## HV International ETFs as of 02/10/2022

EFV   MSCI EAFE Ishares Value Index   Foreign Large Cap Equ   4   -0.28%   6.59%   2.55%   5.24%   2.27%   10.98%     PXF   PowerShares FTSE RAFI Developed Markets   Foreign Large Cap Equ   2   -0.75%   3.32%   1.51%   3.27%   1.76%   2.88%     VWO   Vanguard Emerging Markets   Emerging Markets Equi   1   -0.40%   2.21%   -1.49%   1.88%   -1.23%   2.23%   -1.24%   2.33%   -2.43%   -1.24%   2.33%   -2.43%   -1.24%   2.33%   -2.43%   -1.24%   2.33%   -1.27%   3.91%   -1.44%   -1.24%   3.91%   -1.44%   -1.24%   3.95%   -4.26%   -0.95%   4.82%   -0.38%   -5.26%   -1.144%     AAXJ   Ishares Core MSCI Emerging Markets   Emerging Markets Equi   -1   -1.14%   0.95%   4.82%   -0.01%   -1.44%   -4.25%   -0.11%   -4.33%   -1.17%   -2.93%   -1.05%   -1.23%   -3.19%   -0.01%   -3.45%   -6.59%   -2.45%   0.85%   -6.59%<	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A		DD%
VWO   Vanguard Emerging Markets   Emerging Markets Equi   1   -0.40%   2.21%   -1.48%   1.88%   -1.82%   -1.08%     SCHE   Schwab Emerging Markets Equity   Emerging Markets Equit   1   -0.30%   3.48%   2.60%   2.33%   -2.43%   12.47%     EEM   Ishares Core MSCI Emerging Markets   Emerging Markets Equit   -1   -1.32%   2.21%   -3.00%   1.27%   -3.91%   -1.46%     EPP   Ishares Core MSCI Emerging Markets   Emerging Markets Equit   -1   -1.27%   2.10%   -0.64%   0.82%   4.09%   -1.12%     EPP   Ishares ASCI AIC Curly Asia ex Japan   Asia Pacific   -1   -2.12%   1.08%   4.52%   -0.01%   -5.40%   1.89%     ACWX   Ishares MSCI AIC WI & US   Global Equities   -2   -1.15%   -1.12%   -3.19%   -2.01%   0.33%   -6.6%     FM   Ishares MSCI Fronter 100 Fund   Emerging Markets Equit   -2   -2.45%   0.66%   -3.69%   -0.93%   0.80%   -5.97%     IEV	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	4	-0.28%	6.59%	2.55%	5.24%	2.27%	-10.98%
SCHE Schwab Emerging Markets Equit 1 0.30% 3.48% 2.20% 2.33% 2.43% 1.247%   EEM iShares Emerging Markets Equities 0 -1.32% 2.21% 3.00% 1.27% 3.91% 1.465%   IEMG iShares Core MSCI Emerging Markets Emerging Markets Equit -1 -1.37% 2.10% 3.64% 0.82% 4.09% 1.312%   EPP iShares Core MSCI Emerging Markets Emerging Markets Equit -1 -1.37% 2.10% 3.64% 0.82% 4.09% 1.31%   AAXJ iShares MSCI AII Country Asia ex Japan Asia Pacific -1 -2.12% 1.08% 4.52% -0.01% 5.40% 1.89%   ACWX iShares MSCI ACWI ex US Global Equities -2 2.45% 0.86% 3.69% -0.93% 0.80% 5.97%   IEV SAP Europe 330 Index Europe Stock -2 -2.45% 0.86% 3.69% -0.93% 4.26% -0.93% 4.26% -0.97% 4.29% 4.30% -1.12% 4.36% -2.74% 0.47% 4.24% -1.17% -1.29% 4.38% -2.	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	2	-0.75%	3.32%	1.51%	3.27%	1.76%	-2.88%
EIM Shares Emerging Mkts Index Emerging Mkts Equites 1 1.32% 2.1% 3.06% 1.27% 3.01% 1.41%	VWO	Vanguard Emerging Markets	Emerging Markets Equi	1	-0.40%	2.21%	-1.49%	1.88%	-1.82%	-10.80%
