HV International ETFs as of 06/20/2019

FEZ SPDR Euro Stoxx 50 Europe Stock 8 5.62% 2.48% 7.08% 16.89% 7.73% -12.03% EFG Shares MSCI EAFE Growth Index Foreign Large Cap Equ 7 4.14% 2.09% 4.99% 17.16% 7.46% 5.62% SCHF Schwab International Equity Foreign Large Cap Equ 6 4.80% 12.29% 5.05% 16.86% 1.10% 7.46% 5.62% ACWI Ishares MSCI ACWI Global Equities 6 3.99% 0.29% 3.05% 16.16% 5.17% 5.43% ACW Ishares MSCI Fortier 100 Fund Emerging Markets Equi 6 4.11% 3.42% 3.45% 12.24% 4.61% -18.81% VXUS Vanguard Total International Stock Global Equities 6 5.43% 0.79% 3.37% 13.00% 4.74% -12.77% SCHE Schraes Dartic ext Japan Index Fund Padit AsaiexxU Japan 6 3.43% 0.29% 3.05% 3.35% 4.60% 4.77% 1.51% 5.25% -3.14%	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A		DD%
Schirt Schwab International Equity Foreign Large Cap Equ 6 4.80% 1.28% 3.59% 14.04% 4.45% 11.08% ACWI Ishares MSCI ACWI Global Equities 6 3.99% -0.20% 3.12% 15.24% 5.08% 4.64% VT Vanguard Total World Stock Index Global Equities 6 4.39% 0.29% 3.60% 15.16% 5.17% 5.43% ACWU ishares MSCI Fontier 100 Fund Emerging Markets Equi 6 4.11% 3.42% 3.45% 12.24% 4.61% 1.81% 0.09% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 3.75% 0.30% 3.59% 1.6.3% 2.24% 4.61% -2.06% VXUS Vanguard Total International Stock Global Equities 6 3.43% 0.51% 3.27% 15.00% 6.22% 6.50% HEFA Ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 3.57% 0.30% 3.89% 1.57% 5.22% 3.14%	FEZ	SPDR Euro Stoxx 50	Europe Stock	8	5.62%	2.48%	7.08%	16.89%	7.75%	-12.03%
ACWI Ishares MSCI ACWI Global Equities 6 3.99% -0.20% 3.12% 15.24% 5.08% 4.44% VT Vanguard Total World Stock Index Global Equities 6 4.39% 0.29% 3.60% 15.18% 5.17% 6.43% ACWV IShares MSCI Frontier 100 Fund Emerging Markets Equi 6 4.11% 3.42% 3.45% 12.24% 4.61% -18.81% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 3.75% 0.50% 4.02% 15.91% 5.66% 2.06% VXUS Vanguard Total International Stock Global Equities 6 5.43% 0.79% 3.37% 13.00% 4.74% +1.27% EPP Ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 3.57% 0.30% 3.69% 15.77% 5.21% 3.14% VEU Vanguard FTSE All-Word ex-US Global Equities 5 4.31% -0.27% 2.11% 5.44% 1.32% 1.24% 3.43% 1.32% VEU Vanguard FTSE All-Word ex-US Global Equites 5 4.31% -0.2	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	7	4.14%	2.09%	4.98%	17.16%	7.46%	-5.62%
VT Vanguard Total World Stock Index Global Equities 6 4.39% 0.29% 3.60% 15.18% 5.17% 5.43% ACWV IShares Edge MSCI Min Vol Global Global Equities 6 2.99% 4.04% 4.08% 14.14% 6.97% 0.00% FM IShares MSCI Frontier 100 Fund Emerging Markets Equi 6 4.11% 3.42% 4.65% 12.24% 4.61% +18.81% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 5.43% 0.70% 3.07% 13.00% 4.74% +12.77% EPP Ishares Pacific ex. Japan Index Fund Pacific Asiadexcl. Japan 6 3.57% 0.30% 3.89% 15.77% 5.52% 3.11% VEU Vanguard FTSE All-Word ex-US Global Equities 5 4.31% 0.22% 2.77% 12.11% 5.04% +15.12% VEU Vanguard FTSE All-Word ex-US Global Equities 4 2.09% -121% 1.83% 12.42% 3.43% 13.27% 12.05% 1.65% 1.	SCHF	Schwab International Equity	Foreign Large Cap Equ	6	4.80%	1.28%	3.59%	14.04%	4.45%	-11.06%
