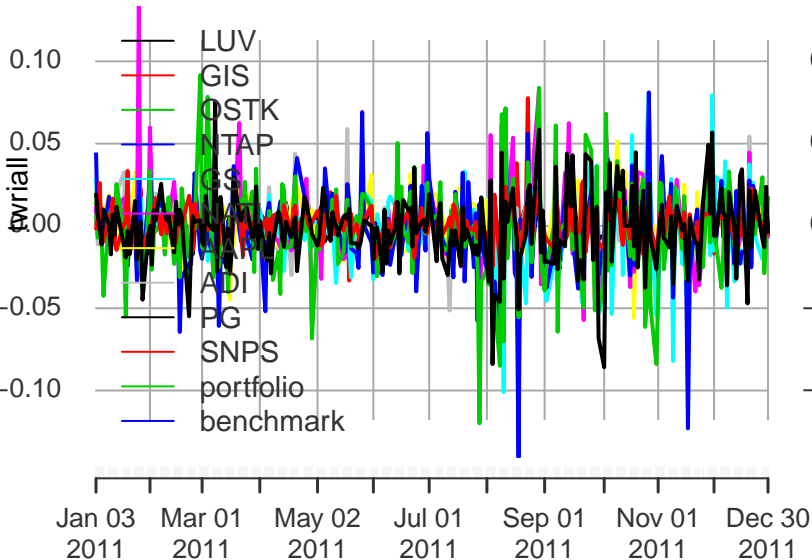
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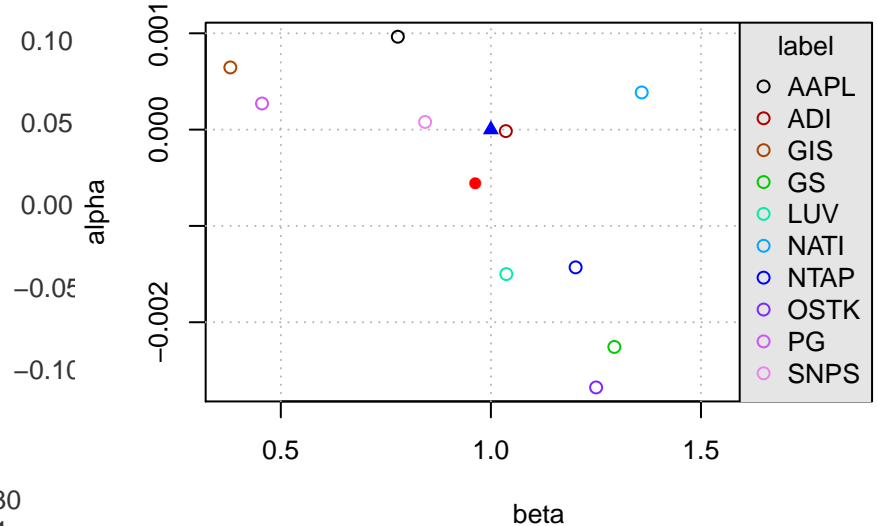
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 (portfolio = solid red circle; benchmark = solid blue triangle)
 (Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



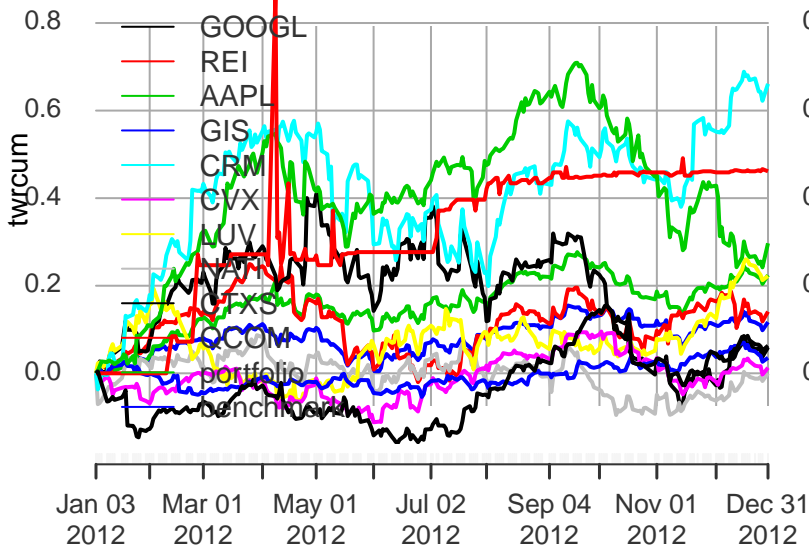
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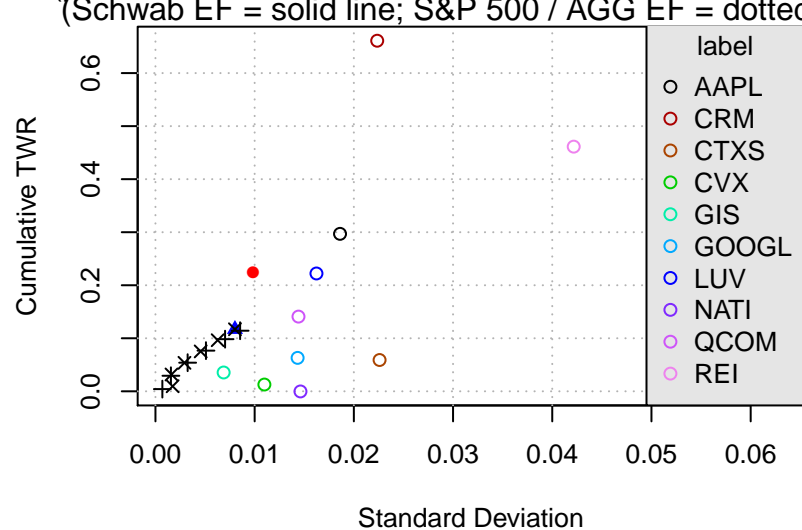
Glassdoor ; duration = 2010-12-31 to 2011-12-31
 (portfolio = solid red circle; benchmark = solid blue triangle)



