

Stock Index Investments

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Index	US	ID	EM	Туре	Name	expense ratio*
S&P500				Mutual	Fidelity ZERO Large Cap Index (FNILX)	-0-
				fund	Fidelity 500 Index (FXAIX)	0.015%
					Schwab S&P500 Index (SWPPX)	0.02%
					Vanguard 500 Index, Admiral shares (VFIAX)	0.04%
				ETF	iShares Core S&P500 (IVV)	0.03%
					Schwab US Large-cap (SCHX)	0.03%
					SPDR Portfolio S&P500 (SPLG)	0.03%
					Vanguard S&P500 (VOO)	0.03%
Total market				Mutual	Fidelity ZERO Total Market Index (FZROX)	-0-
				fund	Schwab Total Stock Market Index (SWTSX)	0.03%
					Vanguard Total Stock Market Index, Admiral shares (VTSAX)	0.04%
				ETF	iShares Core S&P Total US Stock Market (ITOT)	0.03%
					Schwab US Broad Market (SCHB)	0.03%
					Vanguard Total Stock Market (VTI)	0.03%
Extended market (small- and mid-cap)				Mutual fund	Fidelity ZERO Extended Market Index (FZIPX)	-0-
					Vanguard Extended Market Index, Admiral shares (VEXAX)	0.06%
				ETF	Vanguard Extended Market (VXF)	0.06%
International (no US) —Developed countries only				Mutual	Fidelity International Index (FSPSX)	0.035%
				fund	Schwab International Index (SWISX)	0.06%
				ETF	BNY Mellon International Equity (BKIE)	0.04%
					iShares Core MSCI International Developed Markets (IDEV)	0.05%
					SPDR Portfolio Developed World Ex US (SPDW)	0.04%
					Vanguard FTSE Developed Markets (VEA)	0.05%
International (no US) — Developed + Emerging Global (+US)				Mutual fund	Fidelity ZERO International Index (FZILX)	-0-
				ETF	Vanguard Total International Stock (VXUS)	0.08%
				Mutual fund	Vanguard Total World Stock Index, Admiral shares (VTWAX)	0.10%
				ETF	Vanguard Total World Stock (VT)	0.08%
Emerging markets				Mutual fund	Fidelity Emerging Markets Index (FPADX)	0.075%
				ETF	Schwab Emerging Markets (SCHE)	0.11%
					Vanguard FTSE Emerging Markets (VWO)	0.10%



Bond Index Investments

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Index Term Type Name	expense						
S I L	ratio*						
Mutual fund Fidelity Intermediate To	reasury Bond Index (FUAMX) 0.03%						
Vanguard Intermediate	e-term Treasury Index, Admiral						
shares (VSIGX)	0.0776						
	erm US Treasury (SCHR) 0.06%						
	ediate Term Treasury (SPTI) 0.06%						
Vanguard Intermediate	e-term Treasury Index (VGIT) 0.05%						
	sury Bond Index (FNBGX) 0.03%						
Vanguard Long-term Tr	easury Index, Admiral shares 0.07%						
(VLGSX)							
© SPDR Portfolio Long-te							
Vanguard Long-term Bo							
ETF iShares US Treasury Bo	nd (GOVT) 0.05%						
	orporate Bond Index (VSCSX) 0.07%						
ETF Vanguard Short-term C	· · · · · · · · · · · · · · · · · · ·						
ETF Schwab 5-10 Year Corp	` '						
	Term Corporate Bond (VCIT) 0.05%						
ETF iShares Long-term Corp							
Vanguard Long Term Co							
	estment Grade Corporate Bond 0.04%						
(USIG)							
SI BILL OF COMPONE	,						
Vanguard Total Corpora	ate Bond (VTC) 0.05%						
Mutual fund Schwab Short-term Bor	nd Index (SWSBX) 0.06%						
Mutual fund Vanguard Intermediate	e-term Bond Index, Admiral shares						
(VBILX)	0.07%						
Mutual fund Fidelity US Bond Index	(FXNAX) 0.025%						
Schwab US Aggregate E	Bond Index (SWAGX) 0.04%						
Schwab US Aggregate E Vanguard Total Bond M	larket Index, Admiral shares						
(VBLLTX)	0.05%						
(VBTLX) ETF BNY Mellon Core Bond iShares Core US Aggregate Schwab US Aggregate B	ETF (BKAG) -0-						
iShares Core US Aggreg	gate Bond (AGG) 0.05%						
Schwab US Aggregate B	Bond (SCHZ) 0.04%						
Schwab US Aggregate E SPDR Portfolio Aggrega Vanguard Tatal Band M	ite Bond (SPAB) 0.04%						
Vanguard Total Bond M	larket (BND) 0.04%						

July 2021. US = United States; ID = International, developed countries; EM = Emerging markets. S = short, I = intermediate, L = long. Funds are suggestions only; *please do your own research before investing*. *Fees may change at any time and vary based on where the fund is purchased.