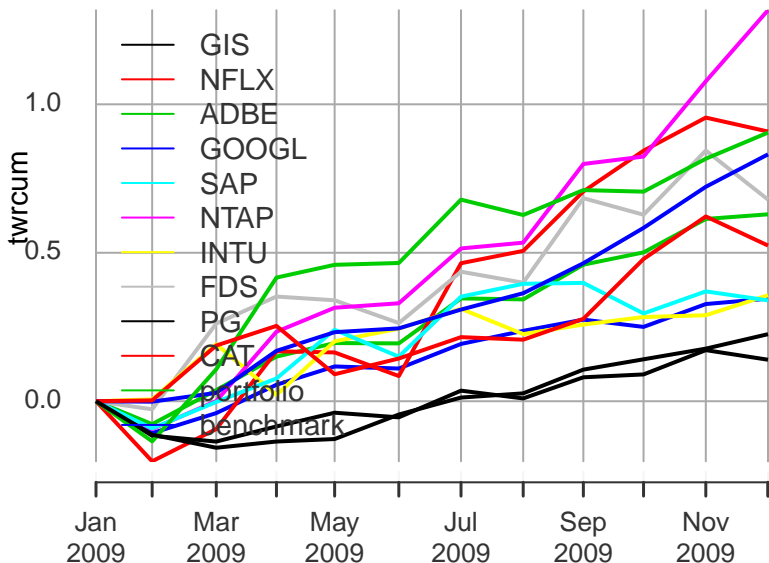
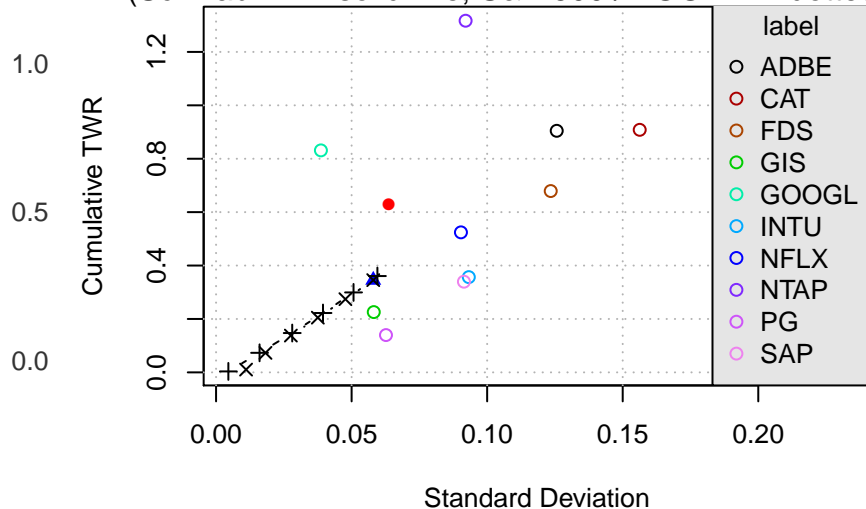


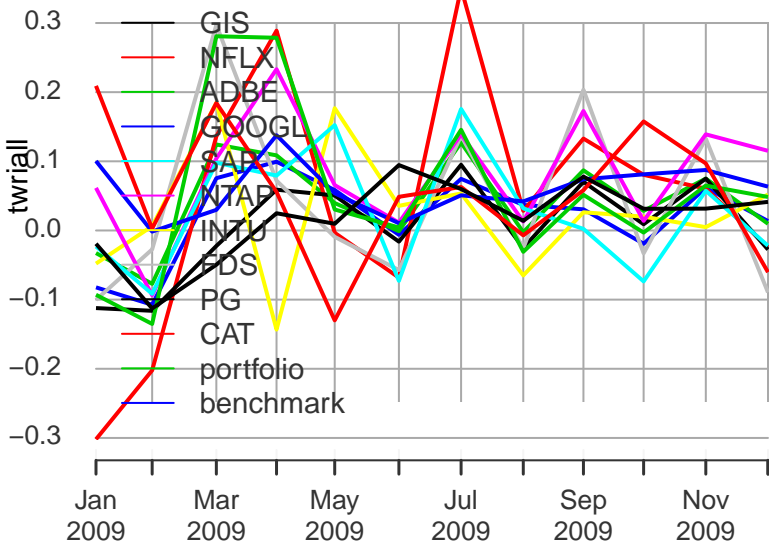
**Glassdoor ; duration = 2008-12-31 to 2009-12-31**



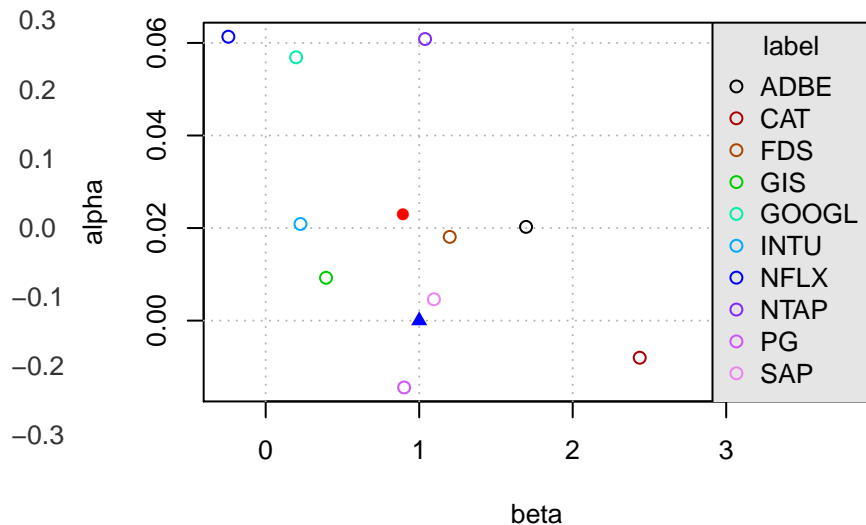
**Glassdoor ; duration = 2008-12-31 to 2009-12-31**  
(portfolio = solid red circle; benchmark = solid blue triangle)  
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



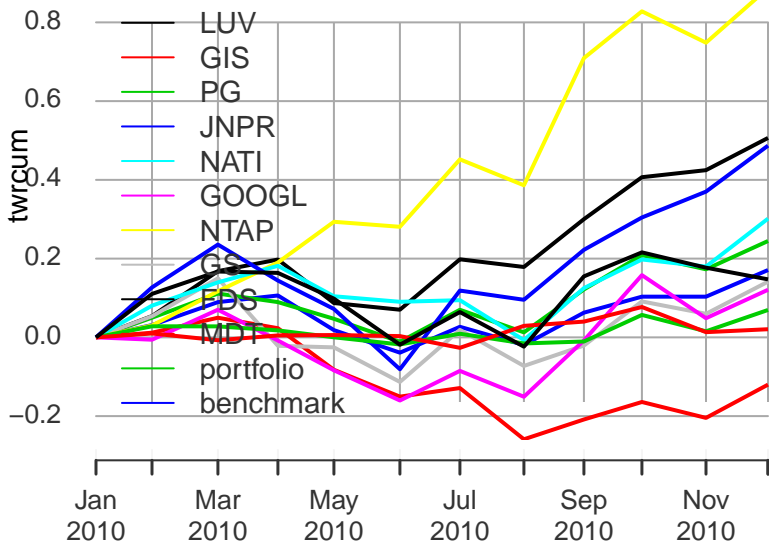
**Glassdoor ; duration = 2008-12-31 to 2009-12-31**



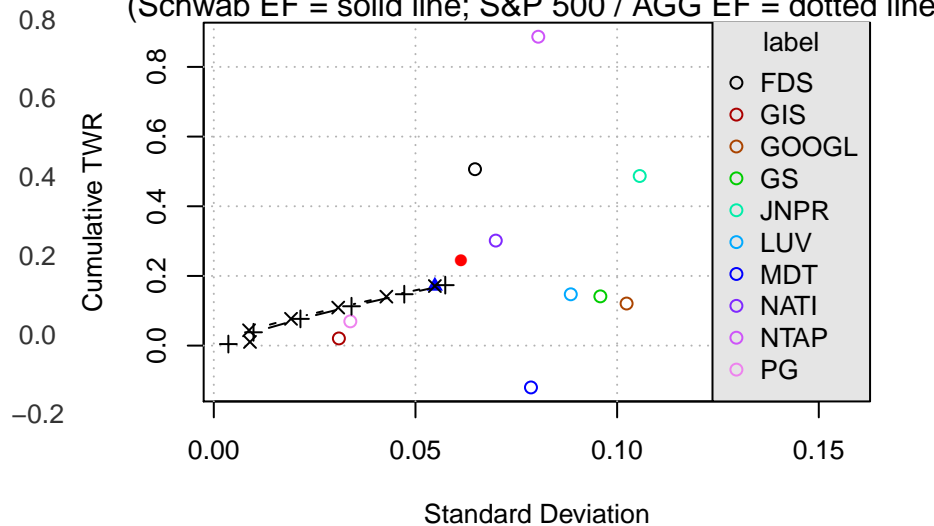
**Glassdoor ; duration = 2008-12-31 to 2009-12-31**  
(portfolio = solid red circle; benchmark = solid blue triangle)



