

TABLE 3

Performance of the 50 Largest ETFs

Data as of December 31, 2024

Category	ETF	Ticker	Share Class Assets (\$ Mil)	Total Return (%)					Annual Return (%)			Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)
				2024	2023	2022	2021	2020	3-Yr	5-Yr	10-Yr				
Large Blend	SPDR S&P 500 ETF Trust	SPY	623,795	24.9	26.1	(18.1)	28.6	18.4	8.8	14.4	13.0	1.14	1.2	0.09	3
Large Blend	iShares Core S&P 500 ETF	IVV	585,743	25.0	26.3	(18.1)	28.7	18.4	8.9	14.5	13.1	1.15	1.3	0.03	3
Large Blend	Vanguard S&P 500 ETF	VOO	583,729	25.0	26.2	(18.2)	28.7	18.3	8.9	14.5	13.1	1.15	1.2	0.03	2
Large Blend	Vanguard Total Stock Market ETF	VTI	456,412	23.7	26.0	(19.5)	25.7	20.9	7.9	13.8	12.5	1.18	1.3	0.03	2
Large Growth	Invesco QQQ Trust	QQQ	318,906	25.6	54.8	(32.5)	27.2	48.6	9.5	19.9	18.3	1.46	0.6	0.20	8
Large Growth	Vanguard Growth ETF	VUG	155,321	32.7	46.8	(33.1)	27.3	40.2	9.2	18.4	15.8	1.45	0.5	0.04	5
Foreign Lg Blend	Vanguard FTSE Devlp Mkts ETF	VEA	133,330	3.1	17.8	(15.3)	11.5	10.3	0.9	4.8	5.5	1.19	3.4	0.06	3
Large Value	Vanguard Value ETF	VTV	128,372	16.0	9.3	(2.0)	26.5	2.2	7.5	9.9	10.0	1.04	2.3	0.04	10
Interm Core Bd	Vanguard Total Bond Market ETF	BND	120,981	1.3	5.7	(13.1)	(1.7)	7.7	(2.4)	(0.3)	1.3	0.51	3.7	0.03	36
Interm Core Bd	iShares Core US Aggregate Bond ETF	AGG	119,717	1.4	5.6	(13.1)	(1.7)	7.4	(2.4)	(0.3)	1.3	0.51	3.7	0.03	89
Foreign Lg Blend	iShares Core MSCI EAFE ETF	IEFA	117,813	3.4	17.6	(15.1)	11.3	8.5	1.1	4.5	5.4	1.18	3.5	0.07	2
Large Growth	iShares Russell 1000 Growth ETF	IWF	106,403	33.1	42.5	(29.3)	27.4	38.2	10.3	18.8	16.6	1.36	0.5	0.19	12
Mid-Cap Blend	iShares Core S&P Mid-Cap ETF	IJH	94,737	13.9	16.4	(13.1)	24.7	13.6	4.8	10.3	9.6	1.39	1.3	0.05	19
Small Blend	iShares Core S&P Small-Cap ETF	IJR	87,528	8.6	16.0	(16.2)	26.7	11.2	1.8	8.3	8.9	1.53	2.1	0.06	25
Large Blend	Vanguard Dividend Apprecn ETF	VIG	87,187	17.0	14.5	(9.8)	23.6	15.5	6.5	11.5	11.4	1.01	1.7	0.06	13
Technology	Vanguard Info Tech ETF	VGT	84,685	29.3	52.7	(29.7)	30.4	45.9	11.5	21.4	20.8	1.53	0.6	0.10	13
Divers Emg Mkts	Vanguard FTSE Emerg Mkts ETF	VWO	79,550	11.0	9.3	(17.7)	1.0	15.3	(0.1)	3.0	4.0	1.08	3.2	0.08	5
Divers Emg Mkts	iShares Core MSCI Emerg Mkts ETF	IEMG	78,073	6.9	11.3	(19.9)	(0.6)	18.2	(1.6)	2.3	3.8	1.15	3.2	0.09	7
Foreign Lg Blend	Vanguard Total Int'l Stock ETF	VXUS	74,828	5.2	15.6	(16.0)	8.7	11.3	0.7	4.3	5.1	1.11	3.4	0.08	4
Comdty Focused	SPDR Gold Shares	GLD	73,215	26.1	13.3	(0.8)	(4.1)	23.7	12.3	10.9	7.7	0.86	0.0	0.40	0
Technology	The Technology Sel Sect SPDR ETF	XLK	72,766	21.6	56.0	(27.7)	34.5	43.7	11.1	21.5	20.3	1.52	0.7	0.09	39
Mid-Cap Blend	Vanguard Mid-Cap ETF	VO	72,357	15.2	16.0	(18.7)	24.5	18.2	2.8	9.9	9.6	1.31	1.5	0.04	13
Small Blend	iShares Russell 2000 ETF	IWM	72,185	11.4	16.8	(20.5)	14.6	19.9	1.1	7.3	7.8	1.56	1.2	0.19	17
Large Blend	Invesco S&P 500 Equal Weight ETF	RSP	71,839	12.8	13.7	(11.6)	29.4	12.7	4.2	10.6	10.0	1.22	1.5	0.20	21
