HV International ETFs as of 04/22/2021

FEZ SPDR Euro Stoxx 50 Europe Stock 10 6.25% 8.62% 11.86% 11.70% 15.17% -1.00% EZU Europe Stock 8 5.80% 7.30% 9.98% 10.05% 14.23% -0.92% IEV SAP Europe 300 Index Europe Stock 7 5.26% 6.64% 8.60% 9.41% 13.19% -1.19% VSS Vanguard FTSE All-Wid ex/US SmCP Idx Europe Stock 7 5.26% 6.41% 8.42% 9.44% 14.06% 0.88% VGK Vanguard Europaean Europe Stock 7 6.11% 6.44% 6.04% 8.43% 11.42% -14.97% SCHC Schwab International SmallCap Equ. Foreigin Large Cap Equ 6 5.02% 5.51% 6.75% 6.56% 1.33% -1.29% DBEF Dautsche X-Trackers MSCI EAFE Hedged Foreigin Large Cap Equ 6 1.97% 5.51% 6.75% 6.56% 1.23% -1.22% -1.22% -1.22% -1.22% -1.22% -1.22% -1.22% 1	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A		DD%
IEV S&P Europe 350 Index Europe Stock 7 5.26% 6.65% 8.0% 9.41% 13.19% 1.19% VSS Vanguard FTSE AII-Wild ex-US SmCP Idx Foreign Small & Mid Ca 7 4.97% 4.93% 8.42% 9.44% 14.08% 0.86% VGK Vanguard European Europe Equities 7 6.51% 6.41% 8.28% 9.41% 13.30% 1.20% FM iShares MSCI Fontier 100 Fund Emerging Markets Equit 7 6.51% 6.75% 8.55% 1.23% 1.32% 1.23% 1.23% 1.42% 1.62% DEF Deutsche X-Trackers MSCI EAFE Foreign Large Cap Equ 6 4.66% <td>FEZ</td> <td>SPDR Euro Stoxx 50</td> <td>Europe Stock</td> <td>10</td> <td>6.25%</td> <td>8.62%</td> <td>11.86%</td> <td>11.70%</td> <td>15.17%</td> <td>-1.00%</td>	FEZ	SPDR Euro Stoxx 50	Europe Stock	10	6.25%	8.62%	11.86%	11.70%	15.17%	-1.00%
VSS Vanguard FTSE All-Wild ex-US SmCP ldx Foreign Small & Mid Ca 7 4.97% 4.93% 8.42% 9.44% 14.08% 0.88% VGK Vanguard European Europe Equities 7 5.54% 6.41% 8.28% 9.41% 13.30% -12.20% FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 7 6.11% 6.44% 6.04% 8.43% 11.42% -14.37% SCHC Schwab International SmallCap Equ. Foreign Small & Mid Ca 7 4.76% 5.68% 8.27% 9.22% 14.25% -1.22% ACWI iShares MSCI ACWI Global Equities 6 5.02% 5.51% 7.46% 9.31% 10.97% -1.52% DBEF Deutsche X-trackers MSCI EAFE Foreign Large Cap Equ 6 3.65% 4.50% 6.28% 7.82% 12.02% -1.62% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 3.82% 4.94% 7.66% 8.87% 12.27% 1.20% SCZ iShares MSCI EA	EZU	European Monetary Union Index	Europe Stock	8	5.80%	7.30%	9.98%	10.05%	14.23%	-0.92%
VGK Vanguard European Europe Equities 7 5.54% 6.41% 8.28% 9.41% 13.30% -1.29% FM ishares MSCI Fronter 100 Fund Emerging Markets Equi 7 6.11% 6.44% 6.04% 8.43% 11.42% -14.37% SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 6 5.02% 5.51% 6.76% 8.55% 12.37% -1.25% DBEF Deutsche X.Trackers MSCI EAFE Hedged Foreign Large Cap Equ 6 1.97% 5.51% 7.46% 9.31% 10.97% 1.52% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 6 2.24% 3.48% 8.07% 10.27% 1.52% -1.62% VT Vanguard Total Word Slock Index Global Equities 6 4.81% 5.21% 6.78% 8.27% 9.29% 1.42% 1.59% SCZ Ishares MSCI EAFE Small-Cap Foreign Large Cap Equ 5 4.00% 6.92% 5.53% 8.52% 1.20% 1.20% SCZ Ishare	IEV	S&P Europe 350 Index	Europe Stock	7	5.26%	6.65%	8.60%	9.41%	13.19%	-1.19%
FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 7 6.11% 6.44% 6.04% 8.43% 11.42% 14.29% SCHC Schwab International SmallCap Equ. Foreign SmallWild Blen 7 4.76% 5.66% 8.27% 9.22% 14.25% 1.32% ACWI Ishares MSCI ACWI Global Equities 6 5.02% 5.51% 6.75% 8.55% 12.37% 1.20% DBEF Deutsche X-Trackers MSCI EAFE Foreign Large Cap Equ 6 1.96% 5.67% 7.27% 9.42% 11.28% 1.62% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 6 3.66% 4.50% 6.28% 7.82% 1.20% -1.27% PXF PowerShares FTSE RAFI Developed Markets Foreign Small & Md Ca 6 3.82% 4.45% 6.7% 7.27% 9.42% 1.12% -1.05% SC2 Ishares Small-Cap Foreign Small & Md Ca 6 3.82% 6.7% 8.57% 1.20% 1.6% 5.53% 8.57% 1.24% 1.05%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	7	4.97%	4.93%	8.42%	9.44%	14.08%	-0.86%
