HV International ETFs as of 11/27/2019

ACWI IShares MSCI ACWI Global Equities 10 2.73% 8.84% 7.32% 21.60% 6.20% 0.00% VT Vanguard Total World Stock Index Global Equities 10 2.89% 9.02% 7.13% 21.55% 6.12% -0.445% DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreign Large Cap Equ 10 2.26% 8.90% 7.03% 21.55% 6.57% 0.00% EFG Ishares MSCI EAFE Browth Index Foreign Large Cap Equ 10 2.26% 8.90% 5.00% 2.15% 6.51% 0.00% SCZ Ishares MSCI EAFE Small-Cap Foreign Large Cap Equ 10 2.26% 8.32% 7.95% 21.56% 6.51% 0.00% SCZ Ishares Core MSCI EAFE Europe Stock 9 1.40% 9.62% 6.61% 16.69% 4.55% -9.98% EFA Miscare Stock 9 1.30% 9.40% 7.74% 16.83% 5.58% -9.98% EFA Ishares Core MSCI EAFE Foreign Large Cap Equ 9	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk '	12 wk	YTD %M/A		DD%
DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreign Large Cap Equ 10 2.51% 6.34% 7.99% 21.58% 6.57% 0.00% EFG Ishares MSCI EAFE Growth Index Foreign Large Cap Equ 10 2.28% 8.90% 5.80% 23.15% 6.59% 0.07% HEFA Ishares MSCI EAFE Small-Cap Foreign Small & Mid Ca 10 2.81% 9.84% 9.70% 16.53% 6.51% 1.13% IEV SAP Europe 350 Index Europe Stock 9 1.49% 9.52% 6.83% 16.69% 4.55% 9.98% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 9 1.60% 8.55% 7.31% 16.61% 5.05% 4.98% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 9 1.80% 8.76% 7.00% 7.78% 5.42% 8.87% SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 9 1.70% 8.34% 7.90% 1.82% 5.67% 7.76% VEA Vanguard TSE Developed Ma	ACWI	iShares MSCI ACWI	Global Equities	10	2.73%	8.84%	7.32%	21.60%	6.20%	0.00%
EFG Ishares MSCI EAFE Growth Index Foreign Large Cap Equ 10 2.28% 6.90% 5.80% 2.315% 6.59% 0.079% HEFA ishares MSCI EAFE Growth Index Foreign Large Cap Equ 10 2.55% 8.32% 7.95% 21.58% 6.53% 0.00% SCZ ishares MSCI EAFE Small-Cap Foreign Large Cap Equ 9 1.49% 9.52% 6.83% 16.69% 4.55% 9.98% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 9 1.60% 6.55% 7.31% 16.81% 5.69% 4.96% FEZ SPDR Euro Stox 50 Europe Stock 9 1.35% 9.40% 7.48% 19.63% 5.42% -8.87% SCHC Schwab International Small/Cap Equ Foreign Large Cap Equ 9 1.80% 8.57% 10.17% 5.29% -10.65% CHF Schwab International Small/Cap Equ Foreign Large Cap Equ 9 1.80% 8.52% 6.94% 16.71% 4.90% -2.57% VEA Vanguard FTSE Lavieloped Markets	VT	Vanguard Total World Stock Index	Global Equities	10	2.89%	9.02%	7.13%	21.25%	6.18%	-0.45%
HEFA ishares Currency Hedged MSCI EAFE Foreign Large Cap Equ 10 2.55% 8.32% 7.99% 21.58% 6.53% 0.00% SCZ ishares MSCI EAFE Small-Cap Foreign Small & Md Ca 10 2.81% 9.84% 9.70% 18.53% 6.51% 11.23% IEV S&P Europe 350 Index Europe Stock 9 1.40% 9.52% 6.83% 16.69% 4.55% 9.98% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 9 1.80% 8.57% 7.31% 16.81% 5.05% 9.98% IEFA ishares Core MSCI EAFE Foreign Small/Mid Blen 9 2.87% 9.13% 8.37% 17.01% 5.24% 8.87% SCHC Schwab International Equity Foreign Large Cap Equ 9 1.80% 8.52% 6.94% 16.71% 4.90% 9.57% VCK Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.71% 4.90% 9.57% VCK Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.71%	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	10	2.51%	8.34%	7.99%	21.58%	6.57%	0.00%
SCZ ishares MSCI EAFE Small-Cap Foreign Small & Mid Ca 10 2.81% 9.84% 9.70% 18.53% 6.51% .1123% IEV S&P Europe 350 Index Europe Stock 9 1.49% 9.52% 6.83% 16.69% 4.55% 9.98% EFA MSCI EAFE Ishares Index Fd Foreign Large Cap Equ 9 1.60% 8.55% 7.31% 16.81% 5.05% 4.87% FEZ SPDR Euro Stox 50 Europe Stock 9 1.80% 8.76% 7.80% 17.38% 5.42% 4.87% SCHC Schwab International Small/Cap Equ. Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.57% 7.76% VEA Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.66% 4.57% 10.86% VEX Vanguard European Europe Stock 8 1.09% 9.73% 6.54% 16.66% 4.57% 10.85% IEXU European Monetary Union Index Europe Stock	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	10	2.28%	8.90%	5.80%	23.15%	6.59%	-0.79%
