HV International ETFs as of 01/09/2020

VWO Vanguard Emerging Markets Emerging Markets Equit 5 2.99% 7.26% 8.53% 1.30% 7.32% 1.163% SCHE Schwab Emerging Markets Equit 5 4.40% 5.75% 6.94% 1.31% 6.98% -10.71% FM IShares MSCI All Country Asia ex Japan Asia Pacific 5 3.01% 7.03% 1.04% 6.94% 1.31% 6.98% -10.67% IEMG IShares Core MSCI Emerging Markets Emerging Markets Equit 4 1.89% 5.64% 7.33% 1.04% 6.09% 1.33% 7.95% 1.22% 7.91% 0.00% ACWI Ishares MSCI ACWI Global Equities 4 2.00% 4.32% 7.35% 1.34% 7.61% 0.00% EEM Ishares MSCI ACWI ex US Global Equities 3 0.76% 5.38% 7.61% 0.09% 4.22% 7.5% 1.34% 7.95% 1.23% 0.00% EEM Ishares MSCI ACWI ex US Global Equites 3 0.76% 5.35% 6.15%	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A		DD%
FM Ishares MSCI Fronter 100 Fund Emerging Markets Equi 5 1.76% 6.97% 9.18% 0.92% 5.58% -15.13% AAXJ Ishares MSCI All Country Asia ex Japan Asia Pacific 5 3.01% 7.05% 8.54% 1.58% 8.23% -10.68% IEMG Ishares Core MSCI Emerging Markets Emerging Markets Equi 4 1.89% 5.64% 7.33% 1.04% 6.90% -13.35% VT Vanguard Total World Stock Index Global Equities 4 2.00% 4.32% 7.35% 1.34% 7.61% 0.00% ACWI Ishares MSCI ACWI Global Equities 4 2.00% 4.32% 7.35% 1.34% 7.61% 0.00% EEM Ishares MSCI EAFE Hedged Foreigh Large Cap Equ 3 1.64% 3.21% 5.51% 1.16% 3.14% 6.03% 1.01% 7.32% 0.00% EZZ European Monetary Union Index Europe Stock 3 1.64% 3.21% 5.65% 6.77% 6.33% 1.01% 7.32% 0.00%	VWO	Vanguard Emerging Markets	Emerging Markets Equi	5	2.99%	7.26%	8.53%	1.30%	7.32%	-11.63%
AXJ iShares MSCI All Country Asia ex Japan Asia Pacific 5 3.01% 7.05% 8.54% 15.8% 8.23% -10.68% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equit 4 1.89% 5.64% 7.33% 1.04% 6.90% -13.35% VT Vanguard Total World Stock Index Global Equities 4 2.01% 4.81% 7.96% 1.22% 7.91% 0.00% ACWI IShares MSCI ACWI Global Equities 4 2.00% 4.32% 7.45% 1.16% 7.25% 1.22% 7.91% 0.00% EEM IShares MSCI ACWI ex US Global Equities 3 0.76% 3.18% 5.31% 0.76% 5.33% 0.11% 7.32% 0.29% DBEF Deutscher X-trackers MSCI EAFE Hedged Foreigh Large Cap Equ 3 1.64% 3.21% 5.15% 0.7% 6.33% 1.01% 7.32% 0.00% EZU European Monetary Union Index Europe Stock 3 1.64% 3.21% 5.15% 0.7% 7.00% 7.40% IEV S&P Euro Stox 50 Europea Stox 50	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	5	4.40%	5.75%	6.94%	1.31%	6.98%	-10.71%
IEMG Ishares Core MSCI Emerging Markets Emerging Markets Equi 4 1.89% 5.64% 7.33% 1.04% 6.90% .13.35% VT Vanguard Total World Stock Index Global Equities 4 2.31% 4.81% 7.99% 1.22% 7.91% 0.00% ACWI Ishares MSCI ACWI Global Equities 4 2.00% 4.32% 7.35% 1.34% 7.61% 0.00% EEM Ishares MSCI ACWI ex US Global Equities 3 0.76% 3.18% 5.31% 0.76% 5.63% 4.15% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 3 1.85% 3.85% 6.83% 1.01% 7.32% 0.02% EZU European Monetary Union Index Europe Stock 3 1.61% 3.31% 5.60% 0.76% 7.00% 7.40% IEV S&P Europe aso Index Europe Stock 3 1.61% 3.31% 5.60% 0.76% 7.00% 7.40% IEV S&P Europ Stox S0 Europe Stock 3 1.06% 3.60% 5.78% 0.68% 5.99% 7.69%	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	5	1.76%	6.97%	9.18%	0.92%	5.58%	-15.13%
