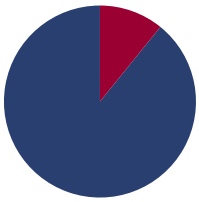
San Bernardino County

Stock Intersection

Account Name
ING 2013 Retirement Medical Trust

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	10.84
Other	89.16

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
0.98	**Apple Inc**	**AAPL**	**83,229.75**	**Technology**	
0.07	Wells Fargo Advantage Growth Adm	SGRKX	6,073.54	-	2/28/2013
0.06	Vanguard Institutional Index I	VINIX	5,097.68	-	12/31/2012
0.06	TIAA-CREF Growth & Income Retire	TRGIX	5,259.59	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	400.85	-	12/31/2012
0.13	Vanguard Target Retirement 2040 Inv	VFORX	11,065.52	-	12/31/2012
0.25	Vanguard Target Retirement 2030 Inv	VTHRX	20,981.05	-	12/31/2012
0.26	Vanguard Target Retirement 2020 Inv	VTWNX	22,087.63	-	12/31/2012
0.09	American Funds Growth Fund of Amer A	AGTHX	7,922.23	-	12/31/2012
0.05	Vanguard Target Retirement Income Inv	VTINX	4,341.66	-	12/31/2012
0.68	**Google, Inc. Class A**	**GOOG**	**57,564.54**	**Technology**	
0.06	Wells Fargo Advantage Growth Adm	SGRKX	5,403.00	-	2/28/2013
0.04	Parnassus Equity Income - Inv	PRBLX	3,207.53	-	3/31/2013
0.26	American Funds Growth Fund of Amer A	AGTHX	22,269.59	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,644.90	-	2/28/2013
0.02	Vanguard Institutional Index I	VINIX	1,919.51	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	149.08	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,115.49	-	12/31/2012
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	7,803.28	-	12/31/2012
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	8,214.84	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	222.57	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,614.75	-	12/31/2012
0.67	**Exxon Mobil Corporation**	**XOM**	**56,770.63**	**Energy**	
0.01	MainStay ICAP Select Equity I	ICSLX	1,255.26	-	2/28/2013
0.05	Vanguard Institutional Index I	VINIX	4,011.83	-	12/31/2012
0.05	TIAA-CREF Growth & Income Retire	TRGIX	4,428.33	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	320.50	-	12/31/2012
0.10	Vanguard Target Retirement 2040 Inv	VFORX	8,847.50	-	12/31/2012
0.20	Vanguard Target Retirement 2030 Inv	VTHRX	16,775.51	-	12/31/2012
0.21	Vanguard Target Retirement 2020 Inv	VTWNX	17,660.29	-	12/31/2012
0.04	Vanguard Target Retirement Income Inv	VTINX	3,471.40	-	12/31/2012