IEMG ishares Core MCCI Emerging Markets Emerging Markets Equi -1 -1.37% 2.10% -3.64% 0.82% -0.98 -5.26% -11.84%   AAXJ ishares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -1 -1.04% 0.99% 4.82% -0.38% -5.26% -11.84%   AAXJ ishares MSCI AII Country Asia ex Japan Asia Pacific -1 -2.12% 1.08% 4.52% -0.01% -5.40% -18.99%   ACWX ishares MSCI ACWI ex US Global Equities -2 -2.17% 0.11% 4.33% -1.17% -2.93% -7.08%   DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ -2 -4.65% 0.86% -3.69% 0.93% 0.80% -5.97%   IEV S&P Europe 350 Index Europe Stock -2 -2.47% 0.47% -3.44% 1.97% -1.29% 4.38%   VXUS Vanguard Total International Stock Global Equities -2 -2.47% 0.47% -3.44% 1.93% -7.21% -7.21%   VEU Vanguard TSE All-Word ex-US Global Equities -2 -2.46% <td>SCHE</td> <td>Schwab Emerging Markets Equity</td> <td>Emerging Markets Equi</td> <td>1</td> <td>-0.30%</td> <td>3.48%</td> <td>-2.60%</td> <td>2.33%</td> <td>-2.43%</td> <td>-12.47%</td>	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	1	-0.30%	3.48%	-2.60%	2.33%	-2.43%	-12.47%
EPP iShares Pacific ex. Japan Index Fund Pacific Asialexcl. Japan -1.04% 0.95% 4.82% -0.38% 5.26% +11.84%   AAXJ iShares Pacific ex. Japan Index Fund Pacific Asialexcl. Japan -1.04% 0.95% 4.82% -0.01% 5.40% +18.9%   AAXJ iShares MSCI AII Country Asia ex Japan Asia Pacific -1 -2.12% 1.08% 4.52% -0.01% 5.40% +18.9%   ACWX IShares MSCI AIC WI ex US Global Equities -2 -2.17% 0.11% 4.33% +1.17% 2.93% -7.08%   DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ -2 -4.69% -14.3% 4.84% +1.97% +1.29% 4.38%   VXUS Vanguard Total International Stock Global Equities -2 -2.47% 0.47% 3.44% +1.97% +2.9% -7.21%   VEU Vanguard TSE AII-Word ex-US Global Equities -2 -2.44% 0.07% 4.93% +1.68% -2.7% -7.5%   ACWI iShares MSCI ACWI Global Equities -3 -2.44% 0.07% 4.93% +1	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	0	-1.32%	2.21%	-3.00%	1.27%	-3.91%	-14.65%
AXJJ iShares MSCI All Country Asia ex Japan Asia Pacific -1 -2.12% 1.08% 4.52% -0.01% 5.40% 1.89%   ACWX iShares MSCI ACWI ex US Global Equities -2 -2.17% 0.11% 4.33% -1.17% -2.93% -7.08%   DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ -2 -1.69% -1.23% -3.19% -2.01% 0.33% -3.66%   FM iShares MSCI Forniter 100 Fund Emerging Markets Equi -2 -2.45% 0.86% -3.69% -0.93% 0.80% -5.97%   IEV S&P Europe 350 Index Europe Stock -2 -2.47% 0.47% -3.44% -1.97% -1.29% 4.38%   VXUS Vanguard Total International Stock Global Equities -2 -2.46% 0.07% 4.93% -1.66% -2.74% -1.03% -3.78% -1.01% -5.77%   IXUS iShares Core MSCI Catal International Stock Global Equities -3 -2.74% -2.13% -5.05% -7.17%   IXUS iShares MSCI ACWI Global Equities -3 -2.63% -10	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	-1	-1.37%	2.10%	-3.64%	0.82%	-4.09%	-13.12%
ACWX IShares MSCI ACWI e. US Global Equities 2 2.17% 0.11% 4.33% 1.17% 2.93% 7.08%   DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 2 1.69% -1.23% 3.19% 2.01% 0.33% 3.66%   FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 2 2.45% 0.86% 3.69% -0.93% 0.80% -5.97%   IEV S&P Europe 350 Index Europe Stock -2 2.47% 0.47% 3.44% -1.97% 1.29% 4.38%   VXUS Vanguard Total International Stock Global Equities -2 -2.46% 0.07% 4.93% 1.6% -7.21%   VEU Vanguard TSE All-Word ex-US Global Equities -2 -2.46% 0.07% 4.93% 1.56% -3.42% -7.55%   ACWI iShares MSCI ACWI Global Equities -3 -2.74% -2.13% 5.03% -3.97% 1.11% -5.27%   EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ -3 -3.01% -1.02% 5.17% -2.34% -2.13%	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	-1	-1.04%	0.95%	-4.82%	-0.38%	-5.26%	-11.84%
