

90 Index Schwab VIII

Portfolio Snapshot

Portfolio Value
25.00

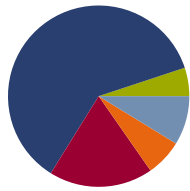
Benchmark
90-10 Aggressive

Account Number

Report Currency
USD

Analysis

Asset Allocation



- Cash
- US Stock
- Non US Stock
- Bond
- Other
- Not Classified

	Portfolio	B-mark
Cash	5.08	0.71
US Stock	61.07	67.42
Non US Stock	18.54	22.56
Bond	6.57	9.21
Other	8.74	0.10
Not Classified	0.00	0.00
Total	100.00	100.00

Equity Investment Style %

Value	Core	Growth
21	29	25
5	8	4
2	3	2

Large
Mid
Small

0-10 10-25 25-50 >50

Total Stock Holdings
4554
Not Classified %
0.00

Fixed-Income Investment Style %

Ltd	Mod	Ext
0	0	0
0	100	0
0	0	0

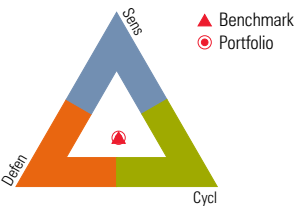
High
Med
Low

0-10 10-25 25-50 >50

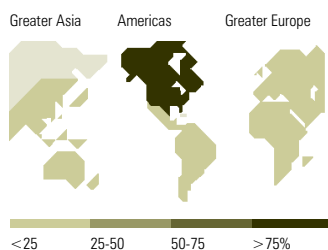
Total Bond Holdings
540
Not Classified %
0.00

Stock Analysis

Stock Sectors



Stock Regions

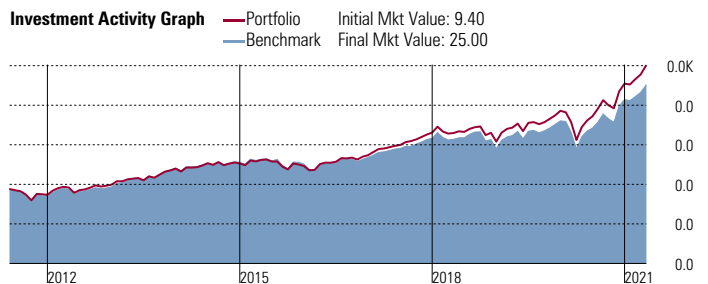


	Portfolio %	Bmark %
Defen	22.01	22.76
Cons Defensive	6.66	6.94
Healthcare	12.66	13.07
Utilities	2.69	2.75
Sens	44.02	42.98
Comm Svcs	9.47	9.46
Energy	3.69	2.78
Industrials	10.32	10.89
Technology	20.54	19.85
Cycl	33.98	34.26
Basic Matls	3.92	3.87
Cons Cyclical	11.56	11.99
Financial Svcs	15.15	14.96
Real Estate	3.35	3.44
Not Classified	-0.01	0.00

	Portfolio %	Bmark %
Americas	77.52	74.99
North America	76.72	74.93
Central/Latin	0.80	0.06
Greater Asia	9.66	8.94
Japan	4.40	5.82
Australasia	1.22	1.81
Asia Developed	1.80	1.10
Asia Emerging	2.24	0.21
Greater Europe	12.81	16.07
United Kingdom	2.90	3.84
Europe Developed	8.61	12.08
Europe Emerging	0.65	0.01
Africa/Middle East	0.65	0.14
Not Classified	0.00	0.00

Performance (Return as of date 4/30/2021)

Investment Activity Graph



	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	10.53	45.00	14.89	14.43	10.13
Benchmark Return	9.34	40.49	12.78	12.23	8.96
+/- Benchmark Return	1.20	4.51	2.11	2.20	1.18

Time Period Return	Best %	Worst %
3 Months	19.18 (04/20-06/20)	-19.10 (01/20-03/20)
1 Year	52.93 (04/20-03/21)	-9.11 (03/15-02/16)
3 Years	15.90 (10/11-09/14)	2.41 (04/17-03/20)

Portfolio Yield	Yield %
Trailing 12 Month	1.36

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <https://advtools.morningstar.com/advisor/login/FamilyInfocontents.asp>

Holdings

Top 7 holdings out of 7

- Schwab Total Stock Market Index
- Schwab International Index
- iShares Gold Trust
- Schwab Tax-Free Bond
- United States Copper Index
- Schwab Fdmtl Emerg Mkts Lg Co Idx
- CASH

Ticker	Type	Holding Value	% Assets
SWTSX	MF	15.50	62.00
SWISX	MF	3.50	14.00
IAU	ETF	1.50	6.00
SWNTX	MF	1.50	6.00
CPER	ETF	1.50	6.00
SFENX	MF	1.00	4.00
	CSH	0.50	2.00

