## HV International ETFs as of 11/04/2021

| FM   IShares MSCI Fronter 100 Fund   Emerging Markets Equi   12   4.87%   5.94%   7.55%   27.69%   12.18%   0.00%     ACWI   Ishares MSCI ACWI   Global Equities   7   5.17%   2.42%   3.20%   17.74%   6.64%   0.00%     VT   Vanguard Total World Stock Index   Global Equities   7   5.23%   1.88%   2.85%   17.36%   6.11%   0.00%     DBEF   Deutsche X-Trackers MSCI EAFE   Foreign Large Cap Equ   7   4.93%   2.44%   2.33%   18.25%   5.99%   0.00%     FEZ   SPDR Europe 350 Index   Europe Stock   6   5.45%   1.99%   0.62%   15.86%   4.72%   0.41%     VGK   Vanguard European   Europe Stock   6   5.66%   0.95%   0.07%   16.87%   4.36%   -1.13%     EFA   MSCI EAFE Growth Index   Europe Stock   6   5.66%   0.95%   0.07%   16.29%   4.76%   0.95%   0.65%   0.65%   0.65%   0.65%   0.51%   1.87%  | Ticker | ETF Name                                    | Orientation              | M-Index | 4 wk  | 8 wk   | 12 wk  | YTD %M/A |        | DD%     |
|---|--------|---|--------------------------|---------|-------|--------|--------|----------|--------|---------|
| VT   Vanguard Total World Stock Index   Global Equities   7   5.23%   1.99%   2.45%   17.36%   6.11%   0.00%     DBEF   Deutsche X-Trackers MSCI EAFE Hedged   Foreigh Large Cap Equ   7   4.93%   2.46%   2.33%   17.82%   5.89%   0.00%     FEZ   SPDR Euro Stox 50   Europe Stock   7   6.34%   2.03%   12.9%   16.61%   4.61%   -1.42%     HEFA   Ishares Currency Hedged MSCI EAFE   Foreign Large Cap Equ   7   4.89%   2.33%   12.9%   6.61%   4.06%   4.12%   0.41%     VGK   Vanguard European   Europe Stock   6   5.66%   0.95%   -0.07%   15.87%   4.36%   -1.13%     EFG   ishares MSCI EAFE Growth Index   Foreign Large Cap Equ   5   4.77%   0.45%   0.95%   -0.07%   16.29%   4.79%   -0.52%     EFA   MSCI EAFE Ishares Index Fd   Foreign Large Cap Equ   5   4.71%   0.96%   11.9%   3.55%   0.51%     IEFA   Ishares Core MSCI EAFE  | FM     | iShares MSCI Frontier 100 Fund              | Emerging Markets Equi    | 12      | 4.87% | 5.94%  | 7.55%  | 27.69%   | 12.18% | 0.00%   |
| DBEF   Deutsche X-Trackers MSCI EAFE Hedged   Foreigh Large Cap Equ   7   4.93%   2.48%   2.33%   17.82%   5.89%   0.00%     FEZ   SPDR Euro Stox 50   Europe Stock   7   6.34%   2.06%   1.29%   16.61%   4.61%   -1.42%     HEFA   Ishares Currency Hedged MSCI EAFE   Foreign Large Cap Equ   7   4.89%   2.33%   18.25%   5.99%   0.00%     IEV   S&P Europe 350 Index   Europe Stock   6   5.45%   1.95%   0.62%   15.88%   4.72%   0.41%     VGK   Vanguard European   Europe Stock   6   5.66%   0.95%   0.07%   16.29%   4.79%   0.52%     EFA   MSCI EAFE IShares Index Fd   Foreign Large Cap Equ   5   4.77%   0.45%   1.96%   3.55%   0.51%     SCHC   Schwab International SmallCap Equ.   Foreign Large Cap Equ   5   4.71%   0.09%   0.42%   2.29%   3.42%   0.79%     SCHC   Schwab International SmallCap Equ.   Foreign Large Cap Equ   5   | ACWI   | iShares MSCI ACWI                           | Global Equities          | 7       | 5.17% | 2.42%  | 3.20%  | 17.74%   | 6.64%  | 0.00%   |