VT Vanguard Total World Stock Index Global Equities 4 2.31% 4.81% 7.98% 1.22% 7.91% 0.00% ACWI ishares MSCI ACWI Global Equities 4 2.00% 4.32% 7.35% 1.34% 7.61% 0.00% EEM ishares MSCI ACWI ex US Global Equities 3 0.76% 3.18% 5.31% 0.76% 5.98% 7.46% 1.16% 7.25% 12.92% ACWX ishares MSCI EAFE Hedged Foreign Large Cap Equ 3 1.30% 2.54% 5.51% 1.63% 6.19% -0.29% EFG ishares MSCI EAFE Growth Index Foreign Large Cap Equ 3 1.64% 3.21% 5.15% 0.77% 6.13% -10.72% FEZ SPDR Euro Stox 50 Europe Stock 3 1.64% 3.21% 5.15% 0.76% 7.00% 7.41% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.12% 3.31% 5.76% 0.68% 5.99% -2.83% VEA Vangua	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	5	3.01%	7.05%	8.54%	1.58%	8.23%	-10.68%
ACWI Ishares MSCI ACWI Global Equities 4 2.00% 4.32% 7.35% 1.34% 7.61% 0.00% EEM ishares Emerging Mkts Index Emerging Mkts Equities 4 2.05% 5.94% 7.46% 1.16% 7.25% 1.2292% ACWX ishares MSCI ACWI ex US Global Equities 3 0.76% 3.18% 5.31% 0.76% 5.51% 1.63% 6.19% -0.29% EFG Ishares MSCI EAFE Growth Index Foreign Large Cap Equ 3 1.85% 3.85% 6.83% 1.01% 7.32% 0.00% EZU European Monetary Union Index Europe Stock 3 1.64% 3.21% 5.15% 0.77% 6.13% +10.72% FEZ SPDR Euro Stox 50 Europe Stock 3 1.61% 3.13% 5.60% 0.76% 7.0% -7.40% IKV S&P Europ 350 Index Europe Stock 3 1.06% 3.60% 5.78% 0.68% 5.99% -6.86% IKU Sibares Core MSCI Total International Stock Global Equities 3 1.06% 3.60% 5.73% 0.12%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	4	1.89%	5.64%	7.33%	1.04%	6.90%	-13.35%
EEM iShares Emerging Mkts Index Emerging Mkts Equities 4 2.05% 5.98% 7.46% 1.16% 7.25% 1.22% ACWX iShares MSCI ACWI ex US Global Equities 3 0.76% 3.18% 5.31% 0.76% 5.51% 1.63% 6.19% -0.29% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 3 1.85% 3.86% 6.83% 1.01% 7.32% 0.00% EZU European Monetary Union Index Europe Stock 3 1.64% 3.21% 5.15% 0.76% 7.0% 7.47% FEZ SPDR Euro Stox 50 Europe Stock 3 1.61% 3.13% 5.60% 0.76% 7.0% 7.47% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.16% 3.60% 5.78% 0.88% 6.99% -7.69% IXUS iShares Core MSCI Total International Stock Global Equities 3 1.06% 3.60% 5.78% 0.23% 5.73% 11.2% SCHC Schwab I	VT	Vanguard Total World Stock Index	Global Equities	4	2.31%	4.81%	7.98%	1.22%	7.91%	0.00%
ACWX Shares MSCI ACWI ex US Global Equities 3 0.76% 3.18% 5.31% 0.76% 5.53% -8.15% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 3 1.30% 2.54% 5.51% 1.63% 6.19% -0.29% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 3 1.64% 3.21% 5.15% 0.77% 6.13% 10.72% FEZ SPDR Euro Stox 50 Europe Stock 3 1.61% 3.31% 6.60% 0.76% 7.00% -7.40% IEV S&P Europe 350 Index Europe Stock 3 1.61% 3.31% 5.07% 0.59% 5.99% -7.69% IXUS iShares Core MSCI Total International Stock Global Equities 3 1.06% 3.60% 5.78% 0.68% 5.99% -7.69% IXUS iShares Core MSCI Total International Stock Global Equities 3 1.06% 3.60% 5.78% 0.68% 5.99% -7.69% VSS Vanguard FISE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 3 0.81% 3.67% 6.11% -0	ACWI	iShares MSCI ACWI	Global Equities	4	2.00%	4.32%	7.35%	1.34%	7.61%	0.00%
DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 3 1.30% 2.54% 5.51% 1.63% 6.19% -0.29% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 3 1.85% 3.85% 6.83% 1.01% 7.32% 0.00% EZU European Monetary Union Index Europe Stock 3 1.61% 3.31% 5.60% 0.76% 7.00% -7.40% FEZ SPDR Euro Stox 50 Europe Stock 3 2.04% 3.89% 6.39% 0.43% 6.45% -7.41% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.12% 3.13% 5.79% 0.59% 5.99% -8.36% VSS Vanguard FTSE All-Wid ex-US SmCP ldx Foreign Small Mid Ca 3 0.81% 3.67% 6.11% -0.01% 5.73% -12.81% VGK Vanguard European Europe Equities 3 1.56% 4.66% 6.35% -8.07% VLU Vanguard Total International Stock Global Equities 3	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	4	2.05%	5.98%	7.46%	1.16%	7.25%	-12.92%
EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 3 1.85% 3.85% 6.83% 1.01% 7.32% 0.00% EZU European Monetary Union Index Europe Stock 3 1.64% 3.21% 5.15% 0.77% 6.13% -10.72% FEZ SPDR Europ Stox 50 Europe Stock 3 1.64% 3.21% 5.15% 0.77% 6.13% -7.40% IEV S&P Europe 350 Index Europe Stock 3 2.04% 3.89% 6.39% 0.43% 6.45% -7.41% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.12% 3.13% 5.79% 0.59% 5.99% -7.69% IXUS iShares Core MSCI Total International Stock Global Equties 3 1.06% 3.60% 5.78% 0.68% 5.99% -8.36% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small/Mid Blen 3 2.47% 2.74% 5.73% 0.23% 5.73% -11.79% VGK Vanguard TSE All-Word ex-US Global Equities 3 1.58% 4.06% 6.45% 0.88% 6.35	ACWX	iShares MSCI ACWI ex US	Global Equities	3	0.76%	3.18%	5.31%	0.76%	5.53%	-8.15%
EZU European Monetary Union Index Europe Stock 3 1.64% 3.21% 5.15% 0.77% 6.13% -10.72% FEZ SPDR Euro Stox 50 Europe Stock 3 1.61% 3.31% 5.60% 0.76% 7.00% -7.40% IEV S&P Europe 350 Index Europe Stock 3 2.04% 3.89% 6.39% 0.43% 6.45% -7.41% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.12% 3.13% 5.79% 0.59% 5.99% -7.69% IXUS iShares Core MSCI Total International Stock Global Equties 3 1.06% 3.60% 5.78% 0.68% 5.99% -8.36% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small/Mid Blen 3 2.47% 5.73% 0.23% 5.73% 11.79% VGK Vanguard TSE All-Word ex-US Global Equities 3 1.58% 4.06% 6.45% 0.88% 6.35% -8.07% VUU Vanguard Total International Stock Global Equities	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	3	1.30%	2.54%	5.51%	1.63%	6.19%	-0.29%
FEZ SPDR Euro Stoxx 50 Europe Stock 3 1.61% 3.31% 5.60% 0.76% 7.00% -7.40% IEV S&P Europe 350 Index Europe Stock 3 2.04% 3.89% 6.39% 0.43% 6.45% -7.41% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.12% 3.13% 5.79% 0.59% 5.99% -7.69% IXUS ishares Core MSCI Total International Stock Global Equties 3 1.06% 3.60% 5.78% 0.68% 5.99% -8.36% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 3 0.81% 3.67% 6.11% -0.01% 5.70% -12.81% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 3 2.47% 2.74% 5.73% -0.23% 5.73% -11.28% VGK Vanguard European Europe Equities 3 1.56% 4.06% 6.45% 0.88% 6.35% -8.07% VXUS Vanguard Total International Stock Global Equities 3 1.36% 3.92% 6.17% 0.72%	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	3	1.85%	3.85%	6.83%	1.01%	7.32%	0.00%