ACWW IShares Edge MSCI Min Vol Global Global Equites 6 2.99% 4.04% 4.08% 14.14% 6.97% 0.00% FM IShares MSCI Fronter 100 Fund Emerging Markets Equi 6 4.11% 3.42% 3.45% 12.24% 4.61% -18.81% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 3.75% 0.50% 4.02% 15.91% 5.66% -2.06% VXUS Vanguard Total International Stock Global Equities 6 5.43% 0.79% 3.37% 13.00% 4.74% -12.77% EPP IShares Paolic ex. Japan Index Fund Paolic Asia/excl. Japan 6 3.04% 0.51% 3.27% 15.58% 6.32% 4.65% SCHE Schwab Emerging Markets Equily Emerging Markets Equi 5 7.72% 0.27% 2.77% 12.11% 5.04% 13.7% 13.08% 13.7% 13.38% 1EV Vanguard FTSE All-Word ex-US Global Equities 5 4.31% 0.22% 1.83% 1.04% 3.48% 13.7% 15.0% 2.66% 12.32% 3.15% 16.41% 11.91%	ACWI	iShares MSCI ACWI	Global Equities	6	3.99%	-0.20%	3.12%	15.24%	5.08%	-4.64%
FM Shares MSCI Fontier 100 Fund Emerging Markets Equi 6 4.11% 3.42% 3.45% 12.24% 6.61% -18.81% DBEF Deutsche X. Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 3.75% 0.50% 4.02% 15.91% 5.66% -2.06% VXUS Vanguard Total International Stock Global Equities 6 5.43% 0.79% 3.37% 13.00% 4.74% 12.77% EPP Ishares Paofic ex. Japan Index Fund Pacific Asia/excl. Japan 6 3.04% 0.51% 3.27% 15.58% 6.32% 4.60% -16.12% VEU Vanguard TSE All-Word ex-US Global Equities 5 4.31% -0.27% 2.17% 12.11% 5.44% -18.33% 12.42% 3.43% -13.27% EZU Vanguard TSE All-Word ex-US Global Equities 5 4.31% -0.27% 2.18% 11.91% 3.70% -13.81% IEZU Skares Emerging Markets Equities 4 7.52% -18.5% 11.65% 3.65% -17.65%	VT	Vanguard Total World Stock Index	Global Equities	6	4.39%	0.29%	3.60%	15.18%	5.17%	-5.43%
DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 6 3.75% 0.50% 4.02% 15.91% 5.66% -2.06% VXUS Vanguard Total International Stock Global Equities 6 5.43% 0.79% 3.37% 13.00% 4.74% 12.77% EPP IShares Pacific ex, Japan Index Fund Pacific Asia/excl. Japan 6 3.04% 0.51% 3.27% 15.56% 6.32% -6.50% HEFA IShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 3.57% 0.30% 3.89% 15.77% 5.52% -3.14% SCHE Schwab Emerging Markets Equity Emerging Markets Equit 5 7.72% -0.72% 2.18% 11.91% 3.70% +13.88% IEV SAP Europe 350 Index Europe Stock 4 2.09% +12.1% 8.84% -16.41% EZU Europe 350 Index Europe Stock 4 2.37% +1.83% 10.1% 9.86% 3.37% +16.41% EEM IShares BCore MSCI ACVI ex US Global Equities<	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	6	2.99%	4.04%	4.08%	14.14%	6.97%	0.00%
VXUS Vanguard Total International Stock Global Equities 6 543% 0.79% 3.37% 13.00% 4.74% +12.77% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 6 3.04% 0.51% 3.27% 15.58% 6.32% -6.55% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 3.57% 0.20% 3.89% 15.77% 5.52% -3.14% SCHE Schwab Emerging Markets Equity Emerging Markets Equit 5 7.72% -0.72% 2.77% 12.11% 5.04% +16.12% VEU Vanguard FTSE AII-Word ex-US Global Equities 5 4.31% -0.27% 2.18% 11.91% 3.70% +13.38% IEV SAP Europe 350 Index Europe Stock 4 2.09% +12.1% 1.84% +16.1% EZU Europea Monetary Union Index Europe Stock 4 2.37% +16.3% 1.01% 9.86% 3.37% +17.61% ACWX IShares MSCI ACWI ex US Global Equities 4 4.06% -0.70% 1.85% 11.65% 3.58%	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	6	4.11%	3.42%	3.45%	12.24%	4.61%	-18.81%
EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 6 3.04% 0.51% 3.27% 15.58% 6.32% -6.50% HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 6 3.57% 0.30% 3.89% 15.77% 5.52% 3.14% SCHE Schwab Emerging Markets Equity Emerging Markets Equit 5 7.72% 0.72% 2.17% 12.11% 5.04% 15.12% VEU Vanguard FTSE All-Word ex-US Global Equities 5 4.31% 0.27% 2.18% 11.91% 3.70% 1.33% IEV S&P Europe 350 Index Europe Stock 4 2.37% 1.50% 2.66% 12.32% 3.15% 16.41% EEM Ishares Emerging Mkts Index Emerging Mkts Equities 4 7.52% 1.83% 10.16% 3.37% 17.61% ACWX Ishares MSCI ACWI ex US Global Equities 4 4.06% -0.70% 1.85% 11.65% 3.58% 12.82% EFA MSCI EAFE Ishares Index Fd Emergi	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	6	3.75%	0.50%	4.02%	15.91%	5.66%	-2.06%
HEFAIshares Currency Hedged MSCI EAFEForeign Large Cap Equ63.57%0.30%3.89%15.77%5.52%-3.14%SCHESchwab Emerging Markets EquityEmerging Markets Equit57.72%0.72%2.77%12.11%5.04%-15.12%VEUVanguard FTSE All-Word ex-USGlobal Equities54.31%-0.27%2.18%11.91%3.70%-13.38%IEVS&P Europe 350 IndexEurope Stock42.09%-12.1%1.83%12.42%3.43%-13.27%EZUEuropean Monetary Union IndexEurope Stock42.37%-1.50%2.66%12.32%3.15%-16.41%EEMIshares Emerging Mikts IndexEmerging Mikts Equities47.52%-1.83%1.01%9.86%3.37%-17.61%ACWXIshares Index FdForeign Large Cap Equ42.43%-0.80%1.64%11.69%3.00%-12.76%IEMGIshares Core MSCI Emerging MarketsEmerging Markets Equit47.09%-2.09%0.57%9.23%2.96%-17.85%IXUSIshares Core MSCI Total International StockGlobal Equities44.00%-0.83%1.65%1.73%3.29%-13.58%IXUSIshares Core MSCI Total International StockGlobal Equities44.00%-0.83%1.65%1.73%2.09%-15.35%SCHCSchwab International SmallCap Equ.Foreign Large Cap Equ44.04%-0.79%2.00%12.44%2.06%-16.34% <td>VXUS</td> <td>Vanguard Total International Stock</td> <td>Global Equities</td> <td>6</td> <td>5.43%</td> <td>0.79%</td> <td>3.37%</td> <td>13.00%</td> <td>4.74%</td> <td>-12.77%</td>	VXUS	Vanguard Total International Stock	Global Equities	6	5.43%	0.79%	3.37%	13.00%	4.74%	-12.77%
SCHE Schwab Emerging Markets Equity Emerging Markets Equit 5 7.72% 0.72% 2.77% 12.11% 5.04% -15.12% VEU Vanguard FTSE All-Word ex-US Global Equities 5 4.31% 0.27% 2.18% 11.91% 3.70% -13.38% IEV S&P Europe 350 Index Europe Stock 4 2.09% -1.21% 1.83% 12.42% 3.43% -13.27% EZU European Monetary Union Index Europe Stock 4 2.37% -1.50% 2.66% 12.32% 3.15% 16.41% EEM ishares Emerging Mkts Index Emerging Mkts Equities 4 7.52% -1.83% 10.1% 9.86% 3.37% -17.61% ACWX ishares MSCI ACWI ex US Global Equities 4 4.06% -0.70% 1.85% 11.65% 3.58% -12.82% EFA MSCI EAFE ishares Index Fd Foreign Large Cap Equ 4 2.43% -0.80% 1.64% 11.69% 3.00% -12.76% IEMG ishares Core MSCI Energing Markets	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	6	3.04%	0.51%	3.27%	15.58%	6.32%	-6.50%
