

S1 Appendix.

Index Funds. Fund data scrapped from Yahoo Finance on 2 November 2017; applicable terms of service were complied with. Data covers 1993Q1 through 2017Q3 for

Vanguard Total Stock Market Index (VTSMX)

Vanguard Total Bond Market Index (VBMFX)

Vanguard Balanced Index (VBINX)