SCHC Schwab International SmallCap Equ. Foreign SmallMid Blen 7 4.76% 5.68% 8.27% 9.22% 14.25% -1.32% ACWI iShares MSCI ACWI Global Equities 6 5.02% 5.51% 6.75% 8.55% 12.37% -1.20% DBEF Deutsche X-Trackers MSCI EAFE Foreign Large Cap Equ 6 1.97% 5.51% 7.46% 9.31% 10.97% -1.58% HEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 6 1.96% 6.67% 7.27% 9.42% 11.28% -1.62% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 6 2.24% 3.46% 8.07% 10.74% 15.00% -3.41% VT Vanguard Total World Stock Index Global Equities 6 4.81% 5.21% 6.76% 8.67% 12.0% 1.42% -1.59% EPP IShares MSCI EAFE Small-Cap Foreign Large Cap Equ 5 4.00% 6.82% 1.64% 6.99% -0.34% GLW Shares MSCI EAFE Small-Cap	VGK	Vanguard European	Europe Equities	7	5.54%	6.41%	8.28%	9.41%	13.30%	-1.20%
ACWI IShares MSCI ACWI Global Equities 6 5.02% 5.51% 6.75% 8.55% 12.37% -1.20% DBEF Deutsch X.Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 1.97% 5.51% 7.46% 9.31% 10.97% -1.58% HEFA iShares Curency Hedged MSCI EAFE Foreign Large Cap Equ 6 1.96% 5.67% 7.27% 9.42% 11.28% -1.62% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 6 2.24% 3.48% 8.07% 10.74% 15.00% -3.41% VT Vanguard Total World Stock Index Global Equities 6 4.81% 5.21% 6.78% 8.67% 12.70% -1.20% SCZ iShares Paofic ex. Japan Index Fund Paofic Asia/excl. Japan 5 4.16% 2.57% 5.33% 8.52% 12.87% -1.05% ACWU iShares MSCI EAFE Growth Index Foreign Large Cap Equ 5 4.00% 6.92% 5.16% 4.94% 6.99% -0.34% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 5 5.94% 4.97% 3.93% <td>FM</td> <td>iShares MSCI Frontier 100 Fund</td> <td>Emerging Markets Equi</td> <td>7</td> <td>6.11%</td> <td>6.44%</td> <td>6.04%</td> <td>8.43%</td> <td>11.42%</td> <td>-14.97%</td>	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	7	6.11%	6.44%	6.04%	8.43%	11.42%	-14.97%
DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 1.97% 5.51% 7.46% 9.31% 10.97% 1.18% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 1.96% 5.67% 7.27% 9.42% 11.28% -1.62% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 6 3.66% 4.50% 6.28% 7.82% 12.02% -1.27% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.24% 3.48% 8.07% 12.07% -1.20% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 6 3.82% 4.94% 7.56% 8.87% 14.24% -1.59% EPP iShares Edge MSCI Min Vol Global Global Equities 5 4.00% 6.92% 5.16% 4.94% 6.99% -0.34% EFA MSCI EAFE Growth Index Foreign Large Cap Equ 5 5.94% 4.97% 3.93% 4.73% 9.84% -0.43% EFF iShares MSCI EAFE Growth In	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	7	4.76%	5.68%	8.27%	9.22%	14.25%	-1.32%
HEFA Ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 1.96% 5.67% 7.27% 9.42% 11.28% -1.62% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 6 3.66% 4.50% 6.28% 7.82% 12.02% -1.27% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.24% 3.46% 8.07% 10.74% 15.00% -3.41% VT Vanguard Total World Stock Index Global Equities 6 4.81% 5.21% 6.78% 8.67% 12.70% -1.20% SCZ Ishares MSCI EAFE Small-Cap Foreign Small & Mid Ca 6 3.82% 4.94% 7.56% 8.87% 14.24% -1.59% EPP Ishares Edge MSCI Min Vol Global Global Equities 5 4.00% 6.92% 5.16% 4.94% 6.99% -0.34% EFG Ishares MSCI EAFE Growth Index Foreign Large Cap Equ 5 5.94% 4.97% 3.93% 4.73% 9.84% -0.43% EFV MSCI EAFE Ishares Value Index Foreign Large Cap Equ 5 3.56% 3.29% <td< td=""><td>ACWI</td><td>iShares MSCI ACWI</td><td>Global Equities</td><td>6</td><td>5.02%</td><td>5.51%</td><td>6.75%</td><td>8.55%</td><td>12.37%</td><td>-1.20%</td></td<>	ACWI	iShares MSCI ACWI	Global Equities	6	5.02%	5.51%	6.75%	8.55%	12.37%	-1.20%
IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 6 3.66% 4.50% 6.2.8% 7.82% 12.02% -1.27% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.24% 3.48% 8.07% 10.74% 15.00% -3.41% VT Vanguard Total World Stock Index Global Equities 6 4.81% 5.21% 6.78% 8.67% 12.20% -12.0% SCZ ishares MSCI EAFE Small-Cap Foreign Small & Mid Ca 6 3.82% 4.94% 7.56% 8.87% 14.24% -1.59% EPP ishares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 5 4.15% 2.57% 5.53% 8.52% 12.87% -1.05% ACWV ishares Edge MSCI IAFE Growth Index Foreign Large Cap Equ 5 4.00% 6.92% 5.16% 4.94% 6.99% -0.34% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 5 5.94% 4.97% 3.93% 4.73% 9.84% -0.43% EFV MSCI EAFE Ishares Value Index Foreign Large Cap Equ 5 3.56% 3.28% <td>DBEF</td> <td>Deutsche X-Trackers MSCI EAFE Hedged</td> <td>Foreigh Large Cap Equ</td> <td>6</td> <td>1.97%</td> <td>5.51%</td> <td>7.46%</td> <td>9.31%</td> <td>10.97%</td> <td>-1.58%</td>	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	6	1.97%	5.51%	7.46%	9.31%	10.97%	-1.58%
PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.24% 3.48% 8.07% 10.74% 15.00% -3.41% VT Vanguard Total World Stock Index Global Equities 6 4.81% 5.21% 6.78% 8.67% 12.70% -1.20% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 6 3.82% 4.94% 7.56% 8.87% 14.24% -1.50% EPP iShares MSCI EAFE Small-Cap Pacific Asia/excl. Japan 5 4.15% 2.57% 5.53% 8.52% 12.87% -1.05% ACWV iShares Edge MSCI Mir Vol Global Global Equities 5 4.00% 6.92% 5.16% 4.94% 6.99% -0.34% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 5 5.94% 4.97% 3.93% 4.73% 9.84% -0.43% EFV MSCI EAFE IShares Value Index Foreign Large Cap Equ 5 3.56% 3.92% 5.63% 7.22% 11.67% 14.86% SCHF Schwab	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	6	1.96%	5.67%	7.27%	9.42%	11.28%	-1.62%
VT Vanguard Total World Stock Index Global Equities 6 4.81% 5.21% 6.78% 8.67% 12.70% -1.20% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 6 3.82% 4.94% 7.56% 8.87% 14.24% -1.59% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 5 4.15% 2.57% 5.53% 8.52% 12.87% -1.05% ACWV iShares Edge MSCI Min Vol Global Global Equities 5 4.00% 6.92% 5.16% 4.94% 6.99% -0.34% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 5 3.50% 4.26% 5.88% 7.28% 11.44% -1.29% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 5 5.94% 4.97% 3.93% 4.73% 9.84% -0.43% EFV MSCI EAFE Ishares Value Index Foreign Large Cap Equ 5 3.56% 3.92% 5.63% 7.22% 11.67% -1.46% SCHF Schwab International Equity Foreign Large Cap Equ 5 3.80% 2.91% 4.	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	6	3.66%	4.50%	6.28%	7.82%	12.02%	-1.27%
SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca63.82%4.94%7.56%8.87%14.24%1.59%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan54.15%2.57%5.53%8.52%12.87%1.05%ACWViShares Edge MSCI Mir Vol GlobalGlobal Equities54.00%6.92%5.16%4.94%6.99%-0.34%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ53.50%4.26%5.88%7.28%11.44%-1.29%EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ55.94%4.97%3.93%4.73%9.84%-0.43%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ53.56%3.92%5.63%7.22%11.67%-1.46%SCHFSchwab International EquityForeign Large Cap Equ53.84%4.25%6.05%7.64%11.79%-1.45%VXUSVanguard Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.60%10.67%-1.27%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%4.63%7.69%1.42%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.60%10.67%-1.27%SCHESchwab Em	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	6	2.24%	3.48%	8.07%	10.74%	15.00%	-3.41%
