

# 80 Index Schwab VIII

## Portfolio Snapshot

**Portfolio Value**  
20.00

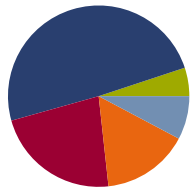
**Benchmark**  
75-25 Moderately Aggressive

**Account Number**

**Report Currency**  
USD

### Analysis

#### Asset Allocation



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

	Portfolio	B-mark
Cash	5.08	1.77
US Stock	49.28	55.53
Non US Stock	22.38	19.45
Bond	15.52	23.03
Other	7.75	0.21
Not Classified	0.00	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

#### Equity Investment Style %

Value	Core	Growth	
24	29	24	Large
5	8	4	Mid
2	3	1	Small

Total Stock Holdings: 4554  
Not Classified %: 0.00

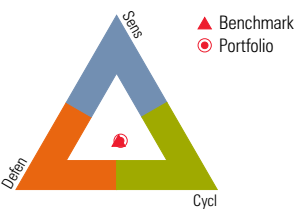
#### Fixed-Income Investment Style %

Ltd	Mod	Ext	
0	0	0	High
0	100	0	Med
0	0	0	Low

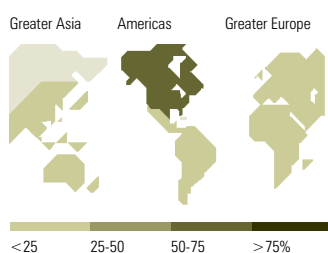
Total Bond Holdings: 540  
Not Classified %: 0.00

### Stock Analysis

#### Stock Sectors



#### Stock Regions

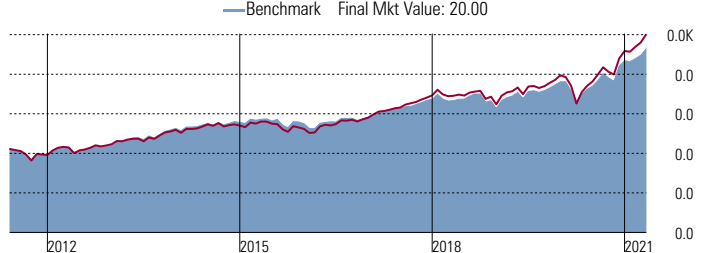


	Portfolio %	Bmark %
<b>Defen</b>	<b>21.18</b>	<b>22.80</b>
Cons Defensive	6.63	6.98
Healthcare	11.84	13.06
Utilities	2.71	2.76
<b>Sens</b>	<b>43.92</b>	<b>42.87</b>
Comm Svcs	9.23	9.42
Energy	4.74	2.78
Industrials	10.04	10.94
Technology	19.91	19.73
<b>Cycl</b>	<b>34.91</b>	<b>34.32</b>
Basic Matls	4.54	3.92
Cons Cyclical	11.13	11.98
Financial Svcs	15.96	14.99
Real Estate	3.28	3.43
Not Classified	-0.01	0.01

	Portfolio %	Bmark %
<b>Americas</b>	<b>70.49</b>	<b>74.12</b>
North America	68.78	74.06
Central/Latin	1.71	0.06
<b>Greater Asia</b>	<b>14.06</b>	<b>9.24</b>
Japan	4.89	6.03
Australasia	1.35	1.88
Asia Developed	3.10	1.13
Asia Emerging	4.72	0.20
<b>Greater Europe</b>	<b>15.44</b>	<b>16.63</b>
United Kingdom	3.13	3.96
Europe Developed	9.53	12.51
Europe Emerging	1.43	0.01
Africa/Middle East	1.35	0.15
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
<b>Trailing Returns</b>					
Portfolio Return	9.43	40.90	13.11	12.93	8.88
Benchmark Return	7.37	32.84	11.62	10.75	8.06
+/- Benchmark Return	2.07	8.06	1.49	2.18	0.82

	Best %	Worst %
<b>Time Period Return</b>		
3 Months	17.08 (04/20-06/20)	-18.00 (01/20-03/20)
1 Year	47.26 (04/20-03/21)	-8.96 (03/15-02/16)
3 Years	13.78 (10/11-09/14)	2.00 (04/17-03/20)