DBEF   Deutsche X-Trackers MSCI EAFE Hedged   Foreigh Large Cap Equ   -2   1.69%   1.23%   3.19%   2.01%   0.33%   3.66%     FM   iShares MSCI Frontier 100 Fund   Emerging Markets Equi   -2   2.45%   0.86%   3.69%   0.90%   5.97%     IEV   S&P Europe 350 Index   Europe Stock   -2   2.47%   0.47%   3.44%   1.97%   1.29%   4.38%     VXUS   Vanguard Total International Stock   Global Equities   -2   -2.35%   1.43%   4.28%   1.48%   3.24%   -7.21%     VEU   Vanguard FTSE All-Word ex-US   Global Equities   -2   -2.46%   0.07%   4.93%   1.66%   3.42%   -7.55%     ACWI   iShares Core MSCI Total International Stock   Global Equities   -3   -2.74%   2.13%   -5.03%   -3.97%   1.18%   -5.27%     ACWI   iShares Core MSCI EAFE   Foreign Large Cap Equ   -3   -3.06%   -1.17%   -5.65%   -2.75%   3.68%   -7.17%     VGK   Vanguard European   Eur	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	-1	-2.12%	1.08%	-4.52%	-0.01%	-5.40%	-18.99%
FM iShares MSCI Frontier 100 Fund Emerging Markets Equi -2 -2.45% 0.86% -3.69% -0.93% 0.80% -5.97%   IEV S&P Europe 350 Index Europe Stock -2 -2.47% 0.47% -3.44% -1.97% -1.29% -4.38%   VXUS Vanguard Total International Stock Global Equities -2 -2.35% -1.43% -4.28% -1.48% -3.24% -7.21%   VEU Vanguard TSE All-Word ex-US Global Equities -2 -2.46% 0.07% 4.93% -1.66% -3.42% -7.55%   ACWI iShares Core MSCI Total International Stock Global Equities -3 -2.74% -2.13% -5.03% -3.97% -1.18% -5.27%   ACWI iShares MSCI ACWI Global Equities -3 -2.74% -2.13% -5.03% -3.97% -1.18% -5.27%   EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ -3 -3.06% -1.17% -5.65% -2.75% -3.68% -7.17%   VGK Vanguard European Europe Stock -3 -2.06% -1.17% -5.65% -2.	ACWX	iShares MSCI ACWI ex US	Global Equities	-2	-2.17%	0.11%	-4.33%	-1.17%	-2.93%	-7.08%
IEV   S&P Europe 350 Index   Europe Stock   -2   -2.47%   0.47%   -3.44%   -1.97%   -1.29%   4.38%     VXUS   Vanguard Total International Stock   Global Equities   -2   -2.35%   1.43%   4.28%   1.48%   3.24%   -7.21%     VEU   Vanguard TTSE All-Word ex-US   Global Equities   -2   -2.24%   1.03%   -3.78%   1.03%   -2.86%   -7.09%     IXUS   ishares Core MSCI Total International Stock   Global Equities   -2   -2.46%   0.07%   4.93%   1.16%   -3.42%   -7.55%     ACWI   ishares MSCI ACWI   Global Equities   -3   -2.74%   -2.13%   -5.03%   -3.97%   1.18%   -5.27%     EFA   MSCI EAFE ishares Index Fd   Foreign Large Cap Equ   -3   -2.83%   -1.02%   -5.17%   -2.34%   -3.21%   -5.27%     VGK   Vanguard European   Europe Equities   -3   -3.01%   -1.01%   -2.1%   -3.19%   -6.23%     FEZ   SPDR Euro Stoxx 50   Europe Stock   <	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	-2	-1.69%	-1.23%	-3.19%	-2.01%	0.33%	-3.66%
