

Sector ETFs as of 12/19/2013

Ticker	Fund Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD	%M/A	DD%
RXL	ProShares Ultra Healthcare	Specialty-Health	27	0.27%	6.78%	14.01%	87.52%	17.43%	-2.96%
USD	ProShares Ultra Semiconductors	Specialty-Technology	23	3.22%	11.55%	12.09%	66.38%	18.17%	-0.94%
IAI	iShares DJ Broker-Dealers Index	Specialty-Financial	22	2.26%	10.50%	15.67%	61.29%	19.32%	-0.57%
UYG	ProShares Ultra Financials	Specialty-Financial	22	1.80%	5.68%	13.28%	67.63%	15.29%	-0.58%
PNQI	PowerShares Nasdaq Internet	Technology	20	5.31%	5.66%	7.43%	61.18%	22.27%	0.00%
ROM	ProShares Ultra Technology	Specialty-Technology	20	5.10%	10.11%	16.02%	47.51%	21.46%	-0.69%
PJP	Dynamic Pharmaceuticals	Pharmaceuticals	19	1.39%	7.91%	13.65%	51.67%	15.76%	-0.76%
XPH	SPDR Pharmaceuticals	Specialty-Health	19	-0.16%	8.77%	11.65%	55.43%	16.56%	-1.70%
KCE	streetTracks KBW Capital Mkts	Specialty-Financial	18	3.63%	8.62%	14.20%	44.09%	15.53%	-0.65%
ITA	iShares DJ US Aerospace&Defense	Mid-Cap Blend	18	2.12%	6.62%	10.86%	50.86%	17.93%	-0.65%
PBS	Dynamic Media	Specialty-Communications	18	3.89%	5.04%	9.67%	53.57%	15.47%	0.00%
UNG	U.S. Natural Gas Fund	Specialty-Natural Res.	17	19.05%	16.87%	18.46%	15.08%	9.29%	-96.23%
IBB	Nasdaq Biotechnology	Specialty-Health	17	1.76%	3.17%	3.73%	58.86%	13.50%	-3.00%
FDN	1st Trust DJ Internet Index	Specialty-Technology	17	5.25%	6.30%	7.81%	50.27%	18.38%	0.00%
BBH	Merrill Lynch Biotech	Specialty-Health	17	1.67%	3.12%	3.57%	60.43%	12.21%	-2.35%
GEX	Market Vectors-Global Alt. Energy	Specialty-Utilities	17	0.85%	-2.22%	3.09%	64.95%	12.87%	-5.58%
PBE	Dyn. Biotechnology/Genome	Biotech & Genome	15	-0.80%	0.03%	1.76%	57.18%	11.89%	-5.53%
PPA	Aerospace & Defense	Large Growth	15	1.79%	4.94%	8.50%	43.94%	14.61%	-0.59%
KRE	streetTracks KBW Region.Banking	Specialty-Financial	15	1.82%	5.30%	12.16%	42.15%	13.12%	-0.67%
IYG	Dow Jones US Financial Serv's	Specialty-Financial	14	2.04%	6.43%	10.45%	39.00%	11.78%	-0.23%
FXR	1st Trust Indust/Producer	Industrials	14	1.55%	4.60%	9.12%	41.69%	13.82%	0.00%
PSCD	PowerShares SmCap ConsumDiscr.	Consumer Cyclical	14	0.36%	4.53%	8.56%	44.15%	12.83%	-1.76%
FXH	1st Trust Health Care AlphaDEX	Specialty-Health	14	-0.53%	4.76%	7.59%	43.12%	10.93%	-2.33%
DIG	ProShares Ultra Oil & Gas	Specialty-Natural Res.	13	-2.22%	2.23%	7.70%	45.62%	11.56%	-3.27%
RYT	Rydex S&P Equal Wt Technology	Specialty-Technology	13	2.69%	5.75%	6.42%	35.50%	11.39%	0.00%
PSCI	PowerShares S&P SmCap Industr.	Industrials	13	1.70%	3.50%	7.94%	38.34%	13.96%	-1.12%
RYH	Rydex S&P Equal Weight Health	Specialty-Health	13	0.75%	3.89%	7.60%	38.27%	10.01%	-0.67%
