## **HV ETF Cutline Report:** As of 9/1/2023

Ticker	ETF Name	Orientation	%M/A		4 wk	8 wk	12 wk	YTD I	/I-Index	DD%
IYW	Dow Jones US Technology	Technology Equities	18.81%	+191	2.77%	4.10%	7.44%	50.06	16	-4.53%
SMH	VanEch Vectors Semiconductor	Technology Equities	18.74%	+190	1.27%	4.80%	6.38%	53.95	17	-2.75%
IGV	iShares North American Tech-Software	Technology Equities	18.14%	+189	4.32%	6.47%	9.52%	41.38	15	-18.99%
ITB	iShares DJ US Home Construction	Building and Constructi	17.91%	+188	-0.66%	6.77%	11.08%	44.37	15	-2.04%
XHB	SPDR Series Trust SPDR Home Builders	Building & Construction	17.82%	+187	0.47%	8.09%	12.81%	39.69	15	-2.33%
DXJ	Wisdom Tree Japan Hedged Equity	Japan Stock	17.05%	+186	4.67%	6.46%	8.57%	35.70	14	0.00%
SOXX	iShares PHLX SOX Semiconductor Secto	Technology Equities	16.07%	+185	-0.20%	3.57%	5.16%	47.13	14	-7.85%
XLK	Technology Select *	Technology Equities	16.01%	+184	2.94%	2.91%	6.14%	41.59	13	-2.25%
QQQ	PowerShares QQQ Trust, Series 1	Large Growth	15.93%	+183	1.49%	3.10%	6.51%	41.80	13	-6.53%
MGK	Vanguard Mega Cap Growth	Large Cap Growth Equi	15.81%	+182	2.60%	3.62%	7.14%	40.27	13	-8.69%
SCHG	Schwab U.S. Large-Cap Growth	Large Cap Growth Equi	15.55%	+181	2.19%	3.65%	7.09%	38.41	13	-53.90%
VGT	Vanguard Info Technology	Technolgy Equities	15.19%	+180	2.58%	2.57%	5.80%	39.84	13	-4.17%
TUR	iShares Turkey Investment Index	Emerging Markets Equi	14.60%	+179	10.23%	27.31%	25.84%	3.05	17	-19.08%
TBT	ProShares UltraShort Lehman 20 Yr Trea	Leveraged Bonds	14.48%	+178	3.46%	8.79%	14.09%	5.91	8	-19.32%
VUG	Vanguard Growth	Large Cap Growth	14.33%	+177	2.29%	3.37%	6.93%	35.88	12	-11.08%
HEWJ	iShares Currency Hedged MSCI Japan	Japan Equities	13.91%	+176	3.81%	4.51%	4.92%	31.15	11	-17.80%
IWF	Russell 1000 Growth	Large Growth	13.41%	+175	2.09%	3.58%	6.82%	31.62	11	-8.89%
IEO	iShares DJ Oil & Gas Expl.&Prod.	Energy Equities	12.46%	+174	5.12%	17.46%	18.99%	7.68	12	-5.62%
XLY	Consumer Discretionary Sec.*	Consumer Discretionar	11.53%	+173	-1.10%	0.18%	5.25%	31.36	9	-19.75%
VCR	Vanguard Consumer Discretionary	Consumer Discretionar	11.49%	+172	-1.15%	1.33%	6.37%	30.69	9	-19.51%
IVW	S&P 500/BARRA Growth	Large Growth	11.12%	+171	2.38%	3.89%	6.40%	23.57	9	-14.76%
VOX	Vanguard Telecom Serv's	Communication Equitie	11.09%	+170	-0.58%	2.35%	5.05%	32.32	10	-27.76%
SPYG	S&P 500 Growth	Large Cap Growth	11.03%	+169	2.37%	3.87%	6.07%	23.49	9	-14.85%
VOOG	Vanguard S&P 500 Growth	Large Cap Growth Equi	11.00%	+168	2.33%	3.82%	6.01%	23.48	9	-14.87%
IUSG	iShares Core U.S. Growth	Large Cap Growth Equi	10.84%	+167	2.28%	3.85%	6.35%	22.89	9	-14.49%
QUAL	iShares Edge MSCI USA Quality Factor	All Cap Equities	10.72%	+166	2.14%	5.11%	8.00%	22.57	9	-4.52%
DBJP	Deutsche X-Trackers MSCI Japan Hedge	Japan Equities	10.37%	+165	3.95%	4.34%	0.17%	25.45	8	-2.87%
FXN	1st Trust Energy AlphaDEX	Energy Equities	10.07%	+164	3.41%	14.11%	16.04%	4.56	10	-7.89%
SPHQ	PowerShares S&P 500 Quality Portfolio	Large Cap Blend Equiti	9.98%	+163	2.60%	5.88%	7.68%	19.43	9	-2.18%
VDE	Vanguard Energy VIPERS	Energy Equities	8.68%	+162	4.62%	12.98%	12.82%	4.89	9	-3.54%
VV	Vanguard LargeCap	Large Cap Blend	8.56%	+161	0.98%	2.99%	5.02%	18.56	7	-6.86%
SCHX	Schwab U.S. Large-Cap	Large Cap Blend Equiti	8.45%	+160	0.91%	2.97%	5.12%	18.23	7	-53.41%
IWB	Russell 1000 Index	Large Blend	8.44%	+159	1.00%	3.01%	5.57%	18.03	7	-6.63%
IVV	S&P 500	Large Blend	8.41%	+158	1.02%	2.92%	5.37%	18.07	7	-5.46%
IYC	iShares US Consumer Services	Consumer Discretionar	8.34%	+157	-1.34%	0.16%	4.60%	24.19	7	-74.46%
SPY	SPDR S&P 500	Large Cap Blend	8.33%	+156	0.98%	2.88%	4.95%	17.98	7	-5.55%
VOO	Vanguard S&P 500	Large Cap Blend Equiti	8.33%	+155	1.06%	2.93%	4.98%	18.04	7	-5.59%
ITOT	iShares Core S&P Total U.S. Stock Marke	All Cap Equities	8.19%	+154	0.80%	3.03%	5.44%	17.58	7	-7.36%
IWV	Russell 3000 Index	All Cap Equities	8.18%	+153	0.79%	2.97%	5.37%	17.50	7	-7.10%
