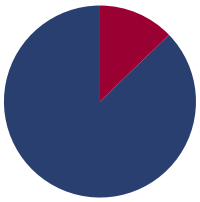
San Bernardino County

Stock Intersection

Account Name
ING 2013 401(k) custom

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	12.78
Other	87.22

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
0.88	**Amazon.com Inc**	**AMZN**	**450,148.30**	**Consumer Cyclical**	
0.71	American Funds Growth Fund of Amer A	AGTHX	365,077.06	-	12/31/2012
0.04	Wells Fargo Advantage Growth Adm	SGRKX	22,916.67	-	2/28/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	16,841.09	-	2/28/2013
0.04	Vanguard Institutional Index I	VINIX	19,525.17	-	12/31/2012
0.05	American Funds Capital World G/I R4	RWIEX	23,766.13	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	258.45	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	202.38	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	749.78	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	811.57	-	12/31/2012
0.86	**Gilead Sciences Inc**	**GILD**	**441,782.24**	**Healthcare**	
0.64	American Funds Growth Fund of Amer A	AGTHX	329,373.93	-	12/31/2012
0.06	Parnassus Equity Income - Inv	PRBLX	28,605.05	-	3/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	20,664.95	-	2/28/2013
0.09	American Funds Capital World G/I R4	RWIEX	46,905.40	-	12/31/2012
0.02	Vanguard Institutional Index I	VINIX	11,939.79	-	12/31/2012
0.01	Wells Fargo Advantage Growth Adm	SGRKX	3,055.86	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	158.13	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	123.83	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	458.75	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	496.55	-	12/31/2012
0.86	**Home Depot, Inc.**	**HD**	**438,054.23**	**Consumer Cyclical**	
0.46	American Funds Growth Fund of Amer A	AGTHX	233,107.31	-	12/31/2012
0.07	American Funds Inc Fund of Amer R4	RIDEX	36,746.73	-	12/31/2012
0.12	Columbia Diversified Equity Income R5	RSEDX	62,647.79	-	1/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	21,860.08	-	2/28/2013
0.12	American Funds Capital World G/I R4	RWIEX	61,775.39	-	12/31/2012
0.04	Vanguard Institutional Index I	VINIX	19,841.10	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	265.31	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	207.75	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	769.67	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	833.10	-	12/31/2012

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.86	**Google, Inc. Class A**	**GOOG**	**437,227.32**	**Technology**	
0.10	Wells Fargo Advantage Growth Adm	SGRKX	50,133.21	-	2/28/2013
0.09	Parnassus Equity Income - Inv	PRBLX	46,419.91	-	3/31/2013
0.50	American Funds Growth Fund of Amer A	AGTHX	258,056.31	-	12/31/2012
0.04	TIAA-CREF Growth & Income Retire	TRGIX	22,593.53	-	2/28/2013
0.08	Vanguard Institutional Index I	VINIX	40,508.39	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	528.81	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	414.09	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,534.11	-	12/31/2012
0.03	American Funds Capital World G/I R4	RWIEX	15,378.43	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,660.53	-	12/31/2012
0.67	**Philip Morris International, Inc.**	**PM**	**344,935.24**	**Consumer Defensive**	
0.22	American Funds Capital World G/I R4	RWIEX	111,052.16	-	12/31/2012
0.05	TIAA-CREF Growth & Income Retire	TRGIX	27,751.71	-	2/28/2013
0.29	American Funds Growth Fund of Amer A	AGTHX	150,492.57	-	12/31/2012
0.06	Vanguard Institutional Index I	VINIX	29,978.08	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	401.21	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	314.17	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	6,683.95	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,163.94	-	12/31/2012
0.03	Columbia Diversified Equity Income R5	RSEDX	15,837.60	-	1/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,259.85	-	12/31/2012
0.65	**Comcast Corp Class A**	**CMCSA**	**330,607.17**	**Communication Services**	
0.07	Fidelity Advisor Leveraged Co Stk I	FLVIX	33,278.04	-	1/31/2013
0.38	American Funds Growth Fund of Amer A	AGTHX	193,088.35	-	12/31/2012
0.04	TIAA-CREF Growth & Income Retire	TRGIX	20,467.12	-	2/28/2013
0.07	American Funds Capital World G/I R4	RWIEX	34,345.32	-	12/31/2012
0.04	Vanguard Institutional Index I	VINIX	20,571.77	-	12/31/2012
0.05	Columbia Diversified Equity Income R5	RSEDX	26,907.24	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	249.14	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	195.09	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	722.77	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	782.33	-	12/31/2012
0.61	**Apple Inc**	**AAPL**	**311,788.95**	**Technology**	
0.11	Wells Fargo Advantage Growth Adm	SGRKX	56,355.06	-	2/28/2013
0.21	Vanguard Institutional Index I	VINIX	107,578.63	-	12/31/2012
0.09	TIAA-CREF Growth & Income Retire	TRGIX	44,928.93	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.02	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,421.83	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,113.38	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,124.83	-	12/31/2012
0.18	American Funds Growth Fund of Amer A	AGTHX	91,801.51	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	4,464.74	-	12/31/2012

