

FUND SNAPSHOT

TRAILING RETURNS

5 YEAR RISK STATISTICS

Name	Ticker	AUM	Exp Ratio	Fund Type	YTD	1 Yr	3 Yr	5 Yr	Std Dev	Alpha	Beta	Sharpe Ratio
US ETF Large Value												
Schwab US Large-Cap Value ETF™	SCHV	\$12,804,121,141	0.04	Yes	7.43	14.53	12.69	13.35	15.69	-0.33	0.98	0.69
Invesco RAFI™ Strategic US ETF	IUS	\$636,232,540	0.19	Yes	4.62	10.40	15.29	17.28	15.83	3.24	0.97	0.90
Fidelity High Dividend ETF	FDVV	\$5,886,072,606	0.16	Yes	6.05	14.90	17.14	17.79	16.11	3.69	0.97	0.92
Russell 1000 Value TR USD					6.00	13.70	12.76	13.93	15.92	0.00	1.00	0.71
US ETF Large Blend												
Invesco S&P 500® Quality ETF	SPHQ	\$14,173,413,262	0.15	Yes	7.04	13.61	21.05	16.70	15.62	1.48	0.91	0.88
JPMorgan US Quality Factor ETF	JQUA	\$6,431,915,425	0.12	Yes	5.57	15.01	18.93	16.22	15.33	1.03	0.90	0.87
Columbia Research Enhanced Core ETF	RECS	\$3,080,377,099	0.15	Yes	6.36	15.54	19.52	17.75	15.78	1.96	0.94	0.93
Russell 1000 TR USD					6.36	15.69	19.93	16.31	16.60	0.00	1.00	0.82
US ETF Large Growth												
iShares Russell Top 200 Growth ETF	IWY	\$14,095,912,245	0.20	Yes	5.20	15.47	26.17	18.99	19.94	0.59	1.01	0.83
Schwab US Large-Cap Growth ETF™	SCHG	\$44,736,341,279	0.04	Yes	5.02	16.38	26.90	18.70	20.20	0.20	1.02	0.81
Invesco QQQ Trust	QQQ	\$353,362,972,309	0.20	No	8.24	15.86	26.17	18.12	20.62	-0.42	1.04	0.77
Russell 1000 Growth TR USD					6.09	17.22	25.76	18.15	19.62	0.00	1.00	0.80
US ETF Mid-Cap Value												
Cambria Shareholder Yield ETF	SYLD	\$967,939,126	0.59	No	-3.55	-2.67	8.71	17.76	22.66	3.03	1.12	0.70
Vident U.S. Equity Strategy ETF	VUSE	\$616,121,964	0.50	Yes	7.54	17.00	18.73	19.49	17.50	6.12	0.89	0.94
WisdomTree US Value ETF	WTV	\$1,504,111,723	0.12	No	3.89	19.62	19.51	19.04	18.21	4.92	0.97	0.89
Russell Mid Cap Value TR USD					3.12	11.53	11.34	13.71	18.22	0.00	1.00	0.63
US ETF Mid-Cap Blend												
Invesco S&P MidCap Quality ETF	XMHQ	\$4,944,464,716	0.25	Yes	0.26	2.11	18.37	15.72	19.56	2.10	1.02	0.69
iShares Core S&P Mid-Cap ETF	IJH	\$97,215,627,777	0.05	No	0.18	7.47	12.80	13.40	19.15	-0.43	1.05	0.60
Franklin US Mid Cap Mltfctr Idx ETF	FLQM	\$1,657,042,551	0.30	Yes	0.85	7.62	13.39	13.73	16.88	0.96	0.92	0.67
Russell Mid Cap TR USD					5.21	15.24	14.06	13.48	17.83	0.00	1.00	0.63