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San Bernardino County

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.56	**Amazon.com Inc**	**AMZN**	**47,917.86**	**Consumer Cyclical**	
0.37	American Funds Growth Fund of Amer A	AGTHX	31,505.20	-	12/31/2012
0.03	Wells Fargo Advantage Growth Adm	SGRKX	2,469.79	-	2/28/2013
0.02	TIAA-CREF Growth & Income Retire	TRGIX	1,971.50	-	2/28/2013
0.01	Vanguard Institutional Index I	VINIX	925.21	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	343.97	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	72.86	-	12/31/2012
0.02	Vanguard Target Retirement 2040 Inv	VFORX	2,011.41	-	12/31/2012
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	3,813.79	-	12/31/2012
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	4,014.93	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	789.20	-	12/31/2012
0.48	**Gilead Sciences Inc**	**GILD**	**40,941.79**	**Healthcare**	
0.34	American Funds Growth Fund of Amer A	AGTHX	28,424.11	-	12/31/2012
0.02	Parnassus Equity Income - Inv	PRBLX	1,976.55	-	3/31/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,419.14	-	2/28/2013
0.01	American Funds Capital World G/I R4	RWIEX	678.86	-	12/31/2012
0.01	Vanguard Institutional Index I	VINIX	565.77	-	12/31/2012
0.00	Wells Fargo Advantage Growth Adm	SGRKX	329.34	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	44.58	-	12/31/2012
0.01	Vanguard Target Retirement 2040 Inv	VFORX	1,230.66	-	12/31/2012
0.03	Vanguard Target Retirement 2030 Inv	VTHRX	2,333.42	-	12/31/2012
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	2,456.49	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	482.86	-	12/31/2012
0.47	**Comcast Corp Class A**	**CMCSA**	**39,702.75**	**Communication Services**	
0.10	Fidelity Advisor Leveraged Co Stk I	FLVIX	8,558.25	-	1/31/2013
0.20	American Funds Growth Fund of Amer A	AGTHX	16,663.02	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,395.98	-	2/28/2013
0.01	American Funds Capital World G/I R4	RWIEX	497.08	-	12/31/2012
0.01	Vanguard Institutional Index I	VINIX	974.81	-	12/31/2012
0.00	Columbia Diversified Equity Income R5	RSEDX	297.04	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	70.24	-	12/31/2012
0.02	Vanguard Target Retirement 2040 Inv	VFORX	1,938.94	-	12/31/2012
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	3,676.37	-	12/31/2012
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	3,870.27	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	760.76	-	12/31/2012
0.46	**General Electric Co**	**GE**	**39,379.57**	**Industrials**	
0.02	MainStay ICAP Select Equity I	ICSLX	1,535.68	-	2/28/2013
0.03	American Funds Inc Fund of Amer R4	RIDEX	2,411.21	-	12/31/2012
0.01	Columbia Diversified Equity Income R5	RSEDX	971.12	-	1/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	3,453.07	-	2/28/2013
0.03	Vanguard Institutional Index I	VINIX	2,237.73	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	177.80	-	12/31/2012
0.06	Vanguard Target Retirement 2040 Inv	VFORX	4,908.21	-	12/31/2012
0.11	Vanguard Target Retirement 2030 Inv	VTHRX	9,306.32	-	12/31/2012
0.12	Vanguard Target Retirement 2020 Inv	VTWNX	9,797.16	-	12/31/2012
0.02	Fidelity Advisor Leveraged Co Stk I	FLVIX	1,629.25	-	1/31/2013
0.00	American Funds Capital World G/I R4	RWIEX	360.02	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,925.78	-	12/31/2012
0.01	American Funds Growth Fund of Amer A	AGTHX	666.23	-	12/31/2012

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0.45	**Home Depot, Inc.**	**HD**	**38,506.95**	**Consumer Cyclical**	
0.24	American Funds Growth Fund of Amer A	AGTHX	20,116.55	-	12/31/2012
0.03	American Funds Inc Fund of Amer R4	RIDEX	2,319.38	-	12/31/2012
0.01	Columbia Diversified Equity Income R5	RSEDX	691.60	-	1/31/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,559.04	-	2/28/2013
0.01	American Funds Capital World G/I R4	RWIEX	894.07	-	12/31/2012
0.01	Vanguard Institutional Index I	VINIX	940.18	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	74.80	-	12/31/2012
0.02	Vanguard Target Retirement 2040 Inv	VFORX	2,064.77	-	12/31/2012
0.05	Vanguard Target Retirement 2030 Inv	VTHRX	3,914.96	-	12/31/2012
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	4,121.45	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	810.13	-	12/31/2012
0.44	**Microsoft Corporation**	**MSFT**	**37,361.42**	**Technology**	
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,779.33	-	2/28/2013
0.02	Vanguard Institutional Index I	VINIX	2,058.48	-	12/31/2012
0.01	American Funds Capital World G/I R4	RWIEX	945.36	-	12/31/2012
0.08	American Funds Growth Fund of Amer A	AGTHX	6,823.74	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	161.79	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,466.35	-	12/31/2012
0.10	Vanguard Target Retirement 2030 Inv	VTHRX	8,468.53	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	672.67	-	12/31/2012
0.11	Vanguard Target Retirement 2020 Inv	VTWNX	8,915.18	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,752.42	-	12/31/2012
0.00	Columbia Diversified Equity Income R5	RSEDX	113.12	-	1/31/2013
0.00	Fidelity Advisor Leveraged Co Stk I	FLVIX	204.45	-	1/31/2013
0.43	**Philip Morris International, Inc.**	**PM**	**36,474.06**	**Consumer Defensive**	
0.02	American Funds Capital World G/I R4	RWIEX	1,607.25	-	12/31/2012
0.04	TIAA-CREF Growth & Income Retire	TRGIX	3,248.74	-	2/28/2013
0.15	American Funds Growth Fund of Amer A	AGTHX	12,987.12	-	12/31/2012
0.02	Vanguard Institutional Index I	VINIX	1,420.53	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	113.11	-	12/31/2012
0.04	Vanguard Target Retirement 2040 Inv	VFORX	3,122.45	-	12/31/2012
0.07	Vanguard Target Retirement 2030 Inv	VTHRX	5,920.39	-	12/31/2012
0.00	American Funds Inc Fund of Amer R4	RIDEX	421.88	-	12/31/2012
0.07	Vanguard Target Retirement 2020 Inv	VTWNX	6,232.64	-	12/31/2012
0.00	Columbia Diversified Equity Income R5	RSEDX	174.84	-	1/31/2013
0.01	Vanguard Target Retirement Income Inv	VTINX	1,225.12	-	12/31/2012
0.43	**Oracle Corporation**	**ORCL**	**36,244.91**	**Technology**	
0.20	American Funds Growth Fund of Amer A	AGTHX	17,229.26	-	12/31/2012
0.02	Vanguard Institutional Index I	VINIX	1,273.32	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	1,671.61	-	2/28/2013
0.01	American Funds Capital World G/I R4	RWIEX	435.55	-	12/31/2012
0.00	Columbia Diversified Equity Income R5	RSEDX	299.48	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	104.41	-	12/31/2012
0.03	Vanguard Target Retirement 2040 Inv	VFORX	2,882.25	-	12/31/2012
0.06	Vanguard Target Retirement 2030 Inv	VTHRX	5,464.96	-	12/31/2012
0.07	Vanguard Target Retirement 2020 Inv	VTWNX	5,753.19	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	1,130.88	-	12/31/2012

