

HV ETF Master List as of 03/31/2022

Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD	%M/A	DD%
UNG	U.S. Natural Gas Fund	Oil & Gas	36	18.51%	14.39%	54.06%	57.89%	26.66%	-77.67%
XME	SPDR S&P Metals & Mining	Commodity Producers	29	6.07%	39.87%	34.50%	36.87%	33.79%	-3.22%
EWZ	iShares Brazil Index	Latin America Stock	26	9.37%	19.27%	41.24%	34.70%	14.55%	-21.90%
ILF	iShares S&P 40 Latin America	Latin America Stock	23	9.43%	19.83%	31.50%	29.54%	13.11%	-23.06%
IEO	iShares DJ Oil & Gas Expl.&Prod.	Energy Equities	22	7.37%	14.85%	26.49%	37.69%	34.10%	-3.11%
FXN	1st Trust Energy AlphaDEX	Energy Equities	21	8.51%	16.19%	25.24%	33.64%	29.55%	-12.38%
VDE	Vanguard Energy VIPERS	Energy Equities	21	5.43%	14.18%	26.70%	37.92%	31.57%	-3.18%
IYE	Dow Jones US Energy	Specialty-Natural Res.	20	5.60%	13.92%	26.06%	35.95%	30.67%	-5.78%
GDX	Mkt Vector Gold Miners	Specialty-Precious Met	20	6.47%	26.78%	28.86%	19.73%	17.14%	-13.88%
XLE	Energy Select Sector *	Energy Equities	20	4.54%	12.73%	26.33%	37.73%	31.55%	-3.13%
ECH	iShares Chile Index	Latin America	19	9.82%	17.98%	22.97%	25.90%	10.92%	-48.25%
GSG	iShares GSCI Commodity Index	Commodities.	19	-2.50%	16.75%	28.69%	32.38%	26.93%	-12.38%
IGE	iShares North American Natural Resources	Commodity Producers	18	5.48%	14.30%	22.61%	28.49%	25.76%	-2.53%
DJP	Bloomberg Commodity Index	Commodities	17	-0.38%	15.09%	26.27%	28.61%	23.03%	-7.89%
RING	iShares MCSI Global Gold Miners Fund	Commodity Producers	17	7.51%	21.46%	22.95%	15.20%	14.57%	-15.80%
IXC	S&P Global Energy	Energy Equities	17	4.97%	9.95%	22.21%	31.41%	25.81%	-8.23%
DBC	PowerShares DB Commodity Index	Commodities	16	0.54%	15.06%	22.92%	25.41%	23.02%	-7.16%
FTGC	First Trust Global Tactical Commodity Strategy	Commodities	15	0.11%	12.86%	21.91%	23.29%	14.84%	-9.63%
GDXJ	VanEck Vectors Junior Gold Miners	Commodity Producers	15	3.33%	23.99%	20.89%	11.78%	9.34%	-26.82%
TBT	ProShares UltraShort Lehman 20 Yr Treas	Leveraged Bonds	13	7.56%	11.24%	13.59%	21.26%	14.24%	-51.99%
EZA	iShares South Africa Index	Emerging Markets Equi	13	2.93%	10.62%	17.70%	19.68%	14.51%	-26.91%
AGQ	ProShares Ultra Silver	Leveraged Commodity	13	-3.77%	21.62%	22.98%	10.91%	3.55%	-44.72%
GUNR	FlexShares Global Upstream Natural Resources	Commodity Producers	13	3.95%	11.00%	16.96%	18.59%	18.02%	-1.95%
GNR	SPDR S&P Global Natural Resources	Commodity Producers	12	6.03%	9.70%	14.44%	16.35%	14.96%	-1.94%
MOO	VanEck Vectors Agribusiness	Commodity Producers	10	6.41%	11.86%	11.18%	9.56%	10.85%	-2.12%
EWW	iShares Mexico Index	Latin America Stock	10	10.09%	13.36%	8.96%	8.64%	11.77%	-4.60%
EWA	iShares Australia Index	Asia Pacific Equities	9	8.41%	14.81%	7.88%	6.44%	4.77%	-3.47%
TUR	iShares Turkey Investment Index	Emerging Markets Equi	9	9.18%	7.09%	6.54%	11.41%	-0.39%	-56.07%
IYM	Dow Jones US Basic Mat's	Materials	8	7.23%	12.43%	7.50%	6.67%	11.33%	-1.43%
DBA	PowerShares DB Agriculture Fd	Agriculture Commodity	7	-0.14%	6.99%	11.24%	10.78%	11.04%	-4.70%
TBF	ProShares Short 20+Year Treasury	Inverse Bonds	7	3.88%	5.61%	6.89%	10.63%	7.28%	-27.65%
SLV	iShares Silver Trust	Precious Metals	7	-1.76%	10.48%	11.56%	6.37%	3.44%	-15.26%
FXU	1st Trust Utilities AlphaDEX	Utilities Equities	6	6.28%	6.25%	5.49%	4.04%	8.50%	0.00%
VPU	Vanguard Utilities VIPERS	Utilities Equities	6	6.96%	7.61%	5.91%	3.46%	9.26%	-0.14%
IDU	Dow Jones US Utilities	Utilities Equities	6	7.10%	7.81%	5.51%	2.91%	8.71%	-48.60%
XLU	Utilities Select Sector *	Utilities Equities	6	7.35%	7.82%	6.55%	4.02%	9.76%	-0.11%
SIL	Global X Silver Miners	Commodity Producers	5	2.31%	12.36%	7.48%	-0.85%	-3.75%	-32.13%
EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	5	6.17%	7.16%	4.26%	3.06%	-0.09%	-8.80%
GLD	SPDR Gold Shares	Precious Metals	5	-0.08%	7.18%	8.18%	5.67%	6.21%	-6.83%
JXI	iShares S&P Global Utilities	Utilities Equities	5	7.39%	4.71%	4.34%	1.76%	6.06%	0.00%
