HV International ETFs as of 02/07/2019

EEM Shares Emerging Mkts Index Emerging Mkts Equities 5 3.59% 4.95% 3.87% 8.55% 0.04% -18.59% AAXJ Ishares MSCI AII Country Asia ex Japan Asia Paotic 5 4.18% 3.90% 3.54% 7.81% -11.5% -17.99% SCHE Schwab Emerging Markets Equity Emerging Markets Equit 5 3.45% 4.40% 3.55% 8.10% -0.46% 1.81% IEMG Schares ACCI Emerging Markets Emerging Markets Equit 5 2.77% 4.25% 3.04% 7.42% -1.45% 4.22% 4.26% 2.25% 3.04% 7.42% -1.45% 4.22% 4.26% 2.25% 3.04% 7.42% -1.45% 4.25% 3.04% 7.42% -1.45% 4.25% 3.04% 7.42% -1.45% 4.25% 3.04% 7.42% -1.45% 4.25% 3.04% 7.42% 4.45% 4.25% 3.04% 7.42% 4.42% 4.45% 4.25% 3.04% 7.42% 4.42% 4.45% 4.35% 4.65% <t< th=""><th>Ticker</th><th>ETF Name</th><th>Orientation</th><th>M-Index</th><th>4 wk</th><th>8 wk</th><th>12 wk</th><th>YTD %M/A</th><th>DD%</th></t<>	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A	DD%
SCHE Schwab Emerging Markets Equity Emerging Markets Equit 5 3.0% 6.14% 2.54% 8.07% -0.05% -18.18% IEMG Ishares Core MSCI Emerging Markets Emerging Markets Equit 5 3.45% 4.40% 3.56% 8.10% -0.46% -18.70% VWO Vanguard Emerging Markets Emerging Markets Equit 5 2.77% 4.95% 4.28% 7.98% -0.14% -19.30% FM Ishares MSCI Frontier 100 Fund Emerging Markets Equit 4 2.49% 2.52% 3.04% 7.42% -1.45% -2.20% EPP Ishares MSCI ACWI ex US Global Equities 3 2.24% 2.83% 0.45% 6.67% 3.13% -16.71% VEU Vanguard FTSE AI-Word ex-US Global Equities 3 3.26% 2.06% 6.67% 3.73% -17.45% VUU Vanguard Total International Stock Global Equities 3 3.26% 2.05% 6.63% 3.99% -17.59% VXUS Vanguard Total International Stock Global Equi	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	5	3.59%	4.95%	3.87%	8.55% 0.04%	-18.59%
IEMG ishares Core MSCI Emerging Markets Emerging Markets Equi 5 3.45% 4.40% 3.58% 8.10% -0.46% -18.70% VWO Vanguard Emerging Markets Emerging Markets Equi 5 2.77% 4.95% 4.28% 7.98% -0.14% 19.30% FM Ishares MSCI Frontier 100 Fund Emerging Markets Equi 4 2.48% 2.52% 3.04% 7.42% 1.45% 2.23% EPP Ishares MSCI ACVI ex US Global Equities 3 2.24% 2.83% 0.45% 6.67% 3.13% 16.71% VEU Vanguard FTSE AII-Word ex-US Global Equities 3 3.26% 0.20% 7.62% 2.42% 0.35% 6.65% 3.73% 17.46% ACWI Ishares MSCI ACWI Global Equities 3 3.26% 2.66% 0.20% 7.62% 2.42% 6.65% 3.73% 17.45% IXUS Ishares Core MSCI Total International Stock Global Equities 3 2.64% 0.41% 0.02% 5.12% 0.79% 3.14% DEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ <td< td=""><td>AAXJ</td><td>iShares MSCI All Country Asia ex Japan</td><td>Asia Pacific</td><td>5</td><td>4.18%</td><td>3.90%</td><td>3.54%</td><td>7.81% -1.15%</td><td>-17.98%</td></td<>	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	5	4.18%	3.90%	3.54%	7.81% -1.15%	-17.98%
VWO Vanguard Emerging Markets Emerging Markets Equi 5 2.77% 4.95% 4.28% 7.98% 0.14% 19.30% FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 4 2.48% 2.52% 3.04% 7.42% 1.45% 2.230% EPP iShares MSCI ACWI ex US Global Equities 3 2.24% 2.83% 0.45% 6.67% -3.13% -16.71% VEU Vanguard FTSE AII-Word ex-US Global Equities 3 3.28% 2.02% 0.50% 7.62% 2.42% 10.95% VT Vanguard Total Word Stock Index Global Equities 3 3.26% 2.02% 0.50% 7.62% -2.42% 10.95% VXU Vanguard Total International Stock Global Equities 3 2.04% 2.61% 0.26% 6.63% 3.39% 17.38% VXUS Vanguard Total International Stock Global Equities 2 2.78% 0.14% 0.02% 6.63% 3.39% 17.38% VXUS Vanguard Total International Stock	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	5	3.00%	6.14%	2.54%	8.07% -0.05%	-18.18%
FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 4 2.48% 2.52% 3.04% 7.42% 1.45% 2.23% EPP iShares Pacific ex. Japan Index Fund Pacific Asialexcl. Japan 4 2.97% 2.95% 2.30% 6.11% 1.127% 1.2.54% ACWX iShares MSCI ACWI ex US Global Equities 3 2.24% 2.83% 0.45% 6.67% 3.13% -16.71% VEU Vanguard FTSE All-Word ex-US Global Equities 3 3.28% 2.02% -0.50% 7.62% 2.42% 10.95% VT Vanguard Total World Stock Index Global Equities 3 3.26% 2.02% -0.50% 7.81% 2.68% 11.49% IXUS ishares Core MSCI Total International Stock Global Equities 3 2.04% 2.77% 0.14% 6.63% -3.80% -77.89% ACWV Ishares SMSCI EAFE Hedged Foreigh Large Cap Equ 2 2.64% 0.14% 6.63% -3.80% -9.90% EFG ishares MSCI EAFE Hedged Foreigh Large Cap Equ 2 1.4% 1.467% 5.45% 6.66%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	5	3.45%	4.40%	3.58%	8.10% -0.46%	-18.70%
EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 4 2.97% 2.95% 2.30% 8.11% -1.27% 1.27% <th1< td=""><td>VWO</td><td>Vanguard Emerging Markets</td><td>Emerging Markets Equi</td><td>5</td><td>2.77%</td><td>4.95%</td><td>4.28%</td><td>7.98% -0.14%</td><td>-19.30%</td></th1<>	VWO	Vanguard Emerging Markets	Emerging Markets Equi	5	2.77%	4.95%	4.28%	7.98% -0.14%	-19.30%
ACWX IShares MSCI ACWI ex US Global Equities 3 2.24% 2.83% 0.45% 6.67% -3.1% 1.17% VEU Vanguard FTSE All-Word ex-US Global Equities 3 1.91% 2.64% 0.41% 6.65% -3.7% 1.17.46% ACWI IShares MSCI ACWI Global Equities 3 3.28% 2.02% -0.50% 7.62% -2.42% 10.95% VT Vanguard Total World Stock Index Global Equities 3 3.26% 2.64% 0.14% 6.82% -3.89% 11.49% IXUS IShares Core MSCI Total International Stock Global Equities 3 1.86% 2.61% 0.20% 6.63% -3.99% 1.769% ACWU IShares Edge MSCI Min Vol Global Global Equities 2 2.76% 0.14% -0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreign Large Cap Equ 2 2.14% 1.04% 0.04% 5.92% 4.46% 14.67% EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% 2.04% 5.55%	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	4	2.48%	2.52%	3.04%	7.42% -1.45%	-22.30%
VEU Vanguard FTSE All-Word ex-US Global Equities 3 191% 2.64% 0.41% 6.65% -3.73% 17.46% ACWI iShares MSCI ACWI Global Equities 3 3.28% 2.02% -0.50% 7.62% -2.42% 10.95% VT Vanguard Total World Stock Index Global Equities 3 3.26% 2.56% -0.20% 7.81% -2.66% 11.49% IXUS iShares Core MSCI Total International Stock Global Equities 3 2.04% 2.17% 0.14% 6.82% 3.89% 17.69% ACWV IShares Edge MSCI Min Vol Global Global Equities 2 2.78% 0.14% -0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 2.41% 0.17% -2.23% 6.63% 3.80% -9.90% EFG iShares MSCI EAFE Growth Index Europe Stock 2 1.37% 1.73% -2.04% 5.45% 4.86% -17.32% IEFA MSCI EAFE Bishares Index F	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	4	2.97%	2.95%	2.30%	8.11% -1.27%	-12.54%
ACWI iShares MSCI ACWI Global Equities 3 3.28% 2.02% -0.50% 7.62% 2.42% 10.95% VT Vanguard Total World Stock Index Global Equities 3 3.26% 2.56% -0.20% 7.81% -2.68% -11.49% IXUS ishares Core MSCI Total International Stock Global Equities 3 2.04% 2.77% 0.14% 6.82% -3.89% -17.68% VXUS Vanguard Total International Stock Global Equities 3 1.86% 2.61% 0.26% 6.63% -3.98% -17.68% ACWV ishares Edge MSCI Min Vol Global Global Equities 2 2.78% 0.14% 0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreign Large Cap Equ 2 2.14% 1.84% 0.04% 5.92% -4.48% -14.67% EFG ishares Monetary Union Index Europe Stock 2 1.37% 1.73% -2.04% 5.85% -4.86% -17.32% IEFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 2 1.25% 1.58% -1.07%	ACWX	iShares MSCI ACWI ex US	Global Equities	3	2.24%	2.83%	0.45%	6.67% -3.13%	-16.71%