SCHB	Schwab U.S. Broad Market	All Cap Equities	8.17%	+152	0.76%	2.97%	5.02%	17.59	7	-53.66%
	iShares GSCI Commodity Index	Commodities.	8.13%	+151	2.56%	10.60%	13.92%	3.67	8	-16.44%

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VTI	Total Stock Market VIPERs	All Cap Equities	8.11%	+150	0.80%	3.05%	5.03%	17.52	7	-7.53%
VIS	Vanguard Industrials	industrials Equities	7.72%	+149	0.55%	2.86%	6.79%	14.38	6	-1.74%
TBF	ProShares Short 20+Year Treasury	Inverse Bonds	7.62%	+148	1.94%	4.84%	6.79%	4.06	4	-4.34%
GSLC	Goldman Sachs ActiveBeta U.S. Large C	Large Cap Blend Equiti	7.61%	+147	0.83%	2.89%	5.07%	16.54	6	-7.22%
XLE	Energy Select Sector *	Energy Equities	7.56%	+146	4.39%	12.32%	11.57%	3.74	8	-3.55%
PDP	PowerShares DWA Momentum Portfolio	All Cap Equities	7.54%	+145	3.40%	2.78%	6.78%	15.09	7	-18.99%
PIN	PowerShares India Portfolio	Emerging Markets Equi	7.52%	+144	1.42%	2.87%	7.02%	11.04	6	-55.22%
IYE	Dow Jones US Energy	Specialty-Natural Res.	7.25%	+143	4.21%	11.95%	12.32%	2.77	8	-5.39%
PKW	PowerShares Buyback Achievers	All Cap Equities	6.94%	+142	0.87%	5.77%	8.82%	9.64	6	-4.38%
IYT	Dow Jones Transportation	Transportation Equities	6.90%	+141	-2.85%	0.24%	7.90%	17.27	6	-10.55%
VXF	Vanguard Extended Markets VIPERs	Mid Cap Blend	6.82%	+140	-0.56%	3.54%	5.15%	14.88	6	-23.68%
IGE	iShares North American Natural Resource	Commodity Producers	6.82%	+139	3.35%	10.36%	10.82%	4.80	7	-6.21%
IYJ	Dow Jones US Industrial	Industrial Equities	6.79%	+138	1.03%	3.13%	7.03%	12.27	6	-43.88%
IXC	S&P Global Energy	Energy Equities	6.76%	+137	4.81%	11.12%	10.70%	5.08	8	-3.83%
IWP	Russell MidCap Growth	Mid-Cap Growth	6.36%	+136	0.66%	1.75%	4.71%	15.96	6	-21.37%
XLI	Industrial Select Sector *	Industrial Equities	6.35%	+135	0.52%	2.45%	6.25%	10.78	5	-1.76%
VOT	Vanguard Mid-Cap Growth	Mid-Cap Growth	6.30%	+134	0.66%	1.85%	5.15%	15.18	6	-22.10%
IJK	S&P MidCap 400/BARRA Growth	Mid-Cap Growth	6.26%	+133	0.22%	3.34%	5.84%	12.50	5	-70.10%
EWZ	iShares Brazil Index	Latin America Stock	6.20%	+132	-1.93%	-1.81%	-0.51%	12.41	2	-35.05%
VBK	Vanguard SmallCap Growth	Small Cap Growth	6.02%	+131	0.00%	2.45%	4.05%	15.58	6	-24.20%
INDA	iShares MSCI India	Emerging Markets Equi	6.00%	+130	0.48%	1.47%	5.06%	5.99	3	-12.88%
XPH	SPDR Pharmaceuticals	Health & Biotech Equiti	5.40%	+129	2.39%	9.64%	8.86%	7.74	7	-21.23%
VT	Vanguard Total World Stock Index	Global Equities	5.38%	+128	0.15%	2.37%	2.80%	13.78	5	-10.22%
ACWI	iShares MSCI ACWI	Global Equities	5.34%	+127	0.13%	2.18%	3.34%	14.01	5	-9.75%
IVE	S&P 500/BARRA Value	Large Value	5.30%	+126	-0.62%	1.72%	4.17%	12.05	4	-2.52%
ILF	iShares S&P 40 Latin America	Latin America Stock	5.23%	+125	-2.43%	-2.00%	-1.16%	15.64	3	-32.99%
DBA	PowerShares DB Agriculture Fd	Agriculture Commoditie	5.20%	+124	0.65%	2.93%	2.78%	8.09	4	-5.14%
EWJ	iShares Japan Index	Japan Stock	5.13%	+123	0.42%	0.65%	-0.29%	13.96	4	-16.30%
INDY	iShares S&P India Nifty 50 Index Fund	Emerging Markets Equi	5.08%	+122	-0.13%	0.82%	4.45%	7.09	3	-15.59%
IJH	S&P MidCap 400	Mid-Cap Blend	5.06%	+121	-0.31%	2.79%	5.42%	10.34	5	-8.14%
IHE	iShares DJ US Pharmaceuticals	Health & Biotech Equiti	5.05%	+120	5.61%	9.63%	8.82%	2.31	7	-5.64%
IWO	Russell 2000 Growth	Small Growth	5.03%	+119	-1.50%	1.91%	2.01%	13.15	4	-27.89%
MDY	MidCap Trust Series I	Mid-Cap Blend	5.03%	+118	-0.30%	2.78%	5.07%	10.31	4	-8.02%
VB	Vanguard SmallCap	Small Cap Blend	5.02%	+117	-0.58%	3.00%	4.52%	10.60	4	-15.20%
IJT	S&P SmallCap 600/BARRA Growth	Small Growth	4.98%	+116	-0.67%	4.03%	3.85%	9.09	4	-43.61%
FNDX	Schwab Fundamental U.S. Large Compa	Large Cap Value Equiti	4.97%	+115	0.03%	2.79%	4.23%	9.71	4	-2.12%
SCHM	Schwab U.S. Mid Cap	Mid Cap Blend Equities	4.90%	+114	0.03%	2.55%	5.18%	10.27	5	-13.24%
SCHA	Schwab U.S. Small-Cap	Small Cap Blend Equiti	4.73%	+113	-0.93%	2.99%	3.86%	10.39	4	-59.40%
