SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 6/30/2015
Revised as of 8/17/2015

			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 $	Voya ADJ %	Voya ADJ $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 70,912,033.30	0.28%	$198,554	0.00%	$0	0.05%	$35,456	0.00%	$0	0.33%	$234,009.71	0.00%	$0	0.18%	$127,642	0.18%	$127,642	0.51%	$361,651.37
		LARGE GROWTH AVERAGE										**1.19%**									
		LARGE BLEND																			
2	**VINIX**	Vanguard Institutional Index	$ 82,874,312.00	0.04%	$33,150	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$33,149.72	0.00%	$0	0.18%	$149,174	0.18%	$149,174	0.22%	$182,323.49
		INDEX AVERAGE										**N/A**									
		MID CAP GROWTH																			
3	**BGRIX**	Baron Growth	$ 19,715,826.77	1.00%	$197,158	0.00%	$0	0.04%	$7,886	0.00%	$0	1.04%	$205,044.60	0.15%	$29,574	0.03%	$5,915	0.18%	$35,488	1.07%	$210,959.35
		MID CAP AVERAGE										**1.30%**									
		MID CAP BLEND																			
4	**VMCIX**	Vanguard Mid Cap Index	$ 47,297,951.76	0.05%	$23,649	0.00%	$0	0.03%	$14,189	0.00%	$0	0.08%	$37,838.36	0.00%	$0	0.18%	$85,136	0.18%	$85,136	0.26%	$122,974.67
		INDEX AVERAGE										**N/A**									
		SMALL BLEND																			
5	**VSCIX**	Vanguard Small Cap Index	$ 29,014,743.02	0.05%	$14,507	0.00%	$0	0.03%	$8,704	0.00%	$0	0.08%	$23,211.79	0.00%	$0	0.18%	$52,227	0.18%	$52,227	0.26%	$75,438.33
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
6	**VSMIX**	Invesco Small Cap Value	$ 6,373,179.93	0.63%	$40,151	0.00%	$0	0.24%	$15,296	0.00%	$0	0.87%	$55,446.67	0.25%	$15,933	-0.07%	-$4,461	0.18%	$11,472	0.80%	$50,985.44
		SMALL VALUE AVERAGE										**1.34%**									
		INTERNATIONAL STOCK																			
7	**RWIGX**	AmFunds Capital World G/I	$ 34,588,877.05	0.37%	$127,979	0.00%	$0	0.07%	$24,212	0.00%	$0.00	0.44%	$152,191.06	0.00%	$0	0.18%	$62,260	0.18%	$62,260	0.62%	$214,451.04
		WORLD STOCK AVERAGE										**1.30%**									
8	**DODFX**	Dodge & Cox International Stock	$ 13,359,378.47	0.60%	$80,156	0.00%	$0	0.04%	$5,344	0.00%	$0.00	0.64%	$85,500.02	0.10%	$13,359	0.08%	$10,688	0.18%	$24,047	0.72%	$96,187.52
		FOREIGN LARGE BLEND AVERAGE										**1.18%**									
9	**VTSNX**	Vanguard Total International Stock Index	$ 17,942,600.09	0.07%	$12,560	0.00%	$0	0.05%	$8,971	0.00%	$0	0.12%	$21,531.12	0.00%	$0	0.18%	$32,297	0.18%	$32,297	0.30%	$53,827.80
		INDEX AVERAGE										**N/A**									
		BONDS																			
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 14,051,141.82	0.40%	$56,205	0.00%	$0	0.19%	$26,697	0.00%	$0.00	0.59%	$82,901.74	0.15%	$21,077	0.03%	$4,215	0.18%	$25,292	0.62%	$87,117.08