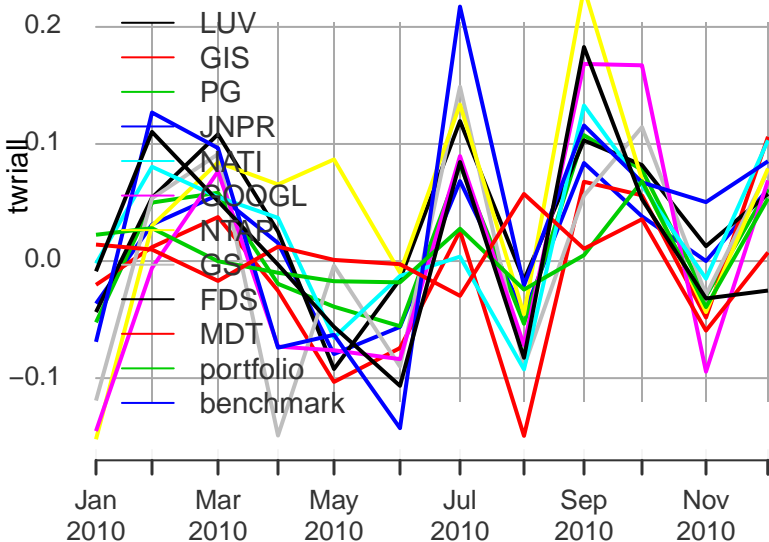
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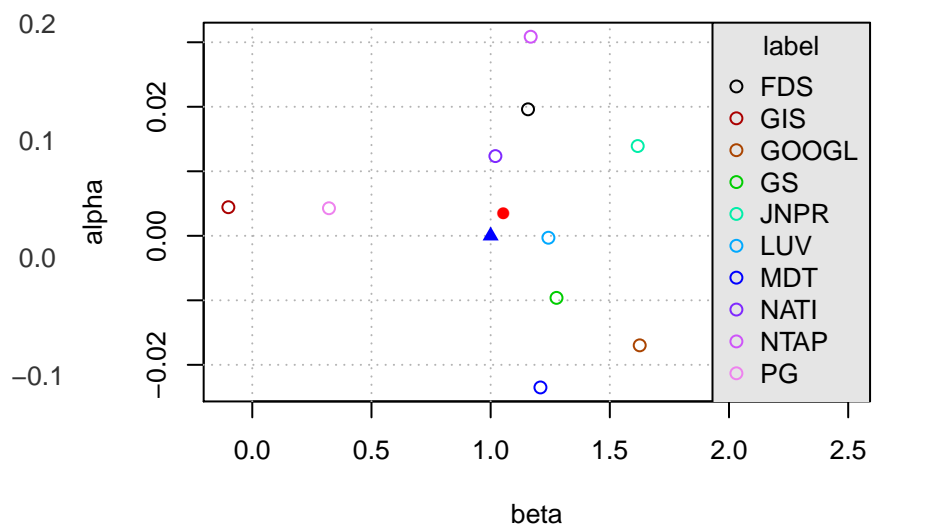
**Glassdoor ; duration = 2009-12-31 to 2010-12-31**  
 (portfolio = solid red circle; benchmark = solid blue triangle)  
 (Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



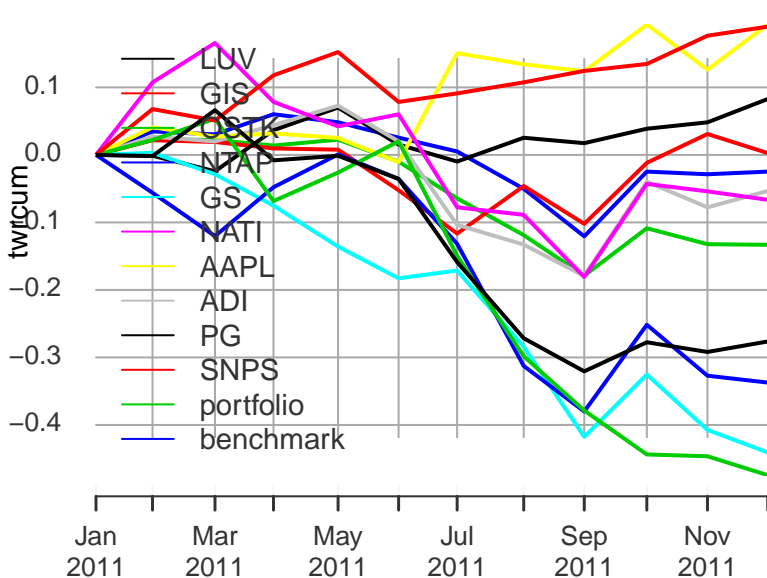
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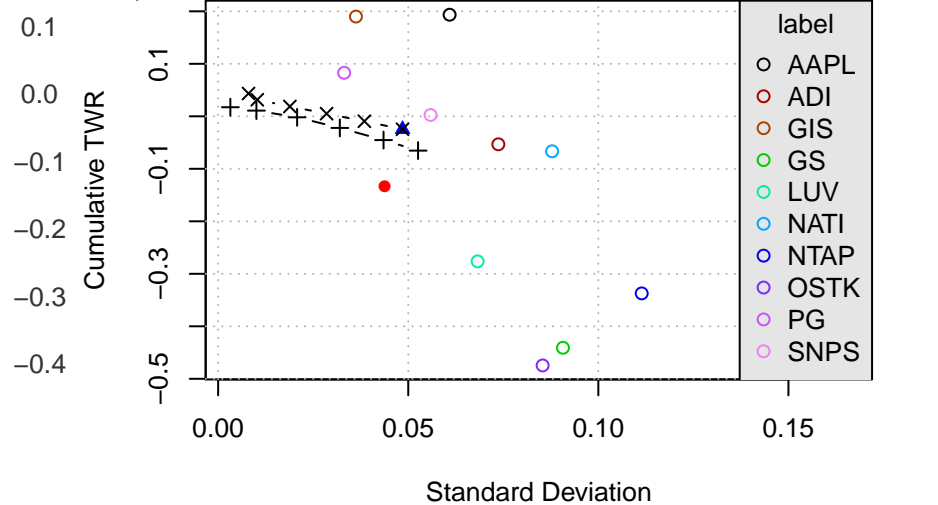
**Glassdoor ; duration = 2009-12-31 to 2010-12-31**  
 (portfolio = solid red circle; benchmark = solid blue triangle)



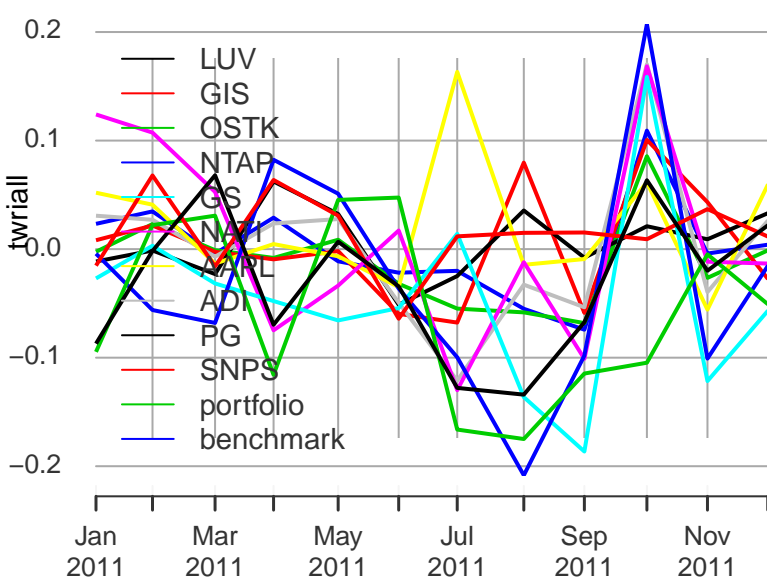
**Glassdoor ; duration = 2010-12-31 to 2011-12-31**



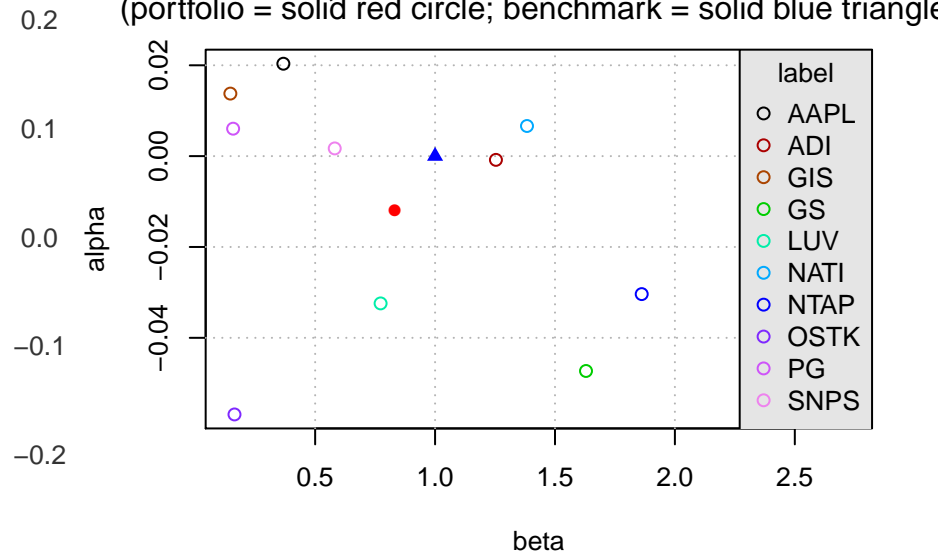
**Glassdoor ; duration = 2010-12-31 to 2011-12-31**  
 (portfolio = solid red circle; benchmark = solid blue triangle)  
 (Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



