

Gold medal Core ETFs

Star Rating of 3 or better

Screen run on 3/11/24

Name	Ticker	Morningstar Category	Star Rating	Total Return		
				1 Year	3 Year	5 Year
Vanguard High Dividend Yield ETF	VYM	Large Value	4 Star	13.94%	9.20%	10.26%
T. Rowe Price Dividend Growth ETF	TDVG	Large Blend	4 Star	19.95%	10.49%	—
Vanguard Small-Cap Value ETF	VBR	Small Value	4 Star	13.23%	6.22%	9.94%
Vanguard FTSE All-Wld ex-US ETF	VEU	Foreign Large Blend	3 Star	14.72%	2.60%	6.69%
Vanguard Total Stock Market ETF	VTI	Large Blend	3 Star	28.88%	10.05%	14.38%
Vanguard Total International Stock ETF	VXUS	Foreign Large Blend	3 Star	14.11%	2.39%	6.51%
Vanguard Russell 1000 Growth ETF	VONG	Large Growth	5 Star	43.80%	13.81%	18.99%
iShares Core MSCI Total Intl Stk ETF	IXUS	Foreign Large Blend	3 Star	14.08%	2.15%	6.43%
Dimensional US Small Cap ETF	DFAS	Small Blend	4 Star	11.30%	4.56%	10.07%
iShares Core S&P Total US Stock Mkt ETF	ITOT	Large Blend	3 Star	28.87%	10.06%	14.36%
Vanguard Small-Cap Growth ETF	VBK	Small Growth	3 Star	18.06%	-0.49%	8.68%
Schwab US Broad Market ETF™	SCHB	Large Blend	3 Star	29.00%	10.16%	14.43%
Vanguard S&P 500 Growth ETF	VOOG	Large Growth	4 Star	36.94%	11.47%	16.09%
Dimensional US Core Equity Market ETF	DFAU	Large Blend	3 Star	27.40%	10.78%	—
Vanguard Total Bond Market ETF	BND	Intermediate Core Bond	3 Star	5.15%	-2.39%	0.74%
Schwab US Dividend Equity ETF™	SCHD	Large Value	5 Star	9.64%	6.92%	12.80%
Vanguard Small-Cap ETF	VB	Small Blend	4 Star	15.29%	3.48%	9.79%
Vanguard Growth ETF	VUG	Large Growth	4 Star	45.26%	12.46%	18.60%
Vanguard Dividend Appreciation ETF	VIG	Large Blend	3 Star	20.11%	10.21%	13.00%
Dimensional US Core Equity 2 ETF	DFAC	Large Blend	4 Star	23.59%	9.64%	13.76%
Schwab US Large-Cap ETF™	SCHX	Large Blend	4 Star	30.55%	11.12%	15.01%
Dimensional International Cr Eq Mkt ETF	DFAI	Foreign Large Blend	4 Star	16.49%	5.90%	—
Dimensional US Core Equity 1 ETF	DCOR	Large Blend	5 Star	—	—	—
Vanguard Interm-Term Corp Bd ETF	VCIT	Corporate Bond	4 Star	8.31%	-1.48%	2.14%

Name	Ticker	Morningstar Category	Star Rating	Total Return		
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Vanguard S&P 500 ETF	VOO	Large Blend	4 Star	30.39%	11.97%	15.19%
Vanguard Value ETF	VTV	Large Value	4 Star	16.53%	9.63%	11.21%
SPDR® Port S&P 1500 Comps Stk Mkt ETF	SPTM	Large Blend	5 Star	28.99%	11.45%	14.82%
SPDR® Portfolio S&P 500 ETF	SPLG	Large Blend	3 Star	30.37%	11.98%	15.22%
iShares Core S&P 500 ETF	IVV	Large Blend	4 Star	30.40%	11.98%	15.20%
iShares Core US Aggregate Bond ETF	AGG	Intermediate Core Bond		5.09%	-2.42%	0.68%
Vanguard Large-Cap ETF	VV	Large Blend		31.07%	11.25%	15.10%

