SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 06/30/2017

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$81,972,779.24	0.27%	$221,327	0.00%	$0	0.06%	$49,184	0.00%	$0	0.33%	$270,510.17	0.00%	$0	0.18%	$147,551	0.51%	$418,061.17
		LARGE GROWTH AVERAGE										**1.15%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$92,693,197.24	0.04%	$37,077	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$37,077.28	0.00%	$0	0.18%	$166,848	0.22%	$203,925.03
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth Fund	$21,143,096.79	1.00%	$211,431	0.00%	$0	0.04%	$8,457	0.00%	$0	1.05%	$222,002.52	-0.15%	-$31,715	0.18%	$38,058	1.08%	$228,345.45
		MID CAP GROWTH AVERAGE										**1.25%**							
4	**VMCIX**	Vanguard Mid Cap Index	$51,489,385.64	0.06%	$30,894	0.00%	$0	0.01%	$5,149	0.00%	$0	0.05%	$25,744.69	0.00%	$0	0.18%	$92,681	0.23%	$118,425.59
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$32,384,349.19	0.06%	$19,431	0.00%	$0	0.01%	$3,238	0.00%	$0	0.05%	$16,192.17	0.00%	$0	0.18%	$58,292	0.23%	$74,484.00
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$7,820,521.10	0.63%	$49,269	0.00%	$0	0.24%	$18,769	0.00%	$0	0.87%	$68,038.53	-0.25%	-$19,551	0.18%	$14,077	0.80%	$62,564.17
		SMALL VALUE AVERAGE										**1.31%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$41,257,146.31	0.37%	$152,651	0.00%	$0	0.08%	$33,006	0.00%	$0.00	0.45%	$185,657.16	0.00%	$0	0.18%	$74,263	0.63%	$259,920.02
		WORLD STOCK AVERAGE										**1.21%**							
8	**DODFX**	Dodge & Cox International Stock	$12,354,257.74	0.60%	$74,126	0.00%	$0	0.04%	$4,942	0.00%	$0.00	0.64%	$79,067.25	-0.10%	-$12,354	0.18%	$22,238	0.72%	$88,950.66
		FOREIGN LARGE BLEND AVERAGE										**1.09%**							
9	**VTSNX**	Vanguard Total International Stock Index	$18,590,960.56	0.06%	$11,155	0.00%	$0	0.04%	$7,436	0.00%	$0	0.09%	$16,731.86	0.00%	$0	0.18%	$33,464	0.27%	$50,195.59
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$18,655,542.17	0.40%	$74,622	0.00%	$0	0.18%	$33,580	0.00%	$0.00	0.55%	$102,605.48	-0.15%	-$27,983	0.18%	$33,580	0.58%	$108,202.14
		MULTISECTOR BOND AVERAGE										**1.04%**							
11	**OIBIX**	Oppenheimer International Bond	$4,025,088.91	0.54%	$21,735	0.00%	$0	0.06%	$2,415	-0.01%	$402.51	0.59%	$23,748.02	0.00%	$0	0.18%	$7,245	0.77%	$30,993.18
		WORLD BOND AVERAGE										**0.97%**							
12	**GHYYX**	Pioneer Global High Yield	$4,708,949.53	0.66%	$31,079	0.00%	$0	0.21%	$9,889	0.00%	$0.00	0.90%	$42,380.55	0.25%	$11,772	0.18%	$8,476	1.08%	$50,856.65
		HIGH YIELD AVERAGE										**1.06%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$3,740,308.12	0.00%	$0	0.00%	$0	0.14%	$5,236	0.00%	$0.00	0.13%	$4,862.40	0.00%	$0	0.18%	$6,733	0.31%	$11,594.96
		TARGET DATE RETIREMENT INC AVG										**0.43%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$11,564,014.37	0.00%	$0	0.00%	$0	0.14%	$16,190	0.00%	$0.00	0.14%	$16,189.62	0.00%	$0	0.18%	$20,815	0.32%	$37,004.85
