## HV International ETFs as of 12/19/2024

DBEF         Deutsche X-Trackers MSCI EAFE Hedged         Foreigh Large Cap Equ         3         0.39%         -0.36%         -1.82%         12.49%         0.53%         -2.48%           VT         Vanguard Total World Stock Index         Global Equities         3         -1.69%         0.75%         -1.60%         14.74%         2.83%         4.09%           ACWI         Ishares MSCI AOWI         Global Equities         2         2.34%         -1.54%         -2.23%         1.51%         2.34%         4.41%         4.81%           MEFA         Ishares MSCI Fonlier 100 Fund         Emerging Markets Equi         0         -0.40%         -3.95%         6.30%         1.00%         -1.1%         -5.75%           AXU         Ishares MSCI Fonlier 100 Fund         Emerging Markets Equi         1         -2.00%         -1.70%         -1.45%         3.08%         -2.44%         2.44%         2.44%         2.44%         2.44%         2.44%         2.44%         2.44%         2.44%         2.21%         -5.05%         8.98%         9.40%         -2.00%         1.13%         -5.34%         1.01%         -0.27%         -1.13%         -5.34%         1.03%         -0.26%         -7.75%         -1.05%         2.27%         -1.13%         -2.21%         -6.05%	Ticker	ETF Name	Orientation	M-Index	4 wk	8 wk 12 wk	YTD %M/A	DD%
ACWI       Ishares MSCI ACWI       Global Equities       2       -2.34%       -1.54%       -2.20%       15.16%       2.34%       -4.81%         HEFA       Ishares MSCI ACWI       Global Equities       2       0.37%       -0.48%       -1.93%       11.08%       -0.13%       -3.86%         VWO       Vanguard Emerging Markets       Emerging Markets Equi       0       -0.40%       -3.95%       -6.30%       10.02%       1.40%       -1.95%         FM       Ishares MSCI Frontier 100 Fund       Emerging Markets Equi       -1       -2.06%       -1.70%       -1.45%       3.08%       -2.34%       -2.54%       -2.34%       -2.54%       -2.34%       -2.14%       -6.05%       -8.98%       8.88%       -0.40%       -2.21%       -6.05%       -8.98%       8.88%       -0.40%       -2.21%       -0.65%       -8.98%       8.88%       -0.40%       -2.21%       -0.05%       -5.5%       8.44%       -0.11%       -5.5%       -1.13%       3.19%       -2.21%       -0.05%       -3.01%       -5.95%       -1.05%       -5.5%       1.05%       -5.5%       1.05%       -5.5%       1.05%       -5.5%       1.05%       -2.267%       1.05%       -1.25%       -5.5%       1.05%       -5.5%       1.05%       -2.26%	DBEF	Deutsche X-Trackers MSCI EAFE Hedged	Foreigh Large Cap Equ	3	0.39%	-0.36% -1.82%	12.49% 0.53%	-2.48%
HEFA         iShares Currency Hedged MSCI EAFE         Foreign Large Cap Equ         2         0.37%         0.48%         1.19%         0.13%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.23%         0.22%         0.43%         0.21%         0.43%         0.25%         0.20%         0.23%         0.23%         0.22%         0.20%         0.23%         0.22%         0.23%         0.22%         0.43%         0.21%         0.23%         0.23%         0.22%         0.23%         0.23%         0.22%         0.25% <th0.23%< th=""> <th1.23%< th=""></th1.23%<></th0.23%<>	VT	Vanguard Total World Stock Index	Global Equities	3	-1.69%	-0.75% -1.60%	14.74% 2.83%	-4.09%
VWO         Vanguard Emerging Markets         Emerging Markets Equi         0         -0.40%         -3.95%         -6.30%         10.02%         1.40%         -1.995%           FM         iShares MSCI Fronter 100 Fund         Emerging Markets Equi         -1         -2.06%         -1.70%         -1.45%         3.09%         -2.34%         -2.544%           ACWV         iShares Edge MSCI Min Vol Global         Global Equities         -1         -4.00%         -4.20%         -5.35%         8.44%         -0.11%         -5.72%           AXJ         IShares MSCI All Country Asia ex Japan         Asia Pacific         -2         -2.21%         -6.05%         -8.98%         8.88%         -0.40%         -2.92%         -1.13%         -5.34%         Markets Equi         -3         -1.47%         -4.38%         -8.51%         -3.19%         -2.72%         -1.13%           VIUS         Vanguard Total International Stock         Global Equities         -3         -1.46%         -4.48%         -6.59%         -0.07%         -2.73%         -10.89%         VSS         Vanguard FTSE All-Wid ex-US         Global Equities         -3         -1.46%         -4.48%         -8.07%         -6.06%         10.87%         -2.73%         -18.14%           EEG         IShares Emerging Markets Equi </td <td>ACWI</td> <td>iShares MSCI ACWI</td> <td>Global Equities</td> <td>2</td> <td>-2.34%</td> <td>-1.54% -2.20%</td> <td>15.16% 2.34%</td> <td>-4.81%</td>	ACWI	iShares MSCI ACWI	Global Equities	2	-2.34%	-1.54% -2.20%	15.16% 2.34%	-4.81%
FM         IShares MSC Frontier 100 Fund         Emerging Markets Equi         -1         -2.06%         -1.70%         -1.45%         3.08%         -2.34%         -25.44%           ACWV         IShares MSC I Kontier 100 Fund         Global Equities         -1         -4.00%         -4.20%         -5.35%         8.44%         -0.11%         -5.72%           AAXJ         IShares MSC I All Country Asia ex Japan         Asia Pacific         -2         -2.21%         -6.05%         -8.98%         8.88%         -0.40%         -2.20%         -1.47%         -4.36%         -8.51%         3.19%         -2.72%         -11.39%           FEZ         SPDR Euro Stox 50         Europe Stock         -3         1.13%         -5.34%         -10.31%         0.94%         -5.59%         -10.50%           SCHE         Schwab Emerging Markets Equity         Emerging Markets Equi         -3         -3.01%         -6.59%         -9.31%         8.03%         -1.02%         -2.66%         10.08%         -2.26%         10.08%         -2.26%         10.5%         -2.66%         10.07%         -2.73%         -18.14%           VEU         Vanguard FTSE All-Wid ex-US SmCP Idx         Foreign Tange Cap Equ         -0.71%         -4.86%         10.07%         -2.33%         -18.14%         -2.	HEFA	iShares Currency Hedged MSCI EAFE	Foreign Large Cap Equ	2	0.37%	-0.48% -1.93%	11.08% -0.13%	-3.66%
ACWW       IShares Edge MSCI Min Vol Global       Global Equities       -1       -4.00%       -4.20%       -5.55%       8.44%       -0.11%       -5.72%         AAXJ       IShares Edge MSCI Min Vol Global       Asia Pacific       -2       -2.21%       6.05%       8.98%       8.84%       -0.40%       -29.00%         VXUS       Vanguard Total International Stock       Global Equities       -3       -1.47%       -4.38%       8.51%       3.19%       -2.72%       -11.39%         FEZ       SPDR Euro Stox 50       Europe Stock       -3       1.13%       5.34%       -10.31%       0.94%       -5.59%       -10.26%       -22.67%         VEU       Vanguard FTSE All-Word ex-US       Global Equities       -3       -1.46%       -4.46%       8.67%       3.62%       -2.69%       -10.89%         VSS       Vanguard FTSE All-Word ex-US       Global Equities       -3       -1.46%       -4.46%       8.67%       3.62%       -2.69%       -10.89%         VSS       Vanguard FTSE All-Word ex-US       Global Equities       -4       -2.70%       6.78%       9.85%       4.70%       2.33%       -27.3%       18.14%         EEM       IShares MSCI EAFE Growth Index       Foreign Large Cap Equ       -4       -0.71% <t< td=""><td>VWO</td><td>Vanguard Emerging Markets</td><td>Emerging Markets Equi</td><td>0</td><td>-0.40%</td><td>-3.95% -6.30%</td><td>10.02% 1.40%</td><td>-19.95%</td></t<>	VWO	Vanguard Emerging Markets	Emerging Markets Equi	0	-0.40%	-3.95% -6.30%	10.02% 1.40%	-19.95%
