HV International ETFs as of 03/18/2021

EFV MSCI EAFE Ishares Value Index Foreign Large Cap Equ 7 3.63% 4.49% 9.00% 16.12% -13.63% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 7 3.80% 6.61% 10.65% 10.16% 18.82% 3.30% DEEF Deutsche X-Trackers MSCI EAFE Foreign Large Cap Equ 5 2.04% 3.54% 7.47% 7.12% 11.65% 0.49% VSS Vanguard FTSE ALM Wa US SmCP Idx Foreign Small & Mid Ca 4 1.05% 2.55% 7.13% 5.11% 4.60% -1.65% FEZ SPDR Euro Stox 50 Europe Stock 4 2.34% 3.63% 5.69% 5.94% 1.25% -1.21% SCHC Schwab International SmallCa Equ Foreign Small & Mid Ca 4 1.54% 2.69% 6.03% 1.66% 1.09% 2.04% 6.63% 5.74% 1.94% 4.63% 1.20% 2.04% 6.63% 5.74% 1.94% 4.63% 1.20% 2.04% 6.64% 2.04% 2.66% 2.26%	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A	DD%
DBEFF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 5 2.04% 3.54% 7.53% 7.11% 11.36% 0.90% VES Vanguard FTSE All-Wild ex-US SmCP Idx Foreign Large Cap Equ 5 1.97% 3.42% 7.47% 7.12% 11.65% 0.49% VSS Vanguard FTSE All-Wild ex-US SmCP Idx Foreign Small & Mid Ca 4 1.05% 2.55% 7.13% 5.91% 14.60% 1.65% FEZ SPDR Euro Sloxx 50 Europe Stock 4 2.34% 3.63% 5.69% 5.94% 1.23% 4.121% SCC Schwab International Small/Cap Equ Foreign Small & Mid Ca 4 1.54% 2.66% 6.92% 6.03% 1.49% 1.13% 1.20% 4.05% 4.63% 1.13% 1.20% 4.151% 2.66% 6.92% 6.03% 1.23% 1.20% 4.151% 2.61% 5.74% 1.494% 1.10% 4.91% 1.13% 1.20% 4.51% 1.23% 1.23% 1.23% 1.23% 1.23% 1.23% 1.25%	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	7	3.63%	4.49%	9.40%	9.00% 16.12%	-13.63%
HEFA ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 5 1.97% 3.42% 7.47% 7.12% 11.65% 0.49% VSS Vanguard FTSE All-Wild ex-US SmCP ldx Foreign Small & Mid Ca 4 1.05% 2.55% 7.13% 5.91% 14.60% -1.65% FEZ SPDR Euro Stox 50 Europe Stock 4 2.34% 3.63% 5.69% 6.92% 6.03% 15.69% 0.94% SCIC Schwab International SmallCap Equ. Foreign Small Mid Ca 4 1.74% 2.58% 6.82% 5.74% 14.94% -1.51% IEV SAP Europe 300 Index Europe Stock 3 1.17% 1.19% 4.96% 4.63% 11.20% 0.25% 5.20% 12.86% 2.21% -0.01% 5.95% 5.20% 12.86% 2.21% -1.87% 0.86% 2.81% 0.21% 0.95% 5.20% 12.86% 2.21% -1.87% 0.82% 0.25% 5.20% 12.85% 2.81% -2.85% 5.20% 12.85% 2.81% -2.85% <td>PXF</td> <td>PowerShares FTSE RAFI Developed Markets</td> <td>Foreign Large Cap Equ</td> <td>7</td> <td>3.80%</td> <td>4.61%</td> <td>10.65%</td> <td>10.16% 18.82%</td> <td>-3.93%</td>	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	7	3.80%	4.61%	10.65%	10.16% 18.82%	-3.93%
VSS Vanguard FTSE Al-Wid ex-US SmCP Idx Foreign Small & Md Ca 4 1.05% 2.55% 7.13% 5.91% 14.60% -1.65% FEZ SPDR Euro Stoxx 50 Europe Stock 4 2.34% 3.63% 5.69% 5.94% 12.53% -1.21% SCZ IShares MSCI EAFE Small-Cap Foreign Small & Md Ca 4 1.54% 2.66% 6.92% 6.03% 15.69% 0.94% SCHC Schwab International SmallCap Equ. Foreign Small & Md Ca 4 1.77% 1.19% 4.96% 4.63% 11.38% -1.20% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 3 0.91% 0.06% 5.93% 5.20% 12.86% 2.81% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.87% VGK Vanguard European Europe Equites 3 1.06% 1.93% 4.60% 1.33% 6.03% 1.63% 1.94% 4.86% 1.23% 4.86%	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	5	2.04%	3.54%	7.53%	7.11% 11.36%	-0.50%
FEZ SPD Euro Stox 50 Europe Stock 4 2.34% 3.63% 5.69% 5.94% 12.53% -1.21% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 4 1.54% 2.66% 6.92% 6.03% 15.69% 0.94% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 4 1.77% 2.58% 6.82% 5.74% 14.94% -1.51% IEV S&P Europe 350 Index Europe Stock 3 1.17% 1.19% 4.96% 4.63% 11.38% -1.20% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 3 0.91% -0.06% 5.95% 5.20% 12.86% 2.61% EZU European Index Fund Pacific Asia/excl. Japan 3 0.91% -0.06% 5.95% 5.20% 12.86% -8.1% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.85% SCHF Schwab Intherational Equity Foreign Large C	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	5	1.97%	3.42%	7.47%	7.12% 11.65%	-0.49%
SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 4 1.54% 2.66% 6.32% 6.03% 16.69% -0.94% SCHC Schwab International Small/Cap Equ. Foreign Small/Mid Blen 4 1.79% 2.56% 6.82% 5.74% 14.94% -1.51% IEV S&P Europe 350 Index Europe Stock 3 1.17% 1.19% 4.96% 4.63% 11.38% -1.20% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 3 0.25% 0.94% 5.33% 4.47% 11.70% 0.91% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 3 0.91% -0.06% 5.95% 5.20% 12.86% 2.61% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.86% 1.85% -1.24% VGK Vanguard Expereen Foreign Large Cap Equ 3 0.60% 1.03% 5.03% 2.66% 6.26% 6.33% 1.66% 1.20% 4.86% 11.85%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	4	1.05%	2.55%	7.13%	5.91% 14.60%	-1.65%
SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 4 1.79% 2.58% 6.82% 5.74% 14.94% -1.51% IEV S&P Europe 350 Index Europe Stock 3 1.17% 1.19% 4.98% 4.63% 11.38% -1.20% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 3 0.91% -0.06% 5.95% 5.20% 12.86% -2.61% EPP IShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 3 -0.91% -0.06% 5.95% 5.20% 12.86% -2.61% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.87% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 3 0.06% 1.33% 5.73% 4.96% 1.85% -1.24% VT Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.33% 12.6% -2.8% SCHF Schwab International Equity Foreign Large Cap 3 0.61% 1.08% 5.96% 5.00%<	FEZ	SPDR Euro Stoxx 50	Europe Stock	4	2.34%	3.63%	5.69%	5.94% 12.53%	-1.21%
IEV S&P Europe 350 Index Europe Stock 3 1.17% 1.19% 4.98% 4.63% 11.38% -1.20% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 3 0.25% 0.94% 5.33% 4.47% 11.70% 0.91% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 3 -0.91% -0.06% 5.95% 5.20% 12.86% -2.61% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.87% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 3 0.05% 1.33% 5.73% 4.96% 1.24% -0.82% VGK Vanguard European Europe Equities 3 0.06% 1.00% 6.93% 12.6% -1.24% VT Vanguard TSE Developed Markets Foreign Large Cap 3 0.61% 1.06% 5.94% 5.03% 12.6% -2.38% ACWI iShares SCI ACWI Global Equities 2	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	4	1.54%	2.66%	6.92%	6.03% 15.69%	-0.94%
EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 3 0.25% 0.94% 5.33% 4.47% 11.70% 0.91% EPP iShares Pacific ex. Japan Index Fund Pacific Asialexcl. Japan 3 -0.91% -0.06% 5.95% 5.20% 12.86% -2.61% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.87% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 3 0.05% 1.33% 5.73% 4.99% 12.43% -0.82% VGK Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.93% 12.53% -1.59% SCHF Schwab International Equity Foreign Large Cap Equ 3 0.61% 1.00% 5.95% 5.00% 12.80% -0.96% IXUS IShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX IShares MSCI ACWI <	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	4	1.79%	2.58%	6.82%	5.74% 14.94%	-1.51%
EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 3 0.91% -0.06% 5.95% 5.20% 12.86% -2.61% EZU European Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.87% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 3 0.50% 1.33% 5.73% 4.96% 12.43% -0.82% VGK Vanguard European Europe Equities 3 1.06% 1.20% 4.96% 1.24% -1.24% VT Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.93% 12.86% -0.96% SCHF Schwab International Equity Foreign Large Cap Equ 3 0.61% 1.08% 5.99% 5.00% 12.86% -0.96% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 0.61% 1.08% 5.99% 5.00% 12.86% -2.38% ACWI Ishares MSCI ACWI Global Equities	IEV	S&P Europe 350 Index	Europe Stock	3	1.17%	1.19%	4.98%	4.63% 11.38%	-1.20%