IHE	iShares DJ US Pharmaceuticals	Specialty-Health	13	-0.34%	6.00%	8.54%	36.46%	10.34%	-1.42%
XLV	Health Care Select SPDR	Specialty-Health	13	0.62%	4.16%	8.21%	37.56%	9.35%	-1.10%

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VHT	Vanguard Health Care	Specialty-Health	13	0.42%	3.75%	7.50%	40.13%	9.98%	-1.12%
PEJ	PowerShares Dyn. Leisure & Ent.	Leisure & Entertainment	13	0.79%	1.68%	5.74%	45.36%	11.60%	-0.51%
XLI	Industrial Select Sector	Large Blend	13	2.40%	5.36%	8.79%	34.85%	13.02%	0.00%
KIE	streetTracks KBW Insurance	Specialty-Financial	13	-0.13%	3.89%	8.01%	40.36%	10.00%	-1.18%
XLY	Consumer Discretionary Sec.	Consumer Discretionary	13	1.80%	4.47%	7.89%	38.39%	11.37%	-0.38%
IGM	Goldman Sachs Tech. Index	Specialty-Technology	12	2.89%	5.84%	8.32%	29.26%	11.66%	0.00%
PZI	Zacks Micro Cap	Micro Cap	12	1.49%	1.43%	5.23%	37.87%	10.05%	-2.22%
PTH	PowerShares Dyn. Health Portf.	Specialty-Health	12	-1.52%	2.13%	6.79%	40.46%	9.02%	-3.03%
PSCT	PowerShares S&P SmCap Tech	Technology	12	0.94%	1.92%	4.64%	39.80%	12.91%	-1.36%
PPH	Pharmaceuticals HOLDRs	Specialty-Health	12	0.96%	4.41%	9.00%	31.71%	9.48%	0.00%
KBE	streetTracks KBW Bank ETF	Specialty-Financial	12	0.99%	3.56%	8.57%	36.63%	9.70%	-0.58%
PFI	PowerShares Dyn. Financial Portf.	Specialty-Financial	12	-0.04%	5.04%	9.44%	34.89%	11.11%	-2.16%
IYH	Dow Jones US Healthcare	Specialty-Health	12	0.24%	3.52%	7.10%	37.53%	8.78%	-1.29%
IAK	iShares DJ US Insurance Index	Specialty-Financial	12	-0.45%	3.07%	6.77%	40.55%	9.82%	-1.47%
FBT	1st Trust Biotechnology Index	Specialty-Health	12	0.25%	2.18%	1.49%	45.57%	8.67%	-2.63%
IAT	iShares DJ US Regional Banks Ind.	Specialty-Financial	12	1.56%	4.39%	9.47%	33.40%	9.62%	-0.12%
FXL	1st Trust Technology AlphaDEX	Specialty-Technology	11	2.60%	3.64%	4.88%	32.80%	11.13%	0.00%
FXO	1st Trust Financials AlphaDEX	Specialty-Financial	11	-0.14%	2.51%	6.95%	35.48%	8.71%	-0.98%
PBD	PowerShares Global Clean Energy	Specialty-Natural Res.	11	-1.43%	-4.17%	2.36%	48.42%	11.30%	-5.94%
IHI	iShares DJ US Medical Devices	Specialty-Health	11	-0.01%	2.42%	7.96%	34.76%	10.37%	-0.68%
RYF	Rydex S&P Equal Weight Financ.	Specialty-Financial	11	0.88%	2.84%	7.60%	34.02%	8.29%	-0.31%
XSD	StateStreet SPDR Semiconductors	Specialty-Technology	11	3.34%	4.89%	3.37%	31.31%	8.34%	-0.94%
MTK	Morgan Stanley Technology	Specialty-Technology	11	2.77%	4.48%	6.12%	28.92%	11.42%	0.00%
XLF	Financial Select Sector	Specialty-Financial	11	0.89%	3.90%	7.26%	31.67%	8.13%	-0.14%
PBW	WilderHill Clean Energy	Specialty-Natural Res.	10	-3.73%	-8.70%	-0.64%	51.72%	9.61%	-9.77%
XBI	State Street SPDR BioTech	Specialty-Health	10	1.41%	0.15%	-4.79%	41.93%	7.40%	-5.36%
