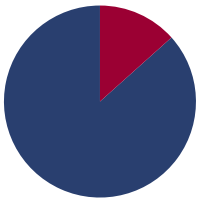
San Bernardino County

Stock Intersection

Account Name
ING 2013 457 custom

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	13.38
Other	86.62

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
0.95	**Gilead Sciences Inc**	**GILD**	**2,318,386.38**	**Healthcare**	
0.67	American Funds Growth Fund of Amer A	AGTHX	1,623,939.71	-	12/31/2012
0.06	Parnassus Equity Income - Inv	PRBLX	155,249.05	-	3/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	137,706.42	-	2/28/2013
0.12	American Funds Capital World G/I R4	RWIEX	301,572.71	-	12/31/2012
0.03	Vanguard Institutional Index I	VINIX	69,405.71	-	12/31/2012
0.00	Wells Fargo Advantage Growth Adm	SGRKX	5,809.51	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,813.46	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	6,873.18	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	5,783.86	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,194.76	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	2,038.01	-	12/31/2012
0.93	**Amazon.com Inc**	**AMZN**	**2,262,438.14**	**Consumer Cyclical**	
0.74	American Funds Growth Fund of Amer A	AGTHX	1,799,969.82	-	12/31/2012
0.02	Wells Fargo Advantage Growth Adm	SGRKX	43,567.03	-	2/28/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	112,225.11	-	2/28/2013
0.05	Vanguard Institutional Index I	VINIX	113,499.29	-	12/31/2012
0.06	American Funds Capital World G/I R4	RWIEX	152,801.49	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,232.77	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	11,233.63	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	9,453.24	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	10,124.81	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	3,330.96	-	12/31/2012
0.90	**Google, Inc. Class A**	**GOOG**	**2,187,078.26**	**Technology**	
0.04	Wells Fargo Advantage Growth Adm	SGRKX	95,308.59	-	2/28/2013
0.10	Parnassus Equity Income - Inv	PRBLX	251,936.20	-	3/31/2013
0.52	American Funds Growth Fund of Amer A	AGTHX	1,272,316.48	-	12/31/2012
0.06	TIAA-CREF Growth & Income Retire	TRGIX	150,558.01	-	2/28/2013
0.10	Vanguard Institutional Index I	VINIX	235,474.25	-	12/31/2012
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	12,752.70	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	22,984.80	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,341.99	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,716.08	-	12/31/2012
0.04	American Funds Capital World G/I R4	RWIEX	98,873.77	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	6,815.38	-	12/31/2012

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Stock Intersection (continued)

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0.88	**Home Depot, Inc.**	**HD**	**2,155,928.95**	**Consumer Cyclical**	
0.47	American Funds Growth Fund of Amer A	AGTHX	1,149,308.38	-	12/31/2012
0.06	American Funds Inc Fund of Amer R4	RIDEX	145,254.99	-	12/31/2012
0.07	Columbia Diversified Equity Income R5	RSEDX	161,735.27	-	1/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	145,670.45	-	2/28/2013
0.16	American Funds Capital World G/I R4	RWIEX	397,177.53	-	12/31/2012
0.05	Vanguard Institutional Index I	VINIX	115,335.79	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,398.12	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	11,531.65	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	9,704.02	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	10,393.42	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	3,419.33	-	12/31/2012
0.80	**Philip Morris International, Inc.**	**PM**	**1,945,160.86**	**Consumer Defensive**	
0.29	American Funds Capital World G/I R4	RWIEX	713,996.68	-	12/31/2012
0.08	TIAA-CREF Growth & Income Retire	TRGIX	184,930.90	-	2/28/2013
0.30	American Funds Growth Fund of Amer A	AGTHX	741,986.05	-	12/31/2012
0.07	Vanguard Institutional Index I	VINIX	174,261.79	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	9,675.54	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	17,438.69	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	14,674.87	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	26,420.77	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	15,717.40	-	12/31/2012
0.02	Columbia Diversified Equity Income R5	RSEDX	40,887.29	-	1/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,170.86	-	12/31/2012
0.70	**Apple Inc**	**AAPL**	**1,706,621.39**	**Technology**	
0.04	Wells Fargo Advantage Growth Adm	SGRKX	107,137.00	-	2/28/2013
0.26	Vanguard Institutional Index I	VINIX	625,351.83	-	12/31/2012
0.12	TIAA-CREF Growth & Income Retire	TRGIX	299,395.89	-	2/28/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	34,288.79	-	12/31/2012
0.03	Vanguard Target Retirement 2040 Inv	VFORX	61,800.34	-	12/31/2012
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	52,005.75	-	12/31/2012
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	55,700.33	-	12/31/2012
0.19	American Funds Growth Fund of Amer A	AGTHX	452,616.65	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	18,324.83	-	12/31/2012
0.67	**Comcast Corp Class A**	**CMCSA**	**1,646,089.22**	**Communication Services**	
0.04	Fidelity Advisor Leveraged Co Stk I	FLVIX	108,913.26	-	1/31/2013
0.39	American Funds Growth Fund of Amer A	AGTHX	951,999.55	-	12/31/2012
0.06	TIAA-CREF Growth & Income Retire	TRGIX	136,388.07	-	2/28/2013
0.09	American Funds Capital World G/I R4	RWIEX	220,819.16	-	12/31/2012
0.05	Vanguard Institutional Index I	VINIX	119,583.20	-	12/31/2012
0.03	Columbia Diversified Equity Income R5	RSEDX	69,465.35	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,008.20	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	10,828.86	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	9,112.62	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,760.00	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	3,210.94	-	12/31/2012

