

	Prior M* Analyst Rating	M* Analyst Rating		Prior M* Analyst Rating	M* Analyst Rating		M* Analyst Rating
Upgrades (1)			Affirm (79)			New ETF Ratings (105)	
T. Rowe Price International Gr & Inc	Neutral	Bronze	T. Rowe Price Tax-Free High Yield	Gold	Gold	Vanguard Extended Market ETF	Gold
Downgrades (3)			T. Rowe Price Tax-Free Shrt-Interm	Gold	Gold	Vanguard FTSE All-World ex-US ETF	Gold
Vanguard Developed Markets Idx Admiral	Gold	Silver	Harbor International Institutional	Gold	Gold	SPDR® S&P 500 ETF	Gold
MainStay MAP I	Bronze	Neutral	Vanguard Small Cap Index Inv	Gold	Gold	Vanguard 500 ETF	Gold
Franklin Total Return Adv	Bronze	Neutral	T. Rowe Price Summit Municipal Intm	Gold	Gold	Vanguard Total Stock Market ETF	Gold
New Mutual Fund Ratings (89)			Vanguard 500 Index Inv	Gold	Gold	Schwab US Broad Market ETF™	Gold
Boston Partners All Cap Value Instl		Silver	Vanguard Mid Cap Index I	Gold	Gold	Schwab US Large-Cap ETF™	Gold
Natixis Oakmark A		Silver	AMG Yacktman I	Gold	Gold	Vanguard Large-Cap ETF	Gold
Loomis Sayles High Income Opps Instl		Silver	Dodge & Cox Income	Gold	Gold	Vanguard Total International Stock ETF	Gold
T. Rowe Price Retirement Balanced		Silver	Vanguard Institutional Index I	Gold	Gold	Vanguard Dividend Appreciation ETF	Gold
Hartford Balanced Income Y		Silver	Vanguard Inflation-Protected Secs Inv	Gold	Gold	iShares Core S&P Small-Cap	Gold
BlackRock GNMA Inv C		Silver	T. Rowe Price Capital Appreciation	Gold	Gold	Vanguard Small-Cap ETF	Gold
BlackRock US Government Bond Instl		Silver	Legg Mason BW Global Opportunities Bd IS	Silver	Silver	Vanguard Short-Term Corporate Bond ETF	Gold
BlackRock US Mortgage Portfolio Instl		Silver	DFA International Small Company I	Silver	Silver	iShares Core S&P Mid-Cap	Gold
BlackRock High Yield Municipal Instl		Bronze	Oppenheimer Discovery A	Silver	Silver	Vanguard Mid-Cap ETF	Gold
Matthews Korea Investor		Bronze	AMG Yacktman Focused S	Silver	Silver	Vanguard REIT ETF	Gold
Fidelity Advisor® Balanced T		Bronze	BBH Core Select N	Silver	Silver	iShares Core MSCI Europe	Gold
Goldman Sachs Short Dur T/F Instl		Bronze	Fidelity® Intermediate Bond	Silver	Silver	Vanguard FTSE Europe ETF	Gold
T. Rowe Price Media & Telecomms		Bronze	MFS International New Discovery I	Silver	Silver	iShares Core MSCI Total Intl Stk	Gold
Columbia Select Large Cap Equity Z		Bronze	Parnassus Core Equity Investor	Silver	Silver	iShares Core S&P 500	Gold
Davis Financial A		Bronze	Fidelity® Short-Term Bond	Silver	Silver	iShares Core S&P Total US Stock Mkt	Gold
Hartford Healthcare Y		Bronze	JPMorgan Government Bond Select	Silver	Silver	Vanguard Mid-Cap Growth ETF	Silver
Invesco Dividend Income Investor		Bronze	Champlain Mid Cap Adv	Silver	Silver	Schwab US Small-Cap ETF™	Silver
JHancock Bond A		Bronze	Champlain Small Company Adv	Silver	Silver	Schwab US Large-Cap Value ETF™	Silver
