



# 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](mailto: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	N/A	No equivalent sector fund available
	XLP	Consumer Staples Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLE	Energy Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLF	Financial Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLV	Health Care Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLI	Industrial Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLB	Materials Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLK	Technology Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLU	Utilities Select Sector SPDR Fund	N/A	No equivalent sector fund available
	XLRE	Real Estate Select Sector SPDR Fund	N/A	No equivalent sector fund available
XLC	Communication Services Select Sector SPDR Fund	N/A	No equivalent sector fund available	
401(k) Allocation Model (401)	<i>Domestic</i>		<i>Domestic</i>	
	SPY	SPDR S&P 500 ETF	SCHX	Schwab U.S. Large-Cap ETF
	IJH	iShares Core S&P Mid-Cap ETF	SCHM	Schwab U.S. Mid-Cap ETF
	IJR	iShares Core S&P Small-Cap ETF	SCHA	Schwab U.S. Small-Cap ETF
	<i>International</i>		<i>International</i>	
	EFA	iShares MSCI EAFE Index Fund	QEFA	SPDR MSCI EAFE Strategic Factors ETF
	<i>Fixed Income</i>		<i>Fixed Income</i>	
AGG	iShares Core U.S. Aggregate Bond ETF	SCHZ	Schwab U.S. Aggregate Bond ETF	
TSP Allocation Model (TSP)	<i>Domestic</i>		<i>Domestic</i>	
	C Fund	Common Stock Index Investment Fund	SCHX	Schwab U.S. Large-Cap ETF
	S Fund	Small-Cap Stock Index Investment Fund	N/A	Recommend spitting funds across SCHM and SCHA
	<i>International</i>		<i>International</i>	
	I Fund	International Stock Index Investment Fund	QEFA	SPDR MSCI EAFE Strategic Factors ETF
	<i>Fixed Income</i>		<i>Fixed Income</i>	
	G Fund	Government Securities Investment Fund	N/A	Recommend using SCHO
F Fund	Fixed Income Index Investment Fund	SCHZ	Schwab U.S. Aggregate Bond ETF	
Gold Rotation Model (GRM)	GLD	SPDR Gold Shares ETF	GLDM	SPDR Gold MiniShares
	BSV	Vanguard Short-Term Bond ETF	IGSB	iShares Short-Term Corporate Bond ETF