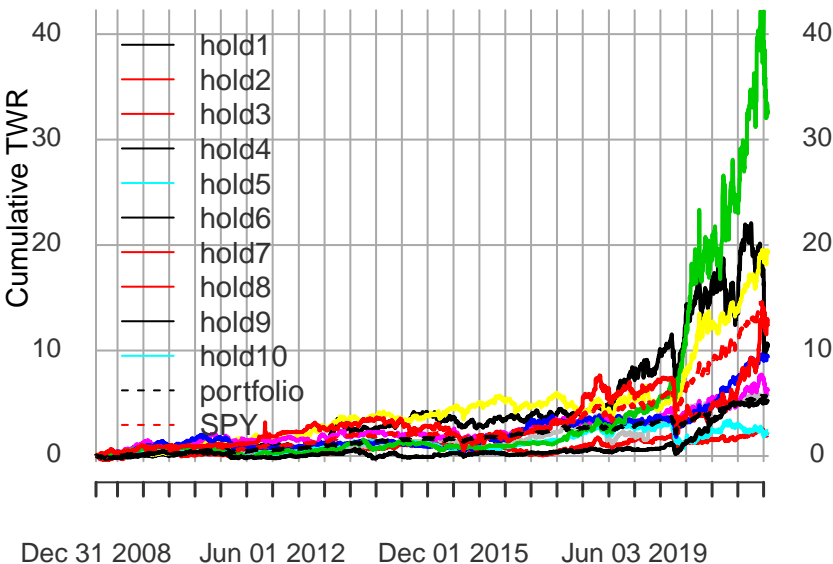
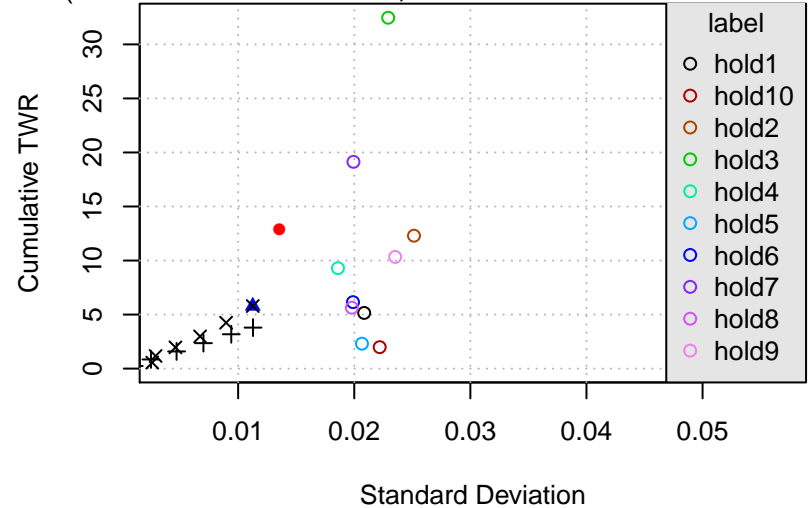


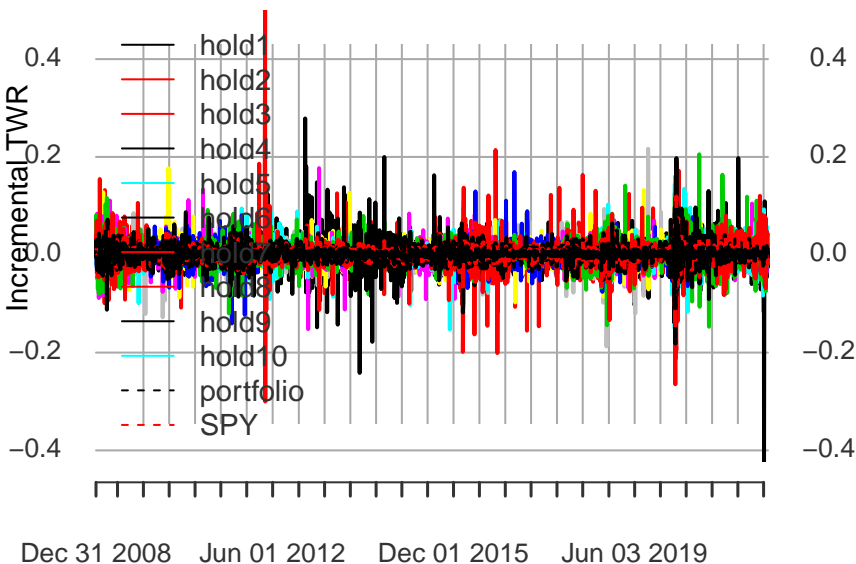
Glassdoor: 2008-12-31 to 2021-12-31; period=days



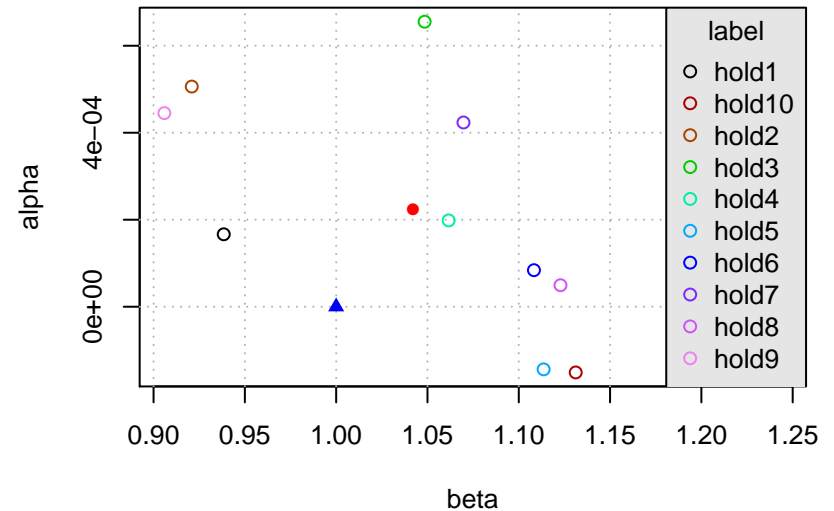
Glassdoor: 2008-12-31 to 2021-12-31; period=days
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)

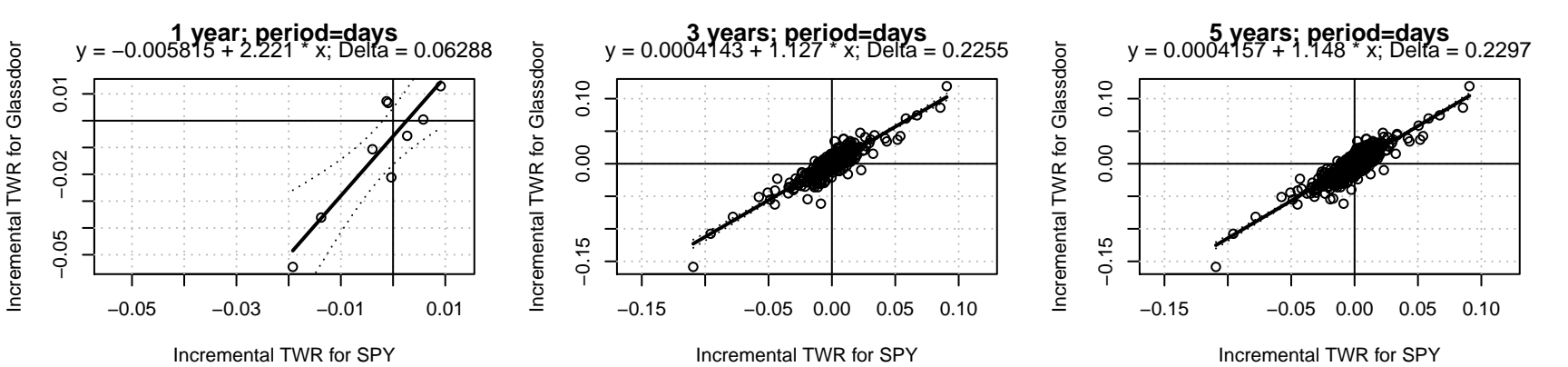
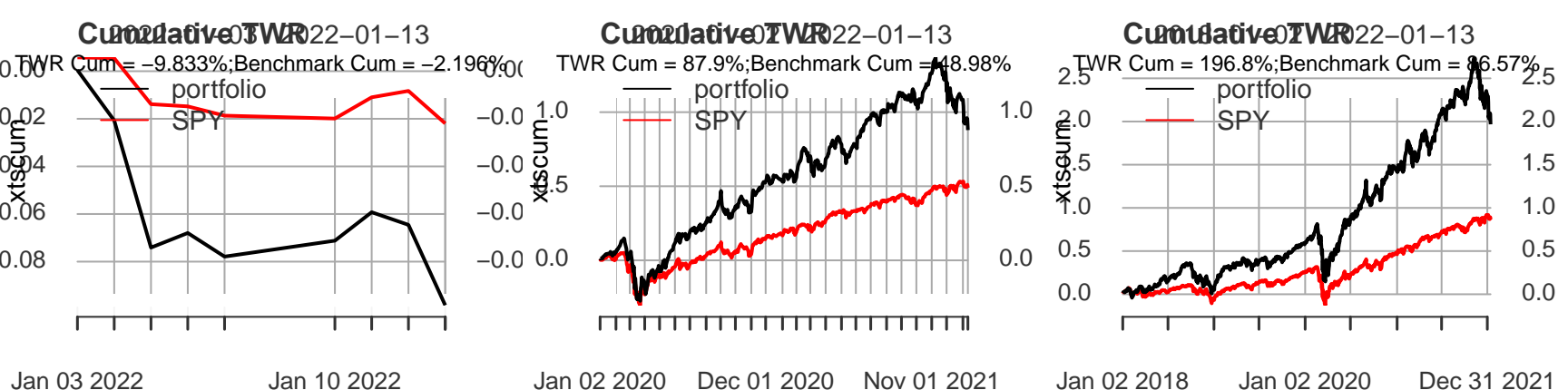
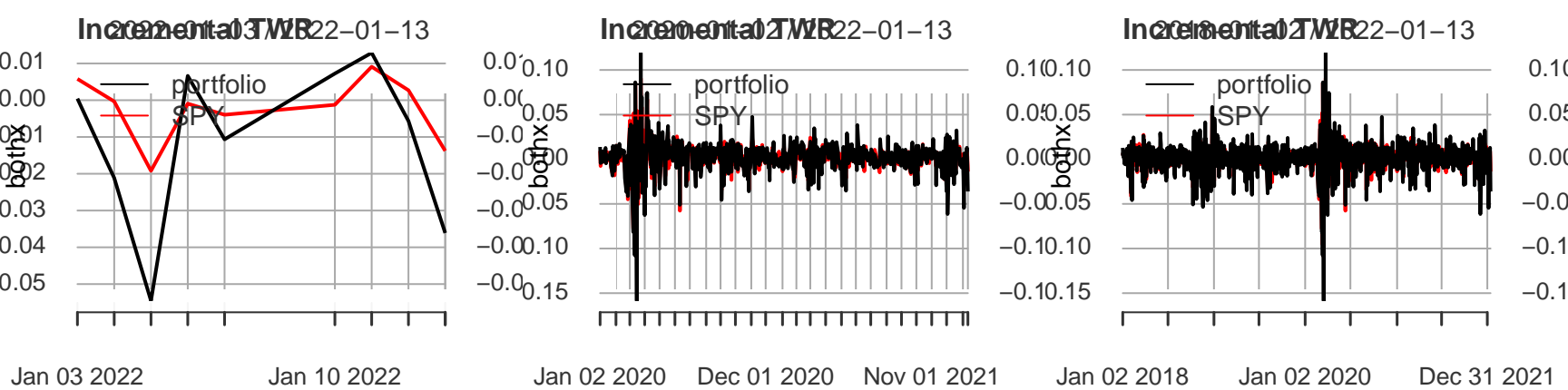


Glassdoor: 2008-12-31 to 2021-12-31; period=days

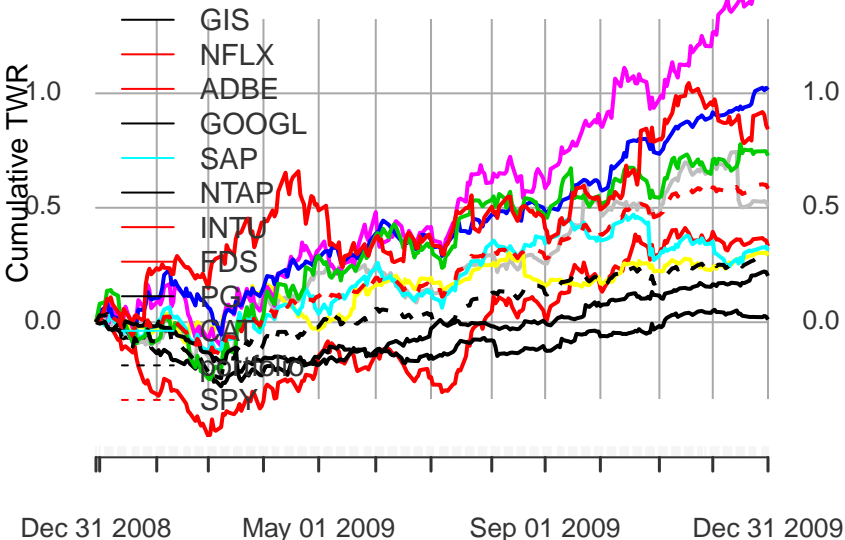


Glassdoor: 2008-12-31 to 2021-12-31; period=days
(portfolio = solid red circle; benchmark = solid blue triangle)

