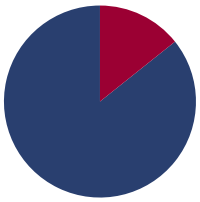
San Bernardino County

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	14.28
Other	85.72

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
1.29	**Amazon.com Inc**	**AMZN**	**801,960.94**	**Consumer Cyclical**	
1.00	American Funds Growth Fund of Amer R6	RGAGX	626,966.22	-	6/30/2015
0.22	Vanguard Institutional Index I	VINIX	139,691.36	-	6/30/2015
0.04	American Funds Capital World Gr&Inc R6	RWIGX	27,843.76	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	690.62	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,530.24	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,236.18	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,396.39	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	606.16	-	6/30/2015
1.15	**Apple Inc**	**AAPL**	**715,614.24**	**Technology**	
0.98	Vanguard Institutional Index I	VINIX	608,930.83	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	3,086.25	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	6,838.35	-	6/30/2015
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	9,993.07	-	6/30/2015
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	10,709.04	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,708.82	-	6/30/2015
0.10	American Funds Growth Fund of Amer R6	RGAGX	61,040.98	-	6/30/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	12,306.90	-	6/30/2015
1.00	**Gilead Sciences Inc**	**GILD**	**622,159.68**	**Healthcare**	
0.57	American Funds Growth Fund of Amer R6	RGAGX	354,171.16	-	6/30/2015
0.18	American Funds Capital World Gr&Inc R6	RWIGX	115,046.95	-	6/30/2015
0.23	Vanguard Institutional Index I	VINIX	145,002.03	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	735.05	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,628.69	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,380.06	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,550.58	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	645.16	-	6/30/2015
0.78	**Amgen Inc**	**AMGN**	**485,043.21**	**Healthcare**	
0.28	American Funds Capital World Gr&Inc R6	RWIGX	174,897.37	-	6/30/2015
0.33	American Funds Growth Fund of Amer R6	RGAGX	206,397.49	-	6/30/2015
0.16	Vanguard Institutional Index I	VINIX	98,368.36	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	498.09	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,103.63	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,612.77	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,728.32	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	437.17	-	6/30/2015

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.77	**Microsoft Corp**	**MSFT**	**478,281.93**	**Technology**	
0.48	Vanguard Institutional Index I	VINIX	300,981.49	-	6/30/2015
0.26	American Funds Growth Fund of Amer R6	RGAGX	159,660.40	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,373.39	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,043.10	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,446.96	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,765.57	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,205.44	-	6/30/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,805.57	-	6/30/2015
0.64	**Home Depot Inc**	**HD**	**401,980.52**	**Consumer Cyclical**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	239,844.51	-	6/30/2015
0.19	Vanguard Institutional Index I	VINIX	121,652.05	-	6/30/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	33,816.29	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	617.30	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,367.79	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,998.78	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,141.99	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	541.81	-	6/30/2015
0.60	**UnitedHealth Group Inc**	**UNH**	**377,463.13**	**Healthcare**	
0.41	American Funds Growth Fund of Amer R6	RGAGX	255,040.54	-	6/30/2015
0.16	Vanguard Institutional Index I	VINIX	97,868.89	-	6/30/2015
0.03	American Funds Capital World Gr&Inc R6	RWIGX	19,201.57	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	495.51	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,097.92	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,604.42	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,719.37	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	434.91	-	6/30/2015
0.59	**Google Inc Class C Capital Stock**	**GOOG**	**368,254.87**	**Technology**	
0.33	American Funds Growth Fund of Amer R6	RGAGX	204,158.52	-	6/30/2015
0.20	Vanguard Institutional Index I	VINIX	125,900.58	-	6/30/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	31,226.29	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	645.24	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,429.70	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,089.26	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,238.95	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	566.33	-	6/30/2015
0.56	**Google Inc Class A**	**GOOGL**	**351,833.67**	**Technology**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	174,626.64	-	6/30/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	39,771.72	-	6/30/2015
0.21	Vanguard Institutional Index I	VINIX	130,252.40	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	665.00	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,473.48	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,153.24	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,307.51	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	583.68	-	6/30/2015

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0.53	**Philip Morris International Inc**	**PM**	**330,668.68**	**Consumer Defensive**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	69,590.27	-	6/30/2015
0.24	American Funds Growth Fund of Amer R6	RGAGX	150,688.52	-	6/30/2015
0.17	Vanguard Institutional Index I	VINIX	104,662.54	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	530.25	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,174.89	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,716.90	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,839.91	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	465.40	-	6/30/2015
0.51	**Comcast Corp Class A**	**CMCSA**	**320,541.49**	**Communication Services**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	185,623.67	-	6/30/2015
0.20	Vanguard Institutional Index I	VINIX	123,381.68	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	569.25	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,261.32	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,843.20	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,975.26	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	5,387.47	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	499.64	-	6/30/2015
0.51	**Oracle Corporation**	**ORCL**	**315,196.96**	**Technology**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	157,968.26	-	6/30/2015
0.07	American Funds Capital World Gr&Inc R6	RWIGX	42,859.47	-	6/30/2015
0.17	Vanguard Institutional Index I	VINIX	108,269.78	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	564.69	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,251.22	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,828.44	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,959.44	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	495.64	-	6/30/2015
0.50	**Exxon Mobil Corporation**	**XOM**	**311,547.65**	**Energy**	
0.47	Vanguard Institutional Index I	VINIX	293,156.54	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,486.10	-	6/30/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,292.81	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,811.88	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	5,156.63	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,304.35	-	6/30/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,339.33	-	6/30/2015
0.48	**Wells Fargo & Co**	**WFC**	**299,076.37**	**Financial Services**	
0.36	Vanguard Institutional Index I	VINIX	222,081.47	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,114.27	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,468.95	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,607.94	-	6/30/2015
0.10	American Funds Growth Fund of Amer R6	RGAGX	59,921.50	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,866.44	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	978.00	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	5,037.79	-	6/30/2015