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.41	**Chevron Corp**	**CVX**	**34,485.78**	**Energy**	
0.05	TIAA-CREF Growth & Income Retire	TRGIX	3,907.84	-	2/28/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	770.93	-	1/31/2013
0.03	Vanguard Institutional Index I	VINIX	2,151.75	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	1,425.24	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	170.22	-	12/31/2012
0.06	Vanguard Target Retirement 2040 Inv	VFORX	4,699.05	-	12/31/2012
0.11	Vanguard Target Retirement 2030 Inv	VTHRX	8,909.74	-	12/31/2012
0.11	Vanguard Target Retirement 2020 Inv	VTWNX	9,379.67	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,843.72	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	137.26	-	12/31/2012
0.01	American Funds Growth Fund of Amer A	AGTHX	1,090.36	-	12/31/2012
0.39	**Pfizer Inc**	**PFE**	**32,907.16**	**Healthcare**	
0.02	MainStay ICAP Select Equity I	ICSLX	2,022.64	-	2/28/2013
0.02	Columbia Diversified Equity Income R5	RSEDX	1,304.11	-	1/31/2013
0.05	TIAA-CREF Growth & Income Retire	TRGIX	4,292.20	-	2/28/2013
0.02	Vanguard Institutional Index I	VINIX	1,877.29	-	12/31/2012
0.02	American Funds Inc Fund of Amer R4	RIDEX	1,336.81	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	150.29	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,148.70	-	12/31/2012
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	7,866.23	-	12/31/2012
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	8,281.11	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,627.78	-	12/31/2012
0.38	**Wells Fargo & Co**	**WFC**	**32,055.83**	**Financial Services**	
0.01	Columbia Diversified Equity Income R5	RSEDX	769.23	-	1/31/2013
0.01	MainStay ICAP Select Equity I	ICSLX	442.02	-	2/28/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,364.23	-	2/28/2013
0.02	Vanguard Institutional Index I	VINIX	1,701.25	-	12/31/2012
0.07	American Funds Growth Fund of Amer A	AGTHX	6,233.67	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	137.60	-	12/31/2012
0.04	Vanguard Target Retirement 2040 Inv	VFORX	3,798.43	-	12/31/2012
0.08	Vanguard Target Retirement 2030 Inv	VTHRX	7,202.10	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	335.00	-	12/31/2012
0.09	Vanguard Target Retirement 2020 Inv	VTWNX	7,581.95	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,490.35	-	12/31/2012
0.38	**Procter & Gamble Co**	**PG**	**32,001.15**	**Consumer Defensive**	
0.05	Parnassus Equity Income - Inv	PRBLX	4,171.26	-	3/31/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	905.66	-	1/31/2013
0.02	Vanguard Institutional Index I	VINIX	1,887.19	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	1,719.55	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	150.17	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,145.63	-	12/31/2012
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	7,860.41	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	625.92	-	12/31/2012
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	8,274.99	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,626.57	-	12/31/2012
0.01	American Funds Growth Fund of Amer A	AGTHX	633.78	-	12/31/2012

