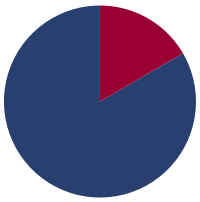
County of San Bernardino: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	16.62
Other	83.38

See how much of the portfolio is concentrated in the top 25 stock holdings.

Brief Description

The Stock Intersection report is for informational purpose only. It reviews the top 25 holdings in your portfolio to identify, at a glance, the portfolio's overall weighting in a particular security or sector.

Stock Intersection

The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. It is possible that a fund's portfolio could be up to eight months old at the time of publication. See disclosures for more information.

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
1.85	**Amazon.com Inc**	**AMZN**	**1,240,550.65**	**Consumer Cyclical**	
1.29	American Funds Growth Fund of Amer R6	RGAGX	865,759.68	-	6/30/2017
0.45	Vanguard Institutional Index I	VINIX	298,507.04	-	6/30/2017
0.08	American Funds Capital World Gr&Inc R6	RWIGX	54,236.36	-	6/30/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,353.13	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,097.20	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	8,762.29	-	6/30/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,854.51	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	980.43	-	6/30/2017
1.24	**Microsoft Corp**	**MSFT**	**831,623.76**	**Technology**	
0.52	American Funds Growth Fund of Amer R6	RGAGX	350,350.82	-	6/30/2017
0.62	Vanguard Institutional Index I	VINIX	413,673.55	-	6/30/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	4,537.23	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	6,897.20	-	6/30/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	11,856.55	-	6/30/2017
0.06	American Funds Capital World Gr&Inc R6	RWIGX	37,766.10	-	6/30/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	5,215.67	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,326.66	-	6/30/2017
1.24	**Apple Inc**	**AAPL**	**831,588.81**	**Technology**	
0.87	Vanguard Institutional Index I	VINIX	583,696.76	-	6/30/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,764.17	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	8,762.31	-	6/30/2017
0.25	American Funds Growth Fund of Amer R6	RGAGX	168,419.69	-	6/30/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	15,062.75	-	6/30/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	6,626.07	-	6/30/2017
0.06	American Funds Capital World Gr&Inc R6	RWIGX	41,571.64	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,685.41	-	6/30/2017
0.87	**Facebook Inc A**	**FB**	**580,992.57**	**Technology**	
0.42	American Funds Growth Fund of Amer R6	RGAGX	283,578.74	-	6/30/2017
0.41	Vanguard Institutional Index I	VINIX	277,403.32	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,043.32	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,626.25	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,952.71	-	6/30/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,498.38	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	889.85	-	6/30/2017

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County of San Bernardino: 401(k)

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.84	**Alphabet Inc C**	**GOOG**	**565,992.41**	**Technology**	
0.47	American Funds Growth Fund of Amer R6	RGAGX	311,527.10	-	6/30/2017
0.31	Vanguard Institutional Index I	VINIX	210,769.70	-	6/30/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	28,783.32	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,267.95	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,447.59	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,926.54	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,607.07	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	663.14	-	6/30/2017
0.79	**Broadcom Ltd**	**AVGO**	**532,439.23**	**Technology**	
0.58	American Funds Growth Fund of Amer R6	RGAGX	391,445.19	-	6/30/2017
0.09	American Funds Capital World Gr&Inc R6	RWIGX	63,025.58	-	6/30/2017
0.11	Vanguard Institutional Index I	VINIX	72,722.32	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	797.86	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,212.86	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,084.96	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	917.17	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	233.29	-	6/30/2017
0.72	**Alphabet Inc A**	**GOOGL**	**484,801.07**	**Technology**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	217,542.81	-	6/30/2017
0.32	Vanguard Institutional Index I	VINIX	215,078.01	-	6/30/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	36,561.14	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,375.45	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,611.00	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,207.45	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,730.64	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	694.57	-	6/30/2017
0.71	**UnitedHealth Group Inc**	**UNH**	**475,531.16**	**Healthcare**	
0.46	American Funds Growth Fund of Amer R6	RGAGX	308,943.97	-	6/30/2017
0.21	Vanguard Institutional Index I	VINIX	138,882.45	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,523.67	-	6/30/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	17,686.24	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,316.19	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,981.61	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,751.50	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	445.51	-	6/30/2017
0.69	**The Home Depot Inc**	**HD**	**464,482.95**	**Consumer Cyclical**	
0.43	American Funds Growth Fund of Amer R6	RGAGX	286,536.56	-	6/30/2017
0.21	Vanguard Institutional Index I	VINIX	142,550.27	-	6/30/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,115.27	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,563.57	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,376.84	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,085.88	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,797.37	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	457.18	-	6/30/2017