		TARGET DATE 2020 AVERAGE										**0.42%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$13,505,996.74	0.00%	$0	0.00%	$0	0.15%	$20,259	0.00%	$0.00	0.15%	$20,259.00	0.00%	$0	0.18%	$24,311	0.33%	$44,569.79
		TARGET DATE 2030 AVERAGE										**0.42%**							
16	**VFORX**	Vanguard Target Retirement 2040	$13,833,032.84	0.00%	$0	0.00%	$0	0.16%	$22,133	0.00%	$0.00	0.16%	$22,132.85	0.00%	$0	0.18%	$24,899	0.34%	$47,032.31
		TARGET DATE 2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$9,609,256.45	0.00%	$0	0.00%	$0	0.16%	$15,375	0.00%	$0.00	0.16%	$15,374.81	0.00%	$0	0.18%	$17,297	0.34%	$32,671.47
		TARGET DATE 2050 AVERAGE										**0.42%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$6,825,438.10	0.81%	$55,286	0.00%	$0	0.18%	$12,286	0.00%	$0.00	1.01%	$68,936.92	-0.40%	-$27,302	0.18%	$12,286	0.79%	$53,920.96
		GLOBAL REAL ESTATE AVERAGE										**1.35%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$43,676,375.81	0.25%	$109,191	0.00%	$0	0.05%	$21,838	0.00%	$0.00	0.30%	$131,029.13	-0.06%	-$26,206	0.18%	$78,617	0.42%	$183,440.78
		AGGRESSIVE ALLOCATION AVG										**0.84%**							
20	**N/A**	Moderate Allocation	$66,813,546.25	0.15%	$100,220	0.00%	$0	0.16%	$106,902	0.00%	$0.00	0.31%	$207,121.99	-0.05%	-$33,407	0.18%	$120,264	0.44%	$293,979.60
		MODERATE ALLOCATION AVG										**0.86%**							
21	**N/A**	Conservative Allocation	$22,340,111.05	0.12%	$26,808	0.00%	$0	0.27%	$60,318	0.00%	$0.00	0.39%	$87,126.43	-0.04%	-$8,936	0.18%	$40,212	0.53%	$118,402.59
		CONSERVATIVE ALLOCATION AVG										**0.83%**							
		TOTALS	**$ 579,003,354.15**		**$1,226,302**		**$0**		**$456,602**		**-$403**		**$1,662,789**		**-$175,682**		**$1,042,206**		**$2,517,541**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 06/30/2017

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,428,105.36	0.27%	$3,856	0.00%	$0	0.06%	$857	0.00%	$0	0.33%	$4,713	0.00%	$0	0.18%	$2,571	0.51%	$7,283
		LARGE GROWTH AVERAGE										**1.15%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 1,332,880.46	0.04%	$533	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$533	0.00%	$0	0.18%	$2,399	0.22%	$2,932
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 715,462.79	1.00%	$7,155	0.00%	$0	0.04%	$286	0.00%	$0	1.05%	$7,512	-0.15%	-$1,073	0.18%	$1,288	1.08%	$7,727
		MID CAP GROWTH AVERAGE										**1.25%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,545,119.49	0.06%	$927	0.00%	$0	0.01%	$155	0.00%	$0	0.05%	$773	0.00%	$0	0.18%	$2,781	0.23%	$3,554
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 570,071.63	0.06%	$342	0.00%	$0	0.01%	$57	0.00%	$0	0.05%	$285	0.00%	$0	0.18%	$1,026	0.23%	$1,311
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$ 297,246.54	0.63%	$1,873	0.00%	$0	0.24%	$713	0.00%	$0	0.87%	$2,586	-0.25%	-$743	0.18%	$535	0.80%	$2,378
		SMALL VALUE AVERAGE										**1.31%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 148,523.36	0.37%	$550	0.00%	$0	0.08%	$119	0.00%	$0	0.45%	$668	0.00%	$0	0.18%	$267	0.63%	$936