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0.64	**Oracle Corporation**	**ORCL**	**1,557,084.15**	**Technology**	
0.40	American Funds Growth Fund of Amer A	AGTHX	984,350.01	-	12/31/2012
0.06	Vanguard Institutional Index I	VINIX	156,203.13	-	12/31/2012
0.04	TIAA-CREF Growth & Income Retire	TRGIX	95,154.61	-	2/28/2013
0.08	American Funds Capital World G/I R4	RWIEX	193,484.82	-	12/31/2012
0.03	Columbia Diversified Equity Income R5	RSEDX	70,035.71	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,931.24	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	16,097.21	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	13,546.00	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	14,508.33	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	4,773.09	-	12/31/2012
0.57	**Microsoft Corporation**	**MSFT**	**1,381,388.93**	**Technology**	
0.06	TIAA-CREF Growth & Income Retire	TRGIX	158,210.20	-	2/28/2013
0.10	Vanguard Institutional Index I	VINIX	252,521.32	-	12/31/2012
0.17	American Funds Capital World G/I R4	RWIEX	419,964.38	-	12/31/2012
0.16	American Funds Growth Fund of Amer A	AGTHX	389,856.85	-	12/31/2012
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	13,839.91	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,944.33	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,990.96	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	42,127.00	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,482.20	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	7,396.41	-	12/31/2012
0.01	Columbia Diversified Equity Income R5	RSEDX	26,453.55	-	1/31/2013
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	2,601.82	-	1/31/2013
0.50	**General Electric Co**	**GE**	**1,220,362.83**	**Industrials**	
0.02	MainStay ICAP Select Equity I	ICSLX	53,928.37	-	2/28/2013
0.06	American Funds Inc Fund of Amer R4	RIDEX	151,005.94	-	12/31/2012
0.09	Columbia Diversified Equity Income R5	RSEDX	227,102.14	-	1/31/2013
0.08	TIAA-CREF Growth & Income Retire	TRGIX	196,562.10	-	2/28/2013
0.11	Vanguard Institutional Index I	VINIX	274,511.47	-	12/31/2012
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	15,209.08	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,412.06	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,067.59	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,706.35	-	12/31/2012
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	20,733.98	-	1/31/2013
0.07	American Funds Capital World G/I R4	RWIEX	159,932.19	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	8,128.13	-	12/31/2012
0.02	American Funds Growth Fund of Amer A	AGTHX	38,063.42	-	12/31/2012
0.46	**Wells Fargo & Co**	**WFC**	**1,119,902.35**	**Financial Services**	
0.07	Columbia Diversified Equity Income R5	RSEDX	179,887.96	-	1/31/2013
0.01	MainStay ICAP Select Equity I	ICSLX	15,522.51	-	2/28/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	134,580.97	-	2/28/2013
0.09	Vanguard Institutional Index I	VINIX	208,698.99	-	12/31/2012
0.15	American Funds Growth Fund of Amer A	AGTHX	356,144.84	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,770.21	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,214.01	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	17,851.85	-	12/31/2012
0.06	American Funds Capital World G/I R4	RWIEX	148,820.62	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,120.08	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	6,290.31	-	12/31/2012

