## HV International ETFs as of 01/16/2025

FEZ SPDR Euro Stoxx 50 Europe Stock 3 4.06% 5.24% -1.49% 4.30% -1.09% -6.86%   EZU European Monetary Union Index Europe Stock 2 3.64% 3.62% -2.64% 3.18% -2.00% -7.78%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 1 0.74% 1.12% 0.26% 1.47% 0.56% -2.95%   DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 1 1.13% 1.52% 0.77% 1.62% 1.42% -1.38%   ACWI iShares MSCI ACWI Global Equities 0 1.19% -1.18% -0.37% 0.93% 2.73% -3.68%   IEV S&P Europe 350 Index Europe Stock 0 2.17% 0.76% -5.13% 2.27% -4.10% -9.42%   VT Vanguard Total World Stock Index Global Equities 0 0.38% -1.32% -0.37% 0.86% 2.45% -3.72%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 0 1.42% -0.90% -3.26% 1.06% <t< th=""></t<>
HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ10.74%1.12%0.26%1.47%0.56%-2.95%DBEFDeutsche X-Trackers MSCI EAFE HedgedForeigh Large Cap Equ11.13%1.52%0.77%1.62%1.42%-1.38%ACWIiShares MSCI ACWIGlobal Equities01.19%-1.18%-0.37%0.93%2.73%-3.68%IEVS&P Europe 350 IndexEurope Stock02.17%0.76%-5.13%2.27%-4.10%-9.42%VTVanguard Total World Stock IndexGlobal Equities00.38%-1.32%-0.37%0.86%2.45%-3.72%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ01.42%-0.90%-3.26%1.06%-2.82%-8.05%
DBEF Deutsche X-Trackers MSCI EAFE Hedged Foreigh Large Cap Equ 1 1.13% 1.52% 0.77% 1.62% 1.42% -1.38%   ACWI iShares MSCI ACWI Global Equities 0 1.19% -1.18% -0.37% 0.93% 2.73% -3.68%   IEV S&P Europe 350 Index Europe Stock 0 2.17% 0.76% -5.13% 2.27% -4.10% -9.42%   VT Vanguard Total World Stock Index Global Equities 0 0.38% -1.32% -0.37% 0.86% 2.45% -3.72%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 0 1.42% -0.90% -3.26% 1.06% -2.82% -8.05%
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IEV S&P Europe 350 Index Europe Stock 0 2.17% 0.76% -5.13% 2.27% -4.10% -9.42%   VT Vanguard Total World Stock Index Global Equities 0 0.38% -1.32% -0.37% 0.86% 2.45% -3.72%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 0 1.42% -0.90% -3.26% 1.06% -2.82% -8.05%
VT   Vanguard Total World Stock Index   Global Equities   0   0.38%   -1.32%   -0.37%   0.86%   2.45%   -3.72%     PXF   PowerShares FTSE RAFI Developed Markets   Foreign Large Cap Equ   0   1.42%   -0.90%   -3.26%   1.06%   -2.82%   -8.05%
PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 0 1.42% -0.90% -3.26% 1.06% -2.82% -8.05%
EFA   MSCI EAFE iShares Index Fd   Foreign Large Cap Equ   -1   1.54%   -1.02%   -4.59%   1.14%   -3.83%   -9.43%
EFG   iShares MSCI EAFE Growth Index   Foreign Large Cap Equ   -1   0.46%   -0.25%   -4.42%   1.33%   -4.13%   -13.88%
EFV   MSCI EAFE iShares Value Index   Foreign Large Cap Equ   -1   2.41%   -1.60%   -4.35%   1.07%   -3.14%   -10.98%
IEFA   iShares Core MSCI EAFE   Foreign Large Cap Equ   -1   1.38%   -1.31%   -4.85%   1.07%   -3.98%   -9.79%
VGK   Vanguard European   Europe Equities   -1   0.92%   0.25%   -5.42%   1.99%   -4.32%   -9.75%
VEA   Vanguard FTSE Developed Markets   Foreign Large Cap   -1   0.06%   -1.93%   -4.62%   1.07%   -3.74%   -9.55%
ACWV   iShares Edge MSCI Min Vol Global   Global Equities   -2   0.40%   -3.63%   -3.82%   0.05%   -0.20%   -5.35%
ACWX   iShares MSCI ACWI ex US   Global Equities   -2   0.65%   -2.31%   -5.17%   0.58%   -3.16%   -11.30%
VPL   Vanguard Pacific ETF   Asia Pacific Equities   -2   -1.32%   -3.88%   -4.29%   -0.20%   -4.90%   -17.23%
VEU   Vanguard FTSE All-Word ex-US   Global Equities   -2   -0.89%   -2.34%   -5.34%   0.42%   -3.43%   -11.69%
IXUSiShares Core MSCI Total International StockGlobal Equities-20.68%-2.52%-5.33%0.39%-3.52%-12.09%
SCZ   iShares MSCI EAFE Small-Cap   Foreign Small & Mid Ca   -2   0.81%   -2.30%   -4.95%   -0.21%   -4.51%   -23.34%
VXUS   Vanguard Total International Stock   Global Equities   -2   -1.00%   -2.45%   -5.34%   0.48%   -3.55%   -12.28%
IEMG iShares Core MSCI Emerging Markets Equi -3 -1.01% -4.01% -7.82% -0.46% -4.03% -25.17%
EEM   iShares Emerging Mkts Index   Emerging Mkts Equities   -3   -0.81%   -3.49%   -7.53%   -0.14%   -3.35%   -27.95%
SCHC   Schwab International SmallCap Equ.   Foreign Small/Mid Blen   -3   1.00%   -4.75%   -7.45%   -0.17%   -5.48%   -22.25%
EPPiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan-31.19%-6.66%-5.99%0.71%-1.82%-18.25%
AAXJ   iShares MSCI All Country Asia ex Japan   Asia Pacific   -4   -1.66%   -3.83%   -7.61%   -1.25%   -2.69%   -30.17%
SCHE   Schwab Emerging Markets Equity   Emerging Markets Equi   -4   -1.64%   -4.60%   -8.13%   -1.09%   -3.16%   -23.94%
VSS   Vanguard FTSE All-Wild ex-US SmCP Idx   Foreign Small & Mid Ca   -4   -2.63%   -4.13%   -6.67%   -1.12%   -5.11%   -20.29%
VWO   Vanguard Emerging Markets   Emerging Markets Equi   -4   -3.94%   -4.32%   -7.73%   -1.36%   -3.08%   -23.10%
FM   iShares MSCI Frontier 100 Fund   Emerging Markets Equi   -100   -100.00%