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.45	**JPMorgan Chase & Co**	**JPM**	**281,821.67**	**Financial Services**	
0.34	Vanguard Institutional Index I	VINIX	211,914.90	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,075.75	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,383.60	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,483.22	-	6/30/2015
0.09	American Funds Growth Fund of Amer R6	RGAGX	57,387.59	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,732.78	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	944.19	-	6/30/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	899.64	-	6/30/2015
0.43	**Avago Technologies Ltd**	**AVGO**	**265,482.75**	**Technology**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	231,020.09	-	6/30/2015
0.05	Vanguard Institutional Index I	VINIX	28,745.43	-	6/30/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	4,144.90	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	145.57	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	322.54	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	471.34	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	505.11	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	127.77	-	6/30/2015
0.41	**Visa Inc Class A**	**V**	**256,760.27**	**Financial Services**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	141,303.74	-	6/30/2015
0.18	Vanguard Institutional Index I	VINIX	109,390.50	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	561.60	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,244.37	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,818.43	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,948.71	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	492.92	-	6/30/2015
0.41	**Novartis AG**	**NOVN**	**256,574.15**	**Healthcare**	
0.21	American Funds Capital World Gr&Inc R6	RWIGX	133,639.61	-	6/30/2015
0.04	Dodge & Cox International Stock	DODFX	25,737.79	-	3/31/2015
0.04	Vanguard Total Intl Stock Index I	VTSNX	26,548.23	-	6/30/2015
0.10	American Funds Growth Fund of Amer R6	RGAGX	64,900.82	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,262.13	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	545.45	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,661.39	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,789.20	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	489.54	-	6/30/2015
0.41	**General Electric Co**	**GE**	**253,232.48**	**Industrials**	
0.36	Vanguard Institutional Index I	VINIX	225,611.64	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,142.58	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,531.68	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,699.61	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,964.68	-	6/30/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	15,279.44	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,002.85	-	6/30/2015

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0.40	**Verizon Communications Inc**	**VZ**	**248,941.52**	**Communication Services**	
0.13	American Funds Capital World Gr&Inc R6	RWIGX	79,949.38	-	6/30/2015
0.26	Vanguard Institutional Index I	VINIX	160,200.25	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	813.97	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,803.54	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,635.57	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,824.40	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	714.42	-	6/30/2015
0.39	**Berkshire Hathaway Inc Class B**	**BRK.B**	**242,424.59**	**Financial Services**	
0.32	Vanguard Institutional Index I	VINIX	196,960.24	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,025.89	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,273.11	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,321.76	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,559.76	-	6/30/2015
0.06	American Funds Growth Fund of Amer R6	RGAGX	34,383.40	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	900.43	-	6/30/2015
0.38	**Johnson & Johnson**	**JNJ**	**240,218.73**	**Healthcare**	
0.36	Vanguard Institutional Index I	VINIX	227,755.95	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,153.82	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,556.58	-	6/30/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,736.00	-	6/30/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,003.67	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,012.72	-	6/30/2015
0.38	**Alexion Pharmaceuticals Inc**	**ALXN**	**237,710.33**	**Healthcare**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	169,862.36	-	6/30/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	31,753.74	-	6/30/2015
0.05	Vanguard Institutional Index I	VINIX	34,111.60	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	183.55	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	406.71	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	594.34	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	636.92	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	161.11	-	6/30/2015
0.36	**American International Group Inc**	**AIG**	**226,086.59**	**Financial Services**	
0.20	American Funds Growth Fund of Amer R6	RGAGX	121,923.45	-	6/30/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	30,890.56	-	6/30/2015
0.11	Vanguard Institutional Index I	VINIX	69,467.23	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	352.30	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	780.62	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,140.74	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,222.47	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	309.22	-	6/30/2015

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San Bernardino County

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
0.36	**Express Scripts Holding Co**	**ESRX**	**223,846.56**	**Healthcare**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	166,195.45	-	6/30/2015
0.09	Vanguard Institutional Index I	VINIX	54,663.65	-	6/30/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	276.58	-	6/30/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	612.84	-	6/30/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	895.56	-	6/30/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	959.72	-	6/30/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	242.76	-	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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