Silver medal Core ETFs

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Name	Ticker	Morningstar Category	Star Rating	Total Return		
				1 Year	3 Year	5 Year
Avantis International Equity ETF	AVDE	Foreign Large Blend	4 Star	14.62%	4.98%	—
Avantis US Equity ETF	AVUS	Large Blend	3 Star	24.14%	10.47%	—
Avantis US Small Cap Value ETF	AVUV	Small Value	5 Star	14.06%	9.09%	—
WisdomTree US SmallCap Dividend ETF	DES	Small Value	3 Star	7.43%	3.02%	5.89%
Dimensional US Targeted Value ETF	DFAT	Small Value	4 Star	12.31%	8.00%	11.48%
WisdomTree US LargeCap Dividend ETF	DLN	Large Value	5 Star	17.28%	11.30%	11.75%
iShares ESG U.S. Aggregate Bond ETF	EAGG	Intermediate Core Bond	3 Star	4.99%	-2.53%	0.61%
iShares MSCI EAFE Min Vol Factor ETF	EFAV	Foreign Large Blend	3 Star	12.93%	2.78%	3.04%
SPDR® S&P 500® ESG ETF	EFIV	Large Blend	5 Star	31.16%	13.24%	—
iShares ESG Aware MSCI EAFE ETF	ESGD	Foreign Large Blend	4 Star	16.59%	5.07%	7.93%
iShares ESG Aware MSCI USA ETF	ESGU	Large Blend	4 Star	29.30%	10.30%	14.96%
Vanguard ESG US Stock ETF	ESGV	Large Blend	3 Star	32.43%	10.21%	15.45%
iShares ESG Aware MSCI USA Small-Cap ETF	ESML	Small Blend	4 Star	12.22%	2.38%	10.08%
Fidelity High Dividend ETF	FDVV	Large Value	4 Star	20.62%	12.32%	12.67%
Schwab Fundamental US Small Company ETF	FNDA	Small Blend	3 Star	11.45%	0.0452	10.21%
Schwab Fundamental US Large Company ETF	FNDX	Large Value	5 Star	21.29%	10.93%	14.46%
iShares US Treasury Bond ETF	GOVT	Intermediate Government	3 Star	3.75%	-2.79%	0.19%
Goldman Sachs ActiveBeta® Intl Eq ETF	GSIE	Foreign Large Blend	3 Star	16.39%	5.11%	7.39%
Goldman Sachs ActiveBeta® US LgCp Eq ETF	GSLC	Large Blend	4 Star	29.89%	11.82%	14.72%
iShares Core MSCI EAFE ETF	IEFA	Foreign Large Blend	4 Star	16.19%	4.59%	7.54%
iShares 5-10 Year invmt Grd Corp Bd ETF	IGIB	Corporate Bond	4 Star	8.59%	-1.37%	2.26%
iShares Core S&P Small-Cap ETF	IJR	Small Blend	4 Star	8.49%	1.11%	8.65%
iShares MSCI Intl Quality Factor ETF	IQLT	Foreign Large Blend	5 Star	19.60%	6.69%	9.53%

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iShares Core S&P US Growth ETF	IUSG	Large Growth	4 Star	36.25%	11.31%	15.91%
iShares Core S&P US Value ETF	IUSV	Large Value	4 Star	22.22%	11.39%	12.94%
iShares S&P 500 Value ETF	IVE	Large Value	5 Star	22.99%	11.56%	12.96%
iShares S&P 500 Growth ETF	IVW	Large Growth	4 Star	36.82%	11.38%	16.00%
iShares Russell 1000 ETF	IWB	Large Blend	4 Star	29.72%	10.79%	14.77%
iShares Russell 1000 Value ETF	IWD	Large Value	3 Star	15.77%	7.53%	9.90%
iShares Russell 1000 Growth ETF	IWF	Large Growth	5 Star	43.65%	13.69%	18.85%
Vanguard Mega Cap ETF	MGC	Large Blend	5 Star	34.40%	12.34%	15.87%
Vanguard Mega Cap Growth ETF	MGK	Large Growth	5 Star	49.29%	13.81%	19.73%
Vanguard Mega Cap Value ETF	MGV	Large Value	5 Star	17.56%	10.14%	11.44%
Invesco MSCI USA ETF	PBUS	Large Blend	4 Star	30.70%	11.34%	15.10%
Invesco FTSE RAFI US 1500 Small-Mid ETF	PRFZ	Small Blend	3 Star	13.83%	4.44%	10.13%
FlexShares Quality Dividend ETF	QDF	Large Value	4 Star	23.28%	10.60%	11.07%
SPDR® MSCI EAFE StrategicFactors ETF	QEFA	Foreign Large Blend	4 Star	17.16%	5.78%	7.62%
iShares MSCI USA Quality Factor ETF	QUAL	Large Blend	5 Star	36.31%	12.78%	15.25%
SPDR® MSCI USA StrategicFactors ETF	QUS	Large Blend	3 Star	28.22%	11.61%	13.97%
Hartford Multifactor US Equity ETF	ROUS	Large Value	4 Star	22.09%	11.06%	11.38%
Schwab US Small-Cap ETF™	SCHA	Small Blend	3 Star	12.37%	0.62%	8.40%
Schwab International Equity ETF™	SCHF	Foreign Large Blend	4 Star	17.66%	4.94%	7.98%
Schwab US Large-Cap Growth ETF™	SCHG	Large Growth	5 Star	49.41%	14.63%	19.76%
Schwab 5-10 Year Corp Bd ETF	SCHI	Corporate Bond	3 Star	8.31%	-1.47%	—
Schwab Intermediate-Term US Trs ETF™	SCHR	Intermediate Government	4 Star	4.80%	-2.40%	0.55%
Schwab US Large-Cap Value ETF™	SCHV	Large Value	3 Star	14.41%	7.52%	9.49%