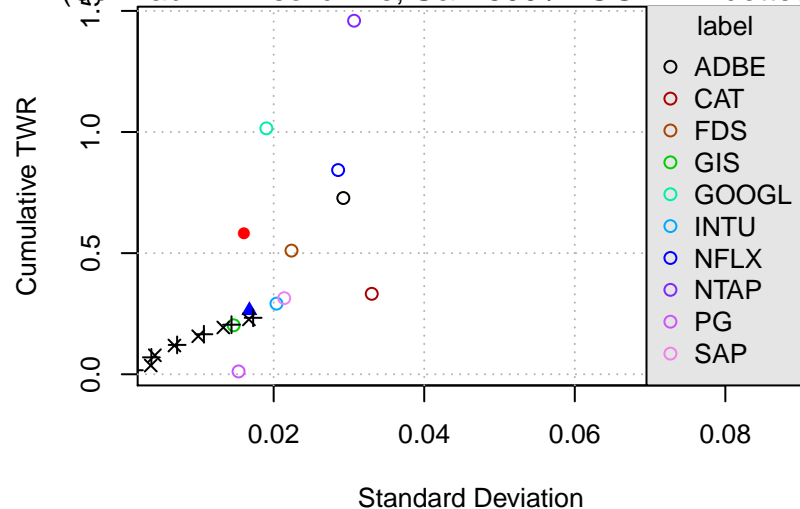




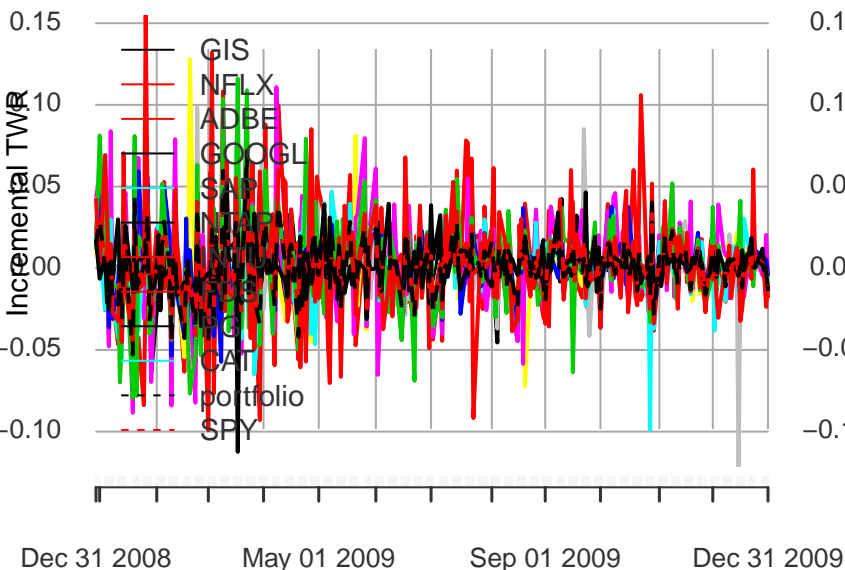
Glassdoor ; duration = 2008-12-31/2009-12-31



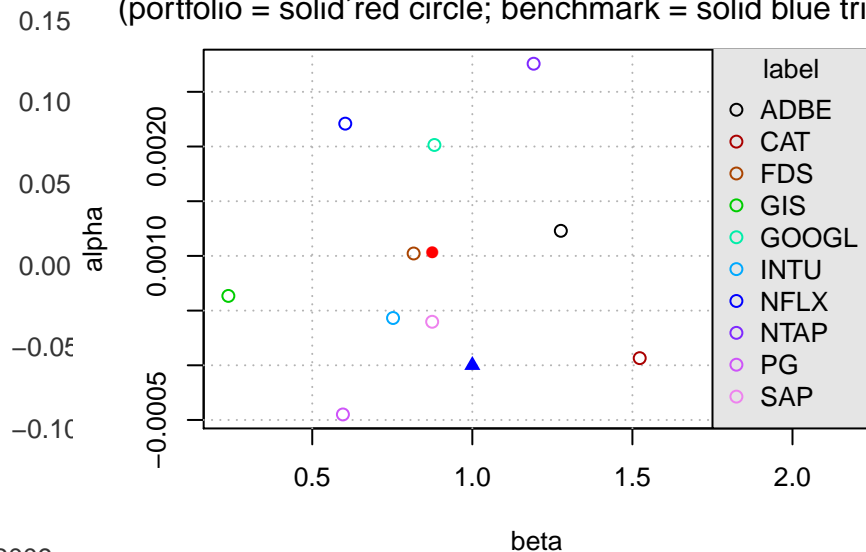
Glassdoor ; duration = 2008-12-31/2009-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



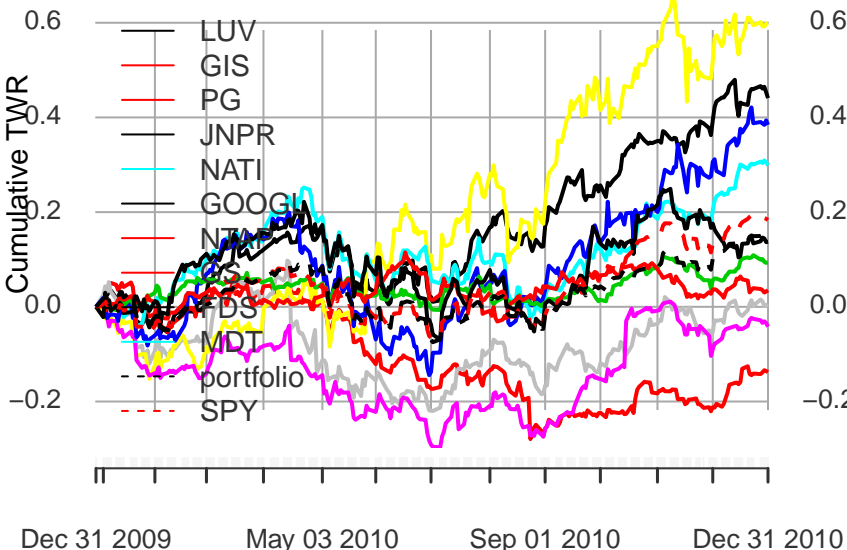
Glassdoor ; duration = 2008-12-31/2009-12-31



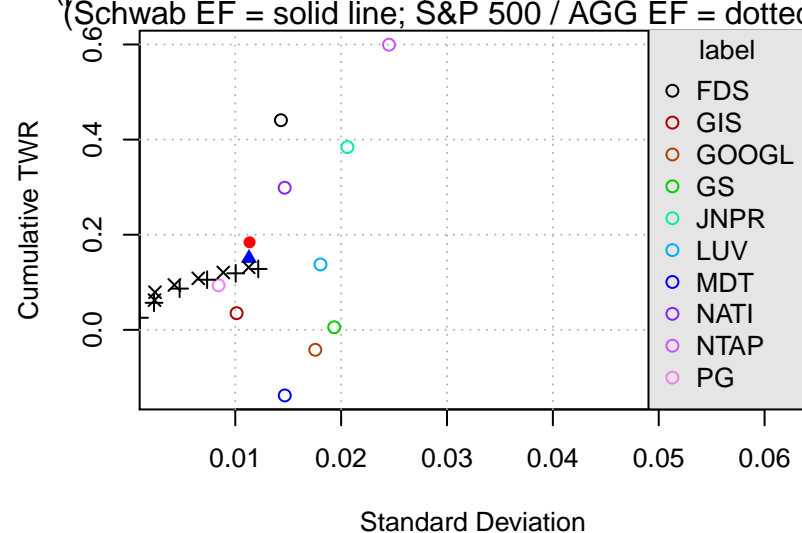
Glassdoor ; duration = 2008-12-31/2009-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



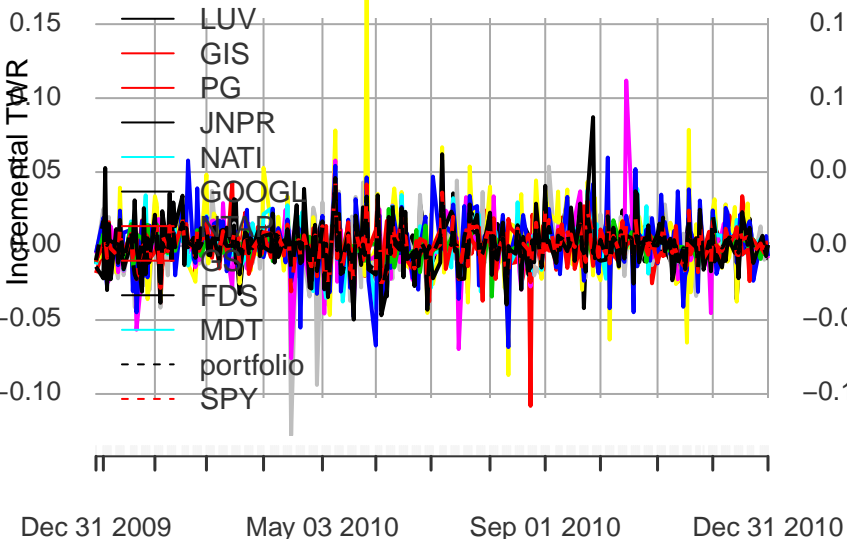
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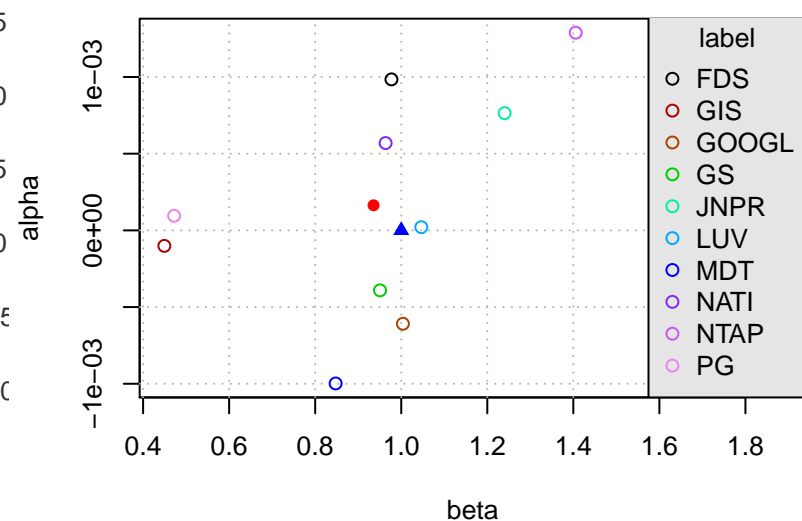
Glassdoor ; duration = 2009-12-31/2010-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



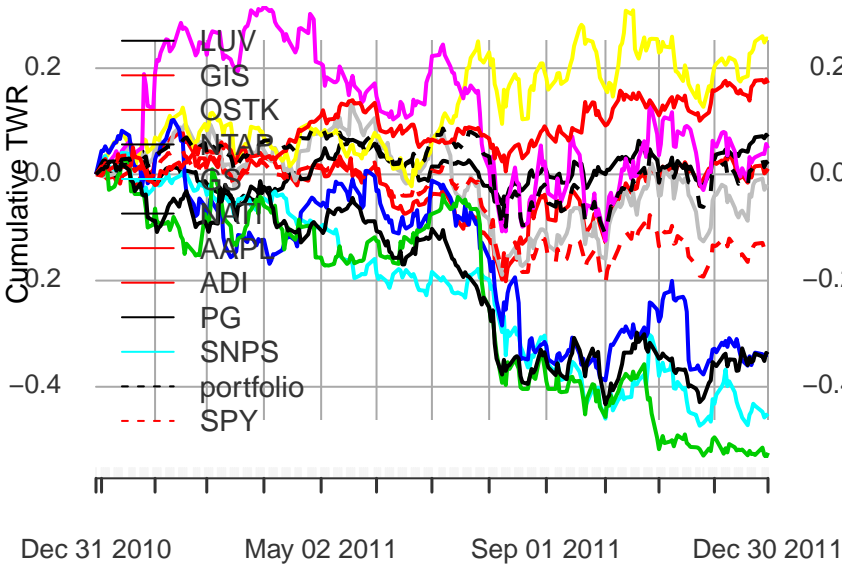
Glassdoor ; duration = 2009-12-31/2010-12-31



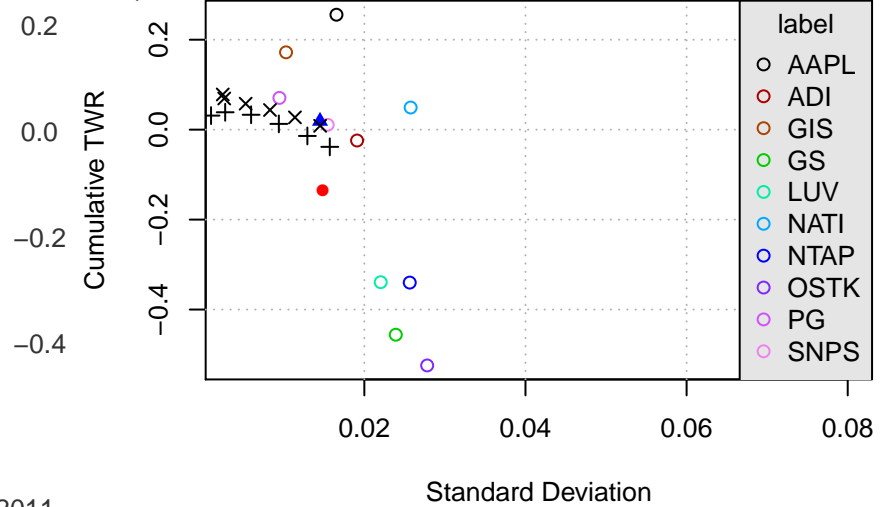
Glassdoor ; duration = 2009-12-31/2010-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



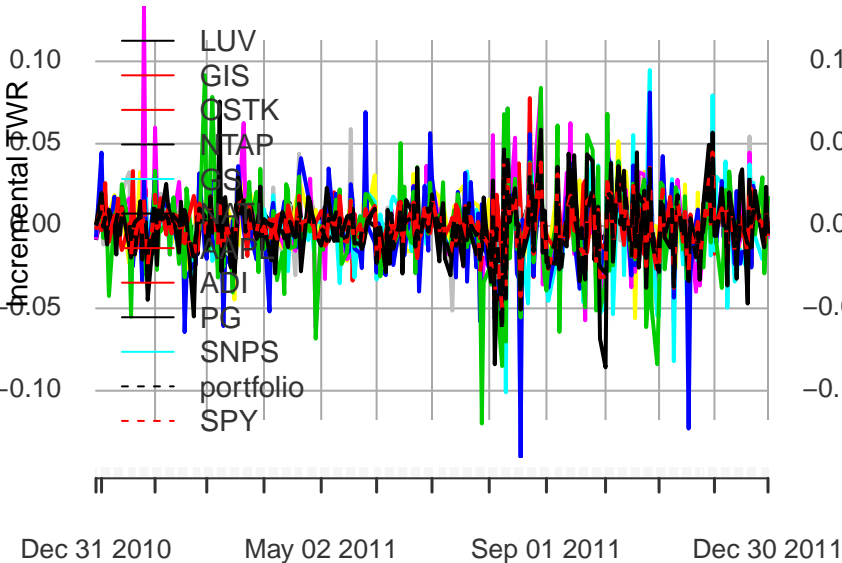
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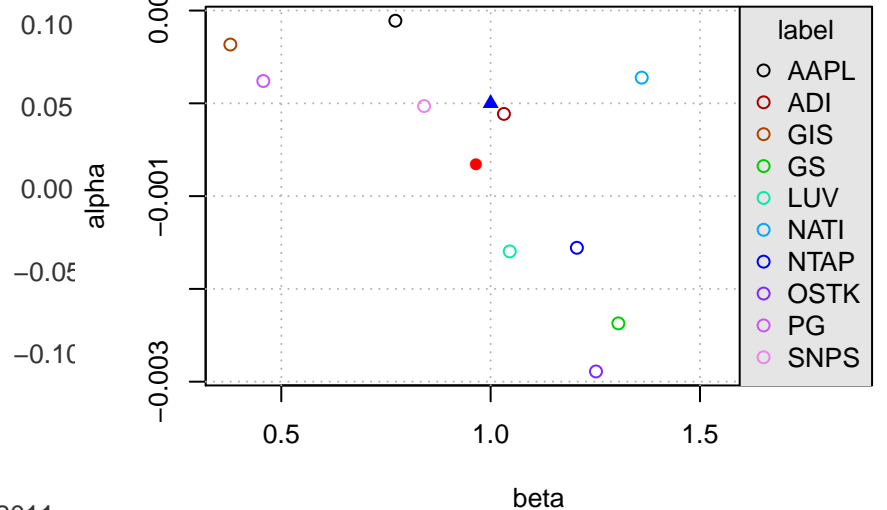
Glassdoor ; duration = 2010-12-31/2011-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