IEV SAP Europe 350 Index Europe Stock 9 1.49% 9.52% 6.83% 16.89% 4.55% -9.98% EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 9 1.60% 8.55% 7.31% 16.81% 5.05% -9.98% FEZ SPDR Euro Stox 50 Europe Stock 9 1.35% 9.40% 7.48% 19.63% 5.58% -9.98% IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 9 1.80% 8.76% 7.80% 17.38% 5.42% -8.87% SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.57% -7.76% VEA Vanguard European Europe Equities 9 1.59% 9.73% 6.54% 16.68% 4.06% +3.03% ICUS Europe Alonetary Union Index Europe Stock 8 1.09% 9.05% 6.72% 16.36% 4.46% +3.03% ICUS Ishares Core MSCI Total International Stock Global Equitie	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	10	2.55%	8.32%	7.95%	21.58%	6.53%	0.00%
EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 9 1.60% 8.55% 7.31% 16.81% 5.05% 9.98% FEZ SPDR Euro Stox 50 Europe Stock 9 1.36% 9.40% 7.48% 19.63% 5.58% -9.98% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 9 1.80% 8.76% 7.80% 17.38% 5.42% -8.87% SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.57% -7.76% VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 9 1.59% 9.73% 6.54% 16.86% 4.57% +0.65% EZU European Monetary Union Index Europe Stock 8 1.09% 9.05% 6.72% 16.86% 4.46% +10.37% IXUS iShares Core MSCI Total International Stock Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% +10.47% VXUS Vanguard TiSE All-Wid ex-US	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	10	2.81%	9.84%	9.70%	18.53%	6.51%	-11.23%
FEZ SPDR Euro Stoxx 50 Europe Stock 9 1.35% 9.40% 7.46% 19.63% 5.56% -9.98% IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 9 1.80% 8.76% 7.80% 17.38% 5.42% -8.87% SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.7% -7.76% VEA Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.71% 4.90% -9.57% VGK Vanguard European Europe Equities 9 1.59% 9.73% 6.54% 16.68% 4.46% 13.03% ACWX iShares Ore MSCI ACWI ex US Global Equities 8 1.09% 9.05% 6.72% 16.86% 4.46% 13.03% IXUS iShares Core MSCI Total International Stock Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% -10.07% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.55% 15.29%	IEV	S&P Europe 350 Index	Europe Stock	9	1.49%	9.52%	6.83%	16.69%	4.55%	-9.98%
IEFA Ishares Core MSCI EAFE Foreign Large Cap Equ 9 1.80% 8.76% 7.80% 17.38% 5.42% -8.87% SCHC Schwab International SmallCap Equ. Foreign Small/Mld Blen 9 2.87% 9.13% 8.37% 17.01% 5.29% 12.94% SCHF Schwab International Equity Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.57% -7.76% VEA Vanguard European Europe Equities 9 1.88% 8.52% 6.94% 16.68% 4.57% 10.65% EZU European Monetary Union Index Europe Equities 8 1.09% 9.05% 6.72% 16.86% 4.46% 13.03% ACWX IShares MSCI ACWI ex US Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% 10.07% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.65% 15.23% 4.24% 10.07% VSS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.58% 15.49%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	9	1.60%	8.55%	7.31%	16.81%	5.05%	-8.76%
SCHC Schwab International Small/Cap Equ. Foreign Small/Mid Blein 9 2.87% 9.13% 8.37% 17.01% 5.29% 12.94% SCHF Schwab International Equity Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.57% -7.76% VEA Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.71% 4.90% -9.57% VGK Vanguard European Europe Equities 9 1.59% 9.73% 6.54% 16.66% 4.57% 10.65% EZU European Monetary Union Index Europe Stock 8 1.09% 9.05% 6.72% 16.86% 4.46% 13.03% ACWX ishares MSCI ACWI ex US Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% 10.47% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% 11.00% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 8 2.26% 8.24% 6.72% 14.	FEZ	SPDR Euro Stoxx 50	Europe Stock	9	1.35%	9.40%	7.48%	19.63%	5.58%	-9.98%