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Schwab US Aggregate Bond ETF™	SCHZ	Intermediate Core Bond	3 Star	5.08%	-2.46%	0.65%
Xtrackers S&P 500 ESG ETF	SNPE	Large Blend	5 Star	31.17%	13.25%	—
SPDR® Portfolio Aggregate Bond ETF	SPAB	Intermediate Core Bond	3 Star	5.12%	-2.44%	0.65%
SPDR® Portfolio Corporate Bond ETF	SPBO	Corporate Bond	3 Star	7.88%	-1.65%	2.11%
SPDR® Portfolio Developed Wld ex-US ETF	SPDW	Foreign Large Blend	4 Star	16.78%	4.19%	7.62%
Invesco S&P 500® Quality ETF	SPHQ	Large Blend	5 Star	31.31%	13.52%	15.77%
SPDR® Portfolio Interm Term Corp Bd ETF	SPIB	Corporate Bond	4 Star	7.41%	-0.57%	2.11%
SPDR® Portfolio S&P 600 Sm Cap ETF	SPSM	Small Blend	3 Star	8.50%	1.17%	8.70%
SPDR® Portfolio Intmdt Term Trs ETF	SPTI	Intermediate Government	4 Star	4.78%	-2.42%	0.54%
SPDR® S&P 500 ETF Trust	SPY	Large Blend	4 Star	30.26%	11.92%	15.14%
SPDR® Portfolio S&P 500 Growth ETF	SPYG	Large Growth	4 Star	36.99%	11.54%	16.16%
SPDR® Portfolio S&P 500 Value ETF	SPYV	Large Value	5 Star	23.12%	11.70%	13.12%
iShares ESG MSCI USA Leaders ETF	SUSL	Large Blend	4 Star	34.48%	12.89%	—
T. Rowe Price Equity Income ETF	TEQI	Large Value	3 Star	15.27%	8.40%	—
iShares Broad USD Invm Grd Corp Bd ETF	USIG	Corporate Bond	3 Star	7.69%	-1.65%	1.92%
iShares MSCI USA Min Vol Factor ETF	USMV	Large Blend	4 Star	18.40%	8.86%	9.56%
VictoryShares US Sm Md Cp Val Momt ETF	USVM	Small Blend	4 Star	18.71%	6.49%	10.46%
Vanguard FTSE Developed Markets ETF	VEA	Foreign Large Blend	4 Star	16.22%	4.40%	7.62%
Vanguard Intmdt-Term Trs ETF	VGIT	Intermediate Government	4 Star	4.79%	-2.40%	0.56%
Vanguard S&P Small-Cap 600 Growth ETF	VIOG	Small Growth	4 star	13.32%	1.29%	8.65%
Vanguard S&P Small-Cap 600 ETF	VIOO	Small Blend	4 Star	8.48%	1.09%	8.67%
Vanguard S&P Small-Cap 600 Value ETF	VIOV	Small Value	3 Star	3.38%	0.76%	8.19%
Vanguard Russell 1000 ETF	VONE	Large Blend	4 Star	29.81%	10.87%	14.85%

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Vanguard Russell 1000 Value ETF	VONV	Large Value	3 Star	15.89%	7.63%	10.00%
Vanguard S&P 500 Value ETF	VOOV	Large Value	5 Star	23.09%	11.63%	13.04%
Vanguard ESG International Stock ETF	VSGX	Foreign Large Blend	3 Star	14.56%	1.18%	6.28%
Vanguard Total Corporate Bond ETF	VTC	Corporate Bond	3 Star	7.56%	-1.66%	1.76%
Vanguard Russell 3000 ETF	VTHR	Large Blend	3 Star	28.75%	10.10%	14.38%
Invesco FTSE RAFI US 1000 ETF	PRF	Large Value	4 Star	20.34%	9.99%	13.24%