Columbia Seligman Comms & Info A		Bronze	Vanguard FTSE All-Wld ex-US SmCp Idx I	Silver	Silver	Vanguard Mega Cap Value ETF	Silver
JPMorgan Limited Duration Bd Sel		Bronze	VY® T. Rowe Price Capital Apprec S	Silver	Silver	Vanguard Value ETF	Silver
JOHCM International Select I		Bronze	Fidelity Asset Manager® 20%	Bronze	Bronze	Vanguard Mid-Cap Value ETF	Silver
Davis Global A		Bronze	Fidelity Asset Manager® 30%	Bronze	Bronze	Vanguard Small-Cap Value ETF	Silver
Touchstone Mid Cap Growth A		Bronze	Fidelity Asset Manager® 40%	Bronze	Bronze	iShares Russell Mid-Cap	Silver
VanEck International Investors Gold A		Bronze	T. Rowe Price Emerging Markets Stock	Bronze	Bronze	Schwab US Dividend Equity ETF™	Silver
Lazard Global Listed Infrastructure Inst		Bronze	T. Rowe Price Instl Emerging Mkts Eq	Bronze	Bronze	Schwab US Mid-Cap ETF™	Silver
Alger Small Cap Focus I		Bronze	Oakmark International Small Cap I	Bronze	Bronze	Vanguard FTSE All-World ex-US Sm-Cp ETF	Silver
Dreyfus Strategic Value A		Bronze	American Century Heritage Inv	Bronze	Bronze	Vanguard Total Bond Market ETF	Silver
T. Rowe Price Extended Equity Market Idx		Bronze	Laudus US Large Cap Growth	Bronze	Bronze	Schwab US Large-Cap Growth ETF™	Silver
JPMorgan Equity Index Select		Bronze	Prudential Jennison Mid Cap Growth Z	Bronze	Bronze	Vanguard Growth ETF	Silver
T. Rowe Price Total Equity Market Idx		Bronze	Principal Diversified Real Asset Instl	Bronze	Bronze	Vanguard Mega Cap Growth ETF	Silver
Wells Fargo Index Admin		Bronze	Royce Premier Invmt	Bronze	Bronze	iShares Core US Aggregate Bond	Silver
BlackRock Mid-Cap Growth Equity Instl		Bronze	Prudential Jennison Small Company B	Bronze	Bronze	Schwab US Aggregate Bond ETF™	Silver
Franklin Small Cap Growth Adv		Bronze	Pioneer Strategic Income A	Bronze	Bronze	iShares Edge MSCI Min Vol USA	Silver
Templeton International Bond Adv		Bronze	BlackRock Capital Appreciation K	Bronze	Bronze	Vanguard High Dividend Yield ETF	Silver
AB Small Cap Growth A		Neutral	JHancock Retire Living through 2010 1	Bronze	Bronze	Vanguard Small-Cap Growth ETF	Silver
Delaware US Growth A		Neutral	JHancock Retire Living through 2020 1	Bronze	Bronze	Vanguard Intermediate-Term Bond ETF	Silver
Columbia Capital Allocation Agrsv K		Neutral	JHancock Retire Living through 2025 1	Bronze	Bronze	Vanguard Total World Stock ETF	Silver
Columbia Capital Allocation Cnsrv K		Neutral	JHancock Retire Living through 2030 1	Bronze	Bronze	iShares Core MSCI EAFE	Silver
Columbia Capital Allocation Mod Agrsv Z		Neutral	JHancock Retire Living through 2035 1	Bronze	Bronze	iShares Edge MSCI Min Vol EAFE	Silver
Columbia Capital Allocation Mod Cnsrv Z		Neutral	JHancock Retire Living through 2040 1	Bronze	Bronze	iShares Edge MSCI Min Vol Global	Silver
Columbia Capital Allocation Moderate K		Neutral	JHancock Retire Living through 2045 1	Bronze	Bronze	iShares Edge MSCI Min Vol Emerging Mkts	Silver