DBC	PowerShares DB Commodity Index	Commodities	4.57%	+112	1.76%	8.27%	9.80%	0.93	5	-18.51%
KIE	SPDR S&P Insurance	Specialty-Financial	4.51%	+111	0.30%	4.63%	7.13%	4.88	4	-54.23%
EWI	iShares Italy Index	Europe Stock	4.41%	+110	-0.90%	1.56%	5.29%	18.19	6	-7.63%
VBR	Vanguard SmallCap Value	Small Cap Value	4.37%	+109	-0.90%	3.58%	5.15%	7.27	4	-8.28%
IWM	Russell 2000	Small Blend	4.34%	+108	-1.71%	3.32%	3.15%	9.46	4	-21.32%
VIG	Vanguard Div. Appreciation	Large Cap Value Equiti	4.29%	+107	0.26%	2.56%	3.74%	7.67	4	-5.06%

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PEZ	PowerShares Consumer Cyclicals	All Cap Equities	4.24%	+106	-1.10%	3.93%	6.10%	10.77	5	-30.63%
IWR	Russell MidCap Index Fs	Mid-Cap Blend	4.22%	+105	-0.43%	1.60%	4.91%	9.33	4	-67.09%
FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	3.99%	+104	-2.67%	4.29%	5.68%	5.93	3	-25.80%
FXD	First Trust Cons. Discret. AlphaDEX	Consumer Discretionar	3.99%	+103	-2.18%	-0.60%	4.23%	13.58	4	-16.56%
EWW	iShares Mexico Index	Latin America Stock	3.88%	+102	-2.07%	-1.84%	-2.32%	24.29	5	-5.97%
FTGC	First Trust Global Tactical Commodity Str	Commodities	3.87%	+101	1.91%	7.38%	8.61%	0.41	5	-21.84%
VAW	Vanguard Materials VIPERS	Materials	3.76%	+100	0.44%	3.08%	5.90%	8.43	4	-7.49%
XLB	Materials Select Sector *	Materials	3.72%	+99	0.30%	3.18%	6.10%	7.90	4	-7.49%
FEX	First Trust Large Cap Core AlphaDEX	Large Cap Blend Equity	3.71%	+98	-0.61%	2.10%	4.92%	6.29	3	-8.46%
PEY	PowerShares Hi Yields Div. Achiev's	Mid-Cap Value	3.66%	+97	2.21%	8.45%	8.06%	0.48	5	-7.52%
IJJ	S&P MidCap 400/BARRA Value	Mid-Cap Blend	3.64%	+96	-0.96%	2.04%	4.76%	7.85	3	-37.17%
VO	Vanguard Mid-Cap	Mid-Cap Blend	3.55%	+95	-0.70%	0.88%	4.06%	8.33	3	-15.47%
IJR	S&P Sm.Cap 600	Small Blend	3.52%	+94	-1.51%	3.48%	3.51%	7.58	3	-15.38%
MTUM	iShares Edge MSCI USA Momentum Fact	All Cap Equities	3.51%	+93	2.13%	4.17%	6.73%	0.91	3	-23.99%
UUP	PowerShares DB US Dollar Bullish	Currency	3.35%	+92	2.76%	2.98%	2.07%	4.53	3	-5.22%
DIA	SPDR Dow Jones Industrial Average	Large Cap Value	3.33%	+91	-0.48%	3.42%	2.86%	5.33	3	-5.13%
HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	3.31%	+90	1.43%	3.21%	-0.10%	13.04	4	-15.99%
IWN	Russell 2000 Value	Small Value	3.28%	+89	-1.98%	4.41%	4.14%	5.27	3	-17.47%
IWD	Russell 1000 Value	Large Value	3.13%	+88	-0.32%	2.38%	4.05%	5.41	3	-6.25%
DON	Wisdom Tree MidCap Div.	Mid-Cap Value	3.12%	+87	-1.12%	3.10%	4.75%	5.01	3	-57.43%
CWB	SPDR Barclays Convertible Securities	Convertible Bonds	3.07%	+86	-0.85%	-0.03%	2.03%	8.33	2	-24.40%
XME	SPDR S&P Metals & Mining	Commodity Producers	3.06%	+85	2.90%	5.22%	10.01%	6.75	6	-19.26%
IYF	Dow Jones US Financial Sector	Specialty-Financial	2.94%	+84	-1.40%	4.06%	5.20%	2.61	3	-46.00%
IWS	Russell MidCap Value	Mid-Cap Value	2.90%	+83	-0.91%	1.54%	4.74%	5.62	3	-9.98%
IYM	Dow Jones US Basic Mat's	Materials	2.86%	+82	0.83%	2.84%	6.55%	8.05	5	-12.47%
DES	Wisdom Tree SmallCap Div.	Small Cap Value	2.86%	+81	-1.32%	4.87%	4.03%	5.20	3	-64.98%
RSP	Guggenheim S&P Equal Weight	Large Blend	2.84%	+80	-0.53%	1.36%	3.71%	6.58	3	-8.32%
DJP	Bloomberg Commodity Index	Commodities	2.80%	+79	1.33%	6.34%	8.06%	-2.91	3	-20.56%
DGRO	iShares Core Dividend Growth	Large Cap Value Equiti	2.78%	+78	-0.15%	2.76%	3.51%	4.28	3	-6.99%
DEM	WisdomTree Emerg. Mkts Hi-Yld E.	Emerging Mkts Equities	2.70%	+77	0.00%	3.46%	-1.04%	9.76	3	-22.20%
USMV	iShares Edge MSCI Min Vol USA	All Cap Equities	2.66%	+76	0.98%	2.35%	3.80%	4.06	3	-7.42%
SLV	iShares Silver Trust	Precious Metals	2.65%	+75	2.35%	4.67%	-0.45%	0.68	2	-17.89%
NOBL	ProShares S&P 500 Dividend Aristocrats	Large Cap Value Equiti	2.64%	+74	-0.73%	1.68%	3.24%	5.09	2	-4.18%
EWP	iShares Spain Index	Europe Stock	2.56%	+73	-0.74%	0.39%	2.48%	16.34	5	-22.38%
IHDG	WisdomTree International Hedged Divide	Foreign Large Cap Equ	2.46%	+72	1.47%	3.23%	-0.05%	12.10	4	-14.00%
