

FUND SNAPSHOT

TRAILING RETURNS*

5 YEAR RISK STATISTICS

Name	Ticker	AUM	Exp Ratio	Fund Type	TRAILING RETURNS*				5 YEAR RISK STATISTICS				
					YTD	1 Yr	3 Yr	5 Yr	Std Dev	Alpha	Beta	Sharpe Ratio	
US ETF Large Value													
Schwab US Large-Cap Value ETF™	SCHV	\$15,356,139,450	0.04	Yes	3.52	17.13	14.30	9.49	14.62	0.09	0.99	0.45	
Fidelity High Dividend ETF	FDVV	\$8,853,055,317	0.15	Yes	-1.80	14.76	16.89	12.93	14.67	3.45	0.96	0.67	
Invesco Large Cap Value ETF	PWV	\$1,407,457,409	0.55	Yes	5.33	19.68	18.00	12.81	14.35	3.41	0.94	0.67	
Russell 1000 Value TR USD					2.10	15.87	14.31	9.43	14.63	0.00	1.00	0.45	
US ETF Large Blend													
Invesco S&P 500® Quality ETF	SPHQ	\$16,711,643,961	0.15	Yes	0.58	14.79	18.16	12.74	14.90	1.89	0.90	0.65	
JPMorgan US Quality Factor ETF	JQUA	\$7,049,032,423	0.12	Yes	-2.65	9.88	15.62	11.74	14.35	0.94	0.90	0.60	
Columbia Research Enhanced Core ETF	RECS	\$5,103,849,439	0.15	Yes	-4.50	18.80	18.79	13.26	14.72	2.12	0.94	0.68	
Russell 1000 TR USD					-4.18	17.74	18.14	11.34	15.45	0.00	1.00	0.55	
US ETF Large Growth													
iShares Russell Top 200 Growth ETF	IWY	\$15,430,206,906	0.20	Yes	-10.07	18.49	22.04	13.76	18.98	0.85	1.01	0.59	
Schwab US Large-Cap Growth ETF™	SCHG	\$50,888,169,631	0.04	Yes	-10.56	16.86	21.89	12.96	19.53	-0.05	1.04	0.54	
Invesco NASDAQ 100 ETF	QQQM	\$73,778,984,431	0.15	No	-5.86	23.80	22.43	13.37	19.52	0.45	1.02	0.56	
Russell 1000 Growth TR USD					-9.78	18.81	21.18	12.76	18.77	0.00	1.00	0.55	
US ETF Mid-Cap Value													
WisdomTree US Value ETF	WTV	\$2,634,109,849	0.12	No	2.14	17.47	19.41	13.03	16.96	4.77	0.97	0.60	
Thrivent Mid Cap Value ETF	TMVE	\$296,534,238	0.55	No	3.87	19.93	12.30	8.63	16.31	0.87	0.94	0.37	
iShares Morningstar Mid-Cap Value ETF	IMCV	\$1,002,106,314	0.06	Yes	3.56	16.95	13.67	9.17	16.26	1.32	0.95	0.40	
Russell Mid Cap Value TR USD					3.68	17.62	13.14	7.94	17.02	0.00	1.00	0.33	
US ETF Mid-Cap Blend													
Invesco S&P MidCap Quality ETF	XMHQ	\$5,130,150,788	0.25	Yes	0.98	13.46	14.45	8.34	18.54	0.97	1.02	0.33	
iShares Core S&P Mid-Cap ETF	IJH	\$111,402,111,685	0.05	No	2.49	17.30	12.04	6.88	17.91	-0.64	1.05	0.26	
Franklin US Mid Cap Mitfctr Idx ETF	FLQM	\$1,689,114,569	0.30	Yes	-2.18	5.32	9.76	7.54	16.24	0.51	0.92	0.31	
Russell Mid Cap TR USD					1.29	15.98	13.33	7.26	17.18	0.00	1.00	0.29	