ITA	iShares DJ US Aerospace&Defense	Industrials Equities	5	0.86%	8.30%	4.97%	7.79%	5.01%	-53.80%

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IAU	iShares Gold Trust	Precious Metals	5	0.03%	7.28%	8.32%	5.80%	6.37%	-6.57%
EWC	iShares Canada Index	Foreign Large Cap Equ	5	4.60%	5.32%	5.79%	4.63%	5.66%	-1.11%
DHS	Wisdom Tree High-Yield Equity	Large Cap Value	4	1.99%	3.08%	4.64%	6.72%	8.29%	-0.81%
KIE	SPDR S&P Insurance	Specialty-Financial	4	6.06%	4.73%	3.09%	4.11%	6.05%	-55.21%
HDV	iShares Core High Dividend	Large Cap Value Equiti	4	1.81%	2.44%	4.67%	5.84%	7.45%	-0.99%
SPHD	PowerShares S&P 500 HiDivLowVol	Large Cap Value	4	2.99%	3.90%	3.37%	4.26%	6.61%	-0.82%
RPV	Guggenheim S&P 500 Pure Value	Large Value	3	2.57%	2.81%	2.35%	5.96%	7.46%	-1.66%
DVY	iShares Select Dividend Index	Large Cap Value	3	2.28%	2.36%	2.10%	4.52%	6.53%	-1.25%
FDL	1st Trust Morningstar Div. Lead's	Large Cap Value	3	1.66%	2.69%	3.71%	5.29%	7.98%	-0.82%
EWM	iShares Malaysia Index	Emerging Markets Equi	3	-0.66%	4.53%	4.19%	2.32%	1.38%	-29.78%
UUP	PowerShares DB US Dollar Bullish	Currency	2	0.54%	2.85%	1.94%	2.61%	3.39%	-6.37%
IXJ	S&P Global Healthcare	Health & Biotech Equiti	2	4.61%	3.55%	1.26%	-3.01%	2.02%	-28.80%
PEY	PowerShares Hi Yields Div. Achiev's	Mid-Cap Value	2	1.49%	2.25%	0.97%	3.66%	5.36%	-1.18%
EFZ	ProSharesShort MSCI EAFE	Inverse Equities	2	-4.05%	1.90%	5.22%	5.34%	2.75%	-47.52%
FXG	1st Trust Consumer Staples	Consumer Staples Equi	2	0.16%	2.54%	1.71%	2.92%	7.47%	-0.28%
IHF	iShares DJ US Healthcare Provid's	Health & Biotech Equiti	2	2.08%	4.05%	3.58%	-2.55%	4.30%	-3.01%
DXJ	Wisdom Tree Japan Hedged Equity	Japan Stock	2	4.51%	2.53%	-0.44%	2.37%	2.64%	-2.84%
VAW	Vanguard Materials VIPERS	Materials	2	5.21%	5.71%	-0.22%	-1.44%	4.49%	-1.63%
XPH	SPDR Pharmaceuticals	Health & Biotech Equiti	2	3.90%	5.33%	0.82%	-1.91%	-3.87%	-19.18%
PJP	Dynamic Pharmaceuticals	Health & Biotech Equiti	1	3.77%	3.84%	0.21%	-1.91%	0.58%	-4.32%
REZ	iShares Residential Real Estate Capped	Specialty-Real Estate	1	4.25%	2.94%	-0.77%	-2.36%	5.35%	-2.36%
RWM	ProShares Short Russell2000	Inverse Equities	1	-2.56%	-5.19%	4.24%	5.99%	2.30%	-64.95%
IYH	Dow Jones US Healthcare	Specialty-Health	1	4.00%	3.32%	0.70%	-3.86%	1.75%	-4.34%
EWU	iShares United Kingdom Index	Europe Stock	1	2.59%	-1.75%	0.18%	1.51%	1.50%	-11.19%
IYT	Dow Jones Transportation	Transportation Equities	1	4.06%	2.64%	-2.28%	-2.36%	3.37%	-3.58%
SDOG	ALPS Sector Dividend Dogs	Large Cap Value Equiti	1	0.31%	0.81%	0.25%	2.72%	3.53%	-2.15%
SPLV	PowerShares S&P 500 Low Volat.	Large Cap Blend	1	3.55%	2.47%	-0.65%	-2.24%	4.51%	-2.24%
XLB	Materials Select Sector *	Materials	1	5.76%	4.29%	-1.38%	-2.71%	3.73%	-2.71%
XLV	Health Care Select SPDR *	Health & Biotech Equiti	1	3.89%	3.17%	1.44%	-2.77%	3.38%	-3.18%
IHE	iShares DJ US Pharmaceuticals	Health & Biotech Equiti	1	4.35%	2.10%	0.07%	-2.69%	1.90%	-3.02%
VHT	Vanguard Health Care	Health & Biotech Equiti	1	3.56%	3.03%	0.13%	-4.52%	0.51%	-4.91%
IJJ	S&P MidCap 400/BARRA Value	Mid-Cap Blend	1	1.81%	3.84%	-1.85%	-0.94%	2.22%	-36.64%
VOE	Vanguard Mid Cap Value	Mid-Cap Value	1	2.52%	2.00%	-1.12%	-0.44%	2.98%	-1.92%
DOG	ProShares Short Dow 30	Bear Market	1	-3.08%	0.09%	3.03%	3.22%	-1.00%	-63.45%
DON	Wisdom Tree MidCap Div.	Mid-Cap Value	1	1.05%	2.47%	-1.16%	0.14%	3.01%	-56.22%
VTV	Vanguard Value	Large Cap Value	1	1.94%	0.84%	-0.65%	0.46%	3.61%	-1.70%
IVOV	Vanguard S&P Mid-Cap 400 Value	Mid Cap Value Equities	1	2.13%	4.09%	-1.55%	-0.65%	1.80%	-4.20%
THD	iShares Thailand Capped Invest Mrkt Idx	Emerging Markets Equi	1	-2.71%	1.18%	3.24%	2.43%	2.17%	-23.34%
RWR	Wilshire REIT Fund	Real Estate	0	4.21%	2.97%	-2.06%	-3.96%	3.96%	-3.96%
SDY	SPDR Dividend ETF	Large Value	0	1.31%	1.43%	-1.67%	-0.78%	2.98%	-2.02%
