## HV International ETFs as of 09/26/2024

SCHE   Schwab Emerging Markets Equit   Emerging Markets Equit   12   8.85%   11.77%   9.01%   19.12%   14.25%   -14.73%     AAXJ   IShares MSCI All Country Asia ex Japan   Asia Pacific   12   9.41%   12.06%   7.99%   19.62%   14.86%   -21.99%     VWO   Vanguard Emerging Markets   Emerging Markets Equit   11   8.21%   10.97%   8.06%   17.42%   12.96%   -14.57%     EPP   IShares Care MSCI Emerging Markets   Emerging Markets Equit   10   7.76%   0.60%   7.94%   16.14%   12.38%   19.43%     UEMG   IShares Core MSCI Emerging Markets   Emerging Markets Equit   10   7.76%   6.33%   15.40%   11.73%   -15.77%     VXUS   Vanguard Total International Stock   Global Equites   8   3.81%   8.25%   6.30%   12.97%   8.80%   -2.89%     SCZ   IShares SCI ACWI ex US   Global Equites   8   3.81%   8.22%   6.30%   12.97%   8.80%   -2.89%     VEU   Vanguard Trise	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk	12 wk	YTD %M/A		DD%
VWO   Vanguard Emerging Markets   Edit   7.45%   9.45%   1.173%   1.54%   1.173%   1.54%   1.173%   1.54%   2.86%   3.16%   3.81%   8.00%   3.67%   3.80%   3.67%   3.60%   3.76%   3.63%   6.07%   1.54%   1.13%   6.77%   1.36%   2.67%   3.45%   0.07%   1.36%   1.56%   5.67%   1.35% <td>SCHE</td> <td>Schwab Emerging Markets Equity</td> <td>Emerging Markets Equi</td> <td>12</td> <td>8.85%</td> <td>11.77%</td> <td>9.01%</td> <td>19.12%</td> <td>14.25%</td> <td>-14.73%</td>	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	12	8.85%	11.77%	9.01%	19.12%	14.25%	-14.73%
EPP   Ishares Pacific ex. Japan Index Fund   Pacific Asia/excl. Japan   10   6.01%   12.78%   10.87%   11.82%   12.18%   10.09%     EEM   Ishares Pacific ex. Japan Index Fund   Emerging Mixts Equilies   10   7.90%   10.66%   7.04%   16.14%   12.38%   19.43%     IEMG   Ishares Core MSCI Emerging Markets   Emerging Markets Equi   10   7.46%   9.97%   6.53%   15.40%   11.73%   -15.97%     VXUS   Vanguard Total International Stock   Global Equities   8   3.81%   8.52%   6.07%   12.78%   8.80%   2.99%     SCZ   Ishares MSCI ACMI ex.US   Global Equities   8   3.84%   8.43%   6.27%   13.45%   9.09%   2.44%     ACWX   Ishares MSCI ACWI ex.US   Global Equities   8   3.84%   9.12%   6.42%   9.12%   2.25%     ACWV   Ishares MSCI ACWI   US   Global Equities   8   3.17%   6.90%   4.25%   1.2.7%   9.14%   0.00%     ACWI   Ishares MSCI ACWI </td <td>AAXJ</td> <td>iShares MSCI All Country Asia ex Japan</td> <td>Asia Pacific</td> <td>12</td> <td>9.41%</td> <td>12.08%</td> <td>7.99%</td> <td>19.62%</td> <td>14.88%</td> <td>-21.99%</td>	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	12	9.41%	12.08%	7.99%	19.62%	14.88%	-21.99%