Large Value	Schwab US Dividend Equity ETF	SCHD	65,524	11.6	4.6	(3.2)	29.8	15.1	4.1	11.0	11.0	1.04	3.6	0.06	29
Large Blend	iShares Core S&P Tot US Stk Mkt ETF	ITOT	64,183	23.8	26.1	(19.5)	25.6	20.7	7.9	13.8	12.5	1.18	1.2	0.03	4
Small Blend	Vanguard Small-Cap ETF	VB	63,307	14.2	18.2	(17.6)	17.7	19.1	3.6	9.3	9.1	1.45	1.3	0.05	12
Large Value	iShares Russell 1000 Value ETF	IWD	62,980	14.2	11.3	(7.7)	24.9	2.7	5.4	8.5	8.3	1.11	1.9	0.19	14
Glbl Bd-USD Hdg	Vanguard Total Int'l Bond ETF	BNDX	61,987	3.7	8.9	(12.9)	(2.2)	4.6	(0.5)	0.1	1.9	0.42	4.2	0.07	29
Large Value	Vanguard High Dividend Yield ETF	VYM	59,678	17.6	6.5	(0.4)	26.1	1.1	7.7	9.7	9.8	1.02	2.7	0.06	6
Large Growth	iShares S&P 500 Growth ETF	IVW	56,362	35.8	29.8	(29.5)	31.8	33.2	7.5	16.9	15.1	1.33	0.4	0.18	31
Large Blend	SPDR Portfolio S&P 500 ETF	SPLG	53,511	25.0	26.2	(18.1)	28.7	18.6	8.9	14.5	13.0	1.15	1.3	0.02	3
Foreign Lg Blend	iShares MSCI EAFE ETF	EFA	53,096	3.4	18.1	(14.3)	11.2	7.9	1.5	4.7	5.1	1.17	3.2	0.32	3
Digital Assets	iShares Bitcoin Trust ETF	IBIT	51,744	—	—	—	—	—	—	—	—	—	—	0.12	—
Large Blend	Schwab US Large-Cap ETF	SCHX	51,518	24.9	26.9	(19.4)	26.7	20.9	8.5	14.4	12.9	1.16	1.2	0.03	3
Long Gov't	iShares 20+ Year Treasury Bond ETF	TLT	50,331	(7.8)	3.0	(31.4)	(4.8)	17.9	(13.3)	(6.1)	(1.1)	1.12	4.3	0.15	23
Large Blend	iShares MSCI USA Quality Factor ETF	QUAL	49,471	22.2	30.8	(20.4)	26.9	17.0	8.4	13.6	12.9	1.22	1.0	0.15	31
Corporate Bond	Vanguard Interm-Term Corp Bd ETF	VCIT	48,651	3.3	8.9	(14.1)	(1.5)	9.5	(1.1)	0.9	2.7	0.61	4.4	0.04	72
Financial	The Financial Select Sector SPDR ETF	XLF	48,231	30.4	12.0	(10.6)	34.8	(1.7)	9.3	11.6	11.3	1.35	1.4	0.09	3
Glbl Lg Stock Bld	Vanguard Total World Stock ETF	VT	41,930	16.5	21.9	(18.0)	18.2	16.7	5.2	10.0	9.3	1.10	2.0	0.07	4
Muni Nat'l Intrm	iShares National Muni Bond ETF	MUB	40,388	1.1	5.9	(7.5)	1.2	4.9	(0.3)	1.0	2.1	0.46	3.0	0.05	27
Large Blend	iShares Russell 1000 ETF	IWB	40,095	24.3	26.4	(19.2)	26.3	20.8	8.3	14.1	12.7	1.16	1.1	0.15	3
Foreign Lg Blend	Schwab International Equity ETF	SCHF	39,902	3.5	18.3	(14.9)	11.4	9.9	1.4	5.0	5.3	1.12	3.3	0.06	4
Large Blend	Vanguard Large-Cap ETF	VV	39,079	25.1	27.3	(19.7)	27.0	21.0	8.6	14.5	13.0	1.16	1.2	0.04	2
Large Growth	Invesco NASDAQ 100 ETF	QQQM	38,985	25.7	54.9	(32.5)	27.3	—	9.6	—	—	1.46	0.6	0.15	8
Mid-Cap Blend	iShares Russell Mid-Cap ETF	IWR	38,388	15.1	17.1	(17.4)	22.4	16.9	3.6	9.8	9.5	1.33	1.3	0.19	9
Foreign Lg Blend	Vanguard FTSE All-Wld ex-US ETF	VEU	37,478	5.5	15.6	(15.5)	8.2	11.4	1.0	4.4	5.1	1.11	3.2	0.07	4
Large Value	SPDR Dow Jones Indus Avrg ETF Tr	DIA	37,403	14.8	16.0	(7.0)	20.7	9.6	7.4	10.4	11.4	1.11	1.6	0.16	3
Foreign Lg Blend	iShares Core MSCI Total Intl Stk ETF	IXUS	37,381	5.2	15.6	(16.4)	8.5	11.1	0.6	4.2	5.0	1.13	3.3	0.07	3
Large Growth	Schwab US Large-Cap Growth ETF	SCHG	37,138	34.9	50.1	(31.8)	28.1	39.1	11.4	19.7	16.7	1.43	0.4	0.04	3