All Gold medal Core ETFs

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Fidelity Enhanced Large Cap Core ETF	FELC	Large Blend	5	35.82%	11.64%	15.25%
Fidelity Enhanced Large Cap Growth ETF	FELG	Large Growth	5	46.33%	11.84%	18.17%
Fidelity Small-Mid Multifactor ETF	FSMD	Small Blend	5	21.00%	6.19%	10.54%
Fidelity U.S. Multifactor ETF	FLRG	Large Blend	5	27.25%	11.65%	—
FlexShares Credit-Scored US Corp Bd ETF	SKOR	Corporate Bond	5	6.48%	-0.82%	2.30%
Invesco S&P 100 Equal Weight ETF	EQWL	Large Value	5	26.77%	9.87%	13.76%
Invesco S&P 500® Equal Weight Utilts ETF	RSPU	Utilities	5	6.02%	6.47%	5.73%
Invesco S&P 500® Equal Wt Indls ETF	RSPN	Industrials	5	26.11%	11.45%	15.34%
JPMorgan US Quality Factor ETF	JQUA	Large Blend	5	35.49%	13.52%	15.20%
SPDR® Global Dow ETF	DGT	Global Large-Stock Value	5	22.62%	8.91%	11.80%
SPDR® MSCI World StrategicFactors ETF	QWLD	Global Large-Stock Blend	5	26.50%	8.88%	11.37%
SPDR® Russell 1000 Low Vol Foc ETF	ONEV	Mid-Cap Value	5	20.47%	9.28%	12.04%
SPDR® S&P 1500 Value Tilt ETF	VLU	Large Value	5	25.45%	8.84%	13.43%
Schwab US Dividend Equity ETF™	SCHD	Large Value	5	13.77%	6.72%	12.61%
SmartETFs Asia Pcfcd Dvdnd Bldr ETF	ADIV	Pacific/Asia ex-Japan Stk	5	11.95%	-0.75%	5.44%
VanEck China Bond ETF	CBON	Emerging-Markets Local-Currency Bond	5	0.52%	0.29%	2.29%
Vanguard Health Care ETF	VHT	Health	5	19.03%	7.14%	11.08%
Vanguard Information Technology ETF	VGI	Technology	5	50.28%	13.88%	22.87%
Vanguard Russell 1000 Growth ETF	VONG	Large Growth	5	48.24%	11.68%	18.48%
Vanguard S&P 500 ETF	VOO	Large Blend	5	34.64%	10.79%	14.83%
Vanguard Short-Term Corporate Bond ETF	VCSH	Short-Term Bond	5	5.92%	0.25%	2.03%
Vanguard Short-Term Infl-Prot Secs ETF	VTIP	Inflation-Protected Bond	5	4.68%	2.13%	3.22%
Vanguard US Momentum Factor ETF	VFMO	Mid-Cap Growth	5	33.31%	5.63%	14.44%
WisdomTree Dynamic Ccy Hdgd Intl Eq ETF	DDWM	Foreign Large Value	5	12.61%	8.71%	7.54%
WisdomTree Japan Hedged Equity ETF	DXJ	Japan Stock	5	48.92%	23.95%	19.17%
WisdomTree US Quality Dividend Gr ETF	DGRW	Large Blend	5	27.69%	12.48%	14.38%
iShares 0-5 Year TIPS Bond ETF	STIP	Inflation-Protected Bond	5	5.45%	2.41%	3.46%
iShares Core Aggressive Allocation ETF	AOA	Global Allocation	5	21.50%	4.66%	8.79%
iShares Core S&P 500 ETF	IVV	Large Blend	5	36.16%	11.17%	15.03%
iShares Factors US Growth Style ETF	STLG	Large Growth	5	51.59%	14.14%	—
iShares High Yield Systematic Bond ETF	HYDB	High Yield Bond	5	14.04%	2.81%	5.15%
iShares Inflation Hedged Corp Bd ETF	LQDI	Corporate Bond	5	7.08%	0.58%	4.14%
iShares Investment Grade Systmtc Bd ETF	IGEB	Corporate Bond	5	7.23%	-1.40%	2.80%

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iShares MSCI Taiwan ETF	EWT	China Region	5	24.82%	4.18%	15.81%
iShares US Infrastructure ETF	IFRA	Infrastructure	5	16.31%	8.87%	11.80%
iShares® ESG Advanced MSCI USA ETF	USXF	Large Growth	5	44.52%	11.81%	—
American Century Quality Dvrs Intl ETF	QINT	Foreign Large Blend	4	19.75%	2.48%	8.14%
Dimensional International Cr Eq Mkt ETF	DFAI	Foreign Large Blend	4	15.93%	4.76%	—
Dimensional US Small Cap ETF	DFAS	Small Blend	4	16.66%	2.95%	9.63%
Fidelity Dividend ETF for Rising Rates	FDRR	Large Value	4	20.28%	7.40%	11.03%
Fidelity Emerging Markets Mltfct ETF	FDEM	Diversified Emerging Mkts	4	19.39%	-0.04%	3.34%
Fidelity Enhanced International ETF	FENI	Foreign Large Blend	4	20.44%	4.73%	7.36%
Fidelity Enhanced Large Cap Value ETF	FELV	Large Value	4	20.99%	7.96%	10.73%
Fidelity Enhanced Mid Cap ETF	FMDE	Mid-Cap Blend	4	24.08%	6.60%	11.45%
Fidelity Low Duration Bond Factor ETF	FLDR	Ultrashort Bond	4	5.85%	2.42%	2.43%
Fidelity MSCI Energy ETF	FENY	Equity Energy	4	12.12%	23.47%	11.61%
Fidelity MSCI Financials ETF	FNCL	Financial	4	27.12%	7.28%	10.95%
Fidelity MSCI Health Care ETF	FHLC	Health	4	19.06%	7.15%	11.06%
Fidelity MSCI Industrials ETF	FIDU	Industrials	4	27.88%	9.97%	13.06%
Fidelity MSCI Materials ETF	FMAT	Natural Resources	4	17.12%	6.87%	12.14%
Fidelity Nasdaq Composite ETF	ONEQ	Large Growth	4	45.51%	7.51%	17.52%
Fidelity Total Bond ETF	FBND	Intermediate Core-Plus Bond	4	4.59%	-1.71%	1.75%
Fidelity Value Factor ETF	FVAL	Large Value	4	28.78%	9.70%	12.97%
FlexShares Crdt-Scrd US Lng Corp Bd ETF	LKOR	Long-Term Bond	4	6.85%	-4.18%	2.24%
FlexShares Dev Mks ex-US Qual Lw Vol ETF	QLVD	Foreign Large Blend	4	11.73%	3.21%	—
FlexShares Disciplined Duration MBS ETF	MBSD	Intermediate Government	4	3.81%	-2.19%	0.56%
FlexShares EMs Quality Lw Vol ETF	QLVE	Diversified Emerging Mkts	4	13.90%	-1.45%	—
FlexShares Intl Qual Div Dynamic ETF	IQDY	Foreign Large Value	4	20.51%	3.97%	8.68%
FlexShares Quality Dividend Defensv ETF	QDEF	Large Value	4	27.73%	10.55%	10.25%
FlexShares US Quality Low Vol ETF	QLV	Large Blend	4	24.19%	10.61%	—
Innovator IBD® Breakout Opps ETF	BOUI	Mid-Cap Growth	4	17.48%	0.51%	12.70%
Invesco S&P 500® Equal Weight Fincl ETF	RSPF	Financial	4	20.15%	5.39%	11.00%
JPMorgan BetaBuilders Dev APAC ex-JpnETF	BBAX	Pacific/Asia ex-Japan Stk	4	5.61%	-0.83%	3.82%
JPMorgan BetaBuilders Japan ETF	BBJP	Japan Stock	4	25.16%	2.69%	7.23%
JPMorgan Diversified Return EMkts Eq ETF	JPEM	Diversified Emerging Mkts	4	13.14%	2.52%	4.25%
JPMorgan Limited Duration Bond ETF	JPLD	Short-Term Bond	4	6.19%	1.42%	1.97%