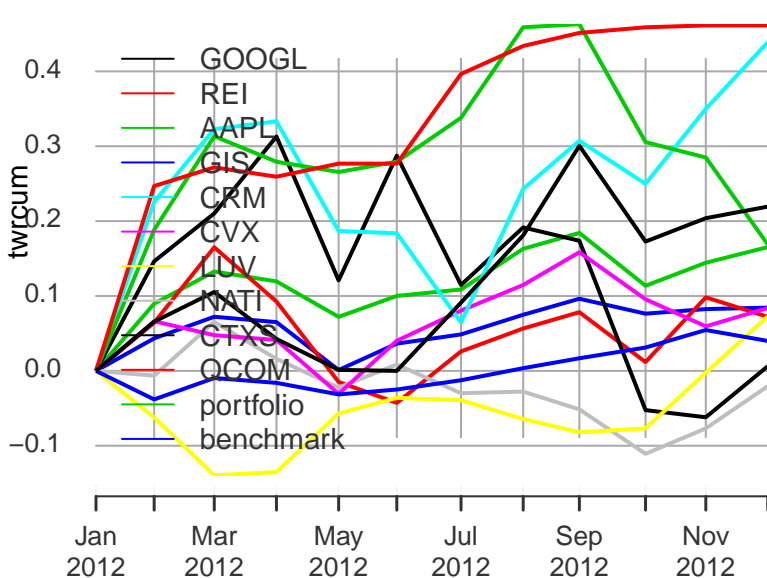
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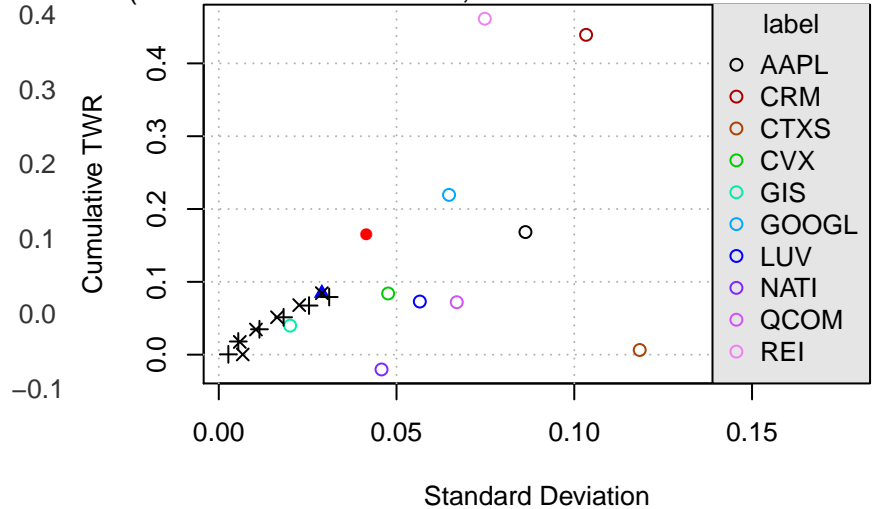
**Glassdoor ; duration = 2010-12-31 to 2011-12-31**  
 (portfolio = solid red circle; benchmark = solid blue triangle)



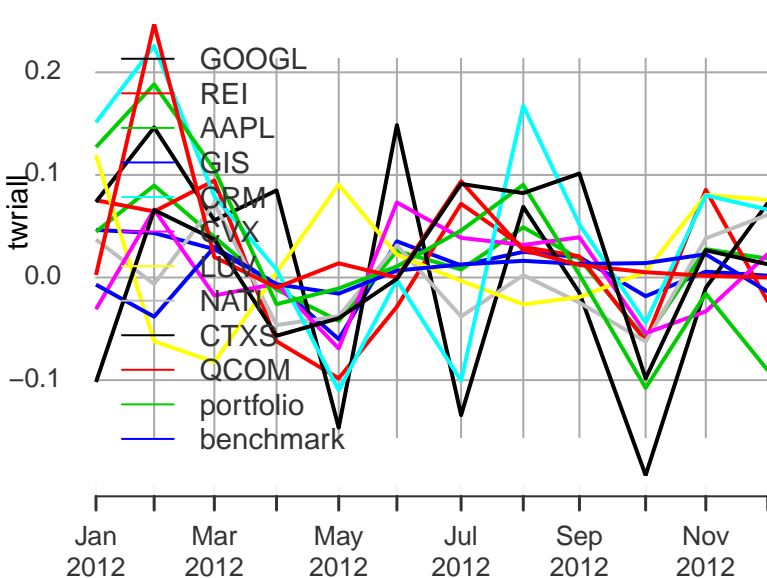
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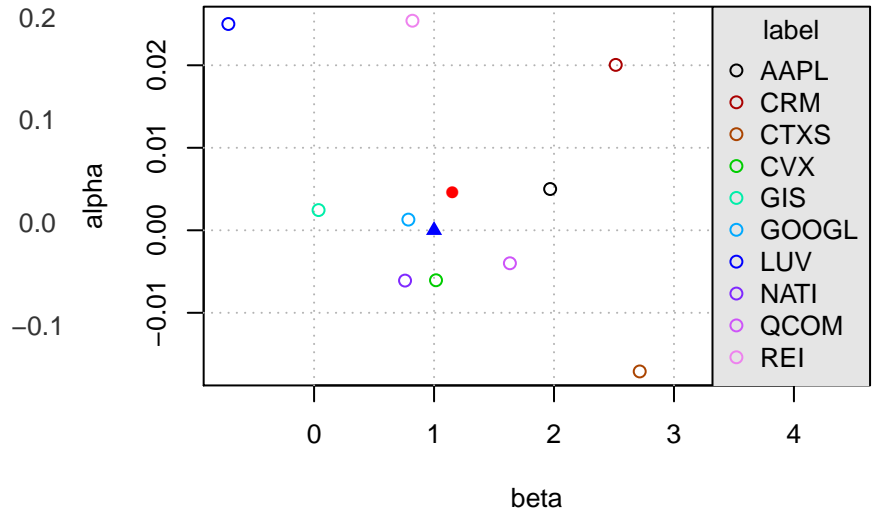
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(portfolio = solid red circle; benchmark = solid blue triangle)  
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



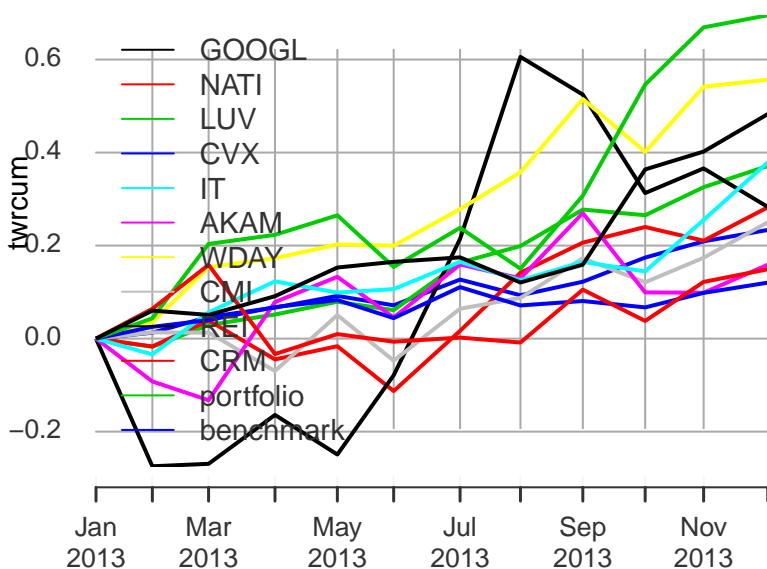
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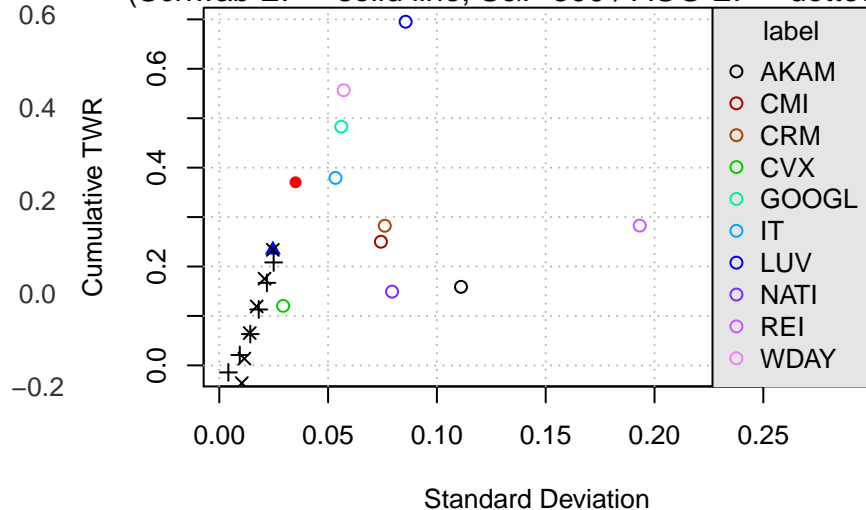
Glassdoor ; duration = 2011-12-31 to 2012-12-31  
(portfolio = solid red circle; benchmark = solid blue triangle)