VEU Vanguard FTSE All-Word ex-US Global Equities 5 4.31% -0.27% 2.18% 11.91% 3.70% -13.38% IEV S&P Europe 350 Index Europe Stock 4 2.09% -1.21% 1.83% 12.42% 3.43% -13.27% EZU European Monetary Union Index Europe Stock 4 2.37% -1.50% 2.66% 12.32% 3.15% -16.41% EEM iShares Emerging Mkts Index Emerging Mkts Equities 4 7.52% -1.83% 1.01% 9.86% 3.37% -17.61% ACWX iShares MSCI ACWI ex US Global Equities 4 4.06% -0.70% 1.85% 11.65% 3.58% -12.8% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 4 2.43% -0.80% 1.64% 11.69% 3.00% -12.7% ILVS iShares Core MSCI Total International Stock Global Equities 4 7.09% -2.09% 0.57% 9.23% 2.06% -15.35% SCHC Schwab International SmallCap Equ. Foreign Large Cap 4 4.04% -0.79% 2.00% 12.4%<	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	6	3.57%	0.30%	3.89%	15.77%	5.52%	-3.14%
IEV S&P Europe 350 Index Europe Stock 4 2.09% -1.21% 1.83% 12.42% 3.43% -13.27% EZU European Monetary Union Index Europe Stock 4 2.37% -1.50% 2.66% 12.32% 3.15% -16.41% EEM iShares Emerging Mkts Index Emerging Mkts Equities 4 7.52% -1.83% 1.01% 9.86% 3.37% -17.61% ACWX iShares Emerging Mkts Index Emerging Mkts Equities 4 4.06% -0.70% 1.85% 11.65% 3.58% -12.82% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 4 7.09% -2.09% 0.57% 9.23% 2.96% -17.85% IXUS iShares Core MSCI Total International Stock Global Equities 4 4.00% -0.83% 1.65% 11.73% 3.29% -13.58% IXUS iShares Core MSCI Total International Stock Global Equities 4 4.00% -0.83% 1.65% 1.63% -15.35% SCHC Schwab International SmallCap E	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	5	7.72%	-0.72%	2.77%	12.11%	5.04%	-15.12%
EZU European Monetary Union Index Europe Stock 4 2.37% 1.50% 2.66% 12.32% 3.15% -16.41% EEM iShares Emerging Mkts Index Emerging Mkts Equities 4 7.52% -1.83% 1.01% 9.86% 3.37% -17.61% ACWX iShares MSCI ACWI ex US Global Equities 4 4.06% -0.70% 1.85% 11.65% 3.58% -12.82% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 4 7.09% -2.09% 0.57% 9.23% 2.96% -17.85% IKUS iShares Core MSCI Total International Stock Global Equities 4 4.00% 0.83% 1.65% 11.73% 3.29% -13.58% IXUS iShares Core MSCI Total International Stock Global Equities 4 4.00% 0.83% 1.65% 11.73% 3.29% -15.55% SCHC Schwab International SmallCap Equ. Foreign Large Cap 4 3.58% -0.10% 2.23% 12.24% 3.27% -13.03% VEA Va	VEU	Vanguard FTSE All-Word ex-US	Global Equities	5	4.31%	-0.27%	2.18%	11.91%	3.70%	-13.38%
EEMiShares Emerging Mkts IndexEmerging Mkts Equities47.52%-1.83%1.01%9.86%3.37%-17.61%ACWXiShares MSCI ACWI ex USGlobal Equities44.06%-0.70%1.85%11.65%3.58%-12.82%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ42.43%-0.80%1.64%11.69%3.00%-12.76%IEMGiShares Core MSCI Total International StockGlobal Equities47.09%-2.09%0.57%9.23%2.96%-17.85%IXUSiShares Core MSCI Total International StockGlobal Equities44.00%-0.83%1.65%11.73%3.29%-13.58%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ44.38%-0.53%1.93%9.78%2.06%-16.34%VEAVanguard FTSE Developed MarketsForeign Small/Mid Blen44.04%-0.79%2.00%12.44%2.06%-16.34%VEAVanguard EuropeanEurope Equities42.93%-0.65%2.62%12.63%3.66%-13.75%VPLVanguard Dacific ETFAsia Pacific Equities44.10%-0.02%0.81%9.32%1.68%-14.86%VSSVanguard Emerging MarketsEmerging Markets Equi46.84%-1.73%1.21%11.57%4.73%-16.61%VWOVanguard Emerging MarketsEmerging Markets Equi46.84%-1.73%1.21%11.60%2.70%-13.35% <tr<< td=""><td>IEV</td><td>S&P Europe 350 Index</td><td>Europe Stock</td><td>4</td><td>2.09%</td><td>-1.21%</td><td>1.83%</td><td>12.42%</td><td>3.43%</td><td>-13.27%</td></tr<<>	IEV	S&P Europe 350 Index	Europe Stock	4	2.09%	-1.21%	1.83%	12.42%	3.43%	-13.27%