EEM IShares Emerging Mids Index Emerging Mids Equities 10 7.90% 10.66% 7.04% 16.14% 12.38% 19.43%   IEMG Ishares Core MSCI Emerging Markets Emerging Markets Equi 10 7.46% 9.97% 6.53% 15.40% 11.73% 15.97%   VXUS Vanguard Total International Stock Global Equities 8 3.41% 6.07% 12.78% 8.80% 3.16%   IXUS Ishares Core MSCI Total International Stock Global Equities 8 3.41% 8.25% 6.30% 12.97% 8.88% 2.89%   SCZ Ishares MSCI EAFE Small-Cap Foreign Small & Mid Ca 8 3.40% 8.26% 8.41% 10.13% 8.77% 13.80%   VEU Vanguard FTSE AILWord ex-US Global Equities 8 3.84% 9.12% 6.42% 13.45% 9.09% 2.44%   ACWX Ishares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 10.45% 9.00%   FEZ SPDR Euro Stox 50 Europe Stock 7 2.1% 6.68% 11.25% 7.59% 2.37% 0.94%	VWO	Vanguard Emerging Markets	Emerging Markets Equi	11	8.21%	10.79%	8.06%	17.42%	12.96%	-14.57%
IEMG iShares Core MSCI Emerging Markets Emerging Markets Equi 10 7.46% 9.97% 6.53% 15.40% 11.73% -16.97%   VXUS Vanguard Total International Stock Global Equities 8 3.45% 8.09% 6.07% 12.78% 8.80% -3.16%   IXUS ishares Core MSCI Total International Stock Global Equities 8 3.81% 8.52% 6.30% 12.97% 8.88% -2.89%   SCZ ishares Core MSCI Total International Stock Global Equities 8 3.40% 8.26% 8.41% 10.13% 8.77% 13.80%   VEU Vanguard FTSE All-Word ex-US Global Equities 8 3.54% 8.43% 6.27% 13.45% 9.09% -2.44%   ACWX iShares MSCI ACWI US Global Equities 8 3.84% 9.12% 6.42% 13.26% 9.12% 4.57% 9.14% 0.00%   ACWI iShares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   YT Vanguard Total Morid Stock Index Global Equities 8 2.8	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	10	6.01%	12.78%	10.87%	11.82%	12.18%	-10.06%
VXUS Vanguard Total International Stock Global Equities 8 3.45% 8.09% 6.07% 12.78% 8.80% -3.16%   IXUS ishares Core MSCI Total International Stock Global Equities 8 3.81% 8.52% 6.30% 12.97% 8.88% -2.89%   SCZ ishares Core MSCI Total International Stock Global Equities 8 3.40% 8.26% 8.41% 10.13% 8.77% 13.80%   VEU Vanguard FTSE All-Word ex-US Global Equities 8 3.54% 8.43% 6.27% 13.45% 9.09% -2.44%   ACWX ishares MSCI ACWI ex US Global Equities 8 3.84% 9.12% 6.42% 13.26% 9.12% -2.25%   ACWI ishares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   YT Vanguard Total World Stock Index Global Equities 8 3.17% 6.90% 4.52% 17.86% 0.9% 4.54% 0.0% 8.33% 0.0% 12.55% 6.21% 4.20% 13.25% 0.0% 12.55% 6.21%	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	10	7.90%	10.66%	7.04%	16.14%	12.38%	-19.43%
IXUS iShares Core MSCI Total International Stock Global Equities 8 3.81% 8.52% 6.30% 12.97% 8.88% -2.89%   SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 8 3.40% 8.26% 8.41% 10.13% 8.77% -13.80%   VEU Vanguard FTSE Al-Word ex-US Global Equities 8 3.54% 8.43% 6.27% 13.45% 9.09% -2.44%   ACWX iShares MSCI ACWI ex US Global Equities 8 3.84% 9.12% 6.42% 13.26% 9.12% -2.25%   ACWU iShares MSCI ACWI Global Equities 8 1.58% 5.96% 9.21% 14.57% 9.14% 0.00%   ACWI iShares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   VT Vanguard Total World Stock Index Global Equities 8 2.80% 6.37% 4.58% 16.60% 8.93% 0.00%   FEZ SPDR Euro Stox 50 Europe Stock 7 2.71% 9.97% 4.34% 12.55% 6.21% -0.25% </td <td>IEMG</td> <td>iShares Core MSCI Emerging Markets</td> <td>Emerging Markets Equi</td> <td>10</td> <td>7.46%</td> <td>9.97%</td> <td>6.53%</td> <td>15.40%</td> <td>11.73%</td> <td>-15.97%</td>	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	10	7.46%	9.97%	6.53%	15.40%	11.73%	-15.97%
