

Table 11

Far Better Portfolio
Moderate

US Equity	ETF	Ticker	%
Large-Cap Blend	Schwab US Large-Cap	SCHX	10
Large-Cap Growth	Invesco QQQ	QQQ	10
Mid-Cap Blend	Schwab US Mid-Cap	SCHM	10
Small-Cap Blend	Schwab US Small-Cap	SCHA	10
Real Estate	Schwab US REIT	SCHH	10
Non-US Equity			
Foreign Large-Cap Blend	Schwab International Equity	SCHF	10
Foreign Large-Cap Value	iShares Core MSCI Total International Stock	IXUS	10
Fixed Income			
Intermediate-Term Government Bond	Schwab Intermediate-Term US Treasury	SCHR	10
Long-Term Government Bond	Vanguard Long-Term Treasury Index	VGLT	10
Alternative			
Bitcoin	Fidelity Wise Origin Bitcoin	FBTC	10