VFH	Vanguard Financials	Financials Equities	2.43%	+71	-1.02%	4.00%	4.96%	1.80	2	-17.23%
BBH	VanEck Vectors Biotech	Health & Biotech	2.43%	+70	3.46%	8.07%	4.41%	3.24	5	-25.30%
FV	First Trust Dorsey Wright Focus 5	Large Cap Value Equiti	2.34%	+69	-0.90%	1.86%	4.34%	1.25	2	-8.52%
VPL	Vanguard Pacific ETF	Asia Pacific Equities	2.27%	+68	-0.39%	0.94%	-1.29%	8.48	2	-18.50%
VTV	Vanguard Value	Large Cap Value	2.26%	+67	-0.49%	2.56%	3.00%	2.60	2	-4.50%
ITA	iShares DJ US Aerospace&Defense	Industrials Equities	2.22%	+66	0.68%	0.34%	1.17%	4.09	2	-51.44%
IYG	Dow Jones US Financial Serv's	Specialty-Financial	2.21%	+65	-2.16%	3.49%	4.75%	3.28	2	-20.08%
VLUE	iShares Edge MSCI USA Value Factor	Large Cap Value Equiti	2.18%	+64	-0.56%	2.18%	3.77%	4.41	2	-17.19%
XLF	Financial Select Sector *	Financial Equities	2.14%	+63	-0.63%	3.27%	4.65%	1.43	2	-16.25%

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IJS	S&P SmallCap 600/BARRA Value	Small Value	2.08%	+62	-2.15%	2.95%	3.18%	6.09	3	-44.09%
EWY	iShares S. Korea Index	Pacific Asia/excl. Japan	2.03%	+61	-2.50%	0.11%	-5.20%	11.92	1	-34.31%
SCHV	Schwab U.S. Large-Cap Value	Large Cap Value Equiti	2.01%	+60	-0.29%	2.37%	3.27%	2.82	2	-8.51%
VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	1.86%	+59	-1.07%	1.27%	0.56%	8.54	2	-21.43%
EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	1.67%	+58	-0.34%	2.70%	2.72%	7.91	3	-16.89%
HEZU	iShares Currency Hedged MSCI Eurozon	Europe Equities	1.65%	+57	0.28%	2.26%	-0.91%	14.18	4	-18.54%
PXF	PowerShares FTSE RAFI Developed Mar	Foreign Large Cap Equ	1.65%	+56	-0.55%	1.92%	0.38%	8.62	3	-10.44%
PJP	Dynamic Pharmaceuticals	Health & Biotech Equiti	1.54%	+55	0.23%	6.44%	3.55%	-0.28	2	-6.18%
EWC	iShares Canada Index	Foreign Large Cap Equ	1.47%	+54	0.32%	1.75%	2.43%	6.72	3	-14.09%
SCHF	Schwab International Equity	Foreign Large Cap Equ	1.41%	+53	-0.81%	1.03%	-0.84%	9.62	2	-13.54%
SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	1.40%	+52	-1.16%	1.19%	0.44%	8.07	2	-22.84%
HDV	iShares Core High Dividend	Large Cap Value Equiti	1.37%	+51	1.09%	4.19%	3.94%	-0.66	2	-5.80%
DBEF	Deutsche X-Trackers MSCI EAFE Hedge	Foreigh Large Cap Equ	1.35%	+50	1.37%	3.27%	-2.83%	9.87	3	-11.34%
XRT	SPDR S&P Retail *	Consumer Discretionar	1.34%	+49	-3.18%	1.16%	5.30%	6.88	3	-37.97%
IYH	Dow Jones US Healthcare	Specialty-Health	1.31%	+48	1.39%	3.65%	2.96%	-0.62	2	-6.60%
VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	1.31%	+47	-0.78%	1.08%	-0.63%	9.17	2	-14.24%
EWT	iShares Taiwan Index	Pacific Asia/excl. Japan	1.27%	+46	-2.10%	-1.04%	-3.87%	13.94	2	-32.48%
FXB	CurrencyShares British Pound	Currency	1.25%	+45	-1.25%	-1.89%	0.07%	4.18	0	-16.82%
IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	1.24%	+44	-1.90%	0.94%	0.26%	6.25	1	-28.56%
VXUS	Vanguard Total International Stock	Global Equities	1.22%	+43	-1.06%	1.14%	-0.60%	8.14	2	-17.14%
VEU	Vanguard FTSE All-Word ex-US	Global Equities	1.21%	+42	-1.09%	1.27%	-0.62%	8.12	2	-16.96%
IYZ	Down Jones US Telecom	Commun. Equities	1.19%	+41	2.90%	3.08%	6.16%	1.38	3	-37.77%
SCHD	Schwab US Dividend Equity	All Cap Equities	1.19%	+40	0.69%	3.98%	4.10%	-1.15	2	-8.87%
VYM	Vanguard High Div. Yield Index	Large Cap Value	1.03%	+39	-0.44%	2.99%	2.76%	-0.17	1	-6.07%
VOE	Vanguard Mid Cap Value	Mid-Cap Value	1.02%	+38	-1.87%	0.06%	3.06%	2.39	1	-9.60%
IXJ	S&P Global Healthcare	Health & Biotech Equiti	1.02%	+37	1.15%	3.82%	1.69%	0.62	2	-30.59%
EWL	iShares Switzerland Index	Europe Stock	0.99%	+36	-1.27%	2.27%	0.57%	9.54	3	-13.37%
IXUS	iShares Core MSCI Total International Sto	Global Equties	0.96%	+35	-1.13%	1.10%	0.39%	7.79	2	-17.40%
BKLN	PowerShares Exchange-Traded Fund Tru	High Yield Bonds	0.96%	+34	0.72%	0.57%	1.34%	2.87	1	-9.82%
IAU	iShares Gold Trust	Precious Metals	0.94%	+33	-0.03%	0.82%	-1.02%	6.27	2	-6.75%