AAXJ       iShares MSCI All Country Asia ex Japan       Asia Pacific       -2       -2.21%       -6.05%       -8.98%       8.88%       -0.40%       -29.00%         VXUS       Vanguard Total International Stock       Global Equities       -3       -1.47%       4.38%       -8.51%       3.19%       -2.72%       -11.39%         FEZ       SPDR Euro Stox 50       Europe Stock       -3       1.13%       -5.54%       -10.51%       -2.267%         VEU       Vanguard FTSE All-Word ex-US       Global Equities       -3       -1.46%       4.48%       -8.67%       3.62%       -2.69%       -10.89%         VSS       Vanguard FTSE All-Word ex-US       Global Equities       -3       -1.54%       -4.15%       -8.06%       1.07%       -2.73%       -18.14%         EEM       iShares Emerging Mkts Index       Emerging Mkts Equites       -4       -2.70%       -6.78%       -9.85%       4.70%       -2.33%       -2.73%       -18.14%         EEG       iShares MSCI ACWI ex US       Global Equities       -4       -2.70%       -6.78%       -9.85%       4.70%       -2.33%       -2.73%       -18.14%         EZU       European Monetary Union Index       Europe Stock       -4       -0.02%       -6.06%       -10.85%       <	FM	iShares MSCI Frontier 100 Fund	Emerging Markets Equi	-1	-2.06%	-1.70% -1.45%	3.08% -2.34%	-25.44%
VXUS         Vanguard Total International Stock         Global Equities         -3         -1.47%         4.38%         -8.51%         3.19%         -2.72%         +1.13%           FEZ         SPDR Euro Stox 50         Europe Stock         -3         1.13%         5.34%         -10.31%         0.94%         5.55%         -10.50%           SCHE         Schwab Emerging Markets Equity         Emerging Markets Equit         -3         -3.01%         -6.59%         -9.31%         8.03%         +1.02%         -22.67%           VEU         Vanguard FTSE All-Word ex-US         Global Equities         -3         -1.46%         4.48%         -8.67%         3.62%         -2.69%         +10.89%           VSS         Vanguard FTSE All-Wid ex-US SmCP Idx         Foreign Small & Mid Ca         -3         -1.54%         4.15%         +8.06%         1.07%         -2.73%         +18.14%           EEM         iShares MSCI EAFE Growth Index         Emerging Markets Equit         -4         -0.02%         -6.06%         +10.21%         0.85%         5.04%         +14.28%           EZU         European Monetary Union Index         Europe Stock         -4         -0.02%         -6.06%         +10.85%         -2.94%         -5.78%         -9.84%         -2.12%         -3.22%	ACWV	iShares Edge MSCI Min Vol Global	Global Equities	-1	-4.00%	-4.20% -5.35%	8.44% -0.11%	-5.72%
FEZ         SPD Euro Stox 50         Europe Stock         -3         1.13%         -5.34%         -10.31%         -2.47%           SCHE         Schwab Emerging Markets Equity         Emerging Markets Equi         -3         -3.01%         -6.59%         -9.31%         8.03%         -1.02%         -22.67%           VEU         Vanguard FTSE All-Word ex-US         Global Equities         -3         -1.46%         -4.48%         -8.67%         3.62%         -2.69%         -10.89%           VSS         Vanguard FTSE All-Wid ex-US SmCP Idx         Foreign Small & Mid Ca         -3         -1.54%         -4.15%         -8.06%         10.7%         -2.73%         -18.14%           EEM         iShares Emerging Mkts Index         Emerging Mkts Equities         4         -2.70%         -6.78%         -9.85%         4.70%         -2.33%         -2.73%           EEG         iShares MSCI EAFE Growth Index         Foreign Large Cap Equ         4         -0.02%         -6.06%         10.85%         -0.95%         -6.03%         -11.02%           ACWX         iShares MSCI ACWI ex US         Global Equities         4         -2.94%         -5.78%         9.84%         2.12%         -3.92%         -11.87%           IEMG         iShares Core MSCI Emerging Markets         E	AAXJ	iShares MSCI All Country Asia ex Japan	Asia Pacific	-2	-2.21%	-6.05% -8.98%	8.88% -0.40%	-29.00%