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.59	**Oracle Corporation**	**ORCL**	**300,920.38**	**Technology**	
0.39	American Funds Growth Fund of Amer A	AGTHX	199,649.80	-	12/31/2012
0.05	Vanguard Institutional Index I	VINIX	26,871.46	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	14,279.41	-	2/28/2013
0.06	American Funds Capital World G/I R4	RWIEX	30,093.85	-	12/31/2012
0.05	Columbia Diversified Equity Income R5	RSEDX	27,128.17	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	370.35	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	290.00	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,074.40	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,162.94	-	12/31/2012
0.52	**General Electric Co**	**GE**	**267,737.56**	**Industrials**	
0.04	MainStay ICAP Select Equity I	ICSLX	20,982.30	-	2/28/2013
0.07	American Funds Inc Fund of Amer R4	RIDEX	38,201.61	-	12/31/2012
0.17	Columbia Diversified Equity Income R5	RSEDX	87,967.49	-	1/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	29,497.15	-	2/28/2013
0.09	Vanguard Institutional Index I	VINIX	47,223.93	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	630.66	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	493.85	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,829.60	-	12/31/2012
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	6,335.19	-	1/31/2013
0.05	American Funds Capital World G/I R4	RWIEX	24,875.21	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,980.37	-	12/31/2012
0.02	American Funds Growth Fund of Amer A	AGTHX	7,720.18	-	12/31/2012
0.48	**Pfizer Inc**	**PFE**	**247,399.62**	**Healthcare**	
0.05	MainStay ICAP Select Equity I	ICSLX	27,635.78	-	2/28/2013
0.23	Columbia Diversified Equity Income R5	RSEDX	118,130.71	-	1/31/2013
0.07	TIAA-CREF Growth & Income Retire	TRGIX	36,665.20	-	2/28/2013
0.08	Vanguard Institutional Index I	VINIX	39,617.42	-	12/31/2012
0.04	American Funds Inc Fund of Amer R4	RIDEX	21,179.59	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	533.07	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	417.43	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,546.49	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,673.92	-	12/31/2012
0.47	**Microsoft Corporation**	**MSFT**	**237,764.03**	**Technology**	
0.05	TIAA-CREF Growth & Income Retire	TRGIX	23,741.86	-	2/28/2013
0.08	Vanguard Institutional Index I	VINIX	43,440.98	-	12/31/2012
0.13	American Funds Capital World G/I R4	RWIEX	65,319.56	-	12/31/2012
0.15	American Funds Growth Fund of Amer A	AGTHX	79,072.32	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	573.89	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	449.39	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	10,657.33	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,664.90	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,802.09	-	12/31/2012
0.02	Columbia Diversified Equity Income R5	RSEDX	10,246.72	-	1/31/2013
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	794.98	-	1/31/2013