EZU Europe an Monetary Union Index Europe Stock 3 1.72% 2.30% 4.76% 4.88% 12.35% -1.87% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 3 0.50% 1.33% 5.73% 4.96% 12.43% -0.82% VGK Vanguard European Europe Equities 3 1.06% 1.20% 4.95% 4.86% 11.85% -1.24% VT Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.93% 12.43% -0.87% VEA Vanguard TSE Developed Markets Foreign Large Cap Equ 3 0.56% 1.07% 5.94% 5.03% 12.49% -0.87% VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 3 0.61% 1.08% 5.99% 5.00% 12.80% -0.96% IXUS iShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equiti	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	3	0.25%	0.94%	5.33%	4.47% 11.70%	-0.91%
IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 3 0.50% 1.33% 5.73% 4.96% 12.43% -0.82% VGK Vanguard European Europe Equities 3 1.06% 1.20% 4.95% 4.86% 11.85% -1.24% VT Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.93% 12.63% -1.59% SCHF Schwab International Equity Foreign Large Cap Equ 3 0.56% 1.07% 5.94% 5.03% 12.49% -0.87% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 0.61% 1.08% 5.99% 5.00% 12.80% -0.96% IXUS iShares Core MSCI Total International Stock Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI Global Equities 2 -1.55% 0.48% 5.66% 4.34% 11.59% -1.93% VEU Vanguard Pacific ETF Asia Pacific Equities 2 -0.84% 0.06% 6.58% 4.06% 13	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	3	-0.91%	-0.06%	5.95%	5.20% 12.86%	-2.61%
VGK Vanguard European Europe Equities 3 1.06% 1.20% 4.86% 11.85% -1.24% VT Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.93% 12.53% -1.59% SCHF Schwab International Equity Foreign Large Cap Equ 3 0.66% 1.07% 5.94% 5.03% 12.49% -0.87% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 0.61% 1.08% 5.99% 5.00% 12.80% -0.96% IXUS iShares Core MSCI Total International Stock Global Equities 3 -1.11% 0.06% 6.53% 5.16% 12.66% 2.38% ACWI iShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equities 2 -1.84% 0.06% 6.58% 4.06% 13.43% -1.96% VEU Vanguard Total International Stock Global Equities <td>EZU</td> <td>European Monetary Union Index</td> <td>Europe Stock</td> <td>3</td> <td>1.72%</td> <td>2.30%</td> <td>4.76%</td> <td>4.88% 12.35%</td> <td>-1.87%</td>	EZU	European Monetary Union Index	Europe Stock	3	1.72%	2.30%	4.76%	4.88% 12.35%	-1.87%
VT Vanguard Total World Stock Index Global Equities 3 -0.74% 0.89% 6.06% 4.93% 12.53% -1.59% SCHF Schwab International Equity Foreign Large Cap Equ 3 0.56% 1.07% 5.94% 5.03% 12.49% -0.87% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 0.61% 1.08% 5.99% 5.00% 12.80% -0.96% IXUS iShares Core MSCI Total International Stock Global Equities 3 -1.11% 0.06% 6.53% 5.16% 12.66% -2.38% ACWI iShares Core MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equities 2 -1.58% -0.54% 6.08% 4.58% 11.99% -2.68% VPL Vanguard TSE All-Word ex-US Global Equities 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% FM iShares MSCI Frontier 100 Fund	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	3	0.50%	1.33%	5.73%	4.96% 12.43%	-0.82%
SCHF Schwab International Equity Foreign Large Cap Equ 3 0.56% 1.07% 5.94% 5.03% 12.49% -0.87% VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 0.61% 1.08% 5.99% 5.00% 12.80% -0.96% IXUS iShares Core MSCI Total International Stock Global Equities 3 -1.11% 0.06% 6.53% 5.16% 12.66% -2.38% ACWI iShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equities 2 -1.58% -0.54% 6.08% 4.58% 11.99% -2.68% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.84% 0.06% 6.53% 4.06% 13.43% -1.96% VXUS Vanguard Total International Stock Global Equities 2 -1.44% -0.47% 6.30% 4.89% 12.13% -2.44% VXUS Vanguard Total International S	VGK	Vanguard European	Europe Equities	3	1.06%	1.20%	4.95%	4.86% 11.85%	-1.24%