IVE	S&P 500/BARRA Value	Large Value	0	2.06%	0.70%	-1.44%	-0.58%	2.69%	-2.10%
IDV	iShares International Select Dividend	Foreign Large Cap Equ	0	1.47%	-2.55%	0.83%	1.86%	0.27%	-11.48%
BSJI	Guggenheim BulletShares High Yield Corp Bond	High Yield Bonds	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%
HEWJ	iShares Currency Hedged MSCI Japan	Japan Equities	0	4.78%	2.39%	-3.53%	-2.67%	-1.21%	-7.57%

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IWS	Russell MidCap Value	Mid-Cap Value	0	2.40%	2.13%	-2.10%	-2.24%	1.69%	-3.20%
FNDX	Schwab Fundamental U.S. Large Company Index	Large Cap Value Equiti	0	2.04%	0.81%	-1.30%	-0.19%	3.36%	-2.34%
VBR	Vanguard SmallCap Value	Small Cap Value	0	1.11%	3.15%	-2.51%	-1.63%	0.93%	-5.27%
EWS	iShares Singapore Index	Pacific Asia/excl. Japan	0	5.95%	-2.30%	-1.00%	-2.57%	-7.10%	-26.07%
DWX	SPDR S&P International Dividend	Foreign Large Cap Equ	0	2.24%	-0.89%	-0.08%	-0.26%	-0.68%	-9.62%
USMV	iShares Edge MSCI Min Vol USA	All Cap Equities	0	3.77%	2.01%	-1.61%	-4.12%	1.41%	-4.28%
PRF	PowerShares FTSE RAFI US 1000	Large Cap Value	0	1.94%	0.72%	-1.67%	-0.49%	2.96%	-2.63%
RWO	SPDR DJ Wilshire Global Real Estate	Global Real Estate	0	3.53%	1.85%	-2.39%	-4.46%	0.82%	-4.49%
VTIP	Vanguard Short-Term Inflation-Protected Securities	Inflation-Protected Bon	0	-0.83%	0.67%	0.25%	-0.37%	-1.38%	-3.01%
XLI	Industrial Select Sector *	Industrial Equities	0	2.36%	1.80%	-3.32%	-2.67%	0.18%	-3.86%
FTSM	First Trust Enhanced Short Maturity	Total Bond Market	0	-0.22%	-0.35%	-0.43%	-0.45%	-0.51%	-1.15%
VYM	Vanguard High Div. Yield Index	Large Cap Value	0	1.35%	-0.10%	-1.55%	0.12%	3.27%	-2.40%
IWD	Russell 1000 Value	Large Value	0	1.99%	0.78%	-1.69%	-1.16%	1.94%	-2.66%
SH	Short S&P 500 ProShares ETF	Inverse Equities	0	-4.21%	-2.36%	1.95%	3.45%	-2.94%	-66.17%
IWN	Russell 2000 Value	Small Value	0	1.25%	4.43%	-3.27%	-2.80%	-0.56%	-8.75%
ACWV	iShares Edge MSCI Min Vol Global	Global Equities	0	2.59%	1.33%	-1.33%	-3.20%	0.01%	-3.20%
DBJP	Deutsche X-Trackers MSCI Japan Hedged	Japan Equities	0	4.50%	2.19%	-3.84%	-3.05%	-0.72%	-6.65%
DEM	WisdomTree Emerg. Mkts Hi-Yld E.	Emerging Mkts Equities	0	-0.07%	-3.25%	0.67%	1.02%	-1.26%	-12.97%
FLOT	iShares Floating Rate Bond	Corporate Bonds	0	-0.28%	-0.36%	-0.32%	-0.41%	-0.39%	-1.12%
PSQ	ProShares Short QQQ	Inverse Equities	0	-6.46%	-4.14%	3.39%	6.93%	-1.24%	-79.18%
NOBL	ProShares S&P 500 Dividend Aristocrats	Large Cap Value Equiti	-1	2.20%	0.32%	-3.21%	-3.33%	1.46%	-3.84%
IJH	S&P MidCap 400	Mid-Cap Blend	-1	1.18%	2.81%	-4.29%	-5.21%	-1.08%	-7.64%
FV	First Trust VL Dividend	Large Cap Value Equiti	-1	0.27%	0.89%	-3.93%	-3.09%	-0.50%	-7.51%
ITOT	iShares Core S&P Total U.S. Stock Market	All Cap Equities	-1	3.44%	1.43%	-4.01%	-5.65%	-0.86%	-6.22%
HYS	PIMCO 0-5 Year High Yield Corp Bond	High Yield Bonds	-1	0.19%	-0.82%	-1.94%	-2.93%	-2.12%	-5.61%
IWV	Russell 3000 Index	All Cap Equities	-1	3.47%	1.51%	-3.84%	-5.45%	-0.60%	-6.00%
IYK	Dow Jones US Cons. Goods	Consumer Staples Equi	-1	-0.58%	-1.60%	-0.65%	0.10%	4.96%	-2.10%
IWR	Russell MidCap Index Fs	Mid-Cap Blend	-1	2.77%	2.27%	-3.87%	-5.99%	-2.20%	-65.17%
IYR	Dow Jones US Real Estate	Real Estate	-1	4.03%	1.91%	-3.04%	-6.82%	0.97%	-6.82%
IWB	Russell 1000 Index	Large Blend	-1	3.43%	1.19%	-3.80%	-5.43%	-0.38%	-6.03%
INDY	iShares S&P India Nifty 50 Index Fund	Emerging Markets Equi	-1	5.20%	-2.72%	-4.90%	-2.43%	-5.49%	-14.01%
FXO	1st Trust Financials AlphaDEX	Financial Equities	-1	1.19%	-1.01%	-3.37%	-0.80%	0.52%	-5.55%
MTUM	iShares Edge MSCI USA Momentum Factores	All Cap Equities	-1	5.43%	2.23%	-4.45%	-7.45%	-4.17%	-13.15%
ICF	Cohen & Steers Realty	Real Estate	-1	4.58%	2.29%	-2.61%	-6.66%	2.44%	-43.63%
FXH	1st Trust Health Care AlphaDEX	Health & Biotech Equiti	-1	2.07%	2.99%	-1.21%	-7.65%	-3.08%	-10.50%
INDA	iShares MSCI India	Emerging Markets Equi	-1	4.90%	-2.11%	-4.66%	-2.77%	-4.42%	-12.23%