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County of San Bernardino: 401(k)

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.64	**Samsung Electronics Co Ltd**	**005930**	**429,662.46**	**Technology**	
0.20	American Funds Capital World Gr&Inc R6	RWIGX	133,747.06	-	6/30/2017
0.06	Dodge & Cox International Stock	DODFX	43,203.71	-	6/30/2017
0.32	American Funds Growth Fund of Amer R6	RGAGX	217,033.07	-	6/30/2017
0.04	Vanguard Total Intl Stock Index I	VTSNX	27,413.81	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,259.24	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,915.57	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,279.82	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,443.88	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	366.30	-	6/30/2017
0.61	**Netflix Inc**	**NFLX**	**409,780.89**	**Consumer Cyclical**	
0.46	American Funds Growth Fund of Amer R6	RGAGX	306,097.37	-	6/30/2017
0.07	American Funds Capital World Gr&Inc R6	RWIGX	50,183.59	-	6/30/2017
0.07	Vanguard Institutional Index I	VINIX	50,071.69	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	521.39	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	792.58	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,362.47	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	599.35	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	152.45	-	6/30/2017
0.57	**Philip Morris International Inc**	**PM**	**383,724.71**	**Consumer Defensive**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	70,487.19	-	6/30/2017
0.24	American Funds Growth Fund of Amer R6	RGAGX	161,219.76	-	6/30/2017
0.21	Vanguard Institutional Index I	VINIX	141,786.55	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,556.02	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,365.37	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,066.15	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,788.69	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	454.97	-	6/30/2017
0.54	**Oracle Corp**	**ORCL**	**359,281.89**	**Technology**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	207,889.51	-	6/30/2017
0.17	Vanguard Institutional Index I	VINIX	117,084.73	-	6/30/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,640.85	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,318.10	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,003.69	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,444.41	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,515.19	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	385.40	-	6/30/2017
0.52	**JPMorgan Chase & Co**	**JPM**	**345,054.95**	**Financial Services**	
0.38	Vanguard Institutional Index I	VINIX	252,411.25	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,769.98	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,210.73	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,238.42	-	6/30/2017
0.09	American Funds Growth Fund of Amer R6	RGAGX	60,610.17	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,184.16	-	6/30/2017
0.02	American Funds Capital World Gr&Inc R6	RWIGX	13,820.32	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	809.92	-	6/30/2017

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Stock Intersection (continued)