VEA Vanguard FTSE Developed Markets Foreign Large Cap 3 0.61% 1.08% 5.99% 5.00% 12.80% -0.96% IXUS iShares Core MSCI Total International Stock Global Equities 3 -1.11% 0.06% 6.53% 5.16% 12.80% -0.96% ACWI iShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equities 2 -1.58% -0.54% 6.08% 4.58% 11.99% -2.68% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.84% 0.06% 6.58% 4.06% 13.43% -1.96% VEU Vanguard FTSE All-Word ex-US Global Equities 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% VXUS Vanguard Total International Stock	VT	Vanguard Total World Stock Index	Global Equities	3	-0.74%	0.89%	6.06%	4.93% 12.53%	-1.59%
IXUS iShares Core MSCI Total International Stock Global Equities 3 -1.11% 0.06% 6.53% 5.16% 12.66% -2.38% ACWI iShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equities 2 -1.58% -0.54% 6.08% 4.58% 11.99% -2.68% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.84% 0.06% 6.58% 4.06% 13.43% -1.96% VEU Vanguard FTSE All-Word ex-US Global Equities 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 2 -1.48% -0.71% 4.48% 3.70% 9.62% -18.67% VXUS Vanguard Total International Stock Global Equities 2 -1.19% -0.21% 6.30% 4.89% 12.13% -2.44% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 0 -5.98% -4.40% 6.91%	SCHF	Schwab International Equity	Foreign Large Cap Equ	3	0.56%	1.07%	5.94%	5.03% 12.49%	-0.87%
ACWI iShares MSCI ACWI Global Equities 2 -1.05% 0.48% 5.66% 4.34% 11.59% -1.93% ACWX iShares MSCI ACWI ex US Global Equities 2 -1.58% -0.54% 6.08% 4.58% 11.99% -2.68% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.84% 0.06% 6.58% 4.06% 13.43% -1.96% VEU Vanguard FTSE All-Word ex-US Global Equities 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% VXUS Vanguard Total International Stock Global Equities 2 -1.38% -0.71% 4.48% 3.70% 9.62% -1.86% VWO Vanguard Emerging Markets Emerging Markets Equi 0 -5.98% 4.40% 6.91% 3.95% 12.01% -7.46% VWO Vanguard Emerging Markets Emerging Markets Equi 0 -6.22% -3.86% 6.89% 4.35% <t< td=""><td>VEA</td><td>Vanguard FTSE Developed Markets</td><td>Foreign Large Cap</td><td>3</td><td>0.61%</td><td>1.08%</td><td>5.99%</td><td>5.00% 12.80%</td><td>-0.96%</td></t<>	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	3	0.61%	1.08%	5.99%	5.00% 12.80%	-0.96%
ACWX iShares MSCI ACWI ex US Global Equities 2 1.58% -0.54% 6.08% 4.58% 11.99% -2.68% VPL Vanguard Pacific ETF Asia Pacific Equities 2 -0.84% 0.06% 6.13% 4.06% 13.43% -1.96% VEU Vanguard FTSE All-Word ex-US Global Equities 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% VXUS Vanguard Total International Stock Global Equities 2 -1.44% -0.47% 6.13% 4.73% 12.12% -2.60% VXUS Vanguard Total International Stock Global Equities 2 -1.19% -0.21% 6.30% 4.89% 12.13% -2.44% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 0 -5.98% 4.40% 6.91% 3.95% 12.01% -7.16% VWO Vanguard Emerging Markets Emerging Markets Equi 0 -6.22% -3.86% 6.89%	IXUS	iShares Core MSCI Total International Stock	Global Equties	3	-1.11%	0.06%	6.53%	5.16% 12.66%	-2.38%
VPLVanguard Pacific ETFAsia Pacific Equities2-0.84%0.06%6.58%4.06%13.43%-1.96%VEUVanguard FTSE All-Word ex-USGlobal Equities2-1.44%-0.47%6.13%4.73%12.12%-2.60%FMiShares MSCI Frontier 100 FundEmerging Markets Equi2-1.38%-0.71%4.48%3.70%9.62%-18.67%VXUSVanguard Total International StockGlobal Equities2-1.19%-0.21%6.30%4.89%12.13%-2.44%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi0-5.98%4.40%6.91%3.95%12.01%-7.16%VWOVanguard Emerging MarketsEmerging Markets Equi0-6.22%-3.86%6.89%4.35%10.98%-7.43%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares Edge MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Markets EquityEmerging Markets Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	ACWI	iShares MSCI ACWI	Global Equities	2	-1.05%	0.48%	5.66%	4.34% 11.59%	-1.93%