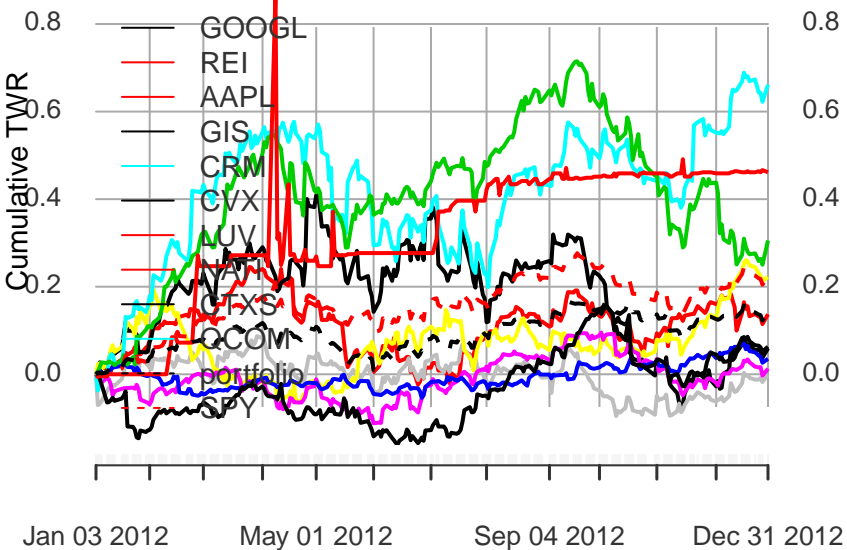
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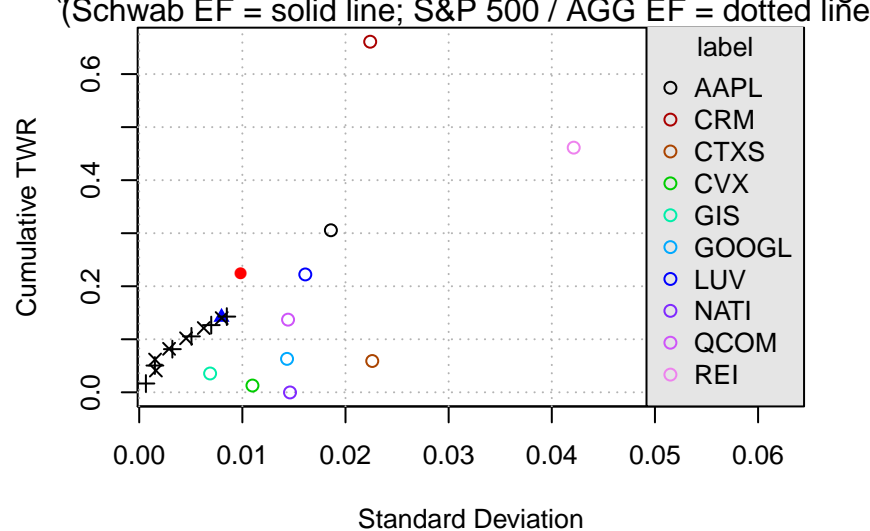
Glassdoor ; duration = 2010-12-31/2011-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



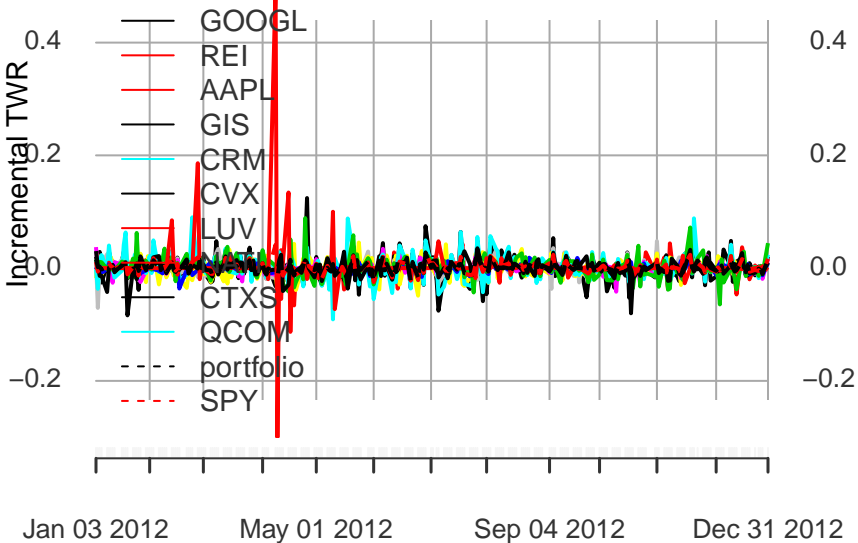
Glassdoor ; duration = 2011-12-31/2012-12-31



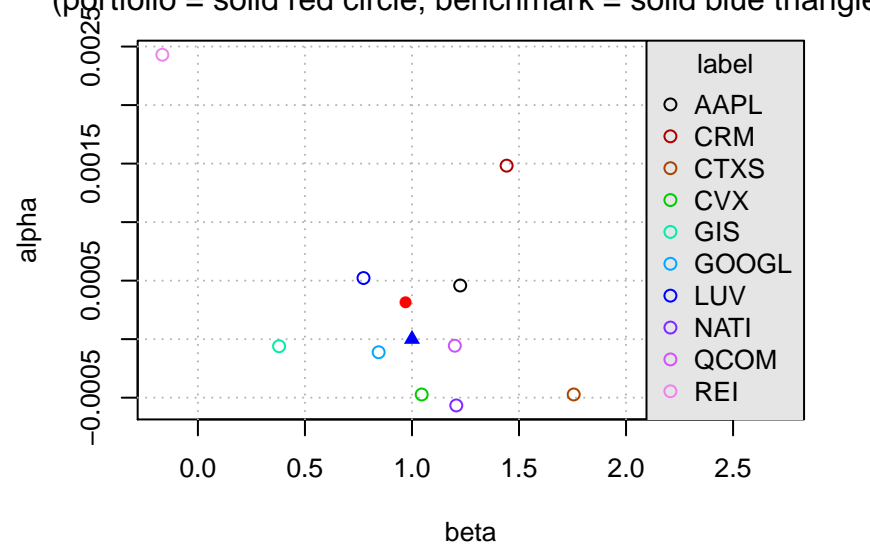
Glassdoor ; duration = 2011-12-31/2012-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



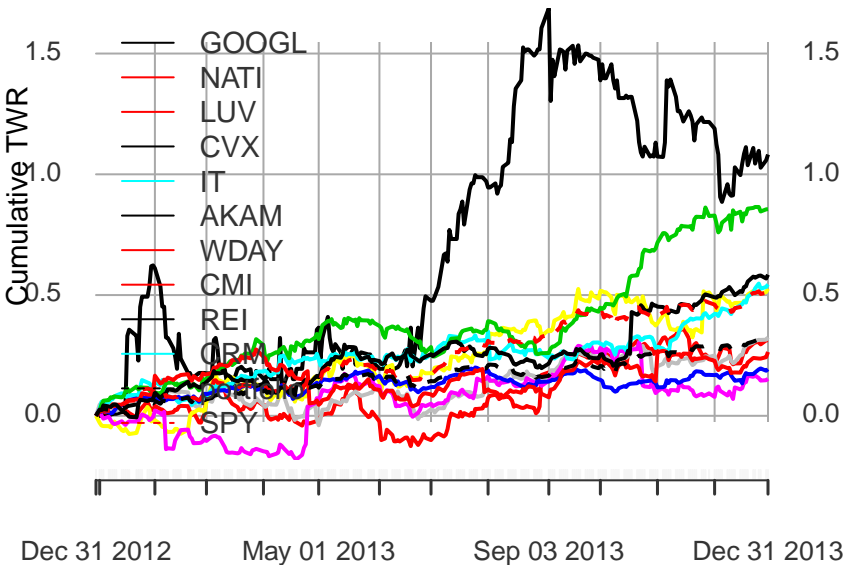
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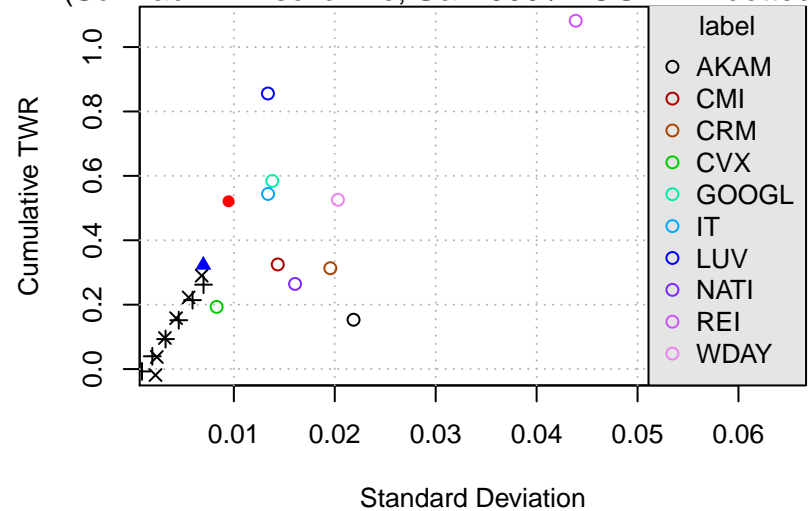
Glassdoor ; duration = 2011-12-31/2012-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



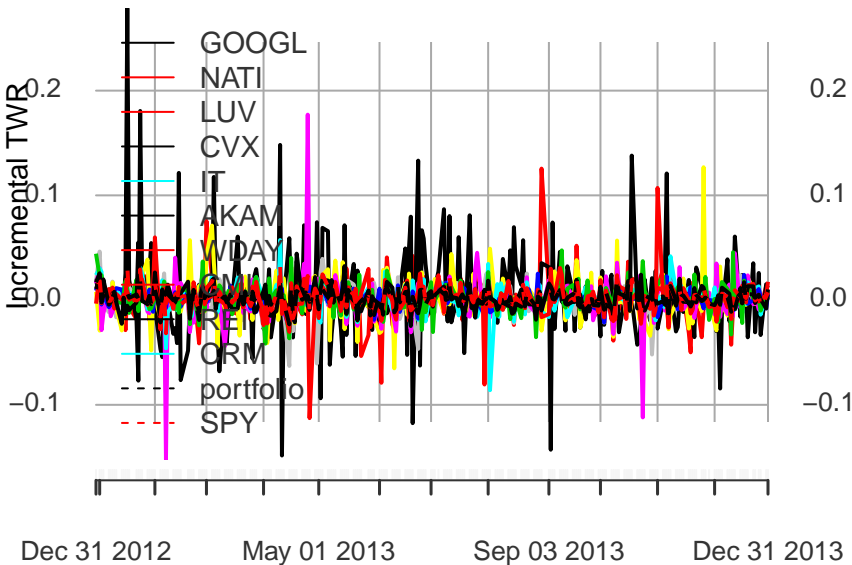
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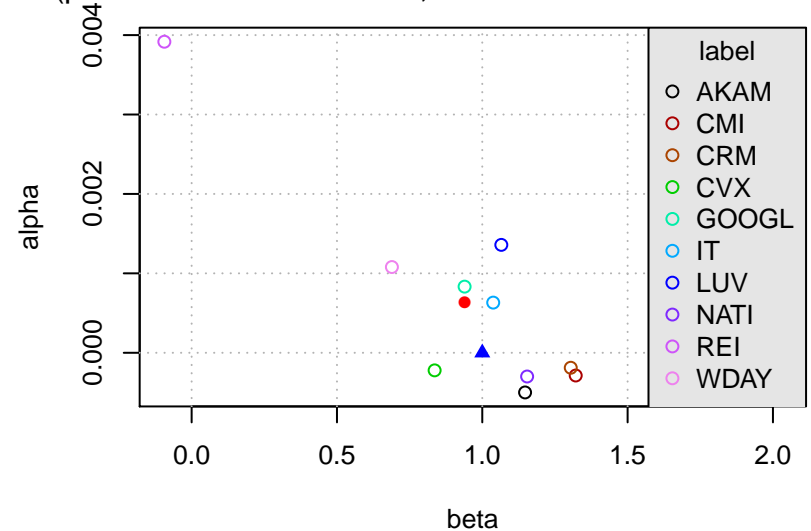
Glassdoor ; duration = 2012-12-31/2013-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