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US ETF Mid-Cap Growth														
iShares Morningstar Mid-Cap Growth ETF	IMCG	\$3,269,913,552	0.06	Yes	-1.26	11.19	11.95	5.43	18.70	0.12	0.92	0.19		
iShares Russell Mid-Cap Growth ETF	IWP	\$18,876,062,161	0.23	Yes	-6.38	9.40	12.52	5.17	19.88	-0.19	1.00	0.17		
Invesco S&P MidCap 400® Pure Growth ETF	RFG	\$309,777,811	0.35	Yes	4.60	25.52	15.00	5.13	20.45	0.23	0.90	0.17		
Russell Mid Cap Growth TR USD					-6.35	9.56	12.74	5.37	19.89	0.00	1.00	0.18		
US ETF Small Value														
Dimensional US Targeted Value ETF	DFAT	\$13,131,647,397	0.28	No	5.27	23.21	13.66	9.11	19.91	3.18	0.97	0.36		
Invesco S&P SmallCap Value with Momt ETF	XSVM	\$587,740,469	0.37	Yes	6.04	22.64	11.94	6.34	21.47	0.67	1.03	0.23		
First Trust SMID Cp Rising Div Achv ETF	SDVY	\$10,588,148,814	0.58	Yes	3.13	18.97	15.76	8.73	20.26	2.94	0.96	0.34		
Russell 2000 Value TR USD					4.96	28.09	13.80	5.79	20.04	0.00	1.00	0.20		
US ETF Small Blend														
JPMorgan Small & Mid Cap Enh Eq ETF	JMEE	\$2,541,652,431	0.24	No	3.68	20.69	12.87	7.57	18.06	3.53	0.87	0.30		
iShares U.S. Small-Cap Eq Fac ETF	SMLF	\$3,436,247,505	0.15	Yes	1.14	22.74	15.20	8.93	19.17	4.86	0.94	0.36		
Invesco S&P MidCap 400® GARP ETF	GRPM	\$463,763,777	0.35	Yes	-0.85	14.31	11.95	7.08	19.17	3.23	0.88	0.27		
Russell 2000 TR USD					0.89	25.72	13.05	3.77	19.98	0.00	1.00	0.11		
US ETF Small Growth														
Invesco Dorsey Wright SmallCap Momt ETF	DWAS	\$383,085,134	0.60	Yes	1.93	26.52	11.04	3.71	21.63	2.22	0.96	0.11		
Invesco S&P SmallCap Momentum ETF	XSMO	\$2,488,515,644	0.36	Yes	5.72	21.90	18.80	8.82	20.83	6.84	0.90	0.34		
First Trust Small Cap Gr AlphaDEX® ETF	FYC	\$951,272,493	0.70	Yes	0.91	40.84	19.28	7.32	20.51	-4.63	1.13	0.27		
Russell 2000 Growth TR USD					-2.81	23.58	12.27	1.62	20.90	-10.22	1.15	0.01		
US ETF Foreign Large Value														
Schwab Fundamental International Eq ETF	FNDF	\$22,667,491,190	0.25	Yes	5.47	37.70	19.49	12.20	15.35	1.00	1.05	0.60		
iShares Edge MSCI Intl Value Factor ETF	IVLU	\$3,969,287,260	0.31	Yes	4.23	36.51	22.18	13.91	15.27	2.69	1.03	0.70		
Fidelity International Value Factor ETF	FIVA	\$528,970,305	0.18	Yes	0.84	33.07	18.82	11.82	15.35	0.75	1.04	0.58		
MSCI ACWI Ex USA Value NR USD					2.08	31.15	18.98	10.81	14.40	0.00	1.00	0.54		