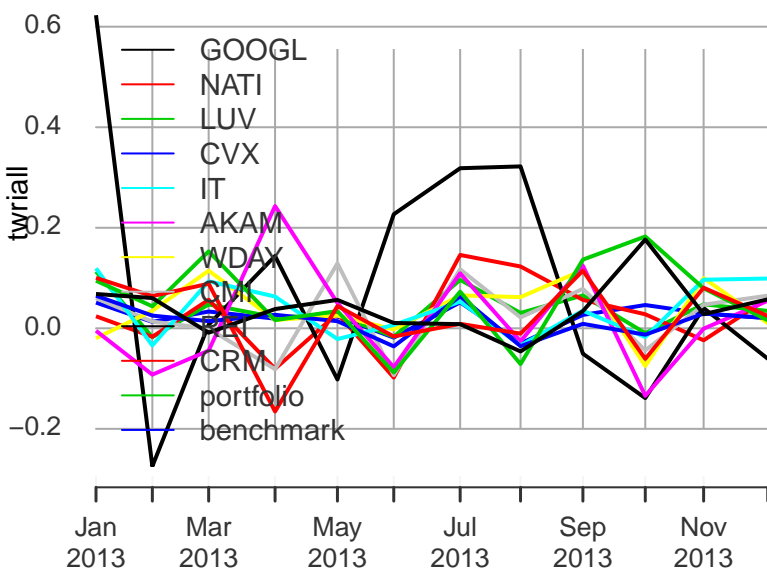
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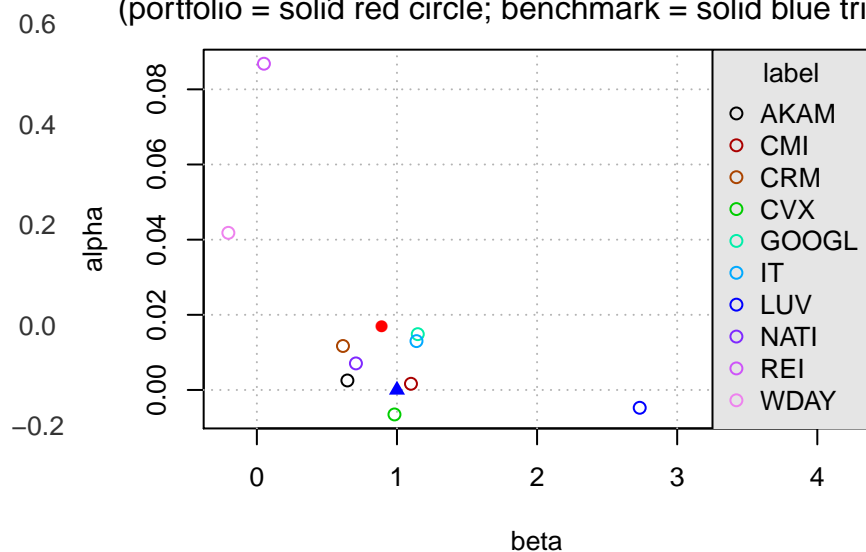
Glassdoor ; duration = 2012-12-31 to 2013-12-31  
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



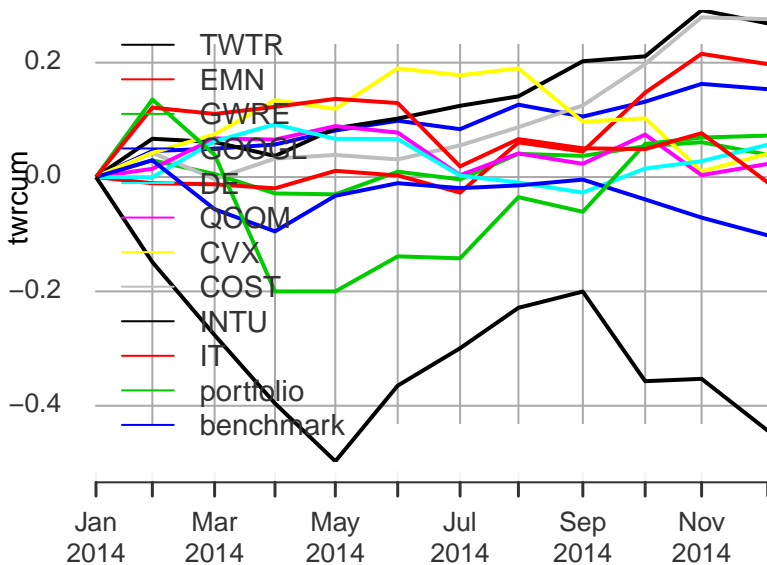
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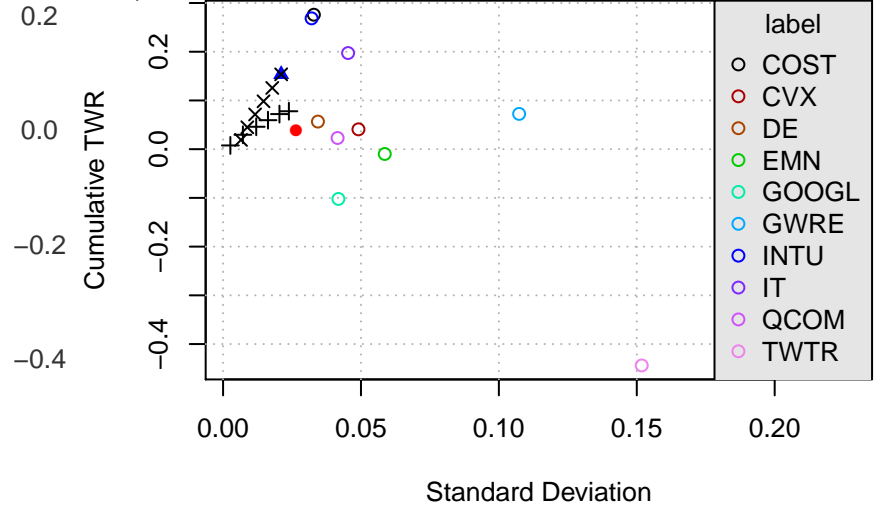
Glassdoor ; duration = 2012-12-31 to 2013-12-31  
(portfolio = solid red circle; benchmark = solid blue triangle)



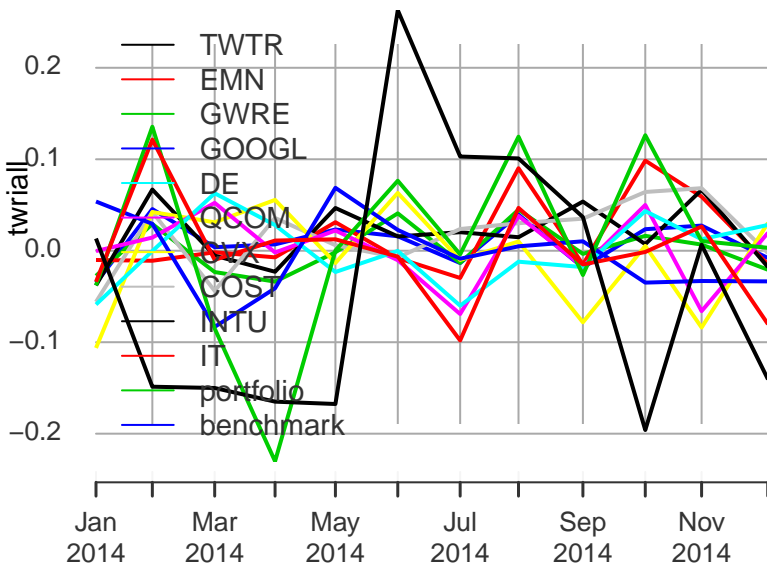
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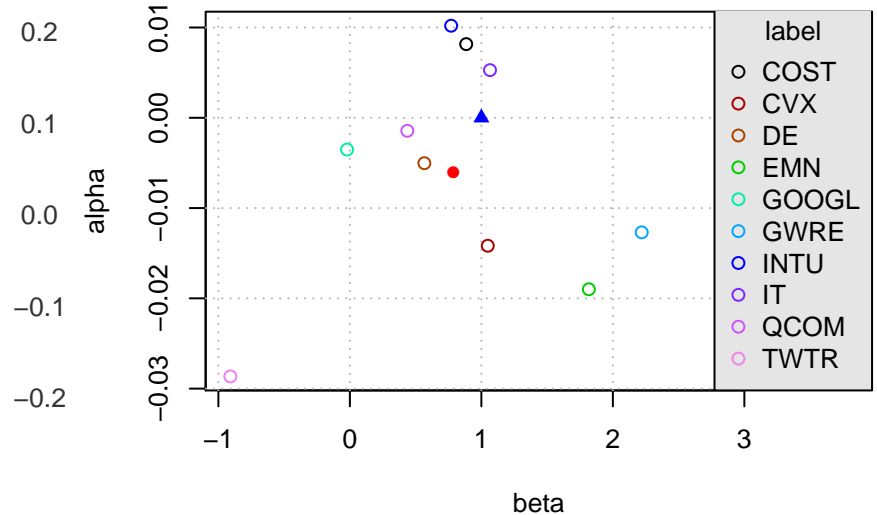
**Glassdoor ; duration = 2013-12-31 to 2014-12-31**  
 (portfolio = solid red circle; benchmark = solid blue triangle)  
 (Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



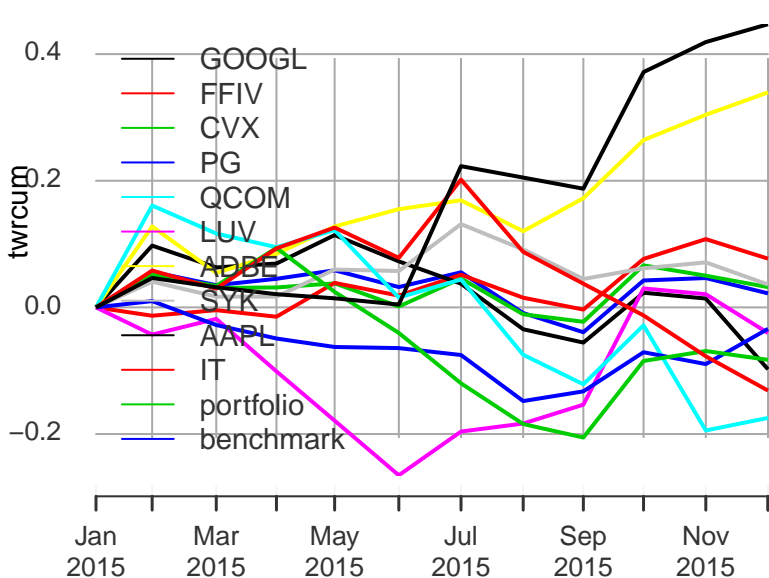
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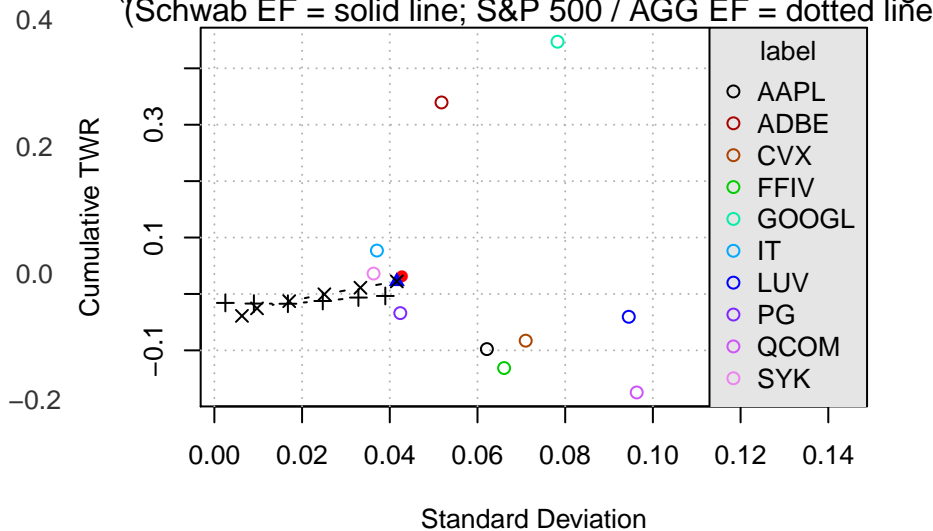
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 (portfolio = solid red circle; benchmark = solid blue triangle)



