SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 3/31/2013

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	ING ADMIN %	ING ADMIN $	TOTAL %	TOTAL $
		LARGE GROWTH													
1	**AGTHX**	American Funds Growth Fund of America	$ 55,327,611.45	0.28%	$154,917	0.24%	$132,786	0.19%	$105,122	0.00%	$0	0.00%	$0	0.71%	$392,826
2	**TRGIX**	TIAA-CREF Growth and Income Ret	$ 11,494,929.35	0.44%	$50,578	0.00%	$0	0.28%	$32,186	0.00%	$0	0.00%	$0	0.72%	$82,763
3	**SGRKX**	Wells Fargo Advantage Growth Fund	$ 3,886,957.77	0.63%	$24,488	0.00%	$0	0.42%	$16,325	-0.08%	-$3,110	0.00%	$0	0.97%	$37,703
		LARGE GROWTH AVERAGE				**0.31%**								**1.30%**	
		LARGE BLEND													
4	**ICSLX**	Mainstay ICAP Select Equity	$ 1,472,821.21	0.80%	$11,783	0.00%	$0	0.16%	$2,357	-0.06%	-$884	0.00%	$0	0.90%	$13,255
5	**PRBLX**	Parnassas Equity Income Fund	$ 8,821,961.80	0.62%	$54,696	0.00%	$0	0.32%	$28,230	0.00%	$0	0.00%	$0	0.94%	$82,926
		LARGE BLEND AVERAGE				**0.30%**								**1.18%**	
6	**VINIX**	Vanguard Institutional Index	$ 18,700,545.33	0.04%	$7,480	0.00%	$0	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$7,480
		S& P 500 INDEX				**N/A**								**N/A**	
		LARGE VALUE													
7	**RSEDX**	Columbia Diversified Equity Income	$ 14,707,759.90	0.56%	$82,363	0.00%	$0	0.12%	$17,649	0.00%	$0	0.00%	$0	0.68%	$100,013
		LARGE VALUE AVERAGE				**0.31%**								**1.20%**	
		MID CAP GROWTH													
8	**BGRIX**	Baron Growth	$ 16,030,737.05	1.00%	$160,307	0.00%	$0	0.06%	$9,618	0.00%	$0	0.00%	$0	1.06%	$169,926
9	**NMCIX**	ING Mid Cap Opportunities	$ 7,976,909.65	0.75%	$59,827	0.00%	$0	0.26%	$20,740	-0.10%	-$7,977	0.00%	$0	0.91%	$72,590
		MID CAP AVERAGE				**0.29%**								**1.38%**	
		MID CAP BLEND													
10	**FLVIX**	Fidelity Adv Leveraged Company Stock	$ 4,717,114.77	0.61%	$28,774	0.00%	$0	0.25%	$11,793	0.00%	$0	0.00%	$0	0.86%	$40,567
		MID CAP BLEND AVERAGE				**0.26%**								**1.29%**	
11	**VMISX**	Vanguard Mid Cap Index	$ 5,399,459.20	0.07%	$3,780	0.00%	$0	0.03%	$1,620	0.00%	$0	0.00%	$0	0.10%	$5,399
		INDEX AVERAGE				**N/A**								**N/A**	
		MID CAP VALUE													
12	**RSCMX**	Columbia Mid Cap Value	$ 16,089,301.83	0.70%	$112,625	0.00%	$0	0.13%	$20,916	0.00%	$0	0.00%	$0	0.83%	$133,541
		MID CAP VALUE AVERAGE				**0.30%**								**1.33%**	
		SMALL GROWTH													
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 451,954.90	0.75%	$3,390	0.00%	$0	0.23%	$1,039	0.00%	$0	0.00%	$0	0.98%	$4,429
		SMALL GROWTH AVERAGE				**0.30%**								**1.48%**	
		SMALL BLEND													
14	**VSISX**	Vanguard Small Cap Index	$ 4,637,415.77	0.07%	$3,246	0.00%	$0	0.09%	$4,174	0.00%	$0	0.00%	$0	0.16%	$7,420