SCHF Schwab International Equity Foreign Large Cap Equ 9 1.70% 8.34% 7.50% 18.27% 5.57% -7.76% VEA Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.71% 4.90% -9.57% VGK Vanguard European Europe Equities 9 1.59% 9.73% 6.54% 16.66% 4.57% 10.66% EZU European Monetary Union Index Europe Stock 8 1.09% 9.05% 6.72% 16.86% 4.46% 13.03% ACWX ishares MSCI ACWI ex US Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% 10.07% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% 11.00% VSS Vanguard TSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 8 2.26% 8.24% 6.72% 14.33% 4.09% 14.86% VPL Vanguard FTSE All-Wid ex-US	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	9	1.80%	8.76%	7.80%	17.38%	5.42%	-8.87%
VEA Vanguard FTSE Developed Markets Foreign Large Cap 9 1.88% 8.52% 6.94% 16.71% 4.90% -9.57% VGK Vanguard European Europe Equities 9 1.59% 9.73% 6.54% 16.68% 4.57% 10.65% EZU European Monetary Union Index Europe Stock 8 1.09% 9.05% 6.72% 16.86% 4.46% -13.03% ACWX ishares MSCI ACWI ex US Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% -10.47% VXUS Vanguard Total International Stock Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% -10.47% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% -11.07% VSS Vanguard FTSE All-Wid ex-US Global Equities 8 1.93% 7.53% 8.71% 14.91% 5.72% 10.51% VEU Vanguard FTSE All-Wid ex-US Global	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	9	2.87%	9.13%	8.37%	17.01%	5.29%	-12.94%
VGK Vanguard European Europe Equities 9 1.59% 9.73% 6.54% 16.68% 4.57% -10.65% EZU European Monetary Union Index Europe Stock 8 1.09% 9.05% 6.72% 16.86% 4.46% -13.03% ACWX iShares MSCI ACWI ex US Global Equities 8 1.36% 7.85% 6.66% 15.23% 4.25% -10.03% IXUS iShares Core MSCI Total International Stock Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% -10.47% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% -11.07% VSS Vanguard TSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 8 2.26% 8.24% 6.72% 14.33% 4.09% -14.86% VPL Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Largite Equities 8 1.68% 8.25% 6.58% 15.49% 4.40% -10.61% EFV MSCI EAFE iShares Value Index </td <td>SCHF</td> <td>Schwab International Equity</td> <td>Foreign Large Cap Equ</td> <td>9</td> <td>1.70%</td> <td>8.34%</td> <td>7.50%</td> <td>18.27%</td> <td>5.57%</td> <td>-7.76%</td>	SCHF	Schwab International Equity	Foreign Large Cap Equ	9	1.70%	8.34%	7.50%	18.27%	5.57%	-7.76%
EZUEurope Monetary Union IndexEurope Stock81.09%9.05%6.72%16.86%4.46%-13.03%ACWXiShares MSCI ACWI ex USGlobal Equities81.36%7.85%6.66%15.23%4.25%-10.03%IXUSiShares Core MSCI Total International StockGlobal Equities81.71%7.90%6.93%15.74%4.49%-10.47%VXUSVanguard Total International StockGlobal Equities81.57%8.04%6.45%15.29%4.34%-11.00%VSSVanguard TSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca82.26%8.24%6.72%14.33%4.09%-14.86%VPLVanguard Pacific ETFAsia Pacific Equities81.93%7.53%8.71%14.91%5.72%-10.51%VEUVanguard FTSE All-Word ex-USGlobal Equities81.66%8.25%6.58%15.49%4.40%-10.61%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ70.83%7.86%8.86%9.82%3.23%-16.64%SCHESchwab Emerging Markets EquityEmerging Markets Equit70.87%7.00%6.23%13.00%3.18%-14.45%AXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ70.7%7.33%6.43%10.65%2.69%-17.01% <tr< td=""><td>VEA</td><td>Vanguard FTSE Developed Markets</td><td>Foreign Large Cap</td><td>9</td><td>1.88%</td><td>8.52%</td><td>6.94%</td><td>16.71%</td><td>4.90%</td><td>-9.57%</td></tr<>	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	9	1.88%	8.52%	6.94%	16.71%	4.90%	-9.57%