MDY	MidCap Trust Series I	Mid-Cap Blend	-1	1.20%	2.80%	-4.30%	-5.26%	-1.03%	-7.64%
HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	-1	4.53%	-0.47%	-4.39%	-3.93%	-2.07%	-6.58%
IJS	S&P SmallCap 600/BARRA Value	Small Value	-1	-0.23%	3.41%	-3.45%	-2.01%	-0.20%	-40.90%
IVV	S&P 500	Large Blend	-1	3.66%	1.19%	-3.47%	-4.88%	0.72%	-5.45%
VTI	Total Stock Market VIPERs	All Cap Equities	-1	3.41%	1.38%	-4.01%	-5.70%	-0.91%	-6.30%
VIS	Vanguard Industrials	industrials Equities	-1	2.36%	2.16%	-4.21%	-4.18%	-0.88%	-6.28%
FEX	First Trust Large Cap Core AlphaDEX	Large Cap Blend Equity	-1	2.29%	1.19%	-2.67%	-4.36%	-0.11%	-5.07%
VDC	Vanguard Consumer Staples	Consumer Staples Equi	-1	-0.10%	-0.78%	-2.08%	-1.99%	3.38%	-2.49%

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VNQ	Vanguard REIT Index	Real Estate	-1	3.45%	2.17%	-3.04%	-6.59%	1.24%	-6.59%
VB	Vanguard SmallCap	Small Cap Blend	-1	1.73%	3.14%	-4.55%	-5.97%	-3.48%	-11.22%
VO	Vanguard Mid-Cap	Mid-Cap Blend	-1	2.90%	1.99%	-3.90%	-6.65%	-1.96%	-8.94%
VOO	Vanguard S&P 500	Large Cap Blend Equiti	-1	3.64%	1.12%	-3.47%	-4.90%	0.66%	-5.48%
SPY	SPDR S&P 500	Large Cap Blend	-1	3.66%	1.10%	-3.48%	-4.91%	0.71%	-5.46%
EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	-1	3.50%	-3.57%	-2.52%	-0.26%	-1.94%	-15.63%
DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	-1	4.43%	-0.45%	-4.36%	-3.97%	-1.34%	-5.58%
SCHV	Schwab U.S. Large-Cap Value	Large Cap Value Equiti	-1	1.72%	0.04%	-3.17%	-2.50%	1.25%	-3.77%
SCHM	Schwab U.S. Mid Cap	Mid Cap Blend Equities	-1	1.73%	2.17%	-4.13%	-5.68%	-2.66%	-9.03%
VV	Vanguard LargeCap	Large Cap Blend	-1	3.88%	1.31%	-3.68%	-5.67%	-0.21%	-5.98%
BKLN	PowerShares Exchange-Traded Fund Trust	High Yield Bonds	-1	0.23%	-0.96%	-1.40%	-1.49%	-1.14%	-7.05%
RHS	Guggenheim S&P 500 = Wt. Consum Staples	Consumer Staples	-1	-0.69%	-0.35%	-1.50%	-0.29%	4.12%	-2.58%
PIN	PowerShares India Portfolio	Emerging Markets Equi	-1	5.29%	-1.78%	-4.61%	-3.25%	-4.67%	-50.98%
SCHD	Schwab US Dividend Equity	All Cap Equities	-1	1.41%	0.01%	-3.21%	-2.40%	1.66%	-3.72%
XMLV	PowerShares S&P MidCap Low Volatility Portfolio	Mid Cap Blend Equities	-1	2.54%	2.20%	-3.28%	-4.55%	1.42%	-4.68%
XLP	Consumer Staples Select *	Consumer Staples	-1	0.04%	-1.30%	-1.87%	-1.58%	3.85%	-2.23%
RWX	SPDR DJ Wil Intern. RE	Real Estate	-1	3.21%	0.71%	-2.15%	-4.19%	-4.85%	-20.88%
RSP	Guggenheim S&P Equal Weight	Large Blend	-1	2.07%	1.18%	-2.67%	-3.10%	1.28%	-3.95%
VIG	Vanguard Div. Appreciation	Large Cap Value Equiti	-2	2.05%	-0.56%	-4.55%	-5.58%	0.11%	-5.84%
IVW	S&P 500/BARRA Growth	Large Growth	-2	5.22%	1.62%	-5.36%	-8.71%	-1.22%	-9.94%
ACWI	iShares MSCI ACWI	Global Equities	-2	3.28%	-0.66%	-4.33%	-5.67%	-2.48%	-6.95%
DBEU	Deutsche X-Trackers MSCI Europe Hedged	Europe Equities	-2	4.59%	-2.35%	-5.80%	-5.39%	-1.78%	-6.92%
XLY	Consumer Discretionary Sec.*	Consumer Discretionar	-2	6.10%	3.16%	-8.80%	-9.51%	-1.52%	-12.50%
VNQI	Vanguard Global ex-U.S. Real Estate	Global Real Estate	-2	1.70%	-1.35%	-2.70%	-3.71%	-7.02%	-20.25%
IUSG	iShares Core U.S. Growth	Large Cap Growth Equi	-2	5.17%	1.76%	-5.31%	-8.63%	-1.28%	-9.82%
XLK	Technology Select *	Technology Equities	-2	4.27%	-0.02%	-5.10%	-8.59%	0.15%	-10.03%
VT	Vanguard Total World Stock Index	Global Equities	-2	2.91%	-0.62%	-4.58%	-5.72%	-2.79%	-7.27%
VOOG	Vanguard S&P 500 Growth	Large Cap Growth Equi	-2	5.32%	1.64%	-5.33%	-8.65%	-1.18%	-9.90%
IHI	iShares DJ US Medical Devices	Health & Biotech Equiti	-2	2.06%	1.87%	-3.27%	-7.43%	-29.23%	-83.59%
VPL	Vanguard Pacific ETF	Asia Pacific Equities	-2	0.69%	-0.15%	-4.48%	-5.08%	-6.51%	-13.55%
CWB	SPDR Barclays Convertible Securities	Convertible Bonds	-2	2.12%	1.79%	-4.21%	-7.24%	-7.27%	-16.54%
IWF	Russell 1000 Growth	Large Growth	-2	5.16%	1.77%	-5.58%	-9.15%	-2.35%	-10.30%