VXUS Vanguard Total International Stock Global Equities -2 -2.35% -1.43% -4.28% -1.48% -3.24% -7.21%   VEU Vanguard FTSE All-Word ex-US Global Equities -2 -2.24% -1.03% -3.78% -1.03% -2.86% -7.09%   IXUS iShares Core MSCI Total International Stock Global Equities -2 -2.46% 0.07% 4.93% -1.56% -3.42% -7.55%   ACWI iShares Core MSCI Total International Stock Global Equities -3 -2.74% -2.13% -5.03% -3.97% -1.18% -5.27%   EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ -3 -2.83% -1.02% -5.17% -2.34% -3.21% -6.44%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ -3 -3.01% -1.01% 4.21% -2.67% -2.37% -5.92%   EZU European Monetary Union Index Europe Stock -3 -2.84% 0.13% -5.75% -2.46% -6.93%   YEA Vanguard FTSE Developed Markets Foreign Large Cap Equ -3 -2.64% 0.13%	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	-2	-2.45%	0.86%	-3.69%	-0.93%	0.80%	-5.97%
VEU   Vanguard FTSE All-Word ex-US   Global Equities   -2   -2.24%   -1.03%   -3.78%   -1.03%   -2.86%   -7.09%     IXUS   iShares Core MSCI Total International Stock   Global Equities   -2   -2.46%   0.07%   4.93%   -1.56%   -3.42%   -7.55%     ACWI   iShares MSCI ACWI   Global Equities   -3   -2.74%   -2.13%   -5.03%   -3.97%   -1.18%   -5.27%     EFA   MSCI EAFE iShares Index Fd   Foreign Large Cap Equ   -3   -2.83%   -1.02%   -5.17%   -2.34%   -2.14%   -2.14%   -2.13%   -5.05%   -2.67%   -2.37%   -5.27%     EFA   MSCI EAFE iShares Index Fd   Foreign Large Cap Equ   -3   -0.63%   -1.17%   -5.65%   -2.75%   -3.68%   -7.17%     VGK   Vanguard European   Europe Equities   -3   -0.13%   -5.79%   -2.14%   -3.19%   -6.93%     FEZ   SPDR Euro Stoxx 50   Europe Stock   -3   -2.64%   -0.63%   -5.65%   1.19%   -2.78%   -7	IEV	S&P Europe 350 Index	Europe Stock	-2	-2.47%	0.47%	-3.44%	-1.97%	-1.29%	-4.38%
IXUS iShares Core MSCI Total International Stock Global Equities -2 -2.46% 0.07% -4.93% -1.56% -3.42% -7.55%   ACWI iShares MSCI ACWI Global Equities -3 -2.74% -2.13% -5.03% -3.97% -1.18% -5.27%   EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ -3 -2.83% 1.02% -5.17% -2.34% -3.21% -6.44%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ -3 -3.06% -1.17% -5.65% -2.75% -3.68% -7.17%   VGK Vanguard European Europe Equities -3 -3.01% -1.01% -4.21% -2.67% -2.37% -5.92%   EZU European Monetary Union Index Europe Stock -3 -2.84% 0.13% -5.79% -2.14% -3.19% -6.93%   YEA Vanguard FTSE Developed Markets Foreign Large Cap Equ -3 -2.64% -0.63% -5.26% -3.44% -6.72%   YEA Vanguard FTSE Developed Markets Foreign Large Cap Equ -3 -1.73% -2.31% -2.63% -3.24	VXUS	Vanguard Total International Stock	Global Equities	-2	-2.35%	-1.43%	-4.28%	-1.48%	-3.24%	-7.21%
ACWIiShares MSCI ACWIGlobal Equities-3-2.74%-2.13%-5.03%-3.97%-1.18%-5.27%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-3-2.83%-1.02%-5.17%-2.34%-3.21%-6.44%IEFAiShares Core MSCI EAFEForeign Large Cap Equ-3-3.06%-1.17%-5.65%-2.75%-3.68%-7.17%VGKVanguard EuropeanEurope Equities-3-3.01%-1.01%-4.21%-2.67%-2.37%-5.92%EZUEuropean Monetary Union IndexEurope Stock-3-2.84%0.13%-5.79%-2.14%-3.19%-6.93%FEZSPDR Euro Stoxx 50Europe Stock-3-2.68%-0.63%-5.65%-1.99%-2.78%-7.34%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ-3-1.73%-2.21%4.29%-2.01%-6.22%SCHFSchwab