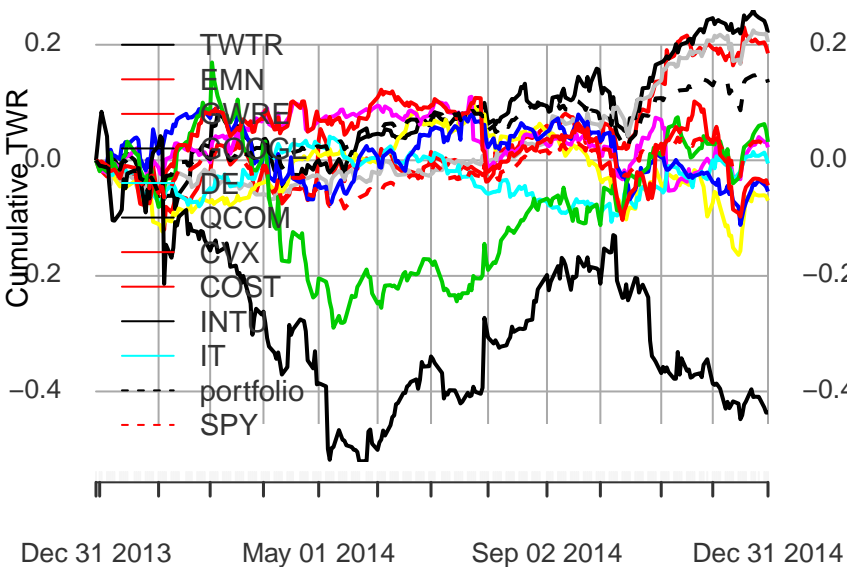
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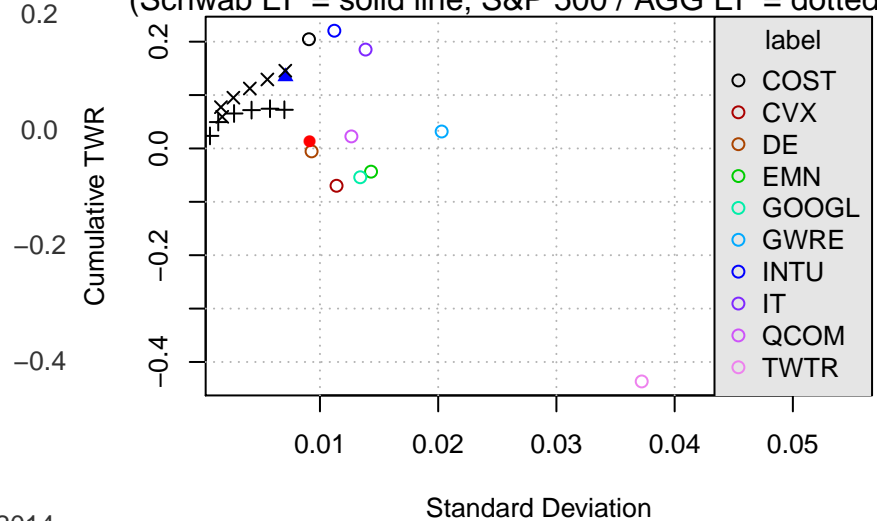
Glassdoor ; duration = 2012-12-31/2013-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



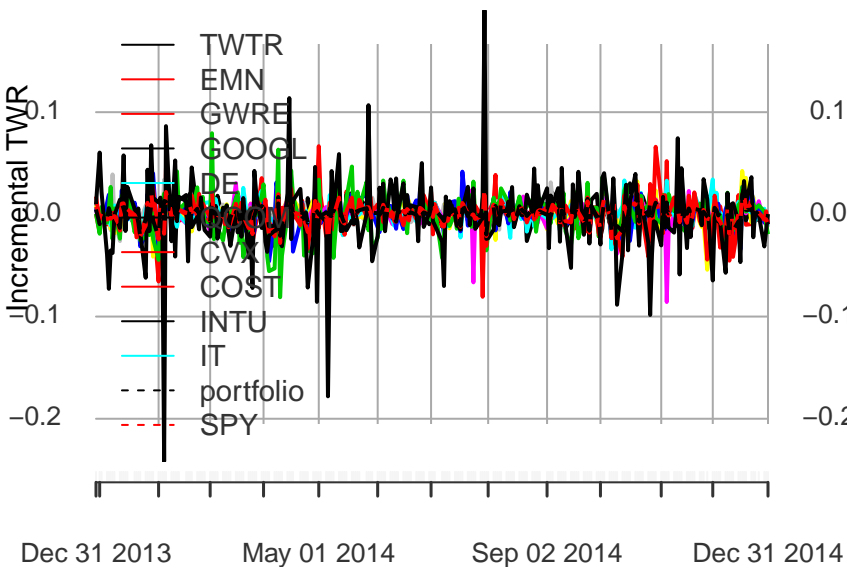
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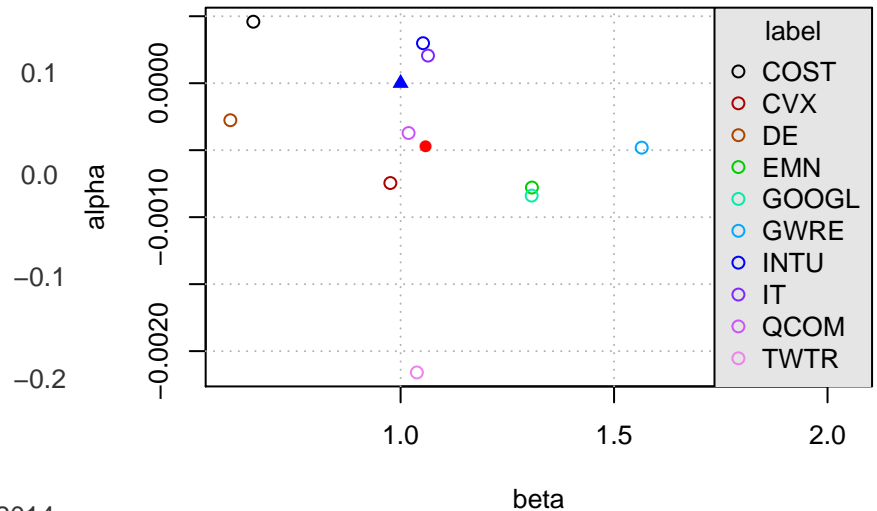
Glassdoor ; duration = 2013-12-31/2014-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



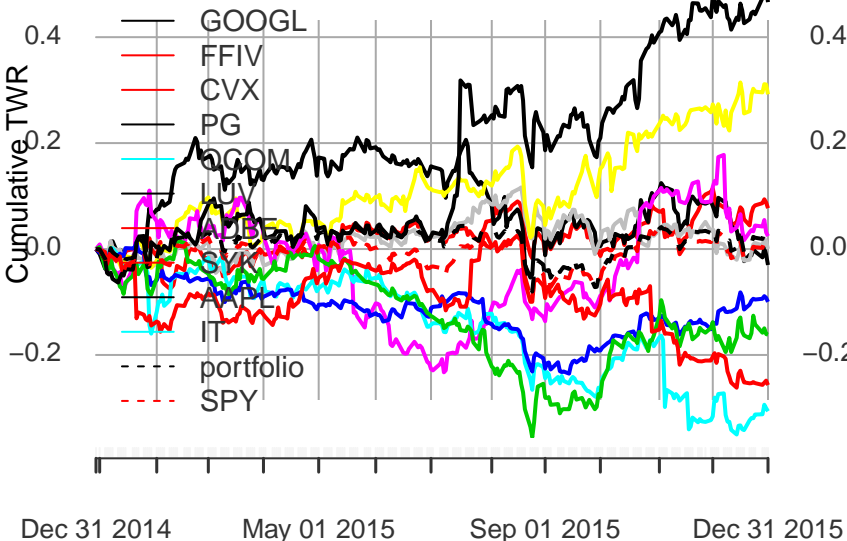
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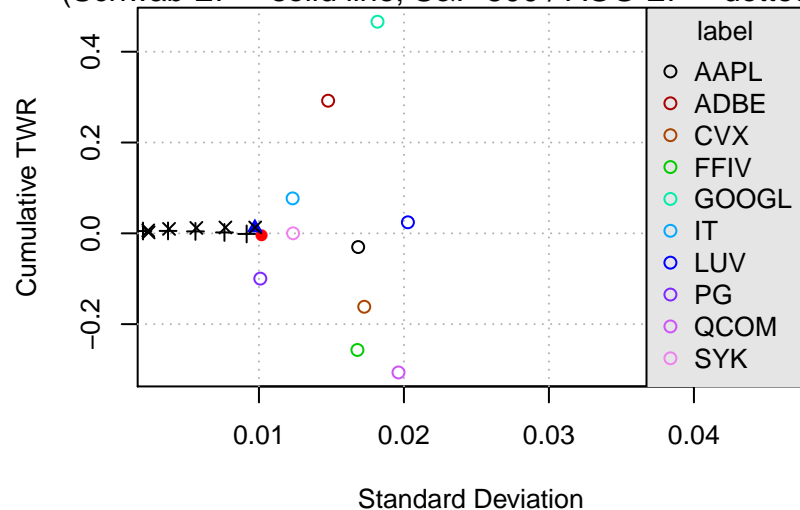
Glassdoor ; duration = 2013-12-31/2014-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



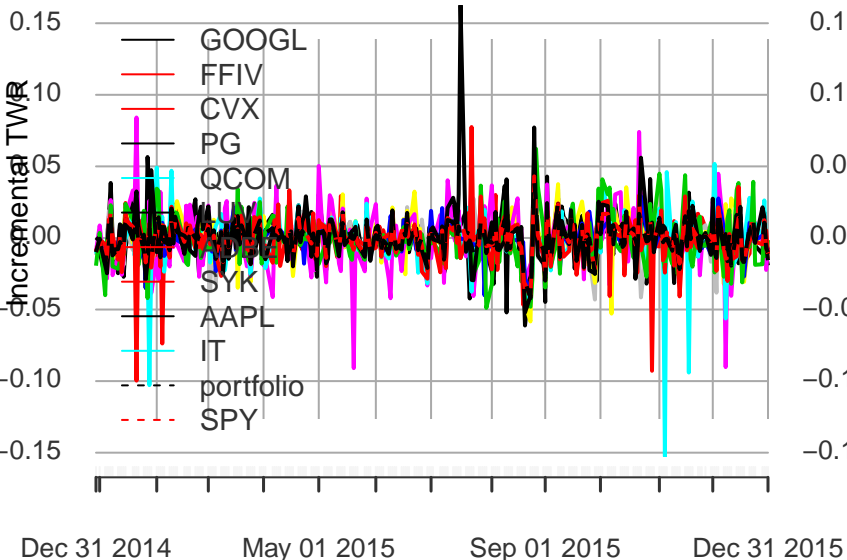
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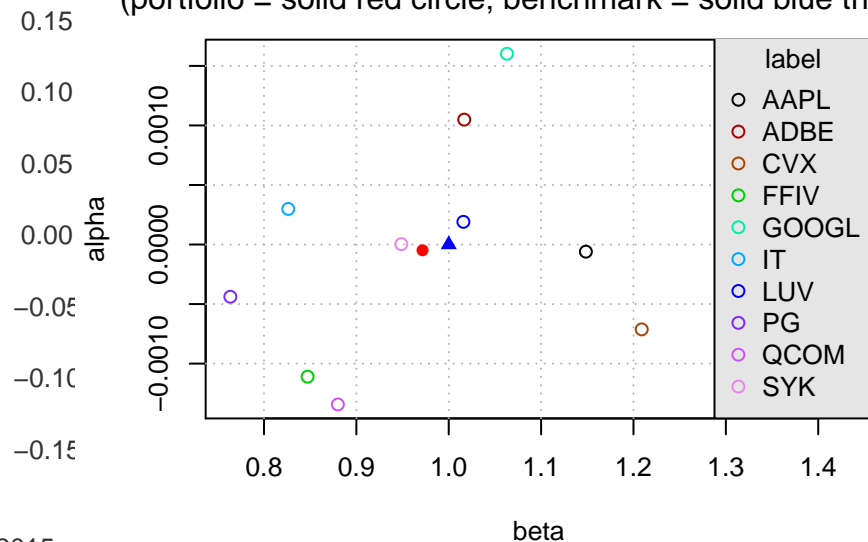
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(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



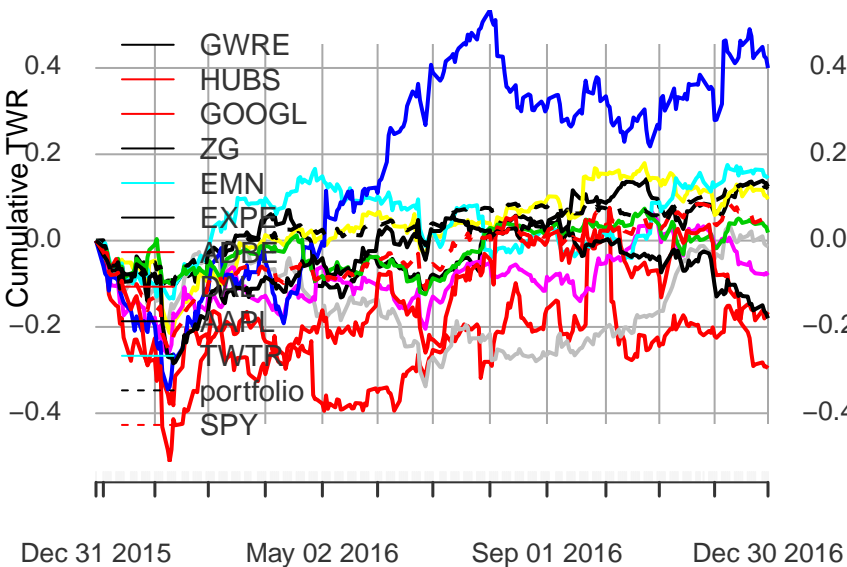
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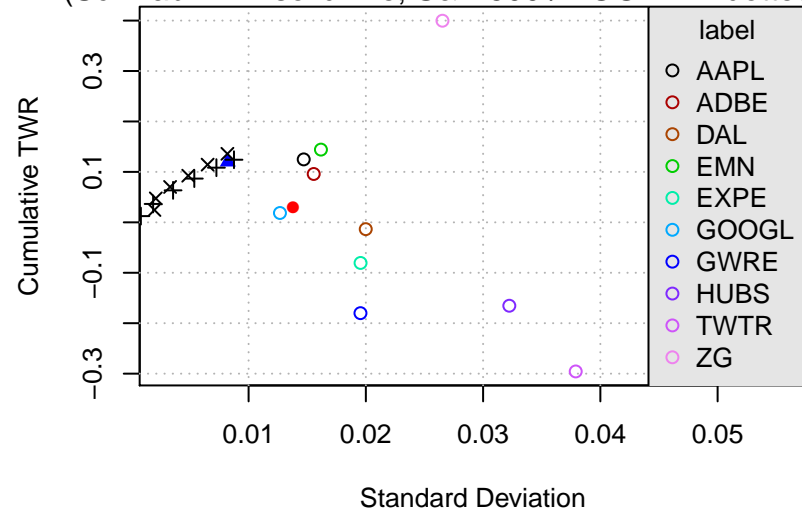
Glassdoor ; duration = 2014-12-31/2015-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



