SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 6/30/2017

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	21.93	10.17	15.95	7.54	20.02	8.80	13.87	7.51	1.91	1.37	2.08	0.03	20.42	11.11	15.30	8.91	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	17.86	9.59	14.60	7.18	17.90	9.61	14.63	7.18	-0.04	-0.02	-0.03	0.00	17.90	9.61	14.63	7.18	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	20.05	7.42	13.43	7.61	18.58	6.86	12.72	6.81	1.47	0.56	0.71	0.80	17.05	7.83	14.19	7.87	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	17.25	8.09	14.79	7.51	17.31	8.12	14.83	7.52	-0.06	-0.03	-0.04	-0.01	17.31	8.12	14.83	7.52	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	19.13	6.78	14.14	7.86	19.09	6.75	14.10	7.76	0.04	0.03	0.04	0.10	19.09	6.75	14.10	7.76	Spliced Small Cap Index
		SMALL VALUE																	
✔ 6	**VSMIX**	Invesco Small Cap Value	31.77	4.00	14.60	8.34	21.15	5.18	12.47	5.97	10.62	-1.18	2.13	2.37	24.86	7.02	13.39	5.92	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	18.80	5.22	11.56	4.82	18.02	4.53	10.57	3.77	0.78	0.69	0.99	1.05	18.20	5.24	11.38	3.97	World Large Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	30.37	0.64	10.23	2.34	19.13	1.18	7.81	0.96	11.24	-0.54	2.42	1.38	19.49	0.67	8.15	1.00	Foreign Lg Blend / MSCI World Ex US NR
9	**VTSNX**	Vanguard Total International Stock Index	20.08	1.37	7.70	1.19	20.41	1.37	7.77	1.18	-0.33	0.00	-0.07	0.01	20.41	1.37	7.77	1.18	Spliced International Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	4.80	1.25	3.67	5.93	6.09	2.52	4.18	5.52	-1.29	-1.27	-0.51	0.41	1.84	3.40	3.68	5.61	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	6.18	2.34	2.82	4.54	1.89	0.31	1.72	4.02	4.29	2.03	1.10	0.52	-5.65	-2.15	-0.36	3.25	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	13.01	1.68	5.19	5.03	10.78	3.02	5.70	6.04	2.23	-1.34	-0.51	-1.01	11.89	3.73	7.13	7.75	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	5.23	3.47	4.91	4.97	5.38	3.63	5.10	5.02	-0.15	-0.16	-0.19	-0.05	2.99	1.87	3.16	4.42	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	10.30	4.85	8.40	5.07	10.51	5.03	8.64	5.19	-0.21	-0.18	-0.24	-0.12	7.98	3.61	7.28	5.04	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	13.40	5.42	9.90	5.10	13.69	5.61	10.15	5.24	-0.29	-0.19	-0.25	-0.14	11.98	4.43	9.42	5.21	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	16.49	5.85	11.10	5.50	16.79	6.09	11.38	5.62	-0.30	-0.24	-0.28	-0.12	15.58	4.90	10.53	5.44	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	16.99	5.99	11.18	5.52	17.29	6.23	11.46	5.66	-0.30	-0.24	-0.28	-0.14	16.41	4.81	10.50	5.36	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	-1.82	1.62	6.21	2.20	2.50	2.98	7.28	1.49	-4.32	-1.36	-1.07	0.71	2.59	5.13	9.15	3.12	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	15.53	5.00	10.74	5.01	14.18	5.33	10.10	5.42	1.35	-0.33	0.64	-0.41	18.23	5.48	11.21	5.43	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	12.01	5.14	9.19	5.58	10.61	5.32	8.77	5.79	1.40	-0.18	0.42	-0.21	10.95	4.16	7.74	5.31	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	8.04	3.55	5.92	4.66	5.51	3.72	5.32	5.15	2.53	-0.17	0.60	-0.49	3.23	2.20	3.40	4.27	Custom Cons Allocation / Mstar Cons