XLF	Financial Select Sector *	Financial Equities	-2	1.00%	-2.94%	-5.82%	-1.87%	-0.75%	-7.48%
DES	Wisdom Tree SmallCap Div.	Small Cap Value	-2	-0.53%	1.50%	-4.47%	-3.01%	-0.13%	-62.69%
IJR	S&P Sm.Cap 600	Small Blend	-2	0.09%	2.77%	-5.73%	-5.79%	-2.56%	-10.34%
IHDG	WisdomTree International Hedged Dividend Growt	Foreign Large Cap Equ	-2	3.07%	0.99%	-4.96%	-6.14%	-2.97%	-7.54%
VXF	Vanguard Extended Markets VIPERS	Mid Cap Blend	-2	2.68%	3.18%	-6.28%	-9.41%	-7.99%	-17.17%
IFGL	iShares FTSE EPRA/NAREIT Global Real Estate	Global Real Estate	-2	2.41%	-1.20%	-3.27%	-4.60%	-4.95%	-14.25%
SCHP	Schwab U.S. TIPs	Inflation-Protected Bon	-2	-1.91%	-0.13%	-1.40%	-3.47%	-2.88%	-4.98%
FBT	1st Trust Biotechnolgy Index	Health & Biotech Equiti	-2	2.71%	1.07%	-3.61%	-7.92%	-7.09%	-19.31%
PPLT	ETFS Physical Platinum Shares	Precious Metals	-2	-8.80%	-4.68%	2.26%	2.07%	-3.22%	-23.17%
PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	-2	2.37%	-4.27%	-4.25%	-2.64%	-2.98%	-8.44%
QQQ	PowerShares QQQ Trust, Series 1	Large Growth	-2	5.93%	2.54%	-5.59%	-8.88%	-1.97%	-10.26%
QUAL	iShares Edge MSCI USA Quality Factor	All Cap Equities	-2	3.51%	0.58%	-4.95%	-7.51%	-1.98%	-7.98%

Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD	%M/A	DD%
MGK	Vanguard Mega Cap Growth	Large Cap Growth Equi	-2	5.95%	1.52%	-6.13%	-9.73%	-2.88%	-10.94%
FXE	CurrencyShares Euro Currency Trust	Currency	-2	-0.10%	-3.36%	-2.23%	-3.00%	-4.09%	-14.84%
EWL	iShares Switzerland Index	Europe Stock	-2	4.33%	0.24%	-5.19%	-6.88%	-0.94%	-7.39%
EWK	iShares Belgium Index	Europe Stock	-2	5.86%	-2.08%	-5.47%	-5.34%	-4.95%	-12.88%
EWH	iShares Hong Kong Index	China Equities	-2	0.80%	-4.97%	-2.17%	-2.67%	-7.56%	-19.68%
SCHO	Schwab Short-Term U.S. Treasury	Government Bonds	-2	-1.28%	-1.78%	-2.31%	-2.58%	-2.57%	-4.23%
IWM	Russell 2000	Small Blend	-2	1.71%	3.94%	-6.10%	-7.72%	-5.61%	-15.37%
EPHE	iShares MSCI Philippines	Emerging Markets Equi	-2	-4.01%	-3.51%	0.03%	-1.71%	0.12%	-23.00%
SHYG	iShares 0-5 Year High Yield Corporate Bond	High Yield Bonds	-2	-0.23%	-0.99%	-2.38%	-2.96%	-2.64%	-8.47%
SJNK	SPDR Barclays Short Term High Yield Bond	High Yield Bonds	-2	-0.23%	-1.50%	-2.85%	-3.35%	-3.01%	-6.75%
VGT	Vanguard Info Technology	Technolgy Equities	-2	4.62%	0.86%	-5.21%	-9.10%	-1.21%	-10.65%
SPYG	S&P 500 Growth	Large Cap Growth	-2	5.36%	1.67%	-5.28%	-8.64%	-1.17%	-9.89%
TIP	iShares TIPS Bond Fd	Inflation-Protected Bon	-2	-1.82%	-0.05%	-1.43%	-3.58%	-2.66%	-4.81%
URE	ProShares Ultra Real Estate	Leveraged Real Estate	-2	8.66%	3.67%	-6.54%	-13.86%	2.14%	-13.86%
GSLC	Goldman Sachs ActiveBeta U.S. Large CaP	Large Cap Blend Equiti	-2	2.89%	0.45%	-4.60%	-6.41%	-0.74%	-6.88%
SHY	iShares Lehman 1-3 Year Treasury	Government Bonds	-2	-1.30%	-1.79%	-2.30%	-2.56%	-2.57%	-3.97%
EWP	iShares Spain Index	Europe Stock	-2	5.56%	-5.28%	-4.25%	-3.08%	-5.30%	-29.75%
DIA	SPDR Dow Jones Industrial Average	Large Cap Value	-2	2.57%	-1.18%	-4.29%	-4.54%	-1.08%	-5.72%
DGRO	iShares Core Dividend Growth	Large Cap Value Equiti	-2	1.56%	-0.87%	-4.01%	-3.90%	1.03%	-4.73%
VGSH	Vanguard Short-Term Government	Government Bonds	-2	-1.27%	-1.79%	-2.29%	-2.58%	-2.75%	-4.94%
ACWX	iShares MSCI ACWI ex US	Global Equities	-3	2.33%	-3.36%	-5.56%	-5.99%	-5.93%	-11.62%
FLT	Fidelity Limited Term Bond	Corporate Bonds	-3	-1.81%	-2.74%	-3.34%	-3.90%	-3.82%	-5.88%
HDGE	Ranger Equity Bear	Inverse Equities	-3	-2.78%	-5.93%	-0.77%	-0.85%	-1.86%	-78.23%
BSV	Vanguard Short Term Bond	Total Bond Market	-3	-1.81%	-2.48%	-3.17%	-3.62%	-3.87%	-6.48%
FXB	CurrencyShares British Pound	Currency	-3	-1.57%	-3.37%	-2.97%	-2.91%	-3.31%	-13.17%
GVI	iShares Lehman Intern. Govt/Credit	Total Bond Market	-3	-2.30%	-3.06%	-4.03%	-4.59%	-4.69%	-8.30%
EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equi	-3	3.53%	-3.02%	-6.29%	-6.46%	-5.74%	-10.39%
