

A number of choices for a Diversified US Bond fund for your Retirement Financial Plan

		Expense Ratio	Securities owned	Assets, \$ billions	Duration years	Returns ending Feb 9, 2021				
						YTD	1 year	3 years	5 years	10 years
Total Bond Funds: Intermediate Core-Plus										
IUSB	iShares Core Total Bond Market ETF (index)	0.06%	9,734	\$9.9	5.81	-0.63%	4.89%	5.91%	4.43%	na
FBND	Fidelity Total Bond ETF (active)	0.36%	1,404	\$1.7	5.70	-0.44%	7.14%	6.82%	5.67%	na
BOND	PIMCO Active Bond ETF (active)	0.57%	1,050	\$4.2	5.28	-0.49%	5.52%	5.68%	4.63%	na
Total Bond Funds: Intermediate Core. All index.										
AGG	iShares Core US Aggregate Bond ETF	0.04%	8,157	\$86.4	5.93	-0.85%	4.49%	5.73%	3.75%	3.74%
BND	Vanguard Total Bond Market ETF	0.035%	18,348	\$70.7	6.67	-1.01%	4.57%	5.84%	3.82%	na
SCHZ	Schwab US Aggregate Bond ETF	0.04%	8,428	\$8.8	6.09	-0.83%	4.51%	5.75%	3.72%	na
SPAB	SPDR Portfolio Aggregate Bond ETF	0.04%	5,865	\$5.5	6.23	-0.80%	4.51%	5.74%	3.76%	3.73%
Corporate Intermediate Bond										
BIV*	Vanguard Interm-Term Bond (active)	0.05%	2,081	\$15.4	6.52	-0.71%	6.38%	7.13%	4.44%	4.88%
LQD	iShares \$ Invest Grad Corp Bond ETF (active)	0.14%	2,280	\$49.9	9.62	-1.73%	6.25%	8.40%	6.95%	5.85%
VFIDX	Vanguard Interm-Term Bond ETF (active)	0.20%	2,231	\$37.4	6.01	-0.52%	7.81%	7.15%	5.22%	5.07%
*ETF of VBILX										
Long Term Bonds (data as of 02-12-21)										
FNBGX	Fidelity Long-Term US Treas Bond Index	0.03%	57	\$3.1	19.21	-6.30%	4.17%	9.77%	na	na
VGLT*	Vanguard Long-Term US Treas Bond Index	0.05%	59	\$2.2	18.58	-6.46%	4.04%	9.72%	4.58%	7.37%
BLV**	Vanguard Long Term Bond Index	0.05%	2,667	\$5.4	16.35	-4.70%	5.46%	9.99%	7.39%	7.85%
VCLT***	Vanguard Long-Term Corp Bond Index	0.05%	2,419	\$5.9	15.10	-4.01%	4.69%	9.60%	9.18%	8.01%
*ETF of VLGX **ETF of VBLAX ***ETF of VLTCX										

Data from Morningstar. I did my best to accurately reflect Morningstar's categorization of funds.