		MULTISECTOR BOND AVERAGE										**1.04%**									
11	**OIBIX**	Oppenheimer International Bond	$ 3,264,089.54	0.51%	$16,647	0.00%	$0	0.05%	$1,632	0.00%	$0.00	0.56%	$18,278.90	0.00%	$0	0.18%	$5,875	0.18%	$5,875	0.74%	$24,154.26
		WORLD BOND AVERAGE										**1.04%**									
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 4,139,352.94	0.64%	$26,492	0.00%	$0	0.20%	$8,279	0.00%	$0.00	0.84%	$34,770.56	0.25%	$10,348	-0.07%	-$2,898	0.18%	$7,451	0.77%	$31,873.02
		HIGH YIELD AVERAGE										**1.07%**									
		TARGET FUNDS																			
13	**VTINX**	Vanguard Target Retirement Inc	$ 3,226,205.01	0.00%	$0	0.00%	$0	0.16%	$5,162	0.00%	$0.00	0.16%	$5,161.93	0.00%	$0	0.18%	$5,807	0.18%	$5,807	0.34%	$10,969.10
		TARGET DATE RETIREMENT INC AVG										**0.53%**									
14	**VTWNX**	Vanguard Target Retirement 2020	$ 9,532,655.34	0.00%	$0	0.00%	$0	0.16%	$15,252	0.00%	$0.00	0.16%	$15,252.25	0.00%	$0	0.18%	$17,159	0.18%	$17,159	0.34%	$32,411.03
		TARGET DATE 2016-2020 AVERAGE										**0.51%**									
15	**VTHRX**	Vanguard Target Retirement 2030	$ 8,140,371.58	0.00%	$0	0.00%	$0	0.17%	$13,839	0.00%	$0.00	0.17%	$13,838.63	0.00%	$0	0.18%	$14,653	0.18%	$14,653	0.35%	$28,491.30
		TARGET DATE 2026-2030 AVERAGE										**0.51%**									
16	**VFORX**	Vanguard Target Retirement 2040	$ 7,675,396.82	0.00%	$0	0.00%	$0	0.18%	$13,816	0.00%	$0.00	0.18%	$13,815.71	0.00%	$0	0.18%	$13,816	0.18%	$13,816	0.36%	$27,631.43
		TARGET DATE 2036-2040 AVERAGE										**0.51%**									
17	**VFIFX**	Vanguard Target Retirement 2050	$ 5,067,909.66	0.00%	$0	0.00%	$0	0.18%	$9,122	0.00%	$0.00	0.18%	$9,122.24	0.00%	$0	0.18%	$9,122	0.18%	$9,122	0.36%	$18,244.47
		TARGET DATE 2046-2050 AVERAGE										**0.49%**									
		SPECIALTY																			
18	**IGLIX**	Voya Global Real Estate	$ 6,338,853.40	0.71%	$45,006	0.00%	$0	0.27%	$17,115	0.00%	$0.00	0.98%	$62,120.76	0.40%	$25,165	-0.22%	-$13,945	0.18%	$11,220	0.76%	$48,175.29
		GLOBAL REAL ESTATE AVERAGE										**1.41%**									
		ASSET ALLOCATION																			
19	**N/A**	Aggressive Allocation	$ 35,913,423.19	0.24%	$86,192	0.00%	$0	0.07%	$25,139	0.00%	$0.00	0.31%	$111,331.61	0.06%	$21,548	0.12%	$43,096	0.18%	$64,644	0.43%	$154,427.72
		AGGRESSIVE ALLOCATION AVG										**0.85%**									
20	**N/A**	Moderate Allocation	$ 59,695,711.01	0.15%	$89,544	0.00%	$0	0.16%	$95,513	0.00%	$0.00	0.31%	$185,056.70	0.05%	$29,848	0.13%	$77,604	0.18%	$107,452	0.44%	$262,661.13
		MODERATE ALLOCATION AVG										**0.90%**									
21	**N/A**	Conservative Allocation	$ 20,675,208.41	0.12%	$24,810	0.00%	$0	0.27%	$55,823	0.00%	$0.00	0.39%	$80,633.31	0.04%	$8,270	0.14%	$28,945	0.18%	$37,215	0.53%	$109,578.60