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US ETF Foreign Large Blend													
Schwab International Equity ETF™	SCHF	\$61,839,608,089	0.03	No	0.25	27.13	15.26	8.50	15.71	1.35	1.03	0.38	
Fidelity Enhanced International ETF	FENI	\$8,901,330,301	0.28	No	0.55	27.84	17.18	9.86	15.65	2.66	1.02	0.46	
BNY Mellon International Equity ETF	BKIE	\$1,060,995,423	0.04	No	-0.77	23.49	14.64	8.87	15.12	1.81	0.99	0.41	
MSCI ACWI Ex USA NR USD					-0.71	24.91	14.49	7.02	14.98	0.00	1.00	0.29	
US ETF Foreign Large Growth													
WisdomTree Intl Hdgd Qual Div Gr ETF	IHDG	\$2,260,379,826	0.58	Yes	-2.70	12.16	8.67	7.37	12.78	3.70	0.69	0.35	
Invesco S&P International Dev Qual ETF	IDHQ	\$721,711,195	0.29	Yes	0.84	20.53	12.85	6.68	16.60	3.32	0.97	0.26	
Invesco DW Developed Markets Momt ETF	PIZ	\$732,897,771	0.80	Yes	0.88	30.81	19.87	9.53	19.35	6.38	1.09	0.39	
Benchmark 1: MSCI ACWI Ex USA Growth NR USD					-3.62	18.77	10.14	3.26	16.43	0.00	1.00	0.06	
US ETF Foreign Small/Mid Blend													
iShares MSCI Intl Small-Cap Mlftct ETF	ISCF	\$625,225,316	0.24	Yes	0.51	28.75	14.94	7.61	16.38	1.55	1.02	0.32	
Schwab International Small-Cap Eq ETF™	SCHC	\$5,453,030,719	0.08	No	-0.02	32.57	14.68	6.21	17.85	0.11	1.14	0.23	
MSCI World Ex USA SMID NR USD					0.35	27.77	14.18	5.99	15.58	0.00	1.00	0.23	
US ETF Diversified Emerging Mkts													
Schwab Fundamental Emerging MarketsEqETF	FNDE	\$9,244,712,526	0.39	Yes	3.52	27.52	18.18	9.17	14.90	5.11	0.81	0.43	
Cambria Emerging Shareholder Yield ETF	EYLD	\$738,748,291	0.65	No	5.61	35.61	18.49	7.76	15.67	3.93	0.79	0.33	
iShares MSCI Emerging Markets Sm-Cp ETF	EEMS	\$432,078,167	0.72	No	1.72	26.39	13.71	6.53	14.26	2.68	0.73	0.27	
MSCI EM NR USD					-0.17	29.55	14.84	3.69	17.09	0.00	1.00	0.09	
US ETF Ultrashort Bond													
Invesco Variable Rate Investment Grd ETF	VRIG	\$1,493,796,672	0.30	No	0.96	4.92	6.21	4.31	1.16	0.75	0.04	0.79	
VanEck IG Floating Rate ETF	FLTR	\$2,670,344,054	0.14	No	0.91	4.92	6.47	4.33	1.36	0.66	-0.03	0.66	
PGIM Ultra Short Bond ETF	PULS	\$14,645,296,654	0.15	No	0.90	4.73	5.65	3.99	0.82	0.49	0.08	0.90	
Bloomberg Govt/Corp 1 Yr Duration TR USD					0.35	3.80	4.21	2.11	1.72	0.00	1.00	-0.94	