IYF	Dow Jones US Financial Sector	Specialty-Financial	10	0.91%	2.86%	6.72%	30.23%	7.57%	-0.40%
VGT	Vanguard Info Technology	Specialty-Technology	10	2.67%	4.97%	7.46%	26.77%	11.65%	0.00%
RXI	iShares S&P Global Consum. Discr.	World Stock	10	0.17%	1.30%	4.46%	32.89%	9.15%	-1.41%
VFH	Vanguard Financials	Specialty-Financial	10	0.69%	2.86%	6.65%	28.89%	7.12%	-0.36%
IXJ	S&P Global Healthcare	Specialty-Health	10	-0.13%	2.51%	6.43%	31.18%	7.47%	-1.23%
PTF	Powershares Dyn Technology	Specialty-Technology	10	0.32%	1.68%	5.83%	31.79%	9.49%	-0.86%

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IGV	Goldman Sachs Software	Specialty-Technology	9	1.40%	4.14%	3.23%	26.23%	9.13%	0.00%
PSI	PowerShares Dyn. Semiconductors	Specialty-Technology	9	1.81%	4.46%	4.10%	25.21%	8.96%	-1.31%
IYW	Dow Jones US Technology	Specialty-Technology	9	2.41%	4.92%	7.80%	21.31%	10.30%	-0.50%
IHF	iShares DJ US Healthcare Provid's	Specialty-Health	9	-1.29%	3.25%	2.91%	31.73%	5.67%	-3.39%
PXE	PowerShares Dyn. Energy Explor.	Energy	9	0.54%	1.02%	9.53%	24.88%	7.52%	-1.00%
XLK	Technology Select	Specialty-Technology	9	1.84%	4.59%	7.46%	20.83%	8.94%	-0.20%
PIO	PowerShares Global Water	Specialty-Natural Res.	8	0.91%	1.69%	4.32%	23.38%	9.38%	-0.54%
IXN	S&P Global Technology	Specialty-Technology	8	1.60%	4.38%	6.93%	20.15%	9.52%	-0.87%
RTM	Rydex S&P Equal Weight Materials	Specialty-Natural Res.	8	0.78%	2.71%	7.21%	19.83%	9.97%	-0.38%
PYZ	PowerShares Dyn. Basic Materials	Specialty-Natural Res.	8	1.91%	2.16%	6.57%	22.74%	9.50%	-0.02%
PUW	PowerShares Progr. Energy Portf.	Specialty-Natural Res.	8	1.30%	2.27%	6.22%	21.42%	8.16%	-0.64%
FXZ	1st Trust Materials AlphaDEX	Specialty-Natural Res.	8	0.77%	2.42%	6.71%	21.43%	10.16%	0.00%
PKB	PowerShares Dyn. Build.&Constr.	Large Blend	8	2.18%	1.55%	5.11%	23.95%	7.24%	-0.55%
VAW	Vanguard Materials VIPERS	Specialty-Natural Res.	8	1.24%	1.91%	5.80%	21.09%	9.67%	0.00%
UYM	ProShares Ultra Basic Materials	Specialty-Natural Res.	8	-1.16%	0.31%	6.84%	25.14%	13.92%	-3.33%
EXI	iShares S&P Global Industrials	World Stock	8	0.48%	1.14%	4.22%	25.48%	9.31%	-0.47%
PHO	Water Resources	Specialty-Natural Res.	8	0.71%	4.70%	5.30%	22.51%	9.04%	-0.27%
XLB	Materials Select Sector	Specialty-Natural Res.	7	1.26%	2.18%	5.62%	20.06%	9.36%	0.00%
XLP	Consumer Staples Select	Consumer Staples	7	-0.61%	1.81%	5.43%	22.29%	3.93%	-1.50%
PXN	Lux Nanotech	Nanotechnology	7	2.71%	2.86%	2.57%	20.64%	4.84%	0.00%
VDE	Vanguard Energy VIPERS	Specialty-Natural Res.	7	-0.96%	0.97%	4.12%	22.77%	6.37%	-1.51%
FXN	1st Trust Energy AlphaDEX	Specialty-Natural Res.	7	-1.60%	0.45%	6.26%	23.98%	7.39%	-2.84%