International EquityForeign Large Cap Equ-3-1.73%-2.31%4.29%-2.01%-6.26%VTVanguard Total World Stock IndexGlobal Equities-4-2.76%-2.71%-5.07%-3.94%-5.52%ACWViShares Edge MSCI EAFE Small-CapGlobal Equities-4-2.63%-3.98%-3.86%-4.89%-1.85%-4.89%VFLVanguard Pacific ETFAsia Pacific Equities-5-3.63%-5.24%-5.14%-7.03%-12.33%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	-2	-2.24%	-1.03%	-3.78%	-1.03%	-2.86%	-7.09%
EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-3-2.83%-1.02%-5.17%-2.34%-3.21%-6.44%IEFAiShares Core MSCI EAFEForeign Large Cap Equ-3-3.06%1.17%-5.65%-2.75%-3.68%-7.17%VGKVanguard EuropeanEurope Equities-3-3.01%-1.01%4.21%-2.67%-2.37%-5.92%EZUEuropean Monetary Union IndexEurope Stock-3-2.84%0.13%-5.79%-2.14%-3.19%-6.93%FEZSPDR Euro Stoxx 50Europe Stock-3-2.68%-0.63%-5.56%-1.99%-2.78%-7.34%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ-3-2.84%0.13%-2.31%-2.39%-3.34%-6.72%SCHFSchwab International EquityForeign Large Cap Equ-3-2.68%-0.63%-5.32%-2.06%-3.44%-6.78%VTVanguard Total World Stock IndexGlobal Equities-4-2.63%-0.83%-5.24%-3.94%-5.52%ACWViShares MSCI EAFE Small-CapForeign Small & Mid Ca-5-4.43%-2.63%-8.67%-5.14%-7.03%-12.33%VPLVanguard Pacific ETFAsia Pacific Equities-5-3.63%-5.24%-5.12%-7.03%-12.33%	IXUS	iShares Core MSCI Total International Stock	Global Equties	-2	-2.46%	0.07%	-4.93%	-1.56%	-3.42%	-7.55%
IEFAiShares Core MSCI EAFEForeign Large Cap Equ-3-3.06%-1.17%-5.65%-2.75%-3.68%-7.17%VGKVanguard EuropeanEurope Equities-3-3.01%-1.01%4.21%-2.67%-2.37%-5.92%EZUEuropean Monetary Union IndexEurope Stock-3-2.84%0.13%-5.79%-2.14%-3.19%-6.93%FEZSPDR Euro Stox 50Europe Stock-3-2.68%-0.63%-5.56%1.99%-2.78%7.34%VEAVanguard FTSE Developed MarketsForeign Large Cap-3-2.94%-2.24%4.87%-2.39%-3.34%-6.72%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ-3-1.73%-2.31%4.29%-2.01%-0.62%4.71%SCHFSchwab International EquityForeign Large Cap Equ-3-2.83%-0.83%-5.32%-2.06%-3.44%-6.78%VTVanguard Total World Stock IndexGlobal Equities-4-2.76%-2.71%-5.07%-3.94%-1.54%-5.52%ACWViShares MSCI EAFE Small-CapGlobal Equities-4-2.63%-3.98%-3.86%-4.89%-1.85%-4.89%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca-5-4.43%-2.63%-8.67%-5.14%-7.03%-12.33%VPLVanguard Pacific ETFAsia Pacific Equities5-3.63%-5.24%-6.52%-3.10%-6.52%-11.76%	ACWI	iShares MSCI ACWI	Global Equities	-3	-2.74%	-2.13%	-5.03%	-3.97%	-1.18%	-5.27%
VGKVanguard EuropeanEurope Equities-3-3.01%-1.01%-4.21%-2.67%-2.37%-5.92%EZUEuropean Monetary Union IndexEurope Stock-3-2.84%0.13%-5.79%-2.14%-3.19%-6.93%FEZSPDR Euro Stoxx 50Europe Stock-3-2.68%-0.63%-5.66%-1.99%-2.78%-7.34%VEAVanguard FTSE Developed MarketsForeign Large Cap-3-2.94%-2.24%4.87%-2.39%-3.34%-6.72%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ-3-1.73%-2.31%4.29%-2.01%0.62%4.71%SCHFSchwab International EquityForeign Large Cap Equ-3-2.83%-0.83%-5.32%-2.06%3.44%-6.78%VTVanguard Total World Stock IndexGlobal Equities-4-2.76%-2.71%5.07%-3.94%1.54%-5.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities-4-2.63%-3.98%-3.86%-4.89%-1.85%-4.89%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca-5-4.43%-2.63%-8.67%-5.14%-7.03%-12.33%VPLVanguard Pacific ETFAsia Pacific Equities-5-3.63%-5.24%-6.52%-3.10%-6.52%-11.76%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	-3	-2.83%	-1.02%	-5.17%	-2.34%	-3.21%	-6.44%
