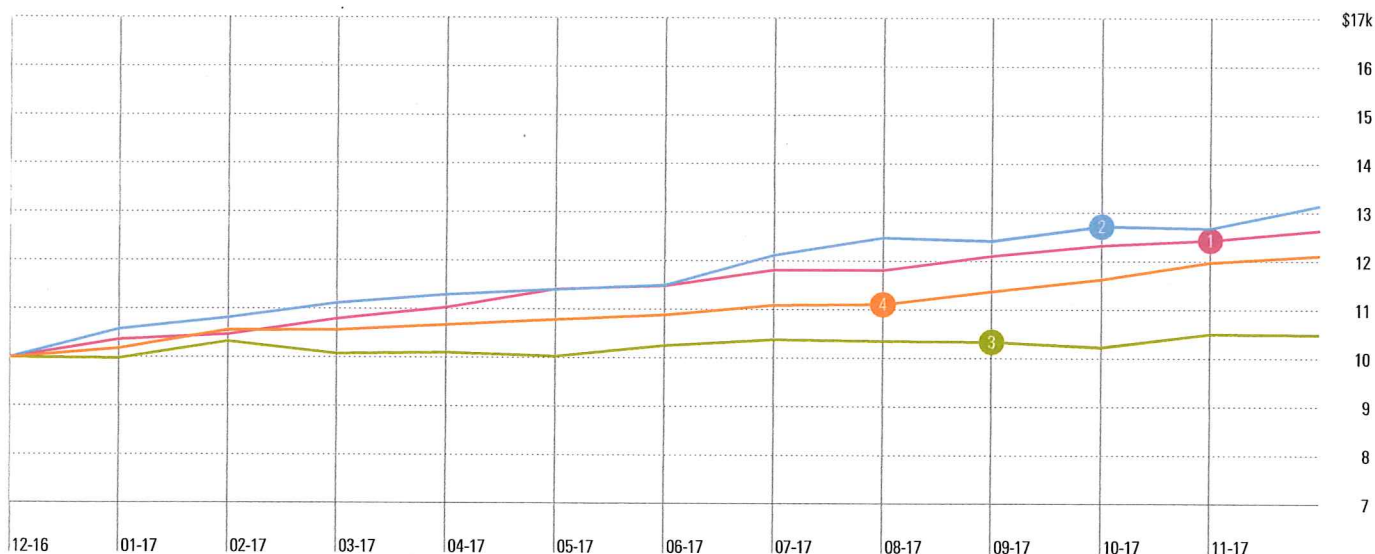


Investment Growth

12-31-2016 to 12-31-2017

Currency
USD

Initial Value: \$10,000



Investment	Cumulative Return %	Annualized Return %	Amount at End of Period \$
1 Vanguard FTSE Developed Markets ETF (USD, VEA)	26.42	26.42	12,641.67
2 Vanguard FTSE Emerging Markets ETF (USD, VWO)	31.48	31.48	13,147.99
3 Vanguard REIT ETF (USD, VNO)	4.91	4.91	10,490.92
4 Vanguard Total Stock Market ETF (USD, VTI)	21.21	21.21	12,121.23

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please visit <http://advisor.morningstar.com/familyinfo.asp>.