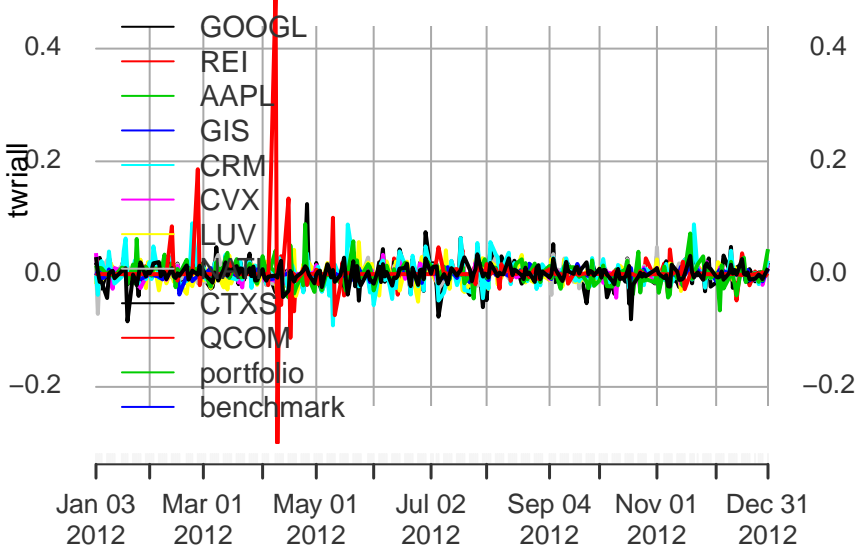
Glassdoor ; duration = 2011-02-28 to 2012-12



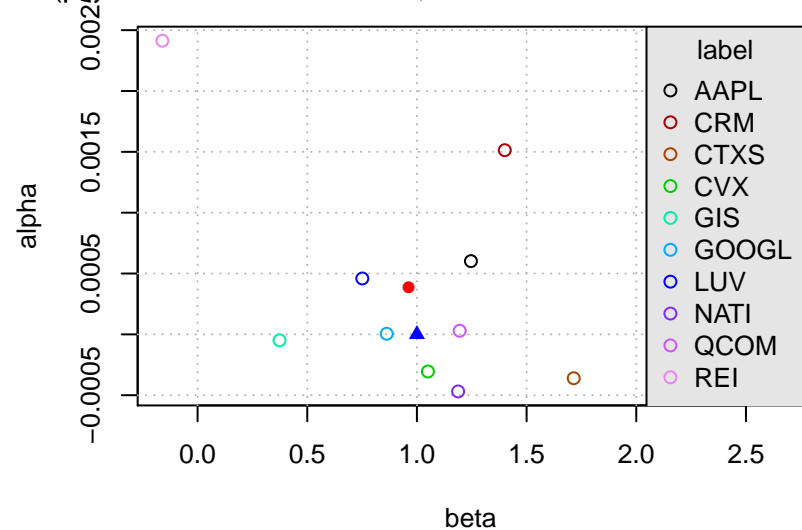
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



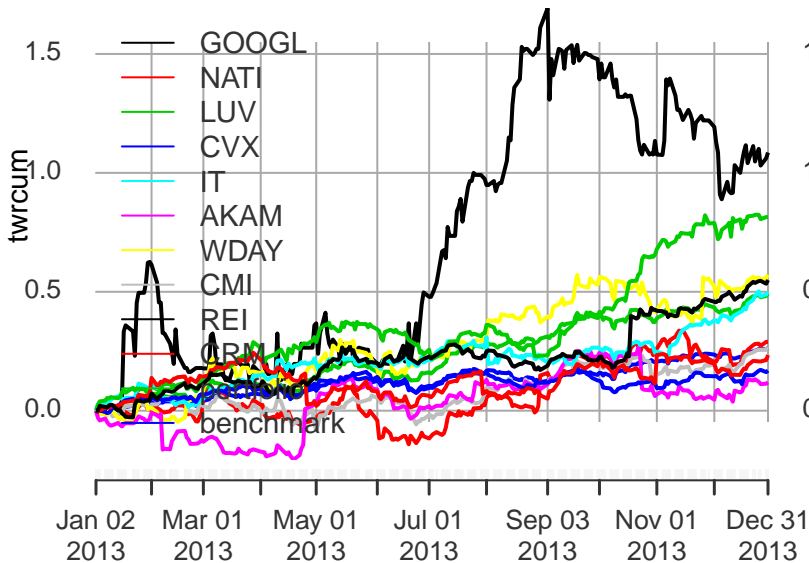
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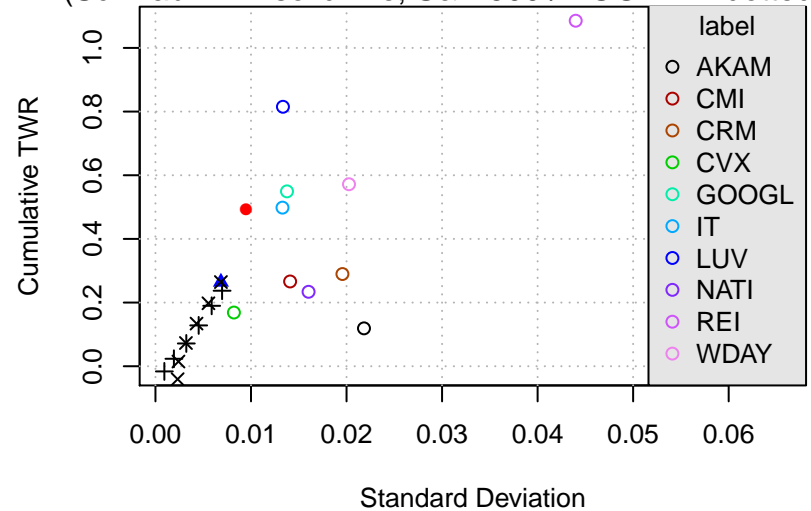
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(portfolio = solid red circle; benchmark = solid blue triangle)



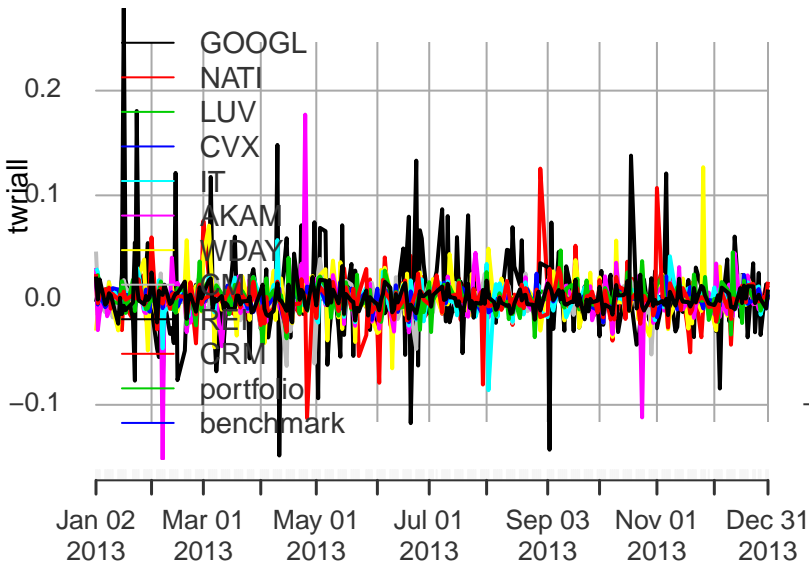
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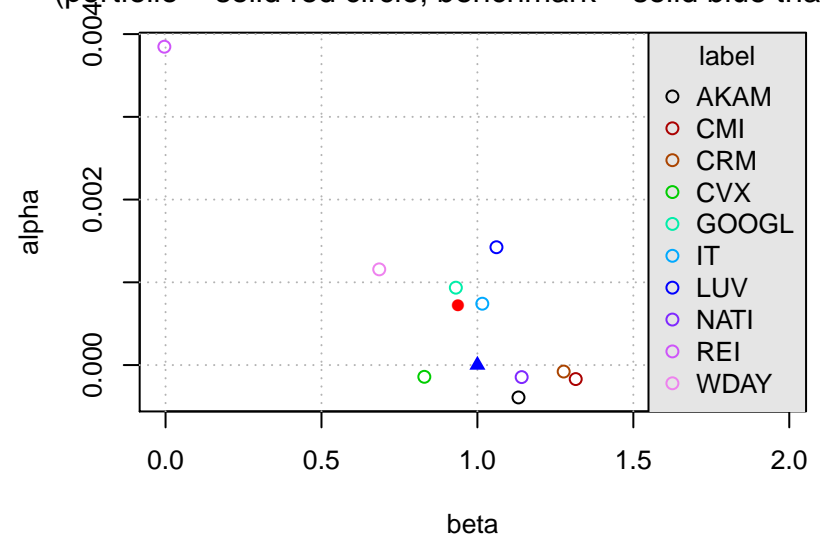