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US ETF Short-Term Bond														
iShares 1-5 Year Invmt Grd Corp Bd ETF	IGSB	\$21,854,449,122	0.04	No	0.13	4.93	5.56	2.47	3.19	1.23	1.52	-0.35		
VictoryShares Short-Term Bond ETF	USTB	\$2,018,087,714	0.34	No	0.49	4.83	6.08	3.48	2.12	1.26	0.90	-0.05		
iShares 0-5 Year Invmt Grade Corp Bd ETF	SLQD	\$2,327,093,107	0.06	No	0.31	4.74	5.28	2.54	2.70	0.91	1.27	-0.40		
Bloomberg US Govt/Credit 1-3 Yr TR USD					0.28	3.96	4.35	2.04	2.05	0.00	1.00	-0.80		
US ETF Intermediate Core Bond														
VictoryShares Core Intermediate Bond ETF	UITB	\$2,607,602,009	0.25	No	-0.06	4.31	4.08	0.83	6.07	0.33	0.95	-0.42		
Hartford Schroders Tax-Aware Bond ETF	HTAB	\$304,761,816	0.39	No	-0.21	3.33	2.69	0.58	7.41	0.48	1.05	-0.37		
WisdomTree Yield Enhanced US Aggt Bd ETF	AGGY	\$886,910,165	0.12	Yes	-0.22	4.62	4.21	0.30	6.89	0.23	1.07	-0.44		
Bloomberg US Agg Bond TR USD					-0.05	4.35	3.63	0.31	6.39	0.00	1.00	-0.48		
US ETF Intermediate Core-Plus Bond														
Fidelity Total Bond ETF	FBND	\$25,254,516,050	0.36	No	0.08	4.80	4.49	1.03	6.35	0.41	1.01	-0.37		
iShares Core Universal USD Bond ETF	IUSB	\$36,242,959,901	0.06	No	-0.08	4.62	4.16	0.63	6.26	-0.02	1.00	-0.44		
Invesco Total Return Bond ETF	GTO	\$2,120,193,311	0.35	No	-0.12	4.72	4.32	0.29	6.78	-0.16	1.06	-0.45		
Bloomberg US Universal TR USD					-0.15	4.64	4.18	0.65	6.27	0.00	1.00	-0.44		
US Multisector Bond														
Virtus Newfleet Multi-Sect Bd ETF	NFLT	\$418,232,463	0.50	No	-0.32	6.64	6.89	3.15	5.14	1.71	0.75	-0.06		
TCW Flexible Income ETF	FLXR	\$2,903,716,612	0.40	No	0.12	6.05	6.59	3.22	5.11	1.86	0.78	-0.05		
Bloomberg US Universal TR USD					-0.15	4.64	4.18	0.65	6.27	0.00	1.00	-0.44		
US ETF Long-Term Bond														
State Street SPDR Port L/T Corp Bd ETF	SPLB	\$1,332,430,477	0.04	No	-1.03	3.65	3.14	-1.57	13.46	1.39	1.00	-0.32		
iShares 10+ Year Invmt Grd Corp Bd ETF	IGLB	\$2,576,851,011	0.04	No	-1.03	3.79	3.31	-1.34	13.17	1.46	0.98	-0.31		
US Govt/Credit Long TR USD					-0.76	2.17	0.90	-2.93	13.30	0.00	1.00	-0.43		
US ETF Emerging Markets Bond														
iShares JP Morgan EM Corporate Bond ETF	CEMB	\$385,887,304	0.50	No	-0.52	5.36	6.84	1.96	6.17	0.19	0.77	-0.24		
VanEck EM High Yield Bond ETF	HYEM	\$513,698,578	0.40	No	0.16	6.95	9.40	2.80	7.60	1.31	0.87	-0.07		
iShares J.P. Morgan EM High Yld Bd ETF	EMHY	\$580,384,617	0.50	No	-1.49	9.82	11.44	4.37	8.98	3.37	1.08	0.13		
S&P Global Emerging Svrgn IL Bd TR USD					-1.31	6.63	6.80	1.19	7.68	0.00	1.00	-0.28		