HYG	iShares Lehman Hi-Yield Corp.	High Yield Bond	-3	-0.95%	-2.15%	-4.41%	-5.42%	-4.44%	-7.51%
VCR	Vanguard Consumer Discretionary	Consumer Discretionar	-3	4.80%	2.40%	-9.19%	-10.40%	-4.38%	-14.17%
VEU	Vanguard FTSE All-Word ex-US	Global Equities	-3	1.91%	-3.74%	-5.70%	-6.02%	-6.04%	-11.78%
SCHF	Schwab International Equity	Foreign Large Cap Equi	-3	3.06%	-2.34%	-5.34%	-5.53%	-5.30%	-10.09%
JNK	Barclays Cap. High Yield Bond	High Yield Bond	-3	-1.01%	-2.41%	-4.64%	-5.59%	-4.64%	-68.44%
VSS	Vanguard FTSE All-Wld ex-US SmCP Idx	Foreign Small & Mid Ca	-3	2.04%	-1.95%	-5.99%	-7.52%	-6.87%	-12.77%
VUG	Vanguard Growth	Large Cap Growth	-3	5.28%	1.37%	-6.49%	-10.38%	-3.66%	-11.69%
IYW	Dow Jones US Technology	Technology Equities	-3	4.25%	0.22%	-5.93%	-10.26%	-2.67%	-12.00%
IYJ	Dow Jones US Industrial	Industrial Equities	-3	2.89%	-0.78%	-6.54%	-6.48%	-3.92%	-45.36%
VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	-3	2.91%	-2.40%	-5.51%	-5.93%	-5.33%	-10.11%
IYF	Dow Jones US Financial Sector	Specialty-Financial	-3	0.90%	-2.87%	-5.86%	-2.49%	-1.05%	-41.06%
VFH	Vanguard Financials	Financials Equities	-3	0.23%	-3.45%	-6.70%	-3.29%	-1.88%	-8.22%
IXUS	iShares Core MSCI Total International Stock	Global Equities	-3	2.29%	-3.34%	-5.61%	-6.15%	-6.18%	-11.85%
VOT	Vanguard Mid-Cap Growth	Mid-Cap Growth	-3	3.37%	2.05%	-6.74%	-12.49%	-6.68%	-16.17%
SPHQ	PowerShares S&P 500 Quality Portfolio	Large Cap Blend Equiti	-3	1.44%	-2.50%	-5.83%	-6.20%	-1.56%	-7.09%
PKW	PowerShares Buyback Achievers	All Cap Equities	-3	-0.03%	-1.13%	-6.15%	-6.24%	-2.69%	-7.78%
VBK	Vanguard SmallCap Growth	Small Cap Growth	-3	3.01%	3.31%	-7.42%	-11.95%	-9.32%	-18.86%

Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD	%M/A	DD%
IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	-3	3.21%	-3.15%	-6.56%	-6.87%	-6.17%	-11.11%
SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	-3	3.18%	-1.40%	-5.76%	-7.23%	-7.12%	-13.86%
IJK	S&P MidCap 400/BARRA Growth	Mid-Cap Growth	-3	0.61%	1.89%	-6.77%	-9.37%	-4.42%	-69.94%
PHB	PowerShares High Yield Corp Bond	High Yield Bonds	-3	-1.24%	-2.39%	-4.47%	-5.41%	-4.49%	-6.61%
VCSH	Vanguard Short-Term Corporate Bond	Corporate Bonds	-3	-1.55%	-2.61%	-3.46%	-3.90%	-4.02%	-6.20%
VXUS	Vanguard Total International Stock	Global Equities	-3	1.95%	-3.30%	-5.53%	-6.02%	-5.99%	-11.50%
MUB	iShares S&P National Muni Bond	National Munis	-4	-2.62%	-3.74%	-5.43%	-5.71%	-5.09%	-7.04%
FPE	First Trust Preferred Securities and Income	Preferred Stock	-4	-0.94%	-3.89%	-5.98%	-6.40%	-5.82%	-8.34%
SCHR	Schwab Intermediate-Term U.S. Treasury	Government Bonds	-4	-2.92%	-3.30%	-4.12%	-5.15%	-5.08%	-9.68%
EWY	iShares S. Korea Index	Pacific Asia/excl. Japan	-4	-1.10%	-1.04%	-5.77%	-8.53%	-10.72%	-25.97%
FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	-4	-2.69%	-3.85%	-5.00%	-5.80%	-4.64%	-10.59%
PFF	iShares S&P Preferred Stock	Preferred Stock/Conver	-4	0.75%	-1.73%	-6.11%	-7.63%	-5.01%	-9.58%
RPG	Guggenheim S&P 500 Pure Growth	Large Growth	-4	4.04%	1.57%	-8.54%	-12.83%	-6.08%	-16.82%
TOTL	SPDR DoubleLine Total Return Tactical	Total Bond Market	-4	-2.50%	-3.68%	-4.85%	-5.43%	-5.64%	-11.08%
SCHZ	Schwab US Aggregate Bond	Total Bond Market	-4	-2.47%	-3.73%	-5.07%	-6.18%	-5.81%	-11.16%
IWO	Russell 2000 Growth	Small Growth	-4	2.18%	3.43%	-9.09%	-12.73%	-10.72%	-24.03%
IEI	iShares Lehman 3-7 Yr. Treasury	Government Bonds	-4	-3.13%	-3.53%	-4.29%	-5.14%	-5.19%	-8.99%
AGG	iShares Lehman Aggregate Bond	Intermediate-Term Bon	-4	-2.51%	-3.75%	-5.07%	-6.12%	-5.74%	-10.47%
IEV	S&P Europe 350 Index	Europe Stock	-4	4.25%	-4.94%	-7.46%	-7.63%	-5.52%	-9.90%
IGV	iShares North American Tech-Software	Technology Equities	-4	2.80%	1.46%	-5.72%	-13.26%	-11.74%	-22.75%
IJT	S&P SmallCap 600/BARRA Growth	Small Growth	-4	0.22%	1.79%	-8.24%	-9.87%	-4.82%	-40.16%