SCZ iShares MSCI EAFE Small-Cap Foreign Small & Mid Ca 8 3.40% 8.26% 8.41% 10.13% 8.77% -13.80%   VEU Vanguard FTSE All-Word ex-US Global Equities 8 3.54% 8.43% 6.27% 13.45% 9.09% -2.24%   ACWX iShares MSCI ACWI ex US Global Equities 8 3.84% 9.12% 6.42% 13.26% 9.12% -2.25%   ACWU iShares MSCI ACWI Global Equities 8 1.58% 5.96% 9.21% 14.457% 9.14% 0.00%   ACWI iShares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   VT Vanguard Total World Stock Index Global Equities 8 2.80% 6.37% 4.58% 16.60% 8.93% 0.00%   FEZ SPDR Euro Stoxx 50 Europe Stock 7 2.71% 9.97% 4.34% 12.5% 6.21% -0.20%   EFA MSCI EAFE Shares Value Index Europe Stock 7 2.97% 9.52% 4.67% 11.11% 6.43% 0.01%	VXUS	Vanguard Total International Stock	Global Equities	8	3.45%	8.09%	6.07%	12.78%	8.80%	-3.16%
VEU   Vanguard FTSE All-Word ex-US   Global Equities   8   3.54%   8.43%   6.27%   13.45%   9.09%   -2.44%     ACWX   iShares MSCI ACWI ex US   Global Equities   8   3.84%   9.12%   6.42%   13.26%   9.12%   -2.25%     ACWV   iShares MSCI ACWI ex US   Global Equities   8   3.84%   9.12%   6.42%   13.26%   9.12%   -2.25%     ACWU   iShares MSCI ACWI   Global Equities   8   3.17%   6.90%   4.52%   17.76%   9.33%   0.00%     YT   Vanguard Total World Stock Index   Global Equities   8   2.80%   6.37%   4.58%   16.60%   8.93%   0.00%     FEZ   SPDR Euro Stox 50   Europe Stock   7   2.71%   9.97%   4.34%   12.55%   6.21%   -0.20%     EFG   iShares MSCI EAFE Growth Index   Foreign Large Cap Equ   7   2.15%   7.67%   6.68%   11.25%   7.59%   -2.20%     EZU   European Monetary Union Index   Europe Stock   7<	IXUS	iShares Core MSCI Total International Stock	Global Equties	8	3.81%	8.52%	6.30%	12.97%	8.88%	-2.89%
ACWX iShares MSCI ACWI ex US Global Equities 8 3.84% 9.12% 6.42% 13.26% 9.12% -2.25%   ACWV iShares MSCI ACWI ex US Global Equities 8 1.58% 5.96% 9.21% 14.57% 9.14% 0.00%   ACW1 iShares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   YT Vanguard Total World Stock Index Global Equities 8 2.80% 6.37% 4.58% 16.60% 8.93% 0.00%   FEZ SPDR Euro Stox 50 Europe Stock 7 2.71% 9.97% 4.34% 12.55% 6.21% -0.20%   EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 7 1.48% 8.15% 4.25% 12.31% 6.94% 4.54%   EFV MSCI EAFE iShares Value Index Foreign Large Cap Equ 7 2.15% 7.67% 6.68% 11.25% 7.59% -2.70%   EZU European Monetary Union Index Europe Stock 7 2.97% 9.52% 4.67% 11.11% 6.43% -0.19%	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	8	3.40%	8.26%	8.41%	10.13%	8.77%	-13.80%