		CONSERVATIVE ALLOCATION AVG										**0.81%**									
		TOTALS	**$ 499,799,221.11**		**$1,072,759**		**$0**		**$407,448**		$0		**$1,480,207**		**$175,122**		**$724,326**		**$899,448**		**$2,204,533**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 6/30/2015
Revised as of 8/17/2015

			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 $	ING ADJ %	ING ADJ $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,081,355.72	0.28%	$3,028	0.00%	$0	0.05%	$541	0.00%	$0	0.33%	$3,568	0.00%	$0	0.18%	$1,946	0.18%	$1,946	0.51%	$5,515
		LARGE GROWTH AVERAGE										**1.19%**									
		LARGE BLEND																			
2	**VINIX**	Vanguard Institutional Index	$ 1,128,916.98	0.04%	$452	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$452	0.00%	$0	0.18%	$2,032	0.18%	$2,032	0.22%	$2,484
		INDEX AVERAGE										**N/A**									
		MID CAP GROWTH																			
3	**BGRIX**	Baron Growth	$ 541,407.85	1.00%	$5,414	0.00%	$0	0.04%	$217	0.00%	$0	1.04%	$5,631	0.15%	$812	0.03%	$162	0.18%	$975	1.07%	$5,793
		MID CAP AVERAGE										**1.30%**									
		MID CAP BLEND																			
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,450,033.16	0.05%	$725	0.00%	$0	0.03%	$435	0.00%	$0	0.08%	$1,160	0.00%	$0	0.18%	$2,610	0.18%	$2,610	0.26%	$3,770
		INDEX AVERAGE										**N/A**									
		SMALL BLEND																			
5	**VSCIX**	Vanguard Small Cap Index	$ 392,882.38	0.05%	$196	0.00%	$0	0.03%	$118	0.00%	$0	0.08%	$314	0.00%	$0	0.18%	$707	0.18%	$707	0.26%	$1,021
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
6	**VSMIX**	Invesco Small Cap Value	$ 190,340.63	0.63%	$1,199	0.00%	$0	0.24%	$457	0.00%	$0	0.87%	$1,656	0.25%	$476	-0.07%	-$133	0.18%	$343	0.80%	$1,523
		SMALL VALUE AVERAGE										**1.34%**									
		INTERNATIONAL STOCK																			
7	**RWIGX**	AmFunds Capital World G/I	$ 91,690.34	0.37%	$339	0.00%	$0	0.07%	$64	0.00%	$0	0.44%	$403	0.00%	$0	0.18%	$165	0.18%	$165	0.62%	$568
		WORLD STOCK AVERAGE										**1.30%**									
8	**DODFX**	Dodge & Cox International Stock	$ 140,061.84	0.60%	$840	0.00%	$0	0.04%	$56	0.00%	$0	0.64%	$896	0.10%	$140	0.08%	$112	0.18%	$252	0.72%	$1,008
		FOREIGN LARGE BLEND AVERAGE										**1.18%**									
9	**VTSNX**	Vanguard Total International Stock Index	$ 167,605.35	0.07%	$117	0.00%	$0	0.05%	$84	0.00%	$0	0.12%	$201	0.00%	$0	0.18%	$302	0.18%	$302	0.30%	$503
		INDEX AVERAGE										**N/A**									
		BONDS																			
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 248,463.15	0.40%	$994	0.00%	$0	0.19%	$472	0.00%	$0	0.59%	$1,466	0.15%	$373	0.03%	$75	0.18%	$447	0.62%	$1,540
		MULTISECTOR BOND AVERAGE										**1.03%**									