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JPMorgan Realty Income ETF	JPRE	Real Estate	4	13.26%	3.82%	4.69%
JPMorgan US Value Factor ETF	JVAL	Large Value	4	25.66%	8.71%	12.18%
Leuthold Core ETF	LCR	Tactical Allocation	4	16.85%	5.25%	—
PIMCO RAFI Dyn Mlt-Fctr Emrg Mkts Eq ETF	MFEM	Diversified Emerging Mkts	4	15.77%	-0.97%	4.98%
Pacer Trendpilot Fund of Funds ETF	TRND	Tactical Allocation	4	21.07%	4.11%	—
SPDR® Blmbg Inv Grd Flt Rt ETF	FLRN	Ultrashort Bond	4	6.40%	3.11%	2.59%
SPDR® Blmbg ST HY Bd ETF	SJNK	High Yield Bond	4	11.05%	3.42%	4.45%
SPDR® MSCI Emerging Mkts StratcFacts ETF	QEMM	Diversified Emerging Mkts	4	12.90%	-1.49%	3.52%
SPDR® Port S&P 1500 Comps Stk Mkt ETF	SPTM	Large Blend	4	33.36%	10.24%	14.45%
SPDR® Portfolio Emerging Markets ETF	SPEM	Diversified Emerging Mkts	4	12.22%	-4.06%	3.51%
SPDR® Portfolio S&P 500 ETF	SPLG	Large Blend	4	34.61%	10.80%	14.86%
SPDR® Portfolio Short Term Corp Bd ETF	SPSB	Short-Term Bond	4	5.54%	0.89%	2.04%
SPDR® Portfolio Short Term Treasury ETF	SPTS	Short Government	4	4.06%	-0.05%	1.19%
SPDR® S&P Emerging Markets Dividend ETF	EDIV	Diversified Emerging Mkts	4	39.03%	8.91%	5.84%
Schwab Short-Term US Treasury ETF™	SCHO	Short Government	4	4.06%	-0.04%	1.18%
Schwab US Large-Cap ETF™	SCHX	Large Blend	4	35.04%	9.82%	14.64%
Schwab US TIPS ETF™	SCHP	Inflation-Protected Bond	4	2.25%	-0.73%	2.72%
T. Rowe Price Dividend Growth ETF	TDVG	Large Blend	4	23.50%	9.85%	—
USCF SummerHaven Dyn CmntyStgy NoK-1 ETF	SDCI	Commodities Broad Basket	4	9.49%	17.89%	9.58%
United States Commodity Index	USCI	Commodities Broad Basket	4	8.98%	16.86%	8.60%
Vanguard Consumer Discretionary ETF	VCR	Consumer Cyclical	4	32.77%	2.50%	14.42%
Vanguard Consumer Staples ETF	VDC	Consumer Defensive	4	12.10%	7.86%	10.03%
Vanguard Energy ETF	VDE	Equity Energy	4	12.08%	23.35%	11.69%
Vanguard FTSE Europe ETF	VGK	Europe Stock	4	17.61%	5.03%	8.04%
Vanguard Financials ETF	VFH	Financial	4	27.19%	7.30%	11.00%
Vanguard Growth ETF	VUG	Large Growth	4	49.81%	10.23%	18.08%
Vanguard High Dividend Yield ETF	VYM	Large Value	4	17.91%	8.89%	10.11%
Vanguard Industrials ETF	VIS	Industrials	4	27.42%	9.59%	12.63%
Vanguard Interm-Term Bond ETF	BIV	Intermediate Core Bond	4	3.97%	-2.56%	1.19%
Vanguard Interm-Term Corp Bd ETF	VCIT	Corporate Bond	4	6.93%	-1.64%	2.12%
Vanguard Intl Div Apprec ETF	VIGI	Foreign Large Growth	4	19.34%	2.96%	8.53%
Vanguard Large-Cap ETF	VV	Large Blend	4	35.47%	9.96%	14.74%
Vanguard Materials ETF	VAW	Natural Resources	4	17.10%	6.80%	12.05%