SCHE         Schwab Emerging Markets Equity         Emerging Markets Equit         -3         -3.01%         -6.59%         -9.31%         8.03%         -1.02%         -22.67%           VEU         Vanguard FTSE All-Word ex-US         Global Equities         -3         -1.46%         -4.48%         -8.67%         3.62%         -2.69%         -10.89%           VSS         Vanguard FTSE All-Word ex-US SmCP Idx         Foreign Small & Mid Ca         -3         -1.54%         -4.15%         -8.06%         1.07%         -2.73%         18.14%           EEM         iShares Emerging Mkts Index         Emerging Mkts Equities         -4         -2.70%         -6.78%         -9.85%         4.70%         -2.33%         -2.73%           EFG         iShares MSCI EAFE Growth Index         Eoropea Stock         -4         -0.02%         -6.06%         -10.85%         -0.95%         -6.03%         -11.02%           ACWX         iShares MSCI ACWI ex US         Global Equities         -4         -2.94%         -5.78%         -9.84%         2.12%         -3.92%         -11.87%           IEMG         iShares Core MSCI Total International Stock         Global Equites         -4         -3.19%         -5.97%         -10.09%         1.57%         -4.35%         -2.86%         -9.86%	VXUS	Vanguard Total International Stock	Global Equities	-3	-1.47%	-4.38% -8.51%	3.19% -2.72%	-11.39%
VEU         Vanguard FTSE All-Word ex-US         Global Equities         -3         -1.46%         -4.48%         -8.67%         3.62%         -2.69%         -10.89%           VSS         Vanguard FTSE All-Wid ex-US SmCP Idx         Foreign Small & Mid Ca         -3         -1.54%         -4.15%         -8.06%         1.07%         -2.73%         -18.14%           EEM         iShares Emerging Mkts Index         Emerging Mkts Equities         -4         -2.70%         -6.78%         -9.85%         4.70%         -2.33%         -27.36%           EFG         iShares MSCI EAFE Growth Index         Foreign Large Cap Equ         -4         -0.71%         -4.86%         -10.21%         0.85%         -5.04%         -14.28%           EZU         Europe an Monetary Union Index         Europe Stock         -4         -0.02%         -6.06%         -10.85%         -0.95%         -6.03%         -11.26%           ACWX         iShares Core MSCI CacWI ex US         Global Equities         -4         -3.03%         -6.88%         -10.04%         3.82%         2.89%         -24.40%           ILUS         iShares Core MSCI Total International Stock         Global Equities         -4         -3.19%         -5.97%         -10.09%         1.57%         4.35%         -9.60%	FEZ	SPDR Euro Stoxx 50	Europe Stock	-3	1.13%	-5.34% -10.31%	0.94% -5.59%	-10.50%
VSS         Vanguard FTSE All-Wid ex-US SmCP Idx         Foreign Small & Mid Ca         -3         -1.54%         4.15%         -8.06%         1.07%         -2.73%         -18.14%           EEM         iShares Emerging Mkts Index         Emerging Mkts Equities         4         -2.70%         -6.78%         -9.85%         4.70%         -2.33%         -27.36%           EFG         iShares MSCI EAFE Growth Index         Foreign Large Cap Equ         4         -0.71%         4.86%         -10.21%         0.85%         -5.04%         -14.28%           EZU         European Monetary Union Index         Europe Stock         4         -0.02%         -6.06%         -0.95%         -6.03%         -11.02%           ACWX         iShares MSCI ACWI ex US         Global Equities         4         -2.94%         -5.78%         -9.84%         2.28%         -24.40%           IKUS         iShares Core MSCI Emerging Markets         Emerging Markets Equit         4         -3.03%         -6.88%         10.04%         3.82%         -2.89%         -24.40%           IKUS         iShares Core MSCI Total International Stock         Global Equities         4         -3.19%         -5.97%         -10.09%         1.42%         -6.16%         -9.65%           VEA         Vanguard FTSE Develope	SCHE	Schwab Emerging Markets Equity	Emerging Markets Equi	-3	-3.01%	-6.59% -9.31%	8.03% -1.02%	-22.67%