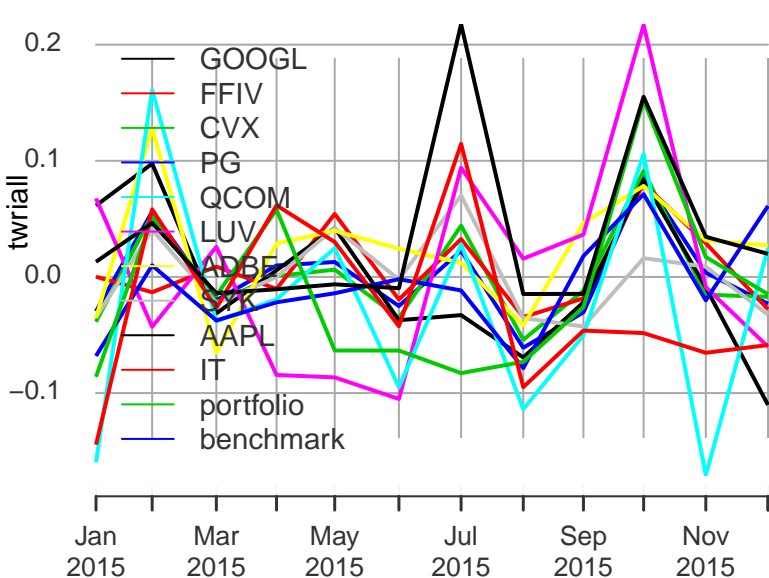
**Glassdoor ; duration = 2014-12-31 to 2015-12-31**



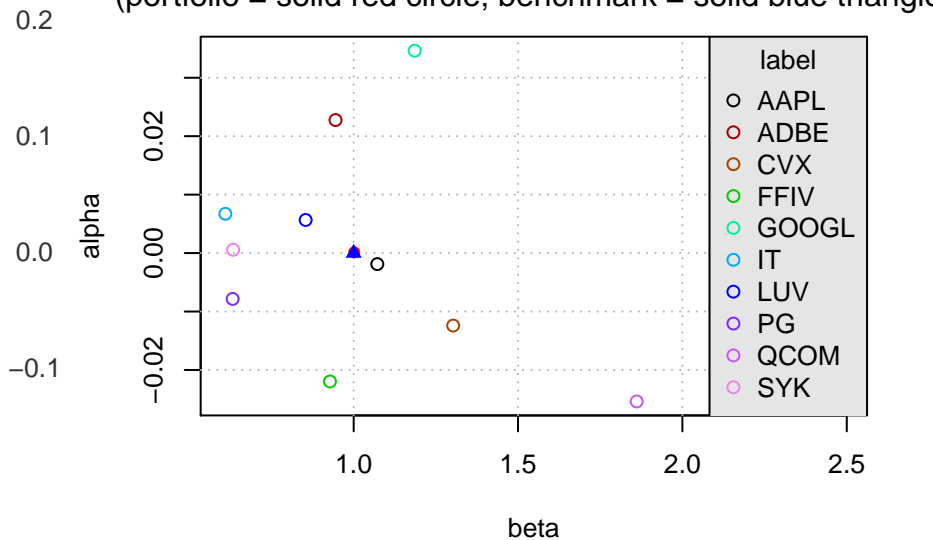
**Glassdoor ; duration = 2014-12-31 to 2015-12-31**  
(portfolio = solid red circle; benchmark = solid blue triangle)  
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



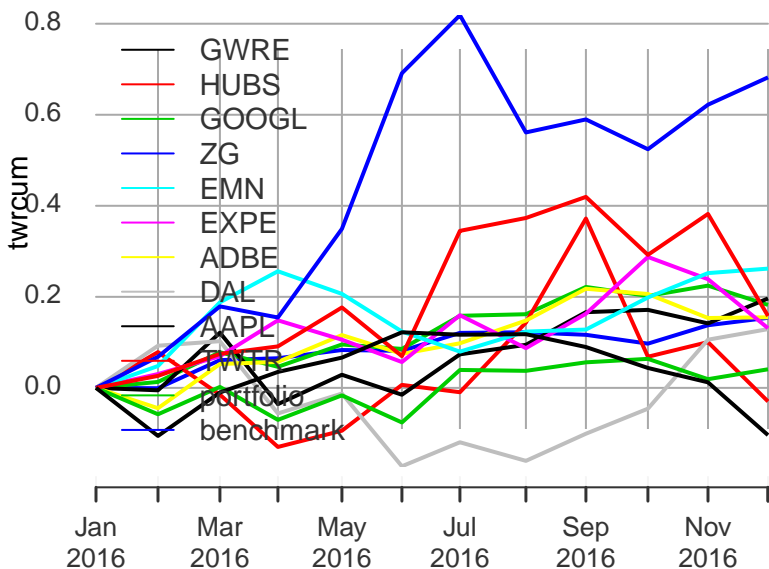
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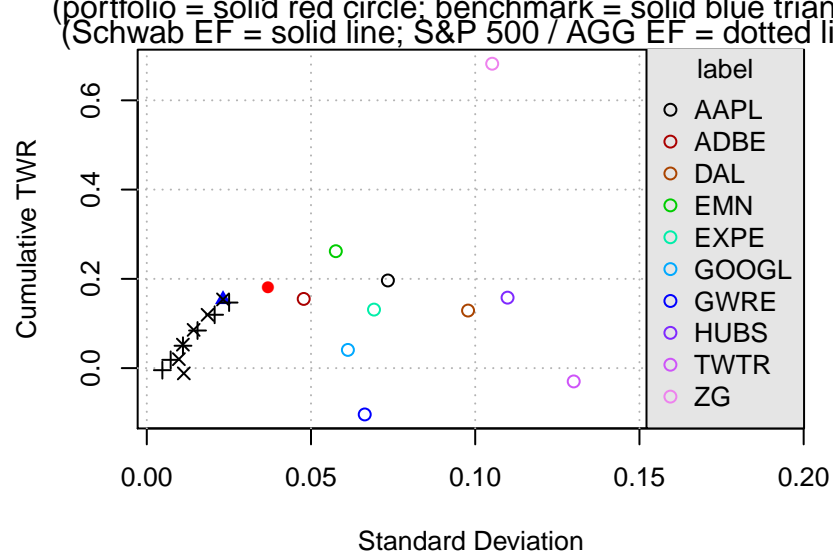
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(portfolio = solid red circle; benchmark = solid blue triangle)



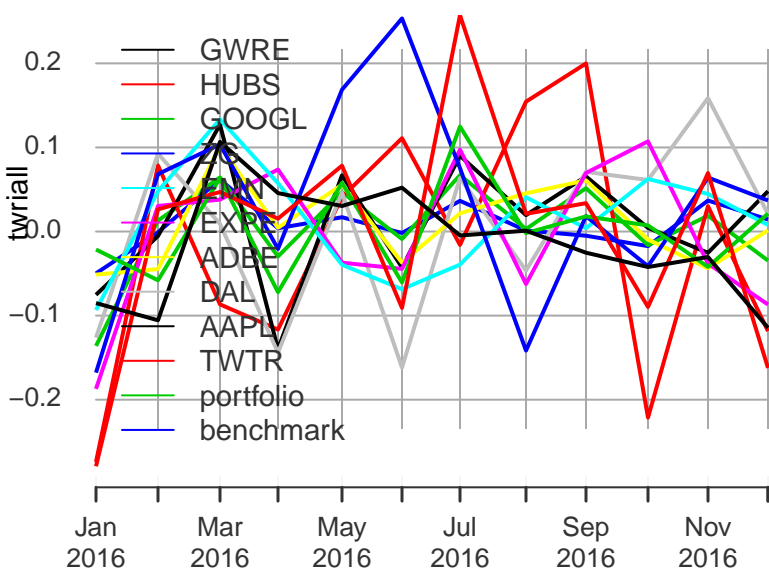
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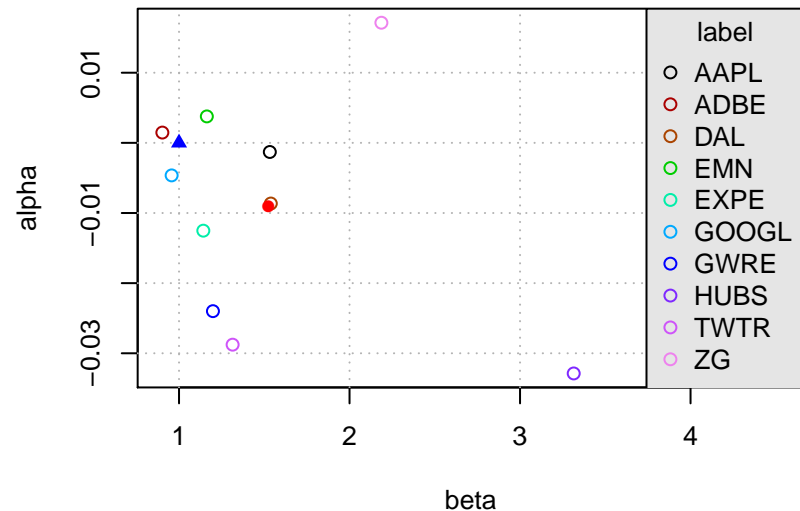
**Glassdoor ; duration = 2015-12-31 to 2016-12-31**  
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



