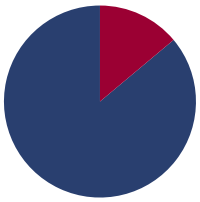
San Bernardino County

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	13.91
Other	86.09

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
1.21	**Amazon.com Inc**	**AMZN**	**3,891,131.67**	**Consumer Cyclical**	
0.93	American Funds Growth Fund of Amer R6	RGAGX	2,990,986.98	-	6/30/2015
0.19	Vanguard Institutional Index I	VINIX	611,290.78	-	6/30/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	186,154.16	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	30,547.01	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,852.48	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,833.69	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,748.84	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,717.73	-	6/30/2015
1.09	**Apple Inc**	**AAPL**	**3,497,113.51**	**Technology**	
0.83	Vanguard Institutional Index I	VINIX	2,664,687.33	-	6/30/2015
0.04	Vanguard Target Retirement 2040 Inv	VFORX	136,508.89	-	6/30/2015
0.03	Vanguard Target Retirement 2050 Inv	VFIFX	84,248.19	-	6/30/2015
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	115,445.93	-	6/30/2015
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	106,129.12	-	6/30/2015
0.01	Vanguard Target Retirement Income Inv	VTINX	16,613.86	-	6/30/2015
0.09	American Funds Growth Fund of Amer R6	RGAGX	291,200.36	-	6/30/2015
0.03	American Funds Capital World Gr&Inc R6	RWIGX	82,279.84	-	6/30/2015
1.00	**Gilead Sciences Inc**	**GILD**	**3,202,602.28**	**Healthcare**	
0.53	American Funds Growth Fund of Amer R6	RGAGX	1,689,598.72	-	6/30/2015
0.24	American Funds Capital World Gr&Inc R6	RWIGX	769,165.78	-	6/30/2015
0.20	Vanguard Institutional Index I	VINIX	634,530.32	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	32,512.41	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,065.44	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	27,495.83	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	25,276.84	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,956.93	-	6/30/2015
0.83	**Amgen Inc**	**AMGN**	**2,658,469.53**	**Healthcare**	
0.36	American Funds Capital World Gr&Inc R6	RWIGX	1,169,305.90	-	6/30/2015
0.31	American Funds Growth Fund of Amer R6	RGAGX	984,633.92	-	6/30/2015
0.13	Vanguard Institutional Index I	VINIX	430,460.91	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	22,031.02	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,596.72	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	18,631.69	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,128.06	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,681.29	-	6/30/2015

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0.72	**Microsoft Corp**	**MSFT**	**2,301,759.52**	**Technology**	
0.41	Vanguard Institutional Index I	VINIX	1,317,097.99	-	6/30/2015
0.24	American Funds Growth Fund of Amer R6	RGAGX	761,671.28	-	6/30/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	60,747.09	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	37,490.84	-	6/30/2015
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	51,373.98	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	47,227.95	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	7,393.25	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	18,757.13	-	6/30/2015
0.62	**Home Depot Inc**	**HD**	**1,994,427.36**	**Consumer Cyclical**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	1,144,195.28	-	6/30/2015
0.17	Vanguard Institutional Index I	VINIX	532,350.58	-	6/30/2015
0.07	American Funds Capital World Gr&Inc R6	RWIGX	226,084.52	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,304.09	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,851.07	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,091.14	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,227.62	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,323.05	-	6/30/2015
0.58	**UnitedHealth Group Inc**	**UNH**	**1,847,024.92**	**Healthcare**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	1,216,689.06	-	6/30/2015
0.13	Vanguard Institutional Index I	VINIX	428,275.25	-	6/30/2015
0.04	American Funds Capital World Gr&Inc R6	RWIGX	128,375.33	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,916.95	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,526.32	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	18,535.22	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,039.38	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,667.41	-	6/30/2015
0.57	**Google Inc Class C Capital Stock**	**GOOG**	**1,829,615.76**	**Technology**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	973,952.73	-	6/30/2015
0.17	Vanguard Institutional Index I	VINIX	550,942.20	-	6/30/2015
0.07	American Funds Capital World Gr&Inc R6	RWIGX	208,768.63	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,540.02	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,613.84	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	24,136.37	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,188.50	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,473.47	-	6/30/2015
0.55	**Google Inc Class A**	**GOOGL**	**1,767,845.72**	**Technology**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	833,068.81	-	6/30/2015
0.08	American Funds Capital World Gr&Inc R6	RWIGX	265,900.55	-	6/30/2015
0.18	Vanguard Institutional Index I	VINIX	569,985.80	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	29,414.01	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,153.23	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	24,875.50	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,867.98	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,579.84	-	6/30/2015