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US ETF Mid-Cap Growth												
iShares Morningstar Mid-Cap Growth ETF	IMCG	\$2,805,146,282	0.06	Yes	6.74	19.35	16.63	11.18	19.61	-0.81	0.93	0.49
iShares Russell Mid-Cap Growth ETF	IWP	\$19,259,887,585	0.23	Yes	9.64	26.16	21.20	12.42	20.73	-0.20	1.00	0.53
Invesco S&P MidCap 400® Pure Growth ETF	RFG	\$293,460,615	0.35	Yes	0.95	0.39	15.14	10.73	20.92	-0.65	0.91	0.45
Russell Mid Cap Growth TR USD					9.79	26.49	21.46	12.65	20.74	0.00	1.00	0.54
US ETF Small Value												
Pacer US Small Cap Cash Cows 100 ETF	CALF	\$4,226,965,646	0.59	Yes	-9.12	-7.68	6.94	12.59	23.23	0.59	0.98	0.50
Dimensional US Targeted Value ETF	DFAT	\$11,115,381,445	0.28	No	-2.44	5.48	11.92	17.12	21.73	4.40	0.97	0.70
Invesco S&P SmallCap Value with Momt ETF	XSVM	\$586,806,597	0.37	Yes	-3.16	1.52	7.28	18.13	25.54	5.33	1.03	0.66
Russell 2000 Value TR USD					-3.16	5.54	7.45	12.47	22.14	0.00	1.00	0.50
US ETF Small Blend												
JPMorgan Small & Mid Cap Enh Eq ETF	JMEE	\$1,909,706,046	0.24	No	-1.97	5.64	12.11	14.06	19.65	4.35	0.87	0.62
iShares U.S. Small-Cap Eq Fac ETF	SMLF	\$1,880,182,433	0.15	Yes	1.09	12.61	14.66	15.24	20.17	5.28	0.90	0.66
Invesco S&P MidCap 400® GARP ETF	GRPM	\$465,438,573	0.35	Yes	-2.16	-3.14	13.05	14.78	20.88	4.99	0.90	0.62
Russell 2000 TR USD					-1.79	7.68	10.00	10.04	21.77	0.00	1.00	0.41
US ETF Small Growth												
First Trust Small Cap Gr AlphaDEX® ETF	FYC	\$464,833,148	0.71	Yes	2.84	21.23	14.10	13.88	22.51	-3.32	1.15	0.56
Invesco Dorsey Wright SmallCap Momt ETF	DWAS	\$650,376,635	0.60	Yes	-6.91	0.56	8.82	10.44	23.40	3.16	0.98	0.41
Invesco S&P SmallCap Momentum ETF	XSMO	\$1,738,375,585	0.39	Yes	3.36	14.17	16.74	14.38	21.49	6.96	0.87	0.59
Russell 2000 Growth TR USD					-0.48	9.73	12.38	7.42	22.49	-9.09	1.14	0.30
US ETF Foreign Large Value												
Schwab Fundamental International Eq ETF	FNDF	\$16,527,777,132	0.25	Yes	20.38	18.48	16.22	14.63	16.54	0.87	1.06	0.73
Vanguard Intl Hi Div Yld Idx ETF	VYMI	\$11,562,493,084	0.17	Yes	20.72	22.56	16.31	14.45	15.22	1.41	0.97	0.77
iShares Edge MSCI Intl Value Factor ETF	IVLU	\$2,303,839,709	0.30	Yes	24.05	25.08	18.91	15.40	16.82	1.65	1.05	0.76
MSCI ACWI Ex USA Value NR USD					19.90	21.42	15.62	13.15	15.48	0.00	1.00	0.69