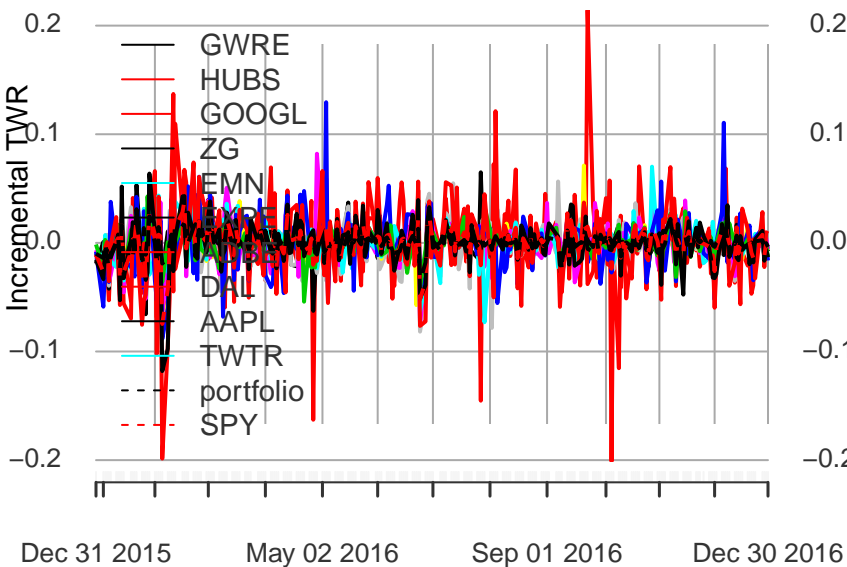
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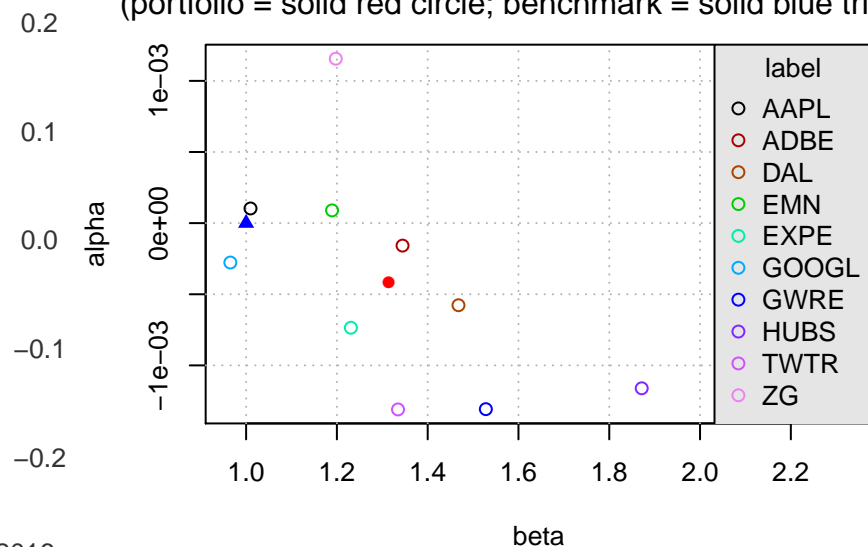
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



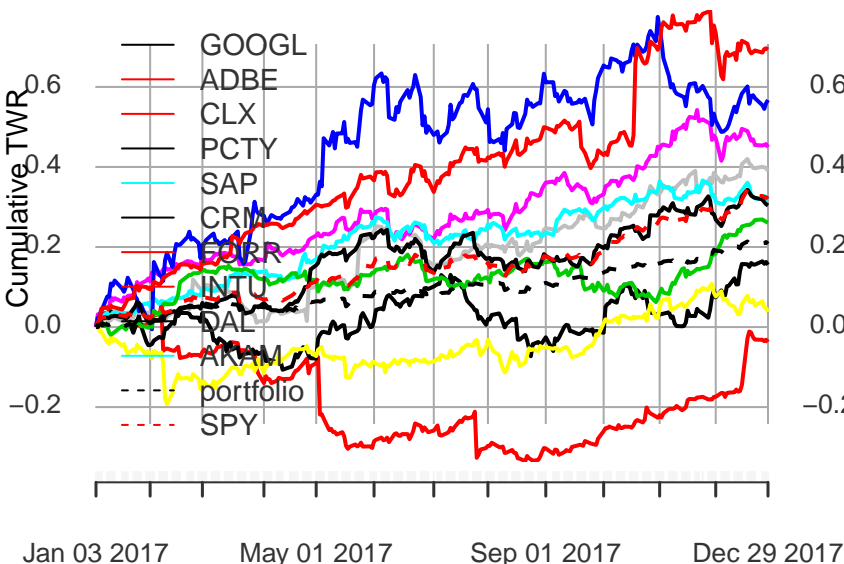
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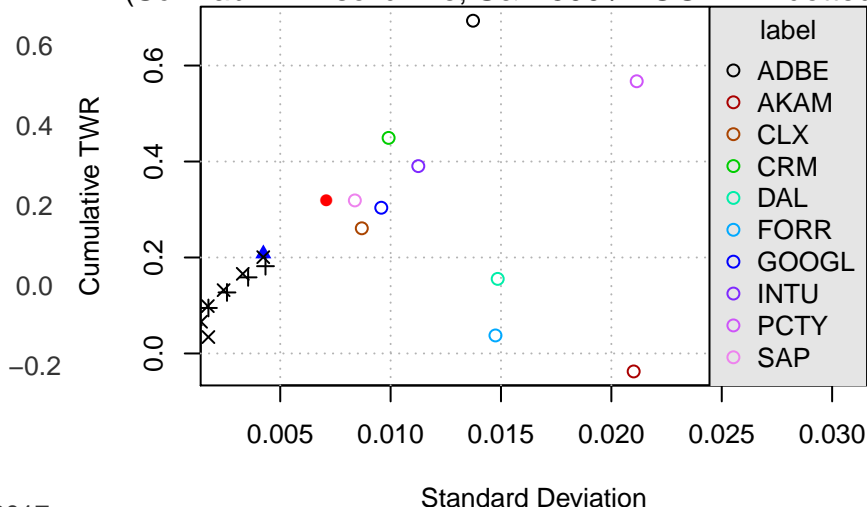
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(portfolio = solid red circle; benchmark = solid blue triangle)



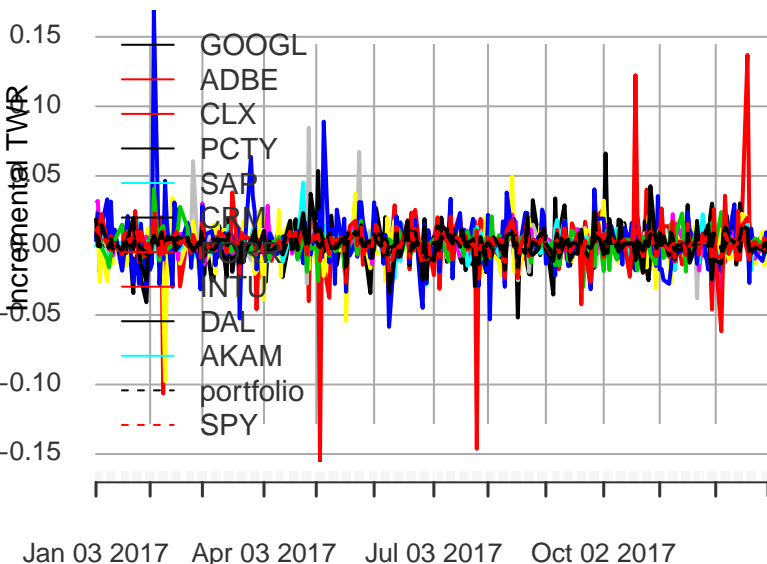
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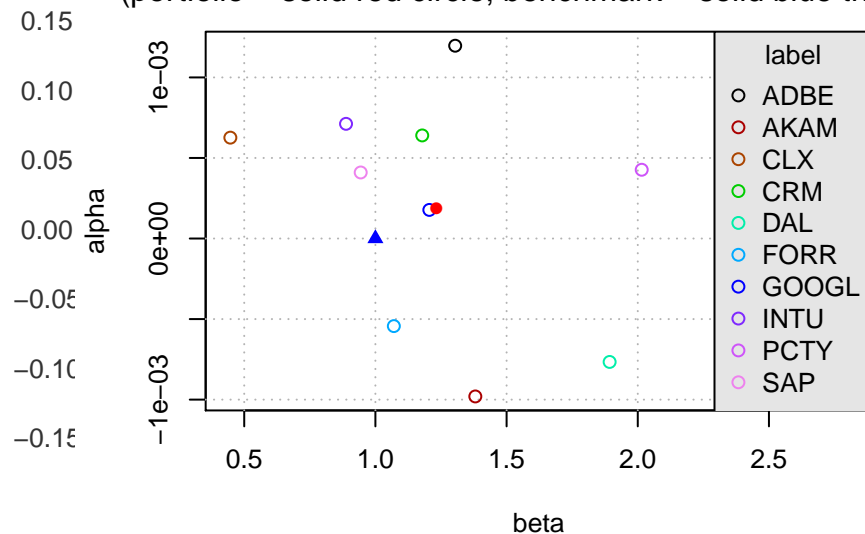
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(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



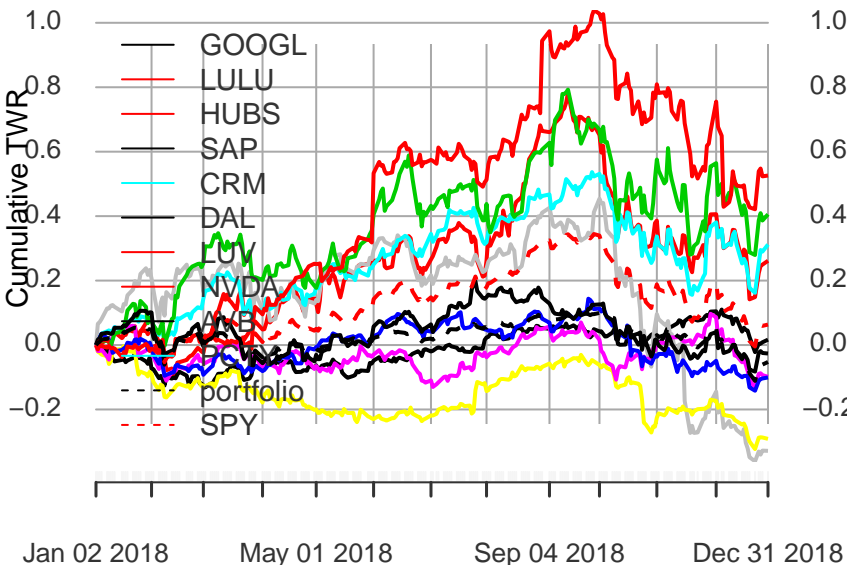
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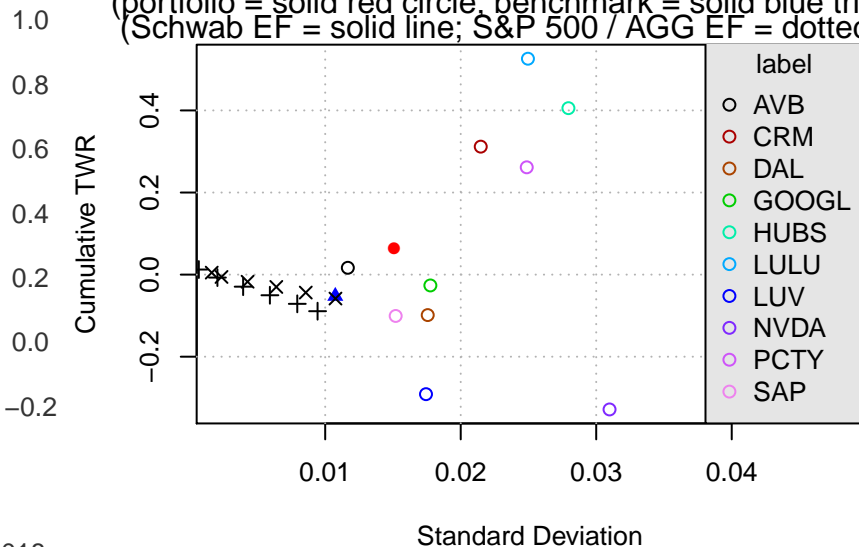
Glassdoor ; duration = 2016-12-31/2017-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



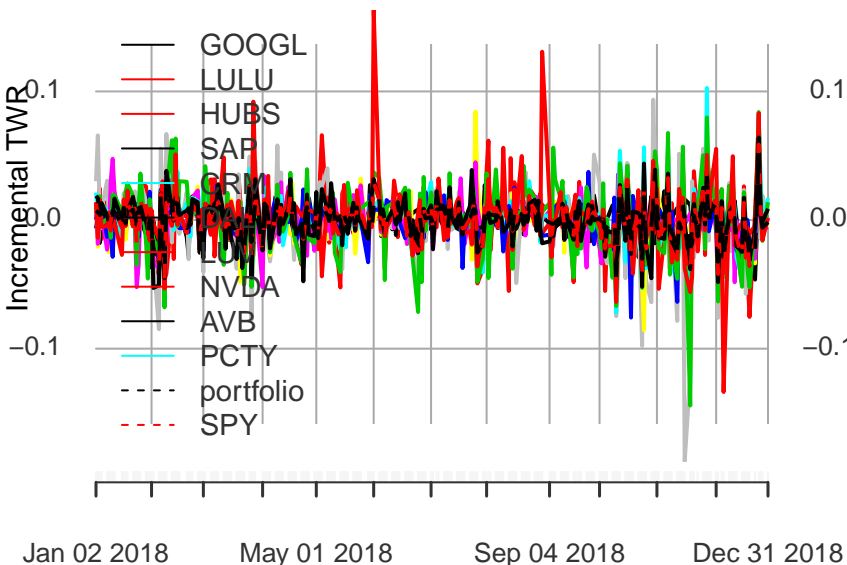
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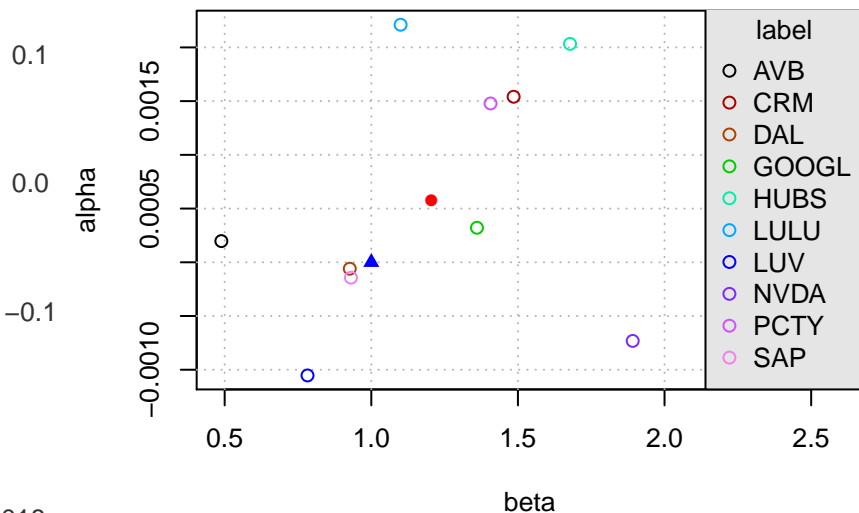
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(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