ACWV iShares Edge MSCI Min Vol Global Global Equities 8 1.58% 5.96% 9.21% 14.57% 9.14% 0.00%   ACW1 iShares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   YT Vanguard Total World Stock Index Global Equities 8 2.80% 6.37% 4.58% 16.60% 8.93% 0.00%   FEZ SPDR Euro Stox 50 Europe Stock 7 2.71% 9.97% 4.34% 12.55% 6.21% -0.20%   EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 7 1.46% 8.15% 4.25% 12.31% 6.94% 4.54%   EFV MSCI EAFE IShares Value Index Foreign Large Cap Equ 7 2.16% 7.67% 6.68% 11.25% 7.59% 2.70%   EZU European Monetary Union Index Europe Stock 7 2.97% 9.52% 4.67% 11.11% 6.43% 0.01%   SCHEA IShares Core MSCI EAFE Foreign Large Cap Equ 7 1.91% 7.93% 5.42% 12.05% 7.37% <td< td=""><td>VEU</td><td>Vanguard FTSE All-Word ex-US</td><td>Global Equities</td><td>8</td><td>3.54%</td><td>8.43%</td><td>6.27%</td><td>13.45%</td><td>9.09%</td><td>-2.44%</td></td<>	VEU	Vanguard FTSE All-Word ex-US	Global Equities	8	3.54%	8.43%	6.27%	13.45%	9.09%	-2.44%
ACWI iShares MSCI ACWI Global Equities 8 3.17% 6.90% 4.52% 17.76% 9.33% 0.00%   VT Vanguard Total World Stock Index Global Equities 8 2.80% 6.37% 4.58% 16.60% 8.93% 0.00%   FEZ SPDR Euro Stoxx 50 Europe Stock 7 2.71% 9.97% 4.34% 12.55% 6.21% -0.20%   EFG iShares MSCI EAFE Growth Index Foreign Large Cap Equ 7 1.48% 8.15% 4.25% 12.31% 6.94% 4.54%   EFV MSCI EAFE IShares Value Index Foreign Large Cap Equ 7 2.15% 7.67% 6.68% 11.25% 7.59% 2.70%   EZU European Monetary Union Index Europe Stock 7 2.97% 9.52% 4.67% 11.11% 6.43% 0.00%   SCHA MSCI EAFE IShares Index Fd Foreign Large Cap Equ 7 1.91% 7.93% 5.42% 12.05% 7.37% 0.00%   SCHC Schwab International SmallCap Equ Foreign Large Cap Equ 7 2.19% 7.87% 5.83% 12.42% 7.13% <td>ACWX</td> <td>iShares MSCI ACWI ex US</td> <td>Global Equities</td> <td>8</td> <td>3.84%</td> <td>9.12%</td> <td>6.42%</td> <td>13.26%</td> <td>9.12%</td> <td>-2.25%</td>	ACWX	iShares MSCI ACWI ex US	Global Equities	8	3.84%	9.12%	6.42%	13.26%	9.12%	-2.25%
VT Vanguard Total World Stock Index Global Equities 8 2.80% 6.37% 4.58% 16.60% 8.93% 0.00%   FEZ SPDR Euro Stoxx 50 Europe Stock 7 2.71% 9.97% 4.34% 12.55% 6.21% -0.20%   EFG ishares MSCI EAFE Growth Index Foreign Large Cap Equ 7 1.48% 8.15% 4.25% 12.31% 6.94% 4.54%   EFV MSCI EAFE ishares Value Index Foreign Large Cap Equ 7 2.15% 7.67% 6.68% 11.25% 7.59% 2.270%   EZU Europe an Monetary Union Index Europe Stock 7 2.97% 9.52% 4.67% 11.11% 6.43% -0.19%   EFA MSCI EAFE ishares Index Fd Foreign Large Cap Equ 7 1.91% 7.93% 5.42% 12.05% 7.37% 0.00%   SCHC Schwab International SmallCap Equ. Foreign Large Cap Equ 7 2.46% 8.13% 6.03% 11.41% 9.24% -11.82%   SCHF Schwab International Equity Foreign Large Cap Equ 7 2.09% 7.46% 5.61% 11.29% <td>ACWV</td> <td>iShares Edge MSCI Min Vol Global</td> <td>Global Equities</td> <td>8</td> <td>1.58%</td> <td>5.96%</td> <td>9.21%</td> <td>14.57%</td> <td>9.14%</td> <td>0.00%</td>	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	8	1.58%	5.96%	9.21%	14.57%	9.14%	0.00%