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US ETF Foreign Large Blend												
iShares MSCI Intl Quality Factor ETF	IQLT	\$11,925,838,170	0.30	Yes	17.94	13.77	14.63	10.81	17.01	0.33	1.07	0.51
Schwab International Equity ETF™	SCHF	\$48,814,284,545	0.03	No	19.60	18.36	15.49	11.36	16.19	0.88	1.05	0.56
Fidelity Enhanced International ETF	FENI	\$3,266,930,774	0.29	No	22.57	20.84	18.01	12.53	16.20	2.06	1.04	0.63
MSCI ACWI Ex USA NR USD					17.90	17.72	13.99	10.13	15.16	0.00	1.00	0.52
US ETF Foreign Large Growth												
WisdomTree Intl Hdgd Qual Div Gr ETF	IHDG	\$2,503,532,233	0.58	Yes	5.10	1.94	12.35	10.09	12.87	3.97	0.68	0.58
WisdomTree Global ex-US Qual Div Gr ETF	DNL	\$500,287,990	0.42	Yes	12.07	5.15	11.10	7.78	17.31	0.65	1.04	0.35
Invesco S&P International Dev Qual ETF	IDHQ	\$470,460,724	0.29	Yes	17.26	11.15	14.29	8.82	16.49	1.81	0.97	0.42
Benchmark 1: MSCI ACWI Ex USA Growth NR USD					15.90	14.15	12.42	7.10	16.09	0.00	1.00	0.32
US ETF Foreign Small/Mid Blend												
iShares MSCI Intl Small-Cap Mltfct ETF	ISCF	\$377,609,960	0.23	Yes	23.03	25.85	14.58	11.24	16.57	1.02	1.00	0.55
Schwab International Small-Cap Eq ETF™	SCHC	\$4,611,406,678	0.08	No	23.68	23.56	14.25	10.40	18.19	-0.46	1.12	0.47
MSCI World Ex USA SMID NR USD					19.36	20.65	13.94	10.23	16.08	0.00	1.00	0.50
US ETF Diversified Emerging Mkts												
Schwab Fundamental Emerging MarketsEqETF	FNDE	\$7,096,889,996	0.39	Yes	12.91	15.91	13.59	11.76	15.73	5.07	0.88	0.60
Cambria Emerging Shareholder Yield ETF	EYLD	\$529,224,985	0.63	No	15.57	7.11	16.53	12.24	15.86	5.78	0.83	0.62
iShares MSCI Emerging Markets Sm-Cp ETF	EEMS	\$383,109,910	0.73	No	11.04	7.88	12.66	13.04	15.44	6.42	0.83	0.68
MSCI EM NR USD					15.27	15.29	9.70	6.81	16.24	0.00	1.00	0.30
US ETF Ultrashort Bond												
Invesco Variable Rate Investment Grd ETF	VRIG	\$1,207,706,508	0.30	No	2.48	5.56	6.26	4.05	1.20	1.09	0.05	1.09
VanEck IG Floating Rate ETF	FLTR	\$2,444,353,918	0.14	No	2.44	5.61	6.53	3.95	1.38	0.88	-0.04	0.84
PGIM Ultra Short Bond ETF	PULS	\$11,754,879,835	0.15	No	2.44	5.47	5.62	3.55	0.85	0.64	0.08	1.21
Bloomberg Govt/Corp 1 Yr Duration TR USD					2.63	5.58	3.62	1.63	1.67	0.00	1.00	-0.90

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US ETF Short-Term Bond												
iShares 1-5 Year invmt Grd Corp Bd ETF	IGSB	\$21,426,704,360	0.04	No	3.90	7.39	5.11	2.17	3.15	1.34	1.54	-0.26
VictoryShares Short-Term Bond ETF	USTB	\$1,302,626,213	0.35	No	3.36	6.96	5.84	3.38	2.11	1.66	0.93	0.20
iShares 0-5 Year Invmt Grade Corp Bd ETF	SLQD	\$2,284,691,765	0.06	No	3.47	6.85	4.86	2.15	2.67	0.97	1.29	-0.32
Bloomberg US Govt/Credit 1-3 Yr TR USD					2.92	5.94	3.75	1.58	2.00	0.00	1.00	-0.75
US ETF Intermediate Core Bond												
iShares CMBS ETF	CMBS	\$455,618,600	0.25	No	4.38	7.53	3.52	0.53	4.84	0.21	0.72	-0.49
VictoryShares Core Intermediate Bond ETF	UITB	\$2,326,429,587	0.39	No	4.27	6.38	3.38	0.31	6.08	0.84	0.95	-0.41
Hartford Schroders Tax-Aware Bond ETF	HTAB	\$409,830,275	0.39	No	-1.57	0.36	2.35	0.01	7.16	0.85	1.02	-0.38
Bloomberg US Agg Bond TR USD					4.02	6.08	2.55	-0.73	6.37	0.00	1.00	-0.56
US ETF Intermediate Core-Plus Bond												
Fidelity Total Bond ETF	FBND	\$19,274,024,169	0.36	No	4.29	6.67	3.86	0.53	6.38	0.73	1.01	-0.36
iShares Core Total USD Bond Market ETF	IUSB	\$32,684,098,770	0.06	No	4.08	6.52	3.26	-0.17	6.27	-0.02	1.00	-0.48
Invesco Total Return Bond ETF	GTO	\$1,964,395,448	0.25	No	3.32	5.68	3.36	-0.16	6.81	0.22	1.07	-0.43
Bloomberg US Universal TR USD					4.10	6.51	3.28	-0.15	6.27	0.00	1.00	-0.47
US ETF Long-Term Bond												
SPDR® Portfolio Long Term Corp Bd ETF	SPLB	\$1,199,936,589	0.04	No	3.57	5.26	2.75	-2.45	14.05	2.69	1.01	-0.32
iShares 10+ Year Invmt Grd Corp Bd ETF	IGLB	\$2,326,831,081	0.04	No	3.66	5.36	2.95	-2.25	13.74	2.70	0.99	-0.32
US Govt/Credit Long TR USD					3.38	3.32	-0.31	-4.93	13.71	0.00	1.00	-0.52
US ETF Emerging Markets Bond												
iShares JP Morgan EM Corporate Bond ETF	CEMB	\$382,898,465	0.50	No	3.97	7.32	6.82	2.28	6.30	0.65	0.78	-0.08
VanEck EM High Yield Bond ETF	HYEM	\$401,879,054	0.40	No	4.29	10.19	10.26	3.72	7.88	2.33	0.89	0.13
iShares J.P. Morgan EM High Yld Bd ETF	EMHY	\$444,055,812	0.50	No	4.96	12.11	11.98	4.66	9.43	3.70	1.11	0.22
S&P Global Emerging Svrgn IL Bd TR USD					4.91	7.68	6.78	1.17	7.84	0.00	1.00	-0.20