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(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



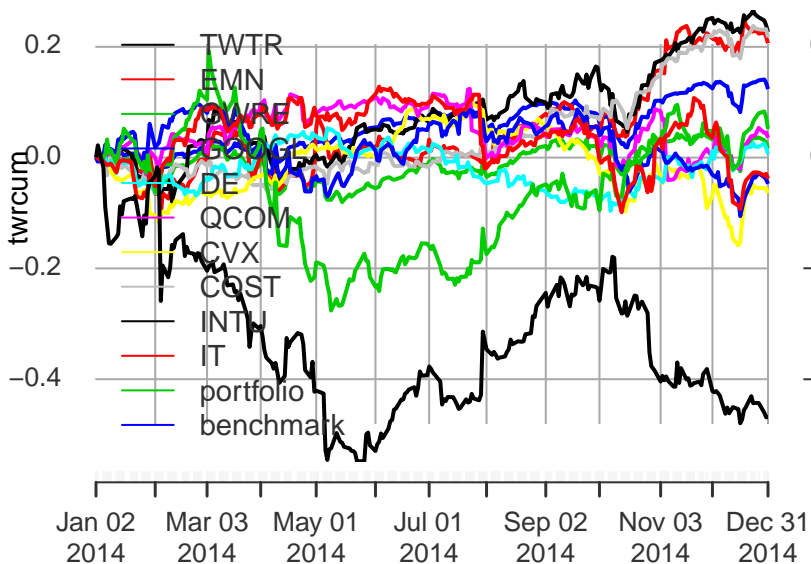
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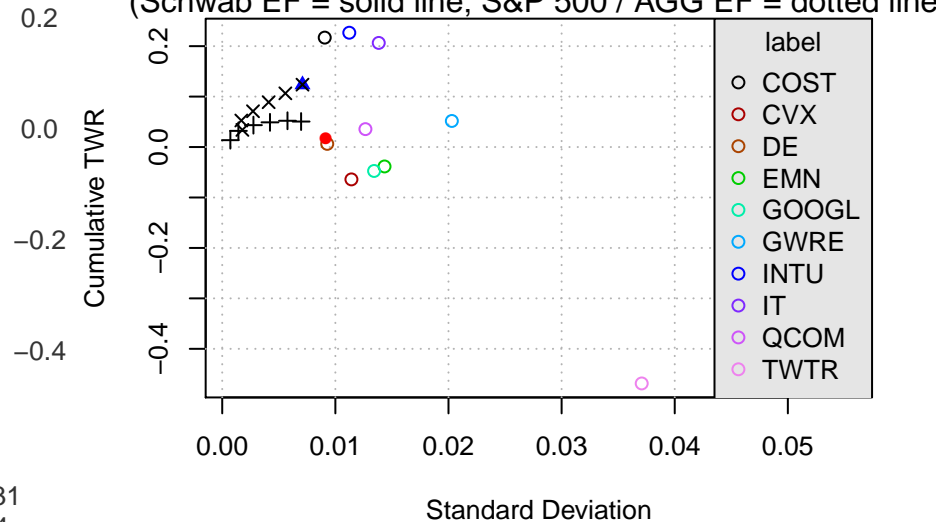
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(portfolio = solid red circle; benchmark = solid blue triangle)



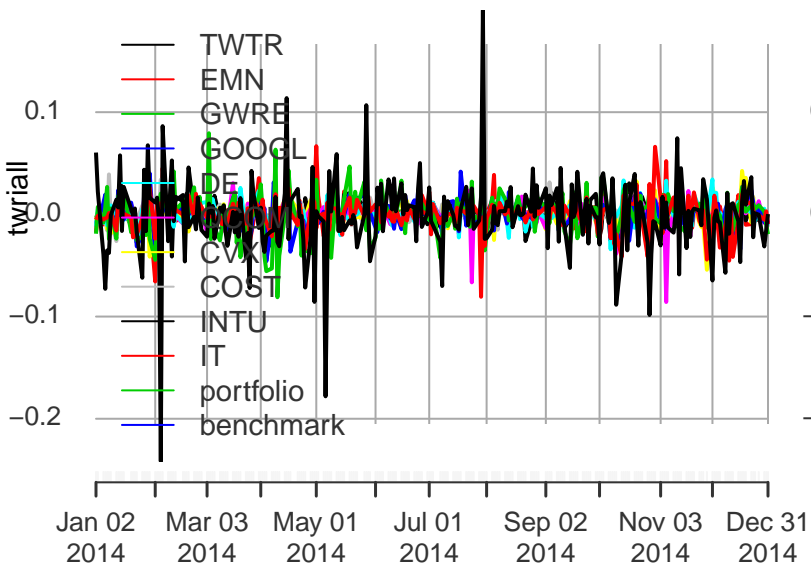
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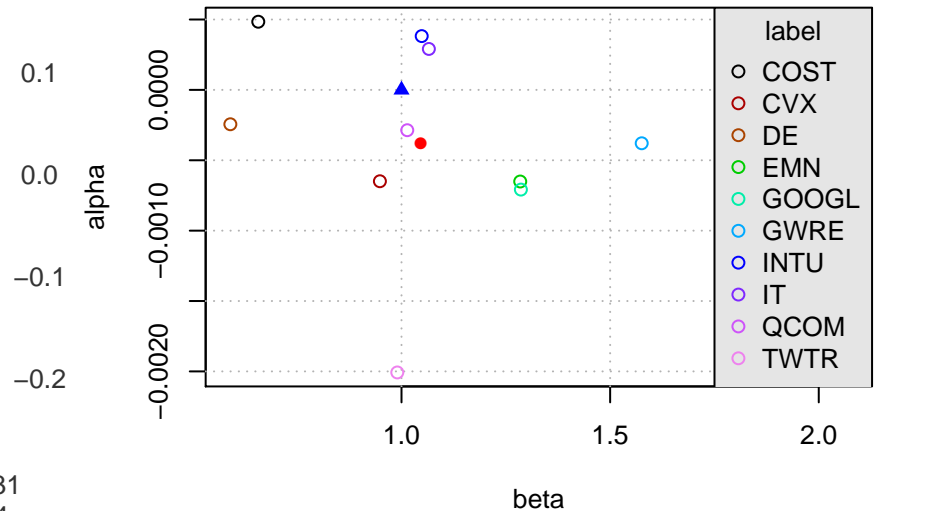
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