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0.36	**International Business Machines Corp**	**IBM**	**30,364.09**	**Technology**	
0.02	Vanguard Institutional Index I	VINIX	2,068.41	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,361.30	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	166.83	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,605.34	-	12/31/2012
0.10	Vanguard Target Retirement 2030 Inv	VTHRX	8,732.06	-	12/31/2012
0.11	Vanguard Target Retirement 2020 Inv	VTWNX	9,192.61	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,806.95	-	12/31/2012
0.02	American Funds Growth Fund of Amer A	AGTHX	1,430.61	-	12/31/2012
0.36	**Johnson & Johnson**	**JNJ**	**30,362.93**	**Healthcare**	
0.02	MainStay ICAP Select Equity I	ICSLX	1,405.21	-	2/28/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	800.89	-	1/31/2013
0.02	Vanguard Institutional Index I	VINIX	1,975.03	-	12/31/2012
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,191.89	-	2/28/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	155.05	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,280.11	-	12/31/2012
0.10	Vanguard Target Retirement 2030 Inv	VTHRX	8,115.40	-	12/31/2012
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	8,543.43	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	445.06	-	12/31/2012
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	771.51	-	1/31/2013
0.02	Vanguard Target Retirement Income Inv	VTINX	1,679.34	-	12/31/2012
0.35	**LyondellBasell Industries NV**	**LYB**	**29,732.81**	**Basic Materials**	
0.28	Fidelity Advisor Leveraged Co Stk I	FLVIX	23,766.72	-	1/31/2013
0.01	TIAA-CREF Growth & Income Retire	TRGIX	631.39	-	2/28/2013
0.00	Columbia Diversified Equity Income R5	RSEDX	161.22	-	1/31/2013
0.03	American Funds Growth Fund of Amer A	AGTHX	2,654.30	-	12/31/2012
0.00	American Funds Inc Fund of Amer R4	RIDEX	171.46	-	12/31/2012
0.00	Vanguard Institutional Index I	VINIX	220.34	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14.48	-	12/31/2012
0.00	Vanguard Target Retirement 2040 Inv	VFORX	399.83	-	12/31/2012
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	758.10	-	12/31/2012
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	798.09	-	12/31/2012
0.00	Vanguard Target Retirement Income Inv	VTINX	156.88	-	12/31/2012
0.34	**Merck & Co Inc**	**MRK**	**28,872.08**	**Healthcare**	
0.03	American Funds Inc Fund of Amer R4	RIDEX	2,420.15	-	12/31/2012
0.05	Fidelity Advisor Leveraged Co Stk I	FLVIX	4,662.96	-	1/31/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	704.27	-	1/31/2013
0.01	Vanguard Institutional Index I	VINIX	1,265.35	-	12/31/2012
0.06	American Funds Growth Fund of Amer A	AGTHX	5,127.04	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	100.03	-	12/31/2012
0.03	Vanguard Target Retirement 2040 Inv	VFORX	2,761.33	-	12/31/2012
0.06	Vanguard Target Retirement 2030 Inv	VTHRX	5,235.69	-	12/31/2012
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	5,511.83	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	1,083.43	-	12/31/2012

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MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 Retirement Medical Trust

