



MODEL INVESTING

STRATEGY MADE SIMPLE

This Quick Reference Guide has been created for Model Investing clients who wish to invest using Schwab OneSource ETFs. If you have any questions, please send us an email at support@modelinvesting.com or call 858-529-5392.

Model Investing Funds

Schwab OneSource Fund Equivalents

	ETF	Description	ETF	Description
Asset Rotation Model (ARM)	SPY	SPDR S&P 500 ETF	SCHX	Schwab U.S. Large-Cap ETF
	AGG	iShares Core U.S. Aggregate Bond ETF	SCHZ	Schwab U.S. Aggregate Bond ETF
Sector Rotation Model (SRM)	XLY	Consumer Discretionary Select Sector SPDR Fund	RCD	Guggenheim S&P 500 Consumer Discretionary ETF
	XLP	Consumer Staples Select Sector SPDR Fund	RHS	Guggenheim S&P 500 Consumer Staples ETF
	XLE	Energy Select Sector SPDR Fund	RYE	Guggenheim S&P 500 Energy ETF
	XLF	Financial Select Sector SPDR Fund	RYF	Guggenheim S&P 500 Financial ETF
	XLV	Health Care Select Sector SPDR Fund	RYH	Guggenheim S&P 500 Health Care ETF
	XLI	Industrial Select Sector SPDR Fund	RGI	Guggenheim S&P 500 Industrials ETF
	XLB	Materials Select Sector SPDR Fund	RTM	Guggenheim S&P 500 Materials ETF
	XLK	Technology Select Sector SPDR Fund	RYT	Guggenheim S&P 500 Technology ETF
XLU	Utilities Select Sector SPDR Fund	RYU	Guggenheim S&P 500 Utilities ETF	
401(k) Allocation Model (401)	<i>Domestic</i>		<i>Domestic</i>	
	SPY	SPDR S&P 500 ETF	SCHX	Schwab U.S. Large-Cap ETF
	IWR	iShares Russell Mid-Cap ETF	SCHM	Schwab U.S. Mid-Cap ETF
	IWM	iShares Russell 2000 ETF	SCHA	Schwab U.S. Small-Cap ETF
	<i>International</i>		<i>International</i>	
	ACWI	iShares MSCI ACWI ETF	ACIM	SPDR MSCI ACWI IMI ETF
	ACWX	iShares MSCI ACWI ex U.S. ETF	CWI	SPDR MSCI ACWI ex-US ETF
	EEM	iShares MSCI Emerging Markets ETF	SCHE	Schwab Emerging Markets Equity ETF
	EFA	iShares MSCI EAFE Index Fund	QEFA	SPDR MSCI EAFE Strategic Factors ETF
	<i>Stable Value</i>		<i>Stable Value</i>	
	BIL	SPDR Barclays 1-3 Month T-Bill ETF	N/A	*Recommend going to cash
	<i>Fixed Income</i>		<i>Fixed Income</i>	
	AGG	iShares Barclays Aggregate Bond Fund	SCHZ	Schwab U.S. Aggregate Bond ETF
BOND	PIMCO Total Return Active ETF	SCHZ	Schwab U.S. Aggregate Bond ETF	
TSP Allocation Model (TSP)	C Fund	Common Stock Index Investment Fund	SCHX	Schwab U.S. Large-Cap ETF
	S Fund	Small-Cap Stock Index Investment Fund	SCHA	Schwab U.S. Small-Cap ETF
	I Fund	International Stock Index Investment Fund	QEFA	SPDR MSCI EAFE Strategic Factors ETF
	G Fund	Government Securities Investment Fund	N/A	*Recommend going to cash
	F Fund	Fixed Income Index Investment Fund	SCHZ	Schwab U.S. Aggregate Bond ETF
Gold Rotation Model (GRM)	GLD	SPDR Gold Shares ETF	SGOL	ETFS Physical Swiss Gold Shares