

TABLE 3

Performance of the 50 Largest ETFs

Data as of December 31, 2022

Category	Ticker ETF	Total Assets (\$ Mil)	Total Return (%)					Annual Return (%)			Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)
			2022	2021	2020	2019	2018	3-Yr	5-Yr	10-Yr				
Large Blend	SPY SPDR S&P 500 ETF Trust	356,679	(18.1)	28.6	18.4	31.3	(4.4)	7.6	9.4	12.5	1.19	1.6	0.09	2
Large Blend	IVV iShares Core S&P 500 ETF	289,467	(18.1)	28.7	18.4	31.4	(4.4)	7.6	9.4	12.5	1.19	1.7	0.03	3
Large Blend	VOO Vanguard S&P 500 ETF	262,274	(18.2)	28.7	18.3	31.5	(4.4)	7.6	9.4	12.5	1.19	1.7	0.03	2
Large Blend	VTI Vanguard Total Stock Market ETF	261,090	(19.5)	25.7	20.9	30.8	(5.1)	7.0	8.7	12.1	1.23	1.7	0.03	4
Large Growth	QQQ Invesco QQQ Trust	145,932	(32.5)	27.2	48.6	39.1	(0.1)	8.5	12.1	16.2	1.38	0.8	0.20	7
Foreign Lg Blend	VEA Vanguard FTSE Developed Mkts ETF	100,468	(15.3)	11.5	10.3	22.1	(14.5)	1.3	1.7	4.9	1.21	2.9	0.05	3
Large Value	VTV Vanguard Value ETF	99,335	(2.0)	26.5	2.2	25.8	(5.4)	8.2	8.6	11.9	1.16	2.5	0.04	9
Foreign Lg Blend	IEFA iShares Core MSCI EAFE ETF	88,989	(15.1)	11.3	8.5	22.7	(14.2)	0.8	1.5	5.1	1.19	2.7	0.07	4
Interm Core Bond	BND Vanguard Total Bond Market ETF	84,876	(13.1)	(1.7)	7.7	8.7	0.0	(2.7)	0.0	1.0	0.33	2.5	0.03	69
Interm Core Bond	AGG iShares Core US Aggregate Bond ETF	82,483	(13.1)	(1.7)	7.4	8.7	0.0	(2.8)	0.0	1.0	0.33	2.4	0.03	163
Large Growth	VUG Vanguard Growth ETF	68,143	(33.1)	27.3	40.2	37.3	(3.3)	6.1	9.6	12.8	1.39	0.7	0.04	8
Divers Emg Mkts	VWO Vanguard FTSE Emerging Markets ETF	68,127	(17.7)	1.0	15.3	20.4	(14.6)	(1.4)	(0.3)	1.6	1.13	4.1	0.08	9
Large Blend	VIG Vanguard Dividend Appreciation ETF	65,427	(9.8)	23.6	15.5	29.7	(2.0)	8.8	10.4	12.0	1.06	2.0	0.06	26
Small Blend	IJR iShares Core S&P Small-Cap ETF	64,907	(16.2)	26.7	11.2	22.8	(8.4)	5.7	5.8	10.8	1.49	1.4	0.06	16
Mid-Cap Blend	IJH iShares Core S&P Mid-Cap ETF	63,572	(13.1)	24.7	13.6	26.1	(11.1)	7.2	6.6	10.7	1.40	1.6	0.05	16
Divers Emg Mkts	IEMG iShares Core MSCI Emerg Markets ETF	63,285	(19.9)	(0.6)	18.2	17.5	(14.7)	(2.0)	(1.2)	1.6	1.17	2.7	0.09	7
Large Growth	IWF iShares Russell 1000 Growth ETF	59,394	(29.3)	27.4	38.2	36.1	(1.7)	7.6	10.8	13.9	1.34	0.9	0.18	13
Large Value	IWD iShares Russell 1000 Value ETF	54,277	(7.7)	24.9	2.7	26.3	(8.4)	5.8	6.5	10.1	1.22	2.1	0.18	17
Commdy Focused	GLD SPDR Gold Shares	53,453	(0.8)	(4.1)	23.7	18.4	(1.5)	5.5	6.5	0.5	0.84	0.0	0.40	0
Small Blend	IWM iShares Russell 2000 ETF	52,522	(20.5)	14.6	19.9	25.4	(11.0)	3.0	4.0	9.0	1.49	1.5	0.19	23
Large Value	VYM Vanguard High Dividend Yield ETF	50,204	(0.4)	26.1	1.1	24.2	(5.9)	8.3	8.2	11.6	1.11	3.0	0.06	8
Foreign Lg Blend	VXUS Vanguard Total International Stock ETF	50,076	(16.0)	8.7	11.3	21.6	(14.4)	0.5	1.1	4.1	1.15	3.1	0.07	8
Mid-Cap Blend	VO Vanguard Mid-Cap ETF	49,861	(18.7)	24.5	18.2	31.0	(9.2)	6.2	7.3	11.1	1.33	1.6	0.04	16
Foreign Lg Blend	EFA iShares MSCI EAFE ETF	45,866	(14.3)	11.2	7.9	21.9	(13.8)	1.0	1.6	4.6	1.18	2.7	0.33	5
