ETFs to Invest In

FXO – First Trust Financials Alphadex Fund
**Rating:** Buy
**Rationale:** This financial sector ETF has performed with a 63.75% change (% change relative to its price 5 years ago) in the last 5 years. This ETF has also delivered above average returns and below average risk when compared to its benchmark.

SMH – Market Vectors Semiconductor ETF
**Rating:** Buy
**Rationale:** This tech custom ETF tracks the semiconductor industry, and has performed with a 82.72% change (% change relative to its price 5 years ago) in the last 5 years. This ETF has average risk and has delivered above average returns, outperforming its benchmark indices.

XLI – Industrial Select Sector SPDR Fund
**Rating:** Buy
**Rationale:** This industrial sector ETF has performed with a 68.48% change (% change relative to its price 5 years ago) in the last 5 years. The main strength that lies within this ETF is that it carries much lower risk than other funds within its category, while delivering average returns when compared to its benchmarks.

QQQ – Powershares QQQ Trust, Series 1
**Rating:** Buy
**Rationale:** Established in 1999, The Power Shares QQQ Trust, Series 1 Exchange Traded Fund is now categorized as a large growth fund as it has a market cap of 38.9 B and annual returns of 21.79% in 2014 and 12.03% over the past decade. Focusing on technology and information companies, there is a risk associated with them, but there is also chance for high returns because of the nature of that sector. The high returns and relative stability over the last ten years give us confidence in the purchase of this fund. This tech sector ETF has performed with a 109.88% change (% change relative to its price 5 years ago) in the last 5 years. While this ETF does carry above average risk, it has delivered a significantly higher return when compared to its benchmark.
IBB - iShares Nasdaq Biotechnology Index Fund
Rating: Buy
Rationale: iShares Nasdaq Biotechnology Index Fund was established in 2001 and has had a history of market beating returns. In 2014, the average annual return was 45.53% and was 18.57% over the last ten years. We see biotechnology as a growing field and therefore an ETF with diverse holdings in a volatile, but growing industry is a good idea. Top holdings include: Biogen Inc, Amgen, Celgene, Gilead. Morningstar gives IBB a 5 star rating.

DSUM - PowerShares Chinese Yuan Dim Sum Bond Portfolio
Rating: Buy
Rationale: We would like to get exposure to foreign fixed income, and we believe that the Chinese Yuan is the best places to do it. With the negativity surrounded the Euro, and the issues of the BRI countries of the BRIC, Chinese Yuan is where it is best to go. This particular bond fund has a low risk analysis and a five star rating on Morningstar. It has had above average returns in the last three years.

USDU – WisdomTree Bloomberg U.S. Dollar Bullish Fund
Rating: Buy
Rationale: The U.S. dollar is currently appreciating and will continue to do so. Foreign investors will continue to seek to buy U.S. treasuries, and we feel that this new fund will continue to grow. It is currently trading near its 52 week high, and we envision it to continue growing in value in the next 18 months.

SPHD – PowerShares S&P 500 High Dividend Portfolio
Rating: Buy
Rationale: This ETF would serve as one of the three domestic fixed-income ETF’s that we are looking for. Although this is an equity ETF, the high dividends from the fund will act as a fixed income component. This is a well-diversified, low risk ETF that will both grow in value and provide quarterly dividends to the Responsible Investment Fund.

TLT – iShares 20+ Year Treasury Bond ETF
Rating: Buy
Rationale: This ETF would serve as one of the three domestic fixed-income ETF’s that we are looking for. This is a high risk ETF that we would monitor and use as a learning tool to show the volatility of long-term government bonds. In case of a sharp decline in the market, this ETF will move inversely, so any losses that the Fund will suffer should be offset a little.
HEDJ – WisdomTree Europe Hedged Equity Fund

Rating: Buy

Rationale: This is a high risk ETF that would give us exposure into the international equities market. With the dollar appreciating, this ETF has grown 18.19% since the start of 2015. We believe that the Euro will continue to depreciate which gives European companies higher revenues from overseas. Since the currency is hedged, the positive return is even higher, since it is reflected in U.S. dollars.