| FEZ SPDR Euro Stoxx 50 Europe Stock 7 6.34% 2.06% 1.29% 16.61% 4.61% -1.42%   HEFA ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 7 4.89% 2.33% 18.25% 5.99% 0.00%   IEV S&P Europe 350 Index Europe Stock 6 5.45% 1.95% 0.62% 15.88% 4.72% 0.41%   VGK Vanguard European Europe Equities 6 5.66% 0.95% -0.07% 15.87% 4.36% -1.13%   EFG iShares MSCI EAFE Growth Index Europe Stock 6 5.89% 1.26% 0.57% 16.29% 4.79% -0.52%   EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 5 4.71% 0.09% 0.44% 1.39% 3.55% -0.51%   IEFA ishares Core MSCI EAFE Foreign Large Cap Equ 5 4.71% 0.09% 0.44% 1.29% 3.42% 0.7%   SCHC Schwab International SmallCap Equ Foreign Large Cap Equ 5 4.14% 0.66% 5.1% 1.46% 2.0% 3.0% 1.16% <td>VT</td> <td>Vanguard Total World Stock Index</td> <td>Global Equities</td> <td>7</td> <td>5.23%</td> <td>1.98%</td> <td>2.85%</td> <td>17.36%</td> <td>6.11%</td> <td>0.00%</td>   | VT     | Vanguard Total World Stock Index            | Global Equities          | 7       | 5.23% | 1.98%  | 2.85%  | 17.36%   | 6.11%  | 0.00%   |
| HEFA ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 7 4.89% 2.33% 2.83% 18.25% 5.99% 0.00%   IEV S&P Europe 350 Index Europe Stock 6 5.45% 1.99% 0.62% 15.88% 4.72% 0.41%   VGK Vanguard European Europe Equities 6 5.66% 0.99% 0.07% 15.87% 4.36% -1.13%   EFG ishares MSCI EAFE Growth Index Europe Stock 6 5.89% 1.26% 0.57% 16.29% 4.79% 0.52%   EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 5 4.77% 0.45% 0.96% 11.99% 3.55% 0.51%   IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 5 4.71% 0.99% 0.44% 1.33% 4.30% -1.50%   VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Large Cap Equ 5 4.14% 0.66% 0.51% 1.426% 3.20% -1.98%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 4 4.55% 0.00% 0.46% 1.1.66%   | DBEF   | Deutsche X-Trackers MSCI EAFE Hedged        | Foreigh Large Cap Equ    | 7       | 4.93% | 2.48%  | 2.33%  | 17.82%   | 5.89%  | 0.00%   |
| IEV   S&P Europe 350 Index   Europe Stock   6   5.45%   1.95%   0.62%   15.88%   4.72%   0.41%     VGK   Vanguard European   Europe Equities   6   5.66%   0.99%   0.07%   15.87%   4.36%   -1.13%     EFG   ishares MSCI EAFE Growth Index   Foreign Large Cap Equ   6   7.07%   0.42%   2.45%   12.40%   6.05%   0.04%     EZU   European Monetary Union Index   Europe Stock   6   5.89%   1.26%   0.57%   16.29%   4.79%   0.52%     EFA   MSCI EAFE Ishares Index Fd   Foreign Large Cap Equ   5   4.77%   0.45%   0.96%   11.99%   3.55%   0.51%     IEFA   Ishares Core MSCI EAFE   Foreign Small/Md Blen   5   4.73%   0.07%   1.45%   15.33%   4.30%   -1.50%     VSS   Vanguard FTSE All-Wid ex-US SmCP Idx   Foreign Large Cap Equ   5   2.94%   0.72%   0.23%   14.61%   0.01%   3.45%     VEA   Vanguard FTSE Developed Markets   Foreign L  | FEZ    | SPDR Euro Stoxx 50                          | Europe Stock             | 7       | 6.34% | 2.06%  | 1.29%  | 16.61%   | 4.61%  | -1.42%  |
| VGK Vanguard European Europe Equities 6 5.66% 0.95% 0.07% 15.87% 4.36% 1.13%   EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 6 7.07% 0.42% 2.45% 12.40% 6.05% 0.65%   EZU European Monetary Union Index Europe Stock 6 5.89% 12.6% 0.57% 16.29% 4.7% 0.65%   EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 5 4.77% 0.45% 0.9% 11.99% 3.5% 0.51%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 5 4.71% 0.09% 14.5% 3.00% 1.50%   VSS Vanguard FISE AIFI Developed Markets Foreign Small & Mid Ca 5 4.14% -0.66% 0.51% 14.26% 3.00% 1.16%   VEA Vanguard FISE Developed Markets Foreign Large Cap Equ 4 4.55% -0.08% 0.46% 11.86% 3.01% 1.11%   SCHF Schwab International Equity Foreign Large Cap Equ 4 4.55% -0.08% 0.67% 12.41% 3.23%  | HEFA   | iShares Currency Hedged MSCI EAFE           | Foreign Large Cap Equ    | 7       | 4.89% | 2.33%  | 2.33%  | 18.25%   | 5.99%  | 0.00%   |
| EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 6 7.07% 0.42% 2.45% 12.00% 6.05% 0.05%   EZU European Monetary Union Index Europe Stock 6 5.89% 1.26% 0.57% 16.29% 4.79% 0.52%   EFA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 5 4.71% 0.09% 0.94% 12.29% 3.42% 0.07%   SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 5 4.71% 0.09% 0.94% 12.29% 3.42% -0.79%   SCHC Schwab International SmallCap Equ. Foreign Small Mid Ca 5 4.14% -0.66% 0.51% 14.26% 3.20% -1.99%   VSS Vanguard FTSE AII-Wid ex-US SmCP Idx Foreign Large Cap Equ 5 2.94% 0.72% -0.23% 14.61% 2.01% -3.45%   VEA Vanguard FTSE EAFI Developed Markets Foreign Large Cap Equ 4 4.55% -0.08% 0.46% 11.86% 3.01% -1.16%   ACWV iShares MSCI EAFE Small-Cap Foreign Large Cap Equ 4 4.45% -1.38% </td <td>IEV</td> <td>S&amp;P Europe 350 Index</td> <td>Europe Stock</td> <td>6</td> <td>5.45%</td> <td>1.95%</td> <td>0.62%</td> <td>15.88%</td> <td>4.72%</td> <td>-0.41%</td>              | IEV    | S&P Europe 350 Index                        | Europe Stock             | 6       | 5.45% | 1.95%  | 0.62%  | 15.88%   | 4.72%  | -0.41%  |
| EZU Europe an Monetary Union Index Europe Stock 6 5.89% 1.26% 0.57% 16.29% 4.79% 0.92%   EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 5 4.77% 0.45% 0.96% 11.99% 3.55% 0.51%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 5 4.71% 0.09% 0.94% 12.29% 3.42% 0.79%   SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 5 4.73% -0.07% 1.45% 15.33% 4.30% -1.50%   VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Large Cap Equ 5 2.94% 0.72% -0.23% 14.61% 2.01% -3.45%   VEA Vanguard FTSE EAFI Developed Markets Foreign Large Cap Equ 5 2.94% 0.72% -0.23% 14.61% 2.01% -3.45%   VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 4 3.13% -0.29% 1.16% 10.18% 4.21% -1.14%   SCHF Schwab International Equity Foreign Large Cap Equ 4 4.49% 0.30%   | VGK    | Vanguard European                           | Europe Equities          | 6       | 5.66% | 0.95%  | -0.07% | 15.87%   | 4.36%  | -1.13%  |
| EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 5 4.77% 0.45% 0.96% 11.99% 3.55% -0.71%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 5 4.71% 0.09% 0.94% 12.29% 3.42% -0.79%   SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 5 4.71% 0.07% 1.45% 15.33% 4.30% -1.50%   VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 5 4.14% -0.66% 0.51% 14.26% 3.20% -1.98%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 5 2.94% 0.72% -0.23% 14.61% 2.01% -3.45%   VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 4 3.13% -0.29% 1.16% 10.18% 4.21% -1.14%   SCHF Schwab International Equity Foreign Large Cap Equ 4 4.49% 0.30% 0.67% 12.41% 3.23% -0.28%   SCLF Schwab International Equity Foreign Large Cap Equ 4 4.49% 0.   | EFG    | iShares MSCI EAFE Growth Index              | Foreign Large Cap Equ    | 6       | 7.07% | 0.42%  | 2.45%  | 12.40%   | 6.05%  | -0.46%  |
| IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 5 4.71% 0.09% 0.94% 12.29% 3.42% -0.79%   SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 5 4.73% -0.07% 1.45% 15.33% 4.30% -1.50%   VSS Vanguard FTSE All-Wid ex-US SmCP ldx Foreign Small & Mid Ca 5 4.14% -0.66% 0.51% 14.26% 3.20% -1.98%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 5 2.94% 0.72% -0.23% 14.61% 2.01% -3.45%   VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 4 4.55% -0.08% 0.46% 11.86% 3.01% -1.16%   ACWV iShares MSCI EAFE Small-Cap Foreign Large Cap Equ 4 4.49% 0.30% 0.67% 12.41% 3.23% -0.88%   SCZ iShares MSCI ACWI ex US Global Equities 3 3.59% -0.12% 0.58% 8.75% 1.49% -2.47%   VEU Vanguard FTSE All-Word ex-US Global Equities 3 3.51% -0.75%   | EZU    | European Monetary Union Index               | Europe Stock             | 6       | 5.89% | 1.26%  | 0.57%  | 16.29%   | 4.79%  | -0.52%  |