	Yield %
<b>Portfolio Yield</b>	
Trailing 12 Month	1.46

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

Ticker	Type	Holding Value	% Assets
SWTSX	MF	10.00	50.00
SWNTX	MF	3.00	15.00
SWISX	MF	2.80	14.00
SFENX	MF	1.60	8.00
CPER	ETF	1.20	6.00
IAU	ETF	1.00	5.00
CSH	CSH	0.40	2.00

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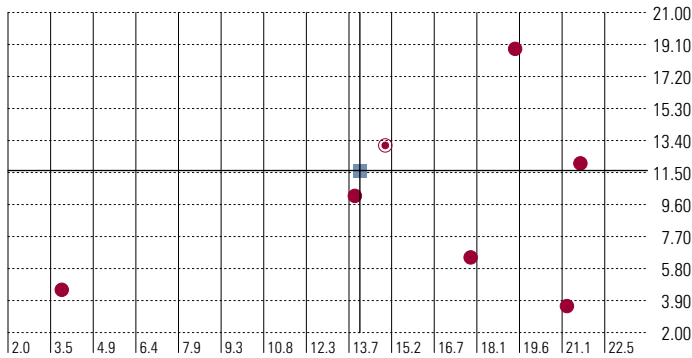
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### Risk Analysis

#### Risk/Reward Scatterplot

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



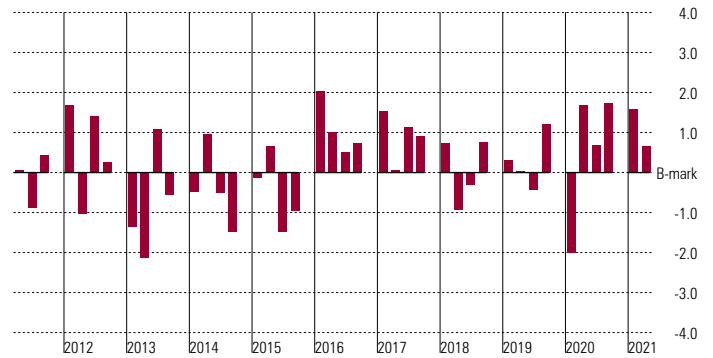
3-Year Standard Deviation

#### 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	14.98	14.11	12.05	11.36	11.32	10.54
Mean	13.11	11.62	12.93	10.75	8.88	8.06
Sharpe Ratio	0.81	0.76	0.98	0.86	0.76	0.73

#### Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



#### MPT Statistics

As of Date 4/30/2021	3 Yr	5 Yr	10 Yr
Alpha	0.89	1.59	0.42
Beta	1.05	1.05	1.06
R-squared	98.48	97.47	96.48

### Fundamental Analysis

#### Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	90.79	99.58
Emerging Markets	9.21	0.42
Not Available	0.00	0.00

#### Geometric Avg Capitalization (Mil)

Category	Value
Portfolio	74,446.60
Benchmark	86,046.55

#### Valuation Multiples

	Portfolio	B-mark
Price/Earnings	23.70	25.46
Price/Book	2.55	3.10
Price/Sales	1.92	2.38
Price/Cash Flow	12.18	14.73

#### Credit Quality

Credit Quality	% of Bonds
AAA	8.70
AA	40.73
A	22.99
BBB	14.85
BB	2.23
B	0.00
Below B	0.00
NR/NA	10.50

#### 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

	Portfolio	B-mark
Net Margin	15.50	12.50
ROE	20.64	19.30
ROA	7.28	6.17
Debt/Capital	41.08	42.11

#### Interest Rate Risk

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

#### Fund Statistics

Potential Cap Gains Exposure	23.75
Avg Net Exp Ratio	0.19
Avg Gross Exp Ratio	0.22

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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	50.00	10.00	0.00	50.94	18.84	17.58	13.97	—	—
Schwab Tax-Free Bond	MF	3/31/2021	15.00	3.00	0.00	7.61	4.54	2.83	3.64	—	—
Schwab International Index	MF	3/31/2021	14.00	2.80	0.00	40.65	6.46	9.13	5.18	—	—
Schwab Fdmtl Emerg Mkts Lg Co Idx	MF	3/31/2021	8.00	1.60	0.00	43.54	3.57	10.29	1.63	—	—
United States Copper Index	ETF	3/31/2020	6.00	1.20	0.00	83.48	12.05	12.74	—	—	—
iShares Gold Trust	ETF	4/30/2021	5.00	1.00	0.00	4.59	10.12	6.19	0.99	—	—
CASH	CSH		2.00	0.40	—	—	—	—	—	—	—

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