EZU European Monetary Union Index Europe Stock -3 -2.84% 0.13% -5.79% -2.14% -3.19% -6.93%   FEZ SPDR Euro Stoxx 50 Europe Stock -3 -2.68% -0.63% -5.56% -1.99% -2.78% -7.34%   VEA Vanguard FTSE Developed Markets Foreign Large Cap -3 -2.94% -2.24% 4.87% -2.39% -3.34% -6.72%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ -3 -1.73% -2.31% 4.29% -2.01% -0.62% 4.71%   SCHF Schwab International Equity Foreign Large Cap Equ -3 -2.83% -0.83% -5.32% -2.06% -3.44% -6.78%   VT Vanguard Total World Stock Index Global Equities -4 -2.76% -2.71% -5.07% -3.94% -1.54% -5.52%   ACWV iShares Edge MSCI Min Vol Global Global Equities -4 -2.63% -3.86% -4.89% -1.85% -4.89%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -5 -3.63% -5.24% -5.14%	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	-3	-3.06%	-1.17%	-5.65%	-2.75%	-3.68%	-7.17%
FEZSPDR Euro Stoxx 50Europe Stock-3-2.68%-0.63%-5.56%-1.99%-2.78%-7.34%VEAVanguard FTSE Developed MarketsForeign Large Cap-3-2.94%-2.24%4.87%-2.39%-3.34%-6.72%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ-3-1.73%-2.31%4.29%-2.01%-0.62%4.71%SCHFSchwab International EquityForeign Large Cap Equ-3-2.83%-0.83%-5.32%-2.06%-3.44%-6.78%VTVanguard Total World Stock IndexGlobal Equities4-2.76%-2.71%-5.07%-3.94%-1.54%-5.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities4-2.63%-3.98%-3.86%4.89%-1.85%4.89%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca-5-4.43%-2.63%-8.67%-5.14%-7.03%-12.33%VPLVanguard Pacific ETFAsia Pacific Equities-5-3.63%-5.24%-6.52%-3.10%-6.52%-11.76%	VGK	Vanguard European	Europe Equities	-3	-3.01%	-1.01%	-4.21%	-2.67%	-2.37%	-5.92%
VEA Vanguard FTSE Developed Markets Foreign Large Cap -3 -2.94% -2.24% -4.87% -2.39% -3.34% -6.72%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ -3 -1.73% -2.31% -4.29% -2.01% -0.62% -4.71%   SCHF Schwab International Equity Foreign Large Cap Equ -3 -2.83% -0.83% -5.32% -2.06% -3.44% -6.78%   VT Vanguard Total World Stock Index Global Equities -4 -2.76% -2.71% -5.07% -3.94% -1.54% -5.52%   ACWV iShares Edge MSCI Min Vol Global Global Equities -4 -2.63% -3.86% -4.89% -1.85% -4.89%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -5 -4.43% -2.63% -8.67% -5.14% -7.03% -12.33%   VPL Vanguard Pacific ETF Asia Pacific Equities -5 -3.63% -5.24% -6.52% -3.10% -6.52% -11.76%	EZU	European Monetary Union Index	Europe Stock	-3	-2.84%	0.13%	-5.79%	-2.14%	-3.19%	-6.93%
HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ-3-1.73%-2.31%-4.29%-2.01%-0.62%-4.71%SCHFSchwab International EquityForeign Large Cap Equ-3-2.83%-0.83%-5.32%-2.06%-3.44%-6.78%VTVanguard Total World Stock IndexGlobal Equities-4-2.76%-2.71%-5.07%-3.94%-1.54%-5.52%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities-4-2.63%-3.98%-3.86%-4.89%-1.85%-4.89%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca-5-4.43%-2.63%-8.67%-5.14%-7.03%-12.33%VPLVanguard Pacific ETFAsia Pacific Equities-5-3.63%-5.24%-6.52%-3.10%-6.52%-11.76%	FEZ	SPDR Euro Stoxx 50	Europe Stock	-3	-2.68%	-0.63%	-5.56%	-1.99%	-2.78%	-7.34%