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Vanguard Mid-Cap Value ETF	VOE	Mid-Cap Value	4	17.82%	6.26%	9.70%
Vanguard S&P 500 Growth ETF	VOOG	Large Growth	4	40.33%	9.45%	15.63%
Vanguard Short-Term Treasury ETF	VGSH	Short Government	4	4.06%	-0.04%	1.19%
Vanguard Small-Cap ETF	VB	Small Blend	4	21.41%	1.78%	9.33%
Vanguard Small-Cap Value ETF	VBR	Small Value	4	19.60%	5.16%	9.61%
Vanguard US Minimum Volatility ETF	VFMV	Mid-Cap Blend	4	17.97%	8.06%	8.26%
Vanguard US Multifactor ETF	VFME	Mid-Cap Blend	4	25.97%	9.86%	12.17%
Vanguard US Quality Factor ETF	VFOY	Mid-Cap Blend	4	28.68%	7.16%	12.60%
Vanguard Utilities ETF	VPU	Utilities	4	2.25%	4.06%	4.69%
Vanguard Value ETF	VTV	Large Value	4	20.80%	9.42%	11.01%
WisdomTree Emerging Markets High Div ETF	DEM	Diversified Emerging Mkts	4	19.77%	5.07%	5.43%
WisdomTree Europe Hedged SmallCap Eq ETF	EUSC	Europe Stock	4	10.59%	7.44%	8.19%
WisdomTree Europe Quality Div Gr ETF	EUDG	Europe Stock	4	15.60%	4.22%	8.58%
WisdomTree US SmallCap Qual Div Gr ETF	DGRS	Small Value	4	18.17%	3.12%	8.93%
WisdomTree US Total Dividend ETF	DTD	Large Value	4	20.48%	10.39%	10.95%
Xtrackers EM CarbReduc&ClimtImprvs ETF	EMCR	Diversified Emerging Mkts	4	12.49%	-2.46%	4.52%
Xtrackers MSCI EAFE High Div Yld Eq ETF	HDEF	Foreign Large Value	4	13.44%	5.66%	6.51%
Xtrackers Russell 1000 US QARP ETF	QARP	Large Blend	4	29.65%	10.65%	14.60%
Xtrackers Short Duration High Yld Bd ETF	SHYL	High Yield Bond	4	11.18%	3.41%	3.98%
iShares 0-5 Year High Yield Corp Bd ETF	SHYG	High Yield Bond	4	10.55%	3.37%	3.89%
iShares Core Dividend ETF	DIVB	Large Value	4	23.11%	8.52%	13.12%
iShares Core Dividend Growth ETF	DGRO	Large Value	4	20.61%	8.94%	12.03%
iShares Fallen Angels USD Bond ETF	FALN	High Yield Bond	4	13.70%	1.77%	5.78%
iShares Floating Rate Bond ETF	FLOT	Ultrashort Bond	4	6.49%	3.14%	2.60%
iShares Interest Rate Hdg Hi Yld Bd ETF	HYGH	High Yield Bond	4	13.85%	5.93%	4.85%
iShares International Dividend Gr ETF	IGRO	Foreign Large Blend	4	18.41%	4.04%	7.69%
iShares MSCI China A ETF	CNYA	China Region	4	-12.50%	-11.49%	1.05%
iShares MSCI Global Gold Miners ETF	RING	Equity Precious Metals	4	16.64%	-2.44%	8.55%
iShares MSCI Intl Small-Cap Mltfct ETF	ISCF	Foreign Small/Mid Blend	4	10.80%	1.22%	6.07%
iShares MSCI Japan Value ETF	EWJV	Japan Stock	4	30.14%	7.67%	8.93%
iShares Morningstar Growth ETF	ILCG	Large Growth	4	48.66%	9.88%	16.67%
iShares Morningstar Mid-Cap ETF	IMCB	Mid-Cap Blend	4	23.52%	5.82%	10.46%
iShares Morningstar Mid-Cap Growth ETF	IMCG	Mid-Cap Growth	4	27.99%	4.22%	13.35%