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US ETF Emerging-Markets Local-Currency Bond												
iShares JP Morgan EM Local Ccy Bd ETF	LEMB	\$369,208,802	0.30	No	11.00	12.41	6.43	0.89	8.52	-0.31	0.83	-0.21
VanEck JPMorgan EMLcl Ccy Bd ETF	EMLC	\$3,536,408,208	0.30	No	11.60	12.75	7.49	1.58	9.38	0.62	0.93	-0.10
Bloomberg EM Lcl Currency Lqd Gov TR USD					11.50	13.55	7.62	0.80	9.81	0.00	1.00	-0.18
US ETF Global Bond												
JPMorgan International Bond Opps ETF	JPIB	\$924,126,723	0.50	No	4.85	8.31	6.92	3.29	5.04	2.52	0.55	0.08
SP Funds Dow Jones Global Sukuk ETF	SPSK	\$326,009,616	0.50	No	3.68	6.16	3.28	0.81	4.00	-0.32	0.46	-0.53
iShares Core International Aggt Bd ETF	IAGG	\$10,480,658,705	0.07	No	1.85	6.22	4.16	0.69	4.39	0.01	0.85	-0.51
Bloomberg Global Aggregate TR USD					7.27	8.91	2.75	-1.16	7.89	0.00	1.00	-0.49
US ETF Inflation-Protected Bond												
iShares TIPS Bond ETF	TIP	\$13,696,942,916	0.18	No	4.62	5.71	2.17	1.39	6.12	-0.23	0.99	-0.23
Schwab US TIPS ETF™	SCHP	\$13,013,751,196	0.03	No	4.66	5.80	2.30	1.56	6.13	-0.06	0.99	-0.20
JPMorgan Inflation Managed Bond ETF	JCPI	\$731,525,053	0.25	No	4.81	7.01	3.65	2.80	4.89	0.83	0.77	-0.02
Bloomberg US Treasury US TIPS TR USD					4.67	5.84	2.34	1.61	6.16	0.00	1.00	-0.19
US ETF Nontraditional Bond												
ProShares Investment Grade—Intr Rt Hdgd	IGHG	\$267,871,591	0.30	No	2.37	7.91	9.51	6.15	4.36	4.27	6.97	0.73
First Trust Smith Unconstrained PI BdETF	UCON	\$2,951,943,692	0.86	No	3.79	7.25	5.56	3.20	3.78	1.99	10.43	0.07
ICE BofA USD 3M Dep OR CM TR USD					2.16	4.93	4.66	2.83	0.68	0.00	1.00	-1.09
US ETF High Yield Bond												
SPDR® Blmbg ST HY Bd ETF	SJNK	\$4,710,563,691	0.40	No	3.86	9.64	9.44	6.60	5.44	1.28	0.73	0.66
SPDR® Portfolio High Yield Bond ETF	SPHY	\$8,734,384,629	0.05	No	4.38	10.11	9.86	6.27	7.24	0.29	0.99	0.47
iShares High Yield Systematic Bond ETF	HYDB	\$1,478,674,412	0.35	Yes	3.79	9.32	10.45	6.64	7.20	0.67	0.97	0.52
ICE BofA US High Yield TR USD					4.55	10.24	9.85	6.01	7.33	0.00	1.00	0.43

