**ETF Selection Pool**

1. **US stock market**
   * **VTI** (Vanguard Total Stock Market ETF)
   * **IWV** (iShares Russell 3000 ETF)
   * **ITOT** (iShares Core S&P Total Market ETF)
   * **SPY** (SPDR S&P 500 ETF Trust)
   * **IVV** (iShares Core S&P 500 ETF)
   * **VIG** (Vanguard Dividend Appreciation ETF)
   * **USMV** (iShares Edge MSCI Min Vol USA ETF)
   * **SCHB** (Schwab US Broad Market ETF)
   * **QUAL** (iShares Edge MSCI USA Quality Factor ETF)
   * **MTUM** (iShares Edge MSCI USA Momentum Factor ETF)
   * **DGRO** (iShares Core Dividend Growth ETF)
2. **US bond market**
   * **AGG** (iShares Core US Aggregate Bond ETF)
   * **BND** (Total Bond Market)
   * **BSV** (Short-Term Bond ETF)
   * **BIV** (Intermediate-Term Bond ETF)
   * **SCHZ** (Schwab US Aggregate Bond ETF)
   * **TOTL** (SPDR DoubleLine Total Return Tactical ETF)
   * **BLV** (Long-Term Bond ETF)
   * **BOND** (PIMCO Total Return Active ETF)
   * **GVI** (iShares Intermediate Government/Credit Bond ETF)
   * **FLRN** (SPDR Barclays Capital Investment Grade Floating Rate ETF)
   * **BNDS** (SPDR Barclays Aggregate Bond ETF)
   * **IUSB** (iShares Core Total USD Bond Market ETF)
   * **ISTB** (iShares Core 1-5 Year USD Bond ETF)
   * **PCEF** (PowerShares CEF Income Composite Portfolio ETF)
   * **VBND** (Vident Core US Bond Strategy ETF)
   * **ILTB** (iShares Core 10+ Year USD Bond ETF)
3. **Global stock market** 
   1. **Developed Markets**
      * **EFA** (iShares MSCI EAFE ETF)
      * **VEA** (Vanguard FTSE Developed Markets ETF)
      * **IEFA** (iShares Core MSCI EAFE ETF)
      * **VEU** (Vanguard FTSE All-World ex-US ETF)
      * **SCHF** (Schwab International Equity ETF)
      * **VXUS** (Vanguard Total International Stock ETF)
      * **DBEF** (Deutsch X-trackers MSCI EAFE Hedged Equity ETF)
      * **EFAV** (iShares Edge MSCI Min Vol EAFE ETF)
      * **IXUS** (iShares Core MSCI Total International Stock ETF)
      * **HEFA** (iShares Currency Hedged MSCI EAFE ETF)
      * **ACWX** (iShares MSCI ACWI ex US ETF)
   2. **Total Market**
      * **VT** (Vanguard Total World Stock ETF)
      * **ACWI** (iShares MSCI ACWI ETF)
      * **ACWV** (iShares Edge MSC Min Vol Global ETF)
      * **FV** (First Trust Dorsey Wright Focus 5 ETF)
   3. **Emerging Market**
      * **VWO** (Vanguard FTSE Emerging Markets ETF)
      * **IEMG** (iShares Core MSCI Emerging Markets ETF)
      * **EEM** (iShares MSCI Emerging Markets ETF)
      * **SCHE** (Schwab Emerging Markets Equity ETF)
      * **EEMV** (iShares Edge MSCI Min Vol Emerging Markets ETF)
   4. **Specific Country/Region**
      * **Developed Europe**
        + **VGK** (Vanguard FTSE Europe ETF)
        + **EZU** (iShares MSCI Eurozone ETF)
        + **HEDJ** (WisdomTree Europe Hedged Equity Fund)
        + **IEUR** (iShares Core MSCI Europe ETF)
        + **DBEU** (Deutsche X-trackers MSCI Europe Hedged Equity ETF)
      * **Japan**
        + **EWJ** (iShares MSCI Japan ETF)
        + **DXJ** (WisdomTree Japan Hedged Equity Fund)
        + **DBJP** (Deutsche X-trackers MSCI Japan Hedged Equity ETF)
      * **Brazil**
        + **EWZ** (iShares MSCI Brazil Capped ETF)
      * **India**