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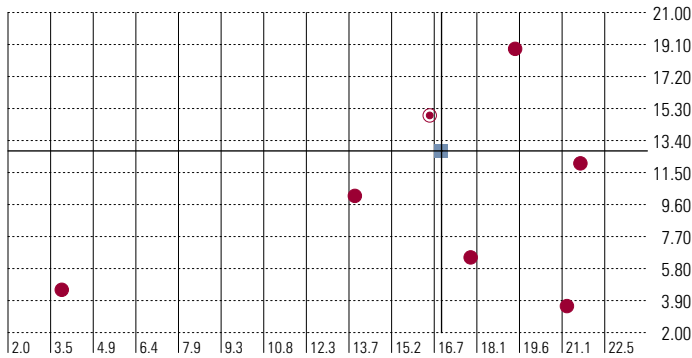
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Risk Analysis

Risk/Reward Scatterplot

● Portfolio ● Holding ■ B-mark 3-Year Mean



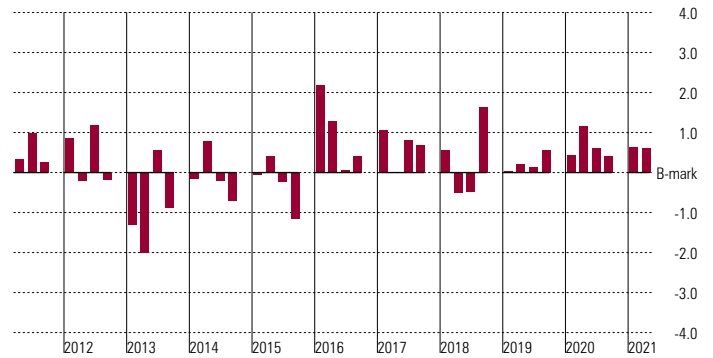
3-Year Standard Deviation

Risk and Return Statistics

As of Date 4/30/2021	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	16.51	16.92	13.28	13.62	12.37	12.65
Mean	14.89	12.78	14.43	12.23	10.13	8.96
Sharpe Ratio	0.85	0.72	1.00	0.83	0.80	0.70

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

As of Date 4/30/2021	3 Yr	5 Yr	10 Yr
Alpha	2.14	2.27	1.33
Beta	0.97	0.97	0.97
R-squared	99.26	98.58	97.82

Fundamental Analysis

Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	95.65	99.58
Emerging Markets	4.35	0.42
Not Available	0.00	0.00

Geometric Avg Capitalization (Mil)

Portfolio	80,938.67
Benchmark	86,708.88

Valuation Multiples

	Portfolio	B-mark
Price/Earnings	25.48	25.51
Price/Book	2.91	3.13
Price/Sales	2.19	2.39
Price/Cash Flow	13.67	14.79

Credit Quality

Credit Quality	% of Bonds
AAA	8.23
AA	38.48
A	21.72
BBB	14.03
BB	2.10
B	0.00
Below B	0.00
NR/NA	15.43

Type Weightings

% of Stocks	Portfolio	B-mark
High Yield	6.32	6.56
Distressed	4.62	4.33
Hard Asset	3.87	3.92
Cyclical	42.42	42.55
Slow Growth	7.32	7.15
Classic Growth	9.24	9.23
Aggressive Growth	18.22	18.59
Speculative Growth	5.24	4.91
Not Available	2.75	2.76

Profitability

	2019	Portfolio	B-mark	2020
% of Stocks				
Net Margin	15.60	12.60	12.51	
ROE	21.32	20.37	20.31	
ROA	7.50	6.45	6.51	
Debt/Capital	42.07	43.00	43.05	

Interest Rate Risk

	Portfolio
Maturity	5.78
Duration (total portfolio)	5.75
Avg Credit Quality	BBB

Fund Statistics

Potential Cap Gains Exposure	30.45
Avg Net Exp Ratio	0.14
Avg Gross Exp Ratio	0.16

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USD**Non-Load Adjustment Returns (Return as of date 4/30/2021)**

Total 7 holdings as of 4/30/2021	Type	Holdings Date	% of Assets	Holding Value	7-day Yield	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %
Schwab Total Stock Market Index	MF	3/31/2021	62.00	15.50	0.00	50.94	18.84	17.58	13.97	—	—
Schwab International Index	MF	3/31/2021	14.00	3.50	0.00	40.65	6.46	9.13	5.18	—	—
iShares Gold Trust	ETF	4/30/2021	6.00	1.50	0.00	4.59	10.12	6.19	0.99	—	—
Schwab Tax-Free Bond	MF	3/31/2021	6.00	1.50	0.00	7.61	4.54	2.83	3.64	—	—
United States Copper Index	ETF	3/31/2020	6.00	1.50	0.00	83.48	12.05	12.74	—	—	—
Schwab Fdmtl Emerg Mkts Lg Co Idx	MF	3/31/2021	4.00	1.00	0.00	43.54	3.57	10.29	1.63	—	—
CASH	CSH		2.00	0.50	—	—	—	—	—	—	—

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