

Equities	Fund Name	Ticker	Expense Ratio (bps)
Broad Market US	Fidelity Spartan Total Market Index	FSTMX	10
	Vanguard US Total Stock Market ETF	VTI	7
S&P 500	Fidelity Spartan 500 Index	FUSEX	10
	SPDR S&P 500 ETF	SPY	9
Large Value	Vanguard Value ETF	VTV	14
Extended Market US	Fidelity Spartan Extended Market Index	FSEMXX	10
	Vanguard Extended Market ETF	VXF	13
Mid Cap	Vanguard Mid-Cap ETF	VO	14
Small Cap	Vanguard Small-Cap ETF	VB	14
International	Fidelity Spartan International Index	FSIIX	10
	Vanguard MSCI EAFE ETF	VEA	15
International Small Cap	DFA International Small Company	DFISX	45
	iShares MSCI EAFE Small Cap	SCZ	40
International Value	DFA Tax-Managed International Value	DTMIX	55
	DFA International Value	DFIVX	45
	iShares MSCI EAFE Value	EFV	40
Canada	iShares MSCI Canada	EWC	53
Emerging Markets	Vanguard MSCI Emerging Markets	VWO	22
Emerging Markets Small Cap	DFA Emerging Markets Small Cap	DEMSX	78
	SPDR S&P Emerging Markets Small	EWX	65
Emerging Markets Value	DFA Emerging Markets Value	DFEVX	60

Alternatives/Fixed Income	Fund Name	Ticker	Expense Ratio (bps)
Alternatives			
US REITs	Vanguard REIT ETF	VNQ	13
International REITs	iShares S&P Developed Ex-US Property	WPS	48
Commodities	PIMCO Commodity Real Return Strat Instl	PCRIX	74
Fixed Income			
Broad Bond US	Vanguard Total Bond Market	BND	12
Long-Term Bond	Fidelity Spartan Long-Term Treasury	FLBIX	20
	iShares Barclays 20+ Year Treas Bond	TLT	15
	Vanguard Long-Term Tax-Exempt	VWLTXX	20
Intermediate-Term Bond	Fidelity Spartan Inter- Term Treasury	FIBIX	20
	iShares Barclays 7-10 Year Treasury	IEF	15
	Vanguard Inter-Term Tax-Exempt	VWITXX	20
Short-Term Bond	Fidelity Spartan Short-Term Treasury	FSBIX	20
	iShares Barclays 1-3 Year Treasury	SHY	15
	Vanguard Limited-Term Tax-Exempt	VMLTXX	20
GNMA	Vanguard GNMA	VFIIX	23
TIPS	iShares Barclays TIPS Bond	TIP	20
International TIPS	SPDR Intl Gov Inflation-Protected	WIP	50
High Yield Bond	Vanguard High-Yield Corporate Bond	VWEHX	28
	Vanguard High-Yield Tax-Exempt	VWAHX	20
International Treasury Bond	SPDR Barclays International Treasury Bd	BWX	50