ACWX iShares MSCI ACWI ex US Global Equities 8 1.36% 7.85% 6.66% 15.23% 4.25% -10.03% IXUS iShares Core MSCI Total International Stock Global Equities 8 1.71% 7.90% 6.93% 15.74% 4.49% -10.47% VXUS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% -11.00% VSS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% -11.00% VSS Vanguard Total International Stock Global Equities 8 1.57% 8.04% 6.45% 15.29% 4.34% -11.00% VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 8 1.68% 8.25% 6.58% 15.49% 4.40% -10.61% VEU Vanguard FTSE All-Word ex-US Global Equities 8 1.68% 8.25% 6.58% 13.00% 3.18% -14.45% SCHE Schwab Emerging Markets Equity Emerging Markets Equi 7 0.83%	VGK	Vanguard European	Europe Equities	9	1.59%	9.73%	6.54%	16.68%	4.57%	-10.65%
IXUSiShares Core MSCI Total International StockGlobal Equties81.71%7.90%6.93%15.74%4.49%-10.47%VXUSVanguard Total International StockGlobal Equities81.57%8.04%6.45%15.29%4.34%-11.00%VSSVanguard FTSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca82.26%8.24%6.72%14.33%4.09%-14.86%VPLVanguard Pacific ETFAsia Pacific Equities81.93%7.53%8.71%14.91%5.72%-10.51%VEUVanguard FTSE All-Word ex-USGlobal Equities81.68%8.25%6.58%15.49%4.40%-10.61%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ70.83%7.86%8.86%9.82%3.23%-16.64%SCHESchwab Emerging Markets EquityEmerging Markets Equi70.87%7.00%6.23%13.00%3.18%-14.45%AXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.45%EEMiShares Core MSCI Emerging MarketsEmerging Markets Equi60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Edge MSCI Min Vol GlobalGlobal Equities60.73%3.07%1.57%18.19%4.29%	EZU	European Monetary Union Index	Europe Stock	8	1.09%	9.05%	6.72%	16.86%	4.46%	-13.03%
VXUSVanguard Total International StockGlobal Equities81.57%8.04%6.45%15.29%4.34%-11.00%VSSVanguard FTSE All-Wid ex-US SmCP IdxForeign Small & Mid Ca82.26%8.24%6.72%14.33%4.09%14.86%VPLVanguard Pacific ETFAsia Pacific Equities81.93%7.53%8.71%14.91%5.72%10.51%VEUVanguard FTSE All-Word ex-USGlobal Equities81.68%8.25%6.58%15.49%4.40%10.61%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ70.83%7.86%8.86%9.82%3.23%-16.64%SCHESchwab Emerging Markets EquityEmerging Markets Equit70.87%7.00%6.23%13.00%3.18%-14.45%AXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equit60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Edge MSCI Min Vol GlobalGlobal Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.74%7.34%6.39%1.173%1.97%-16.50	ACWX	iShares MSCI ACWI ex US	Global Equities	8	1.36%	7.85%	6.66%	15.23%	4.25%	-10.03%
VSS Vanguard FTSE All-Wid ex-US SmCP ldx Foreign Small & Mid Ca 8 2.26% 8.24% 6.72% 14.33% 4.09% -14.86% VPL Vanguard Pacific ETF Asia Pacific Equities 8 1.93% 7.53% 8.71% 14.91% 5.72% -10.51% VEU Vanguard FTSE All-Word ex-US Global Equities 8 1.68% 8.25% 6.58% 15.49% 4.40% -10.61% EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ 7 0.83% 7.86% 8.86% 9.82% 3.23% -16.64% SCHE Schwab Emerging Markets Equity Emerging Markets Equi 7 0.87% 7.00% 6.23% 13.00% 3.18% -14.45% AXJ iShares MSCI All Country Asia ex Japan Asia Pacific 7 1.93% 7.98% 7.17% 11.57% 3.29% -15.11% PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 7 1.27% 8.11% 7.13% 10.90% 3.11% -14.49% IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 6 0.74% 7.34%	IXUS	iShares Core MSCI Total International Stock	Global Equties	8	1.71%	7.90%	6.93%	15.74%	4.49%	-10.47%
