

Schwab Asset Class Quilt®

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Ann. Return	Standard Deviation
	Core Bonds 5.2%	EM 78.5%	US Sm Cap 26.9%	TIPS 13.6%	REITs 24.1%	US Sm Cap 38.8%	REITs 22.7%	US Lg Cap 1.4%	US Sm Cap 21.3%	EM 37.8%	US Sm Cap 8.7%	Comm. 23.1%
	Int'l Dev Bonds 4.4%	High Yield Bonds 63.5%	REITs 24.6%	Core Bonds 7.8%	EM 18.2%	US Lg Cap 32.4%	US Lg Cap 13.7%	EM Bonds 1.3%	High Yield Bonds 16.7%	Int'l Dev 25.6%	US Lg Cap 8.5%	EM 22.8%
	T-bills 1.8%	EM Bonds 34.2%	EM 18.9%	EM Bonds 7.0%	EM Bonds 17.9%	Int'l Dev 22.8%	Core Bonds 6.0%	REITs 0.6%	US Lg Cap 12.0%	US Lg Cap 21.8%	High Yield Bonds 7.8%	REITs 21.7%
	TIPS -2.4%	REITs 34.0%	Diversified Portfolio 15.4%	High Yield Bonds 6.1%	Int'l Dev 17.3%	Diversified Portfolio 12.9%	US Sm Cap 4.9%	Core Bonds 0.5%	Comm. 11.4%	Diversified Portfolio 16.8%	EM Bonds 7.0%	US Sm Cap 19.9%
	EM Bonds -14.8%	Diversified Portfolio 33.0%	High Yield Bonds 15.1%	Int'l Dev Bonds 4.4%	US Sm Cap 16.3%	High Yield Bonds 6.6%	EM Bonds 4.8%	T-bills 0.0%	EM 11.2%	IUS Sm Cap 14.7%	REITs 5.9%	Int'l Dev 18.5%
	High Yield Bonds -28.4%	Int'l Dev 31.8%	US Lg Cap 15.1%	US Lg Cap 2.1%	US Lg Cap 16.0%	REITs 2.8%	TIPS 3.6%	Int'l Dev -0.8%	EM Bonds 9.9%	Int'l Dev Bonds 10.5%	Diversified Portfolio 5.8%	US Lg Cap 15.1%
	Diversified Portfolio -30.8%	US Sm Cap 27.2%	EM Bonds 12.8%	REITs 1.8%	High Yield Bonds 15.4%	T-bills 0.1%	Diversified Portfolio 3.0%	TIPS -1.4%	Diversified Portfolio 9.0%	REITs 9.2%	Core Bonds 4.0%	High Yield Bonds 12.4%
	US Sm Cap -33.8%	US Lg Cap 26.5%	Comm. 9.0%	T-bills 0.1%	Diversified Portfolio 14.0%	Comm. -1.2%	High Yield Bonds 2.1%	Diversified Portfolio -2.2%	REITs 6.8%	EM Bonds 8.2%	TIPS 3.5%	Diversified Portfolio 12.4%
	US Lg Cap -37.0%	Comm. 13.5%	Int'l Dev 7.8%	Comm. -1.2%	TIPS 7.0%	Core Bonds -2.0%	T-bills 0.0%	US Sm Cap -4.4%	TIPS 4.7%	High Yield Bonds 6.8%	Int'l Dev Bonds 2.4%	EM Bonds 9.6%
	Int'l Dev -43.4%	TIPS 11.4%	Core Bonds 6.5%	Diversified Portfolio -2.5%	Core Bonds 4.2%	EM -2.6%	EM -2.2%	High Yield Bonds -5.3%	Core Bonds 2.6%	Comm. 5.8%	EM 2.0%	Int'l Dev Bonds 8.3%
	REITs 43.4%	Int'l Dev Bonds 7.5%	TIPS 6.3%	US Sm Cap -4.2%	Int'l Dev Bonds 4.1%	Int'l Dev Bonds -3.1%	Int'l Dev Bonds -3.1%	Int'l Dev Bonds -6.0%	Int'l Dev Bonds 1.5%	Core Bonds 3.5%	Int'l Dev 1.9%	TIPS 6.1%
	Comm. -46.5%	Core Bonds 5.9%	Int'l Dev Bonds 4.9%	Int'l Dev -12.1%	Comm. 0.1%	EM Bonds -4.1%	Int'l Dev -4.9%	EM -14.9%	Int'l Dev 1.0%	TIPS 3.0%	T-bills 1.1%	Core Bonds 3.2%
	EM -53.3%	T-bills 0.2%	T-bills 0.1%	EM -18.4%	T-bills 0.1%	TIPS -8.6%	Comm. -33.1%	Comm. -32.9%	T-bills 0.3%	T-bills 0.8%	Comm. -10.2%	T-bills 0.5%