ACWX iShares MSCI ACWI ex US Global Equities 4 4.06% -0.70% 1.85% 11.65% 3.58% -12.82% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 4 2.43% -0.80% 1.64% 11.69% 3.00% 12.76% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 4 7.09% -2.09% 0.57% 9.23% 2.96% .17.85% IXUS iShares Core MSCI Total International Stock Global Equities 4 4.00% -0.83% 1.65% 11.73% 3.29% -13.58% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 4 4.04% -0.79% 2.00% 12.44% 2.06% -16.34% VEA Vanguard FTSE Developed Markets Foreign Large Cap 4 3.58% -0.10% 2.23% 12.24% 3.27% -13.03% VEA Vanguard European Europe Equities 4 2.93% -0.65% 2.62% 12.63% 3.66% -17.45% VSS Vanguard FTSE AII-Wild ex-US SmCP Idx Foreign Small & Mid Ca 4 3.84% -1.18% <td>EZU</td> <td>European Monetary Union Index</td> <td>Europe Stock</td> <td>4</td> <td>2.37%</td> <td>-1.50%</td> <td>2.66%</td> <td>12.32%</td> <td>3.15%</td> <td>-16.41%</td>	EZU	European Monetary Union Index	Europe Stock	4	2.37%	-1.50%	2.66%	12.32%	3.15%	-16.41%
EFAMSCI EAFE iShares Index FdForeign Large Cap Equ42.43%-0.80%1.64%11.69%3.00%-12.76%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi47.09%-2.09%0.57%9.23%2.96%-17.85%IXUSiShares Core MSCI Total International StockGlobal Equties44.00%-0.83%1.65%11.73%3.29%-13.58%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ44.38%-0.53%1.93%9.78%2.08%-15.35%SCHCSchwab International SmallCap Equ.Foreign Small/Mid Blen44.04%-0.79%2.00%12.44%2.06%-16.34%VEAVanguard FTSE Developed MarketsForeign Large Cap43.58%-0.10%2.23%12.24%3.27%-13.03%VGKVanguard EuropeanEurope Equities42.93%-0.65%2.62%12.63%3.66%-13.75%VSSVanguard FTSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca43.84%-1.18%1.44%10.84%2.08%-17.46%VWOVanguard Emerging MarketsEmerging Markets Equi46.84%-1.73%1.21%11.65%3.14%-16.61%IEFAiShares MSCI All Country Asia ex JapanAsia Pacific36.60%-3.10%-0.41%9.65%3.14%-16.57%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca31.74%-2.57%0.44%10.67%0.	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	4	7.52%	-1.83%	1.01%	9.86%	3.37%	-17.61%
IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi47.09%-2.09%0.57%9.23%2.96%-17.85%IXUSiShares Core MSCI Total International StockGlobal Equties44.00%-0.83%1.65%11.73%3.29%-13.58%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ44.38%-0.53%1.93%9.78%2.06%-16.34%SCHCSchwab International SmallCap Equ.Foreign Small/Mid Blen44.04%-0.79%2.00%12.44%2.06%-16.34%VEAVanguard FTSE Developed MarketsForeign Large Cap43.58%-0.10%2.23%12.24%3.27%-13.03%VGKVanguard EuropeanEurope Equities42.93%-0.65%2.62%12.63%3.66%-13.75%VPLVanguard PrSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca43.84%-1.18%1.44%10.84%2.08%-17.46%VWOVanguard Emerging MarketsEmerging Markets Equi46.84%-1.73%1.21%11.57%4.73%-16.61%IEFAiShares Core MSCI EAFEForeign Large Cap Equ42.33%-1.02%1.40%11.60%2.70%-13.35%AXJiShares MSCI All Country Asia ex JapanAsia Pacific36.60%-3.10%-0.41%9.65%3.14%-16.57%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca31.74%-2.57%0.44%10.67%0.95%<	ACWX	iShares MSCI ACWI ex US	Global Equities	4	4.06%	-0.70%	1.85%	11.65%	3.58%	-12.82%
