HV International ETFs as of 04/23/2020

ACWV IShares Edge MSCI Min Vol Global Global Equities -7 4.11% -6.77% +3.08% -10.87% -8.33% -14.20% AXU IShares MSCI AU Country Asia ex Japan Asia Pacific -8 2.14% 4.23% +10.85% -14.66% -7.89% 24.96% EFG IShares MSCI AU Country Asia ex Japan Asia Pacific -8 2.14% 4.23% +10.85% -14.65% -14.65% -14.85% -24.96% VT Vanguard Total World Stock Index Global Equities -10 4.11% -10.30% -17.93% +17.67% +11.63% +19.95% VPL Vanguard Pacific ETF Asia Pacific Equities -10 1.70% -8.51% +16.37% +12.89% +10.95% +12.92% -20.32% EEM Ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ -12 0.24% +13.85% +13.95% +12.9% +12.85% +13.95% +12.9% +21.3% +12.2% +13.5% +13.9% +12.85% +13.9% +13.9% +12.85% +13.9% +13.9%<	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk 12 wk	YTD %M/A	DD%
EFG Ishares MSCI EAFE Growth Index Foreign Large Cap Equ 8 2.91% 6.95% 14.87% 14.27% 8.83% 16.60% VT Vanguard Total World Stock Index Global Equities -10 4.16% -10.30% -17.33% -17.67% -11.63% -19.95% ACWI Ishares MSCI ACWI Global Equities -10 4.22% -9.32% -16.17% -16.33% -10.56% -16.33% -10.56% -16.33% -10.56% -16.33% -12.54% -26.80% DBEF Deutsche X-Trackers MSCI EAFE Foreign Large Cap Equ -12 0.84% -11.22% -11.70% -5.51% -16.67% -17.94% -12.24% -20.52% -31.55% -20.52% -31.55% -12.30% -11.00% -20.52% -31.55% -21.54% -15.05% -12.91% -17.75% -15.57% -28.74% VXUS Vanguard Total International Stock Global Equities -13 1.84% -13.05% -20.15% -21.24% -15.10% -28.44% VXUS Shares Core MSCI Total Internat	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	-7	4.11%	-6.77% -13.08%	-10.87% -8.33%	-14.20%
VT Vanguard Total World Stock Index Global Equities -10 4.18% -10.30% -17.83% -17.67% -11.83% -19.96% ACWI ishares MSCI ACWI Global Equities -10 4.22% -9.32% -16.11% -16.33% -10.56% -17.94% -12.54% -26.80% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ -12 0.84% -11.22% -18.17% -17.83% -12.92% -0.32% -13.189% -11.23% -12.92% -13.39% -11.23% -12.92% -11.23% -12.93% -11.23% -12.92% -11.23% -12.92% -0.12% -11.23% -12.92% -11.23% -12.92% -13.39% -13.53% -12.92% -21.34% -15.10% -28.41% VXUS Vanguard Total International Stock Global Equities -13 1.63% -13.98% -20.15% -21.2% -15.1% -28.44% VLUS Schwab International Equity Groeign Large Cap Equ -13 0.92% -13.08% -20.1% -15.1% -28.44% VEU Vanguard Emerging Markets Emerging Markets Equit -13	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	-8	2.14%	-8.23% -10.96%	-14.66% -7.89%	-24.96%
ACWI Ishares MSCI ACWI Global Equities -10 4.22% -9.32% -16.71% -16.33% -10.66% :18.98% VPL Vanguard Pacific ETF Asia Pacific Equities -10 1.70% -8.51% -16.67% :17.94% :12.24% 26.80% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ -12 0.84% -11.22% :8.17% :17.83% :12.92% -20.32% EEM ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ -12 0.24% -11.53% :18.05% :14.28% -20.61% VXUS Vanguard Total International Stock Global Equities -13 1.63% :13.35% :20.36% :21.34% :15.17% :27.44% IXUS iShares Core MSCI Emerging Markets Emerging Markets Equi -13 1.04% :12.95% :21.07% :15.18% :28.44% VEU Vanguard FTSE AII-Word ex-US Global Equities -13 1.01% :13.29% :32.05% :13.95% :14.07% :14.96% :28.44% VEU Vanguard FTSE AII-Word ex-US Global Equities -13 1.01% <t< td=""><td>EFG</td><td>iShares MSCI EAFE Growth Index</td><td>Foreign Large Cap Equ</td><td>-8</td><td>2.91%</td><td>-6.95% -14.67%</td><td>-14.27% -8.83%</td><td>-16.60%</td></t<>	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	-8	2.91%	-6.95% -14.67%	-14.27% -8.83%	-16.60%