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US ETF Emerging-Markets Local-Currency Bond														
iShares JP Morgan EM Local Ccy Bd ETF	LEMB	\$730,944,228	0.30	No	-1.82	11.10	5.49	0.83	8.26	-0.30	0.81	-0.29		
VanEck JPMorgan EMLcl Ccy Bd ETF	EMLC	\$4,898,630,042	0.30	No	-2.32	11.24	6.03	1.65	9.08	0.83	0.91	-0.17		
Bloomberg EM Lcl Currency Lqd Gov TR USD					-3.04	8.63	5.07	0.52	9.71	0.00	1.00	-0.27		
US ETF Global Bond														
iShares Core International Aggt Bd ETF	IAGG	\$13,033,509,965	0.07	No	-0.24	2.93	4.39	0.97	4.41	-0.26	0.85	-0.58		
JPMorgan International Bond Opps ETF	JPIB	\$1,909,452,990	0.50	No	-1.40	4.95	5.28	2.58	5.04	1.77	0.56	-0.18		
SP Funds Dow Jones Global Sukuk ETF	SPSK	\$463,188,704	0.50	No	-1.41	3.24	3.60	0.74	4.09	-0.54	0.46	-0.69		
Bloomberg Global Aggregate TR USD					-1.07	4.26	2.59	-1.46	7.80	0.00	1.00	-0.61		
US ETF Inflation-Protected Bond														
iShares TIPS Bond ETF	TIP	\$14,121,956,417	0.18	No	0.39	2.82	3.02	1.31	6.02	-0.19	0.99	-0.34		
Schwab US TIPS ETF™	SCHP	\$15,562,977,251	0.03	No	0.42	3.00	3.16	1.44	6.04	-0.05	1.00	-0.32		
JPMorgan Inflation Managed Bond ETF	JCPI	\$760,594,694	0.25	No	0.53	3.99	4.48	2.55	4.89	0.58	0.78	-0.19		
Bloomberg US Treasury US TIPS TR USD					0.26	3.00	3.18	1.48	6.07	0.00	1.00	-0.31		
US ETF Nontraditional Bond														
ProShares Investment Grade—Intr Rt Hdgd	IGHG	\$274,912,291	0.30	No	-0.24	6.34	8.23	4.82	4.02	2.08	5.02	0.33		
First Trust Smith Unconstrained PI BdETF	UCON	\$3,240,145,065	0.86	No	-0.24	4.56	5.53	2.74	3.81	0.73	9.08	-0.21		
ICE BofA USD 3M Dep OR CM TR USD					0.91	4.25	4.93	3.43	0.62	0.00	1.00	-1.05		
US ETF High Yield Bond														
State Street® SPDR® Blmbg ST HY Bd ETF	SJNK	\$4,646,304,558	0.40	No	-0.29	6.44	7.99	4.78	5.06	0.68	0.72	0.26		
State Street® SPDR® Port Hi Yld Bd ETF	SPHY	\$10,276,033,085	0.05	No	-0.47	7.02	8.64	4.38	6.74	0.18	0.98	0.15		
iShares High Yield Systematic Bond ETF	HYDB	\$1,544,183,426	0.35	Yes	-0.81	6.14	9.11	4.61	6.75	0.41	0.97	0.18		
ICE BofA US High Yield TR USD					-0.55	6.90	8.50	4.19	6.86	0.00	1.00	0.12		