EPPiShares Paofic ex. Japan Index FundPacific Asia/excl. Japan54.15%2.57%5.53%8.52%12.87%-1.05%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities54.00%6.92%5.16%4.94%6.99%-0.34%EFAMSCI EAFE IShares Index FdForeign Large Cap Equ53.50%4.26%5.88%7.28%11.44%1.29%EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ55.94%4.97%3.93%4.73%9.84%-0.43%EFVMSCI EAFE IShares Value IndexForeign Large Cap Equ51.37%3.28%7.56%9.39%12.83%-13.33%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ53.66%3.92%5.63%7.22%11.67%-1.46%SCHFSchwab International EquityForeign Large Cap Equ53.84%4.25%6.05%7.64%11.79%-1.17%IXUSiShares Core MSCI Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.88%6.60%10.67%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.99%IKUSiShares Core MSCI ACWI ex USGlobal Equities43.60%2.54%3.88%6.60%10.70%-1.22%	VT	Vanguard Total World Stock Index	Global Equities	6	4.81%	5.21%	6.78%	8.67%	12.70%	-1.20%
ACWV iShares Edge MSCI Nin Vol Global Global Equities 5 4.00% 6.92% 5.16% 4.94% 6.99% 0.34% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 5 3.50% 4.26% 5.88% 7.28% 11.44% -1.29% EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 5 5.94% 4.97% 3.93% 4.73% 9.84% -0.43% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ 5 3.56% 3.92% 5.63% 7.22% 11.67% -1.46% SCHF Schwab International Equity Foreign Large Cap Equ 5 3.66% 3.92% 5.63% 7.22% 11.67% -1.46% VXUS Vanguard Total International Stock Global Equities 5 3.80% 2.91% 4.29% 7.03% 10.97% -1.17% IXUS iShares Core MSCI Total International Stock Global Equities 5 3.81% 3.09% 4.64% 7.40% 11.43% -1.16% VEU Vanguard FTSE All-Word ex-US Global Equities 4 3.53% 2.56% 3.88%<	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	6	3.82%	4.94%	7.56%	8.87%	14.24%	-1.59%
EFAMSCI EAFE iShares Index FdForeign Large Cap Equ53.50%4.26%5.88%7.28%11.44%-1.29%EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ55.94%4.97%3.93%4.73%9.84%-0.43%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ51.37%3.28%7.56%9.39%12.83%-13.33%VEAVanguard FTSE Developed MarketsForeign Large Cap53.56%3.92%5.63%7.22%11.67%-1.46%SCHFSchwab International EquityForeign Large Cap Equ53.80%2.91%4.29%7.03%10.97%-1.17%VXUSVanguard Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.66%10.67%-1.21%ACWXiShares NSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%0.42%4.95%8.30%-6.90% <tr <tr="">VWO<</tr>	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	5	4.15%	2.57%	5.53%	8.52%	12.87%	-1.05%
EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ55.94%4.97%3.93%4.73%9.84%-0.43%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ51.37%3.28%7.56%9.39%12.83%-13.33%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ53.56%3.92%5.63%7.22%11.67%-1.46%SCHFSchwab International EquityForeign Large Cap Equ53.44%4.25%6.05%7.64%11.79%-1.45%VXUSVanguard Total International StockGlobal Equities53.80%2.91%4.29%7.03%10.97%-1.17%IXUSiShares Core MSCI Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.66%10.67%-1.21%ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90% <tr< td=""><td>ACWV</td><td>iShares Edge MSCI Min Vol Global</td><td>Global Equities</td><td>5</td><td>4.00%</td><td>6.92%</td><td>5.16%</td><td>4.94%</td><td>6.99%</td><td>-0.34%</td></tr<>	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	5	4.00%	6.92%	5.16%	4.94%	6.99%	-0.34%
EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ51.37%3.28%7.56%9.39%12.83%-13.33%VEAVanguard FTSE Developed MarketsForeign Large Cap53.56%3.92%5.63%7.22%11.67%-1.46%SCHFSchwab International EquityForeign Large Cap Equ53.44%4.25%6.05%7.64%11.79%-1.45%VXUSVanguard Total International StockGlobal Equities53.80%2.91%4.29%7.03%10.97%-1.17%IXUSiShares Core MSCI Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.56%10.67%-1.21%ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi23.85%-1.24%0.42%4.95%8.30%-6.10%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEM <td< td=""><td>EFA</td><td>MSCI EAFE iShares Index Fd</td><td>Foreign Large Cap Equ</td><td>5</td><td>3.50%</td><td>4.26%</td><td>5.88%</td><td>7.28%</td><td>11.44%</td><td>-1.29%</td></td<>	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	5	3.50%	4.26%	5.88%	7.28%	11.44%	-1.29%
VEAVanguard FTSE Developed MarketsForeign Large Cap53.56%3.92%5.63%7.22%11.67%-1.46%SCHFSchwab International EquityForeign Large Cap Equ53.44%4.25%6.05%7.64%11.79%-1.45%VXUSVanguard Total International StockGlobal Equities53.80%2.91%4.29%7.03%10.97%-1.17%IXUSiShares Core MSCI Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.56%10.67%-1.21%ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEMiShares Emerging Mkts IndexEmerging Mkts Equities13.72%-1.12%-1.50%4.22%8.45%-7.09%	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	5	5.94%	4.97%	3.93%	4.73%	9.84%	-0.43%
SCHFSchwab International EquityForeign Large Cap Equ53.44%4.25%6.05%7.64%11.79%-1.45%VXUSVanguard Total International StockGlobal Equities53.80%2.91%4.29%7.03%10.97%-1.17%IXUSiShares Core MSCI Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.56%10.67%-1.21%ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEMiShares Emerging Mkts IndexEmerging Mkts Equities13.72%-1.12%-1.50%4.22%8.45%-7.09%	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	5	1.37%	3.28%	7.56%	9.39%	12.83%	-13.33%
VXUSVanguard Total International StockGlobal Equities53.80%2.91%4.29%7.03%10.97%-1.17%IXUSiShares Core MSCI Total International StockGlobal Equities53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.56%10.67%-1.21%ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi24.00%-0.52%-0.47%5.13%9.47%-6.10%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEMiShares Emerging Mkts IndexEmerging Mkts Equities13.72%-1.12%-1.50%4.22%8.45%-7.09%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	5	3.56%	3.92%	5.63%	7.22%	11.67%	-1.46%
IXUSiShares Core MSCI Total International StockGlobal Equties53.81%3.09%4.64%7.40%11.43%-1.16%VEUVanguard FTSE All-Word ex-USGlobal Equities43.60%2.54%3.82%6.56%10.67%-1.21%ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equi23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi24.00%-0.52%-0.47%5.13%9.47%-6.10%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEMiShares Emerging Mkts IndexEmerging Mkts Equities13.72%-1.12%1.50%4.22%8.45%-7.09%	SCHF	Schwab International Equity	Foreign Large Cap Equ	5	3.44%	4.25%	6.05%	7.64%	11.79%	-1.45%