VWO	Vanguard Emerging Markets	Emerging Markets Equi	0.93%	+32	-1.94%	0.96%	0.27%	5.11	1	-27.47%
GLD	SPDR Gold Shares	Precious Metals	0.89%	+31	-0.04%	0.82%	-1.06%	6.17	1	-7.11%
XLV	Health Care Select SPDR *	Health & Biotech Equiti	0.88%	+30	0.88%	3.54%	2.42%	-1.68	1	-6.48%
FXO	1st Trust Financials AlphaDEX	Financial Equities	0.85%	+29	-2.81%	5.89%	5.09%	-2.12	2	-17.53%
SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	0.85%	+28	-1.90%	1.06%	0.28%	4.90	1	-28.30%
ACWX	iShares MSCI ACWI ex US	Global Equities	0.70%	+27	-1.21%	0.95%	0.18%	7.54	2	-17.26%
IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	0.69%	+26	-0.92%	1.01%	0.19%	8.53	2	-14.45%
EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	0.67%	+25	-0.93%	0.83%	-0.04%	8.91	2	-12.96%
VHT	Vanguard Health Care	Health & Biotech Equiti	0.66%	+24	0.71%	2.95%	1.81%	-1.12	1	-8.32%
ACWV	iShares Edge MSCI Min Vol Global	Global Equities	0.63%	+23	-0.13%	1.01%	0.69%	2.77	1	-9.82%
EWQ	iShares France Index	Europe Stock	0.61%	+22	-1.68%	0.67%	1.52%	13.01	3	-7.47%
HYS	PIMCO 0-5 Year High Yield Corp Bond	High Yield Bonds	0.54%	+21	0.61%	1.33%	0.41%	2.05	1	-10.63%
VRP	PowerShares Variable Rate Preferred Por	Preferred Stock	0.48%	+20	-0.31%	1.57%	1.53%	0.85	1	-14.70%
EZU	European Monetary Union Index	Europe Stock	0.45%	+19	-1.92%	0.20%	0.72%	12.85	3	-13.56%

Ticker	ETF Name	Orientation	%M/A		4 wk	8 wk	12 wk	YTD N	l-Index	DD%
FEZ	SPDR Euro Stoxx 50	Europe Stock	0.43%	+18	-2.23%	-0.41%	-1.38%	14.37	3	-10.31%
PHB	PowerShares High Yield Corp Bond	High Yield Bonds	0.38%	+17	0.06%	1.04%	0.17%	1.99	1	-11.24%
HYG	iShares Lehman Hi-Yield Corp.	High Yield Bond	0.37%	+16	0.56%	1.65%	0.47%	1.96	1	-15.62%
JNK	Barclays Cap. High Yield Bond	High Yield Bond	0.30%	+15	0.46%	1.55%	0.43%	2.21	1	-71.68%
DWX	SPDR S&P International Dividend	Foreign Large Cap Equ	0.25%	+14	0.09%	1.33%	-1.69%	6.34	2	-19.90%
SJNK	SPDR Barclays Short Term High Yield Bo	High Yield Bonds	0.24%	+13	0.45%	1.15%	0.41%	1.77	1	-12.33%
EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	0.23%	+12	-2.24%	0.61%	-0.58%	4.56	1	-31.63%
GNR	SPDR S&P Global Natural Resources	Commodity Producers	0.21%	+11	0.21%	5.20%	5.22%	-0.61	3	-13.19%
SHYG	iShares 0-5 Year High Yield Corporate Bo	High Yield Bonds	0.20%	+10	0.41%	1.22%	0.39%	1.27	1	-13.78%
IEV	S&P Europe 350 Index	Europe Stock	0.20%	+9	-1.21%	1.26%	0.47%	9.69	3	-10.90%
FLOT	iShares Floating Rate Bond	Corporate Bonds	0.18%	+8	0.06%	0.08%	-0.02%	0.60	0	-0.90%
VGK	Vanguard European	Europe Equities	0.12%	+7	-1.43%	1.13%	-1.30%	9.51	2	-14.01%
AGQ	ProShares Ultra Silver	Leveraged Commoditie	0.07%	+6	3.79%	6.93%	-4.17%	-7.47	0	-57.52%
FBT	1st Trust Biotechnolgy Index	Health & Biotech Equiti	0.05%	+5	3.08%	4.34%	-0.73%	1.16	2	-15.65%
HEWG	iShares Currency Hedged MSCI Germany	Europe Equities	0.04%	+4	0.16%	1.80%	-3.27%	12.81	3	-10.46%
BNDX	Vanguard Total International Bond	Total Bond Market	0.03%	+3	0.14%	0.70%	-0.25%	2.40	1	-17.98%
VTIP	Vanguard Short-Term Inflation-Protected	Inflation-Protected Bon	0.03%	+2	0.02%	0.89%	-0.23%	1.37	1	-10.32%
RWR	Wilshire REIT Fund	Real Estate	0.01%	+1	-0.51%	-0.74%	0.16%	3.29	1	-26.31%
FXG	1st Trust Consumer Staples	Consumer Staples Equi	0.00%	-1	-2.24%	0.19%	1.41%	-0.06	0	-7.64%
RSX	Market Vectors Russia	Emerging Markets Equi	-0.07%	-2	0.00%	0.00%	0.00%	-0.53	0	-83.14%
SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	-0.08%	-3	-1.02%	1.16%	0.10%	4.90	1	-25.08%
IBB	Nasdaq Biotechnology	Health & Biotech Equiti	-0.12%	-4	2.09%	4.53%	0.91%	-0.97	2	-61.86%
FTSM	First Trust Enhanced Short Maturity	Total Bond Market	-0.13%	-5	-0.07%	0.02%	-0.07%	0.07	0	-1.23%
PCY	PowerShares Emerging Markets Sovereig	Emerging Markets Bon	-0.16%	-6	-1.74%	0.89%	0.47%	2.79	1	-38.00%
EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	-0.26%	-7	-1.52%	-0.90%	-2.45%	9.68	1	-19.37%
