

LONGBOW ASSET MANAGEMENT

COMMISSION FREE ETF INVESTMENT CHOICES ¹

Prepared as of December 31, 2018

Asset Class	Region	Exchange Traded Fund	Ticker	Expense Ratio	MTD	YTD	1 Yr	3 Yr	5 Yr
Equity	Domestic	Schwab U.S. Broad Market	SCHB	0.03%	-9.15%	-5.30%	-5.30%	8.95%	7.91%
		Schwab U.S. Large-Cap	SCHX	0.03%	-8.79%	-4.52%	-4.52%	9.22%	8.33%
		Schwab U.S. Large-Cap Growth	SCHG	0.04%	-8.55%	-1.36%	-1.36%	10.50%	10.04%
		Schwab U.S. Large-Cap Value	SCHV	0.04%	-9.20%	-7.30%	-7.30%	7.98%	6.67%
		Schwab U.S. Dividend Equity	SCHD	0.07%	-8.13%	-5.56%	-5.56%	9.95%	8.16%
		Schwab U.S. Mid-Cap	SCHM	0.06%	-10.66%	-8.77%	-8.77%	7.70%	6.62%
		Schwab U.S. Small-Cap	SCHA	0.06%	-11.83%	-11.76%	-11.76%	6.76%	4.44%
		Schwab U.S. Real Estate	SCHH	0.07%	-8.48%	-4.24%	-4.24%	1.87%	7.79%
		ETFS Physical Precious Metals Basket	GLTR	0.60%	6.12%	-2.85%	-2.85%	6.50%	-0.89%
	International	Schwab International Equity	SCHF	0.06%	-5.40%	-14.29%	-14.29%	3.63%	0.47%
		Schwab International Small-Cap Equity	SCHC	0.12%	-6.48%	-18.60%	-18.60%	2.75%	0.58%
		Schwab Emerging Markets Equity	SCHE	0.13%	-3.20%	-13.52%	-13.52%	9.06%	1.65%
		SPDR STOXX Europe 50	FEU	0.29%	-4.96%	-13.79%	-13.79%	1.33%	-1.71%
		SPDR S&P China	GXC	0.59%	-7.58%	-19.39%	-19.39%	6.96%	3.91%
		SPDR Dow Jones International Real Estate	RWX	0.59%	-2.44%	-8.25%	-8.25%	2.06%	1.43%
		SPDR S&P Global Natural Resources	GNR	0.40%	-5.26%	-13.19%	-13.19%	11.69%	-1.07%
Fixed Income	Domestic	PIMCO Investment Grade Corporate	CORP	0.20%	1.74%	-2.98%	-2.98%	3.21%	3.26%
		Schwab U.S. Aggregate Bond	SCHZ	0.04%	1.85%	-0.03%	-0.03%	1.88%	2.45%
		Schwab U.S. Inflation Protected Bond	SCHP	0.05%	0.57%	-1.42%	-1.42%	2.05%	1.67%
		Schwab U.S. Short-Term Treasury	SCHO	0.06%	0.83%	1.56%	1.56%	0.89%	0.72%
		Schwab U.S. Intermediate-Term Treasury	SCHR	0.06%	2.08%	1.46%	1.46%	1.33%	1.99%
		SPDR Barclays Long-Term Treasury	SPTL	0.10%	5.86%	-1.57%	-1.57%	2.76%	5.98%
		SPDR Nuveen Barclays Municipal Bond	TFI	0.23%	1.49%	0.52%	0.52%	1.77%	3.50%
		SPDR Blackstone Senior Loan	SRLN	0.70%	-2.88%	-0.66%	-0.66%	3.35%	1.88%
		Invesco Preferred Portfolio	PGX	0.50%	-0.48%	-4.01%	-4.01%	2.27%	6.07%
	International	SPDR Barclays International Treasury Bond	BWX	0.50%	2.19%	-1.76%	-1.76%	2.82%	0.02%
		SPDR Barclays International Corporate Bond	IBND	0.50%	1.54%	-6.15%	-6.15%	2.62%	-1.66%

¹ Conditions apply: Trades in ETFs available through Schwab ETF OneSource™ (including Schwab ETFs™) are available without commissions when placed online in a Schwab account. An exchange-processing fee applies to sell transactions.

* Returns for the 3 and 5 year periods have been annualized.

** Past performance is no guarantee of future results**