EEM       iShares Emerging Mkts Index       Emerging Mkts Equities       4       -2.70%       -6.78%       -9.85%       4.70%       -2.33%       -27.36%         EFG       iShares MSCI EAFE Growth Index       Foreign Large Cap Equ       4       -0.71%       4.86%       -10.21%       0.85%       5.04%       -14.28%         EZU       European Monetary Union Index       Europe Stock       4       -0.02%       -6.06%       -10.85%       -0.95%       -6.03%       -11.02%         ACWX       iShares MSCI ACWI ex US       Global Equities       4       -2.94%       -5.78%       -9.84%       2.12%       -3.92%       -11.87%         IEMG       iShares Core MSCI Emerging Markets       Emerging Markets Equit       4       -3.03%       -6.88%       -10.04%       3.82%       -2.89%       -24.40%         IXUS       iShares Core MSCI Total International Stock       Global Equities       4       -3.03%       -5.97%       -10.09%       1.57%       4.45%       -9.55%         VEA       Vanguard FTSE Developed Markets       Foreign Large Cap Equ       -4       -2.29%       -4.62%       -9.35%       0.70%       -4.47%       -9.55%         VPL       Vanguard FTSE Developed Markets       Foreign Large Cap Equ       -4       -2.59%	VEU	Vanguard FTSE All-Word ex-US	Global Equities	-3	-1.46%	-4.48% -8.67%	3.62% -2.69%	-10.89%
EFGiShares MSCI EAFE Growth IndexForeign Large Cap Equ4-0.71%-4.86%-10.21%0.85%-5.04%-14.28%EZUEuropean Monetary Union IndexEurope Stock4-0.02%-6.06%-10.85%-0.95%-6.03%-11.02%ACWXiShares MSCI ACWI ex USGlobal Equities4-2.94%-5.78%9.84%2.12%-3.92%-11.87%IEMGiShares Core MSCI Total International StockGlobal Equities4-3.03%-6.88%-10.04%3.82%-2.89%-24.40%IXUSiShares Core MSCI Total International StockGlobal Equities4-3.19%-5.97%-10.09%1.57%4.35%12.68%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ4-2.29%-4.62%9.35%0.70%4.47%-9.35%VEAVanguard FTSE Developed MarketsForeign Large Cap-4-1.99%-4.68%-9.40%0.84%4.15%-9.60%VPLVanguard Pacific ETFAsia Pacific Equities-4-2.59%-3.01%-9.69%-0.25%-1.13%IEVS&P Europe 350 IndexEurope Stock-5-1.38%-7.15%-11.29%-1.42%-6.61%-11.35%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-5-3.92%-6.00%-0.61%-5.74%-13.08%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-5-2.55%-6.04%-0.61%-5.74%-13.08%EFAMSCI	VSS	Vanguard FTSE All-Wld ex-US SmCP ldx	Foreign Small & Mid Ca	-3	-1.54%	-4.15% -8.06%	1.07% -2.73%	-18.14%
EZUEuropean Monetary Union IndexEurope Stock-4-0.02%-6.06%-10.85%-0.95%-6.03%-11.02%ACWXiShares MSCI ACWI ex USGlobal Equities-4-2.94%-5.78%-9.84%2.12%-3.92%-11.87%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi-4-3.03%-6.88%-10.04%3.82%-2.89%-24.40%IXUSiShares Core MSCI Total International StockGlobal Equities-4-3.19%-5.97%-10.09%1.57%-4.35%-12.68%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ-4-2.29%-4.62%-9.35%0.70%-4.47%-9.35%VEAVanguard Pacific ETFAsia Pacific Equities-4-1.99%-4.68%-9.40%0.84%-4.15%-9.60%VPLVanguard Pacific ETFAsia Pacific Equities-4-2.59%-3.01%-9.69%-0.25%-4.19%-16.12%IEVS&P Europe 350 IndexEurope Stock-5-1.38%-7.15%-1.29%-14.2%-6.61%-11.35%EFAMSCI EAFE iShares Value IndexForeign Large Cap Equ-5-3.92%-6.00%-0.05%-5.77%-10.80%VGKVanguard EuropeanEurope Equities-5-0.67%-6.28%-10.57%-0.53%-5.63%-10.57%IEFAiShares Core MSCI EAFEForeign Large Cap Equ-5-2.65%-6.15%-11.02%-0.41%-5.71%-11.02%I	EEM	iShares Emerging Mkts Index	Emerging Mkts Equities	-4	-2.70%	-6.78% -9.85%	4.70% -2.33%	-27.36%
ACWXiShares MSCI ACWI ex USGlobal Equities4-2.94%-5.78%-9.84%2.12%-3.92%-11.87%IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi4-3.03%-6.88%-10.04%3.82%-2.89%-24.40%IXUSiShares Core MSCI Total International StockGlobal Equities4-3.19%-5.97%-10.09%1.57%4.35%-12.68%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ4-2.29%4.62%9.35%0.70%4.47%-9.35%VEAVanguard FTSE Developed MarketsForeign Large Cap Equ4-2.59%-3.01%-9.69%0.25%4.19%-16.12%VEAVanguard Pacific ETFAsia Pacific Equities4-2.59%-3.01%-9.69%-0.25%4.19%-16.12%IEVS&P Europe 350 IndexEurope Stock-5-1.38%-7.15%-11.29%-1.42%-6.61%-11.35%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ-5-3.92%-6.60%-0.61%-5.74%13.08%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-5-2.52%-6.04%-10.80%-0.05%-5.71%-10.80%VGKVanguard EuropeanEurope Equities-50.67%-6.28%-10.57%-0.53%-5.63%-10.57%IEFAiShares Pacific ex. Japan Index FundPacific Asia/excl. Japan-6-7.76%-7.10%-0.11.8%0.44%-2.68%-19.	EFG	iShares MSCI EAFE Growth Index	Foreign Large Cap Equ	-4	-0.71%	-4.86% -10.21%	0.85% -5.04%	-14.28%