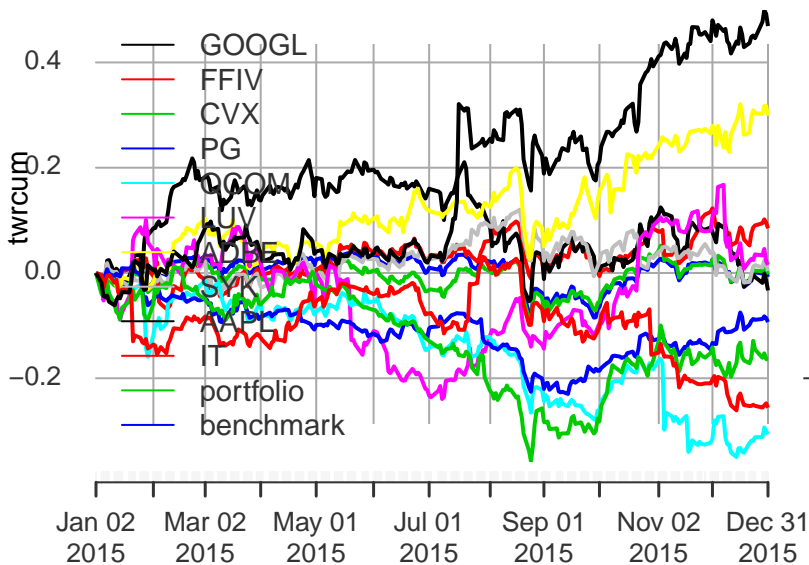
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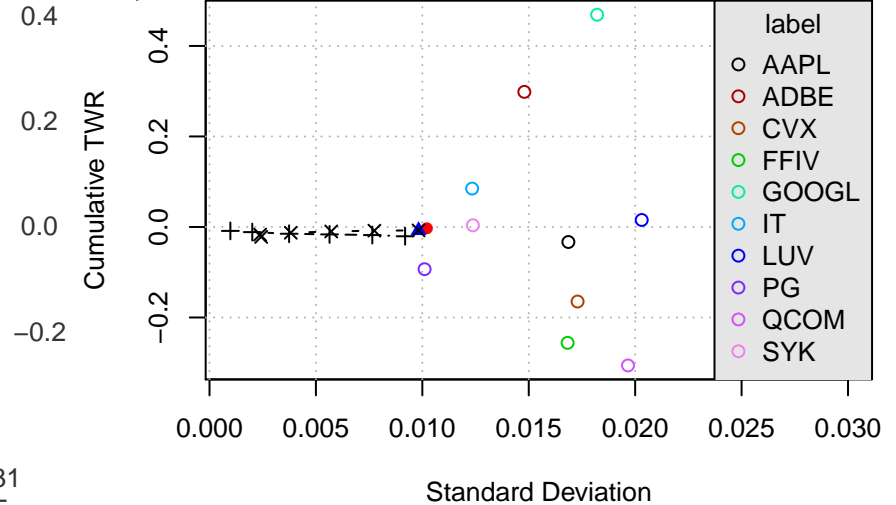
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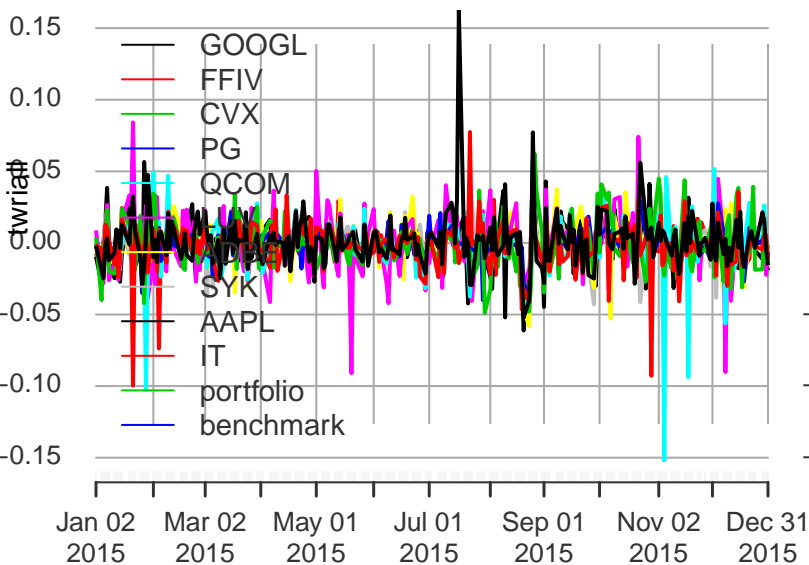
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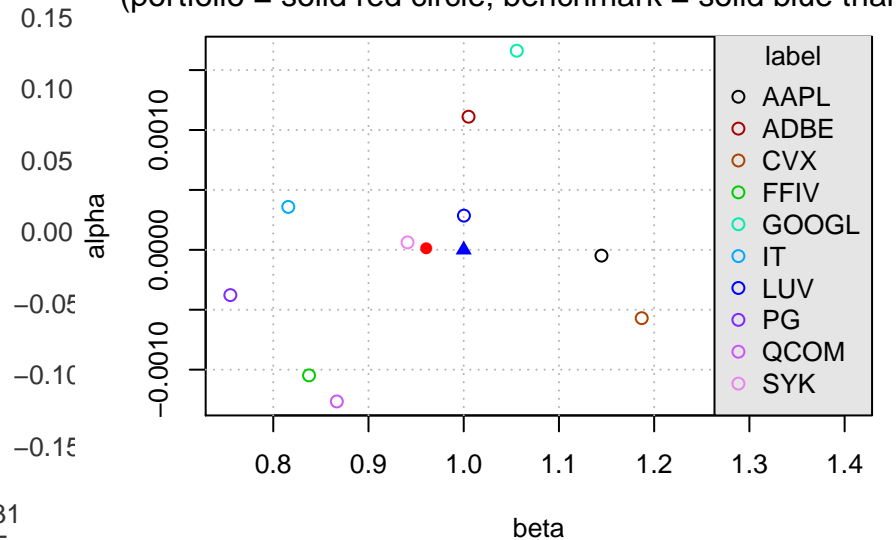
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



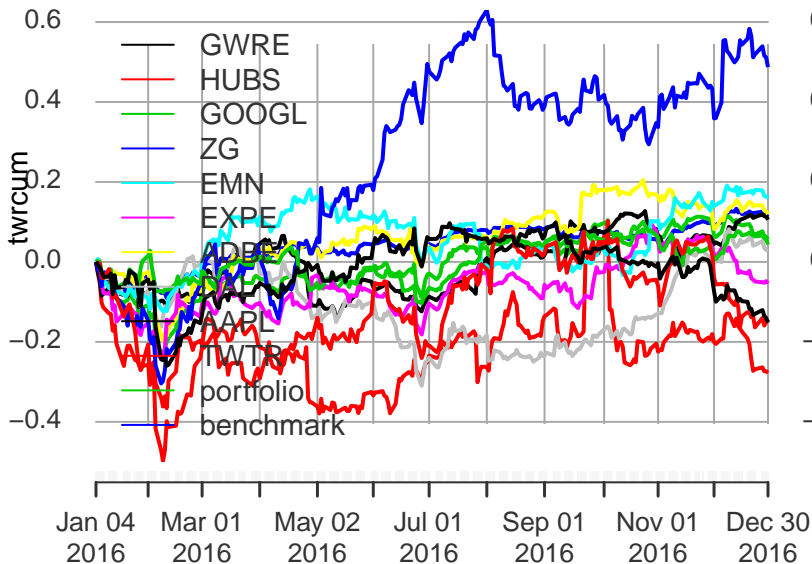
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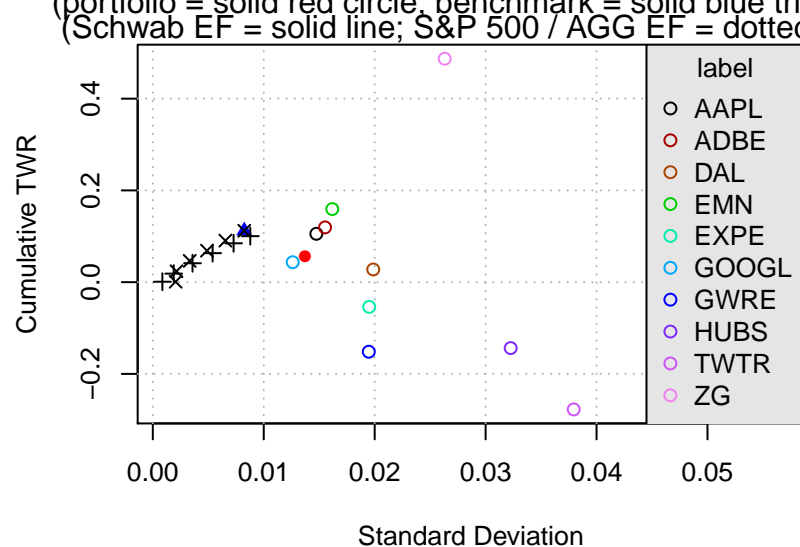
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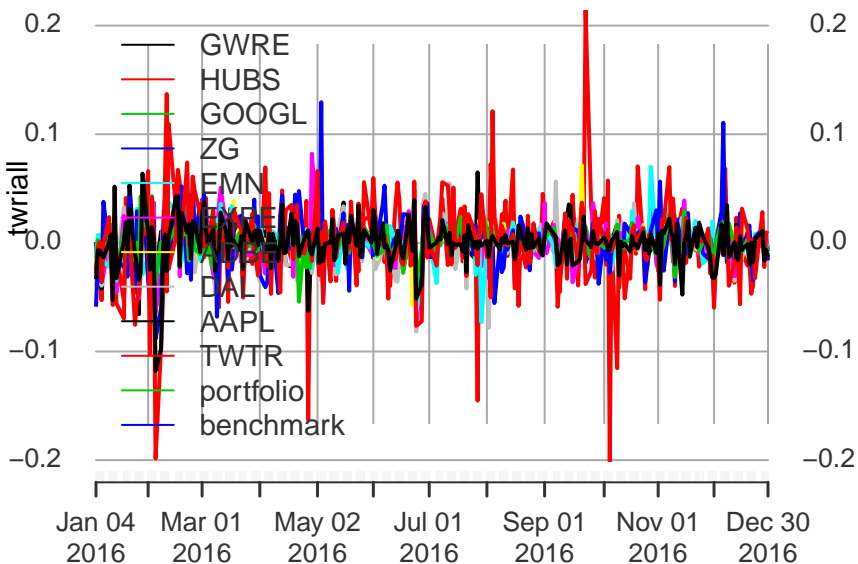