**Glassdoor ; duration = 2015-12-31 to 2016-12-31**

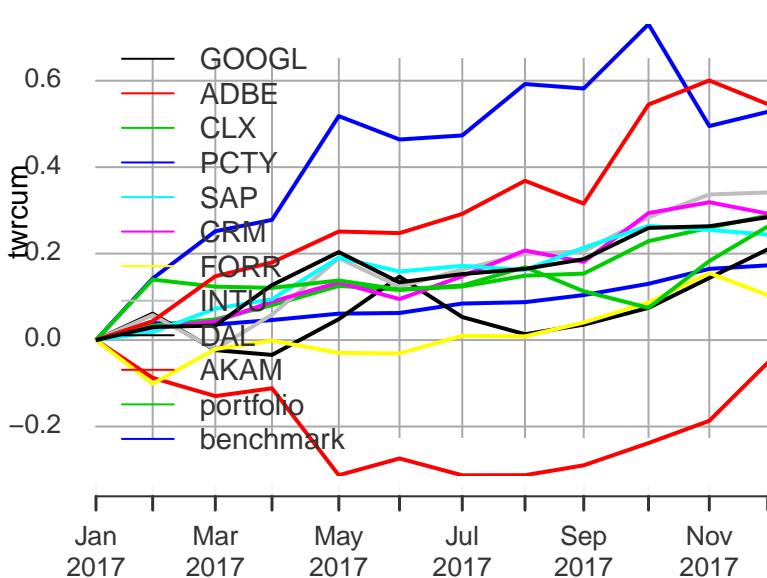


**Glassdoor ; duration = 2015-12-31 to 2016-12-31**  
(portfolio = solid red circle; benchmark = solid blue triangle)

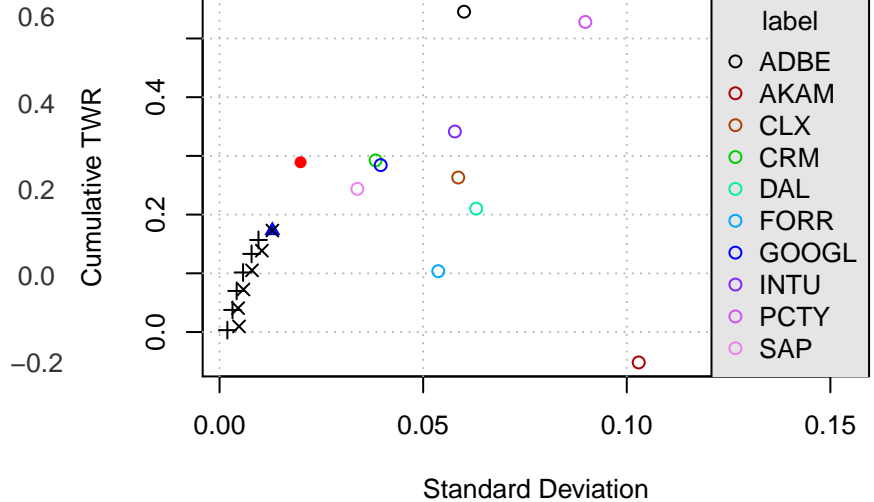




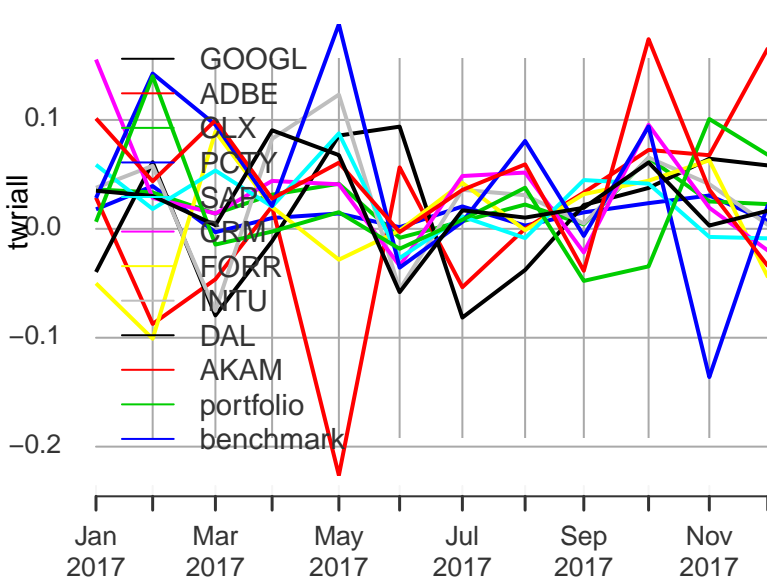
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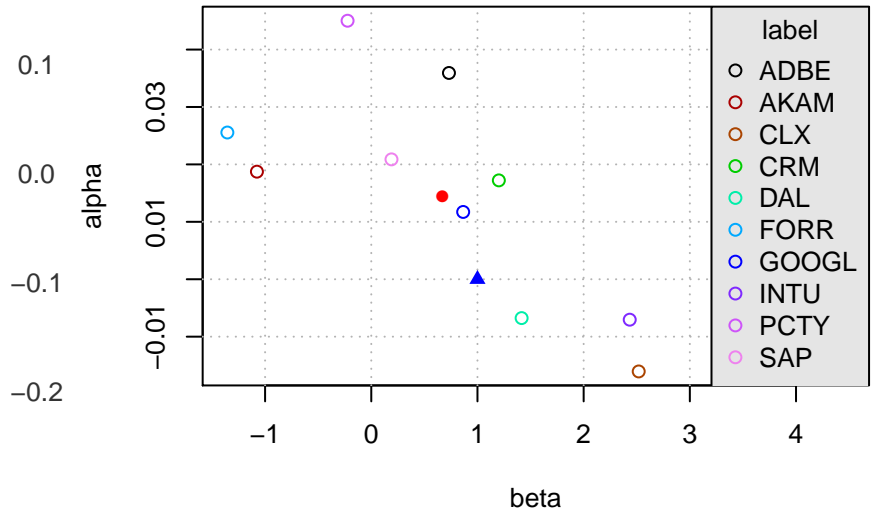
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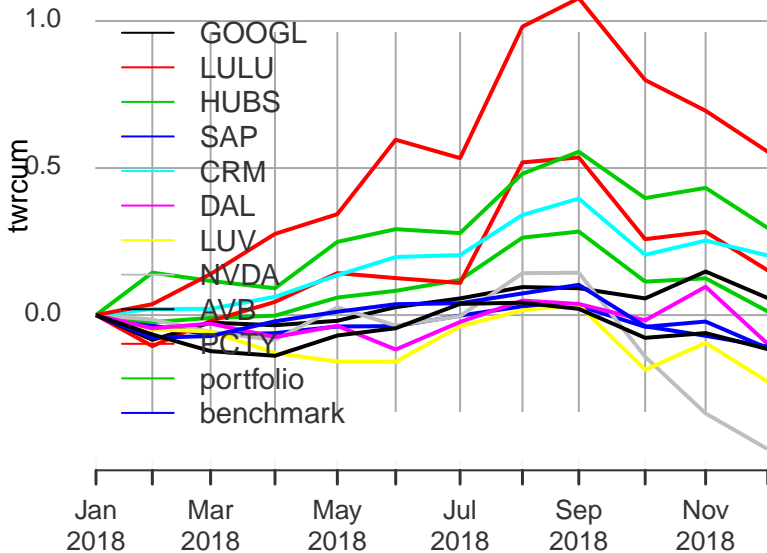
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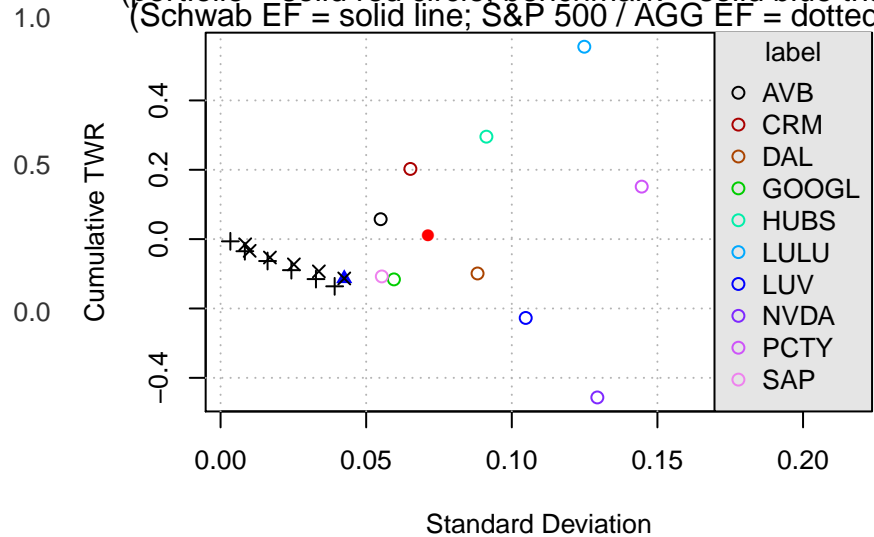
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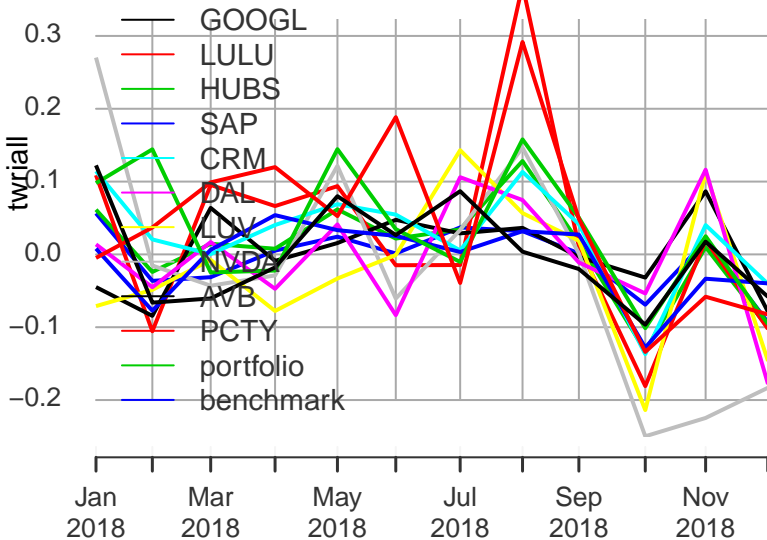
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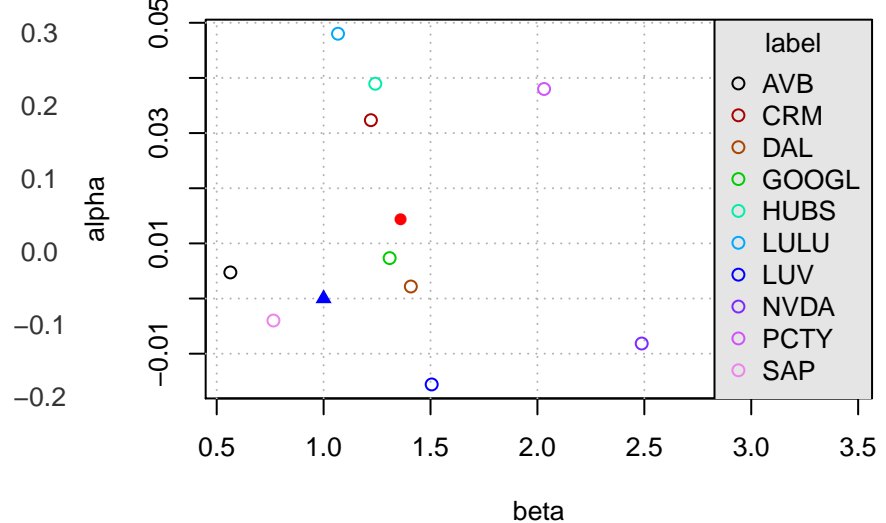
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(portfolio = solid red circle; benchmark = solid blue triangle)  
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