VPLVanguard Pacific ETFAsia Pacific Equities81.93%7.53%8.71%14.91%5.72%-10.51%VEUVanguard FTSE All-Word ex-USGlobal Equities81.68%8.25%6.58%15.49%4.40%-10.61%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ70.83%7.86%8.86%9.82%3.23%-16.64%SCHESchwab Emerging Markets EquityEmerging Markets Equi70.87%7.00%6.23%13.00%3.18%-14.45%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equit60.74%7.33%6.43%10.65%2.69%-17.16%EEMiShares Emerging Mkts IndexEmerging Mkts Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%1.173%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43	VXUS	Vanguard Total International Stock	Global Equities	8	1.57%	8.04%	6.45%	15.29%	4.34%	-11.00%
VEUVanguard FTSE All-Word ex-USGlobal Equities81.68%8.25%6.58%15.49%4.40%-10.61%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ70.83%7.86%8.86%9.82%3.23%-16.64%SCHESchwab Emerging Markets EquityEmerging Markets Equi70.87%7.00%6.23%13.00%3.18%-14.45%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	8	2.26%	8.24%	6.72%	14.33%	4.09%	-14.86%
EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ70.83%7.86%8.86%9.82%3.23%-16.64%SCHESchwab Emerging Markets EquityEmerging Markets Equit70.87%7.00%6.23%13.00%3.18%-14.45%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equit60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Emerging Mkts IndexEmerging Mkts Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%.56%.7.43%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	8	1.93%	7.53%	8.71%	14.91%	5.72%	-10.51%
SCHESchwab Emerging Markets EquityEmerging Markets Equit70.87%7.00%6.23%13.00%3.18%-14.45%AAXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Emerging Mkts IndexEmerging Markets Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	8	1.68%	8.25%	6.58%	15.49%	4.40%	-10.61%
AAXJiShares MSCI All Country Asia ex JapanAsia Pacific71.93%7.98%7.17%11.57%3.29%-15.11%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Emerging Mkts IndexEmerging Mkts Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	7	0.83%	7.86%	8.86%	9.82%	3.23%	-16.64%
PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ71.27%8.11%7.13%10.90%3.11%-14.49%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Emerging Mkts IndexEmerging Markets Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	7	0.87%	7.00%	6.23%	13.00%	3.18%	-14.45%
IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi60.74%7.34%6.39%10.14%2.61%-17.16%EEMiShares Emerging Mkts IndexEmerging Mkts Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	7	1.93%	7.98%	7.17%	11.57%	3.29%	-15.11%
EEMiShares Emerging Mkts IndexEmerging Mkts Equities60.70%7.33%6.43%10.65%2.69%-17.01%ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	7	1.27%	8.11%	7.13%	10.90%	3.11%	-14.49%
ACWViShares Edge MSCI Min Vol GlobalGlobal Equities60.43%3.07%1.57%18.19%4.29%0.00%VWOVanguard Emerging MarketsEmerging Markets Equi60.92%6.99%4.21%11.73%1.97%-16.50%EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	6	0.74%	7.34%	6.39%	10.14%	2.61%	-17.16%
VWO Vanguard Emerging Markets Emerging Markets Equi 6 0.92% 6.99% 4.21% 11.73% 1.97% -16.50% EPP iShares Pacific ex. Japan Index Fund Pacific Asia/excl. Japan 6 0.98% 6.52% 3.90% 14.42% 1.56% -7.43%	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	6	0.70%	7.33%	6.43%	10.65%	2.69%	-17.01%
EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan60.98%6.52%3.90%14.42%1.56%-7.43%	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	6	0.43%	3.07%	1.57%	18.19%	4.29%	0.00%
	VWO	Vanguard Emerging Markets	Emerging Markets Equi	6	0.92%	6.99%	4.21%	11.73%	1.97%	-16.50%
FM iShares MSCI Frontier 100 Fund Emerging Markets Equi 5 2.18% 4.02% 1.08% 10.90% 0.64% -19.78%	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	6	0.98%	6.52%	3.90%	14.42%	1.56%	-7.43%
	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	5	2.18%	4.02%	1.08%	10.90%	0.64%	-19.78%