VPL Vanguard Pacific ETF Asia Pacific Equities 10 1.70% 8.81% 16.67% 17.94% 12.24% 26.80% DBEF Deutsche X.Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 12 0.84% 11.22% 18.17% 17.83% 12.292% 20.32% EEM ishares Emerging Mkts Index Emerging Mkts Equities 12 0.76% 12.39% 17.10% 20.52% 13.59% 20.53% 31.59% VLUS Vanguard Total International Stock Global Equities 13 1.83% 13.58% 20.31% 21.53% 15.07% 28.41% VLUS ishares Core MSCI Total International Stock Global Equities 13 1.84% 13.35% 20.06% 21.34% 15.05% 27.24% IEMG ishares Core MSCI Emerging Markets Emerging Markets Equi 13 1.01% 12.29% 17.75% 21.04% 41.65% 22.24% IEMG ishares Core MSCI CAWI ex US Global Equities 13 1.01% 13.20% 19.03% 21.04% 20.46% 21.12%	VT	Vanguard Total World Stock Index	Global Equities	-10	4.18%	-10.30% -17.93%	-17.67% -11.63%	-19.96%
DBEFF Deutsch X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 12 0.84% 11.22% 18.17% 17.83% 12.29% 20.32% EEM iShares Emerging Mkts Index Emerging Mkts Equities 12 0.76% 12.39% 17.10% 20.52% 13.59% 31.59% VKUS Vanguard Total International Stock Global Equities 13 1.63% 13.56% 20.11% 21.53% 15.27% 28.74% IXUS Vanguard Total International Stock Global Equities 13 1.63% 13.56% 20.11% 21.53% 15.27% 28.74% IXUS ishares Core MSCI Total International Stock Global Equities 13 1.04% 13.20% 20.12% 15.59% 27.24% IEMG ishares Core MSCI Emerging Markets Emerging Markets Equi 13 1.00% 12.91% 17.75% 21.04% 41.55% 22.29% ACWX ishares MSCI ACWI ex US Global Equities 13 1.01% 13.20% 19.82% 21.17% 14.96% 28.15% VWU	ACWI	iShares MSCI ACWI	Global Equities	-10	4.22%	-9.32% -16.71%	-16.33% -10.56%	-18.98%
EEM iShares Emerging Mikis Index Emerging Mikis Equities 12 0.76% 12.39% 17.10% 20.52% 13.59% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 12 0.24% 11.53% 18.65% 14.24% 20.61% VXUS Vanguard Total International Stock Global Equities 13 1.63% 13.56% 20.31% 21.53% 15.27% 28.74% IXUS ishares Core MSCI Total International Stock Global Equities 13 1.84% 13.35% 20.06% 21.34% 15.10% 28.41% SCHF Schwab International Equity Foreign Large Cap Equ 13 0.92% 13.08% 20.45% 21.12% 15.59% 27.24% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 13 1.00% 12.91% 17.75% 21.04% 14.15% 32.29% ACWX IShares MSCI ACWI ex US Global Equities 13 1.01% 13.23% 19.93% 21.17% 14.86% 20.86% 14.14% 31.0% 22.41%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	-10	1.70%	-8.51% -16.67%	-17.94% -12.54%	-26.80%
HEFAIshares Currency Hedged MSCI EAFEForeign Large Cap Equ120.24%11.53%18.50%14.20%2.0.61%VXUSVanguard Total International StockGlobal Equities131.63%13.58%2.0.01%2.1.53%15.27%2.8.74%IXUSIshares Core MSCI Total International StockGlobal Equities131.84%13.35%2.0.06%2.1.14%15.10%2.8.41%SCHFSchwab International EquityForeign Large Cap Equ130.92%13.0.8%2.0.45%2.1.12%15.59%2.7.24%IEMGIshares Core MSCI Emerging MarketsEmerging Markets Equi131.01%1.2.9.1%17.7.5%2.1.0.4%1.4.1.5%3.2.29%ACWXIshares MSCI ACWI ex USGlobal Equities130.57%13.2.0%19.8.2%2.1.1.7%14.9.6%2.8.1.5%VEUVanguard FISE All-Word ex-USGlobal Equities131.0.1%1.3.51%17.8.4%2.0.9.8%1.4.1.4%3.1.0.7%SCHESchwab Emerging MarketsEmerging Markets Equi130.51%1.3.3.5%1.8.2.5%2.1.2.%1.4.6.6%2.8.1.6%VWOVanguard FISE All-Word ex-USEmerging Markets Equi130.51%1.3.5.1%17.8.4%2.0.9.8%1.4.1.4%3.1.0.7%SCHESchwab Emerging MarketsForeign Large Cap Equ140.3.1%1.2.8.4%2.0.4.8%2.1.8.%2.8.6.%EFAMSCI EAFE Ishares Index FdForeign Large Cap Equ141.4.2%1.3.5.0%	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	-12	0.84%	-11.22% -18.17%	-17.83% -12.92%	-20.32%
