

TABLE 3

Performance of the 50 Largest ETFs

Data as of December 31, 2021

Category	Ticker	ETF Name	Total Assets (\$ Mil)	Total Return (%)					Annual Return (%)			Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)
				2021	2020	2019	2018	2017	3-Yr	5-Yr	10-Yr				
Large Blend	SPY	SPDR S&P 500 ETF Trust	455,221	28.6	18.2	31.3	(4.4)	21.7	25.9	18.3	16.4	1.16	1.2	0.09	2
Large Blend	IVV	iShares Core S&P 500 ETF	334,712	28.7	18.4	31.4	(4.4)	21.8	26.0	18.4	16.5	1.17	1.2	0.03	5
Large Blend	VTI	Vanguard Total Stock Market ETF	298,973	25.7	20.9	30.8	(5.1)	21.2	25.8	18.0	16.3	1.22	1.2	0.03	8
Large Blend	VOO	Vanguard S&P 500 ETF	279,841	28.7	18.3	31.5	(4.4)	21.8	26.0	18.4	16.5	1.17	1.3	0.03	4
Large Growth	QQQ	Invesco QQQ Trust	215,238	27.2	48.6	39.1	(0.1)	32.7	38.0	28.4	22.9	1.25	0.4	0.20	9
Foreign Lg Blend	VEA	Vanguard FTSE Developed Markets ETF	110,105	11.5	10.3	22.1	(14.5)	26.4	14.5	10.2	8.5	1.19	3.2	0.05	3
Foreign Lg Blend	IEFA	iShares Core MSCI EAFE ETF	104,268	11.3	8.5	22.7	(14.2)	26.4	14.0	10.0	—	1.17	3.3	0.07	2
Large Value	VTV	Vanguard Value ETF	92,697	26.5	2.2	25.8	(5.4)	17.1	17.6	12.5	13.7	1.23	2.1	0.04	10
Interm Core Bond	AGG	iShares Core US Aggregate Bond ETF	92,153	(1.7)	7.4	8.7	0.0	3.5	4.7	3.5	2.8	0.23	1.8	0.04	179
Large Growth	VUG	Vanguard Growth ETF	90,457	27.3	40.2	37.3	(3.3)	27.8	34.8	24.8	19.3	1.24	0.5	0.04	6
Interm Core Bond	BND	Vanguard Total Bond Market ETF	84,187	(1.7)	7.7	8.7	0.0	3.6	4.8	3.6	2.9	0.24	1.9	0.04	79
Divers Emg Mkts	VWO	Vanguard FTSE Emerging Markets ETF	81,071	1.0	15.3	20.4	(14.6)	31.4	11.9	9.5	5.4	1.21	2.6	0.10	9
Large Growth	IWF	iShares Russell 1000 Growth ETF	79,117	27.4	38.2	36.1	(1.7)	30.0	33.8	25.1	19.6	1.23	0.5	0.19	14
Divers Emg Mkts	IEMG	iShares Core MSCI Emerging Mkts ETF	76,667	(0.6)	18.2	17.5	(14.7)	36.8	11.3	10.0	—	1.25	3.1	0.11	9
Small Blend	IJR	iShares Core S&P Small-Cap ETF	75,589	26.7	11.2	22.8	(8.4)	13.2	20.1	12.4	14.5	1.60	1.5	0.06	20
Large Blend	VIG	Vanguard Dividend Appreciation ETF	69,831	23.6	15.5	29.7	(2.0)	22.2	22.8	17.3	14.4	1.03	1.6	0.06	25
Small Blend	IWM	iShares Russell 2000 ETF	69,092	14.6	19.9	25.4	(11.0)	14.7	19.9	11.9	13.2	1.59	0.9	0.19	20
Mid-Cap Blend	IJH	iShares Core S&P Mid-Cap ETF	68,321	24.7	13.6	26.1	(11.1)	16.2	21.3	13.0	14.1	1.48	1.2	0.05	20
Large Value	IWD	iShares Russell 1000 Value ETF	59,972	24.9	2.7	26.3	(8.4)	13.5	17.5	11.0	12.8	1.29	1.6	0.19	18
Mid-Cap Blend	VO	Vanguard Mid-Cap ETF	57,747	24.5	18.2	31.0	(9.2)	19.2	24.5	15.9	15.1	1.36	1.1	0.04	26
Foreign Lg Blend	EFA	iShares MSCI EAFE ETF	57,151	11.2	7.9	21.9	(13.8)	24.9	13.5	9.5	8.0	1.15	3.3	0.32	5
Commdy Focused	GLD	SPDR Gold Shares	57,075	(4.1)	23.7	18.4	(1.5)	11.4	12.0	9.0	1.1	1.00	0.0	0.40	0
Technology	VGT	Vanguard Information Technology ETF	56,447	30.4	45.9	48.7	2.5	37.1	41.4	31.8	23.7	1.33	0.6	0.10	4
Foreign Lg Blend	VXUS	Vanguard Total International Stk ETF	53,016	8.7	11.3	21.6	(14.4)	27.5	13.7	9.9	7.7	1.16	3.1	0.08	8
