

Stanley Financial Services	ETFs to Consider	Jan 2020			
MoneyCoachBill.org	MoneyCoachBill@aol.com			MorningStar	
Sector	Company/Description	Symbol	Stars 1-5	Rating	Expense
*** Total Stock Market Large Blend	Vanguard Total Stock Market Large	VTI	5 star	Gold	Low
Large Cap Growth	Vanguard Large	VUG	4 star	Silver	Low
Large Cap S&P 500 Large Blend	Vanguard Large	VOO	5 star	Gold	Low
Mid Cap Blend	Vanguard Mid	VO	5 star	Gold	Low
Small Cap Blend	Vanguard Small	VB	5 star	Gold	Low
Income - Real Estate	Vanguard REIT	VNQ	4 star	Silver	Low
Dividend Appreciation Large Blend	Vanguard Dividend	VIG	3 star	Gold	Low
Dividend High Yield Large Value	Vanguard Dividend	VYM	5 star	Silver	Low
*Total World US and Foreign stock	Vanguard Total World	VT	3 star	Silver	Low
*** International Total Market	Vanguard World ex US	VEU	4 star	Gold	Low
International Developed Countries	Vanguard FTSE World ex US Large Blend	VEA	4 star	Silver	Low
International Developing Countries	Vanguard Emerging Markets w/China A shares	VWO	3 star	Bronze	Low
International Small/Mid Blend	Vanguard FTSE World ex US Small Cap	VSS	3 star	Bronze	Low
International exUS Real Estate	Vanguard Global Foreign Real Estate	VNQL	3 star	Bronze	Low
*** Bonds - US	Vanguard Total Bond Market	BND	3 star	Silver	Low
** Total International Bond	Vanguard World Bond	BNDX	5 star	Silver	Low
China: FXI=China Large Cap; CXSE=China w/o state owned; MCHI=China					
*VT for total world stocks					
**BNDX for total world bonds					
Combine *VT and ** BNDX = balanced portfolio					
***Combine VTI, VEU, BND = balanced portfolio					
No guarantees; this is the stock market	ETF-Exchange Traded Funds; brokerage account required; many=no transaction fee				
Money Coach Bill is a Fiduciary; does not sell financial product; works in best interest of client					