VXUS Vanguard Total International Stock Global Equities -13 1.63% -13.58% -20.31% -21.53% -15.27% -28.74% IXUS ishares Core MSCI Total International Stock Global Equities -13 1.84% -13.35% -20.06% -21.34% -15.10% -28.41% SCHF Schwab International Equity Foreign Large Cap Equ -13 0.92% -13.08% -20.45% -21.12% -15.59% -27.24% IEMG ishares Core MSCI Emerging Markets Emerging Markets Equi -13 1.10% -12.91% -17.75% -21.04% -14.15% -32.29% ACWX ishares MSCI ACWI ex US Global Equities -13 0.57% -13.20% -19.82% -21.04% -14.15% -22.94% VEU Vanguard FTSE All-Word ex-US Global Equities -13 1.01% -13.51% -17.84% -20.98% -14.14% -31.07% SCHE Schwab Emerging Markets Equit Emerging Markets Equi -13 0.51% -13.35% -18.25% -21.84% -20.84% -21.14% -30.66% EFA MSCI EAFE ishares Index Fd Foreign L	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	-12	0.76%	-12.39% -17.10%	-20.52% -13.59%	-31.59%
IXUS iShares Core MSCI Total International Stock Global Equities -13 1.84% -13.35% -20.06% -21.34% -15.10% -28.41% SCHF Schwab International Equity Foreign Large Cap Equ -13 0.92% -13.08% -20.45% -21.12% -15.59% -27.24% IEMG ishares Core MSCI Emerging Markets Emerging Markets Equi -13 1.10% -12.91% -17.75% -21.04% -14.15% -32.29% ACWX ishares MSCI ACWI ex US Global Equities -13 0.57% -13.20% -19.82% -21.07% -15.18% -28.04% VEU Vanguard FTSE All-Word ex-US Global Equities -13 1.01% -13.23% -19.93% -21.17% -14.96% -28.15% VWO Vanguard Emerging Markets Equity Emerging Markets Equi -13 0.51% -13.35% -20.86% -21.12% -15.36% -21.32% -14.67% -30.66% EFA MSCI EAFE Isheres Dack Index Fd Foreign Large Cap Equ -14 0.31% -12.84% -20.86% -21.18% -15.30% -21.14% -15.57% -21.67% -	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	-12	0.24%	-11.53% -18.50%	-18.05% -14.28%	-20.61%
SCHFF Schwab International Equity Foreign Large Cap Equ -13 0.92% 13.08% 20.45% 21.12% 15.59% 27.24% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi -13 1.10% 12.91% 17.75% 21.04% 14.15% 32.29% ACWX iShares MSCI ACWI ex US Global Equities -13 0.57% 13.20% 19.82% 21.07% 15.18% 28.04% VEU Vanguard FTSE All-Word ex-US Global Equities -13 1.01% 13.23% 19.93% 21.17% 14.96% 28.15% VWO Vanguard Emerging Markets Equity Emerging Markets Equi -13 0.51% 13.35% 12.84% 20.98% 14.14% 31.07% SCHE Schwab Imerging Markets Equity Emerging Markets Equi -14 0.31% -12.84% 20.48% 21.18% 15.30% 27.47% IEFA MSCI EAFE Soreign Large Cap Equ -14 0.31% -12.84% 20.89% 21.17% 15.64% 28.04% VEA Vanguard TSE Developed Markets Foreign Large Cap Equ -14 0.51% -13.18%	VXUS	Vanguard Total International Stock	Global Equities	-13	1.63%	-13.58% -20.31%	-21.53% -15.27%	-28.74%
IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi -13 1.10% -12.91% -17.75% -21.04% 14.15% -32.29% ACWX iShares MSCI ACWI ex US Global Equities -13 0.57% -13.20% -19.82% -21.07% -15.18% -28.04% VEU Vanguard FTSE All-Word ex-US Global Equities -13 1.29% -13.23% -19.93% -21.17% -14.96% -28.15% VWO Vanguard Emerging Markets Emerging Markets Equi -13 0.51% -13.35% -14.84% -20.98% -14.14% -31.07% SCHE Schwab Emerging Markets Equity Emerging Markets Equi -13 0.51% -13.85% -18.25% -21.32% 14.67% -30.66% EFA MSCI EAFE ishares Index Fd Foreign Large Cap Equ -14 0.51% -13.18% -20.89% -21.67% 15.64% 28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ -14 0.51% -13.18% -20.48% -17.57% -21.04% -21.87% -57.0% 23.02% 23.42% -19.19% -23.42% <	IXUS	iShares Core MSCI Total International Stock	Global Equties	-13	1.84%	-13.35% -20.06%	-21.34% -15.10%	-28.41%