DBEU	Deutsche X-Trackers MSCI Europe Hedg	Europe Equities	-0.34%	-8	0.84%	2.88%	-3.12%	7.87	2	-4.98%
VCSH	Vanguard Short-Term Corporate Bond	Corporate Bonds	-0.36%	-9	-0.33%	0.48%	0.01%	0.40	0	-9.32%
FLTB	Fidelity Limited Term Bond	Corporate Bonds	-0.39%	-10	-0.27%	0.46%	-0.15%	0.27	0	-9.04%
FXE	CurrencyShares Euro Currency Trust	Currency	-0.48%	-11	-2.09%	-1.74%	0.29%	0.66	-1	-17.45%
BSV	Vanguard Short Term Bond	Total Bond Market	-0.54%	-12	-0.22%	0.41%	-0.38%	0.19	0	-9.46%
IYR	Dow Jones US Real Estate	Real Estate	-0.55%	-13	-0.42%	-1.45%	1.37%	1.43	0	-26.48%
SHY	iShares Lehman 1-3 Year Treasury	Government Bonds	-0.58%	-14	-0.10%	0.24%	-0.36%	-0.22	0	-6.69%
VGSH	Vanguard Short-Term Government	Government Bonds	-0.66%	-15	-0.10%	0.21%	-0.43%	-0.33	0	-7.56%
EMB	iShares Emerging Markets Bond	Emerging Market Bond	-0.78%	-16	-1.26%	0.66%	-0.02%	0.66	0	-27.82%
EWU	iShares United Kingdom Index	Europe Stock	-0.82%	-17	-0.90%	1.97%	-0.31%	4.57	1	-15.36%
ECH	iShares Chile Index	Latin America	-0.83%	-18	-4.43%	-5.07%	-2.87%	5.06	-2	-49.33%
EFZ	ProSharesShort MSCI EAFE	Inverse Equities	-0.84%	-19	1.43%	0.22%	0.49%	-7.90	-1	-48.39%
SCHO	Schwab Short-Term U.S. Treasury	Government Bonds	-0.86%	-20	-0.15%	0.13%	-0.54%	-0.66	0	-7.37%
EWG	iShares Germany Index	Europe Stock	-0.89%	-21	-2.20%	-0.25%	-0.54%	11.65	2	-24.31%
GVI	iShares Lehman Interm. Govt/Credit	Total Bond Market	-1.11%	-22	-0.41%	0.36%	-0.79%	-0.17	0	-13.57%
AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	-1.17%	-23	-2.55%	0.58%	-1.19%	2.53	0	-34.92%
VWOB	Vanguard Emerging Markets Gov Bonds	Emerging Markets Bon	-1.20%	-24	-1.25%	0.35%	-0.34%	0.15	0	-26.66%
SDOG	ALPS Sector Dividend Dogs	Large Cap Value Equiti	-1.21%	-25	-0.20%	1.73%	2.27%	-1.81	0	-12.08%

Ticker	ETF Name	Orientation	%M/A		4 wk	8 wk	12 wk	YTD	M-Index	DD%
VDC	Vanguard Consumer Staples	Consumer Staples Equi	-1.24%	-26	-2.77%	-0.87%	-0.54%	-0.38	-1	-8.38%
RPV	Guggenheim S&P 500 Pure Value	Large Value	-1.26%	-27	-2.77%	-0.70%	1.62%	-1.08	-1	-13.74%
RWO	SPDR DJ Wilshire Global Real Estate	Global Real Estate	-1.28%	-28	-0.80%	-0.10%	-0.65%	0.49	0	-27.32%
SDY	SPDR Dividend ETF	Large Value	-1.32%	-29	-1.57%	1.63%	-0.35%	-2.12	-1	-7.47%
MOO	VanEck Vectors Agribusiness	Commodity Producers	-1.34%	-30	-1.86%	2.60%	5.22%	-1.81	1	-22.19%
EWN	iShares Netherlands Index	Europe Stock	-1.36%	-31	-5.12%	-3.09%	-1.96%	10.39	0	-23.56%
MUB	iShares S&P National Muni Bond	National Munis	-1.37%	-32	-0.60%	-0.85%	-1.14%	-0.39	-1	-10.88%
FDL	1st Trust Morningstar Div. Lead's	Large Cap Value	-1.38%	-33	0.00%	3.24%	1.77%	-4.13	0	-10.54%
REZ	iShares Residential Real Estate Capped	Specialty-Real Estate	-1.42%	-34	-1.56%	-3.52%	-2.71%	3.50	-1	-28.69%
EWK	iShares Belgium Index	Europe Stock	-1.44%	-35	-2.26%	3.48%	2.25%	1.28	1	-21.80%
IEI	iShares Lehman 3-7 Yr. Tresury	Government Bonds	-1.57%	-36	-0.63%	0.25%	-1.43%	-0.53	-1	-14.78%
VNQ	Vanguard REIT Index	Real Estate	-1.58%	-37	-0.61%	-1.45%	-0.19%	0.05	-1	-28.87%
GUNR	FlexShares Global Upstream Natural Res	Commodity Producers	-1.67%	-38	-0.17%	4.22%	2.02%	-4.60	0	-15.25%
PFF	iShares S&P Preferred Stock	Preferred Stock/Conver	-1.67%	-39	-0.10%	0.23%	-0.20%	0.39	0	-23.91%
VCIT	Vanguard Intermediate-Term Corporate B	Corporate Bonds	-1.69%	-40	-0.74%	0.25%	-1.09%	0.25	0	-20.04%
SCHH	Schwab U.S. REIT	Real Estate	-1.78%	-41	-0.72%	-1.84%	-0.57%	-0.36	-1	-63.52%
XMLV	PowerShares S&P MidCap Low Volatility	Mid Cap Blend Equities	-1.84%	-42	-2.25%	1.01%	-0.25%	-3.18	-1	-11.53%
XBI	SPDR Series Trust SPDR S&P Biotech	Health & Biotech Equiti	-1.85%	-43	-0.11%	-0.79%	-7.45%	-2.25	-3	-53.37%
DHS	Wisdom Tree High-Yield Equity	Large Cap Value	-1.88%	-44	-0.42%	2.53%	1.64%	-5.72	0	-11.02%
KBE	SPDR S&P Bank	Specialty-Financial	-1.90%	-45	-4.89%	9.60%	6.10%	-11.76	0	-34.05%
BAB	PowerShares Build America Bond Portfoli	National Munis	-1.94%	-46	-0.27%	-0.23%	-1.74%	1.13	0	-24.94%