FEZSPDR Euro Stoxx 50Europe Stock72.71%9.97%4.34%12.55%6.21%0.00%EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ71.48%8.15%4.25%12.31%6.94%4.54%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ72.15%7.67%6.68%11.25%7.59%-2.70%EZUEuropean Monetary Union IndexEurope Stock72.97%9.52%4.67%11.11%6.43%-0.19%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ71.91%7.93%5.42%12.05%7.37%0.00%IEFAiShares Core MSCI EAFEForeign Large Cap Equ72.26%8.13%6.03%11.93%7.68%0.00%SCHCSchwab International SmallCap Equ.Foreign Large Cap Equ72.19%7.87%5.83%12.42%7.93%0.00%SCHFSchwab International EquityForeign Large Cap Equ72.19%7.87%5.83%12.42%7.93%0.00%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ62.07%7.41%5.39%11.08%7.18%0.00%VFAVanguard EuropeanEurope Equities61.34%6.98%4.87%11.23%7.02%0.00%VFLVanguard Pacific ETFAsia Pacific Equities62.49%7.57%5.03%10.45%7.27%-7.12%VSSVanguard FTSE All-Wid ex-US SmCP IdxFor	ACWI	iShares MSCI ACWI	Global Equities	8	3.17%	6.90%	4.52%	17.76%	9.33%	0.00%
EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ71.48%8.15%4.25%12.31%6.94%4.54%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ72.15%7.67%6.68%11.25%7.59%-2.70%EZUEuropean Monetary Union IndexEurope Stock72.97%9.52%4.67%11.11%6.43%-0.19%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ71.91%7.93%5.42%12.05%7.37%0.00%IEFAiShares Core MSCI EAFEForeign Large Cap Equ72.26%8.13%6.03%11.93%7.68%0.00%SCHCSchwab International SmallCap Equ.Foreign Large Cap Equ73.41%7.44%7.02%11.41%9.24%-11.82%SCHFSchwab International EquityForeign Large Cap Equ72.19%7.87%5.83%12.42%7.93%0.00%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ72.09%7.46%5.61%11.29%7.54%-0.22%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ62.07%7.41%5.39%10.45%7.27%-7.12%VSKVanguard EuropeanEurope Equities61.34%6.98%4.87%11.23%7.02%0.00%VPLVanguard FTSE AII-Wild ex-US SmCP IdxForeign Small & Mid Ca63.20%6.65%5.46%9.93%8.10%-10.96%IEV	VT	Vanguard Total World Stock Index	Global Equities	8	2.80%	6.37%	4.58%	16.60%	8.93%	0.00%
EFV   MSCI EAFE iShares Value Index   Foreign Large Cap Equ   7   2.15%   7.67%   6.68%   11.25%   7.59%   -2.70%     EZU   European Monetary Union Index   Europe Stock   7   2.97%   9.52%   4.67%   11.11%   6.43%   -0.19%     EFA   MSCI EAFE iShares Index Fd   Foreign Large Cap Equ   7   1.91%   7.93%   5.42%   12.05%   7.37%   0.00%     IEFA   iShares Core MSCI EAFE   Foreign Large Cap Equ   7   2.26%   8.13%   6.03%   11.93%   7.68%   0.00%     SCHC   Schwab International SmallCap Equ.   Foreign Large Cap Equ   7   2.19%   7.87%   5.83%   12.42%   7.93%   0.00%     SCHF   Schwab International Equity   Foreign Large Cap Equ   7   2.19%   7.87%   5.83%   12.42%   7.93%   0.00%     VEA   Vanguard FISE Developed Markets   Foreign Large Cap Equ   7   2.09%   7.46%   5.61%   11.29%   7.54%   -0.22%     PXF   PowerShares FISE RAFI	FEZ	SPDR Euro Stoxx 50	Europe Stock	7	2.71%	9.97%	4.34%	12.55%	6.21%	-0.20%