ACWX iShares MSCI ACWI ex US Global Equities -13 0.57% -13.20% -19.82% -21.07% -15.18% -28.04% VEU Vanguard FTSE All-Word ex-US Global Equities -13 1.29% -13.23% -19.93% -21.17% -14.96% -28.15% VWO Vanguard Emerging Markets Emerging Markets Equi -13 1.01% -13.51% -17.3% -20.98% -14.14% -31.07% SCHE Schwab Emerging Markets Equity Emerging Markets Equi -13 0.51% -13.35% -18.25% -21.32% -14.67% -30.66% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ -14 0.31% -12.84% -20.48% -21.67% -15.64% -28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap -14 0.51% -13.85% -21.67% -15.64% -28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap -14 1.42% -13.85% -21.67% -15.64% -28.04% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.07%	SCHF	Schwab International Equity	Foreign Large Cap Equ	-13	0.92%	-13.08% -20.45%	-21.12% -15.59%	-27.24%
VEU Vanguard FTSE All-Word ex-US Global Equities -13 1.29% -13.23% -19.33% -21.17% -14.96% -28.15% VWO Vanguard Emerging Markets Emerging Markets Equi -13 1.01% -13.51% -17.84% -20.98% -14.14% -31.07% SCHE Schwab Emerging Markets Equity Emerging Markets Equi -13 0.51% -13.35% -18.25% -21.2% -14.67% -30.66% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ -14 0.31% -12.84% -20.89% -21.67% -56.4% -28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ -14 0.51% -13.35% -21.67% -57.67% -21.87% -57.77% -28.30% EFP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -15 2.40% -17.37% -23.42% -19.19% -29.74% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.76% -15.29% -23.45% -25.33% -17.99% -33.29% SCZ iShares MSCI EAFE Small-Cap Foreign Small Mid Ca <td>IEMG</td> <td>iShares Core MSCI Emerging Markets</td> <td>Emerging Markets Equi</td> <td>-13</td> <td>1.10%</td> <td>-12.91% -17.75%</td> <td>-21.04% -14.15%</td> <td>-32.29%</td>	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	-13	1.10%	-12.91% -17.75%	-21.04% -14.15%	-32.29%
VWOVanguard Emerging MarketsEmerging Markets Equi131.01%1.3.51%17.84%20.98%1.4.14%31.07%SCHESchwab Emerging Markets EquityEmerging Markets Equi130.51%13.35%18.25%21.32%14.67%30.66%EFAMSCI EAFE Ishares Index FdForeign Large Cap Equ140.31%12.84%20.80%21.18%15.00%27.47%IEFAIshares Core MSCI EAFEForeign Large Cap Equ140.51%13.18%20.89%21.67%15.64%28.04%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ141.42%13.50%21.04%15.70%28.30%EFPIshares Pacific ex. Japan Index FundPacific Asia/excl. Japan152.40%17.37%23.02%23.42%19.19%22.74%SCHCSchwab International SmallCap Equ.Foreign Small/Mid Blen155.78%15.29%23.42%19.19%29.74%SCZIshares MSCI EAFE Small-CapForeign Small & Mid Ca153.63%14.68%22.83%24.57%17.31%32.27%VSSVanguard FTSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca155.04%15.57%23.01%24.60%17.52%34.25%IEVS&P Europe 350 IndexEurope Stock150.39%15.08%22.53%24.57%17.50%30.51%EZUEuropean Monetary Union IndexEurope Stock182.72%18.48%25.37%26.35%20.01%34.75% <td>ACWX</td> <td>iShares MSCI ACWI ex US</td> <td>Global Equities</td> <td>-13</td> <td>0.57%</td> <td>-13.20% -19.82%</td> <td>-21.07% -15.18%</td> <td>-28.04%</td>	ACWX	iShares MSCI ACWI ex US	Global Equities	-13	0.57%	-13.20% -19.82%	-21.07% -15.18%	-28.04%
SCHE Schwab Emerging Markets Equity Emerging Markets Equit -13 0.51% -13.35% -18.25% -21.32% -14.67% -30.66% EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ -14 0.31% -12.84% -20.48% -21.18% -15.00% -27.47% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ -14 0.51% -13.18% -20.89% -21.67% -15.64% -28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap -14 1.42% -13.50% -21.04% -21.87% -15.70% -28.30% EPP Ishares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -15 2.40% -17.37% -23.02% -23.42% -19.19% -29.74% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.29% -23.45% -25.33% -17.99% -33.98% SCZ Ishares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	-13	1.29%	-13.23% -19.93%	-21.17% -14.96%	-28.15%
EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ -14 0.31% -12.84% -20.48% -21.18% -15.30% -27.47% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ -14 0.51% -13.18% -20.89% -21.67% -15.64% -28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap -14 1.42% -13.50% -21.07% -15.70% -28.30% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -15 2.40% -17.37% -23.02% -23.42% -19.19% -29.74% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.29% -23.45% -25.33% -17.99% -33.98% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 3.63% -14.68% -22.83% -24.57% -17.31% -32.27% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% IEV S&P Europe 350 Index Europe Stock -15 <t< td=""><td>VWO</td><td>Vanguard Emerging Markets</td><td>Emerging Markets Equi</td><td>-13</td><td>1.01%</td><td>-13.51% -17.84%</td><td>-20.98% -14.14%</td><td>-31.07%</td></t<>	VWO	Vanguard Emerging Markets	Emerging Markets Equi	-13	1.01%	-13.51% -17.84%	-20.98% -14.14%	-31.07%
IEFA iShares Core MSCI EAFE Foreign Large Cap Equ -14 0.51% -13.18% -20.89% -21.67% -15.64% -28.04% VEA Vanguard FTSE Developed Markets Foreign Large Cap -14 1.42% -13.50% -21.04% -21.87% -15.70% -28.30% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -15 2.40% -17.37% -23.02% -23.42% -19.19% -29.74% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.29% -23.45% -25.33% -17.99% -33.98% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 3.63% -14.68% -22.83% -24.57% -17.31% -32.27% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% VGK Vanguard Europea 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Stock -16 </td <td>SCHE</td> <td>Schwab Emerging Markets Equity</td> <td>Emerging Markets Equi</td> <td>-13</td> <td>0.51%</td> <td>-13.35% -18.25%</td> <td>-21.32% -14.67%</td> <td>-30.66%</td>	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	-13	0.51%	-13.35% -18.25%	-21.32% -14.67%	-30.66%
VEA Vanguard FTSE Developed Markets Foreign Large Cap -14 1.42% -13.50% -21.87% -15.70% -28.30% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -15 2.40% -17.37% -23.02% -23.42% -19.19% -29.74% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.29% -23.45% -25.33% -17.99% -33.98% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 3.63% -14.68% -22.83% -24.57% -17.31% -32.27% VSS Vanguard FTSE All-Wild ex-US SmCP Idx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% IEV S&P Europe 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Equities -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -18 -2.72%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	-14	0.31%	-12.84% -20.48%	-21.18% -15.30%	-27.47%
EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan -15 2.40% -17.37% -23.02% -23.42% -19.19% -29.74% SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.29% -23.45% -25.33% -17.99% -33.98% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 3.63% -14.68% -22.83% -24.57% -17.31% -32.27% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% IEV S&P Europe 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Stock -15 -0.39% -15.08% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -18 -2.72% 18.48% -26.35% -20.01% -34.75% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -12.5% -18.88	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	-14	0.51%	-13.18% -20.89%	-21.67% -15.64%	-28.04%
SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen -15 5.78% -15.29% -23.45% -25.33% -17.99% -33.98% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 3.63% -14.68% -22.83% -24.57% -17.31% -32.27% VSS Vanguard FTSE All-Wild ex-US SmCP Idx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% IEV S&P Europe 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Equities -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -18 -2.72% -18.48% -25.37% -26.35% -20.01% -34.75% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.97% -36.79% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27%<	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	-14	1.42%	-13.50% -21.04%	-21.87% -15.70%	-28.30%
SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca -15 3.63% -14.68% -22.83% -24.57% -17.31% -32.27% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% IEV S&P Europe 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Equities -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.97% -36.79% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40%	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	-15	2.40%	-17.37% -23.02%	-23.42% -19.19%	-29.74%
VSS Vanguard FTSE All-Wild ex-US SmCP ldx Foreign Small & Mid Ca -15 5.04% -15.75% -23.01% -24.60% -17.52% -34.25% IEV S&P Europe 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Equities -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -18 -2.72% -18.48% -25.37% -26.35% -20.01% -34.75% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.97% -36.79% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	-15	5.78%	-15.29% -23.45%	-25.33% -17.99%	-33.98%
IEV S&P Europe 350 Index Europe Stock -15 -0.39% -15.08% -22.59% -23.49% -16.79% -29.46% VGK Vanguard European Europe Equities -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -18 -2.72% -18.48% -25.37% -26.35% -20.01% -34.75% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.97% -36.79% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	-15	3.63%	-14.68% -22.83%	-24.57% -17.31%	-32.27%
VGK Vanguard European Europe Equities -16 0.16% -16.20% -23.51% -24.37% -17.50% -30.51% EZU European Monetary Union Index Europe Stock -18 -2.72% -18.48% -25.37% -26.35% -20.01% -34.75% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.97% -36.79% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	-15	5.04%	-15.75% -23.01%	-24.60% -17.52%	-34.25%
EZU European Monetary Union Index Europe Stock -18 -2.72% -18.48% -25.37% -26.35% -20.01% -34.75% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.01% -34.75% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	IEV	S&P Europe 350 Index	Europe Stock	-15	-0.39%	-15.08% -22.59%	-23.49% -16.79%	-29.46%
PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ -18 -1.25% -18.88% -26.02% -27.42% -20.97% -36.79% FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	VGK	Vanguard European	Europe Equities	-16	0.16%	-16.20% -23.51%	-24.37% -17.50%	-30.51%
FEZ SPDR Euro Stoxx 50 Europe Stock -19 -3.27% -18.53% -25.80% -27.30% -20.65% -33.18% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	EZU	European Monetary Union Index	Europe Stock	-18	-2.72%	-18.48% -25.37%	-26.35% -20.01%	-34.75%
EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ -19 -2.40% -19.15% -26.44% -28.17% -22.08% -39.95%	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	-18	-1.25%	-18.88% -26.02%	-27.42% -20.97%	-36.79%
	FEZ	SPDR Euro Stoxx 50	Europe Stock	-19	-3.27%	-18.53% -25.80%	-27.30% -20.65%	-33.18%
FM iShares MSCI Frontier 100 Fund Emerging Markets Equi -20 -0.37% -22.65% -29.02% -28.22% -22.19% -39.64%	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	-19	-2.40%	-19.15% -26.44%	-28.17% -22.08%	-39.95%
	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	-20	-0.37%	-22.65% -29.02%	-28.22% -22.19%	-39.64%