IEMGiShares Core MSCI Emerging MarketsEmerging Markets Equi4-3.03%-6.88%-10.04%3.82%-2.89%-24.40%IXUSiShares Core MSCI Total International StockGlobal Equties4-3.19%-5.97%-10.09%1.57%4.35%-12.68%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ4-2.29%4.62%9.35%0.70%4.47%-9.35%VEAVanguard FTSE Developed MarketsForeign Large Cap4-1.99%4.68%-9.40%0.84%4.15%-9.60%VPLVanguard Pacific ETFAsia Pacific Equities4-2.59%3.01%-9.69%-0.25%4.19%-16.12%IEVS&P Europe 350 IndexEurope Stock-5-1.38%-7.15%-11.29%-1.42%-6.61%-11.35%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ-5-3.92%-6.60%-0.61%-5.74%-13.08%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-5-2.52%-6.04%-10.80%-0.05%-5.70%-10.80%VGKVanguard EuropeanEurope Equities-5-0.67%-6.28%-0.57%-0.53%-5.63%-10.57%IEFAiShares Core MSCI EAFEForeign Large Cap Equ-5-2.65%-6.15%-11.02%-0.41%-5.71%-11.02%VGKVanguard EuropeanEurope Equities-5-2.65%-6.15%-1.01%0.44%-2.68%-19.21%IEFA	EZU	European Monetary Union Index	Europe Stock	-4	-0.02%	-6.06% -10.85%	-0.95% -6.03%	-11.02%
IXUSiShares Core MSCI Total International StockGlobal Equities4-3.19%-5.97%-10.09%1.57%4.35%-12.68%PXFPowerShares FTSE RAFI Developed MarketsForeign Large Cap Equ4-2.29%4.62%-9.35%0.70%4.47%-9.35%VEAVanguard FTSE Developed MarketsForeign Large Cap4-1.99%4.68%-9.40%0.84%-4.15%-9.60%VPLVanguard Pacific ETFAsia Pacific Equities4-2.59%-3.01%-9.69%-0.25%-4.19%-16.12%IEVS&P Europe 350 IndexEurope Stock-5-1.38%-7.15%-11.29%-1.42%-6.61%-11.35%EFVMSCI EAFE iShares Value IndexForeign Large Cap Equ-5-3.92%-6.60%-0.61%-5.74%-13.08%EFAMSCI EAFE iShares Index FdForeign Large Cap Equ-5-2.52%-6.04%-10.80%-0.05%-5.70%-10.80%VGKVanguard EuropeanEurope Equities-5-0.67%-6.28%-10.57%-0.53%-5.63%-10.57%IEFAiShares Core MSCI EAFEForeign Large Cap Equ-5-2.65%-6.15%-11.02%-0.41%-5.71%-11.02%EPPiShares MSCI EAFE Small-CapPacific Asia/excl. Japan-6-7.76%-7.10%-0.11.8%0.44%-2.68%-19.21%SCZiShares MSCI EAFE Small-CapForeign Small & Mid Ca-6-3.09%-5.72%-11.79%-2.86%-5.33%-23.96%	ACWX	iShares MSCI ACWI ex US	Global Equities	-4	-2.94%	-5.78% -9.84%	2.12% -3.92%	-11.87%
PXF       PowerShares FTSE RAFI Developed Markets       Foreign Large Cap Equ       4       -2.29%       4.62%       -9.35%       0.70%       4.47%       -9.35%         VEA       Vanguard FTSE Developed Markets       Foreign Large Cap       -4       -1.99%       4.68%       -9.40%       0.84%       4.15%       -9.60%         VPL       Vanguard Pacific ETF       Asia Pacific Equities       -4       -2.59%       -3.01%       -9.69%       -0.25%       4.19%       -16.12%         IEV       S&P Europe 350 Index       Europe Stock       -5       -1.38%       -7.15%       -11.29%       -1.42%       -6.61%       -11.35%         EFV       MSCI EAFE iShares Value Index       Foreign Large Cap Equ       -5       -3.92%       -6.60%       -0.61%       -5.74%       -13.08%         EFA       MSCI EAFE iShares Index Fd       Foreign Large Cap Equ       -5       -2.52%       -6.04%       -0.61%       -5.70%       -10.80%         VGK       Vanguard European       Europe Equities       -5       -0.67%       -6.28%       -0.51%       -5.71%       -11.02%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.25%       -5.71%       -11.02%	IEMG	iShares Core MSCI Emerging Markets	Emerging Markets Equi	-4	-3.03%	-6.88% -10.04%	3.82% -2.89%	-24.40%