IEVS&P Europe 350 IndexEurope Stock32.04%3.89%6.39%0.43%6.45%7.41%VEAVanguard FTSE Developed MarketsForeign Large Cap31.12%3.13%5.79%0.59%5.99%7.69%IXUSiShares Core MSCI Total International StockGlobal Equties31.06%3.60%5.78%0.68%5.99%8.36%VSSVanguard FTSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca30.81%3.67%6.11%-0.01%5.70%12.81%SCHCSchwab International Small/Cap Equ.Foreign Small/Mid Blen32.47%2.74%5.73%0.23%5.73%11.7%VGKVanguard FTSE All-Word ex-USGlobal Equities31.58%4.06%6.45%0.88%6.35%8.07%VEUVanguard Total International StockGlobal Equities31.36%3.92%6.17%0.72%6.21%8.53%VFLVanguard Total International StockGlobal Equities31.36%3.92%6.17%0.72%6.21%8.53%VFLVanguard Pacific ETFAsia Pacific Equities2-0.33%1.68%4.65%1.05%5.49%9.85%EFAMSCI EAFE Ishares Index FdForeign Large Cap Equ20.67%2.25%0.68%5.87%7.15%EFAiShares Core MSCI EAFEForeign Small & Mid Ca2-0.10%3.26%5.64%0.06%5.87%7.15%EFAiShares MSCI EAFE Small-CapFo	EZU	European Monetary Union Index	Europe Stock	3	1.64%	3.21%	5.15%	0.77%	6.13%	-10.72%
VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 1.12% 3.13% 5.79% 0.59% 5.99% 7.69% IXUS iShares Core MSCI Total International Stock Global Equties 3 1.06% 3.60% 5.78% 0.68% 5.99% -8.36% VSS Vanguard FTSE All-Wid ex-US SmCP ldx Foreign Small & Mid Ca 3 0.81% 3.67% 6.11% -0.01% 5.70% -12.81% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 3 2.47% 2.74% 5.73% -0.23% 5.73% -11.79% VGK Vanguard European Europe Equities 3 2.08% 4.28% 6.73% 0.26% 6.67% -7.88% VEU Vanguard Total International Stock Global Equities 3 1.36% 3.92% 6.17% 0.72% 6.21% -8.57% VVLU Vanguard Pacific ETF Asia Pacific Equities 2 -0.33% 1.68% 4.65% 1.05% 5.49% -9.85% IEFA IShares Core MSCI EAFE Foreign Large Cap Equ 2 0.67% 2.55% 0.66%	FEZ	SPDR Euro Stoxx 50	Europe Stock	3	1.61%	3.31%	5.60%	0.76%	7.00%	-7.40%
IXUS iShares Core MSCI Total International Stock Global Equities 3 1.06% 3.60% 5.78% 0.68% 5.99% -8.36% VSS Vanguard FTSE All-Wid ex-US SmCP ldx Foreign Small & Mid Ca 3 0.81% 3.67% 6.11% -0.01% 5.70% -12.81% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 3 2.47% 2.74% 5.73% -0.23% 5.73% -11.79% VGK Vanguard European Europe Equities 3 2.08% 4.28% 6.73% 0.26% 6.67% -7.88% VEU Vanguard TSE All-Word ex-US Global Equities 3 1.58% 4.06% 6.45% 0.88% 6.35% -8.07% VXUS Vanguard Total International Stock Global Equities 3 1.36% 3.92% 6.17% 0.72% 6.21% -8.53% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.33% 1.68% 4.65% 1.05% 5.49% -9.85% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 2 0.77% 2.68% 5.14%	IEV	S&P Europe 350 Index	Europe Stock	3	2.04%	3.89%	6.39%	0.43%	6.45%	-7.41%
VSS Vanguard FTSE All-Wild ex-US SmCP ldx Foreign Small & Mid Ca 3 0.81% 3.67% 6.11% -0.01% 5.70% -12.81% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 3 2.47% 2.74% 5.73% -0.23% 5.73% -11.79% VGK Vanguard European Europe Equities 3 2.08% 4.28% 6.73% 0.26% 6.67% 7.88% VEU Vanguard TSE All-Word ex-US Global Equities 3 1.58% 4.06% 6.45% 0.86% 6.35% -8.07% VXUS Vanguard Total International Stock Global Equities 3 1.36% 3.92% 6.17% 0.72% 6.21% -8.53% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.33% 1.66% 4.65% 1.05% 5.49% -9.85% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 2 0.77% 2.66% 5.14% 0.66% 5.58% -7.36% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 0.69% 2.79% 5.25% 0.66%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	3	1.12%	3.13%	5.79%	0.59%	5.99%	-7.69%
SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 3 2.47% 2.74% 5.73% -0.23% 5.73% -11.79% VGK Vanguard European Europe Equities 3 2.08% 4.28% 6.73% 0.26% 6.67% -7.88% VEU Vanguard FTSE All-Word ex-US Global Equities 3 1.58% 4.06% 6.45% 0.88% 6.35% -8.07% VXUS Vanguard Total International Stock Global Equities 3 1.36% 3.92% 6.17% 0.72% 6.21% -8.53% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.33% 1.68% 4.65% 1.05% 5.49% -9.85% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 2 0.77% 2.68% 5.14% 0.66% 5.58% -7.36% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 0.69% 2.79% 5.25% 0.68% 5.87% -7.15% EPP iShares MSCI EAFE Small-Cap Foreign Large Cap Equ 2 0.10% 3.26% 5.64% 0.06%	IXUS	iShares Core MSCI Total International Stock	Global Equties	3	1.06%	3.60%	5.78%	0.68%	5.99%	-8.36%
VGK Vanguard European Europe Equities 3 2.08% 4.28% 6.73% 0.26% 6.67% 7.88% VEU Vanguard FTSE All-Word ex-US Global Equities 3 1.58% 4.06% 6.45% 0.88% 6.35% -8.07% VXUS Vanguard Total International Stock Global Equities 3 1.36% 3.92% 6.17% 0.72% 6.21% -8.53% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.33% 1.68% 4.65% 1.05% 5.49% -9.85% EFA MSCI EAFE ishares Index Fd Foreign Large Cap Equ 2 0.77% 2.68% 5.14% 0.66% 5.58% -7.36% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 0.69% 2.79% 5.25% 0.68% 5.87% -7.15% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 2 0.28% 2.01% 3.15% 1.32% 1.78% -7.04% SCZ iShares MSCI EAFE Small-Cap Foreign Large Cap Equ 2 0.10% 3.26% 5.64% 0.06%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	3	0.81%	3.67%	6.11%	-0.01%	5.70%	-12.81%
VEUVanguard FTSE All-Word ex-USGlobal Equities31.58%4.06%6.45%0.88%6.35%-8.07%VXUSVanguard Total International StockGlobal Equities31.36%3.92%6.17%0.72%6.21%-8.53%VPLVanguard Pacific ETFAsia Pacific Equities2-0.33%1.68%4.65%1.05%5.49%-9.85%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ20.77%2.68%5.14%0.66%5.58%-7.36%IEFAiShares Core MSCI EAFEForeign Large Cap Equ20.69%2.79%5.25%0.68%5.87%-7.51%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan20.28%2.01%3.15%1.32%1.78%-7.04%SCZiShares MSCI EAFE Small-CapForeign Large Cap Equ2-0.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	3	2.47%	2.74%	5.73%	-0.23%	5.73%	-11.79%
VXUSVanguard Total International StockGlobal Equities31.36%3.92%6.17%0.72%6.21%-8.53%VPLVanguard Pacific ETFAsia Pacific Equities2-0.33%1.68%4.65%1.05%5.49%-9.85%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ20.77%2.68%5.14%0.66%5.58%-7.36%IEFAiShares Core MSCI EAFEForeign Large Cap Equ20.69%2.79%5.25%0.68%5.87%-7.51%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan20.28%2.01%3.15%1.32%1.78%-7.04%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca2-0.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	VGK	Vanguard European	Europe Equities	3	2.08%	4.28%	6.73%	0.26%	6.67%	-7.88%