EZU European Monetary Union Index Europe Stock 7 2.97% 9.52% 4.67% 11.11% 6.43% -0.19%   EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 7 1.91% 7.93% 5.42% 12.05% 7.37% 0.00%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 7 2.26% 8.13% 6.03% 11.93% 7.68% 0.00%   SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 7 3.41% 7.44% 7.02% 11.41% 9.24% -11.82%   SCHF Schwab International Equity Foreign Large Cap Equ 7 2.19% 7.87% 5.83% 12.42% 7.93% 0.00%   VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 7 2.09% 7.46% 5.61% 11.29% 7.54% -0.22%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 1.34% 6.98% 4.87% 11.23% 7.02% 0.00%   VGK Vanguard European Europe Equities 6 1.34% 6.98% 4.87%	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	7	1.48%	8.15%	4.25%	12.31%	6.94%	-4.54%
EFA MSCI EAFE iShares Index Fd Foreign Large Cap Equ 7 1.91% 7.93% 5.42% 12.05% 7.37% 0.00%   IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 7 2.26% 8.13% 6.03% 11.93% 7.68% 0.00%   SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 7 3.41% 7.44% 7.02% 11.41% 9.24% -11.82%   SCHF Schwab International Equity Foreign Large Cap Equ 7 2.19% 7.87% 5.83% 12.42% 7.93% 0.00%   VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 7 2.09% 7.46% 5.61% 11.29% 7.54% -0.22%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.07% 7.41% 5.39% 11.08% 7.18% 0.00%   VGK Vanguard European Europe Equities 6 1.34% 6.98% 4.87% 11.23% 7.02% 0.00%   VSS Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 6 3.20% 6.65% 5.46%	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	7	2.15%	7.67%	6.68%	11.25%	7.59%	-2.70%
IEFA iShares Core MSCI EAFE Foreign Large Cap Equ 7 2.26% 8.13% 6.03% 11.93% 7.68% 0.00%   SCHC Schwab International SmallCap Equ. Foreign Small/Mid Blen 7 3.41% 7.44% 7.02% 11.41% 9.24% -11.82%   SCHF Schwab International Equity Foreign Large Cap Equ 7 2.19% 7.87% 5.83% 12.42% 7.93% 0.00%   VEA Vanguard FTSE Developed Markets Foreign Large Cap Equ 7 2.09% 7.46% 5.61% 11.29% 7.54% -0.22%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.07% 7.41% 5.39% 11.08% 7.18% 0.00%   VGK Vanguard European Europe Equities 6 1.34% 6.98% 4.87% 11.23% 7.02% 0.00%   VPL Vanguard FTSE All-Wid ex-US SmCP Idx Foreign Small & Mid Ca 6 3.20% 6.65% 5.46% 9.93% 8.10% -10.96%   IEV S&P Europe 350 Index Europe Stock 6 1.17% 7.09% 4.91% <t< td=""><td>EZU</td><td>European Monetary Union Index</td><td>Europe Stock</td><td>7</td><td>2.97%</td><td>9.52%</td><td>4.67%</td><td>11.11%</td><td>6.43%</td><td>-0.19%</td></t<>	EZU	European Monetary Union Index	Europe Stock	7	2.97%	9.52%	4.67%	11.11%	6.43%	-0.19%