HEDJ	WisdomTree Europe Hedged Equity	Europe Equities	-4	3.76%	-4.32%	-9.07%	-8.20%	-5.27%	-10.46%
BND	Vanguard Total Bond Market	Intermediate-Term Bon	-4	-2.49%	-3.72%	-5.07%	-6.15%	-5.90%	-11.11%
VGIT	Vanguard Intermediate-Term Gov Bonds	Government Bonds	-4	-3.17%	-3.57%	-4.36%	-5.36%	-5.70%	-11.21%
IWP	Russell MidCap Growth	Mid-Cap Growth	-4	3.36%	2.33%	-7.18%	-12.78%	-9.18%	-18.48%
BNDX	Vanguard Total International Bond	Total Bond Market	-4	-2.22%	-2.89%	-4.25%	-4.93%	-6.59%	-11.45%
GOVT	iShares Core U.S. Treasury Bond	Government Bonds	-4	-2.96%	-3.75%	-4.56%	-6.63%	-5.41%	-11.98%
VRP	PowerShares Variable Rate Preferred Portfolio	Preferred Stock	-4	-0.85%	-3.28%	-5.42%	-5.71%	-5.28%	-7.67%
VLUE	iShares Edge MSCI USA Value Factor	Large Cap Value Equiti	-4	-0.99%	-2.62%	-7.03%	-4.48%	-0.73%	-9.01%
IYC	iShares US Consumer Services	Consumer Discretionar	-4	3.57%	1.16%	-9.23%	-10.67%	-4.95%	-72.91%
BOND	PIMCO Total Return Active Exchange-Traded	Total Bond Market	-5	-2.85%	-4.69%	-6.08%	-6.97%	-6.64%	-10.07%
VOX	Vanguard Telecom Serv's	Communication Equitie	-5	2.02%	-2.09%	-9.43%	-11.44%	-11.75%	-20.32%
VWO	Vanguard Emerging Markets	Emerging Markets Equi	-5	-1.14%	-6.71%	-6.14%	-6.73%	-8.02%	-18.34%
BIV	Vanguard Intermed. Term Bond	Intermediate-Term Bon	-5	-3.21%	-4.02%	-5.30%	-6.53%	-6.98%	-13.21%
BBH	VanEck Vectors Biotech	Health & Biotech	-5	4.82%	-1.29%	-7.71%	-14.37%	-14.13%	-26.55%
SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	-5	2.46%	-3.52%	-8.32%	-9.24%	-9.02%	-16.11%
DFE	Wisdom Tree Europe SmCap Div.	Europe Stock	-5	5.81%	-5.67%	-9.42%	-9.80%	-7.55%	-15.04%
EWJ	iShares Japan Index	Japan Stock	-5	-0.60%	-3.24%	-8.18%	-7.99%	-8.30%	-16.88%
VGK	Vanguard European	Europe Equities	-5	4.08%	-5.71%	-8.56%	-8.73%	-6.80%	-11.78%
VCIT	Vanguard Intermediate-Term Corporate Bond	Corporate Bonds	-5	-2.74%	-4.29%	-6.06%	-7.24%	-7.26%	-11.45%
IEF	iShares Lehman 7-10 Yr Treasury	Government Bonds	-5	-3.95%	-4.10%	-4.99%	-6.55%	-6.12%	-12.67%
IYZ	Down Jones US Telecom	Commun. Equities	-5	-0.70%	-2.61%	-8.20%	-9.18%	-7.21%	-18.20%
EWQ	iShares France Index	Europe Stock	-5	4.84%	-7.32%	-9.62%	-9.13%	-6.78%	-12.66%
IBB	Nasdaq Biotechnology	Health & Biotech Equiti	-5	4.71%	0.07%	-8.51%	-14.62%	-14.05%	-61.77%

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IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	-5	-0.68%	-6.24%	-6.32%	-7.20%	-9.19%	-20.03%
HEZU	iShares Currency Hedged MSCI Eurozone	Europe Equities	-5	4.14%	-5.70%	-9.97%	-9.08%	-6.42%	-12.10%
SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	-5	-1.14%	-6.81%	-5.74%	-6.25%	-8.33%	-19.81%
PDP	PowerShares DWA Momentum Portfolio	All Cap Equities	-5	2.44%	-0.49%	-9.18%	-14.28%	-9.50%	-19.73%
FXY	CurrencyShares Japanese Yen Trust	Currency	-5	-5.25%	-5.69%	-4.98%	-5.58%	-7.37%	-20.43%
VWOB	Vanguard Emerging Markets Gov Bonds	Emerging Markets Bon	-6	0.43%	-6.72%	-8.08%	-10.04%	-8.96%	-16.10%
PZA	Pshares Insured National Munis	National Munis	-6	-3.78%	-5.60%	-7.46%	-8.04%	-6.93%	-9.41%
PGF	PowerShares Fin. Preferred Portf.	Specialty-Financial	-6	-1.74%	-4.30%	-8.74%	-10.10%	-8.35%	-13.36%
IYG	Dow Jones US Financial Serv's	Specialty-Financial	-6	-0.74%	-7.38%	-9.96%	-6.60%	-5.71%	-11.41%
EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	-6	3.46%	-2.68%	-10.34%	-12.71%	-9.33%	-15.51%
SOXX	iShares PHLX SOX Semiconductor Sector Index	Technology Equities	-6	2.53%	-0.17%	-11.83%	-12.73%	-1.26%	-14.82%
PGX	PowerShares Preferred Portfolio	Preferred Stock/Conver	-6	-1.09%	-4.23%	-8.19%	-9.53%	-7.72%	-12.28%
EMB	iShares Emerging Markets Bond	Emerging Market Bond	-6	1.11%	-6.76%	-8.46%	-10.36%	-9.32%	-17.13%
EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	-6	-0.86%	-6.98%	-6.81%	-7.57%	-9.62%	-22.10%
EWT	iShares Taiwan Index	Pacific Asia/excl. Japan	-6	-3.44%	-4.86%	-8.24%	-7.75%	-4.05%	-9.33%