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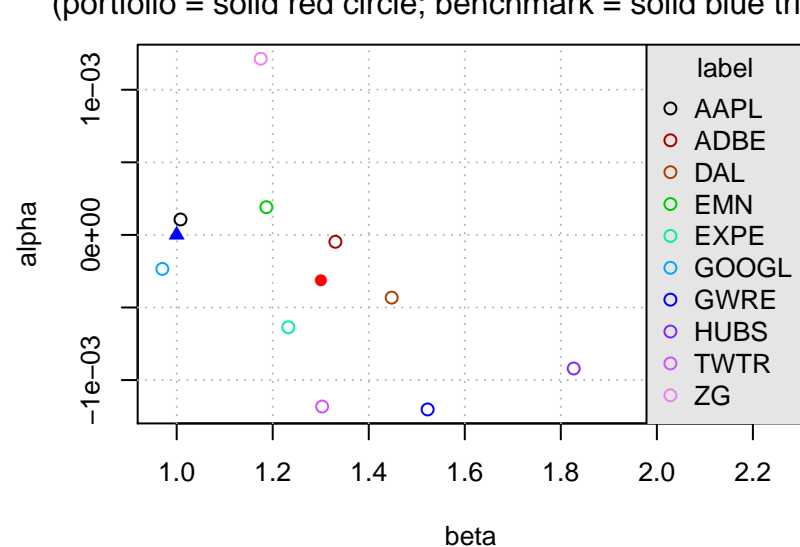
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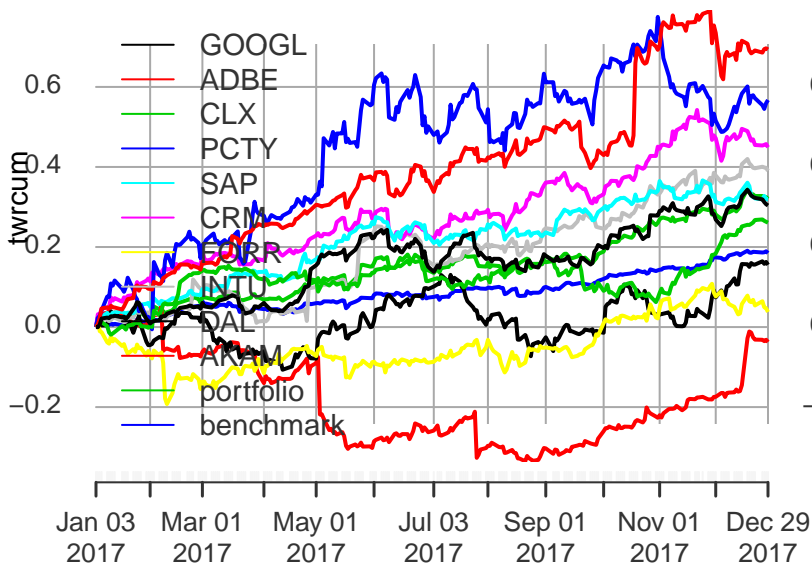
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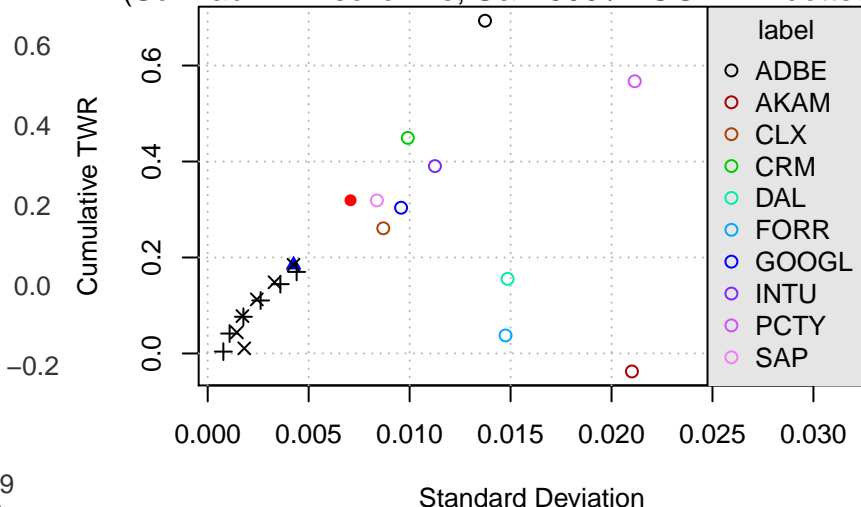
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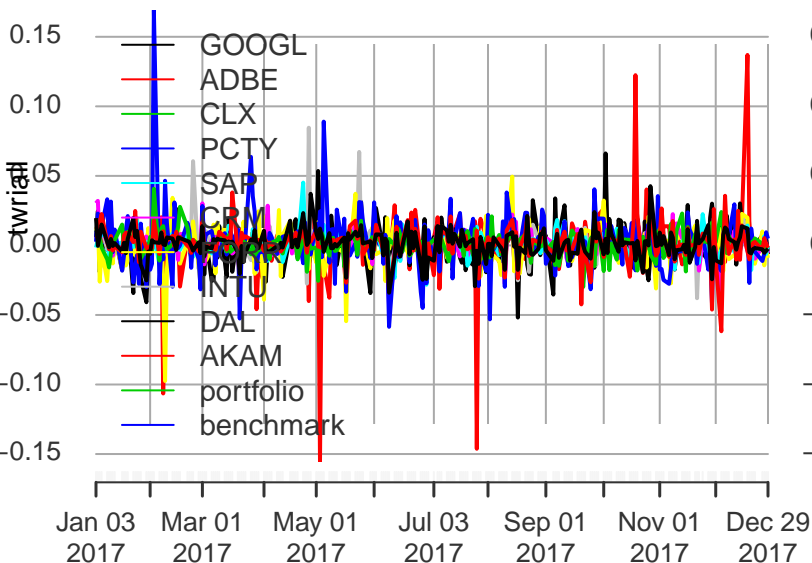
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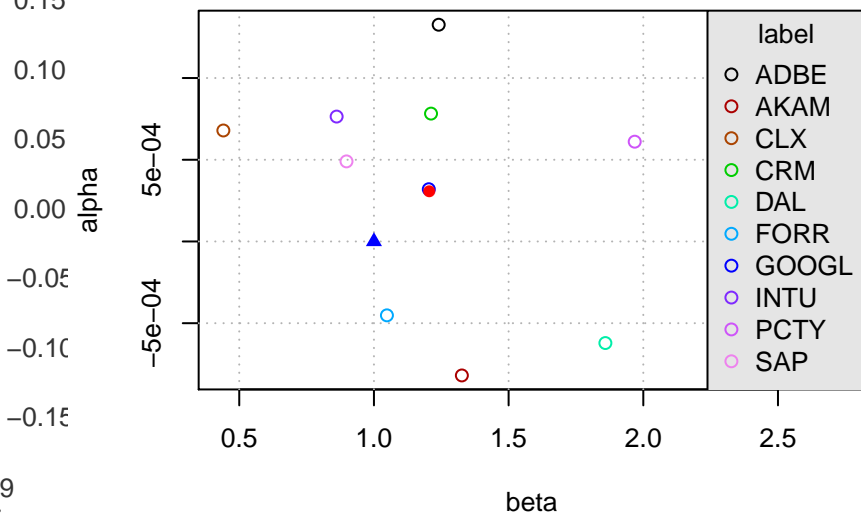
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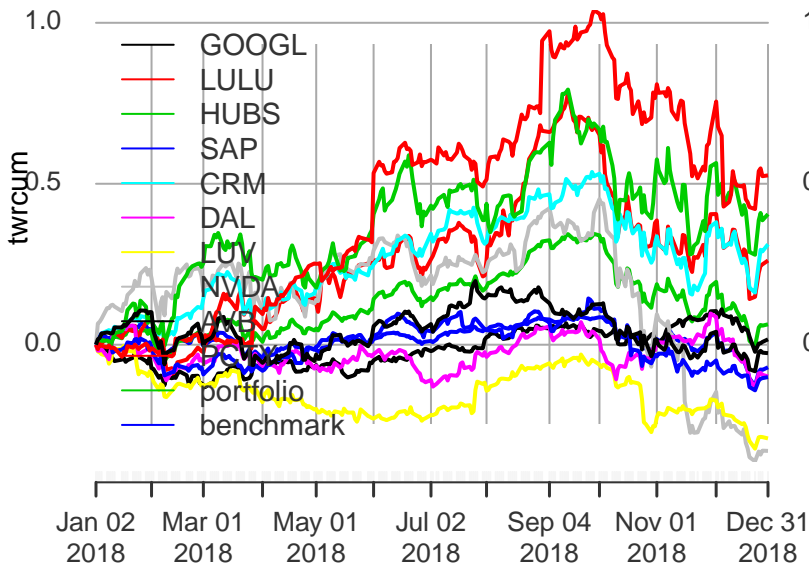