11	**OIBIX**	Oppenheimer International Bond	$ 141,670.14	0.50%	$708	0.00%	$0	0.06%	$85	0.00%	$0	0.56%	$793	0.00%	$0	0.18%	$255	0.18%	$255	0.74%	$1,048
		WORLD BOND AVERAGE										**1.04%**									
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 200,098.62	0.64%	$1,281	0.00%	$0	0.20%	$400	0.00%	$0	0.84%	$1,681	0.25%	$500	-0.07%	-$140	0.18%	$360	0.77%	$1,541
		HIGH YIELD AVERAGE										**1.07%**									
		TARGET FUNDS																			
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,096,595.29	0.00%	$0	0.00%	$0	0.16%	$1,755	0.00%	$0	0.16%	$1,755	0.00%	$0	0.18%	$1,974	0.18%	$1,974	0.34%	$3,728
		TARGET DATE RETIREMENT INC AVG										**0.53%**									
14	**VTWNX**	Vanguard Target Retirement 2020	$ 5,238,715.66	0.00%	$0	0.00%	$0	0.16%	$8,382	0.00%	$0	0.16%	$8,382	0.00%	$0	0.18%	$9,430	0.18%	$9,430	0.34%	$17,812
		TARGET DATE 2016-2020 AVERAGE										**0.51%**									
15	**VTHRX**	Vanguard Target Retirement 2030	$ 5,396,456.45	0.00%	$0	0.00%	$0	0.17%	$9,174	0.00%	$0	0.17%	$9,174	0.00%	$0	0.18%	$9,714	0.18%	$9,714	0.35%	$18,888
		TARGET DATE 2026-2030 AVERAGE										**0.51%**									
16	**VFORX**	Vanguard Target Retirement 2040	$ 2,660,780.79	0.00%	$0	0.00%	$0	0.18%	$4,789	0.00%	$0	0.18%	$4,789	0.00%	$0	0.18%	$4,789	0.18%	$4,789	0.36%	$9,579
		TARGET DATE 2036-2040 AVERAGE										**0.51%**									
17	**VFIFX**	Vanguard Target Retirement 2050	$ 160,069.83	0.00%	$0	0.00%	$0	0.18%	$288	0.00%	$0	0.18%	$288	0.00%	$0	0.18%	$288	0.18%	$288	0.36%	$576
		TARGET DATE 2046-2050 AVERAGE										**0.49%**									
		SPECIALTY																			
18	**IGLIX**	Voya Global Real Estate	$ 231,823.82	0.71%	$1,646	0.00%	$0	0.27%	$626	0.00%	$0	0.98%	$2,272	0.40%	$920	-0.22%	-$510	0.18%	$410	0.76%	$1,762
		GLOBAL REAL ESTATE AVERAGE										**1.41%**									
		ASSET ALLOCATION																			
19	**N/A**	Aggressive Allocation	$ 3,666,463.55	0.24%	$8,800	0.00%	$0	0.07%	$2,567	0.00%	$0	0.31%	$11,366	0.06%	$2,200	0.12%	$4,400	0.18%	$6,600	0.43%	$15,766
		AGGRESSIVE ALLOCATION AVERAGE										**0.85%**									
20	**N/A**	Moderate Allocation	$ 4,380,803.72	0.15%	$6,571	0.00%	$0	0.16%	$7,009	0.00%	$0	0.31%	$13,580	0.14%	$6,133	0.04%	$1,752	0.18%	$7,885	0.35%	$15,333
		MODERATE ALLOCATION AVERAGE										**0.90%**									
21	**N/A**	Conservative Allocation	$ 894,149.60	0.12%	$1,073	0.00%	$0	0.27%	$2,414	0.00%	$0	0.39%	$3,487	0.23%	$2,057	-0.05%	-$447	0.18%	$1,609	0.34%	$3,040
		CONSERVATIVE ALLOCATION AVERAGE										**0.81%**									
		TOTALS	**$ 29,500,384.87**		**$33,383**		**$0**		**$39,932**		$0		**$73,316**		**$13,611**		**$39,483**		**$53,094**		**$112,799**