IXUSiShares Core MSCI Total International StockGlobal Equities44.00%-0.83%1.65%11.73%3.29%-13.58%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ44.38%-0.53%1.93%9.78%2.08%-15.35%SCHCSchwab International SmallCap Equ.Foreign Small/Mid Blen44.04%-0.79%2.00%12.44%2.06%-16.34%VEAVanguard FTSE Developed MarketsForeign Large Cap43.58%-0.10%2.23%12.24%3.27%-13.03%VGKVanguard EuropeanEurope Equities42.93%-0.65%2.62%12.63%3.66%-13.75%VPLVanguard Pacific ETFAsia Pacific Equities44.10%-0.02%0.81%9.32%1.68%-14.86%VSSVanguard Emerging MarketsEmerging Small & Mid Ca43.84%-1.18%1.44%10.84%2.08%-17.46%VWOVanguard Emerging MarketsEmerging Markets Equi46.84%-1.73%1.21%11.57%4.73%-16.61%IEFAiShares MSCI EAFEForeign Large Cap Equ42.33%-1.02%1.40%10.67%2.70%-13.35%AAXJiShares MSCI EAFE Small-CapForeign Small & Mid Ca31.74%-2.57%0.44%10.67%0.95%-17.11%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	4	2.43%	-0.80%	1.64%	11.69%	3.00%	-12.76%
PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ44.38%-0.53%1.93%9.78%2.08%-15.35%SCHCSchwab International SmallCap Equ.Foreign Small/Mid Blen44.04%-0.79%2.00%12.44%2.06%-16.34%VEAVanguard FTSE Developed MarketsForeign Large Cap43.58%-0.10%2.23%12.24%3.27%-13.03%VGKVanguard EuropeanEurope Equities42.93%-0.65%2.62%12.63%3.66%-13.75%VPLVanguard Pacific ETFAsia Pacific Equities44.10%-0.02%0.81%9.32%1.68%-14.86%VSSVanguard FTSE All-Wild ex-US SmCP IdxForeign Small & Mid Ca43.84%-1.18%1.44%10.84%2.08%-17.46%VWOVanguard Emerging MarketsEmerging Markets Equi46.84%-1.73%1.21%11.57%4.73%-16.61%IEFAiShares Core MSCI EAFEForeign Large Cap Equ42.33%-1.02%1.40%10.6%2.70%-13.35%AAXJiShares MSCI EAFE Small-CapAsia Pacific36.60%-3.10%-0.41%9.65%3.14%-16.57%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca31.74%-2.57%0.44%10.67%0.95%-17.11%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	4	7.09%	-2.09%	0.57%	9.23%	2.96%	-17.85%
SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 4 4.04% -0.79% 2.00% 12.44% 2.06% -16.34% VEA Vanguard FTSE Developed Markets Foreign Large Cap 4 3.58% -0.10% 2.23% 12.24% 3.27% -13.03% VGK Vanguard European Europe Equities 4 2.93% -0.65% 2.62% 12.63% 3.66% -13.75% VPL Vanguard Pacific ETF Asia Pacific Equities 4 4.10% -0.02% 0.81% 9.32% 1.68% -14.86% VSS Vanguard FTSE All-Wild ex-US SmCP Idx Foreign Small & Mid Ca 4 3.84% -1.18% 1.44% 10.84% 2.08% -17.46% VWO Vanguard Emerging Markets Emerging Markets Equi 4 6.84% -1.73% 1.21% 11.57% 4.73% -16.61% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% </td <td>IXUS</td> <td>iShares Core MSCI Total International Stock</td> <td>Global Equties</td> <td>4</td> <td>4.00%</td> <td>-0.83%</td> <td>1.65%</td> <td>11.73%</td> <td>3.29%</td> <td>-13.58%</td>	IXUS	iShares Core MSCI Total International Stock	Global Equties	4	4.00%	-0.83%	1.65%	11.73%	3.29%	-13.58%