RYE	Rydex S&P Equal Weight Energy	Specialty-Natural Res.	6	-1.91%	-0.88%	3.05%	23.71%	5.25%	-2.81%
XLE	Energy Select Sector	Specialty-Natural Res.	6	-0.95%	0.98%	3.67%	21.70%	5.66%	-1.48%
PUI	PowerShares Dyn. Utilities	Specialty-Utilities	6	0.50%	0.65%	4.27%	16.98%	3.71%	-0.64%
IYE	Dow Jones US Energy	Specialty-Natural Res.	6	-1.04%	1.27%	4.08%	21.30%	5.83%	-1.57%
IYZ	Dow Jones US Telecom	Specialty-Commun.	6	0.87%	-0.76%	3.63%	19.00%	6.10%	-2.24%
IEO	iShares DJ Oil & Gas Expl.&Prod.	Specialty-Natural Res.	6	-2.60%	-3.06%	2.34%	26.75%	5.53%	-4.56%
IYM	Dow Jones US Basic Mat's	Specialty-Natural Res.	6	1.56%	2.05%	6.00%	14.76%	9.41%	0.00%
XHB	State Street SPDR Home Builders	Large Blend	6	0.44%	1.63%	2.85%	19.40%	4.75%	-2.10%
VOX	Vanguard Telecom Serv's	Specialty-Commun.	5	-0.69%	-1.43%	3.57%	20.44%	4.38%	-3.28%
IXG	S&P Global Financial Sector	Specialty-Financial	5	-1.60%	-1.19%	2.44%	19.60%	5.17%	-2.48%

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IXP	S&P Global Telecommunications	Specialty-Commun.	4	-1.90%	-2.24%	3.22%	16.65%	5.44%	-2.97%
IEZ	iShares DJ Oil Equipm.&Service	Specialty-Natural Res.	4	-4.92%	-3.58%	-0.21%	23.39%	3.64%	-7.03%
PXQ	PowerShares Dyn. Networking	Specialty-Technology	4	1.19%	-0.57%	-2.46%	17.25%	6.32%	-4.84%
XOP	SPDR Oil & Gas Exploration	Specialty-Natural Res.	4	-2.97%	-6.57%	0.59%	23.65%	5.84%	-8.08%
NLR	Market Vect's Glob. Nuclear Energy	Specialty-Natural Res.	4	-0.86%	-0.76%	3.50%	13.95%	5.64%	-21.01%
XES	SPDR Oil & Gas Equip./Services	Specialty-Natural Res.	4	-4.47%	-2.45%	-0.17%	22.13%	2.60%	-6.89%
PXJ	Dynamic Oil & Gas Services	Oil & Gas	4	-5.03%	-2.86%	0.88%	23.45%	3.57%	-7.45%
SLX	Mkt Vector Steel ETF	Specialty-Natural Res.	3	1.53%	2.59%	6.96%	1.03%	12.95%	-15.54%
GII	SPDR Macq. Global Infrastruct. 100	Specialty-Utilities	3	-0.16%	-1.91%	2.20%	10.73%	3.35%	-2.88%
IGN	Goldman Sachs Networking	Specialty-Technology	3	2.09%	1.45%	0.59%	9.35%	3.43%	-3.33%
DBE	PowerShares DB Energy Fund	Specialty-Natural Res.	3	1.69%	3.65%	1.61%	3.65%	2.06%	-7.80%
KXI	iShares S&P Global Consum. Stapl.	World Stock	3	-2.69%	-1.88%	1.56%	14.63%	1.12%	-3.31%
ITB	iShares DJ US Home Construction	Large Blend	3	1.31%	0.09%	2.34%	9.64%	1.50%	-10.94%
OIH	Oil Services HOLDRs	Specialty-Natural Res.	3	-5.17%	-3.70%	-0.92%	22.03%	3.28%	-7.24%
IDU	Dow Jones US Utilities	Specialty-Utilities	2	-1.66%	-2.21%	0.71%	10.38%	-1.28%	-7.03%
IXC	S&P Global Energy	Specialty-Natural Res.	2	-2.77%	-0.87%	1.50%	9.93%	3.19%	-3.44%
RYU	Rydex S&P Equal Wt. Utilities	Specialty-Utilities	2	-1.73%	-2.26%	1.09%	9.78%	-1.22%	-7.38%