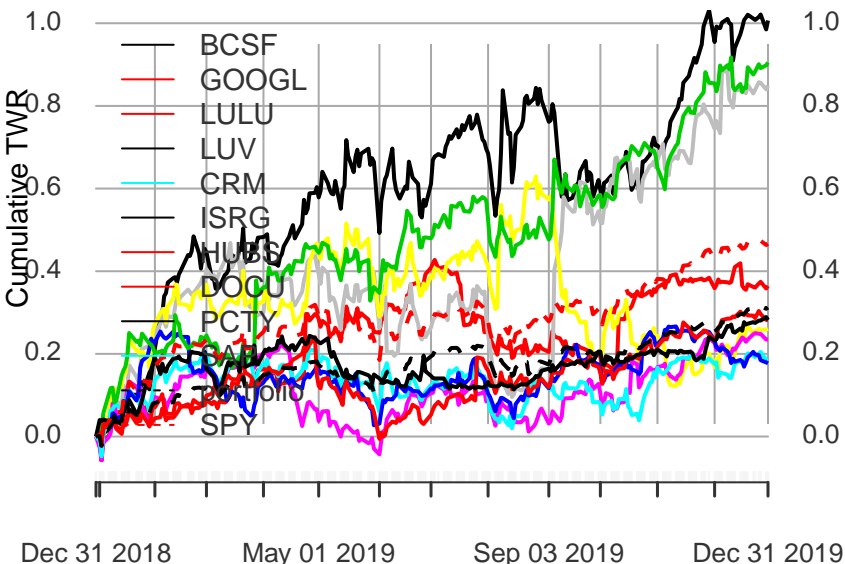
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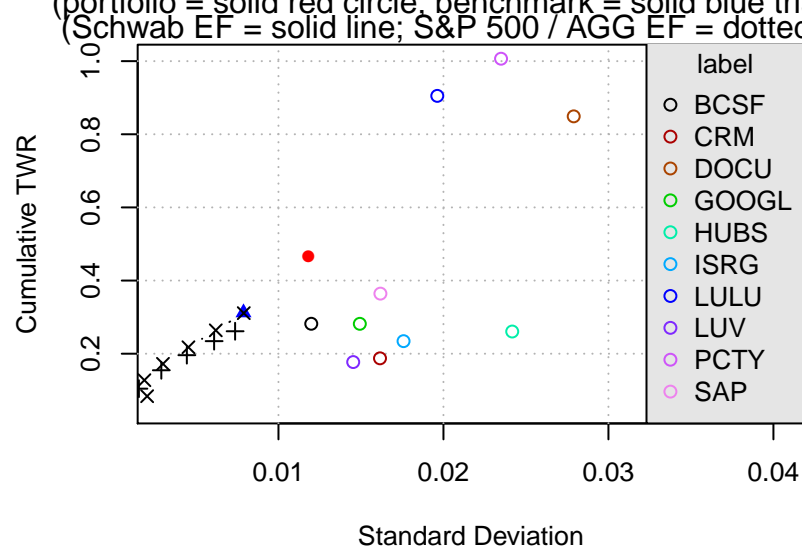
Glassdoor ; duration = 2017-12-31/2018-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)



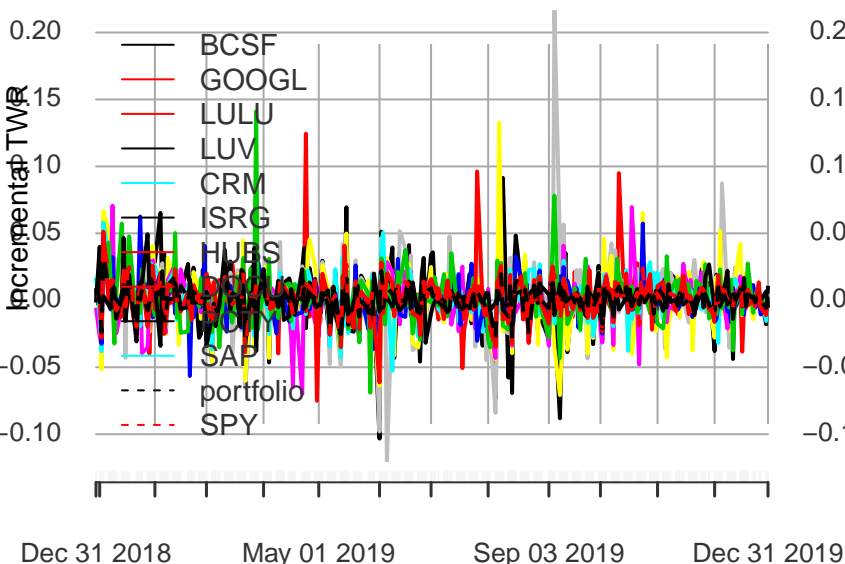
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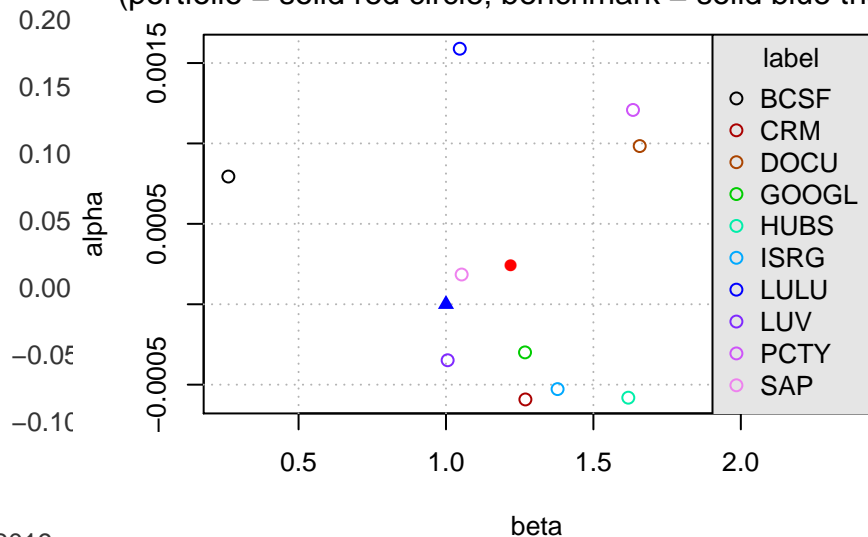
Glassdoor ; duration = 2018-12-31/2019-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



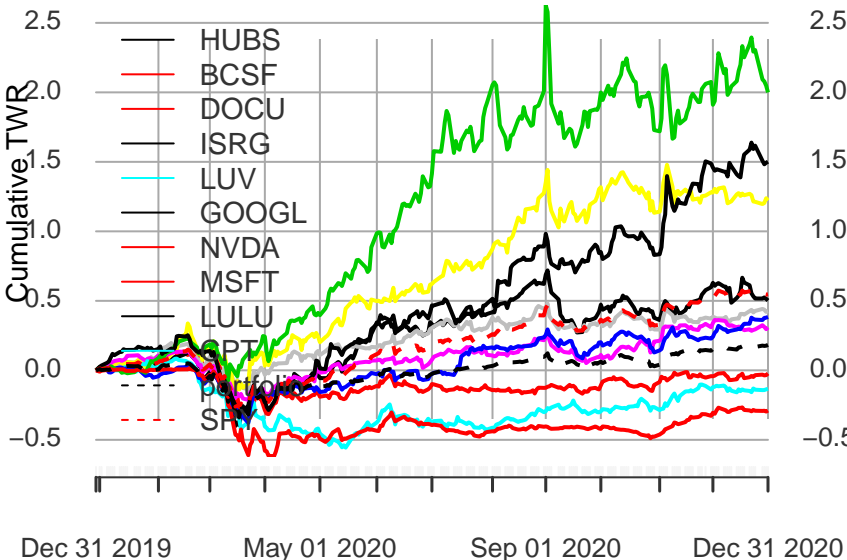
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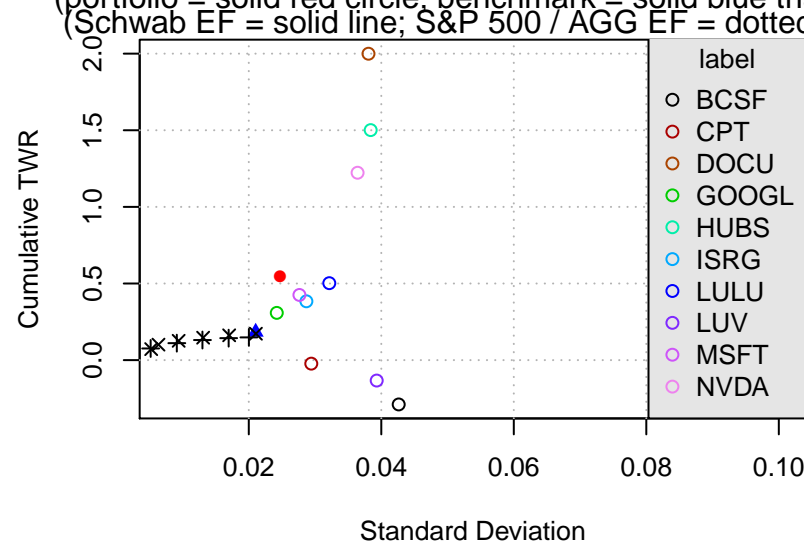
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(portfolio = solid red circle; benchmark = solid blue triangle)



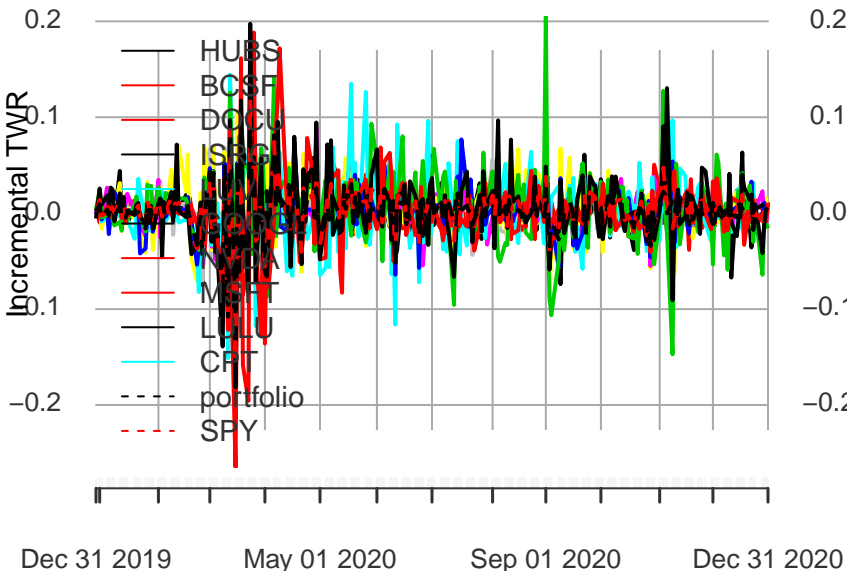
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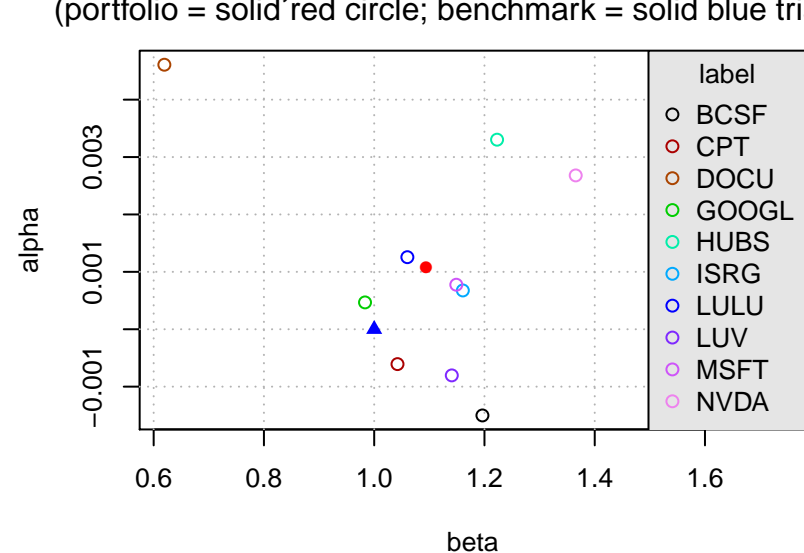
Glassdoor ; duration = 2019-12-31/2020-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



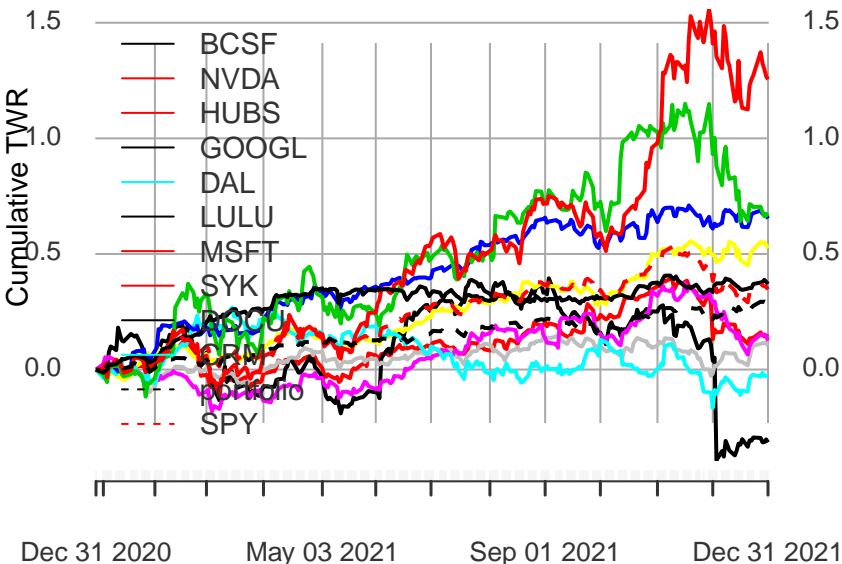
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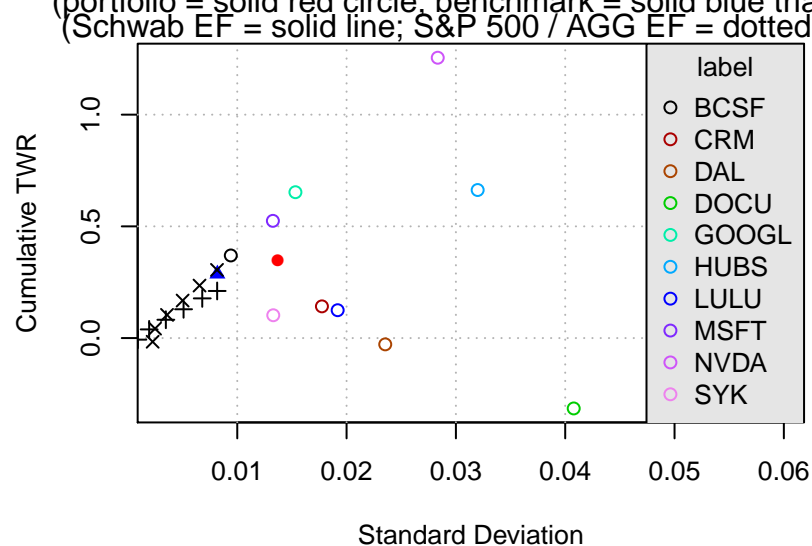
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(portfolio = solid red circle; benchmark = solid blue triangle)