VPLVanguard Pacific ETFAsia Pacific Equities2-0.33%1.68%4.65%1.05%5.49%-9.85%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ20.77%2.68%5.14%0.66%5.58%-7.36%IEFAiShares Core MSCI EAFEForeign Large Cap Equ20.69%2.79%5.25%0.68%5.87%-7.51%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan20.28%2.01%3.15%1.32%1.78%-7.04%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca2-0.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	3	1.58%	4.06%	6.45%	0.88%	6.35%	-8.07%
EFAMSCI EAFE iShares Index FdForeign Large Cap Equ20.77%2.68%5.14%0.66%5.58%-7.36%IEFAiShares Core MSCI EAFEForeign Large Cap Equ20.69%2.79%5.25%0.68%5.87%-7.51%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan20.28%2.01%3.15%1.32%1.78%-7.04%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca20.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	VXUS	Vanguard Total International Stock	Global Equities	3	1.36%	3.92%	6.17%	0.72%	6.21%	-8.53%
IEFAiShares Core MSCI EAFEForeign Large Cap Equ20.69%2.79%5.25%0.68%5.87%-7.51%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan20.28%2.01%3.15%1.32%1.78%-7.04%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca2-0.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	2	-0.33%	1.68%	4.65%	1.05%	5.49%	-9.85%
EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan20.28%2.01%3.15%1.32%1.78%-7.04%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca2-0.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	2	0.77%	2.68%	5.14%	0.66%	5.58%	-7.36%
SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca2-0.10%3.26%5.64%0.06%6.53%-10.16%SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	2	0.69%	2.79%	5.25%	0.68%	5.87%	-7.51%
SCHFSchwab International EquityForeign Large Cap Equ22.06%1.66%4.23%0.66%5.16%-7.15%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	2	0.28%	2.01%	3.15%	1.32%	1.78%	-7.04%
HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ21.18%0.16%3.03%1.81%4.04%-1.31%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	2	-0.10%	3.26%	5.64%	0.06%	6.53%	-10.16%
PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ21.33%2.93%5.16%0.45%4.97%-12.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities10.29%1.29%1.16%0.62%3.26%0.00%	SCHF	Schwab International Equity	Foreign Large Cap Equ	2	2.06%	1.66%	4.23%	0.66%	5.16%	-7.15%
ACWV iShares Edge MSCI Min Vol Global Global Equities 1 0.29% 1.29% 1.16% 0.62% 3.26% 0.00%	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	2	1.18%	0.16%	3.03%	1.81%	4.04%	-1.31%
	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	2	1.33%	2.93%	5.16%	0.45%	4.97%	-12.52%
EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ 1 -0.40% 1.26% 3.41% 0.40% 3.67% -16.07%	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	1	0.29%	1.29%	1.16%	0.62%	3.26%	0.00%
	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	1	-0.40%	1.26%	3.41%	0.40%	3.67%	-16.07%