		INDEX AVERAGE				**N/A**								**N/A**	
		SMALL VALUE													
15	**VSCAX**	Invesco Small Cap Value	$ 2,471,696.86	0.64%	$15,819	0.25%	$6,179	0.28%	$6,921	0.00%	$0.00	0.00%	$0	1.17%	$28,919
16	**JSCVX**	Perkins Small Cap Value	$ 15,420,389.26	0.72%	$111,027	0.00%	$0	0.33%	$50,887	0.00%	$0	0.00%	$0	1.05%	$161,914
		SMALL VALUE AVERAGE				**0.29%**								**1.44%**	
		INTERNATIONAL STOCK													
17	**RWIEX**	American Funds Cap World Growth & Income	$ 33,576,927.69	0.38%	$127,592	0.25%	$83,942	0.17%	$57,081	0.00%	$0.00	0.00%	$0	0.80%	$268,615
		WORLD STOCK AVERAGE				**0.33%**								**1.45%**	
18	**DFISX**	DFA International Small Company	$ 11,943,523.57	0.40%	$47,774	0.00%	$0	0.15%	$17,915	0.00%	$0.00	0.15%	$17,915	0.70%	$83,605
		FOREIGN SM/MID VALUE AVERAGE				**0.27%**								**1.47%**	
19	**DODFX**	Dodge & Cox International Stock	$ 8,133,064.74	0.60%	$48,798	0.00%	$0	0.04%	$3,253	0.00%	$0.00	0.00%	$0	0.64%	$52,052
		FOREIGN LARGE VALUE AVERAGE				**0.28%**								**1.39%**	
20	**JAIGX**	Janus Aspen Series Overseas	$ 3,348,769.10	0.60%	$20,093	0.00%	$0	0.06%	$2,009	0.00%	$0.00	0.00%	$0	0.66%	$22,102
		FOREIGN LARGE GROWTH AVERAGE				**0.30%**								**1.42%**	

SST BENEFITS CONSULTING

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		BONDS													
21	**LSIIX**	Loomis Sayles Investment Grade Bond	$ 13,360,520.26	0.40%	$53,442	0.00%	$0	0.16%	$21,377	0.00%	$0.00	0.00%	$0	0.56%	$74,819
		MULTISECTOR BOND AVERAGE				**0.33%**								**1.20%**	
22	**OIBYX**	Oppenheimer International Bond	$ 5,302,524.30	0.50%	$26,513	0.00%	$0	0.24%	$12,726	-0.01%	$530.25	0.00%	$0	0.73%	$38,708
		WORLD BOND AVERAGE				**0.32%**								**1.12%**	
23	**GHYYX**	Pioneer Global High Yield	$ 5,144,269.75	0.70%	$36,010	0.00%	$0	0.04%	$2,058	0.00%	$0.00	0.00%	$0	0.74%	$38,068
		HIGH YIELD AVERAGE				**0.32%**								**1.15%**	
		BALANCED ALLOCATION													
24	**RIDEX**	American Funds Inc Fund of America	$ 7,653,563.23	0.24%	$18,369	0.25%	$19,134	0.16%	$12,246	0.00%	$0.00	0.00%	$0	0.65%	$49,748
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
		TARGET FUNDS													
25	**VTINX**	Vanguard Target Retirement Income	$ 3,401,412.54	0.00%	$0	0.00%	$0	0.17%	$5,782	0.00%	$0.00	0.10%	$3,401	0.27%	$9,184
		TARGET DATE RETIREMENT INC AVERAGE				**0.31%**								**0.98%**	
26	**VTWNX**	Vanguard Target Retirement 2020	$ 4,251,179.99	0.00%	$0	0.00%	$0	0.17%	$7,227	0.00%	$0.00	0.10%	$4,251	0.27%	$11,478
		TARGET DATE 2016-2020 AVERAGE				**0.29%**								**1.07%**	
27	**VTHRX**	Vanguard Target Retirement 2030	$ 3,052,383.60	0.00%	$0	0.00%	$0	0.18%	$5,494	0.00%	$0.00	0.10%	$3,052	0.28%	$8,547