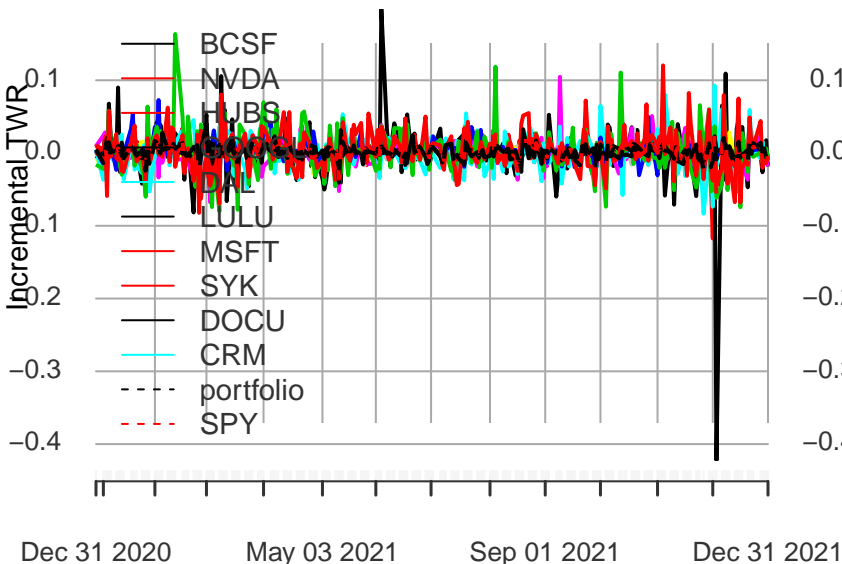
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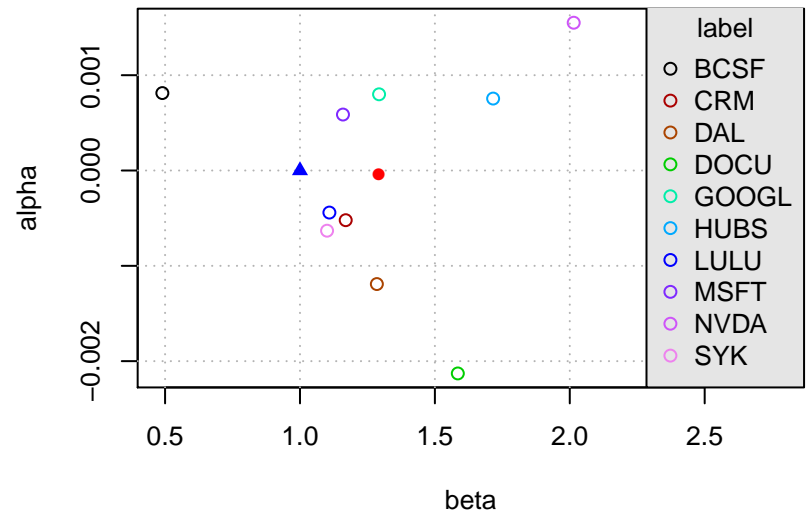
Glassdoor ; duration = 2020-12-31/2021-12-31
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)

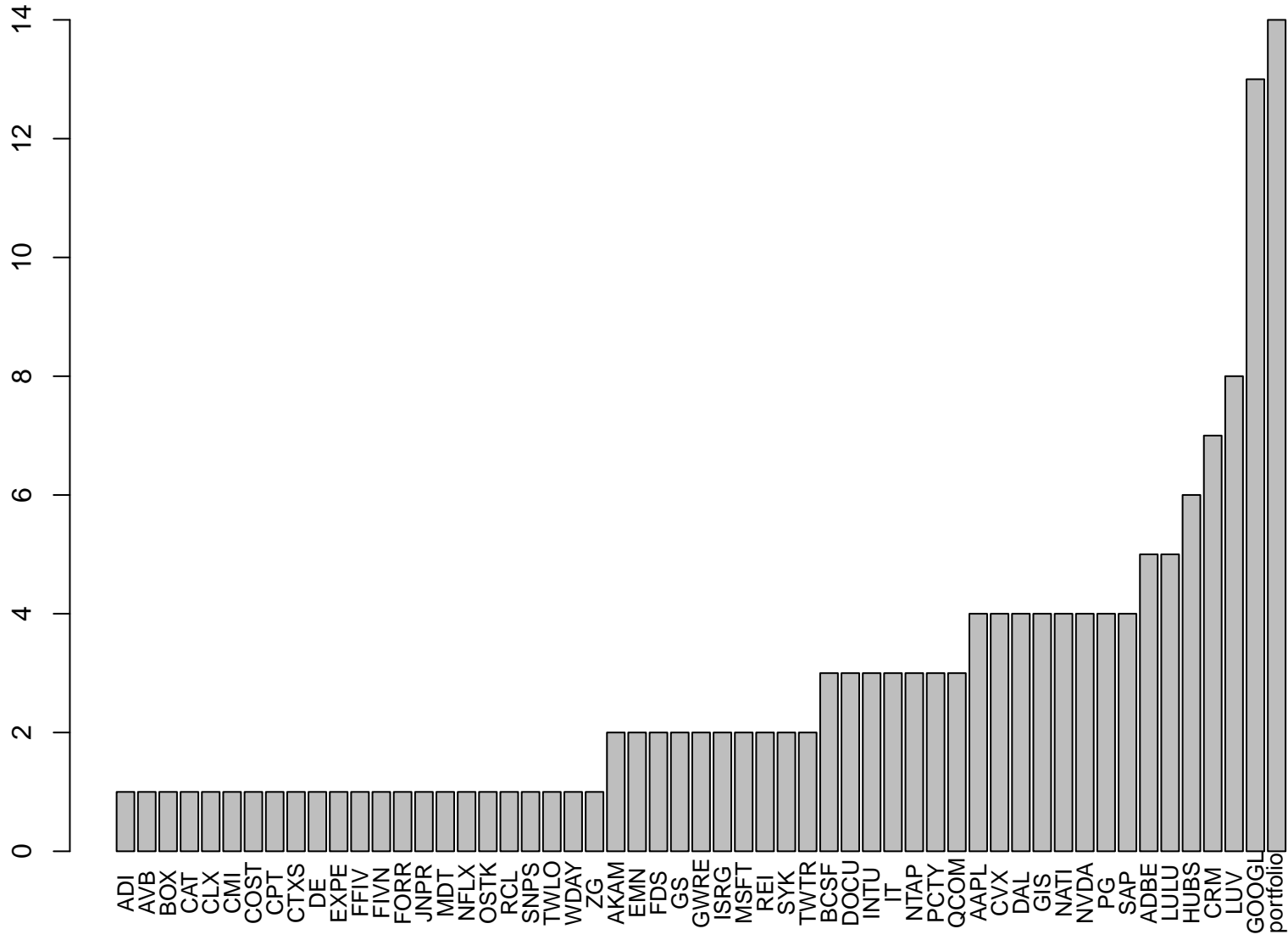


Glassdoor ; duration = 2020-12-31/2021-12-31

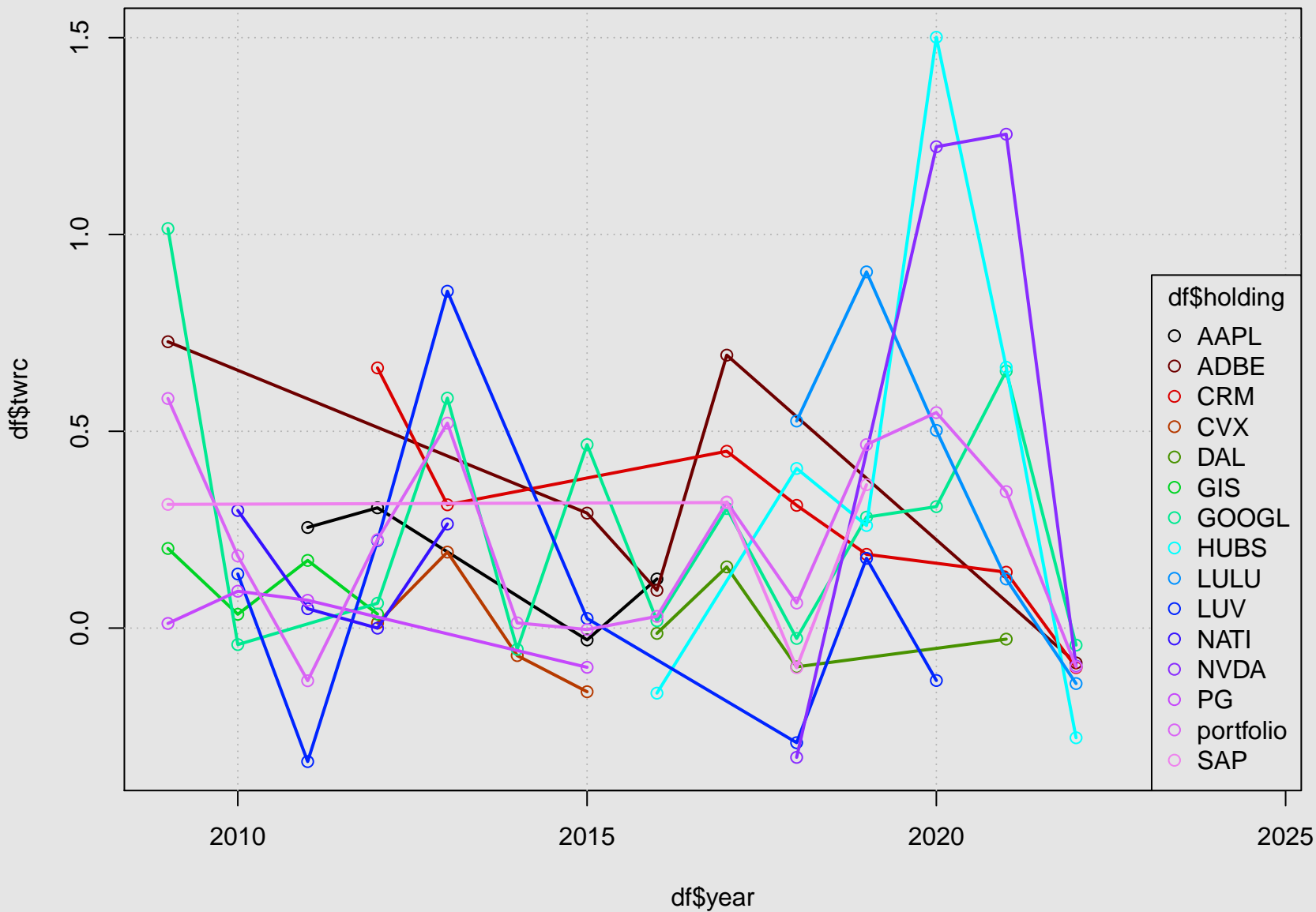


Glassdoor ; duration = 2020-12-31/2021-12-31
(portfolio = solid red circle; benchmark = solid blue triangle)

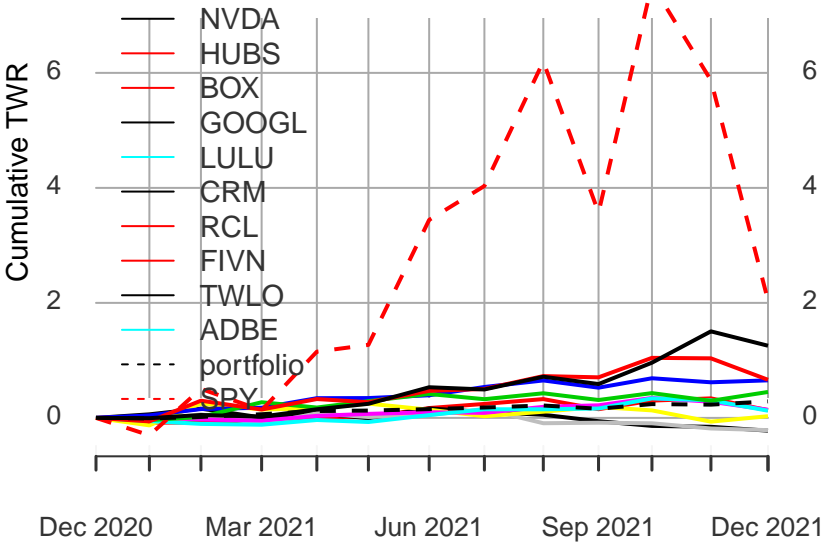




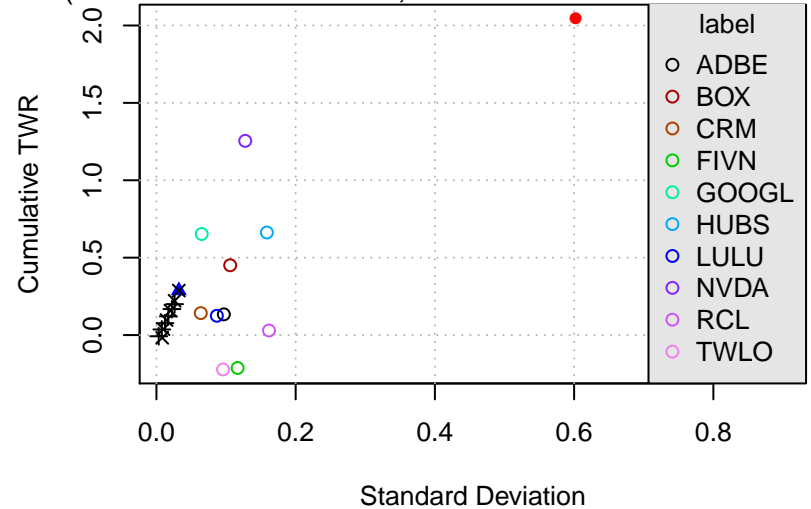
Holdings since 2008 held at least 4 times