IGE	Goldman Sachs Natural Res.	Specialty-Natural Res.	2	-2.10%	-1.83%	1.29%	11.19%	3.75%	-2.82%
DBO	PowerShares DB Oil Fund	Specialty-Natural Res.	2	1.03%	1.37%	-0.83%	5.44%	1.74%	-14.21%
VPU	Vanguard Utilities VIPERS	Specialty-Utilities	2	-1.82%	-2.11%	0.94%	10.22%	-1.26%	-7.28%
XLU	Utilities Select Sector	Specialty-Utilities	1	-2.12%	-2.40%	0.56%	8.42%	-1.83%	-8.62%
USO	U.S. Oil Fund	Specialty-Natural Res.	1	3.40%	0.94%	-4.75%	5.88%	-0.29%	-15.92%
FXE	CurrencyShares Euro Trust	World Bond	1	1.37%	-1.11%	1.19%	3.10%	2.77%	-4.57%
FXU	1st Trust Utilities AlphaDEX	Specialty-Utilities	1	-2.97%	-3.39%	-0.60%	11.01%	-0.77%	-4.91%
FXB	CurrencyShares British Pound	World Bond	1	1.19%	0.94%	2.01%	0.42%	4.61%	-0.47%
FXF	CurrencyShares Swiss Franc	World Bond	1	1.87%	-0.77%	1.25%	1.48%	3.11%	-5.04%
FXM	CurrencyShares Mexican Peso	World Bond	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%
HHH	Internet HOLDRs	Large Growth	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%
UUP	PowerShares DB US Dollar Bullish	World Bond	0	-0.64%	1.64%	-0.18%	-0.60%	-1.96%	-6.15%
TTH	Telecom HOLDRs	Specialty-Communications	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%
IIH	Internet Infrastructure HOLDRs	Specialty-Technology	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%
BDH	Broadband HOLDRs	Specialty-Technology	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%

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IAH	Internet Architecture HOLDRs	Specialty-Technology	0	0.00%	0.00%	0.00%	0.00%	0.00%	-100.00%
GSG	iShares GSCI Commodity Index	Specialty-Natural Res.	0	1.14%	0.79%	-1.57%	-2.26%	-0.07%	-12.02%
JXI	iShares S&P Global Utilities	Specialty-Utilities	-1	-4.06%	-4.71%	-1.86%	4.97%	-1.82%	-6.86%
UDN	PowerShares DB US Dollar Bearish	World Bond	-1	0.37%	-1.97%	-0.30%	-1.25%	1.29%	-6.28%
XME	SPDR Metals & Mining	Specialty-Natural Res.	-1	1.99%	0.73%	6.40%	-11.61%	6.83%	-32.36%
FXS	CurrencyShares Swedish Krona	World Bond	-2	0.33%	-4.11%	-3.12%	-1.72%	-1.30%	-5.08%
DBV	PowerShares DB G10 Currency	World Bond	-2	-1.75%	-1.83%	-2.02%	-3.56%	-3.22%	-9.96%
DJP	iPath DJ-AIG Commodity Index	*None	-2	3.22%	-0.40%	-1.14%	-10.18%	-1.97%	-18.16%
MXI	iShares S&P Global Materials	Specialty-Natural Res.	-3	-1.96%	-3.49%	-1.22%	-3.80%	2.45%	-8.94%
VNQ	Vanguard REIT Index	Specialty-Real Estate	-3	-1.85%	-7.22%	-2.99%	-1.03%	-6.16%	-16.67%
DBU	Wisdom Tree Intern. Utilites	Specialty-Utilities	-3	-2.21%	-5.23%	-1.09%	-1.58%	-0.32%	-6.50%
IYR	Dow Jones US Real Estate	Specialty-Real Estate	-3	-1.10%	-6.72%	-2.63%	-2.69%	-6.13%	-16.63%
PGF	PowerShares Fin. Preferred Portf.	Specialty-Financial	-3	-1.05%	-1.97%	-1.40%	-7.44%	-4.37%	-10.14%