| Schwab International SmallCap Equ.   Foreign Small/Mid Blen   5   4.73%   -0.07%   1.45%   15.33%   4.30%   -1.50%     VSS   Vanguard FTSE All-Wild ex-US SmCP Idx   Foreign Small & Mid Ca   5   4.14%   -0.66%   0.51%   14.26%   3.20%   -1.98%     PXF   PowerShares FTSE RAFI Developed Markets   Foreign Large Cap   4   4.55%   -0.03%   14.61%   2.01%   -3.45%     VEA   Vanguard FTSE Developed Markets   Foreign Large Cap   4   4.55%   -0.08%   0.46%   11.86%   3.01%   -1.16%     ACWV   iShares Edge MSCI Min Vol Global   Global Equities   4   3.13%   -0.29%   1.16%   10.8%   4.21%   -1.14%     SCHF   Schwab International Equity   Foreign Large Cap Equ   4   4.49%   0.30%   0.67%   12.41%   3.23%   -0.88%     SCZ   iShares MSCI ACWI ex US   Global Equities   3   3.59%   -0.12%   0.58%   8.75%   1.49%   -2.47%     VEU   Vanguard FTSE All-Word ex-US   <  | EFA    | MSCI EAFE iShares Index Fd                  | Foreign Large Cap Equ    | 5       | 4.77% | 0.45%  | 0.96%  | 11.99%   | 3.55%  | -0.51%  |
| VSS Vanguard FTSE All-Wild ex-US SmCP ldx Foreign Small & Mid Ca 5 4.14% -0.66% 0.51% 14.26% 3.20% -1.98%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 5 2.94% 0.72% -0.23% 14.61% 2.01% -3.45%   VEA Vanguard FTSE Developed Markets Foreign Large Cap 4 4.55% -0.08% 0.46% 11.86% 3.01% -1.16%   ACWV iShares Edge MSCI Min Vol Global Global Equities 4 3.13% -0.29% 1.16% 10.18% 4.21% -1.14%   SCHF Schwab International Equity Foreign Large Cap Equ 4 4.49% 0.30% 0.67% 12.41% 3.23% -0.88%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 4 4.54% -1.38% 1.07% 13.08% 3.27% -2.26%   ACWX iShares MSCI ACWI ex US Global Equities 3 3.59% -0.12% 0.58% 8.75% 1.49% -2.47%   VEU Vanguard FTSE All-Word ex-US Global Equities 3 3.51% -0.17% <td< td=""><td>IEFA</td><td>iShares Core MSCI EAFE</td><td>Foreign Large Cap Equ</td><td>5</td><td>4.71%</td><td>0.09%</td><td>0.94%</td><td>12.29%</td><td>3.42%</td><td>-0.79%</td></td<>                | IEFA   | iShares Core MSCI EAFE                      | Foreign Large Cap Equ    | 5       | 4.71% | 0.09%  | 0.94%  | 12.29%   | 3.42%  | -0.79%  |
| PXF   PowerShares FTSE RAFI Developed Markets   Foreign Large Cap Equ   5   2.94%   0.72%   -0.23%   14.61%   2.01%   -3.45%     VEA   Vanguard FTSE Developed Markets   Foreign Large Cap   4   4.55%   -0.08%   0.46%   11.86%   3.01%   -1.16%     ACWV   iShares Edge MSCI Min Vol Global   Global Equities   4   3.13%   -0.29%   1.16%   10.18%   4.21%   -1.14%     SCHF   Schwab International Equity   Foreign Large Cap Equ   4   4.49%   0.30%   0.67%   12.41%   3.23%   -0.88%     SCZ   iShares MSCI EAFE Small-Cap   Foreign Small & Mid Ca   4   4.54%   -1.38%   1.07%   13.08%   3.27%   -2.26%     ACWX   iShares MSCI ACWI ex US   Global Equities   3   3.59%   -0.12%   0.58%   8.75%   1.49%   -2.47%     VEU   Vanguard FTSE All-Word ex-US   Global Equities   3   3.56%   -0.97%   -0.17%   8.43%   1.01%   -3.06%     VXUS   Vanguard Total  | SCHC   | Schwab International SmallCap Equ.          | Foreign Small/Mid Blen   | 5       | 4.73% | -0.07% | 1.45%  | 15.33%   | 4.30%  | -1.50%  |