Large Value	SCHD Schwab US Dividend Equity ETF	44,613	(3.2)	29.8	15.1	27.3	(5.5)	13.1	11.7	13.7	1.15	3.4	0.06	14
Gibl Bd-USD Hgd	BNDX Vanguard Total International Bond ETF	44,477	(12.9)	(2.2)	4.6	7.9	2.9	(3.8)	(0.2)	—	0.31	1.5	0.07	25
Health	XLV Health Care Select Sector SPDR ETF	42,072	(2.0)	25.9	13.3	20.6	6.3	11.8	12.4	14.9	0.95	1.5	0.10	2
Equity Energy	XLE Energy Select Sector SPDR ETF	40,911	64.3	53.3	(32.6)	11.9	(18.1)	19.3	9.2	6.0	2.58	3.7	0.10	9
Short-Term Bond	VCSH Vanguard Short-Term Corp Bond ETF	40,633	(5.7)	(0.4)	5.1	6.9	0.9	(0.4)	1.2	1.6	0.24	2.0	0.04	50
Small Blend	VB Vanguard Small-Cap ETF	40,579	(17.6)	17.7	19.1	27.4	(9.3)	4.9	5.9	10.1	1.44	1.6	0.05	17
Corporate Bond	VCIT Vanguard Interm-Term Corp Bd ETF	39,598	(14.1)	(1.5)	9.5	14.0	(1.8)	(2.5)	0.8	2.1	0.50	3.0	0.04	58
Technology	VGT Vanguard Information Technology ETF	39,411	(29.7)	30.4	45.9	48.7	2.5	10.2	15.3	17.8	1.43	0.9	0.10	6
Large Blend	ITOT iShares Core S&P Total US Stk Mkt ETF	39,179	(19.5)	25.6	20.7	30.9	(5.3)	6.9	8.6	12.1	1.23	1.7	0.03	4
Technology	XLK Technology Select Sector SPDR ETF	38,082	(27.7)	34.5	43.7	50.0	(1.6)	11.8	15.6	17.4	1.41	1.0	0.10	9
Short-Term Bond	BSV Vanguard Short-Term Bond ETF	37,656	(5.6)	(1.0)	4.7	4.9	1.3	(0.7)	0.8	0.9	0.14	1.5	0.04	37
Corporate Bond	LQD iShares iBoxx \$ InvtGrade Corp Bd ETF	35,309	(18.0)	(1.6)	11.1	17.1	(3.8)	(3.6)	0.2	1.9	0.60	3.3	0.14	14
Real Estate	VNQ Vanguard Real Estate ETF	33,287	(26.2)	40.4	(4.7)	28.9	(5.9)	(0.4)	3.7	6.4	1.29	3.9	0.12	7
Large Blend	RSP Invesco S&P 500 Equal Weight ETF	32,683	(11.6)	29.4	12.7	28.9	(7.8)	8.8	8.9	12.1	1.30	1.8	0.20	18
Foreign Lg Blend	VEU Vanguard FTSE All-World ex-US ETF	32,636	(15.5)	8.2	11.4	21.6	(14.0)	0.6	1.3	4.1	1.13	3.1	0.07	5
Muni Nat'l Interm	MUB iShares National Muni Bond ETF	31,842	(7.5)	1.2	4.9	7.3	0.9	(0.6)	1.2	1.9	0.34	2.1	0.07	9
Financial	XLF Financial Select Sector SPDR ETF	31,338	(10.6)	34.8	(1.7)	31.9	(13.1)	5.8	6.3	12.0	1.46	2.0	0.10	4
Large Blend	USMV iShares MSCI USA Min Vol Factor ETF	29,909	(9.3)	20.8	5.6	27.8	1.4	5.0	8.4	11.7	1.00	1.6	0.15	20
Large Value	DIA SPDR Dow Jones Industrial Avg ETF Tr	29,490	(7.0)	20.7	9.6	25.1	(3.6)	7.2	8.2	12.1	1.20	1.9	0.16	0
Large Blend	SCHX Schwab US Large-Cap ETF	29,230	(19.4)	26.7	20.9	31.4	(4.5)	7.3	9.1	12.3	1.22	1.6	0.03	4
Foreign Lg Blend	IXUS iShares Core MSCI Total Intl Stk ETF	29,051	(16.4)	8.5	11.1	21.8	(14.6)	0.3	1.0	4.1	1.15	2.5	0.07	10
Foreign Lg Blend	SCHF Schwab International Equity ETF	28,295	(14.9)	11.4	9.9	22.1	(14.4)	1.4	1.7	4.7	1.16	2.8	0.06	6
Large Growth	IVW iShares S&P 500 Growth ETF	28,105	(29.5)	31.8	33.2	30.9	(0.2)	7.4	10.1	13.4	1.34	0.9	0.18	14
Large Blend	IWB iShares Russell 1000 ETF	27,527	(19.2)	26.3	20.8	31.3	(4.9)	7.2	9.0	12.2	1.22	1.6	0.15	6
Short Government	SHY iShares 1-3 Year Treasury Bond ETF	27,513	(3.9)	(0.7)	3.0	3.4	1.5	(0.6)	0.6	0.5	0.10	1.3	0.15	148
Mid-Cap Blend	IWR iShares Russell Mid-Cap ETF	27,224	(17.4)	22.4	16.9	30.3	(9.1)	5.7	6.9	10.8	1.35	1.6	0.18	13