Recommended for Deletion ⚠ **Place or Remain on Watch List** ✔ **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RMT RATES OF RETURN 6/30/2017

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
		LARGE GROWTH	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
1	**RGAGX**	AmFunds Growth Fund of America	21.93	10.17	15.95	7.54	20.02	8.80	13.87	7.51	1.91	1.37	2.08	0.03	20.42	11.11	15.30	8.91	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	17.86	9.59	14.60	7.18	17.90	9.61	14.63	7.18	-0.04	-0.02	-0.03	0.00	17.90	9.61	14.63	7.18	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	20.05	7.42	13.43	7.61	18.58	6.86	12.72	6.81	1.47	0.56	0.71	0.80	17.05	7.83	14.19	7.87	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	17.25	8.09	14.79	7.51	17.31	8.12	14.83	7.52	-0.06	-0.03	-0.04	-0.01	17.31	8.12	14.83	7.52	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	19.13	6.78	14.14	7.86	19.09	6.75	14.10	7.76	0.04	0.03	0.04	0.10	19.09	6.75	14.10	7.76	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	31.77	4.00	14.60	8.34	21.15	5.18	12.47	5.97	10.62	-1.18	2.13	2.37	24.86	7.02	13.39	5.92	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	18.80	5.22	11.56	4.82	18.02	4.53	10.57	3.77	0.78	0.69	0.99	1.05	18.20	5.24	11.38	3.97	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	30.37	0.64	10.23	2.34	19.13	1.18	7.81	0.96	11.24	-0.54	2.42	1.38	19.49	0.67	8.15	1.00	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	20.08	1.37	7.70	1.19	20.41	1.37	7.77	1.18	-0.33	0.00	-0.07	0.01	20.41	1.37	7.77	1.18	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	4.80	1.25	3.67	5.93	6.09	2.52	4.18	5.52	-1.29	-1.27	-0.51	0.41	1.84	3.40	3.68	5.61	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	6.18	2.34	2.82	4.54	1.89	0.31	1.72	4.02	4.29	2.03	1.10	0.52	-5.65	-2.15	-0.36	3.25	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	13.01	1.68	5.19	5.03	10.78	3.02	5.70	6.04	2.23	-1.34	-0.51	-1.01	11.89	3.73	7.13	7.75	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	5.23	3.47	4.91	4.97	5.38	3.63	5.10	5.02	-0.15	-0.16	-0.19	-0.05	2.99	1.87	3.16	4.42	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	10.30	4.85	8.40	5.07	10.51	5.03	8.64	5.19	-0.21	-0.18	-0.24	-0.12	7.98	3.61	7.28	5.04	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	13.40	5.42	9.90	5.10	13.69	5.61	10.15	5.24	-0.29	-0.19	-0.25	-0.14	11.98	4.43	9.42	5.21	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	16.49	5.85	11.10	5.50	16.79	6.09	11.38	5.62	-0.30	-0.24	-0.28	-0.12	15.58	4.90	10.53	5.44	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	16.99	5.99	11.18	5.52	17.29	6.23	11.46	5.66	-0.30	-0.24	-0.28	-0.14	16.41	4.81	10.50	5.36	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	-1.82	1.62	6.21	2.20	2.50	2.98	7.28	1.49	-4.32	-1.36	-1.07	0.71	2.59	5.13	9.15	3.12	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	15.53	5.10	10.93	N/A	14.18	5.33	10.10	5.42	1.35	-0.23	0.83	N/A	18.23	5.48	11.21	5.43	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	12.18	5.36	9.46	5.80	10.61	5.32	8.77	5.79	1.57	0.04	0.69	0.01	10.95	4.16	7.74	5.31	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	8.38	3.89	6.32	5.02	5.51	3.72	5.32	5.15	2.87	0.17	1.00	-0.13	3.23	2.20	3.40	4.27	Custom Cons Allocation / Mstar Cons

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