        + **INDA** (iShares MSCI India ETF)
      * **Germany**
        + **EWG** (iShares MSCI Germany ETF)
      * **Asia-Pacific**
        + **AAXJ** (iShares MSCI All Country Asia ex Japan ETF)
        + **VPL** (Vanguard FTSE Pacific ETF)
        + **EPP** (iShares MSCI Pacific ex-Japan ETF)
      * **South Korea**
        + **EWY** (iShares MSCI South Korea Capped ETF)
      * **Taiwan**
        + **EWT** (iShares MSCI Taiwan Capped ETF)
      * **Canada**
        + **EWC** (iShares MSCI Canada ETF)
      * **UK**
        + **EWU** (iShares MSCI United Kingdom ETF)
      * **China**
        + **MCHI** (iShares MSCI China ETF)
      * **Russia**
        + **RSX** (VanEck Vectors Russia ETF)
      * **Hong Kong**
        + **EWH** (iShares MSCI Hong Kong ETF)
4. **Global bond market**
   * + **BNDX** (Total International Bond ETF)
     + **BWX** (SPDR Barclays Intl Treasury Bond ETF)
     + **WIP** (SPDR Citi International Government Inflation-Protected Bond ETF)
     + **BWZ** (SPDR Barclays Capital Short Term International Treasury Bond ETF)
     + **PICB** (PowerShares International Corporate Bond Portfolio ETF)
     + **IBND** (SPDR Barclays Capital International Corporate Bond ETF)
     + **IHY** (VanEck Vectors International High Yield Bond ETF)
     + **ISHG** (iShares 1-3 Year International Treasury Bond ETF)
     + **HYXU** (iShares International High Yield Bond ETF)
     + **HHYX** (iShares Currency Hedged International High Yield Bond ETF)
5. **Currency**
   * + **UUP** (PowerShares DB **US Dollar** Index Bullish Fund)
     + **FXE** (Guggenheim CurrencyShares **Euro** Trust ETF)
     + **FXB** (Guggenheim CurrencyShares **British Pound Sterling** Trust ETF)
     + **EUO** (UltraShort **Euro** ETF)
     + **FXC** (Guggenheim CurrencyShares **Canadian Dollar** Trust ETF)
     + **FXA** (Guggenheim CurrencyShares **Australian Dollar** Trust ETF)
     + **YCS** (UltraShort **Yen** ETF)
     + **FXF** (Guggenheim CurrencyShares **Swiss Franc** Trust ETF)
     + **USDU** (WisdomTree Bloomberg **US Dollar** Bullish Fund)
     + **FXY** (Guggenheim CurrencyShares **Japanese Yen** Trust ETF)
     + **CEW** (WisdomTree **Emerging Currency** Strategy Fund)
     + **DBV** (PowerShares DB **G10 Currency** Harvest Fund)
     + **UDN** (PowerShares DB **US Dollar** Index Bearish Fund)
     + **CYB** (WisdomTree **Chinese Yuan** Strategy Fund)
     + **FXS** (Guggenheim CurrencyShares **Swedish Krona** Trust ETF)
     + **BZF** (WisdomTree **Brazilian Real** Strategy Fund)
6. **Commodity**
   * + **DBC** (PowerShares DB Commodity Index Tracking Fund)
     + **GSG** (iShares S&P GSCI Commodity-Indexed Trust ETF)
     + **DJP** (iPath Bloomberg Commodity Index Total Return ETN)
     + **USCI** (United States Commodity Index Fund)
     + **PDBC** (PowerShares DB Optimum Yield Diversified Commodity Strategy Portfolio ETF)
     + **COMT** (iShares Commodities Select Strategy)
     + **RJI** (ELEMENT Linked to the Rogers International Commodity Index - Total Return ETN)
     + **GCC** (WisdomTree Continuous Commodity Index)
     + **FTGC** (First Trust Global Tactical Commodity Strategy Fund)
     + **GSC** (GS Connect S&P GSCI Enh Commodity TR ETN)