VEA Vanguard FTSE Developed Markets Foreign Large Cap 4 3.58% -0.10% 2.23% 12.24% 3.27% -13.03% VGK Vanguard European Europe Equities 4 2.93% -0.65% 2.62% 12.63% 3.66% -13.75% VPL Vanguard Pacific ETF Asia Pacific Equities 4 4.10% -0.02% 0.81% 9.32% 1.68% -14.86% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 4 3.84% -1.18% 1.44% 10.84% 2.08% -17.46% VWO Vanguard Emerging Markets Emerging Markets Equi 4 6.84% -1.73% 1.21% 11.57% 4.73% -16.61% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44%	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	4	4.38%	-0.53%	1.93%	9.78%	2.08%	-15.35%
VGK Vanguard European Europe Equities 4 2.93% -0.65% 2.62% 12.63% 3.66% -13.75% VPL Vanguard Pacific ETF Asia Pacific Equities 4 4.10% -0.02% 0.81% 9.32% 1.68% -14.86% VSS Vanguard FTSE All-Wild ex-US SmCP ldx Foreign Small & Mid Ca 4 3.84% -1.18% 1.44% 10.84% 2.08% -17.46% VWO Vanguard Emerging Markets Emerging Markets Equi 4 6.84% -1.73% 1.21% 11.57% 4.73% -16.61% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	4	4.04%	-0.79%	2.00%	12.44%	2.06%	-16.34%
VPL Vanguard Pacific ETF Asia Pacific Equities 4 4.10% -0.02% 0.81% 9.32% 1.68% -14.86% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 4 3.84% -1.18% 1.44% 10.84% 2.08% -17.46% VWO Vanguard Emerging Markets Emerging Markets Equit 4 6.84% -1.73% 1.21% 11.57% 4.73% -16.61% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	4	3.58%	-0.10%	2.23%	12.24%	3.27%	-13.03%
VSS Vanguard FTSE All-Wid ex-US SmCP ldx Foreign Small & Mid Ca 4 3.84% -1.18% 1.44% 10.84% 2.08% -17.46% VWO Vanguard Emerging Markets Emerging Markets Equi 4 6.84% -1.73% 1.21% 11.57% 4.73% -16.61% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	VGK	Vanguard European	Europe Equities	4	2.93%	-0.65%	2.62%	12.63%	3.66%	-13.75%
VWO Vanguard Emerging Markets Emerging Markets Equi 4 6.84% -1.73% 1.21% 11.57% 4.73% -16.61% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	4	4.10%	-0.02%	0.81%	9.32%	1.68%	-14.86%
IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 4 2.33% -1.02% 1.40% 11.60% 2.70% -13.35% AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	4	3.84%	-1.18%	1.44%	10.84%	2.08%	-17.46%
AAXJ iShares MSCI All Country Asia ex Japan Asia Pacific 3 6.60% -3.10% -0.41% 9.65% 3.14% -16.57% SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	VWO	Vanguard Emerging Markets	Emerging Markets Equi	4	6.84%	-1.73%	1.21%	11.57%	4.73%	-16.61%
SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 3 1.74% -2.57% 0.44% 10.67% 0.95% -17.11%	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	4	2.33%	-1.02%	1.40%	11.60%	2.70%	-13.35%
	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	3	6.60%	-3.10%	-0.41%	9.65%	3.14%	-16.57%
EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ 0 0.71% -3.56% -1.74% 5.99% -1.26% -19.54%	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	3	1.74%	-2.57%	0.44%	10.67%	0.95%	-17.11%
	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	0	0.71%	-3.56%	-1.74%	5.99%	-1.26%	-19.54%