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.46	**Citigroup Inc**	**C**	**237,023.64**	**Financial Services**	
0.03	MainStay ICAP Select Equity I	ICSLX	15,202.08	-	2/28/2013
0.16	Columbia Diversified Equity Income R5	RSEDX	80,757.05	-	1/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	23,737.06	-	2/28/2013
0.03	Fidelity Advisor Leveraged Co Stk I	FLVIX	14,856.70	-	1/31/2013
0.05	Vanguard Institutional Index I	VINIX	24,890.24	-	12/31/2012
0.11	American Funds Growth Fund of Amer A	AGTHX	57,945.63	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	330.11	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	258.50	-	12/31/2012
0.03	American Funds Capital World G/I R4	RWIEX	17,051.99	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	957.68	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,036.60	-	12/31/2012
0.45	**Wells Fargo & Co**	**WFC**	**231,017.31**	**Financial Services**	
0.14	Columbia Diversified Equity Income R5	RSEDX	69,679.19	-	1/31/2013
0.01	MainStay ICAP Select Equity I	ICSLX	6,039.46	-	2/28/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	20,195.93	-	2/28/2013
0.07	Vanguard Institutional Index I	VINIX	35,902.27	-	12/31/2012
0.14	American Funds Growth Fund of Amer A	AGTHX	72,234.72	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	488.07	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	382.19	-	12/31/2012
0.05	American Funds Capital World G/I R4	RWIEX	23,146.96	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,415.92	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,532.60	-	12/31/2012
0.44	**JPMorgan Chase & Co**	**JPM**	**227,245.22**	**Financial Services**	
0.03	MainStay ICAP Select Equity I	ICSLX	13,275.39	-	2/28/2013
0.23	Columbia Diversified Equity Income R5	RSEDX	116,941.49	-	1/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	26,185.66	-	2/28/2013
0.07	Vanguard Institutional Index I	VINIX	35,861.65	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	475.30	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	372.19	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,378.88	-	12/31/2012
0.03	American Funds Capital World G/I R4	RWIEX	17,461.00	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,492.51	-	12/31/2012
0.03	American Funds Growth Fund of Amer A	AGTHX	13,801.15	-	12/31/2012
0.43	**Procter & Gamble Co**	**PG**	**218,348.59**	**Consumer Defensive**	
0.12	Parnassus Equity Income - Inv	PRBLX	60,367.28	-	3/31/2013
0.16	Columbia Diversified Equity Income R5	RSEDX	82,037.43	-	1/31/2013
0.08	Vanguard Institutional Index I	VINIX	39,826.30	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	14,688.88	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	532.68	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	417.12	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	9,916.67	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,545.34	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,672.69	-	12/31/2012
0.01	American Funds Growth Fund of Amer A	AGTHX	7,344.20	-	12/31/2012

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0.41	**Merck & Co Inc**	**MRK**	**209,160.04**	**Healthcare**	
0.08	American Funds Inc Fund of Amer R4	RIDEX	38,343.16	-	12/31/2012
0.04	Fidelity Advisor Leveraged Co Stk I	FLVIX	18,131.55	-	1/31/2013
0.12	Columbia Diversified Equity Income R5	RSEDX	63,794.71	-	1/31/2013
0.05	Vanguard Institutional Index I	VINIX	26,703.21	-	12/31/2012
0.12	American Funds Growth Fund of Amer A	AGTHX	59,411.30	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	354.81	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	277.84	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,029.33	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,114.15	-	12/31/2012
0.39	**Chevron Corp**	**CVX**	**198,048.21**	**Energy**	
0.07	TIAA-CREF Growth & Income Retire	TRGIX	33,381.91	-	2/28/2013
0.14	Columbia Diversified Equity Income R5	RSEDX	69,833.59	-	1/31/2013
0.09	Vanguard Institutional Index I	VINIX	45,409.31	-	12/31/2012
0.04	American Funds Inc Fund of Amer R4	RIDEX	22,580.54	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	603.79	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	472.80	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,751.64	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,895.98	-	12/31/2012
0.02	American Funds Capital World G/I R4	RWIEX	9,483.67	-	12/31/2012
0.02	American Funds Growth Fund of Amer A	AGTHX	12,634.96	-	12/31/2012
0.37	**Amgen Inc**	**AMGN**	**188,011.49**	**Healthcare**	
0.15	American Funds Capital World G/I R4	RWIEX	76,926.49	-	12/31/2012
0.13	American Funds Growth Fund of Amer A	AGTHX	64,325.15	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	8,500.87	-	2/28/2013
0.04	Columbia Diversified Equity Income R5	RSEDX	22,565.95	-	1/31/2013
0.03	Vanguard Institutional Index I	VINIX	14,211.70	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	189.32	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	148.25	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	549.25	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	594.51	-	12/31/2012
0.36	**EOG Resources**	**EOG**	**182,153.19**	**Energy**	
0.30	American Funds Growth Fund of Amer A	AGTHX	151,440.45	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	9,223.67	-	2/28/2013
0.03	American Funds Capital World G/I R4	RWIEX	13,742.38	-	12/31/2012
0.01	Vanguard Institutional Index I	VINIX	7,020.48	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	92.81	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	72.68	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	269.26	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	291.45	-	12/31/2012