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.34	**Citigroup Inc**	**C**	**28,700.11**	**Financial Services**	
0.01	MainStay ICAP Select Equity I	ICSLX	1,112.63	-	2/28/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	891.52	-	1/31/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,778.77	-	2/28/2013
0.05	Fidelity Advisor Leveraged Co Stk I	FLVIX	3,820.76	-	1/31/2013
0.01	Vanguard Institutional Index I	VINIX	1,179.44	-	12/31/2012
0.06	American Funds Growth Fund of Amer A	AGTHX	5,000.56	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	93.07	-	12/31/2012
0.03	Vanguard Target Retirement 2040 Inv	VFORX	2,569.13	-	12/31/2012
0.06	Vanguard Target Retirement 2030 Inv	VTHRX	4,871.25	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	246.79	-	12/31/2012
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	5,128.17	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	1,008.02	-	12/31/2012
0.33	**JPMorgan Chase & Co**	**JPM**	**28,152.79**	**Financial Services**	
0.01	MainStay ICAP Select Equity I	ICSLX	971.61	-	2/28/2013
0.02	Columbia Diversified Equity Income R5	RSEDX	1,290.98	-	1/31/2013
0.04	TIAA-CREF Growth & Income Retire	TRGIX	3,065.42	-	2/28/2013
0.02	Vanguard Institutional Index I	VINIX	1,699.33	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	134.00	-	12/31/2012
0.04	Vanguard Target Retirement 2040 Inv	VFORX	3,699.06	-	12/31/2012
0.08	Vanguard Target Retirement 2030 Inv	VTHRX	7,013.70	-	12/31/2012
0.09	Vanguard Target Retirement 2020 Inv	VTWNX	7,383.62	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	252.71	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,451.36	-	12/31/2012
0.01	American Funds Growth Fund of Amer A	AGTHX	1,191.00	-	12/31/2012
0.32	**AT&T Inc**	**T**	**26,727.96**	**Communication Services**	
0.02	Vanguard Institutional Index I	VINIX	1,946.62	-	12/31/2012
0.01	Columbia Diversified Equity Income R5	RSEDX	643.58	-	1/31/2013
0.01	American Funds Capital World G/I R4	RWIEX	680.94	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	156.01	-	12/31/2012
0.05	Vanguard Target Retirement 2040 Inv	VFORX	4,306.79	-	12/31/2012
0.10	Vanguard Target Retirement 2030 Inv	VTHRX	8,165.99	-	12/31/2012
0.01	American Funds Inc Fund of Amer R4	RIDEX	541.51	-	12/31/2012
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	8,596.69	-	12/31/2012
0.02	Vanguard Target Retirement Income Inv	VTINX	1,689.81	-	12/31/2012
0.29	**Schlumberger NV**	**SLB**	**25,006.99**	**Energy**	
0.04	Dodge & Cox International Stock	DODFX	3,183.34	-	12/31/2012
0.02	TIAA-CREF Growth & Income Retire	TRGIX	2,038.87	-	2/28/2013
0.08	American Funds Growth Fund of Amer A	AGTHX	6,398.96	-	12/31/2012
0.01	Vanguard Institutional Index I	VINIX	935.21	-	12/31/2012
0.01	Wells Fargo Advantage Growth Adm	SGRKX	758.01	-	2/28/2013
0.00	Columbia Diversified Equity Income R5	RSEDX	233.32	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	73.76	-	12/31/2012
0.02	Vanguard Target Retirement 2040 Inv	VFORX	2,036.31	-	12/31/2012
0.05	Vanguard Target Retirement 2030 Inv	VTHRX	3,861.00	-	12/31/2012
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	4,064.64	-	12/31/2012
0.01	Fidelity Advisor Leveraged Co Stk I	FLVIX	577.06	-	1/31/2013
0.01	Vanguard Target Retirement Income Inv	VTINX	798.97	-	12/31/2012
0.00	American Funds Capital World G/I R4	RWIEX	47.54	-	12/31/2012

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San Bernardino County

Stock Intersection (continued)

Account Name
ING 2013 Retirement Medical Trust

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.29	**Bank of America Corporation**	**BAC**	**24,384.64**	**Financial Services**	
0.02	TIAA-CREF Growth & Income Retire	TRGIX	1,977.40	-	2/28/2013
0.01	Vanguard Institutional Index I	VINIX	1,271.08	-	12/31/2012
0.07	American Funds Growth Fund of Amer A	AGTHX	6,064.59	-	12/31/2012
0.00	Columbia Diversified Equity Income R5	RSEDX	341.02	-	1/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	100.29	-	12/31/2012
0.03	Vanguard Target Retirement 2040 Inv	VFORX	2,768.52	-	12/31/2012
0.06	Vanguard Target Retirement 2030 Inv	VTHRX	5,249.31	-	12/31/2012
0.07	Vanguard Target Retirement 2020 Inv	VTWNX	5,526.17	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	1,086.25	-	12/31/2012
0.26	**Cisco Systems Inc**	**CSCO**	**21,739.69**	**Technology**	
0.01	MainStay ICAP Select Equity I	ICSLX	1,141.25	-	2/28/2013
0.01	Columbia Diversified Equity Income R5	RSEDX	718.46	-	1/31/2013
0.03	TIAA-CREF Growth & Income Retire	TRGIX	2,590.88	-	2/28/2013
0.04	Fidelity Advisor Leveraged Co Stk I	FLVIX	3,328.05	-	1/31/2013
0.01	Vanguard Institutional Index I	VINIX	1,060.65	-	12/31/2012
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	84.44	-	12/31/2012
0.03	Vanguard Target Retirement 2040 Inv	VFORX	2,331.13	-	12/31/2012
0.05	Vanguard Target Retirement 2030 Inv	VTHRX	4,419.99	-	12/31/2012
0.01	Wells Fargo Advantage Growth Adm	SGRKX	497.08	-	2/28/2013
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	4,653.11	-	12/31/2012
0.01	Vanguard Target Retirement Income Inv	VTINX	914.64	-	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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