VT Vanguard Total World Stock Index Global Equities 3 3.26% 2.56% 0.20% 7.81% 2.86% 11.49% IXUS iShares Core MSCI Total International Stock Global Equities 3 2.04% 2.77% 0.14% 6.62% 3.39% 17.63% VXUS Vanguard Total International Stock Global Equities 3 1.86% 2.61% 0.26% 6.63% 3.99% 17.69% ACWV iShares Edge MSCI Min Vol Global Global Equities 2 2.78% 0.14% 0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 2.41% 0.17% 2.23% 6.63% 3.80% -9.90% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 2 1.37% 1.73% 2.04% 5.45% 6.86% 21.52% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 2 1.25% 1.58% -10.7% 5.85% 4.86% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.25% 1.58% -1	VEU	Vanguard FTSE All-Word ex-US	Global Equities	3	1.91%	2.64%	0.41%	6.65% -3.73%	-17.46%
IXUS iShares Core MSCI Total International Stock Global Equities 3 2.04% 2.77% 0.14% 6.82% 3.89% -17.38% VXUS Vanguard Total International Stock Global Equities 3 1.86% 2.61% 0.26% 6.63% -3.98% -17.69% ACWV iShares Edge MSCI Min Vol Global Global Equities 2 2.78% 0.14% -0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 2.41% 0.17% -2.23% 6.63% -3.80% -9.90% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 2 2.14% 1.84% 0.04% 5.92% 4.48% -14.67% EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% 2.04% 5.45% -6.86% -21.52% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.25% 1.58% -10.7% 5.85% 4.86% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.25% 1.50% -	ACWI	iShares MSCI ACWI	Global Equities	3	3.28%	2.02%	-0.50%	7.62% -2.42%	-10.95%
VXUS Vanguard Total International Stock Global Equities 3 1.86% 2.61% 0.26% 6.63% -3.98% -17.69% ACWV iShares Edge MSCI Min Vol Global Global Equities 2 2.78% 0.14% -0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 2.41% 0.17% -2.23% 6.63% -3.80% -9.90% EFG ishares MSCI EAFE Growth Index Foreign Large Cap Equ 2 2.14% 1.84% 0.04% 5.92% -4.48% -14.67% EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% -2.04% 5.45% -6.86% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.23% 1.50% -1.32% 5.93% -5.39% -17.6% IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% -4.95% 18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.72% 3.18% -2.46% <td>VT</td> <td>Vanguard Total World Stock Index</td> <td>Global Equities</td> <td>3</td> <td>3.26%</td> <td>2.56%</td> <td>-0.20%</td> <td>7.81% -2.68%</td> <td>-11.49%</td>	VT	Vanguard Total World Stock Index	Global Equities	3	3.26%	2.56%	-0.20%	7.81% -2.68%	-11.49%
ACWV iShares Edge MSCI Min Vol Global Global Equities 2 2.78% 0.14% -0.02% 5.12% 0.79% -3.14% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 2.41% 0.17% -2.23% 6.63% -3.80% -9.90% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 2 2.14% 1.84% 0.04% 5.92% 4.48% -14.67% EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% -2.04% 5.45% -6.86% -21.52% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 2 1.23% 1.50% -1.07% 5.85% 4.46% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.82% 2.30% -0.79% 5.90% 4.95% -18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.82% 2.10% -0.82% 6.21% 4.74% -18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18%	IXUS	iShares Core MSCI Total International Stock	Global Equties	3	2.04%	2.77%	0.14%	6.82% -3.89%	-17.38%
DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 2.41% 0.17% -2.23% 6.63% -3.80% -9.90% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 2 2.14% 1.84% 0.04% 5.92% 4.48% 14.67% EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% 2.04% 5.45% 6.66% -21.52% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 2 1.25% 1.58% -1.07% 5.85% 4.86% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.23% 1.50% -1.32% 5.93% -5.39% -17.6% IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% 4.95% -18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ iShares MSCI EAFE S	VXUS	Vanguard Total International Stock	Global Equities	3	1.86%	2.61%	0.26%	6.63% -3.98%	-17.69%
EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 2 2.14% 1.84% 0.04% 5.92% 4.48% -14.67% EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% -2.04% 5.45% -6.86% -21.52% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 2 1.25% 1.58% -1.07% 5.85% 4.86% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.23% 1.50% -1.32% 5.93% -5.39% -17.76% IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% -4.95% 18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.35% 2.10% -0.82% 6.21% -4.74% 18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.22% 2.25% -1.37% 6.89% -7.29% -19.95% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% <	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	2	2.78%	0.14%	-0.02%	5.12% 0.79%	-3.14%
EZU European Monetary Union Index Europe Stock 2 1.37% 1.73% -2.04% 5.45% -6.86% -21.52% EFA MSCI EAFE ishares Index Fd Foreign Large Cap Equ 2 1.25% 1.58% 1.07% 5.85% -4.86% -17.32% IEFA ishares Core MSCI EAFE Foreign Large Cap Equ 2 1.23% 1.50% -1.32% 5.93% -5.39% -17.76% IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% -4.95% 18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.35% 2.10% -0.82% 6.21% -4.74% -18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ ishares MSCI EAFE Small-Cap Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% <	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	2	2.41%	0.17%	-2.23%	6.63% -3.80%	-9.90%
EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 2 1.25% 1.58% -1.07% 5.85% 4.86% -17.32% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.23% 1.50% -1.32% 5.93% -5.39% -17.76% IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% -4.95% -18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.35% 2.10% -0.82% 6.21% 4.74% -18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ iShares MSCI EAFE Small-Cap Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -10.97% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% -4.95% -17.42% VGK Vanguard European Europe Equities 2 1.62% 2.71% -0.60% 6.05%<	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	2	2.14%	1.84%	0.04%	5.92% -4.48%	-14.67%
IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 2 1.23% 1.50% -1.32% 5.93% -5.39% -17.76% IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% 4.95% -18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.35% 2.10% -0.82% 6.21% -4.74% -18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 2 1.22% 2.25% -1.37% 6.89% -7.29% -19.95% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% -4.95% -17.42% VGK Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.05% -5.28% -17.42% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.32% 0.74% -1.09%	EZU	European Monetary Union Index	Europe Stock	2	1.37%	1.73%	-2.04%	5.45% -6.86%	-21.52%
IEV S&P Europe 350 Index Europe Stock 2 1.82% 2.30% -0.79% 5.90% -4.95% -18.30% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.35% 2.10% -0.82% 6.21% -4.74% -18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 2 1.22% 2.25% -1.37% 6.89% -7.29% -19.95% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% 4.95% -17.42% VGK Vanguard European Europe Equities 2 1.65% 2.12% -0.60% 6.05% -5.28% -18.79% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.32% 0.74% -1.09% 6.04% -5.12% -20.58% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.78% 2.08% -	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	2	1.25%	1.58%	-1.07%	5.85% -4.86%	-17.32%
PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 2 1.35% 2.10% -0.82% 6.21% -4.74% -18.11% SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 2 1.22% 2.25% -1.37% 6.89% -7.29% -19.95% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% -4.95% -17.42% VGK Vanguard European Europe Equities 2 1.62% 2.71% -0.60% 6.05% -5.28% -18.79% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.62% 2.71% -0.60% 6.05% -7.22% -20.58% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.78% 2.08% -0.99% 6.65% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99%	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	2	1.23%	1.50%	-1.32%	5.93% -5.39%	-17.76%
SCHF Schwab International Equity Foreign Large Cap Equ 2 1.72% 3.18% -2.46% 6.46% -5.68% -16.97% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 2 1.22% 2.25% -1.37% 6.89% -7.29% -19.95% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% -4.95% -17.42% VGK Vanguard European Europe Equities 2 1.62% 2.71% -0.60% 6.05% -5.28% -18.79% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.32% 0.74% -1.09% 6.04% -5.12% -17.42% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.32% 0.74% -1.09% 6.05% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.	IEV	S&P Europe 350 Index	Europe Stock	2	1.82%	2.30%	-0.79%	5.90% -4.95%	-18.30%
SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 2 1.22% 2.25% -1.37% 6.89% -7.29% -19.95% VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% -4.95% -17.42% VGK Vanguard European Europe Equities 2 1.62% 2.71% -0.60% 6.05% -5.28% -18.79% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.32% 0.74% -1.09% 6.04% -5.12% -17.42% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.32% 0.74% -1.09% 6.05% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	2	1.35%	2.10%	-0.82%	6.21% -4.74%	-18.11%
VEA Vanguard FTSE Developed Markets Foreign Large Cap 2 1.65% 2.12% -0.65% 6.58% -4.95% -17.42% VGK Vanguard European Europe Equities 2 1.62% 2.71% -0.60% 6.05% -5.28% -18.79% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.32% 0.74% -1.09% 6.04% -5.12% -17.42% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.78% 2.08% -0.99% 6.65% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	SCHF	Schwab International Equity	Foreign Large Cap Equ	2	1.72%	3.18%	-2.46%	6.46% -5.68%	-16.97%
VGK Vanguard European Europe Equities 2 1.62% 2.71% -0.60% 6.05% -5.28% -18.79% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.32% 0.74% -1.09% 6.05% -5.12% -17.42% VSS Vanguard FTSE All-Wld ex-US SmCP Idx Foreign Small & Mid Ca 2 1.78% 2.08% -0.99% 6.65% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	2	1.22%	2.25%	-1.37%	6.89% -7.29%	-19.95%
VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.32% 0.74% -1.09% 6.04% -5.12% -17.42% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.78% 2.08% -0.99% 6.65% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	2	1.65%	2.12%	-0.65%	6.58% -4.95%	-17.42%
VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 2 1.78% 2.08% -0.99% 6.65% -7.22% -20.58% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	VGK	Vanguard European	Europe Equities	2	1.62%	2.71%	-0.60%	6.05% -5.28%	-18.79%
HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 2 2.42% 0.99% -2.52% 6.59% -4.12% -10.83% FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	2	1.32%	0.74%	-1.09%	6.04% -5.12%	-17.42%
FEZ SPDR Euro Stoxx 50 Europe Stock 1 1.22% 1.51% -1.66% 4.78% -6.16% -21.15%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	2	1.78%	2.08%	-0.99%	6.65% -7.22%	-20.58%
	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	2	2.42%	0.99%	-2.52%	6.59% -4.12%	-10.83%
EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ 1 0.63% 1.10% -1.92% 5.29% -5.29% -20.08%	FEZ	SPDR Euro Stoxx 50	Europe Stock	1	1.22%	1.51%	-1.66%	4.78% -6.16%	-21.15%
	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	1	0.63%	1.10%	-1.92%	5.29% -5.29%	-20.08%