VEA       Vanguard FTSE Developed Markets       Foreign Large Cap       4       -1.99%       -4.68%       -9.40%       0.84%       -4.15%       -9.60%         VPL       Vanguard Pacific ETF       Asia Pacific Equities       4       -2.59%       -3.01%       -9.69%       -0.25%       -4.19%       -16.12%         IEV       S&P Europe 350 Index       Europe Stock       -5       -1.38%       -7.15%       -11.29%       -1.42%       -6.61%       -11.35%         EFV       MSCI EAFE iShares Value Index       Foreign Large Cap Equ       -5       -3.92%       -6.60%       -0.61%       -5.74%       -13.08%         EFA       MSCI EAFE iShares Index Fd       Foreign Large Cap Equ       -5       -2.52%       -6.04%       -10.80%       -0.05%       -5.70%       -10.80%         VGK       Vanguard European       Europe Equities       -5       -0.67%       -6.28%       -10.57%       -0.53%       -5.63%       -10.57%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -0.41%       -5.71%       -11.02%         VGK       Vanguard European       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -0.41%       -5.71% <t< td=""><td>IXUS</td><td>iShares Core MSCI Total International Stock</td><td>Global Equties</td><td>-4</td><td>-3.19%</td><td>-5.97% -10.09%</td><td>1.57% -4.35%</td><td>-12.68%</td></t<>	IXUS	iShares Core MSCI Total International Stock	Global Equties	-4	-3.19%	-5.97% -10.09%	1.57% -4.35%	-12.68%
VPL       Vanguard Pacific ETF       Asia Pacific Equities       -4       -2.59%       -3.01%       -9.69%       -0.25%       -4.19%       -16.12%         IEV       S&P Europe 350 Index       Europe Stock       -5       -1.38%       -7.15%       -11.29%       -1.42%       -6.61%       -11.35%         EFV       MSCI EAFE iShares Value Index       Foreign Large Cap Equ       -5       -3.92%       -6.60%       -10.66%       -0.61%       -5.74%       -13.08%         EFA       MSCI EAFE iShares Index Fd       Foreign Large Cap Equ       -5       -2.52%       -6.04%       -10.80%       -0.05%       -5.70%       -10.80%         VGK       Vanguard European       Europe Equities       -5       -0.67%       -6.28%       -10.57%       -0.53%       -5.71%       -11.02%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -0.41%       -5.71%       -11.02%         VGK       Vanguard European       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -0.41%       -5.71%       -11.02%         EPP       iShares Pacific ex. Japan Index Fund       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -10.18%       0.	PXF	PowerShares FTSE RAFI Developed Markets	Foreign Large Cap Equ	-4	-2.29%	-4.62% -9.35%	0.70% -4.47%	-9.35%
IEV       S&P Europe 350 Index       Europe Stock       -5       -1.38%       -7.15%       -11.29%       -1.42%       -6.61%       -11.35%         EFV       MSCI EAFE iShares Value Index       Foreign Large Cap Equ       -5       -3.92%       -6.60%       -0.61%       -5.74%       -13.08%         EFA       MSCI EAFE iShares Index Fd       Foreign Large Cap Equ       -5       -2.52%       -6.04%       -10.80%       -0.05%       -5.70%       -10.80%         VGK       Vanguard European       Europe Equities       -5       -0.67%       -6.28%       -10.57%       -0.53%       -5.63%       -10.57%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -0.67%       -6.15%       -11.02%       -0.41%       -5.71%       -11.02%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -0.41%       -5.71%       -11.02%         EPP       iShares Pacific ex. Japan Index Fund       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -10.18%       0.44%       -2.68%       -19.21%         SCZ       iShares MSCI EAFE Small-Cap       Foreign Small & Mid Ca       -6       -3.09%       -5.72%       -11.79%	VEA	Vanguard FTSE Developed Markets	Foreign Large Cap	-4	-1.99%	-4.68% -9.40%	0.84% -4.15%	-9.60%