SCHCSchwab International SmallCap Equ.Foreign Small/Mid Blen73.41%7.44%7.02%11.41%9.24%-11.82%SCHFSchwab International EquityForeign Large Cap Equ72.19%7.87%5.83%12.42%7.93%0.00%VEAVanguard FTSE Developed MarketsForeign Large Cap72.09%7.46%5.61%11.29%7.54%-0.22%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ62.07%7.41%5.39%11.08%7.18%0.00%VGKVanguard EuropeanEurope Equities61.34%6.98%4.87%11.23%7.02%0.00%VPLVanguard Pacific ETFAsia Pacific Equities62.49%7.57%5.03%10.45%7.27%-7.12%VSSVanguard FTSE All-Wld ex-US SmCP IdxForeign Small & Mid Ca63.20%6.65%5.46%9.93%8.10%-10.96%IEVS&P Europe 350 IndexEurope Stock61.17%7.09%4.91%11.12%6.62%0.00%HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ51.13%4.05%0.62%13.27%4.30%-1.76%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	7	1.91%	7.93%	5.42%	12.05%	7.37%	0.00%
SCHF Schwab International Equity Foreign Large Cap Equ 7 2.19% 7.87% 5.83% 12.42% 7.93% 0.00%   VEA Vanguard FTSE Developed Markets Foreign Large Cap 7 2.09% 7.46% 5.61% 11.29% 7.54% -0.22%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.07% 7.41% 5.39% 11.08% 7.18% 0.00%   VGK Vanguard European Europe Equities 6 1.34% 6.98% 4.87% 11.23% 7.02% 0.00%   VPL Vanguard Pacific ETF Asia Pacific Equities 6 2.49% 7.57% 5.03% 10.45% 7.27% -7.12%   VSS Vanguard FTSE All-Wld ex-US SmCP Idx Foreign Small & Mid Ca 6 3.20% 6.65% 5.46% 9.93% 8.10% -10.96%   IEV S&P Europe 350 Index Europe Stock 6 1.17% 7.09% 4.91% 11.12% 6.62% 0.00%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 5 1.13% 4.05% 0.62% 13.27% </td <td>IEFA</td> <td>iShares Core MSCI EAFE</td> <td>Foreign Large Cap Equ</td> <td>7</td> <td>2.26%</td> <td>8.13%</td> <td>6.03%</td> <td>11.93%</td> <td>7.68%</td> <td>0.00%</td>	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	7	2.26%	8.13%	6.03%	11.93%	7.68%	0.00%
VEA Vanguard FTSE Developed Markets Foreign Large Cap 7 2.09% 7.46% 5.61% 11.29% 7.54% -0.22%   PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.07% 7.41% 5.39% 11.08% 7.18% 0.00%   VGK Vanguard European Europe Equities 6 1.34% 6.98% 4.87% 11.23% 7.02% 0.00%   VPL Vanguard Pacific ETF Asia Pacific Equities 6 2.49% 7.57% 5.03% 10.45% 7.27% -7.12%   VSS Vanguard FTSE All-Wld ex-US SmCP Idx Foreign Small & Mid Ca 6 3.20% 6.65% 5.46% 9.93% 8.10% -10.96%   IEV S&P Europe 350 Index Europe Stock 6 1.17% 7.09% 4.91% 11.12% 6.62% 0.00%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 5 1.13% 4.05% 0.62% 13.27% 4.30% -1.76%	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	7	3.41%	7.44%	7.02%	11.41%	9.24%	-11.82%
PXF PowerShares FTSE RAFI Developed Markets Foreign Large Cap Equ 6 2.07% 7.41% 5.39% 11.08% 7.18% 0.00%   VGK Vanguard European Europe Equities 6 1.34% 6.98% 4.87% 11.23% 7.02% 0.00%   VPL Vanguard Pacific ETF Asia Pacific Equities 6 2.49% 7.57% 5.03% 10.45% 7.27% -7.12%   VSS Vanguard FTSE All-Wld ex-US SmCP Idx Foreign Small & Mid Ca 6 3.20% 6.65% 5.46% 9.93% 8.10% -10.96%   IEV S&P Europe 350 Index Europe Stock 6 1.17% 7.09% 4.91% 11.12% 6.62% 0.00%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 5 1.13% 4.05% 0.62% 13.27% 4.30% -1.76%	SCHF	Schwab International Equity	Foreign Large Cap Equ	7	2.19%	7.87%	5.83%	12.42%	7.93%	0.00%