VEUVanguard FTSE All-Word ex-USGlobal Equities2-1.44%-0.47%6.13%4.73%12.12%-2.60%FMiShares MSCI Frontier 100 FundEmerging Markets Equi2-1.38%-0.71%4.48%3.70%9.62%-18.67%VXUSVanguard Total International StockGlobal Equities2-1.19%-0.21%6.30%4.89%12.13%-2.44%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi0-5.98%-4.40%6.91%3.95%12.01%-7.16%VWOVanguard Emerging MarketsEmerging Markets Equi0-6.22%-3.86%6.89%4.35%10.98%-7.43%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Markets EquityEmerging Markets Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equit0-6.51%-4.44%6.76%4.05%10.14%-7.91%	ACWX	iShares MSCI ACWI ex US	Global Equities	2	-1.58%	-0.54%	6.08%	4.58% 11.99%	-2.68%
FMiShares MSCI Frontier 100 FundEmerging Markets Equi2-1.38%-0.71%4.48%3.70%9.62%-18.67%VXUSVanguard Total International StockGlobal Equities2-1.19%-0.21%6.30%4.89%12.13%-2.44%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi0-5.98%-4.40%6.91%3.95%12.01%-7.16%VWOVanguard Emerging MarketsEmerging Markets Equi0-6.22%-3.86%6.89%4.35%10.98%-7.43%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Markets EquityEmerging Markets Equit0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	2	-0.84%	0.06%	6.58%	4.06% 13.43%	-1.96%
VXUSVanguard Total International StockGlobal Equities2-1.19%-0.21%6.30%4.89%12.13%-2.44%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi0-5.98%-4.40%6.91%3.95%12.01%-7.16%VWOVanguard Emerging MarketsEmerging Markets Equi0-6.22%-3.86%6.89%4.35%10.98%-7.43%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Mkts IndexEmerging Markets Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	2	-1.44%	-0.47%	6.13%	4.73% 12.12%	-2.60%
IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi0-5.98%-4.40%6.91%3.95%12.01%-7.16%VWOVanguard Emerging MarketsEmerging Markets Equi0-6.22%-3.86%6.89%4.35%10.98%-7.43%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Mkts IndexEmerging Mkts Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	2	-1.38%	-0.71%	4.48%	3.70% 9.62%	-18.67%
VWOVanguard Emerging MarketsEmerging Markets Equi0-6.22%-3.86%6.89%4.35%10.98%-7.43%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Mkts IndexEmerging Mkts Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	VXUS	Vanguard Total International Stock	Global Equities	2	-1.19%	-0.21%	6.30%	4.89% 12.13%	-2.44%
ACWViShares Edge MSCI Min Vol GlobalGlobal Equities00.04%-0.45%1.64%0.33%3.83%-2.16%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Mkts IndexEmerging Mkts Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	0	-5.98%	-4.40%	6.91%	3.95% 12.01%	-7.16%
AAXJiShares MSCI All Country Asia ex JapanAsia Pacific0-6.94%-5.61%7.71%4.29%11.57%-8.45%EEMiShares Emerging Mkts IndexEmerging Mkts Equities0-6.54%-5.15%6.56%3.39%11.13%-7.83%SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	VWO	Vanguard Emerging Markets	Emerging Markets Equi	0	-6.22%	-3.86%	6.89%	4.35% 10.98%	-7.43%
EEM iShares Emerging Mkts Index Emerging Mkts Equities 0 -6.54% -5.15% 6.56% 3.39% 11.13% -7.83% SCHE Schwab Emerging Markets Equity Emerging Markets Equi 0 -6.51% -4.44% 6.76% 4.05% 10.14% -7.91%	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	0	0.04%	-0.45%	1.64%	0.33% 3.83%	-2.16%
SCHESchwab Emerging Markets EquityEmerging Markets Equi0-6.51%-4.44%6.76%4.05%10.14%-7.91%	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	0	-6.94%	-5.61%	7.71%	4.29% 11.57%	-8.45%
	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	0	-6.54%	-5.15%	6.56%	3.39% 11.13%	-7.83%
EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ-1-3.47%-2.90%0.97%-0.47%7.01%-4.70%	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	0	-6.51%	-4.44%	6.76%	4.05% 10.14%	-7.91%
	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	-1	-3.47%	-2.90%	0.97%	-0.47% 7.01%	-4.70%