Name	Ticker	Morningstar Category	Star Rating	Total Return		
				1 Year	3 Year	5 Year
iShares Morningstar Value ETF	ILCV	Large Value	4	24.44%	9.77%	10.25%
iShares Russell 2500 ETF	SMMD	Small Blend	4	20.41%	0.94%	9.31%
iShares U.S. Consumer Focused ETF	IEDI	Consumer Cyclical	4	35.66%	7.57%	14.13%
iShares U.S. Small-Cap Eq Fac ETF	SMLF	Small Blend	4	24.40%	6.31%	10.28%
iShares US Tech Breakthrough Mltsctr ETF	TECB	Technology	4	60.24%	10.24%	—
iShares Yield Optimized Bond ETF	BYLD	Intermediate Core-Plus Bond	4	7.49%	-0.33%	1.68%
Dimensional US Core Equity Market ETF	DFAU	Large Blend	3	32.06%	9.56%	—
Fidelity Disruptive Finance ETF	FDFE	Financial	3	31.11%	2.10%	—
Fidelity Enhanced Small Cap ETF	FESM	Small Blend	3	23.77%	1.19%	9.65%
Fidelity International Value Factor ETF	FIVA	Foreign Large Value	3	15.39%	5.84%	6.86%
Fidelity Low Volatility Factor ETF	FDLO	Large Blend	3	25.01%	10.12%	12.26%
FlexShares HY Val-Scrd Bd	HYGV	High Yield Bond	3	12.23%	1.46%	4.38%
FlexShares Intl Qual Div ETF	IQDF	Foreign Large Value	3	19.70%	3.49%	6.24%
FlexShares Mstar DevMks exUS FctTilt ETF	TLTD	Foreign Large Value	3	14.44%	3.33%	6.59%
FlexShares Mstar EmgMkts FctTilt ETF	TLTE	Diversified Emerging Mkts	3	13.00%	-2.37%	3.10%
FlexShares US Quality Large Cap ETF	QLC	Large Blend	3	34.70%	11.25%	13.04%
FlexShares iBoxx 3Yr Target Dur TIPS ETF	TDIT	Inflation-Protected Bond	3	4.29%	1.43%	3.31%
FlexShares iBoxx 5Yr Target Dur TIPS ETF	TDIF	Inflation-Protected Bond	3	3.13%	-0.24%	2.98%
Invesco India ETF	PIN	India Equity	3	32.13%	10.63%	11.86%
Invesco International Div Achiev ETF	PID	Foreign Large Value	3	13.54%	6.76%	7.25%
JHancock Multifactor Developed Intl ETF	JHMD	Foreign Large Blend	3	16.15%	4.42%	7.22%
JPMorgan Divers Ret US Mid Cp Eq ETF	JPME	Mid-Cap Blend	3	17.51%	7.41%	10.31%
JPMorgan Divers Ret US Small Cap Eq ETF	JPSE	Small Blend	3	14.23%	1.43%	9.26%
JPMorgan USD Emerging Mkts Svr Bd ETF	JPMB	Emerging Markets Bond	3	8.05%	-2.31%	1.09%
Nuveen Enhanced Yield US Aggt Bd ETF	NUAG	Intermediate Core Bond	3	5.17%	-2.29%	0.94%
PIMCO 0-5 Year High Yield Corp Bd ETF	HYS	High Yield Bond	3	11.11%	3.45%	3.90%
PIMCO Enhanced Short Maturity Active ETF	MINT	Ultrashort Bond	3	6.25%	2.12%	2.08%
PIMCO Enhanced Short Mtrty Actv ESG ETF	EMNT	Ultrashort Bond	3	5.85%	2.18%	—
Pacer American Energy Independence ETF	USAI	Energy Limited Partnership	3	24.67%	17.93%	11.70%
Pacer Emerging Markets Cash Cows 100 ETF	ECOW	Diversified Emerging Mkts	3	12.55%	-2.58%	—
Pacer Lunt Large Cap Mlt Ftr Alt ETF	PALC	Large Blend	3	42.44%	8.72%	—
Pacer Lunt MidCap Multi-Factor Alt ETF	PAMC	Mid-Cap Blend	3	37.53%	7.72%	—
Pacer US Cash Cows Growth ETF	BUL	Mid-Cap Blend	3	21.85%	6.43%	—