| VEAVanguard FTSE Developed MarketsForeign Large Cap44.55%-0.08%0.46%11.86%3.01%-1.16%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities43.13%-0.29%1.16%10.18%4.21%-1.14%SCHFSchwab International EquityForeign Large Cap Equ44.49%0.30%0.67%12.41%3.23%-0.88%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca44.54%-1.38%1.07%13.08%3.27%-2.26%ACWXiShares MSCI ACWI ex USGlobal Equities33.59%-0.12%0.58%8.75%1.49%-2.47%VEUVanguard FTSE All-Word ex-USGlobal Equities33.36%-0.97%-0.17%8.43%1.01%-3.06%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities00.52%-2.39%-0.32%1.14%-3.08%-10.48%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-4.47%SCH                   | VSS    | Vanguard FTSE All-Wld ex-US SmCP ldx        | Foreign Small & Mid Ca   | 5       | 4.14% | -0.66% | 0.51%  | 14.26%   | 3.20%  | -1.98%  |
| ACWViShares Edge MSCI Min Vol GlobalGlobal Equities43.13%-0.29%1.16%10.18%4.21%-1.14%SCHFSchwab International EquityForeign Large Cap Equ44.49%0.30%0.67%12.41%3.23%-0.88%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca44.54%-1.38%1.07%13.08%3.27%-2.26%ACWXiShares MSCI ACWI ex USGlobal Equities33.59%-0.12%0.58%8.75%1.49%-2.47%VEUVanguard FTSE All-Word ex-USGlobal Equities33.36%-0.97%-0.17%8.43%1.01%-3.06%EFVMSCI EAFE ishares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%           | PXF    | PowerShares FTSE RAFI Developed Markets     | Foreign Large Cap Equ    | 5       | 2.94% | 0.72%  | -0.23% | 14.61%   | 2.01%  | -3.45%  |
| SCHFSchwab International EquityForeign Large Cap Equ44.49%0.30%0.67%12.41%3.23%-0.88%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca44.54%-1.38%1.07%13.08%3.27%-2.26%ACWXiShares MSCI ACWI ex USGlobal Equities33.59%-0.12%0.58%8.75%1.49%-2.47%VEUVanguard FTSE All-Word ex-USGlobal Equities33.36%-0.97%-0.17%8.43%1.01%-3.06%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92% | VEA    | Vanguard FTSE Developed Markets             | Foreign Large Cap        | 4       | 4.55% | -0.08% | 0.46%  | 11.86%   | 3.01%  | -1.16%  |
| SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca44.54%-1.38%1.07%13.08%3.27%-2.26%ACWXiShares MSCI ACWI ex USGlobal Equities33.59%-0.12%0.58%8.75%1.49%-2.47%VEUVanguard FTSE All-Word ex-USGlobal Equities33.36%-0.97%-0.17%8.43%1.01%-3.06%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12 | ACWV   | iShares Edge MSCI Min Vol Global            | Global Equities          | 4       | 3.13% | -0.29% | 1.16%  | 10.18%   | 4.21%  | -1.14%  |
| ACWXiShares MSCI ACWI ex USGlobal Equities33.59%-0.12%0.58%8.75%1.49%-2.47%VEUVanguard FTSE All-Word ex-USGlobal Equities33.36%-0.97%-0.17%8.43%1.01%-3.06%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-10.48%IEMGiShares Core MSCI Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%4.51%-12.04%  | SCHF   | Schwab International Equity                 | Foreign Large Cap Equ    | 4       | 4.49% | 0.30%  | 0.67%  | 12.41%   | 3.23%  | -0.88%  |
| VEUVanguard FTSE All-Word ex-USGlobal Equities33.36%-0.97%-0.17%8.43%1.01%-3.06%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12.04%   | SCZ    | iShares MSCI EAFE Small-Cap                 | Foreign Small & Mid Ca   | 4       | 4.54% | -1.38% | 1.07%  | 13.08%   | 3.27%  | -2.26%  |
| EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ32.15%0.02%-0.95%10.72%0.73%-12.27%VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12.04%   | ACWX   | iShares MSCI ACWI ex US                     | Global Equities          | 3       | 3.59% | -0.12% | 0.58%  | 8.75%    | 1.49%  | -2.47%  |