VEU Vanguard FTSE All-Word ex-US Global Equities 4 3.60% 2.54% 3.82% 6.56% 10.67% -1.21% ACWX iShares MSCI ACWI ex US Global Equities 4 3.53% 2.56% 3.88% 6.60% 10.70% -1.22% SCHE Schwab Emerging Markets Equity Emerging Markets Equi 2 3.85% -1.35% -1.08% 4.63% 7.59% -7.39% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 2 4.00% -0.52% -0.47% 5.13% 9.47% -6.10% VWO Vanguard Emerging Markets Emerging Markets Equi 2 3.85% -1.24% -0.42% 4.95% 8.30% -6.90% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.27% 0.89% 1.87% 3.97% 9.72% -2.05% EEM iShares Emerging Mkts Index Emerging Mkts Equities 1 3.72% -1.12% 1.50% 4.22% 8.45% -7.09%	VXUS	Vanguard Total International Stock	Global Equities	5	3.80%	2.91%	4.29%	7.03%	10.97%	-1.17%
ACWXiShares MSCI ACWI ex USGlobal Equities43.53%2.56%3.88%6.60%10.70%-1.22%SCHESchwab Emerging Markets EquityEmerging Markets Equit23.85%-1.35%-1.08%4.63%7.59%-7.39%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equit24.00%-0.52%-0.47%5.13%9.47%-6.10%VWOVanguard Emerging MarketsEmerging Markets Equit23.85%-1.24%-0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEMiShares Emerging Mkts IndexEmerging Mkts Equities13.72%-1.12%-1.50%4.22%8.45%-7.09%	IXUS	iShares Core MSCI Total International Stock	Global Equties	5	3.81%	3.09%	4.64%	7.40%	11.43%	-1.16%
SCHE Schwab Emerging Markets Equity Emerging Markets Equi 2 3.85% -1.35% -1.08% 4.63% 7.59% -7.39% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 2 4.00% -0.52% -0.47% 5.13% 9.47% -6.10% VWO Vanguard Emerging Markets Emerging Markets Equi 2 3.85% -1.24% -0.42% 4.95% 8.30% -6.90% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.27% 0.89% 1.87% 3.97% 9.72% -2.05% EEM iShares Emerging Mkts Index Emerging Mkts Equities 1 3.72% -1.12% -1.50% 4.22% 8.45% -7.09%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	4	3.60%	2.54%	3.82%	6.56%	10.67%	-1.21%
IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi24.00%-0.52%-0.47%5.13%9.47%-6.10%VWOVanguard Emerging MarketsEmerging Markets Equi23.85%-1.24%-0.42%4.95%8.30%-6.90%VPLVanguard Pacific ETFAsia Pacific Equities21.27%0.89%1.87%3.97%9.72%-2.05%EEMiShares Emerging Mkts IndexEmerging Mkts Equities13.72%-1.12%-1.50%4.22%8.45%-7.09%	ACWX	iShares MSCI ACWI ex US	Global Equities	4	3.53%	2.56%	3.88%	6.60%	10.70%	-1.22%
VWO Vanguard Emerging Markets Emerging Markets Equi 2 3.85% -1.24% -0.42% 4.95% 8.30% -6.90% VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.27% 0.89% 1.87% 3.97% 9.72% -2.05% EEM iShares Emerging Mkts Index Emerging Mkts Equities 1 3.72% -1.12% -1.50% 4.22% 8.45% -7.09%	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	2	3.85%	-1.35%	-1.08%	4.63%	7.59%	-7.39%
VPL Vanguard Pacific ETF Asia Pacific Equities 2 1.27% 0.89% 1.87% 3.97% 9.72% -2.05% EEM iShares Emerging Mkts Index Emerging Mkts Equities 1 3.72% -1.12% 4.22% 8.45% -7.09%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	2	4.00%	-0.52%	-0.47%	5.13%	9.47%	-6.10%
EEM iShares Emerging Mkts Index Emerging Mkts Equities 1 3.72% -1.12% -1.50% 4.22% 8.45% -7.09%	VWO	Vanguard Emerging Markets	Emerging Markets Equi	2	3.85%	-1.24%	-0.42%	4.95%	8.30%	-6.90%
	VPL	Vanguard Pacific ETF	Asia Pacific Equities	2	1.27%	0.89%	1.87%	3.97%	9.72%	-2.05%
AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 0 3.13% -2.83% -2.74% 4.07% 7.74% -8.64%	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	1	3.72%	-1.12%	-1.50%	4.22%	8.45%	-7.09%
	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	0	3.13%	-2.83%	-2.74%	4.07%	7.74%	-8.64%