SCHF Schwab International Equity Foreign Large Cap Equ -3 -2.83% -0.83% -5.32% -2.06% -3.44% -6.78%   VT Vanguard Total World Stock Index Global Equities -4 -2.76% -2.71% -5.07% -3.94% -1.54% -5.52%   ACWV iShares Edge MSCI Min Vol Global Global Equities -4 -2.63% -3.98% -3.86% -4.89% -1.85% -4.89%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -5 -4.43% -2.63% -8.67% -5.14% -7.03% -12.33%   VPL Vanguard Pacific ETF Asia Pacific Equities -5 -3.63% -5.24% -6.52% -3.10% -6.52% -11.76%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	-3	-2.94%	-2.24%	-4.87%	-2.39%	-3.34%	-6.72%
VT Vanguard Total World Stock Index Global Equities -4 -2.76% -2.71% -5.07% -3.94% -1.54% -5.52%   ACWV iShares Edge MSCI Min Vol Global Global Equities -4 -2.63% -3.98% -3.86% -4.89% -1.85% -4.89%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -5 -4.43% -2.63% -8.67% -5.14% -7.03% -12.33%   VPL Vanguard Pacific ETF Asia Pacific Equities -5 -3.63% -5.24% -6.52% -3.10% -6.52% -11.76%	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	-3	-1.73%	-2.31%	-4.29%	-2.01%	-0.62%	-4.71%
ACWV iShares Edge MSCI Min Vol Global Global Equities -4 -2.63% -3.98% -3.86% -4.89% -1.85% -4.89%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -5 -4.43% -2.63% -8.67% -5.14% -7.03% -12.33%   VPL Vanguard Pacific ETF Asia Pacific Equities -5 -3.63% -5.24% -6.52% -3.10% -6.52% -11.76%	SCHF	Schwab International Equity	Foreign Large Cap Equ	-3	-2.83%	-0.83%	-5.32%	-2.06%	-3.44%	-6.78%
SCZ   iShares MSCI EAFE Small-Cap   Foreign Small & Mid Ca   -5   -4.43%   -2.63%   -8.67%   -5.14%   -7.03%   -12.33%     VPL   Vanguard Pacific ETF   Asia Pacific Equities   -5   -3.63%   -5.24%   -6.52%   -3.10%   -6.52%   -11.76%	VT	Vanguard Total World Stock Index	Global Equities	-4	-2.76%	-2.71%	-5.07%	-3.94%	-1.54%	-5.52%
VPL   Vanguard Pacific ETF   Asia Pacific Equities   -5   -3.63%   -5.24%   -6.52%   -3.10%   -6.52%   -11.76%	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	-4	-2.63%	-3.98%	-3.86%	-4.89%	-1.85%	-4.89%
	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	-5	-4.43%	-2.63%	-8.67%	-5.14%	-7.03%	-12.33%
	VPL	Vanguard Pacific ETF	Asia Pacific Equities	-5	-3.63%	-5.24%	-6.52%	-3.10%	-6.52%	-11.76%
VSS   Vanguard FTSE All-Wid ex-US SmCP Idx   Foreign Small & Mid Ca   -5   -3.60%   -3.52%   -7.41%   -4.55%   -5.63%   -9.97%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	-5	-3.60%	-3.52%	-7.41%	-4.55%	-5.63%	-9.97%
SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -5 -4.14% -1.77% -8.85% -4.86% -6.67% -11.66%	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	-5	-4.14%	-1.77%	-8.85%	-4.86%	-6.67%	-11.66%
EFG   iShares MSCI EAFE Growth Index   Foreign Large Cap Equ   -9   -5.56%   -8.43%   -12.08%   -9.82%   -8.26%   -12.71%	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	-9	-5.56%	-8.43%	-12.08%	-9.82%	-8.26%	-12.71%