BWX	SPDR Lehman Intl Treasury Bond	World Gov Bond	-6	-3.41%	-5.79%	-6.23%	-7.92%	-8.36%	-17.23%
LQD	iShares iBoxx \$ Liquid Invest. Gr.	Corporate Bonds	-6	-2.09%	-4.53%	-7.17%	-8.74%	-7.84%	-13.09%
KRE	SPDR S&P Region.Banking	Specialty-Financial	-6	-5.47%	-4.39%	-9.96%	-2.75%	-0.95%	-12.54%
SMH	VanEch Vectors Semiconductor	Technology Equities	-6	2.81%	-0.47%	-11.89%	-12.63%	-1.98%	-14.77%
FEZ	SPDR Euro Stoxx 50	Europe Stock	-7	3.73%	-9.08%	-12.09%	-11.81%	-10.20%	-16.62%
VCLT	Vanguard Long-Term Corporate Bond	Corporate Bonds	-7	-1.75%	-5.76%	-9.45%	-11.50%	-10.16%	-17.08%
EZU	European Monetary Union Index	Europe Stock	-7	4.32%	-8.83%	-11.93%	-11.71%	-10.43%	-16.03%
TLT	iShares 20+ Treas. Bd	Government Bonds	-7	-4.19%	-6.39%	-7.82%	-10.87%	-8.96%	-23.02%
KBE	SPDR S&P Bank	Specialty-Financial	-7	-5.93%	-5.47%	-10.73%	-4.05%	-3.07%	-13.34%
AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	-7	-2.37%	-7.45%	-8.46%	-9.27%	-11.18%	-26.50%
BLV	Vanguard Long Term Bond	Long-Term Bond	-7	-2.76%	-5.98%	-8.55%	-10.91%	-9.71%	-21.99%
HEWG	iShares Currency Hedged MSCI Germany	Europe Equities	-7	3.81%	-8.42%	-12.01%	-11.18%	-9.55%	-14.32%
BAB	PowerShares Build America Bond Portfolio	National Munis	-7	-4.84%	-6.73%	-8.23%	-9.98%	-9.14%	-14.35%
EWI	iShares Italy Index	Europe Stock	-7	3.76%	-10.49%	-11.13%	-10.00%	-8.02%	-14.33%
TLH	iShares Lehman 10-20 Yr Treasury	Government Bonds	-7	-4.21%	-5.66%	-6.86%	-9.29%	-8.20%	-21.89%
ZROZ	PIMCO 25 Yr Zero Coupon US Treas Idx Exchg-Tr	Government Bonds	-8	-4.44%	-7.52%	-9.00%	-12.93%	-10.20%	-30.21%
XBI	SPDR Series Trust SPDR S&P Biotech	Health & Biotech Equiti	-8	3.73%	0.49%	-14.56%	-19.72%	-21.45%	-48.34%
KBWB	PowerShares KBW Bank Portfolio	Financials Equities	-8	-4.69%	-9.64%	-13.34%	-6.04%	-6.33%	-15.85%
FXD	First Trust Cons. Discret. AlphaDEX	Consumer Discretionar	-8	-3.13%	-4.39%	-10.88%	-12.19%	-9.21%	-16.91%
EWN	iShares Netherlands Index	Europe Stock	-8	3.70%	-7.64%	-13.65%	-15.71%	-13.17%	-21.29%
PCY	PowerShares Emerging Markets Sovereign Debt P	Emerging Markets Bon	-8	2.54%	-10.03%	-12.02%	-14.19%	-13.08%	-26.95%
EWD	iShares Sweden Index	Europe Stock	-8	9.10%	-8.42%	-15.36%	-16.15%	-13.75%	-21.34%
XRT	SPDR S&P Retail *	Consumer Discretionar	-9	-1.90%	-3.55%	-14.44%	-16.34%	-15.81%	-27.48%
EWG	iShares Germany Index	Europe Stock	-9	3.76%	-11.47%	-14.05%	-13.39%	-13.41%	-22.18%
EDV	Vanguard Extended Duration Treasury	Government Bonds	-9	-4.57%	-7.95%	-9.58%	-13.06%	-10.85%	-31.76%
ASHR	Deutsche X-Trackers China A-Shares	China Equities	-11	-7.96%	-8.92%	-12.85%	-15.35%	-12.63%	-28.69%
PEZ	PowerShares Consumer Cyclical	All Cap Equities	-11	-3.07%	-5.47%	-15.57%	-18.03%	-14.64%	-26.78%
FXI	iShares China 25 Index	China Equities	-11	-5.11%	-15.06%	-10.85%	-12.60%	-17.48%	-41.31%
MCHI	iShares MSCI China	China Equities	-13	-6.60%	-14.73%	-13.32%	-15.74%	-20.17%	-45.58%

Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD	%M/A	DD%
XHB	SPDR Series Trust SPDR Home Builders	Building & Construction	-18	-10.21%	-13.53%	-23.44%	-26.32%	-16.86%	-26.74%
ITB	iShares DJ US Home Construction	Building and Constructi	-20	-11.49%	-15.52%	-24.82%	-28.53%	-17.28%	-28.64%
SCHG	Schwab U.S. Large-Cap Growth	Large Cap Growth Equi	-50	-46.88%	-48.57%	-52.15%	-54.31%	-49.21%	-55.14%
SCHH	Schwab U.S. REIT	Real Estate	-50	-47.90%	-48.49%	-51.06%	-52.76%	-46.51%	-52.76%
SCHA	Schwab U.S. Small-Cap	Small Cap Blend Equiti	-51	-49.26%	-48.44%	-53.03%	-53.75%	-50.83%	-57.00%
SCHX	Schwab U.S. Large-Cap	Large Cap Blend Equiti	-51	-48.17%	-49.37%	-51.86%	-52.69%	-48.23%	-53.00%
SCHB	Schwab U.S. Broad Market	All Cap Equities	-51	-48.22%	-49.24%	-51.92%	-52.76%	-48.42%	-53.05%
RSX	Market Vectors Russia	Emerging Markets Equi	-59	-2.42%	-76.10%	-78.01%	-78.81%	-78.02%	-83.05%