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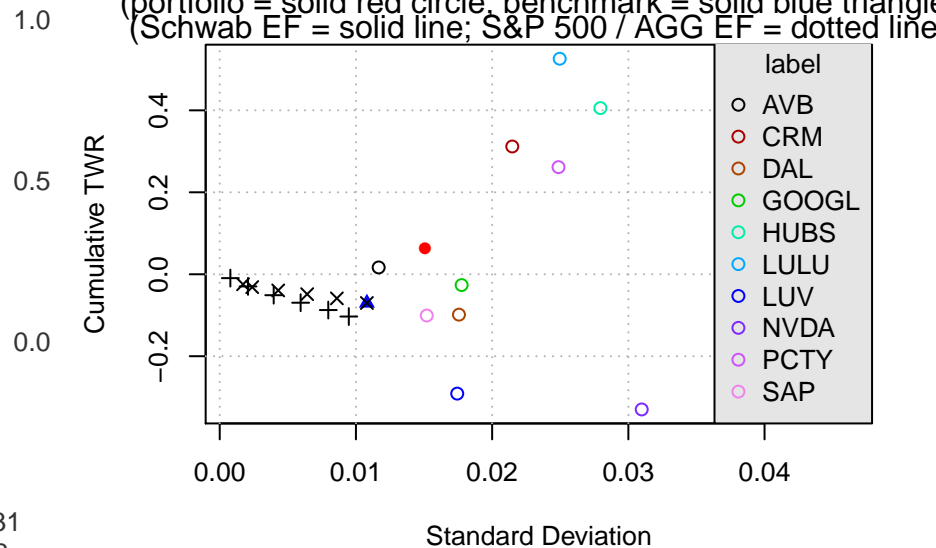
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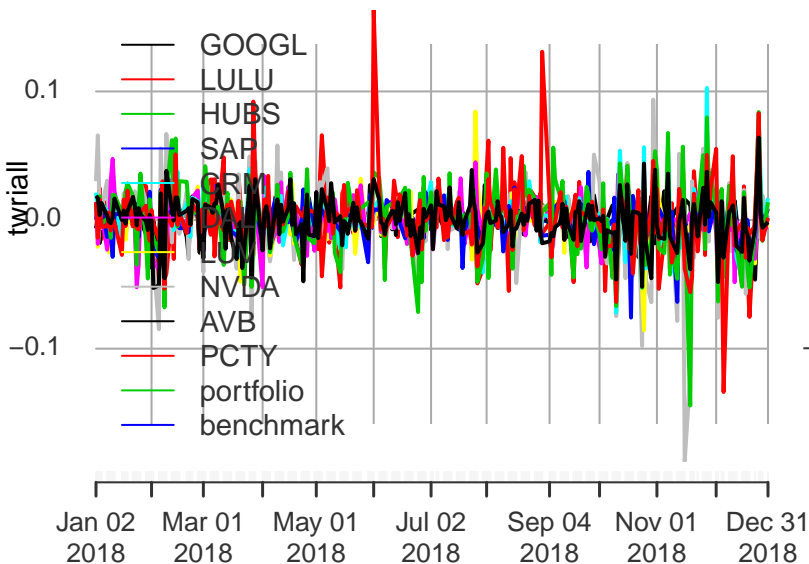
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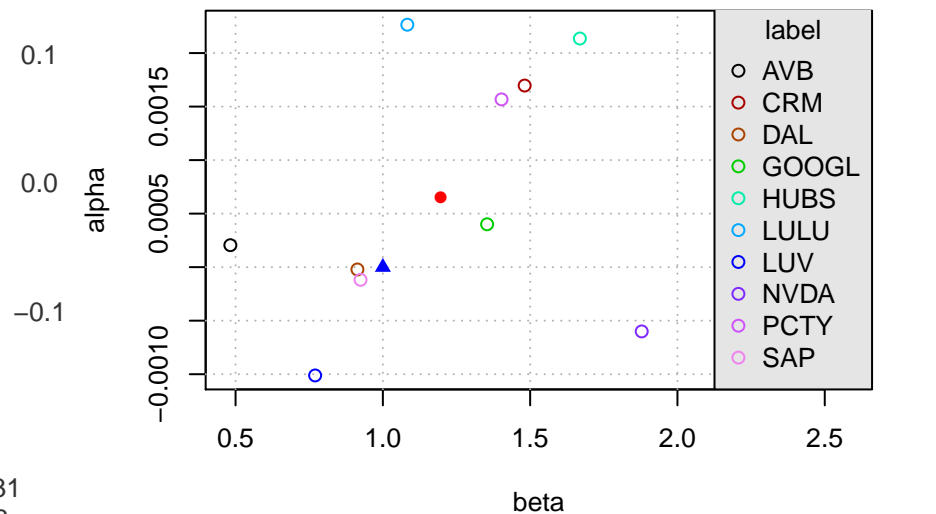
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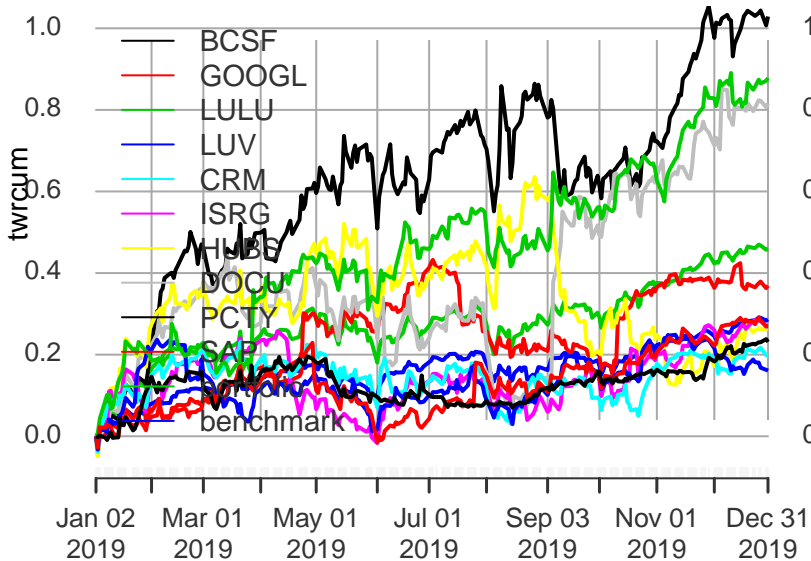
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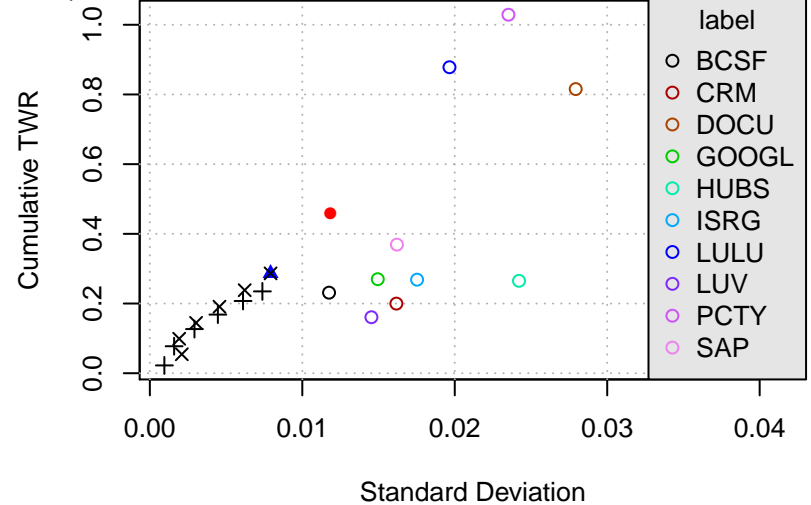
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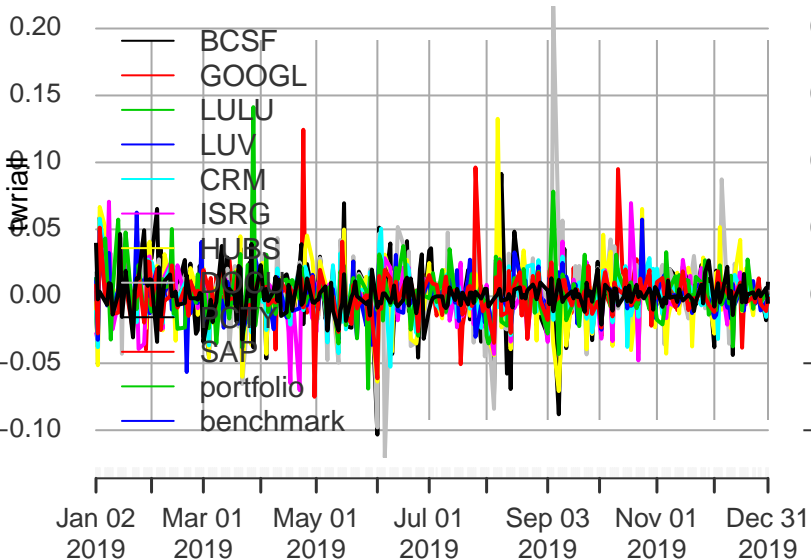