VGIT	Vanguard Intermediate-Term Gov Bonds	Government Bonds	-2.00%	-47	-0.72%	0.09%	-1.76%	-0.96	-1	-18.25%
ICF	Cohen & Steers Realty	Real Estate	-2.07%	-48	-0.78%	-2.40%	-0.09%	-0.73	-1	-56.78%
VNQI	Vanguard Global ex-U.S. Real Estate	Global Real Estate	-2.14%	-49	-1.58%	0.87%	-0.61%	-1.89	-1	-37.73%
FPE	First Trust Preferred Securities and Incom	Preferred Stock	-2.16%	-50	-0.25%	1.64%	0.56%	-3.87	0	-22.17%
SCHR	Schwab Intermediate-Term U.S. Treasury	Government Bonds	-2.16%	-51	-0.74%	0.00%	-1.92%	-1.26	-1	-17.55%
DOG	ProShares Short Dow 30	Bear Market	-2.16%	-52	1.03%	-2.18%	-2.33%	-3.21	-2	-63.93%
BIV	Vanguard Intermed. Term Bond	Intermediate-Term Bon	-2.20%	-53	-0.82%	-0.03%	-1.82%	-0.61	-1	-21.72%
BOND	PIMCO Total Return Active Exchange-Tra	Total Bond Market	-2.23%	-54	-0.73%	-0.32%	-1.83%	-0.77	-1	-20.68%
BND	Vanguard Total Bond Market	Intermediate-Term Bon	-2.24%	-55	-0.68%	-0.41%	-1.85%	-0.88	-1	-20.42%
PZA	Pshares Insured National Munis	National Munis	-2.27%	-56	-1.59%	-1.84%	-2.30%	0.04	-1	-16.61%
FXI	iShares China 25 Index	China Equities	-2.27%	-57	-3.74%	3.16%	0.79%	-0.92	0	-48.52%
AGG	iShares Lehman Aggregate Bond	Intermediate-Term Bon	-2.32%	-58	-0.66%	-0.51%	-1.97%	-0.98	-1	-19.72%
IYK	Dow Jones US Cons. Goods	Consumer Staples Equi	-2.32%	-59	-3.26%	-1.86%	-0.94%	-3.72	-2	-8.51%
SCHZ	Schwab US Aggregate Bond	Total Bond Market	-2.36%	-60	-0.70%	-0.48%	-2.00%	-1.01	-1	-20.61%
GOVT	iShares Core U.S. Treasury Bond	Government Bonds	-2.42%	-61	-0.66%	-0.62%	-2.26%	-1.19	-1	-20.67%
SCHP	Schwab U.S. TIPs	Inflation-Protected Bon	-2.48%	-62	-1.20%	-0.70%	-2.23%	-1.10	-1	-19.83%
TIP	iShares TIPS Bond Fd	Inflation-Protected Bon	-2.51%	-63	-1.19%	-0.61%	-2.19%	-1.16	-1	-19.61%
LQD	iShares iBoxx \$ Liquid Invest. Gr.	Corporate Bonds	-2.51%	-64	-0.82%	-0.48%	-1.62%	-0.38	-1	-24.52%
SPLV	PowerShares S&P 500 Low Volat.	Large Cap Blend	-2.54%	-65	-1.55%	-1.72%	-1.21%	-4.37	-2	-11.97%
EWM						0.500/	E 040/	7.05		44 700/
	iShares Malaysia Index	Emerging Markets Equi	-2.60%	-66	-0.75%	6.58%	5.31%	-7.05	1	-41.79%
IHI	iShares Malaysia Index iShares DJ US Medical Devices	Emerging Markets Equi Health & Biotech Equiti	-2.60% -2.84%	-66 -67	-0.75% -2.81%	-4.42%	5.31% -1.65%	-7.05 0.04	1 -2	-41.79% -85.84%
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Ticker	ETF Name	Orientation	%M/A		4 wk	8 wk	12 wk	YTD N	1-Index	DD%
FXH	1st Trust Health Care AlphaDEX	Health & Biotech Equiti	-2.88%	-70	-0.21%	-0.95%	-0.70%	-4.02	-1	-18.54%
TOTL	SPDR DoubleLine Total Return Tactical	Total Bond Market	-2.88%	-71	-1.08%	-1.50%	-2.50%	-1.62	-2	-21.77%
EWA	iShares Australia Index	Asia Pacific Equities	-2.89%	-72	-0.98%	0.68%	-0.49%	0.09	0	-18.74%
SPHD	PowerShares S&P 500 HiDivLowVol	Large Cap Value	-2.90%	-73	-1.11%	-0.46%	0.54%	-6.14	-2	-16.45%
BWX	SPDR Lehman Intl Treasury Bond	World Gov Bond	-3.13%	-74	-2.23%	-1.96%	-2.70%	-2.05	-2	-30.14%
PGX	PowerShares Preferred Portfolio	Preferred Stock/Conver	-3.21%	-75	-0.80%	-0.53%	-2.44%	0.09	-1	-27.67%
PGF	PowerShares Fin. Preferred Portf.	Specialty-Financial	-3.25%	-76	-0.90%	-0.07%	-1.99%	-1.04	-1	-27.04%
PPLT	ETFS Physical Platinum Shares	Precious Metals	-3.32%	-77	4.13%	5.07%	-4.99%	-10.68	-2	-25.75%
IEF	iShares Lehman 7-10 Yr Treasury	Government Bonds	-3.36%	-78	-1.13%	-0.64%	-3.05%	-1.88	-2	-23.63%
IHF	iShares DJ US Healthcare Provid's	Health & Biotech Equiti	-3.42%	-79	-4.64%	-0.41%	-2.61%	-7.48	-4	-16.29%
EWS	iShares Singapore Index	Pacific Asia/excl. Japan	-3.46%	-80	-3.88%	2.20%	-0.21%	-1.17	-1	-34.05%
IDV	iShares International Select Dividend	Foreign Large Cap Equ	-3.46%	-81	-0.83%	1.38%	-0.08%	-2.65	-1	-26.31%
RWM	ProShares Short Russell2000	Inverse Equities	-3.77%	-82	2.39%	-2.03%	-2.62%	-7.89	-3	-64.09%
THD	iShares Thailand Capped Invest Mrkt Idx	Emerging Markets Equi	-3.92%	-83	0.98%	5.07%	-0.32%	-8.45	-1	-32.33%