		WORLD STOCK AVERAGE										**1.21%**							
8	**DODFX**	Dodge & Cox International Stock	$ 177,381.61	0.60%	$1,064	0.00%	$0	0.04%	$71	0.00%	$0	0.64%	$1,135	-0.10%	-$177	0.18%	$319	0.72%	$1,277
		FOREIGN LARGE VALUE AVERAGE										**1.09%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 232,569.14	0.06%	$140	0.00%	$0	0.04%	$93	0.00%	$0	0.09%	$209	0.00%	$0	0.18%	$419	0.27%	$628
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 245,441.65	0.40%	$982	0.00%	$0	0.18%	$442	0.00%	$0	0.55%	$1,350	-0.15%	-$368	0.18%	$442	0.58%	$1,424
		MULTISECTOR BOND AVERAGE										**1.04%**							
11	**OIBIX**	Oppenheimer International Bond	$ 155,997.09	0.54%	$842	0.00%	$0	0.06%	$94	-0.01%	-$16	0.59%	$920	0.00%	$0	0.18%	$281	0.77%	$1,201
		WORLD BOND AVERAGE										**0.97%**							
12	**GHYYX**	Pioneer Global High Yield	$ 207,413.02	0.66%	$1,369	0.00%	$0	0.21%	$436	0.00%	$0	0.90%	$1,867	0.25%	$519	0.18%	$373	1.08%	$2,240
		HIGH YIELD AVERAGE										**1.06%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,258,680.09	0.00%	$0	0.00%	$0	0.14%	$1,762	0.00%	$0	0.13%	$1,636	0.00%	$0	0.18%	$2,266	0.31%	$3,902
		TARGET DATE 2000-2010 AVERAGE										**0.43%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 8,113,528.32	0.00%	$0	0.00%	$0	0.14%	$11,359	0.00%	$0	0.14%	$11,359	0.00%	$0	0.18%	$14,604	0.32%	$25,963
		TARGET DATE 2016-2020 AVERAGE										**0.42%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 10,272,617.11	0.00%	$0	0.00%	$0	0.15%	$15,409	0.00%	$0	0.15%	$15,409	0.00%	$0	0.18%	$18,491	0.33%	$33,900
		TARGET DATE 2026-2030 AVERAGE										**0.42%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 5,527,707.54	0.00%	$0	0.00%	$0	0.16%	$8,844	0.00%	$0	0.16%	$8,844	0.00%	$0	0.18%	$9,950	0.34%	$18,794
		TARGET DATE 2036-2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 709,460.56	0.00%	$0	0.00%	$0	0.16%	$1,135	0.00%	$0	0.16%	$1,135	0.00%	$0	0.18%	$1,277	0.34%	$2,412
		TARGET DATE 2046-2050 AVERAGE										**0.42%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$ 157,396.98	0.81%	$1,275	0.00%	$0	0.18%	$283	0.00%	$0	1.01%	$1,590	-0.40%	-$630	0.18%	$283	0.79%	$1,243
		GLOBAL REAL ESTATE AVERAGE										**1.35%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 4,026,720.33	0.25%	$10,067	0.00%	$0	0.06%	$2,416	0.00%	$0	0.31%	$12,483	-0.06%	-$2,416	0.18%	$7,248	0.43%	$17,315
		AGGRESSIVE ALLOCATION AVERAGE										**0.84%**							
20	**N/A**	Moderate Allocation	$ 4,778,047.13	0.15%	$7,167	0.00%	$0	0.05%	$2,389	0.00%	$0	0.20%	$9,556	-0.14%	-$6,689	0.18%	$8,600	0.24%	$11,467
		MODERATE ALLOCATION AVERAGE										**0.86%**							
21	**N/A**	Conservative Allocation	$ 1,070,986.43	0.12%	$1,285	0.00%	$0	0.04%	$428	0.00%	$0	0.16%	$1,714	-0.23%	-$2,463	0.18%	$1,928	0.11%	$1,178
		CONSERVATIVE ALLOCATION AVERAGE										**0.83%**							
		TOTALS	**$ 42,971,356.63**		**$39,426**		**$0**		**$47,348**		**-$16**		**$86,278**		**-$14,041**		**$77,348**		**$149,066**