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Report Currency
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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.50	**Berkshire Hathaway Inc B**	**BRK.B**	**337,018.57**	**Financial Services**	
0.35	Vanguard Institutional Index I	VINIX	236,410.36	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,708.51	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,117.30	-	6/30/2017
0.12	American Funds Growth Fund of Amer R6	RGAGX	82,799.12	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,077.81	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,113.51	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	791.95	-	6/30/2017
0.47	**Comcast Corp Class A**	**CMCSA**	**315,481.86**	**Communication Services**	
0.24	American Funds Growth Fund of Amer R6	RGAGX	160,146.00	-	6/30/2017
0.21	Vanguard Institutional Index I	VINIX	143,171.30	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,569.38	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,385.67	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,101.06	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,804.05	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	458.88	-	6/30/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,845.52	-	6/30/2017
0.47	**AbbVie Inc**	**ABBV**	**314,221.40**	**Healthcare**	
0.17	American Funds Capital World Gr&Inc R6	RWIGX	110,737.94	-	6/30/2017
0.16	American Funds Growth Fund of Amer R6	RGAGX	107,295.81	-	6/30/2017
0.13	Vanguard Institutional Index I	VINIX	89,720.42	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	983.58	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,495.17	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,570.25	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,130.65	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	287.59	-	6/30/2017
0.46	**The Priceline Group Inc**	**PCLN**	**307,533.97**	**Consumer Cyclical**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	204,978.03	-	6/30/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	25,902.93	-	6/30/2017
0.11	Vanguard Institutional Index I	VINIX	71,509.44	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	782.27	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,189.15	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,044.19	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	899.23	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	228.73	-	6/30/2017
0.46	**Amgen Inc**	**AMGN**	**304,905.39**	**Healthcare**	
0.14	American Funds Capital World Gr&Inc R6	RWIGX	92,691.89	-	6/30/2017
0.16	American Funds Growth Fund of Amer R6	RGAGX	106,580.85	-	6/30/2017
0.15	Vanguard Institutional Index I	VINIX	98,534.86	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,079.48	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,640.95	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,820.86	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,240.89	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	315.63	-	6/30/2017

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0.44	**Johnson & Johnson**	**JNJ**	**296,995.15**	**Healthcare**	
0.41	Vanguard Institutional Index I	VINIX	277,007.67	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,039.82	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,620.93	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,943.56	-	6/30/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,494.35	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	888.82	-	6/30/2017
0.43	**Visa Inc Class A**	**V**	**288,603.63**	**Financial Services**	
0.21	American Funds Growth Fund of Amer R6	RGAGX	142,943.24	-	6/30/2017
0.20	Vanguard Institutional Index I	VINIX	134,575.77	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,475.53	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,243.00	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,855.80	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,696.16	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	431.44	-	6/30/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,382.70	-	6/30/2017
0.43	**Exxon Mobil Corp**	**XOM**	**285,081.45**	**Energy**	
0.40	Vanguard Institutional Index I	VINIX	265,897.20	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,917.66	-	6/30/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,435.23	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,624.33	-	6/30/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,353.92	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	853.11	-	6/30/2017
0.40	**Wells Fargo & Co**	**WFC**	**270,312.62**	**Financial Services**	
0.29	Vanguard Institutional Index I	VINIX	193,708.36	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,125.82	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	3,231.53	-	6/30/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	22,121.33	-	6/30/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,555.12	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,443.68	-	6/30/2017
0.06	American Funds Growth Fund of Amer R6	RGAGX	40,505.20	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	621.58	-	6/30/2017
0.36	**EOG Resources Inc**	**EOG**	**243,632.61**	**Energy**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	171,454.30	-	6/30/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	28,615.15	-	6/30/2017
0.06	Vanguard Institutional Index I	VINIX	40,634.60	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	445.39	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	677.06	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,163.89	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	511.99	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	130.23	-	6/30/2017

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County of San Bernardino: 401(k)

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.35	**Schlumberger Ltd**	**SLB**	**234,138.63**	**Energy**	
0.05	Dodge & Cox International Stock	DODFX	36,254.21	-	6/30/2017
0.18	American Funds Growth Fund of Amer R6	RGAGX	118,070.54	-	6/30/2017
0.11	Vanguard Institutional Index I	VINIX	71,125.15	-	6/30/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	780.26	-	6/30/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,186.11	-	6/30/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,038.96	-	6/30/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	896.93	-	6/30/2017
0.01	American Funds Capital World Gr&Inc R6	RWIGX	3,558.33	-	6/30/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	228.14	-	6/30/2017

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Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an FINRA-member firm. Information contained in the report is from the most recent information available to Morningstar.

The Stock Intersection report reviews the top 25 holdings in the portfolio to identify, at a glance, the portfolio's overall weighting in a particular security or sector. This report only displays the top 25 holdings; the investor's portfolio may hold substantially more.