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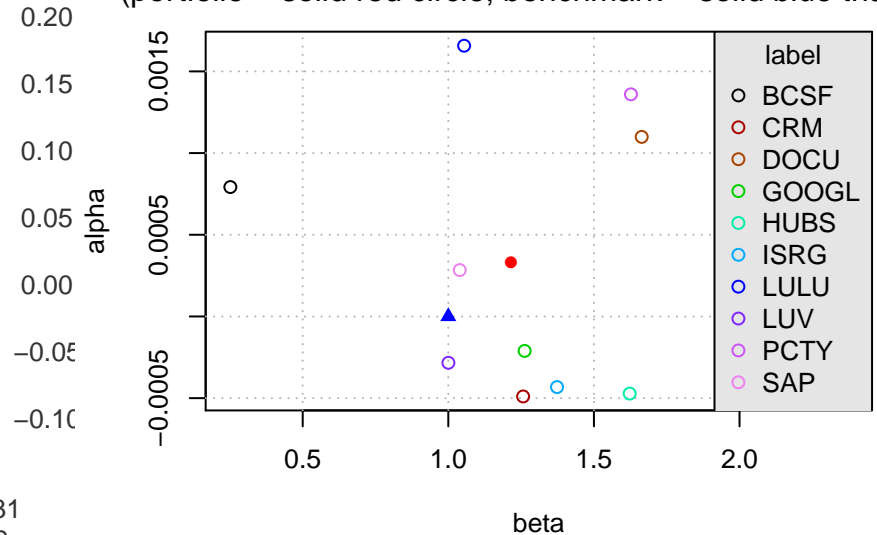
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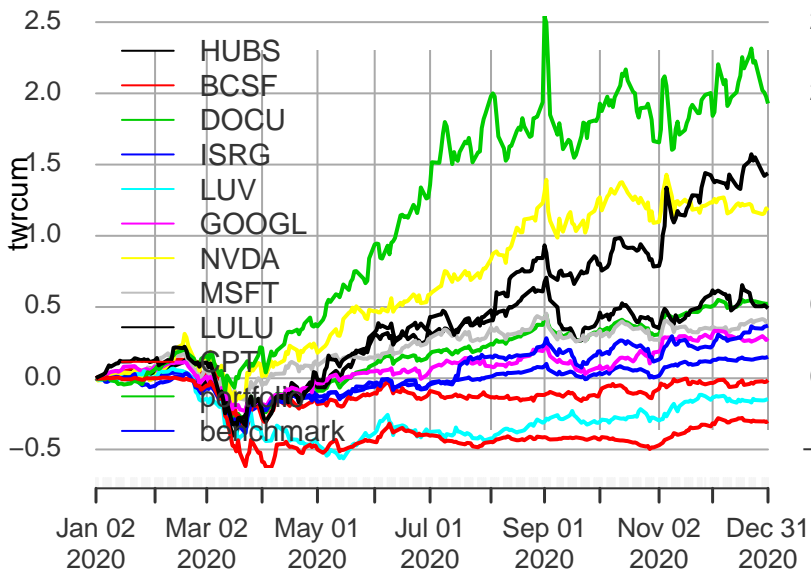
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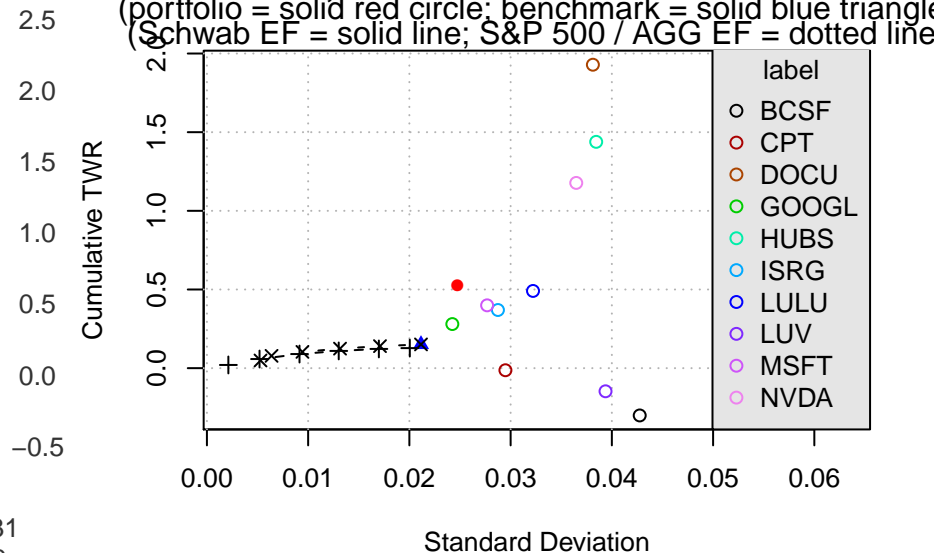
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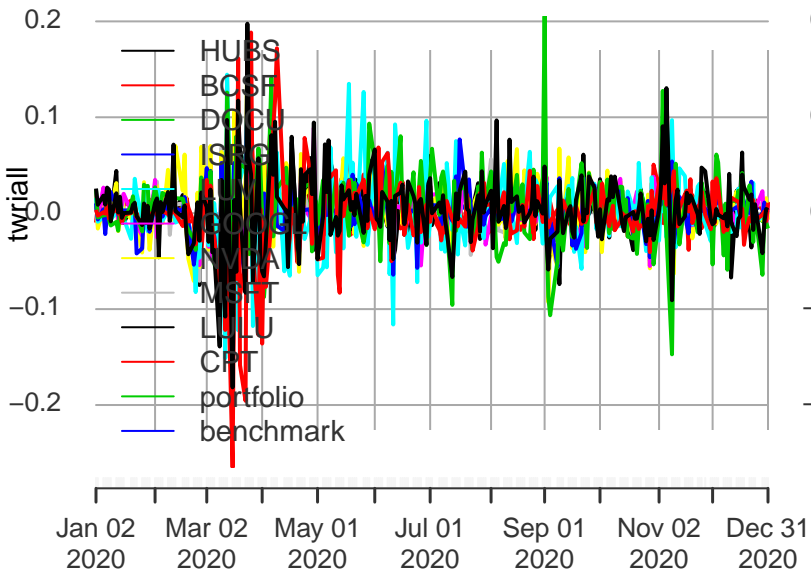
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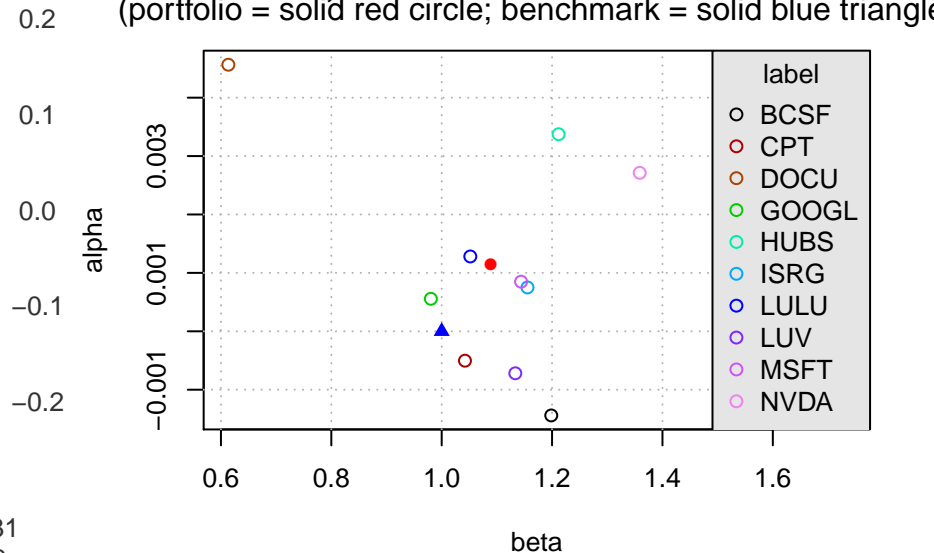
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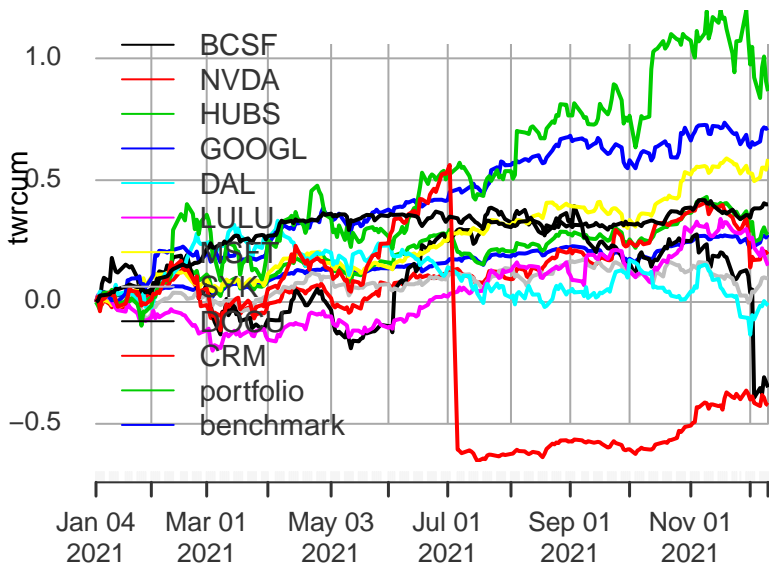