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0.43	**Citigroup Inc**	**C**	**1,045,945.70**	**Financial Services**	
0.02	MainStay ICAP Select Equity I	ICSLX	39,072.14	-	2/28/2013
0.09	Columbia Diversified Equity Income R5	RSEDX	208,487.23	-	1/31/2013
0.06	TIAA-CREF Growth & Income Retire	TRGIX	158,178.22	-	2/28/2013
0.02	Fidelity Advisor Leveraged Co Stk I	FLVIX	48,623.40	-	1/31/2013
0.06	Vanguard Institutional Index I	VINIX	144,686.31	-	12/31/2012
0.12	American Funds Growth Fund of Amer A	AGTHX	285,694.16	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	7,960.97	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	14,348.43	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	12,074.38	-	12/31/2012
0.04	American Funds Capital World G/I R4	RWIEX	109,633.75	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	12,932.17	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	4,254.55	-	12/31/2012
0.43	**Amgen Inc**	**AMGN**	**1,038,831.57**	**Healthcare**	
0.20	American Funds Capital World G/I R4	RWIEX	494,589.71	-	12/31/2012
0.13	American Funds Growth Fund of Amer A	AGTHX	317,147.66	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	56,647.79	-	2/28/2013
0.02	Columbia Diversified Equity Income R5	RSEDX	58,257.60	-	1/31/2013
0.03	Vanguard Institutional Index I	VINIX	82,612.24	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	4,565.75	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	8,229.07	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	6,924.87	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	7,416.82	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	2,440.06	-	12/31/2012
0.42	**Procter & Gamble Co**	**PG**	**1,027,443.26**	**Consumer Defensive**	
0.13	Parnassus Equity Income - Inv	PRBLX	327,633.20	-	3/31/2013
0.09	Columbia Diversified Equity Income R5	RSEDX	211,792.73	-	1/31/2013
0.09	Vanguard Institutional Index I	VINIX	231,509.26	-	12/31/2012
0.04	TIAA-CREF Growth & Income Retire	TRGIX	97,883.25	-	2/28/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	12,846.07	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,153.09	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,483.61	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	39,199.30	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,867.76	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	6,865.28	-	12/31/2012
0.01	American Funds Growth Fund of Amer A	AGTHX	36,209.70	-	12/31/2012
0.42	**Novartis AG**	**NOVN**	**1,025,187.54**	**Healthcare**	
0.38	American Funds Capital World G/I R4	RWIEX	934,673.46	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	40,855.65	-	2/28/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	6,602.69	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,646.74	-	12/31/2012
0.01	Dodge & Cox International Stock	DODFX	13,667.92	-	12/31/2012
0.00	American Funds Inc Fund of Amer R4	RIDEX	12,201.91	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	5,562.46	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	5,996.81	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,979.90	-	12/31/2012

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0.42	**Pfizer Inc**	**PFE**	**1,017,623.22**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	71,029.01	-	2/28/2013
0.12	Columbia Diversified Equity Income R5	RSEDX	304,973.30	-	1/31/2013
0.10	TIAA-CREF Growth & Income Retire	TRGIX	244,328.31	-	2/28/2013
0.09	Vanguard Institutional Index I	VINIX	230,295.03	-	12/31/2012
0.03	American Funds Inc Fund of Amer R4	RIDEX	83,720.14	-	12/31/2012
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	12,855.58	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,170.23	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,498.04	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,883.21	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	6,870.36	-	12/31/2012
0.40	**Chevron Corp**	**CVX**	**973,551.01**	**Energy**	
0.09	TIAA-CREF Growth & Income Retire	TRGIX	222,449.21	-	2/28/2013
0.07	Columbia Diversified Equity Income R5	RSEDX	180,286.58	-	1/31/2013
0.11	Vanguard Institutional Index I	VINIX	263,963.16	-	12/31/2012
0.04	American Funds Inc Fund of Amer R4	RIDEX	89,257.91	-	12/31/2012
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	14,560.97	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,243.94	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,084.60	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,653.53	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	7,781.76	-	12/31/2012
0.02	American Funds Capital World G/I R4	RWIEX	60,974.15	-	12/31/2012
0.03	American Funds Growth Fund of Amer A	AGTHX	62,295.22	-	12/31/2012
0.40	**JPMorgan Chase & Co**	**JPM**	**973,541.60**	**Financial Services**	
0.01	MainStay ICAP Select Equity I	ICSLX	34,120.17	-	2/28/2013
0.12	Columbia Diversified Equity Income R5	RSEDX	301,903.15	-	1/31/2013
0.07	TIAA-CREF Growth & Income Retire	TRGIX	174,495.09	-	2/28/2013
0.09	Vanguard Institutional Index I	VINIX	208,462.84	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,462.31	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	20,659.07	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	17,384.86	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	18,619.91	-	12/31/2012
0.05	American Funds Capital World G/I R4	RWIEX	112,263.45	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	6,125.76	-	12/31/2012
0.03	American Funds Growth Fund of Amer A	AGTHX	68,044.98	-	12/31/2012
0.40	**Exxon Mobil Corporation**	**XOM**	**965,902.96**	**Energy**	
0.02	MainStay ICAP Select Equity I	ICSLX	44,080.94	-	2/28/2013
0.20	Vanguard Institutional Index I	VINIX	492,147.25	-	12/31/2012
0.10	TIAA-CREF Growth & Income Retire	TRGIX	252,077.45	-	2/28/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	27,415.79	-	12/31/2012
0.02	Vanguard Target Retirement 2040 Inv	VFORX	49,412.80	-	12/31/2012
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	41,581.49	-	12/31/2012
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	44,535.51	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	14,651.72	-	12/31/2012