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SPDR S&P® North American Natural Res ETF	NANR	Natural Resources	3	2.12%	10.96%	12.85%
SPDR® Bloomberg 3-12 Mth TBill ETF	BILS	Ultrashort Bond	3	5.11%	2.19%	—
SPDR® FTSE Intl Govt Infl-Protld Bd ETF	WIP	Global Bond	3	3.02%	-3.97%	-0.34%
SPDR® NYSE Technology ETF	XNTK	Technology	3	66.15%	7.64%	21.75%
SPDR® Portfolio Long Term Corp Bd ETF	SPLB	Long-Term Bond	3	5.97%	-4.55%	1.52%
SPDR® Portfolio S&P 400 Mid Cap ETF	SPMD	Mid-Cap Blend	3	21.79%	5.48%	10.87%
SPDR® S&P 1500 Momentum Tilt ETF	MMTM	Large Growth	3	39.15%	12.08%	14.73%
SPDR® S&P China ETF	GXC	China Region	3	-11.45%	-19.79%	-5.65%
SPDR® SSGA US Large Cap Low Volatil ETF	LGLV	Large Blend	3	19.83%	9.70%	11.56%
Schwab US Broad Market ETF™	SCHB	Large Blend	3	33.66%	8.80%	14.04%
Vanguard Communication Services ETF	VOX	Communications	3	47.27%	-0.52%	9.79%
Vanguard Dividend Appreciation ETF	VIG	Large Blend	3	23.89%	9.68%	12.76%
Vanguard ESG US Corporate Bond ETF	VCEB	Corporate Bond	3	6.28%	-1.92%	—
Vanguard Emerging Mkts Govt Bd ETF	VWOB	Emerging Markets Bond	3	9.84%	-1.82%	0.95%
Vanguard FTSE All-Wld ex-US ETF	VEU	Foreign Large Blend	3	16.51%	1.40%	6.39%
Vanguard FTSE All-Wld ex-US SmCp ETF	VSS	Foreign Small/Mid Blend	3	11.88%	-0.88%	5.04%
Vanguard Long-Term Corporate Bd ETF	VCLT	Long-Term Bond	3	5.87%	-4.36%	1.64%
Vanguard Mid-Cap ETF	VO	Mid-Cap Blend	3	21.93%	4.72%	10.82%
Vanguard Mortgage-Backed Secs ETF	VMBS	Intermediate Government	3	3.34%	-2.83%	-0.16%
Vanguard Real Estate ETF	VNQ	Real Estate	3	12.80%	2.58%	4.27%
Vanguard S&P Mid-Cap 400 ETF	IVOO	Mid-Cap Blend	3	21.76%	5.41%	10.94%
Vanguard Small-Cap Growth ETF	VBK	Small Growth	3	23.84%	-2.94%	8.07%
Vanguard Tax-Exempt Bond ETF	VTEB	Muni National Interm	3	5.09%	-0.22%	1.93%
Vanguard Total Bond Market ETF	BND	Intermediate Core Bond	3	3.45%	-2.52%	0.73%
Vanguard Total International Stock ETF	VXUS	Foreign Large Blend	3	15.94%	1.19%	6.23%
Vanguard Total Stock Market ETF	VTI	Large Blend	3	33.54%	8.68%	14.00%
Vanguard Total World Bond ETF	BNDW	Global Bond-USD Hedged	3	4.83%	-2.26%	0.60%
Vanguard Total World Stock ETF	VI	Global Large-Stock Blend	3	26.44%	5.76%	10.78%
Vanguard US Value Factor ETF	VFVA	Mid-Cap Value	3	19.54%	8.56%	11.98%
WisdomTree U.S. MidCap Earnings ETF	EZM	Mid-Cap Value	3	20.24%	5.88%	9.89%
WisdomTree US Shrt-Term Corp Bd	SFIG	Short-Term Bond	3	5.86%	0.14%	1.68%
Xtrackers MSCI All China Equity ETF	CN	China Region	3	-14.54%	-18.21%	-4.67%
Xtrackers MSCI All WldexUSHiDivYldEqETF	HDAW	Foreign Large Value	3	14.60%	4.73%	5.59%

Name	Ticker	Morningstar Category	Star Rating	Total Return		
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Xtrackers Municipal Infrs Rev Bd ETF	RVNU	Muni National Long	3	6.94%	-1.30%	1.93%
Xtrackers S&P SmallCap 600 ESG ETF	SMLE	Small Blend	3	15.80%	0.71%	—
iShares Bloomberg Roll Sel Brd Cmdty ETF	CMDY	Commodities Broad Basket	3	-2.69%	6.41%	6.19%
iShares Convertible Bond ETF	ICVT	Convertibles	3	12.39%	-4.86%	10.30%
iShares Core MSCI Intl Dev Mkts ETF	IDEV	Foreign Large Blend	3	17.15%	3.74%	7.50%
iShares Core MSCI Total Intl Stk ETF	IXUS	Foreign Large Blend	3	15.95%	1.12%	6.22%
iShares Core Moderate Allocation ETF	AOM	Moderately Conservative Allocation	3	12.83%	1.27%	4.88%
iShares Core S&P Total US Stock Mkt ETF	ITOT	Large Blend	3	34.91%	8.99%	14.14%
iShares Core Total USD Bond Market ETF	IUSB	Intermediate Core-Plus Bond	3	4.21%	-2.26%	0.97%
iShares Core US Aggregate Bond ETF	AGG	Intermediate Core Bond	3	3.40%	-2.58%	0.67%
iShares ESG Advanced MSCI EAFE ETF	DMXE	Foreign Large Blend	3	22.34%	3.90%	—
iShares ESG Advanced MSCI EM ETF	EMXE	Diversified Emerging Mkts	3	9.10%	-4.66%	—
iShares ESG Aware Aggressive Allc ETF	EAOA	Moderately Aggressive Allocation	3	21.39%	3.75%	—
iShares Edge MSCI Intl Value Factor ETF	IVLU	Foreign Large Value	3	17.26%	6.95%	6.90%
iShares Focused Value Factor ETF	FOVL	Mid-Cap Value	3	22.35%	6.78%	—
iShares GSCI Cmd Dyn Roll Stgy ETF	COMT	Commodities Broad Basket	3	0.79%	10.19%	5.82%
iShares Global REIT ETF	REET	Global Real Estate	3	9.48%	0.79%	1.50%
iShares MSCI India Small-Cap ETF	SMIN	India Equity	3	39.24%	13.34%	13.95%
iShares Morningstar U.S. Equity ETF	ILCB	Large Blend	3	35.20%	10.00%	14.30%
iShares North American Natural Res ETF	IGE	Natural Resources	3	13.04%	16.53%	10.55%
iShares Preferred&Income Securities ETF	PFF	Preferred Stock	3	10.61%	0.10%	3.12%