VGK   Vanguard European   Europe Equities   6   1.34%   6.98%   4.87%   11.23%   7.02%   0.00%     VPL   Vanguard Pacific ETF   Asia Pacific Equities   6   2.49%   7.57%   5.03%   10.45%   7.27%   -7.12%     VSS   Vanguard FTSE All-Wid ex-US SmCP Idx   Foreign Small & Mid Ca   6   3.20%   6.65%   5.46%   9.93%   8.10%   -10.96%     IEV   S&P Europe 350 Index   Europe Stock   6   1.17%   7.09%   4.91%   11.12%   6.62%   0.00%     HEFA   iShares Currency Hedged MSCI EAFE   Foreign Large Cap Equ   5   1.13%   4.05%   0.62%   13.27%   4.30%   -1.76%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	7	2.09%	7.46%	5.61%	11.29%	7.54%	-0.22%
VPL Vanguard Pacific ETF Asia Pacific Equities 6 2.49% 7.57% 5.03% 10.45% 7.27% -7.12%   VSS Vanguard FTSE All-Wld ex-US SmCP ldx Foreign Small & Mid Ca 6 3.20% 6.65% 5.46% 9.93% 8.10% -10.96%   IEV S&P Europe 350 Index Europe Stock 6 1.17% 7.09% 4.91% 11.12% 6.62% 0.00%   HEFA iShares Currency Hedged MSCI EAFE Foreign Large Cap Equ 5 1.13% 4.05% 0.62% 13.27% 4.30% -1.76%	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	6	2.07%	7.41%	5.39%	11.08%	7.18%	0.00%
VSS   Vanguard FTSE All-Wild ex-US SmCP ldx   Foreign Small & Mid Ca   6   3.20%   6.65%   5.46%   9.93%   8.10%   -10.96%     IEV   S&P Europe 350 Index   Europe Stock   6   1.17%   7.09%   4.91%   11.12%   6.62%   0.00%     HEFA   iShares Currency Hedged MSCI EAFE   Foreign Large Cap Equ   5   1.13%   4.05%   0.62%   13.27%   4.30%   -1.76%	VGK	Vanguard European	Europe Equities	6	1.34%	6.98%	4.87%	11.23%	7.02%	0.00%
IEV   S&P Europe 350 Index   Europe Stock   6   1.17%   7.09%   4.91%   11.12%   6.62%   0.00%     HEFA   iShares Currency Hedged MSCI EAFE   Foreign Large Cap Equ   5   1.13%   4.05%   0.62%   13.27%   4.30%   -1.76%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	6	2.49%	7.57%	5.03%	10.45%	7.27%	-7.12%
HEFAiShares Currency Hedged MSCI EAFEForeign Large Cap Equ51.13%4.05%0.62%13.27%4.30%-1.76%	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	6	3.20%	6.65%	5.46%	9.93%	8.10%	-10.96%
	IEV	S&P Europe 350 Index	Europe Stock	6	1.17%	7.09%	4.91%	11.12%	6.62%	0.00%
DBEF   Deutsche X-Trackers MSCI EAFE Hedged   Foreigh Large Cap Equ   5   1.29%   4.23%   0.83%   14.58%   5.22%   -0.26%	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	5	1.13%	4.05%	0.62%	13.27%	4.30%	-1.76%
	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	5	1.29%	4.23%	0.83%	14.58%	5.22%	-0.26%
FM   iShares MSCI Frontier 100 Fund   Emerging Markets Equi   1   -0.65%   -0.90%   4.60%   0.06%   -24.34%	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	1	-0.65%	-0.65%	-0.90%	4.60%	0.06%	-24.34%