DBC	DB Commodity Index	Specialty-Natural Res.	-3	-0.04%	-1.24%	-2.08%	-8.35%	-2.24%	-14.51%
FXC	CurrencyShares Canadian Dollar	World Bond	-3	-1.35%	-2.26%	-3.32%	-6.97%	-2.96%	-9.23%
FTY	iShares FTSE NAREIT RE 50	Specialty-Real Estate	-4	-1.58%	-7.78%	-3.55%	-4.47%	-7.09%	-17.89%
FRI	1st Trust S&P REIT Index	Specialty-Real Estate	-4	-3.12%	-8.43%	-4.19%	-2.08%	-7.41%	-17.86%
RWR	Wilshire REIT Fund	Specialty-Real Estate	-4	-1.94%	-7.52%	-3.55%	-2.15%	-6.55%	-16.89%
RWX	streetTRACKS DJ Wil Intern. RE	Specialty-Real Estate	-4	-3.74%	-7.05%	-3.55%	-1.55%	-3.60%	-12.71%
DBB	PowerShares DB Base Metals Fd	Specialty-Natural Res.	-4	1.49%	-1.92%	-1.03%	-15.04%	-2.15%	-23.71%
DBA	PowerShares DB Agriculture Fd	Specialty-Natural Res.	-5	-1.45%	-4.11%	-3.96%	-12.42%	-3.12%	-21.11%
ICF	Cohen & Steers Realty	Specialty-Real Estate	-5	-2.21%	-7.72%	-4.24%	-4.63%	-7.41%	-17.94%
DRW	WisdomTree Internat. Real Estate	Specialty-Real Estate	-6	-4.16%	-6.81%	-4.26%	-10.11%	-6.68%	-17.59%
REM	iShares FTSE NAREIT Mortgage	Specialty-Real Estate	-6	0.95%	-6.46%	-3.06%	-14.26%	-10.25%	-26.01%
URE	ProShares Ultra Real Estate	Specialty-Real Estate	-6	-2.55%	-13.48%	-6.08%	-3.60%	-11.98%	-29.95%
REZ	iShares FTSE NAREIT Residential	Specialty-Real Estate	-7	-3.09%	-10.36%	-7.18%	-6.67%	-10.16%	-21.34%
FXA	CurrencyShares Australian Dollar	World Bond	-8	-3.93%	-7.89%	-5.30%	-14.85%	-6.78%	-17.96%
FXY	CurrencyShares Japanese Yes	World Bond	-8	-3.07%	-6.73%	-5.20%	-17.08%	-5.22%	-27.96%
DGL	PowerShares DB Gold Fund	Specialty-Precious Metals	-14	-4.43%	-12.00%	-10.64%	-30.43%	-12.93%	-36.57%
GLD	streetTRACKS Gold Shares	Specialty-Precious Metals	-14	-4.26%	-11.61%	-10.15%	-29.13%	-12.31%	-34.38%
IAU	iShares Comex Gold	Specialty-Natural Res.	-14	-4.31%	-11.71%	-10.12%	-29.07%	-12.31%	-34.21%
DBP	PowerShares DB Precious Metals	Specialty-Precious Metals	-15	-4.46%	-12.92%	-11.09%	-32.14%	-13.33%	-38.92%

Ticker	Fund Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD	%M/A	DD%
SLV	iShares Silver Trust	Specialty-Precious Metals	-17	-3.90%	-15.45%	-11.62%	-37.00%	-13.61%	-48.40%
DBS	PowerShares DB Silver Fund	Specialty-Precious Metals	-18	-4.35%	-16.91%	-12.75%	-39.10%	-14.78%	-50.51%
PJB	PowerShares Dyn. Banking Portf.	Specialty-Financial	-25	0.00%	0.00%	0.00%	100.00%	0.00%	-100.00%
PIC	PowerShares Dynamic Insurance	Specialty-Financial	-25	0.00%	0.00%	0.00%	100.00%	0.00%	-100.00%
GDX	Mkt Vector Gold Miners	Specialty-Precious Metals	-26	-9.01%	-21.64%	-18.36%	-55.81%	-24.09%	-67.61%
UPW	ProShares Ultra Utilities	Specialty-Utilities	-100	00.00%	00.00%	-100.00%	100.00%	100.00%	-100.00%