

TABLE 1

Performance of the Largest ETFs

Data as of December 31, 2020

Category	Ticker	Fund Name	Total Assets (\$ Mil)	Total Return (%)					Annual Return (%)			Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)
				2020	2019	2018	2017	2016	3-Yr	5-Yr	10-Yr				
Large Blend	SPY	SPDR S&P 500 ETF Trust	329,025	18.4	31.3	(4.4)	21.7	11.8	14.1	15.1	13.8	1.20	1.5	0.09	2
Large Blend	IVV	iShares Core S&P 500	238,846	18.4	31.4	(4.4)	21.8	11.9	14.1	15.2	13.8	1.21	1.6	0.03	4
Large Blend	VTI	Vanguard Total Stock Market	201,885	20.9	30.8	(5.1)	21.2	12.7	14.5	15.4	13.8	1.26	1.4	0.03	4
Large Blend	VOO	Vanguard S&P 500	178,123	18.3	31.5	(4.4)	21.8	11.9	14.1	15.2	13.8	1.21	1.5	0.03	4
Large Growth	QQQ	Invesco QQQ Trust	152,723	48.6	39.1	(0.1)	32.7	7.0	27.3	24.0	20.4	1.33	0.6	0.20	8
Foreign Lg Blend	VEA	Vanguard FTSE Developed Markets	87,573	10.3	22.1	(14.5)	26.4	2.5	4.8	8.3	5.9	1.21	2.0	0.05	2
Interm Core Bond	AGG	iShares Core US Aggregate Bond	85,210	7.4	8.7	0.0	3.5	2.6	5.3	4.4	3.8	0.22	2.1	0.04	108
Foreign Lg Blend	IEFA	iShares Core MSCI EAFE	84,073	8.5	22.7	(14.2)	26.4	1.4	4.5	7.9	—	1.18	1.9	0.07	2
Divers Emg Mkts	VWO	Vanguard FTSE Emerging Markets	71,468	15.3	20.4	(14.6)	31.4	11.8	5.8	11.7	3.1	1.26	1.9	0.10	10
Commdy Focused	GLD	SPDR Gold Shares	71,158	23.7	18.4	(1.5)	11.4	8.7	13.0	11.8	2.6	0.85	0.0	0.40	0
Divers Emg Mkts	IEMG	iShares Core MSCI Emg Markets	68,717	18.2	17.5	(14.7)	36.8	10.0	5.8	12.2	—	1.29	1.9	0.11	15
Large Growth	VUG	Vanguard Growth	68,397	40.2	37.3	(3.3)	27.8	6.1	23.0	20.3	16.7	1.29	0.7	0.04	11
Interm Core Bond	BND	Vanguard Total Bond Market	68,120	7.7	8.7	0.0	3.6	2.6	5.4	4.5	3.8	0.22	2.2	0.04	31
Large Growth	IWF	iShares Russell 1000 Growth	64,476	38.2	36.1	(1.7)	30.0	6.9	22.7	20.8	17.0	1.28	0.7	0.19	18
Large Value	VTV	Vanguard Value	61,532	2.2	25.8	(5.4)	17.1	16.9	6.8	10.8	11.2	1.21	2.5	0.04	12
Small Blend	IWM	iShares Russell 2000	58,607	19.9	25.4	(11.0)	14.7	21.4	10.2	13.2	11.2	1.64	1.0	0.19	18
Small Blend	IJR	iShares Core S&P Small-Cap	56,114	11.2	22.8	(8.4)	13.2	26.5	7.7	12.4	11.9	1.66	1.1	0.06	16
Corporate Bond	LQD	iShares iBoxx \$ Invmt Grd Corp Bd	55,238	11.1	17.1	(3.8)	7.2	6.0	7.8	7.3	6.1	0.49	2.7	0.14	13
Mid-Cap Blend	IJH	iShares Core S&P Mid-Cap	53,775	13.6	26.1	(11.1)	16.2	20.6	8.4	12.3	11.4	1.52	1.3	0.05	15
Large Blend	VIG	Vanguard Dividend Appreciation	53,475	15.5	29.7	(2.0)	22.2	11.8	13.6	14.9	12.7	1.05	1.6	0.06	14
Foreign Lg Blend	EFA	iShares MSCI EAFE	52,711	7.9	21.9	(13.8)	24.9	1.0	4.3	7.4	5.4	1.16	2.1	0.32	4
Large Value	IWD	iShares Russell 1000 Value	43,924	2.7	26.3	(8.4)	13.5	17.1	5.9	9.6	10.3	1.28	2.0	0.19	16
Corporate Bond	VCIT	Vanguard Interm-Term Corp Bd	42,514	9.5	14.0	(1.8)	5.5	5.3	7.0	6.4	5.7	0.42	2.6	0.05	72
Mid-Cap Blend	VO	Vanguard Mid-Cap	41,580	18.2	31.0	(9.2)	19.2	11.2	12.0	13.3	12.4	1.39	1.4	0.04	15