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San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 401(k) custom

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.35	**UnitedHealth Group Inc**	**UNH**	**181,245.81**	**Healthcare**	
0.14	Columbia Diversified Equity Income R5	RSEDX	69,409.40	-	1/31/2013
0.19	American Funds Growth Fund of Amer A	AGTHX	98,701.63	-	12/31/2012
0.02	Vanguard Institutional Index I	VINIX	11,887.64	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	159.39	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	124.81	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	462.41	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	500.52	-	12/31/2012
0.35	**XL Group PLC**	**XL**	**181,239.28**	**Financial Services**	
0.15	Columbia Mid Cap Value Opportunity R5	RSCMX	78,472.47	-	1/31/2013
0.17	Columbia Diversified Equity Income R5	RSEDX	86,352.85	-	1/31/2013
0.00	Vanguard Mid Cap Index Signal	VMISX	2,142.02	-	12/31/2012
0.02	American Funds Growth Fund of Amer A	AGTHX	12,655.49	-	12/31/2012
0.00	Vanguard Institutional Index I	VINIX	1,616.44	-	12/31/2012
0.35	**Schlumberger NV**	**SLB**	**178,159.30**	**Energy**	
0.06	Dodge & Cox International Stock	DODFX	31,112.73	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	17,416.61	-	2/28/2013
0.15	American Funds Growth Fund of Amer A	AGTHX	74,150.07	-	12/31/2012
0.04	Vanguard Institutional Index I	VINIX	19,736.24	-	12/31/2012
0.01	Wells Fargo Advantage Growth Adm	SGRKX	7,033.38	-	2/28/2013
0.04	Columbia Diversified Equity Income R5	RSEDX	21,134.46	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	261.65	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	204.89	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	759.07	-	12/31/2012
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	2,243.84	-	1/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	821.62	-	12/31/2012
0.01	American Funds Capital World G/I R4	RWIEX	3,284.76	-	12/31/2012
0.33	**Union Pacific Corp**	**UNP**	**167,722.63**	**Industrials**	
0.19	American Funds Growth Fund of Amer A	AGTHX	95,893.44	-	12/31/2012
0.07	Columbia Diversified Equity Income R5	RSEDX	34,327.94	-	1/31/2013
0.02	Wells Fargo Advantage Growth Adm	SGRKX	7,782.07	-	2/28/2013
0.02	Vanguard Institutional Index I	VINIX	12,688.31	-	12/31/2012
0.03	American Funds Capital World G/I R4	RWIEX	15,705.19	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.00	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	169.43	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	132.68	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	491.53	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	532.04	-	12/31/2012

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San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 401(k) custom

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.33	**Johnson & Johnson**	**JNJ**	**166,505.19**	**Healthcare**	
0.04	MainStay ICAP Select Equity I	ICSLX	19,199.74	-	2/28/2013
0.14	Columbia Diversified Equity Income R5	RSEDX	72,547.52	-	1/31/2013
0.08	Vanguard Institutional Index I	VINIX	41,679.89	-	12/31/2012
0.04	TIAA-CREF Growth & Income Retire	TRGIX	18,723.78	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	549.96	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	430.65	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,595.47	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	7,051.26	-	12/31/2012
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	2,999.96	-	1/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,726.95	-	12/31/2012
0.31	**AT&T Inc**	**T**	**159,337.11**	**Communication Services**	
0.08	Vanguard Institutional Index I	VINIX	41,080.42	-	12/31/2012
0.11	Columbia Diversified Equity Income R5	RSEDX	58,297.87	-	1/31/2013
0.09	American Funds Capital World G/I R4	RWIEX	47,049.57	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	0.01	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	553.39	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	433.34	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	8,579.39	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,605.42	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,737.71	-	12/31/2012

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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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