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0.54	**Philip Morris International Inc**	**PM**	**1,720,983.31**	**Consumer Defensive**	
0.14	American Funds Capital World Gr&Inc R6	RWIGX	465,257.52	-	6/30/2015
0.22	American Funds Growth Fund of Amer R6	RGAGX	718,870.29	-	6/30/2015
0.14	Vanguard Institutional Index I	VINIX	458,004.31	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,453.50	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,474.62	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,834.69	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	18,233.97	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,854.42	-	6/30/2015
0.50	**Oracle Corporation**	**ORCL**	**1,597,906.57**	**Technology**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	753,598.83	-	6/30/2015
0.09	American Funds Capital World Gr&Inc R6	RWIGX	286,544.23	-	6/30/2015
0.15	Vanguard Institutional Index I	VINIX	473,789.65	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,977.18	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,414.98	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,123.27	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,418.56	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,039.86	-	6/30/2015
0.49	**Novartis AG**	**NOVN**	**1,560,277.16**	**Healthcare**	
0.28	American Funds Capital World Gr&Inc R6	RWIGX	893,470.15	-	6/30/2015
0.04	Dodge & Cox International Stock	DODFX	126,501.68	-	3/31/2015
0.05	Vanguard Total Intl Stock Index I	VTSNX	151,088.89	-	6/30/2015
0.10	American Funds Growth Fund of Amer R6	RGAGX	309,613.99	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,549.32	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,125.83	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,193.42	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,731.43	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,002.44	-	6/30/2015
0.48	**Comcast Corp Class A**	**CMCSA**	**1,546,120.76**	**Communication Services**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	885,530.95	-	6/30/2015
0.17	Vanguard Institutional Index I	VINIX	539,919.45	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	25,178.74	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,539.38	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,293.73	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,575.26	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	36,018.87	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,064.39	-	6/30/2015
0.47	**Exxon Mobil Corporation**	**XOM**	**1,519,488.32**	**Energy**	
0.40	Vanguard Institutional Index I	VINIX	1,282,855.94	-	6/30/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	65,731.98	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	40,567.32	-	6/30/2015
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	55,589.71	-	6/30/2015
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	51,103.46	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	7,999.93	-	6/30/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	15,639.97	-	6/30/2015

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0.45	**Wells Fargo & Co**	**WFC**	**1,457,071.45**	**Financial Services**	
0.30	Vanguard Institutional Index I	VINIX	971,830.72	-	6/30/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	49,285.80	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,417.35	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	41,681.13	-	6/30/2015
0.09	American Funds Growth Fund of Amer R6	RGAGX	285,859.76	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	38,317.35	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	5,998.34	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	33,681.00	-	6/30/2015
0.43	**JPMorgan Chase & Co**	**JPM**	**1,367,099.73**	**Financial Services**	
0.29	Vanguard Institutional Index I	VINIX	927,341.68	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	47,582.00	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,365.83	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	40,240.22	-	6/30/2015
0.09	American Funds Growth Fund of Amer R6	RGAGX	273,771.60	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	36,992.72	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	5,790.98	-	6/30/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	6,014.68	-	6/30/2015
0.42	**Verizon Communications Inc**	**VZ**	**1,356,595.10**	**Communication Services**	
0.17	American Funds Capital World Gr&Inc R6	RWIGX	534,515.08	-	6/30/2015
0.22	Vanguard Institutional Index I	VINIX	701,037.88	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	36,002.77	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	22,219.57	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	30,447.64	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	27,990.43	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	4,381.73	-	6/30/2015
0.40	**Avago Technologies Ltd**	**AVGO**	**1,277,246.47**	**Technology**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	1,102,097.77	-	6/30/2015
0.04	Vanguard Institutional Index I	VINIX	125,790.30	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	27,711.45	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	6,438.67	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,973.71	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	5,445.20	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	5,005.76	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	783.62	-	6/30/2015
0.39	**General Electric Co**	**GE**	**1,259,342.01**	**Industrials**	
0.31	Vanguard Institutional Index I	VINIX	987,278.77	-	6/30/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	50,538.02	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	31,190.18	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	42,740.14	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	39,290.89	-	6/30/2015
0.03	American Funds Capital World Gr&Inc R6	RWIGX	102,153.26	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	6,150.75	-	6/30/2015

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0.39	**Visa Inc Class A**	**V**	**1,236,307.37**	**Financial Services**	
0.21	American Funds Growth Fund of Amer R6	RGAGX	674,099.55	-	6/30/2015
0.15	Vanguard Institutional Index I	VINIX	478,693.90	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,840.38	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,330.56	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,007.58	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,312.21	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,023.21	-	6/30/2015
0.37	**Alexion Pharmaceuticals Inc**	**ALXN**	**1,199,204.02**	**Healthcare**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	810,340.49	-	6/30/2015
0.07	American Funds Capital World Gr&Inc R6	RWIGX	212,294.99	-	6/30/2015
0.05	Vanguard Institutional Index I	VINIX	149,272.68	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	8,118.88	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	5,010.67	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	6,866.16	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,312.04	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	988.11	-	6/30/2015
0.37	**Berkshire Hathaway Inc Class B**	**BRK.B**	**1,178,485.10**	**Financial Services**	
0.27	Vanguard Institutional Index I	VINIX	861,899.97	-	6/30/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	45,376.45	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	28,004.65	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	38,374.99	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	35,278.02	-	6/30/2015
0.05	American Funds Growth Fund of Amer R6	RGAGX	164,028.47	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	5,522.56	-	6/30/2015
0.36	**Johnson & Johnson**	**JNJ**	**1,168,243.29**	**Healthcare**	
0.31	Vanguard Institutional Index I	VINIX	996,662.28	-	6/30/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	51,035.05	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	31,496.93	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	43,160.48	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	39,677.31	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	6,211.24	-	6/30/2015
0.36	**American International Group Inc**	**AIG**	**1,144,547.91**	**Financial Services**	
0.18	American Funds Growth Fund of Amer R6	RGAGX	581,644.47	-	6/30/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	206,524.03	-	6/30/2015
0.09	Vanguard Institutional Index I	VINIX	303,989.28	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	15,582.92	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	9,617.20	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	13,178.52	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	12,114.97	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,896.52	-	6/30/2015

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.33	**Express Scripts Holding Co**	**ESRX**	**1,073,185.69**	**Healthcare**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	792,847.24	-	6/30/2015
0.07	Vanguard Institutional Index I	VINIX	239,208.66	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	12,233.64	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	7,550.15	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	10,346.02	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,511.07	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,488.90	-	6/30/2015

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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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