EFV       MSCI EAFE iShares Value Index       Foreign Large Cap Equ       -5       -3.92%       -6.60%       -10.66%       -0.61%       -5.74%       -13.08%         EFA       MSCI EAFE iShares Index Fd       Foreign Large Cap Equ       -5       -2.52%       -6.04%       -10.80%       -0.05%       -5.70%       -10.80%         VGK       Vanguard European       Europe Equities       -5       -0.67%       -6.28%       -10.57%       -0.53%       -5.63%       -10.57%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -5.71%       -11.02%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -5.71%       -11.02%         EPP       iShares Pacific ex. Japan Index Fund       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -10.18%       0.44%       -2.68%       -19.21%         SCZ       iShares MSCI EAFE Small-Cap       Foreign Small & Mid Ca       -6       -3.09%       -5.72%       -11.79%       -2.86%       -5.63%       -23.96%	VPL	Vanguard Pacific ETF	Asia Pacific Equities	-4	-2.59%	-3.01% -9.69%	-0.25% -4.19%	-16.12%
EFA       MSCI EAFE iShares Index Fd       Foreign Large Cap Equ       -5       -2.52%       -6.04%       -10.80%       -0.05%       -5.70%       -10.80%         VGK       Vanguard European       Europe Equities       -5       -0.67%       -6.28%       -10.57%       -0.53%       -5.63%       -10.57%         IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -0.41%       -5.71%       -11.02%         EPP       iShares Pacific ex. Japan Index Fund       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -10.18%       0.44%       -2.68%       -19.21%         SCZ       iShares MSCI EAFE Small-Cap       Foreign Small & Mid Ca       -6       -3.09%       -5.72%       -11.79%       -2.86%       -5.63%       -23.96%	IEV	S&P Europe 350 Index	Europe Stock	-5	-1.38%	-7.15% -11.29%	-1.42% -6.61%	-11.35%
VGK         Vanguard European         Europe Equities         -5         -0.67%         -6.28%         -10.57%         -0.53%         -5.63%         -10.57%           IEFA         iShares Core MSCI EAFE         Foreign Large Cap Equ         -5         -2.65%         -6.15%         -11.02%         -0.41%         -5.71%         -11.02%           EPP         iShares Pacific ex. Japan Index Fund         Pacific Asia/excl. Japan         -6         -7.76%         -7.10%         -10.18%         0.44%         -2.68%         -19.21%           SCZ         iShares MSCI EAFE Small-Cap         Foreign Small & Mid Ca         -6         -3.09%         -5.72%         -11.79%         -2.86%         -56.3%         -23.96%	EFV	MSCI EAFE iShares Value Index	Foreign Large Cap Equ	-5	-3.92%	-6.60% -10.66%	-0.61% -5.74%	-13.08%
IEFA       iShares Core MSCI EAFE       Foreign Large Cap Equ       -5       -2.65%       -6.15%       -11.02%       -5.71%       -11.02%         EPP       iShares Pacific ex. Japan Index Fund       Pacific Asia/excl. Japan       -6       -7.76%       -7.10%       -10.18%       0.44%       -2.68%       -19.21%         SCZ       iShares MSCI EAFE Small-Cap       Foreign Small & Mid Ca       -6       -3.09%       -5.72%       -11.79%       -2.86%       -5.63%       -23.96%	EFA	MSCI EAFE iShares Index Fd	Foreign Large Cap Equ	-5	-2.52%	-6.04% -10.80%	-0.05% -5.70%	-10.80%
EPP         iShares Pacific ex. Japan Index Fund         Pacific Asia/excl. Japan         -6         -7.76%         -7.10%         -10.18%         0.44%         -2.68%         -19.21%           SCZ         iShares MSCI EAFE Small-Cap         Foreign Small & Mid Ca         -6         -3.09%         -5.72%         -11.79%         -2.86%         -5.63%         -23.96%	VGK	Vanguard European	Europe Equities	-5	-0.67%	-6.28% -10.57%	-0.53% -5.63%	-10.57%
SCZ         iShares MSCI EAFE Small-Cap         Foreign Small & Mid Ca         -6         -3.09%         -5.72%         -11.79%         -2.86%         -5.63%         -23.96%	IEFA	iShares Core MSCI EAFE	Foreign Large Cap Equ	-5	-2.65%	-6.15% -11.02%	-0.41% -5.71%	-11.02%
	EPP	iShares Pacific ex. Japan Index Fund	Pacific Asia/excl. Japan	-6	-7.76%	-7.10% -10.18%	0.44% -2.68%	-19.21%
SCHC       Schwab International Small/Cap Equ.       Foreign Small/Mid Blen       -7       -5.70%       -8.37%       -12.71%       -2.75%       -6.73%       -23.03%	SCZ	iShares MSCI EAFE Small-Cap	Foreign Small & Mid Ca	-6	-3.09%	-5.72% -11.79%	-2.86% -5.63%	-23.96%
	SCHC	Schwab International SmallCap Equ.	Foreign Small/Mid Blen	-7	-5.70%	-8.37% -12.71%	-2.75% -6.73%	-23.03%