Technology	VGT	Vanguard Information Technology	41,556	45.9	48.7	2.5	37.1	13.7	30.5	28.2	20.5	1.41	0.8	0.10	5
Foreign Lg Blend	VXUS	Vanguard Total International Stock	38,511	11.3	21.6	(14.4)	27.5	4.7	5.0	9.1	5.1	1.19	2.1	0.08	7
Technology	XLK	Technology Select Sector SPDR	38,254	43.7	50.0	(1.6)	34.3	14.8	28.5	26.7	19.8	1.37	0.9	0.13	3
Small Blend	VB	Vanguard Small-Cap	37,414	19.1	27.4	(9.3)	16.2	18.3	11.2	13.6	12.0	1.59	1.1	0.05	16
Wld Bd-USD Hgd	BNDX	Vanguard Total International Bond	37,207	4.6	7.9	2.9	2.4	4.7	5.1	4.5	—	0.20	1.0	0.08	31
Short-Term Bond	VCSH	Vanguard Short-Term Corporate Bond	36,199	5.1	6.9	0.9	2.4	2.6	4.2	3.6	3.1	0.21	2.3	0.05	56
Large Blend	USMV	iShares MSCI USA Min Vol Factor	33,435	5.6	27.8	1.4	19.0	10.5	11.0	12.4	—	0.95	1.8	0.15	22
Large Growth	IVW	iShares S&P 500 Growth	32,345	33.2	30.9	(0.2)	27.2	6.7	20.3	18.8	16.3	1.21	0.8	0.18	27
Large Blend	ITOT	iShares Core S&P Total US Stock Mkt	32,280	20.7	30.9	(5.3)	21.2	12.6	14.4	15.4	13.8	1.26	1.4	0.03	4
Commdy Focused	IAU	iShares Gold Trust	31,918	23.9	18.5	(1.4)	11.6	8.8	13.1	11.9	2.8	0.85	0.0	0.25	0
Large Value	VYM	Vanguard High Dividend Yield	31,330	1.1	24.2	(5.9)	16.4	16.9	5.7	10.0	11.5	1.15	3.2	0.06	11
Real Estate	VNQ	Vanguard Real Estate	31,000	(4.7)	28.9	(5.9)	4.9	8.5	4.9	5.6	8.7	1.21	3.9	0.12	6
Short-Term Bond	BSV	Vanguard Short-Term Bond	29,578	4.7	4.9	1.3	1.2	1.4	3.6	2.7	2.1	0.09	1.8	0.05	44
Foreign Lg Blend	VEU	Vanguard FTSE All-Wld ex-US	29,544	11.4	21.6	(14.0)	27.3	4.8	5.2	9.2	5.2	1.18	2.0	0.08	4
Divers Emg Mkts	EEM	iShares MSCI Emerging Markets	28,301	17.6	17.7	(15.0)	36.4	10.5	5.6	12.1	3.0	1.27	1.4	0.68	19
Inflat-Prot Bond	TIP	iShares TIPS Bond	26,385	10.9	8.3	(1.4)	2.9	4.6	5.8	5.0	3.7	0.25	1.2	0.19	17
Large Blend	IWB	iShares Russell 1000	25,956	20.8	31.3	(4.9)	21.5	11.9	14.7	15.4	13.9	1.24	1.4	0.15	5
High Yield Bond	HYG	iShares iBoxx \$ High Yield Corp Bd	25,718	4.1	14.2	(1.9)	6.1	13.9	5.3	7.1	5.7	0.55	4.9	0.49	20
Health	XLV	Health Care Select Sector SPDR	25,688	13.3	20.6	6.3	21.7	(2.8)	13.3	11.4	15.7	1.06	1.5	0.13	3
Large Blend	SCHX	Schwab US Large-Cap	25,634	20.9	31.4	(4.5)	21.9	11.8	14.9	15.6	14.0	1.23	1.6	0.03	5
Interm Gov't	MBB	iShares MBS	25,295	4.0	6.3	0.8	2.4	1.3	3.7	2.9	2.8	0.14	2.1	0.06	253
Foreign Lg Blend	IXUS	iShares Core MSCI Total Intl Stk	25,269	11.1	21.8	(14.6)	28.1	4.7	5.0	9.2	—	1.19	1.8	0.09	7
Mid-Cap Blend	IWR	iShares Russell Mid-Cap	24,841	16.9	30.3	(9.1)	18.3	13.6	11.5	13.2	12.2	1.42	1.3	0.19	10
Financial	XLF	Financial Select Sector SPDR	24,732	(1.7)	31.9	(13.1)	22.0	22.5	4.1	11.0	10.6	1.53	2.0	0.13	4
Large Value	DIA	SPDR Dow Jones Indus'l Avrg Tr	24,245	9.6	25.1	(3.6)	28.0	16.3	9.7	14.5	12.8	1.22	1.9	0.16	19
Foreign Lg Blend	SCHF	Schwab International Equity	23,304	9.9	22.1	(14.4)	25.8	2.9	4.7	8.3	5.5	1.19	2.1	0.06	6