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San Bernardino County

Stock Intersection (continued)

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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.39	**EOG Resources**	**EOG**	**951,788.22**	**Energy**	
0.31	American Funds Growth Fund of Amer A	AGTHX	746,659.46	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	61,464.39	-	2/28/2013
0.04	American Funds Capital World G/I R4	RWIEX	88,354.98	-	12/31/2012
0.02	Vanguard Institutional Index I	VINIX	40,809.90	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,238.30	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	4,034.19	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,394.82	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,635.99	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	1,196.20	-	12/31/2012
0.36	**Merck & Co Inc**	**MRK**	**879,177.28**	**Healthcare**	
0.06	American Funds Inc Fund of Amer R4	RIDEX	151,565.46	-	12/31/2012
0.02	Fidelity Advisor Leveraged Co Stk I	FLVIX	59,341.41	-	1/31/2013
0.07	Columbia Diversified Equity Income R5	RSEDX	164,696.23	-	1/31/2013
0.06	Vanguard Institutional Index I	VINIX	155,225.05	-	12/31/2012
0.12	American Funds Growth Fund of Amer A	AGTHX	292,920.46	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,556.55	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	15,421.89	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	12,977.71	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	13,899.67	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	4,572.85	-	12/31/2012
0.35	**Schlumberger NV**	**SLB**	**856,106.51**	**Energy**	
0.05	Dodge & Cox International Stock	DODFX	122,460.69	-	12/31/2012
0.05	TIAA-CREF Growth & Income Retire	TRGIX	116,060.20	-	2/28/2013
0.15	American Funds Growth Fund of Amer A	AGTHX	365,588.25	-	12/31/2012
0.05	Vanguard Institutional Index I	VINIX	114,726.28	-	12/31/2012
0.01	Wells Fargo Advantage Growth Adm	SGRKX	13,371.21	-	2/28/2013
0.02	Columbia Diversified Equity Income R5	RSEDX	54,561.97	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,309.94	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	11,372.70	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	9,570.27	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	10,250.16	-	12/31/2012
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	7,343.70	-	1/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,372.20	-	12/31/2012
0.01	American Funds Capital World G/I R4	RWIEX	21,118.95	-	12/31/2012
0.34	**Verizon Communications Inc**	**VZ**	**819,732.56**	**Communication Services**	
0.04	American Funds Inc Fund of Amer R4	RIDEX	105,944.52	-	12/31/2012
0.05	TIAA-CREF Growth & Income Retire	TRGIX	130,157.18	-	2/28/2013
0.12	American Funds Capital World G/I R4	RWIEX	284,847.25	-	12/31/2012
0.06	Vanguard Institutional Index I	VINIX	154,012.41	-	12/31/2012
0.04	Columbia Diversified Equity Income R5	RSEDX	89,972.61	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,459.29	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	15,246.58	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	12,830.19	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	13,741.67	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	4,520.87	-	12/31/2012

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Stock Intersection (continued)

Account Name
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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.33	**AT&T Inc**	**T**	**812,168.44**	**Communication Services**	
0.10	Vanguard Institutional Index I	VINIX	238,799.42	-	12/31/2012
0.06	Columbia Diversified Equity Income R5	RSEDX	150,505.26	-	1/31/2013
0.12	American Funds Capital World G/I R4	RWIEX	302,499.65	-	12/31/2012
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	13,345.48	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,053.19	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,241.06	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	33,913.19	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,679.02	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	7,132.17	-	12/31/2012
0.32	**Union Pacific Corp**	**UNP**	**777,409.35**	**Industrials**	
0.19	American Funds Growth Fund of Amer A	AGTHX	472,791.41	-	12/31/2012
0.04	Columbia Diversified Equity Income R5	RSEDX	88,623.05	-	1/31/2013
0.01	Wells Fargo Advantage Growth Adm	SGRKX	14,794.55	-	2/28/2013
0.03	Vanguard Institutional Index I	VINIX	73,756.83	-	12/31/2012
0.04	American Funds Capital World G/I R4	RWIEX	100,974.63	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	4,086.02	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	7,364.42	-	12/31/2012
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	6,197.25	-	12/31/2012
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	6,637.52	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	2,183.67	-	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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