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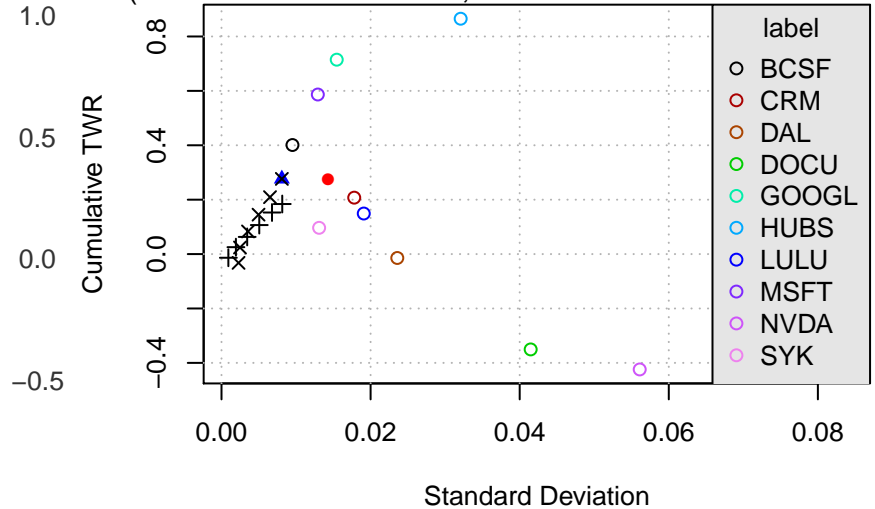
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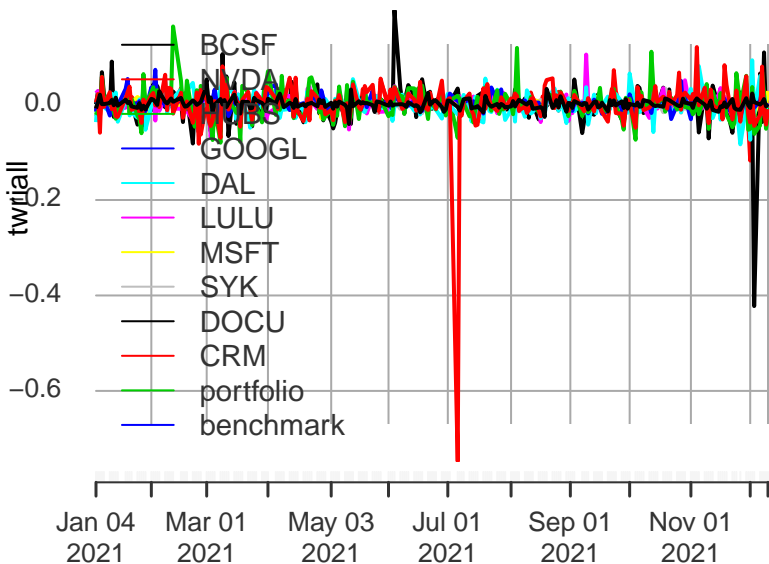
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Glassdoor ; duration = 2020-12-31 to 2021-12-31
 (portfolio = solid red circle; benchmark = solid blue triangle)
 (Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



Glassdoor ; duration = 2020-12-31 to 2021-12-31



Glassdoor ; duration = 2020-12-31 to 2021-12-31
 (portfolio = solid red circle; benchmark = solid blue triangle)