IFGL	iShares FTSE EPRA/NAREIT Global Real	Global Real Estate	-3.96%	-84	-1.04%	1.06%	-2.19%	-4.70	-2	-36.71%
VCLT	Vanguard Long-Term Corporate Bond	Corporate Bonds	-4.06%	-85	-0.87%	-1.37%	-2.65%	-1.12	-2	-33.73%
GDXJ	VanEck Vectors Junior Gold Miners	Commodity Producers	-4.35%	-86	0.00%	1.43%	-4.95%	-0.25	-1	-44.48%
DFE	Wisdom Tree Europe SmCap Div.	Europe Stock	-4.37%	-87	-2.70%	-0.86%	-5.00%	0.69	-2	-30.35%
MCHI	iShares MSCI China	China Equities	-4.40%	-88	-4.30%	2.16%	0.88%	-3.39	-1	-52.78%
RWX	SPDR DJ Wil Intern. RE	Real Estate	-4.63%	-89	-1.21%	1.20%	-3.56%	-5.79	-2	-41.50%
EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	-4.66%	-90	-2.06%	-0.07%	-1.92%	-3.41	-2	-23.42%
JXI	iShares S&P Global Utilities	Utilities Equities	-4.84%	-91	-1.33%	-3.73%	-4.41%	-5.32	-4	-15.59%
EWD	iShares Sweden Index	Europe Stock	-4.91%	-92	-4.49%	-3.55%	-6.06%	2.54	-3	-32.88%
BLV	Vanguard Long Term Bond	Long-Term Bond	-5.36%	-93	-1.22%	-2.43%	-4.40%	-2.48	-3	-39.90%
GDX	Mkt Vector Gold Miners	Specialty-Precious Met	-5.41%	-94	-1.59%	-1.22%	-6.40%	1.50	-2	-34.67%
URE	ProShares Ultra Real Estate	Leveraged Real Estate	-5.60%	-95	-1.04%	-5.46%	-1.01%	-4.72	-3	-52.59%
EZA	iShares South Africa Index	Emerging Markets Equi	-5.79%	-96	-4.99%	1.10%	-2.81%	-7.10	-3	-48.14%
RING	iShares MCSI Global Gold Miners Fund	Commodity Producers	-6.01%	-97	-1.84%	-1.58%	-6.03%	0.45	-2	-39.21%
TLH	iShares Lehman 10-20 Yr Treasury	Government Bonds	-6.21%	-98	-1.52%	-2.83%	-5.70%	-3.88	-3	-39.66%
ASHR	Deutsche X-Trackers China A-Shares	China Equities	-6.22%	-99	-6.11%	-0.26%	-0.37%	-4.53	-3	-42.35%
IDU	Dow Jones US Utilities	Utilities Equities	-6.31%	-100	-2.18%	-4.42%	-4.75%	-9.94	-5	-55.98%
FXU	1st Trust Utilities AlphaDEX	Utilities Equities	-6.44%	-101	-2.79%	-4.54%	-5.58%	-8.73	-5	-16.04%
FXY	CurrencyShares Japanese Yen Trust	Currency	-6.61%	-102	-2.89%	-2.89%	-4.60%	-10.52	-5	-34.20%
SH	Short S&P 500 ProShares ETF	Inverse Equities	-6.93%	-103	-0.36%	-1.57%	-4.42%	-13.72	-5	-66.79%
XLU	Utilities Select Sector *	Utilities Equities	-6.98%	-104	-2.11%	-4.21%	-5.65%	-11.15	-6	-19.82%
KRE	SPDR S&P Region.Banking	Specialty-Financial	-7.01%	-105	-6.05%	10.01%	4.97%	-22.34	-3	-42.09%
VPU	Vanguard Utilities VIPERS	Utilities Equities	-7.28%	-106	-2.29%	-4.20%	-6.02%	-11.40	-6	-19.80%
SIL	Global X Silver Miners	Commodity Producers	-7.33%	-107	-0.23%	3.12%	-4.36%	-7.31	-2	-51.28%
TLT	iShares 20+ Treas. Bd	Government Bonds	-7.69%	-108	-1.74%	-4.27%	-6.94%	-4.73	-4	-44.72%
EPHE	iShares MSCI Philippines	Emerging Markets Equi	-7.90%	-109	-6.09%	-4.37%	-4.41%	-6.45	-5	-39.34%
KBWB	PowerShares KBW Bank Portfolio	Financials Equities	-8.17%	-110	-5.98%	2.76%	0.12%	-17.80	-5	-43.99%
EWH	iShares Hong Kong Index	China Equities	-8.93%	-111	-3.56%	-2.12%	-6.02%	-12.28	-6	-34.41%
EDV	Vanguard Extended Duration Treasury	Government Bonds	-10.49%	-112	-1.99%	-6.06%	-9.78%	-6.63	-6	-56.64%
ZROZ	PIMCO 25 Yr Zero Coupon US Treas Idx	Government Bonds	-11.05%	-113	-1.83%	-6.61%	-9.79%	-7.18	-6	-57.34%

Ticker	ETF Name	Orientation	%M/A		4 wk	8 wk	12 wk	YTD	M-Index	DD%
HDGE	Ranger Equity Bear	Inverse Equities	-12.30%	-114	3.95%	-4.51%	-8.01%	-24.94	-8	-80.78%
PSQ	ProShares Short QQQ	Inverse Equities	-14.50%	-115	-1.14%	-2.25%	-6.28%	-29.08	-10	-81.23%
UNG	U.S. Natural Gas Fund	Oil & Gas	-18.48%	-116	1.44%	2.77%	13.34%	-50.00	-8	-92.02%
IVOV	Vanguard S&P Mid-Cap 400 Value	Mid Cap Value Equities	-23.77%	-117	-0.94%	2.09%	4.82%	-45.57	-10	-52.79%
HEDJ	WisdomTree Europe Hedged Equity	Europe Equities	-46.44%	-118	-50.01%	-49.07%	-50.50%	-42.15	-48	-51.78%
PRF	PowerShares FTSE RAFI US 1000	Large Cap Value	-75.51%	-119	-0.18%	-79.47%	-79.18%	-78.54	-59	-81.02%
RPG	Guggenheim S&P 500 Pure Growth	Large Growth	-75.70%	-120	1.58%	-79.01%	-78.72%	-79.16	-59	-85.70%