| VXUSVanguard Total International StockGlobal Equities33.51%-0.75%-0.05%9.28%1.33%-2.61%IXUSiShares Core MSCI Total International StockGlobal Equities33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12.04%   | VEU    | Vanguard FTSE All-Word ex-US                | Global Equities          | 3       | 3.36% | -0.97% | -0.17% | 8.43%    | 1.01%  | -3.06%  |
| IXUSiShares Core MSCI Total International StockGlobal Equties33.62%-0.24%0.68%9.88%1.78%-2.25%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12.04%   | EFV    | MSCI EAFE iShares Value Index               | Foreign Large Cap Equ    | 3       | 2.15% | 0.02%  | -0.95% | 10.72%   | 0.73%  | -12.27% |
| EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan22.55%-0.49%-1.43%6.56%-0.64%-5.48%VPLVanguard Pacific ETFAsia Pacific Equities02.51%-3.41%-0.78%2.81%-0.88%-4.47%SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12.04%   | VXUS   | Vanguard Total International Stock          | Global Equities          | 3       | 3.51% | -0.75% | -0.05% | 9.28%    | 1.33%  | -2.61%  |
| VPL   Vanguard Pacific ETF   Asia Pacific Equities   0   2.51%   -3.41%   -0.78%   2.81%   -0.88%   -4.47%     SCHE   Schwab Emerging Markets Equity   Emerging Markets Equi   0   0.52%   -2.39%   -0.32%   1.14%   -3.08%   -10.48%     IEMG   iShares Core MSCI Emerging Markets   Emerging Markets Equi   -1   0.63%   -2.55%   -1.29%   0.85%   -3.56%   -9.92%     EEM   iShares Emerging Mkts Index   Emerging Mkts Equities   -1   0.69%   -2.99%   -1.70%   -1.34%   -4.51%   -12.04%  | IXUS   | iShares Core MSCI Total International Stock | Global Equties           | 3       | 3.62% | -0.24% | 0.68%  | 9.88%    | 1.78%  | -2.25%  |
| SCHESchwab Emerging Markets EquityEmerging Markets Equi00.52%-2.39%-0.32%1.14%-3.08%-10.48%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-10.63%-2.55%-1.29%0.85%-3.56%-9.92%EEMiShares Emerging Mkts IndexEmerging Mkts Equities-10.69%-2.99%-1.70%-1.34%-4.51%-12.04%  | EPP    | iShares Pacific ex. Japan Index Fund        | Pacific Asia/excl. Japan | 2       | 2.55% | -0.49% | -1.43% | 6.56%    | -0.64% | -5.48%  |
| IEMG   iShares Core MSCI Emerging Markets   Emerging Markets Equi   -1   0.63%   -2.55%   -1.29%   0.85%   -3.56%   -9.92%     EEM   iShares Emerging Mkts Index   Emerging Mkts Equities   -1   0.69%   -2.99%   -1.70%   -1.34%   -4.51%   -12.04%  | VPL    | Vanguard Pacific ETF                        | Asia Pacific Equities    | 0       | 2.51% | -3.41% | -0.78% | 2.81%    | -0.88% | -4.47%  |
| EEM   iShares Emerging Mkts Index   Emerging Mkts Equities   -1   0.69%   -2.99%   -1.70%   -1.34%   -4.51%   -12.04%   | SCHE   | Schwab Emerging Markets Equity              | Emerging Markets Equi    | 0       | 0.52% | -2.39% | -0.32% | 1.14%    | -3.08% | -10.48% |
|   | IEMG   | iShares Core MSCI Emerging Markets          | Emerging Markets Equi    | -1      | 0.63% | -2.55% | -1.29% | 0.85%    | -3.56% | -9.92%  |
|   | EEM    | iShares Emerging Mkts Index                 | Emerging Mkts Equities   | -1      | 0.69% | -2.99% | -1.70% | -1.34%   | -4.51% | -12.04% |
| vivo vanguaru Emerging Markets Emerging Markets Eduli -1 U.53% -3.31% -1.20% 1.52% -3.28% -9.95%  | VWO    | Vanguard Emerging Markets                   | Emerging Markets Equi    | -1      | 0.53% | -3.31% | -1.20% | 1.52%    | -3.28% | -9.95%  |
| AAXJ   iShares MSCI All Country Asia ex Japan   Asia Pacific   -2   1.01%   -3.26%   -1.88%   -3.72%   -5.88%   -15.48%   | AAXJ   | iShares MSCI All Country Asia ex Japan      | Asia Pacific             | -2      | 1.01% | -3.26% | -1.88% | -3.72%   | -5.88% | -15.48% |