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US ETF Bank Loan													
Franklin Senior Loan ETF	FLBL	\$810,658,455	0.45	No	-1.06	2.93	6.85	5.15	3.69	-1.08	1.16	0.44	
Pacer Aristotle Pac Ast FI Rt HI Inc ETF	FLRT	\$607,145,635	0.60	No	-0.36	5.33	8.66	5.73	3.92	-0.56	1.18	0.57	
First Trust Senior Loan ETF	FTSL	\$2,259,827,336	0.70	No	-1.13	4.44	6.94	4.92	3.32	-0.97	1.01	0.42	
Morningstar LSTA US LL Index TR USD					-0.55	4.81	8.00	5.93	3.15	0.00	1.00	0.76	
US ETF Muni National Short													
PIMCO Short Term Municipal Bond Actv ETF	SMMU	\$1,058,195,561	0.35	No	0.43	3.77	3.39	1.85	2.17	-0.16	0.71	-0.82	
iShares Short Maturity Muni Bd Act ETF	MEAR	\$1,378,340,992	0.25	No	0.49	3.16	3.52	2.30	0.84	-0.81	0.21	-1.89	
First Trust Short Dur Mgd Muncpl ETF	FSMB	\$589,003,158	0.34	No	0.34	3.59	3.06	1.47	2.66	-0.14	0.89	-0.80	
Municipal 3 Yr 2-4 TR USD					0.47	3.55	2.90	1.35	2.92	0.00	1.00	-0.76	
US ETF Muni National Interm													
NYLI MacKay Muni Intermediate ETF	MMIT	\$1,559,473,890	0.30	No	-0.08	4.55	3.13	1.09	5.17	-0.04	1.02	-0.46	
PIMCO Intermediate Municipal Bd Actv ETF	MUNI	\$2,814,973,091	0.35	No	0.09	4.67	3.35	1.29	5.02	0.09	0.99	-0.43	
Hartford Municipal Opportunities ETF	HMOP	\$733,249,036	0.29	No	-0.10	4.60	3.80	1.36	5.57	0.42	1.09	-0.37	
Bloomberg Municipal 1-15 Yr TR USD					-0.27	4.49	2.88	1.17	5.01	0.00	1.00	-0.46	
US ETF Muni National Long													
NYLI MacKay Muni Insured ETF	MMIN	\$424,826,040	0.30	No	0.00	5.10	3.16	0.64	7.46	0.32	1.18	-0.36	
Invesco Taxable Municipal Bond ETF	BAB	\$1,030,903,077	0.28	No	0.42	4.90	4.18	0.11	8.03	-0.36	1.09	-0.39	
Franklin Municipal Income ETF	FTMU	\$477,534,694	0.30	No	0.14	4.67	3.74	1.07	7.44	0.74	1.17	-0.30	
Bloomberg Municipal TR USD					-0.18	4.29	2.87	0.84	6.29	0.00	1.00	-0.40	
US ETF High Yield Muni													
First Trust Municipal High Income ETF	FMHI	\$952,549,238	0.49	No	0.42	3.93	4.77	1.07	7.06	-0.13	1.00	-0.32	
Franklin Dynamic Municipal Bond ETF	FLMI	\$1,935,735,378	0.30	No	0.18	5.65	5.33	2.22	6.10	0.67	0.87	-0.19	
Franklin Municipal High Yield ETF	FTMH	\$546,458,613	0.35	No	0.32	4.66	5.07	1.65	8.36	0.97	1.21	-0.19	
Bloomberg 65% High Grade/35% HY TR USD					0.13	3.61	3.71	1.22	6.84	0.00	1.00	-0.31	

*As of 03.31.2026

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The ETF selection is a two-step process that includes both quantitative and qualitative analysis. The quantitative scoring system that is based on return and risk-based metrics, across multiple rolling time periods and evaluates return, risk, and trading metrics. After the quantitative review each ETF is given a score, which is the starting point of the qualitative analysis. The qualitative analysis is made up of a review of the sponsor, index provider, index methodology and performance.

1. Trailing Returns - are returns generated over a specific historical time period and the calculation is based on the change in price over this historical time period.

2. Expense Ratio - is determined by dividing operating expenses by the average dollar value of the assets under management.

3. Standard Deviation- is a statistical measure of the volatility of a portfolio return around its mean.

4. Sharpe Ratio - uses a portfolio's standard deviation and total return to determine reward per unit of risk.

5. Beta - is a measure of a degree of change in value one can expect in a portfolio given a change in the value in a portfolio index. A beta higher than one generally indicates the security volatility is higher than its benchmark and a beta less than one generally indicates the security volatility is lower than its benchmark.

6. Alpha - measures the difference between a portfolio's actual returns and its expected performance given its beta and actual returns of the benchmark index. Alpha is often seen as the measurement of the value added or subtracted by a portfolio's manager.

7. Fund Type - A "Yes" indicates that the fund is a strategic beta ETF which is an ETF that uses a rules-based system for selecting investments to be included in the fund portfolio and is considered a blend of active and passive management. A "No" indicates that the fund is not a strategic beta ETF.

Past performance is no guarantee of future results. Individual client performance results will vary. There are risks involved with all investments that could include tax penalties and risk/loss of principal. The returns are compared to an index which has

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*Returns are obtained from Morningstar as of 3.31.2026