Technology	XLK	Technology Select Sector SPDR ETF	51,968	34.5	43.7	50.0	(1.6)	34.3	42.6	30.8	23.1	1.30	0.7	0.12	4
Small Blend	VB	Vanguard Small-Cap ETF	50,158	17.7	19.1	27.4	(9.3)	16.2	21.3	13.5	14.2	1.53	1.2	0.05	22
Real Estate	VNQ	Vanguard Real Estate ETF	49,822	40.4	(4.7)	28.9	(5.9)	4.9	19.9	11.2	11.5	1.26	2.6	0.12	8
Corporate Bond	VCIT	Vanguard Interm-Term Corp Bd ETF	47,078	(1.5)	9.5	14.0	(1.8)	5.5	7.2	5.0	4.8	0.45	2.2	0.04	53
Large Blend	ITOT	iShares Core S&P Total US Stk Mkt ETF	46,708	25.6	20.7	30.9	(5.3)	21.2	25.7	17.9	16.2	1.22	1.2	0.03	5
Wld Bd-USD Hgd	BNDX	Vanguard Total International Bond ETF	45,661	(2.2)	4.6	7.9	2.9	2.4	3.3	3.1	—	0.24	3.1	0.08	25
Financial	XLF	Financial Select Sector SPDR ETF	44,731	34.8	(1.7)	31.9	(13.1)	22.0	20.5	13.1	16.2	1.59	1.6	0.12	3
Large Value	VYM	Vanguard High Dividend Yield ETF	42,650	26.1	1.1	24.2	(5.9)	16.4	16.6	11.7	13.0	1.16	2.8	0.06	8
Short-Term Bond	BSV	Vanguard Short-Term Bond ETF	42,052	(1.0)	4.7	4.9	1.3	1.2	2.8	2.2	1.7	0.10	1.2	0.05	49
Short-Term Bond	VCSH	Vanguard Short-Term Corp Bd ETF	41,664	(0.4)	5.1	6.9	0.9	2.4	3.8	2.9	2.8	0.23	1.6	0.04	42
Large Growth	IVW	iShares S&P 500 Growth ETF	40,616	31.8	33.2	30.9	(0.2)	27.2	32.0	23.9	19.0	1.18	0.5	0.18	13
Corporate Bond	LQD	iShares iBoxx \$ Invmt Grd Corp Bd ETF	38,988	(1.6)	11.1	17.1	(3.8)	7.2	8.6	5.7	5.1	0.51	2.3	0.14	14
Inflat-Prot Bond	TIP	iShares TIPS Bond ETF	38,710	5.5	10.9	8.3	(1.4)	2.9	8.2	5.2	2.9	0.26	4.3	0.19	53
Health	XLV	Health Care Select Sector SPDR ETF	35,802	25.9	13.3	20.6	6.3	21.7	19.9	17.4	17.0	1.00	1.3	0.12	4
Foreign Lg Blend	VEU	Vanguard FTSE All-Wld ex-US ETF	35,732	8.2	11.4	21.6	(14.0)	27.3	13.6	9.9	7.6	1.14	3.1	0.08	5
Large Blend	SCHX	Schwab US Large-Cap ETF	35,285	26.7	20.9	31.4	(4.5)	21.9	26.3	18.6	16.5	1.19	1.2	0.03	4
Foreign Lg Blend	IXUS	iShares Core MSCI Total Intl Stk ETF	32,859	8.5	11.1	21.8	(14.6)	28.1	13.7	10.0	—	1.16	3.1	0.09	7
Large Blend	IWB	iShares Russell 1000 ETF	32,719	26.3	20.8	31.3	(4.9)	21.5	26.0	18.3	16.4	1.20	1.1	0.15	5
Large Blend	RSP	Invesco S&P 500 Equal Weight ETF	32,039	29.4	12.7	28.9	(7.8)	18.5	23.4	15.5	15.3	1.38	1.3	0.20	—
Mid-Cap Blend	IWR	iShares Russell Mid-Cap ETF	31,620	22.4	16.9	30.3	(9.1)	18.3	23.1	14.9	14.7	1.39	1.1	0.19	14
Large Value	SCHD	Schwab US Dividend Equity ETF	31,278	29.8	15.1	27.3	(5.5)	20.9	23.9	16.8	15.3	1.21	2.8	0.06	46
Large Blend	USMV	iShares MSCI USA Min Vol Factor ETF	30,491	20.8	5.6	27.8	1.4	19.0	17.7	14.5	14.0	0.99	1.3	0.15	23
Misc Trading	GBTC	Grayscale Bitcoin Trust (BTC)	30,417	60.6	291.9	87.7	(74.6)	1,391.4	127.7	113.9	—	5.32	0.0	2.00	—
Large Value	DIA	SPDR Dow Jones Industrial Avg ETF Tr	30,402	20.7	9.6	25.1	(3.6)	28.0	18.3	15.4	14.0	1.22	1.6	0.16	0
Foreign Lg Blend	SCHF	Schwab International Equity ETF	29,173	11.4	9.9	22.1	(14.4)	25.8	14.3	10.0	8.1	1.17	3.2	0.06	6
Divers Emg Mkts	EEM	iShares MSCI Emerging Markets ETF	28,977	(3.7)	17.6	17.7	(15.0)	36.4	10.0	9.1	4.8	1.24	2.0	0.68	9