



Recommended Low-Cost Index Funds & Brokerage Equivalents

Cross-brokerage ticker directory for Vanguard, Fidelity, Schwab, and BlackRock iShares.

US Total Stock Market (Large, Mid & Small Cap Blend)

Vanguard:	VTI (ETF, 0.03%) / VTSAX (Fund, 0.04%)
Fidelity:	FZROX (ZERO Fund, 0.00%) / FSKAX (Fund, 0.015%)
Schwab:	SCHB (ETF, 0.03%) / SWTSX (Fund, 0.03%)
iShares:	ITOT (ETF, 0.03%)

S&P 500 Index (Core Large-Cap Blend)

Vanguard:	VOO (ETF, 0.03%) / VFIAX (Fund, 0.04%)
Fidelity:	FXAIX (Fund, 0.015%)
Schwab:	SCHX (Large Cap, 0.03%) / SWPPX (Fund, 0.02%)
SPDR / iShares:	SPLG (ETF, 0.02%) / IVV (ETF, 0.03%) / SPY (0.09%)

International Total Stock Market (Developed + Emerging)

Vanguard:	VXUS (ETF, 0.08%) / VTIAX (Fund, 0.12%)
Fidelity:	FZILX (ZERO Fund, 0.00%) / FTIHX (Fund, 0.06%)
Schwab:	SCHF (Dev Intl, 0.06%) / SWISX (Fund, 0.06%)
iShares:	IXUS (ETF, 0.07%)

US Aggregate Bond Market (Total Fixed Income)

Vanguard:	BND (ETF, 0.03%) / VBTIX (Fund, 0.05%)
Fidelity:	FXNAX (Fund, 0.025%)
Schwab:	SCHZ (ETF, 0.03%) / SWAGX (Fund, 0.04%)
iShares:	AGG (ETF, 0.03%)

Dividend Appreciation & Value Aristocrats

Schwab:	SCHD (U.S. Dividend Equity ETF, 0.06% fee, ~3.5% yield)
Vanguard:	VYM (High Dividend Yield, 0.06%) / VIG (Dividend Growth, 0.06%)
iShares:	DGRO (Core Dividend Growth, 0.08%)

QUICK REFERENCE: 3 PROVEN MODEL ALLOCATIONS

1. The Simple 2-Fund (Maximum Simplicity): 80% VTI (US) + 20% VXUS (International). Blended Fee: 0.04%
2. The Bogleheads 3-Fund (Balanced): 60% VTI (US) + 30% VXUS (Intl) + 10% BND (Bonds). Blended Fee: 0.04%
3. Growth & Dividend Mix: 50% VOO (S&P 500) + 30% QQQM (Nasdaq Growth) + 20% SCHD (Dividends).

Fidelity Zero-Fee Alternative: 70% FZROX + 30% FZILX. 100% free with 0.00% expense ratio in tax-advantaged accounts.

Rebalancing Rule: Direct new payroll contributions toward underweight assets to avoid capital gains taxes.