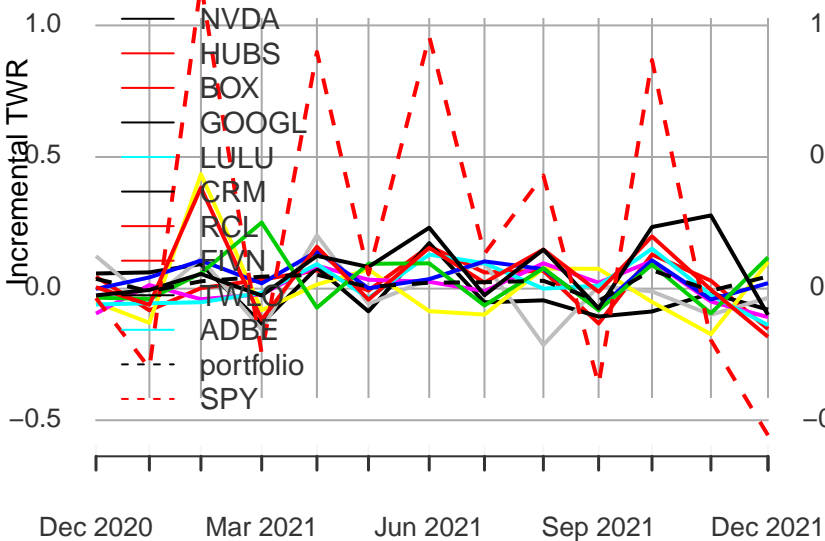
2020-12-31 / 2021-12-31



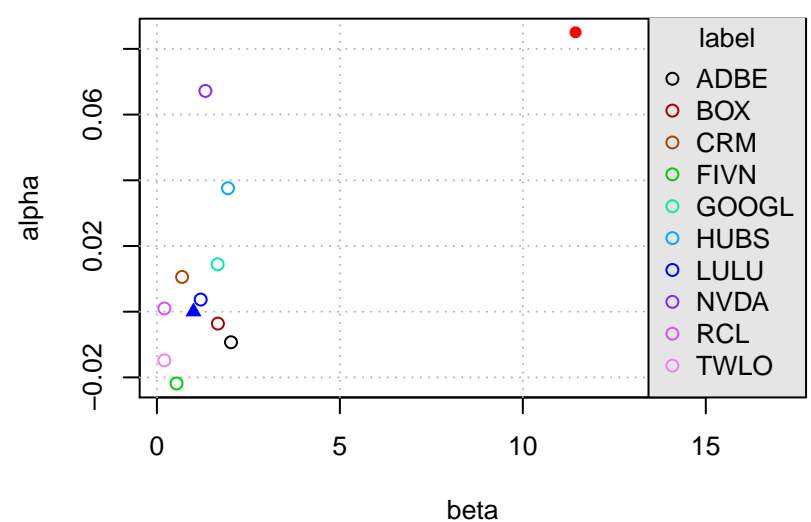
(portfolio = solid red circle; benchmark = solid blue triangle)
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)

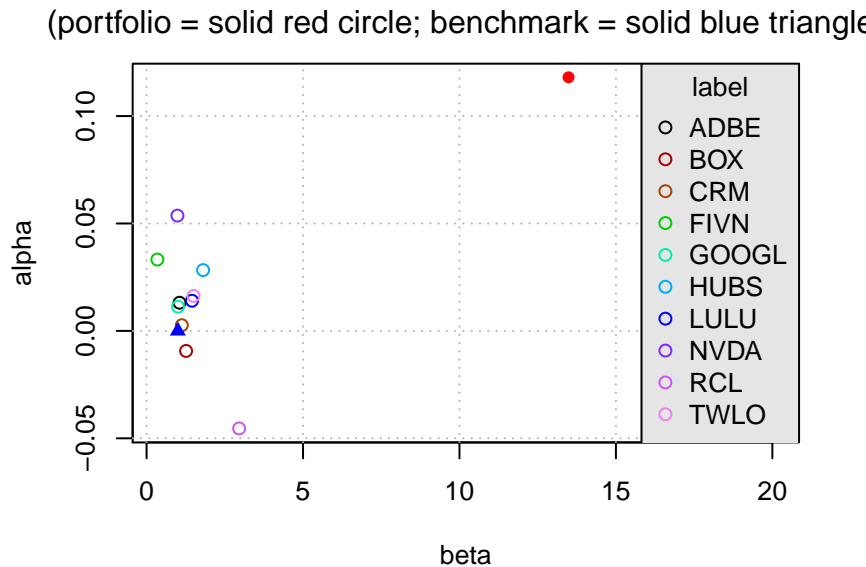
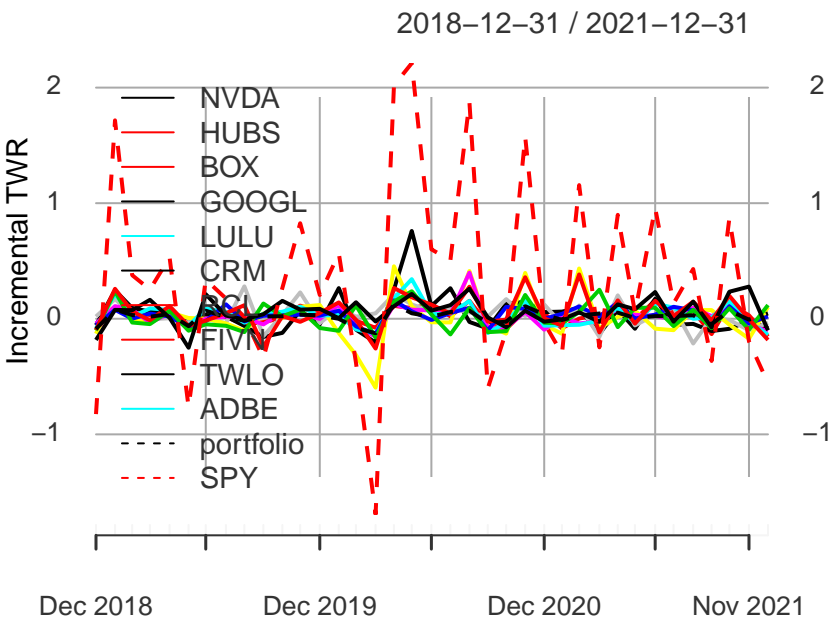
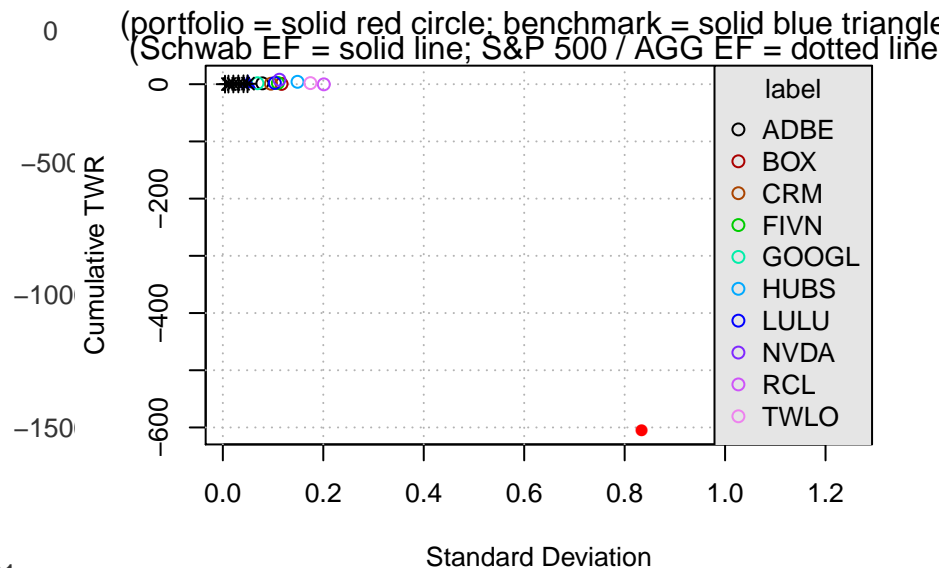
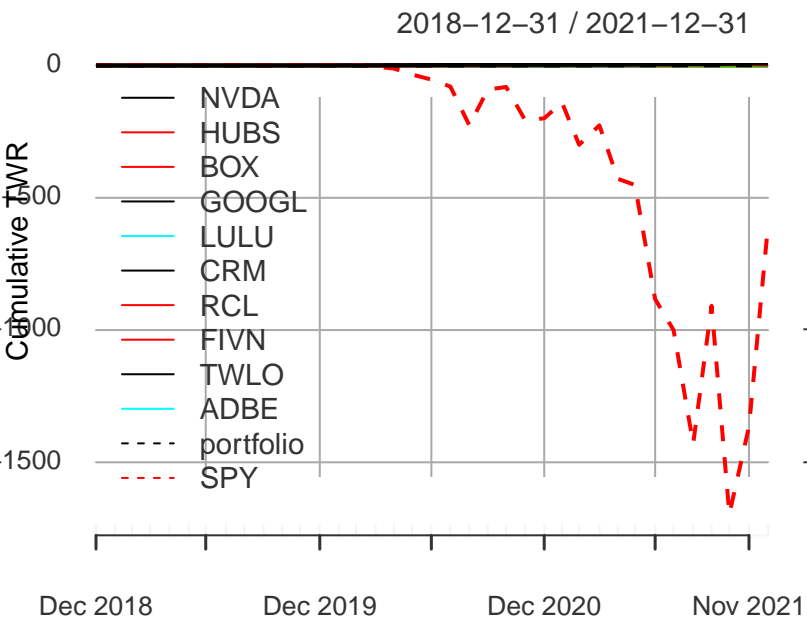


2020-12-31 / 2021-12-31

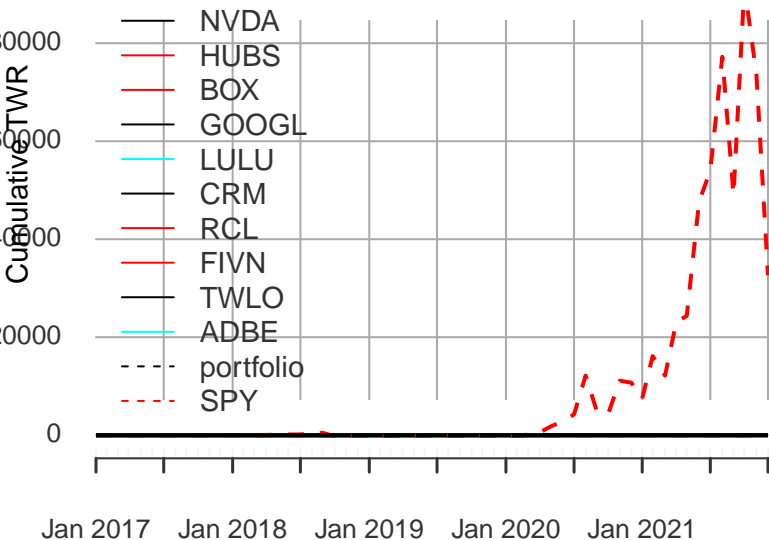


(portfolio = solid red circle; benchmark = solid blue triangle)

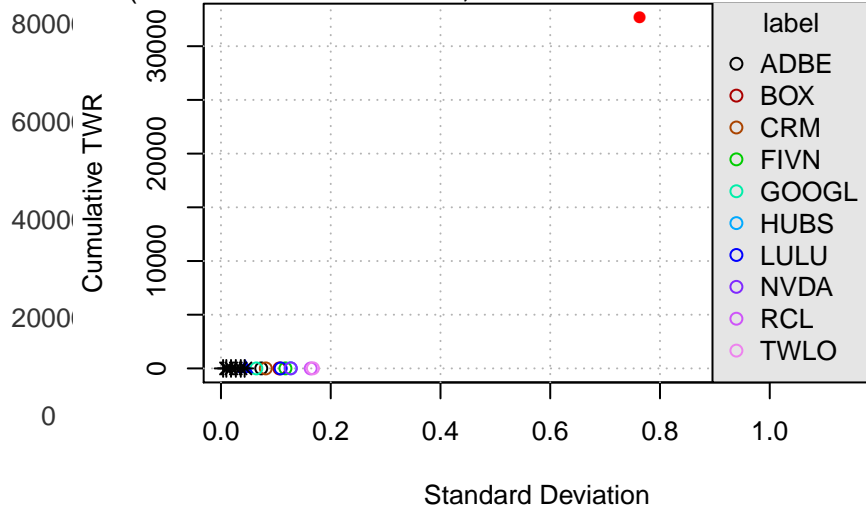




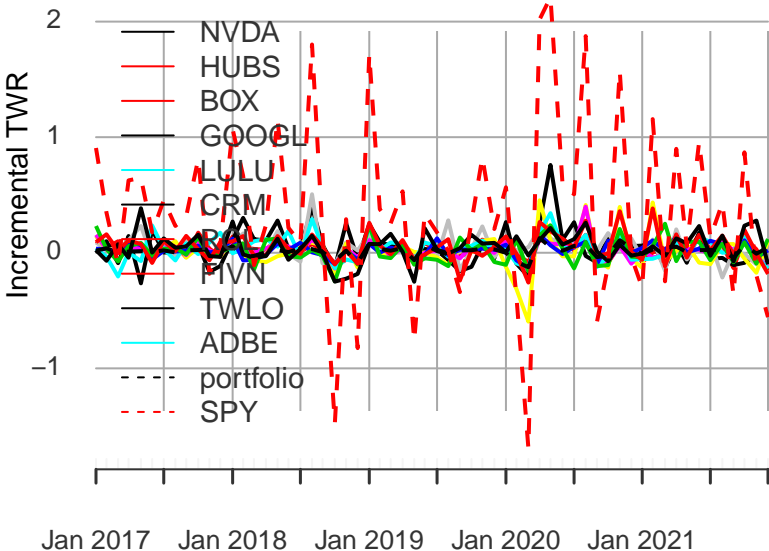
2017-01-31 / 2021-12-31



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



2017-01-31 / 2021-12-31



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

