

HES**Assets as of Nov 30, 2020**

Cash & Money Market	\$26,321		
CD (Barclays due 7-2-19)	\$25,708		
<i>Total Cash</i>	\$52,029	4.8%	5%
Schwab Total Stock Mkt Index Fund (SWTSX) [US]	\$441,311		
<i>Total US Stocks</i>	\$441,311	40.5%	40%
Schwab International Index Fund (SWISX) [Non-US developed]	\$109,792		
Vanguard FTSE Europe (inc in above)			
<i>Total Non-US Stocks</i>	\$109,792	10.1%	10%
Schwab Total Bond Mkt Fund (SWLBX) [US Index]	\$249,826		
Ishares IBOXX Investment Grade Bond ETF (LQD) [Corporate]	\$85,858		
Schwab TIPS Index Fund (SWRSX) [US Inflation-Indexed]	\$95,463		
<i>Total Bonds</i>	\$431,146	39.5%	40%
Vanguard REIT ETF (VNQ)	\$44,964		
Weyerhaeuser (WY) [Forestry REIT]	\$11,616		
<i>Total REIT</i>	\$56,580	5.2%	5%
Schwab Total	\$1,090,859	100%	100%
Non-investment accounts below			
Bank of America	\$39,339		
Paypal	\$1,391		
Grand Total	\$1,131,589		
last year's grand total from May 31, 2020*	\$988,735		
Change in grand total	\$142,854	14.4%	183 days annualized
		30.89%	

(*This should have been from last year's value)

Summary of Investment Performance: In the 183 day period from June 1 2019 to Nov 30, 2020, Over-all assets increased by \$142,854, or 14.4%. (183 days annualize to 30.89%)
Change in Schawb account value was 10.78% Year to Date (Nov 30 2020).

This compares to a return of NA% for an indexed portfolio of 45% US stocks, 15% non-US stocks, 35% bonds, and 5% cash.