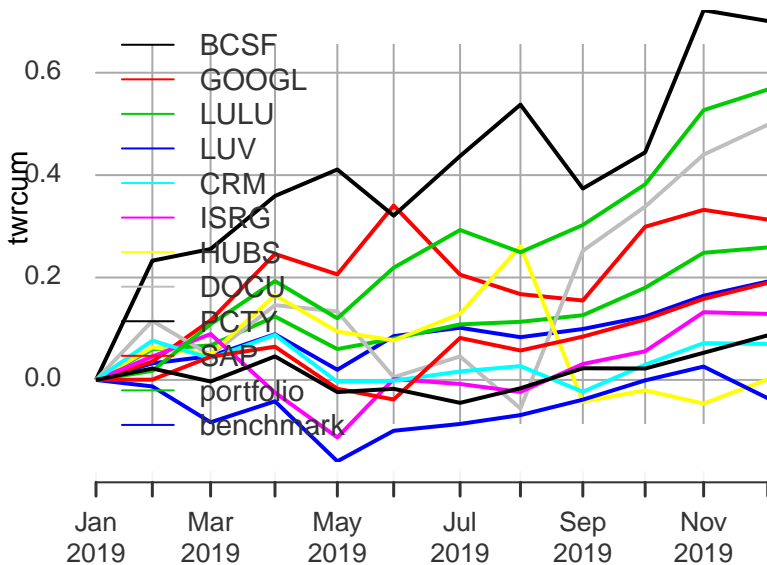
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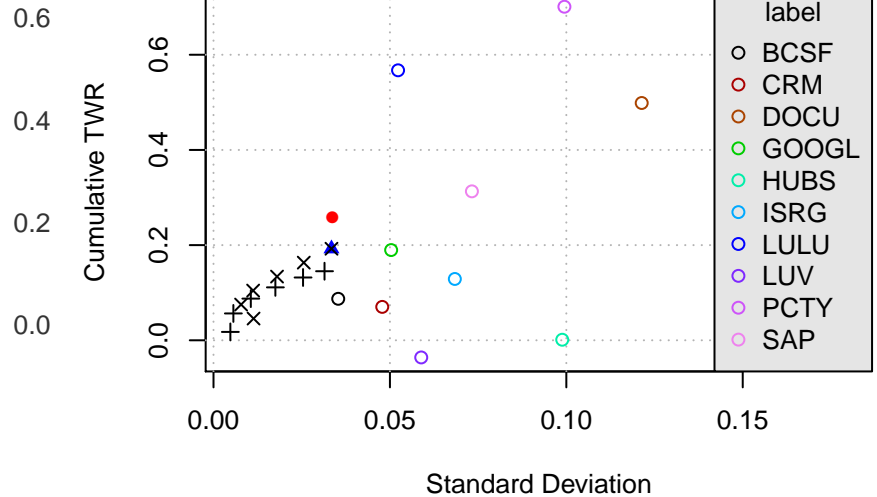
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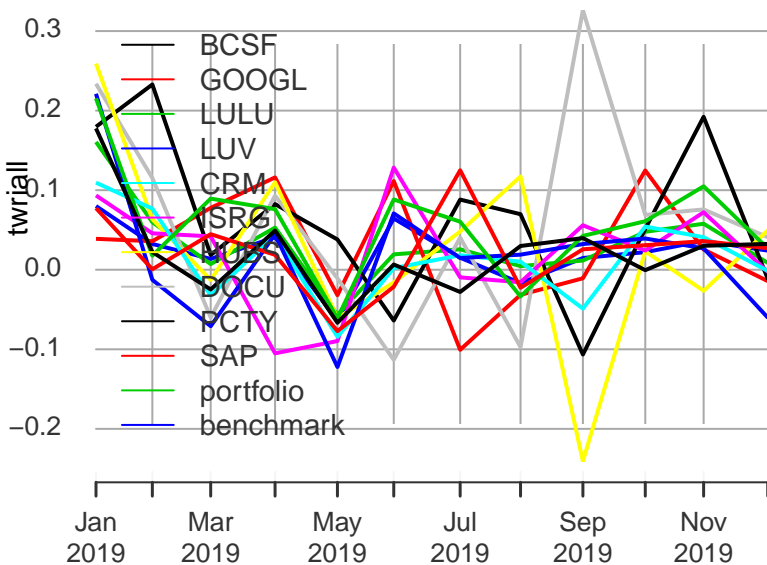
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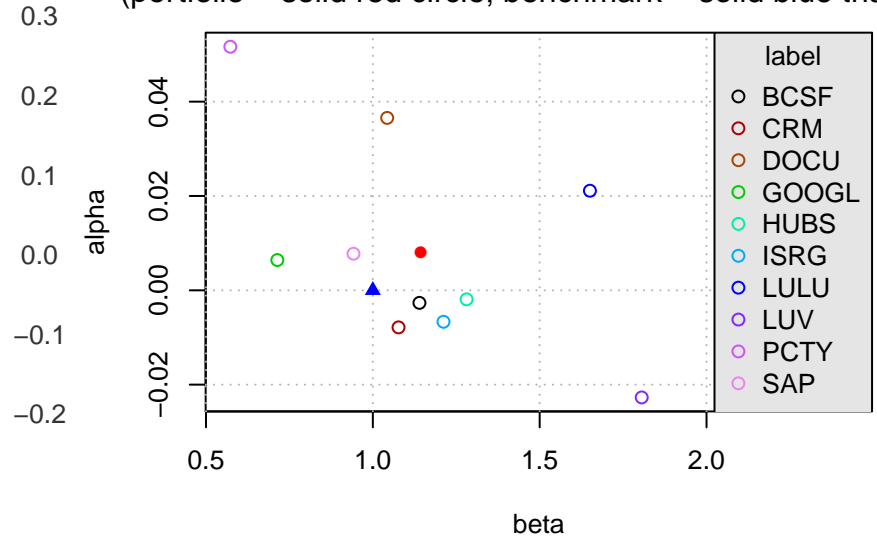
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(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