Franklin Biotechnology Discovery A		Neutral	JHancock Retire Living through 2050 1	Bronze	Bronze	Schwab International Equity ETF™	Silver
Franklin Equity Income A		Neutral	JHancock Retire Living through 2055 R6	Bronze	Bronze	Vanguard FTSE Developed Markets ETF	Silver
AllianzGI Income & Growth Institutional		Neutral	JHancock Retire Living through 2015 1	Bronze	Bronze	Vanguard Short-Term Bond ETF	Silver
Columbia Global Technology Growth Z		Neutral	JHancock Retire Living through 2060 R6	Bronze	Bronze	iShares Russell 1000	Silver
Goldman Sachs Capital Growth A		Neutral	BlackRock High Yield Bond K	Bronze	Bronze	iShares Russell 3000	Silver
Putnam Capital Spectrum Y		Neutral	Columbia Dividend Opportunity A	Neutral	Neutral	Vanguard Mega Cap ETF	Silver
Putnam Equity Spectrum Y		Neutral	Fidelity Asset Manager® 50%	Neutral	Neutral	iShares Edge MSCI USA Momentum Factor	Silver
Voya Corporate Leaders 100 I		Neutral	Fidelity Asset Manager® 60%	Neutral	Neutral	iShares Edge MSCI USA Quality Factor	Silver
BlackRock Tactical Opportunities Inv A		Neutral	Fidelity Asset Manager® 70%	Neutral	Neutral	SPDR® S&P Dividend ETF	Silver
Franklin Gold and Precious Metals A		Neutral	Fidelity Asset Manager® 85%	Neutral	Neutral	iShares Russell Mid-Cap Growth	Bronze
Franklin Low Duration Total Return A		Neutral	USAA Short-Term Bond	Neutral	Neutral	iShares S&P Mid-Cap 400 Growth	Bronze
Templeton World A		Neutral	BlackRock LifePath® Dyn 2020 Instl	Neutral	Neutral	iShares iBoxx \$ Invst Grade Crp Bond	Bronze
AB High Income Municipal Advisor		Neutral	BlackRock LifePath® Dyn 2025 K	Neutral	Neutral	iShares Russell 2000	Bronze
AllianzGI Global Allocation A		Neutral	BlackRock LifePath® Dyn 2030 Instl	Neutral	Neutral	iShares Intermediate Credit Bond	Bronze
Goldman Sachs High Yield Muni Instl		Neutral	BlackRock LifePath® Dyn 2035 K	Neutral	Neutral	SPDR® Barclays Short Term Corp Bd ETF	Bronze
Prudential Short Dur Hi Yld Inc Z		Neutral	BlackRock LifePath® Dyn 2040 Instl	Neutral	Neutral	iShares Russell 1000 Value	Bronze
Fidelity® Emerging Asia		Neutral	BlackRock LifePath® Dyn 2045 K	Neutral	Neutral	iShares S&P 500 Value	Bronze
JPMorgan Disciplined Equity Instl		Neutral	BlackRock LifePath® Dyn 2050 K	Neutral	Neutral	iShares Russell Mid-Cap Value	Bronze
BlackRock Emerging Mkts Instl		Neutral	BlackRock LifePath® Dyn 2055 K	Neutral	Neutral	iShares S&P Mid-Cap 400 Value	Bronze
Eaton Vance Rich Bern All Asst Strat I		Neutral	BlackRock LifePath® Dyn Retirement Instl	Neutral	Neutral	iShares S&P Small-Cap 600 Value	Bronze
Gabelli Small Cap Growth AAA		Neutral	USAA Income	Neutral	Neutral	SPDR® S&P MidCap 400 ETF	Bronze
Invesco Mid Cap Growth A		Neutral	JPMorgan Research Market Neutral Instl	Neutral	Neutral	iShares MSCI EAFE Small-Cap	Bronze
Lord Abbett Natl Tax-Free Income A		Neutral	USAA Intermediate-Term Bond	Neutral	Neutral	iShares MSCI Eurozone	Bronze