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US ETF Bank Loan												
SPDR® Blackstone Senior Loan ETF	SRLN	\$7,008,116,360	0.70	No	2.84	7.73	8.05	5.96	3.88	-2.05	1.15	0.76
Franklin Senior Loan ETF	FLBL	\$1,117,254,844	0.45	No	2.63	6.72	9.55	6.57	3.71	-1.21	1.09	0.96
Pacer Pacific Asset Fltng Rt Hi Inc ETF	FLRT	\$527,979,114	0.60	No	2.93	7.09	10.31	6.64	3.99	-1.27	1.12	0.92
Morningstar LSTA US LL Index TR USD					2.81	7.29	9.69	7.45	3.29	0.00	1.00	1.32
US ETF Muni National Short												
PIMCO Short Term Municipal Bond Actv ETF	SMMU	\$897,969,445	0.35	No	1.88	3.56	3.14	1.58	2.13	-0.07	0.71	-0.67
iShares Short Maturity Muni Bd Act ETF	MEAR	\$1,142,839,494	0.25	No	1.88	3.51	3.31	1.98	0.79	-0.63	0.20	-1.60
JPMorgan Ultra-Short Municipal Inc ETF	JMST	\$4,089,120,030	0.18	No	1.69	3.50	3.09	1.88	0.79	-0.68	0.23	-1.61
Municipal 3 Yr 2-4 TR USD					2.08	4.08	2.55	1.10	2.85	0.00	1.00	-0.66
US ETF Muni National Interim												
First Trust Managed Municipal ETF	FMB	\$1,891,333,899	0.65	No	-0.63	0.75	2.62	0.73	5.56	0.13	1.11	-0.38
NYLI MacKay Muni Intermediate ETF	MMIT	\$1,027,501,716	0.30	No	0.63	2.21	2.91	0.99	5.13	0.20	1.03	-0.36
PIMCO Intermediate Municipal Bd Actv ETF	MUNI	\$2,019,817,649	0.35	No	0.54	1.87	3.04	0.91	4.94	0.04	0.99	-0.40
Bloomberg Municipal 1-15 Yr TR USD					1.09	2.63	2.70	0.86	4.90	0.00	1.00	-0.41
US ETF Muni National Long												
Invesco National AMT-Free Muni Bd ETF	PZA	\$2,834,307,725	0.28	No	-3.63	-2.35	1.68	-0.54	8.22	-0.20	1.31	-0.39
NYLI MacKay Muni Insured ETF	MMIN	\$321,110,418	0.30	No	-1.20	0.31	2.41	0.06	7.32	0.03	1.17	-0.36
Invesco Taxable Municipal Bond ETF	BAB	\$924,198,273	0.28	No	3.63	5.18	2.61	-0.81	8.10	-0.95	1.10	-0.43
Bloomberg Municipal TR USD					-0.35	1.11	2.50	0.51	6.19	0.00	1.00	-0.37
US ETF High Yield Muni												
First Trust Municipal High Income ETF	FMHI	\$748,028,852	0.70	No	-1.34	0.57	3.53	1.92	7.07	0.52	1.01	-0.12
VanEck High Yield Muni ETF	HYD	\$3,299,683,033	0.32	No	-1.24	0.34	2.00	0.63	7.46	-0.64	1.08	-0.28
Franklin Dynamic Municipal Bond ETF	FLMI	\$744,567,322	0.30	No	0.86	3.18	4.75	2.34	6.02	0.68	0.87	-0.08
Bloomberg 65% High Grade/35% HY TR USD					-0.34	1.34	3.19	1.43	6.78	0.00	1.00	-0.20

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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.

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 limitations because an investment cannot be made directly in an index and indexes have volatility and other material characteristics that make them differ from the comparable funds. An investment index does not reflect the deduction of any fees or expenses nor does it represent actual trading or any material economic and market factors.

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