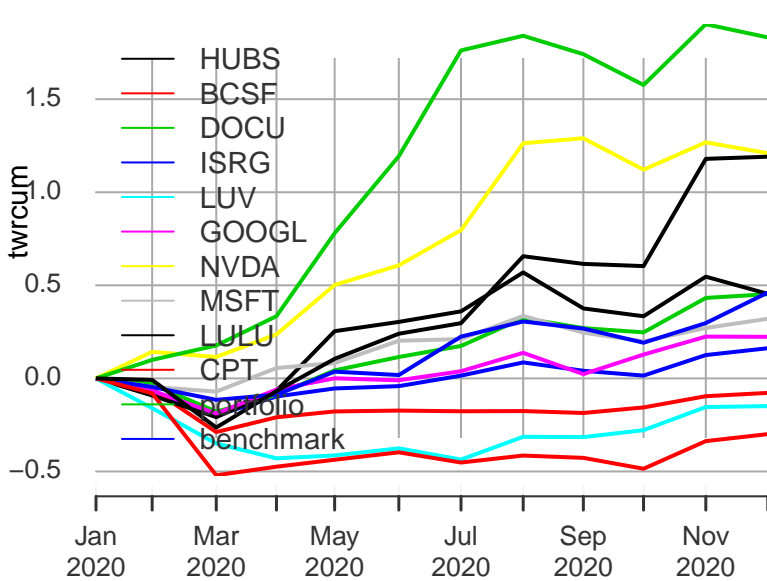
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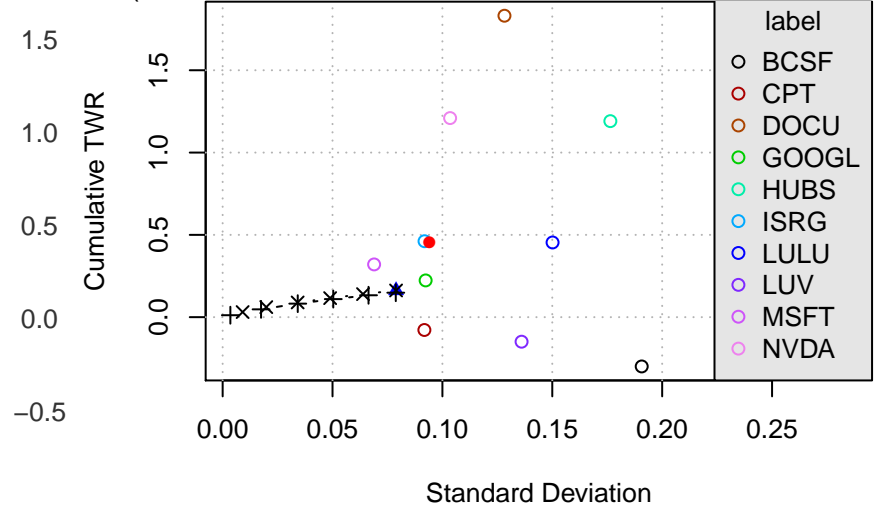
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(portfolio = solid red circle; benchmark = solid blue triangle)



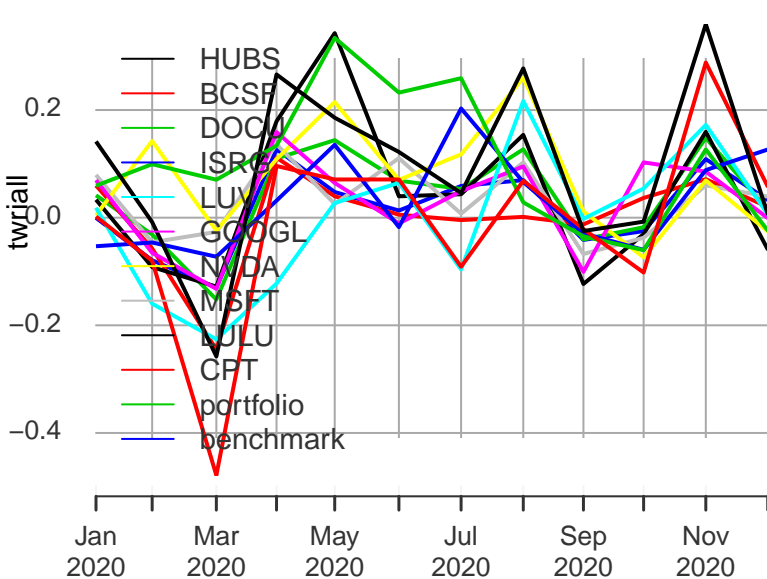
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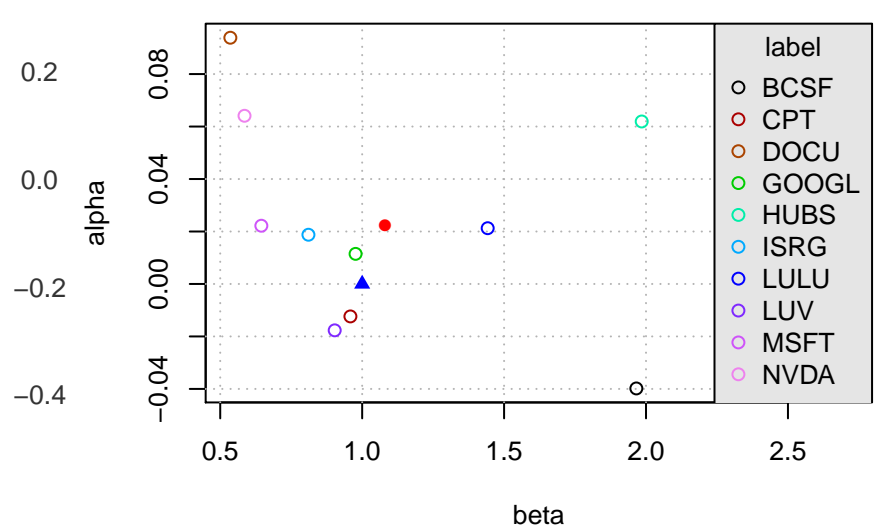
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(portfolio = solid red circle; benchmark = solid blue triangle)  
(Schwab EF = solid line; S&P 500 / AGG EF = dotted line)



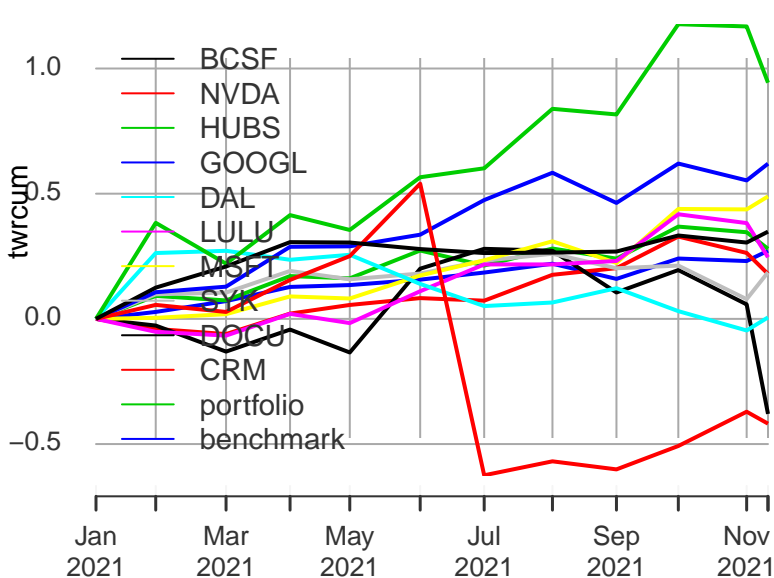
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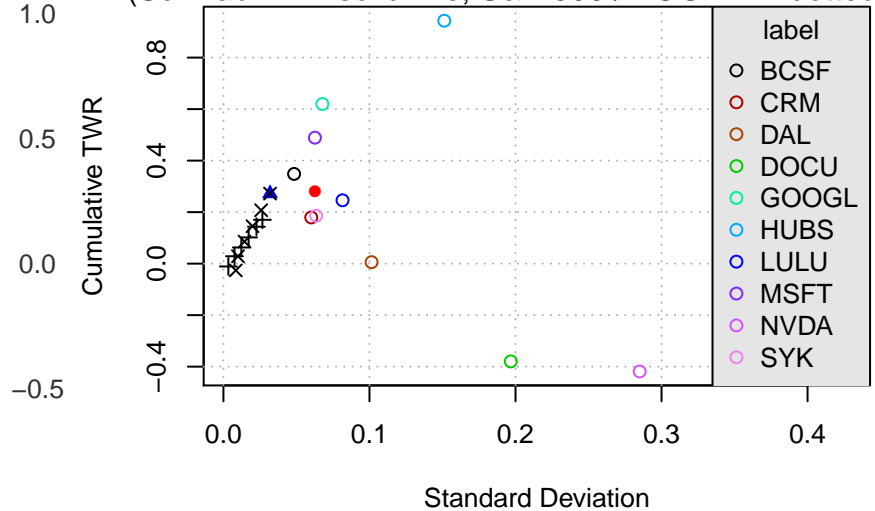
**Glassdoor ; duration = 2019-12-31 to 2020-12-31**  
(portfolio = solid red circle; benchmark = solid blue triangle)



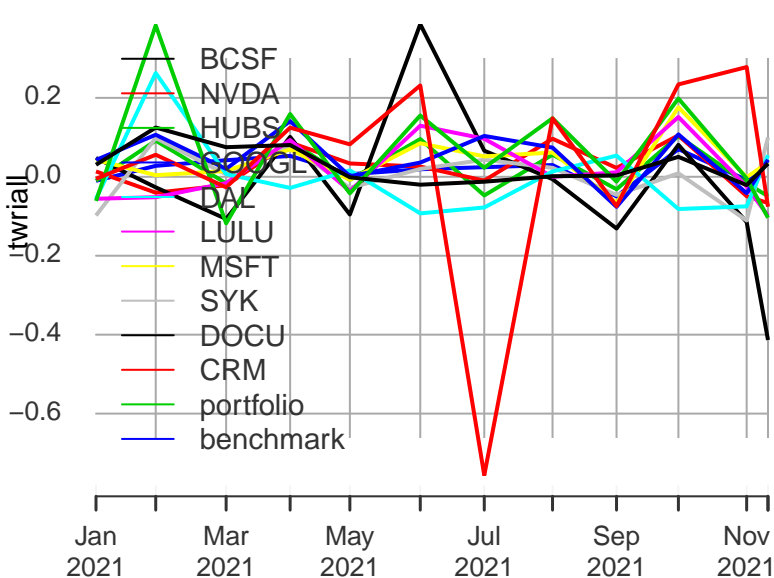
**Glassdoor ; duration = 2020-12-31 to 2021-12-31**



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