PIMCO StocksPLUS® Instl		Neutral	JHancock Absolute Return Currency NAV	Neutral	Neutral	iShares Core MSCI Emerging Markets	Bronze
Western Asset Mortgage Backed Sec A		Neutral	American Funds American High-Inc A	Neutral	Neutral	Schwab Emerging Markets Equity ETF™	Bronze
Henderson Global Technology A		Neutral	PIMCO RAE Fundamental PLUS Inst	Neutral	Neutral	Vanguard FTSE Emerging Markets ETF	Bronze
T. Rowe Price International Eq Index		Neutral	MainStay ICAP Equity I	Neutral	Neutral	iShares Russell 1000 Growth	Bronze
Fidelity Advisor® Leveraged Co StkI		Neutral	MainStay ICAP Select Equity I	Neutral	Neutral	iShares S&P 500 Growth	Bronze
Invesco Equally-Wtd S&P 500 B		Neutral	Eaton Vance Large-Cap Value A	Neutral	Neutral	iShares MSCI ACWI ex US	Bronze
JPMorgan High Yield Select		Neutral	JPMorgan Strategic Income Opps R5	Neutral	Neutral	iShares S&P Small-Cap 600 Growth	Bronze
Lord Abbett High Yield Municipal Bond A		Neutral	MainStay ICAP International I	Neutral	Neutral	PowerShares S&P 500 Low Volatility ETF	Bronze
PIMCO High Yield Municipal Bond I		Neutral	Prudential Jennison Equity Income C	Neutral	Neutral	Vanguard Total International Bond ETF	Bronze
Putnam Income A		Neutral				iShares MSCI ACWI	Bronze
AB Sustainable Global Thematic A		Neutral				iShares Edge MSCI USA Value Factor	Bronze
Eaton Vance Dividend Builder A		Neutral				PowerShares S&P 500® Quality ETF	Bronze
Fidelity Advisor® High Income I		Neutral				PowerShares S&P 500® High Div Low VolETF	Bronze
Goldman Sachs Income Builder A		Neutral				Schwab Fundamental Intl Lg Co ETF	Bronze
Pioneer A		Neutral				iShares MSCI EAFE	Bronze
Eaton Vance Tx-Mgd Value A		Neutral				WisdomTree LargeCap Dividend ETF	Bronze
Prudential Jennison Utility B		Neutral				WisdomTree MidCap Dividend ETF	Bronze
BlackRock Focus Growth Instl		Neutral				WisdomTree SmallCap Dividend ETF	Bronze
Columbia Thermostat Z		Neutral				Goldman Sachs ActiveBeta® US LgCp Eq ETF	Bronze
Franklin Small Cap Value A		Neutral				WisdomTree US Quality Dividend Gr ETF	Bronze
Putnam International Equity A		Neutral				PowerShares FTSE RAFI US 1500 Sm-Mid ETF	Bronze
Baron Asset Retail		Neutral				PowerShares FTSE RAFI US 1000 ETF	Bronze
Baron Partners Retail		Neutral				Schwab Fundamental US Large Company ETF	Bronze
Invesco Floating Rate A		Neutral				SPDR® EURO STOXX 50 ETF	Neutral
JHancock International Growth 1		Neutral				iShares MSCI Emerging Markets	Neutral
Under Review (1)						iShares Russell 2000 Growth	Neutral
Putnam Fund for Growth & Income A	Neutral	Under Review				iShares Europe	Neutral
						WisdomTree High Dividend ETF	Neutral
						SPDR® Dow Jones Industrial Average ETF	Neutral
						iShares iBoxx \$ High Yield Corporate Bd	Neutral
						iShares Select Dividend	Neutral
						SPDR® Barclays High Yield Bond ETF	Neutral
						iShares Russell 2000 Value	Neutral
						iShares International Select Dividend	Neutral
						PowerShares Dynamic Large Cap Value ETF	Neutral