Note that while the investor does not own the securities held by an open-end fund, closed-end fund, or similar investment, the holdings are relevant in reviewing the overall asset allocation and diversification. This report is not an offer or recommendation by Morningstar to purchase or liquidate any security listed.

Concentration Ratio
The concentration ratio depicts how much of the portfolio is contained within the top 25 stock holdings. If a portfolio contains 25 or fewer securities, it would be considered non-diversified. A non-diversified portfolio is more risky than a portfolio with a larger number of investments.

Percentage of Portfolio
The Percentage of Portfolio column indicates the percentage of net assets any given security (either as an individual holding or as an underlying stock) makes up as an overall position of the portfolio.

Holding Portfolio Date
The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. Although Morningstar tries to ensure that we receive timely information, we don't always receive current information from fund companies. By law, funds need only report this information two times during the calendar year, and they have two months after the report date to actually release the shareholder report and portfolio. Therefore, it is possible that a fund's portfolio could be up to eight months old at the time of publication.

Sector
The Morningstar sector structure helps investors and investment professionals more easily compare the sector exposures relating to the top 25 stock holdings. The sector classifications are also designed to create a more useful way to evaluate common stocks and to address the limitations of conventional sector analysis. Morningstar divides the economy into three "Super Sectors" (Cyclical Economy, Sensitive Economy, and Defensive Economy). Within each of these Super Sectors, three groups for Defensive and four groups for Cyclical and Sensitive are defined for a total of 11 sectors.

Cyclical Economy
Basic Materials: Companies that manufacture chemicals, building materials and paper products. This sector also includes companies engaged in commodities exploration and processing. Companies in this sector include ArcelorMittal, BHP Billiton and Rio Tinto.

Consumer Cyclical: This sector includes retail stores, auto and auto parts manufacturers, companies engaged in residential construction, lodging facilities, restaurants and entertainment companies. Companies in this sector include Ford Motor Company, McDonald's and News Corporation.

Financial Services: Companies that provide financial services which includes banks, savings and loans, asset management companies, credit services, investment brokerage firms, and insurance companies. Companies in this sector include Allianz, J.P. Morgan Chase and Legg Mason.

Real Estate: This sector includes mortgage companies, property management companies and REITs. Companies in this sector include Kimco Realty Corporation, Vornado Realty Trust and Westfield Group.

Sensitive Economy
Communication Services: Companies that provide communication services using fixed-line networks or those that provide wireless access and services. This sector also includes companies that provide internet services such as access, navigation and internet related software and services. Companies in this sector include AT&T, France Telecom and Verizon Communications.

Energy: Companies that produce or refine oil and gas, oil field services and equipment companies, and pipeline operators. This sector also includes companies engaged in the mining of coal. Companies in this sector include BP,ExxonMobil and Royal Dutch Shell.

Industrials: Companies that manufacture machinery, hand-held tools and industrial products. This sector also includes aerospace and defense firms as well as companies engaged in transportations and logistic services. Companies in this sector include 3M, Boeing and Siemens.

Technology: Companies engaged in the design, development, and support of computer operating systems and applications. This sector also includes companies that provide computer technology consulting services. Also includes companies engaged in the manufacturing of computer equipment, data storage products, networking products, semi-conductors, and components. Companies in this sector include Apple, Google and Microsoft.

Defensive Economy
Consumer Defensive: Companies engaged in the manufacturing of food, beverages, household and personal products, packaging, or tobacco. Also includes companies that provide services such as education & training services. Companies in this sector include Philip Morris International, Procter & Gamble and Wal-Mart Stores.

Healthcare: This sector includes biotechnology, pharmaceuticals, research services, home healthcare, hospitals, long-term care facilities, and medical equipment and supplies. Companies in this sector include Astra Zeneca, Pfizer and Roche Holding.

Utilities: Electric, gas, and water utilities. Companies in this sector include Exelon and PG&E Corporation.

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