		TARGET DATE 2026-2030 AVERAGE				**0.29%**								**1.10%**	
28	**VFORX**	Vanguard Target Retirement 2040	$ 3,170,157.32	0.00%	$0	0.00%	$0	0.19%	$6,023	0.00%	$0.00	0.10%	$3,170	0.29%	$9,193
		TARGET DATE 2036-2040 AVERAGE				**0.29%**								**1.13%**	
29	**VFIFX**	Vanguard Target Retirement 2050	$ 1,716,470.07	0.00%	$0	0.00%	$0	0.19%	$3,261	0.00%	$0.00	0.10%	$1,716	0.29%	$4,978
		TARGET DATE 2046-2050 AVERAGE				**0.29%**								**1.13%**	
		SPECIALTY													
30	**IGLIX**	ING Global Real Estate	$ 3,536,356.05	0.71%	$25,108	0.00%	$0	0.28%	$9,902	0.00%	$0.00	0.00%	$0	0.99%	$35,010
		GLOBAL REAL ESTATE AVERAGE				**0.29%**								**1.47%**	
		ASSET ALLOCATION													
31	**N/A**	Aggressive Allocation Portfolio	$ 24,241,569.48	0.45%	$109,087	0.00%	$0	0.17%	$41,211	-0.02%	$4,848.31	0.00%	$0	0.60%	$145,449
		AGGRESSIVE ALLOCATION AVERAGE				**0.35%**								**1.51%**	
32	**N/A**	Moderate Allocaion Portfolio	$ 35,307,567.60	0.49%	$173,007	0.00%	$0	0.12%	$42,369	-0.01%	$3,530.76	0.00%	$0	0.60%	$211,845
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
33	**N/A**	Conservative Allocation Portfolio	$ 13,355,109.18	0.56%	$74,789	0.00%	$0	0.05%	$6,678	0.00%	$0.00	0.00%	$0	0.61%	$81,466
		CONSERVATIVE ALLOCATION AVERAGE				**0.35%**								**1.34%**	
		TOTALS	**$ 368,102,934.57**		**$1,645,682**		**$242,042**		**$586,190**		**-$20,879**		**$33,507**		**$2,486,541**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 3/31/2013

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	ING ADMIN %	ING ADMIN $	TOTAL %	TOTAL $
		LARGE GROWTH													
1	**AGTHX**	American Funds Growth Fund of America	$ 805,112.83	0.28%	$2,254	0.24%	$1,932	0.19%	$1,530	0.00%	$0	0.10%	$805	0.81%	$6,521
2	**TRGIX**	TIAA-CREF Growth and Income Ret	$ 175,585.97	0.44%	$773	0.00%	$0	0.28%	$492	0.00%	$0	0.10%	$176	0.82%	$1,440
3	**SGRKX**	Wells Fargo Advantage Growth Fund	$ 144,396.11	0.63%	$910	0.00%	$0	0.42%	$606	-0.08%	-$116	0.10%	$144	1.07%	$1,545
		LARGE GROWTH AVERAGE				**0.31%**								**1.30%**	
		LARGE BLEND													
4	**ICSLX**	Mainstay ICAP Select Equity	$ 30,193.34	0.80%	$242	0.00%	$0	0.18%	$54	-0.08%	-$24	0.10%	$30	1.00%	$302
5	**PRBLX**	Parnassas Equity Income	$ 94,841.94	0.62%	$588	0.00%	$0	0.32%	$303	0.00%	$0	0.10%	$95	1.04%	$986
		LARGE BLEND AVERAGE				**0.30%**								**1.18%**	
6	**VINIX**	Vanguard Institutional Index	$ 130,066.06	0.04%	$52	0.00%	$0	0.00%	$0	0.00%	$0	0.10%	$130	0.14%	$182
		INDEX AVERAGE				**N/A**								**N/A**	
		LARGE VALUE													
7	**RSEDX**	Columbia Diversified Equity Income	$ 45,332.60	0.56%	$254	0.00%	$0	0.12%	$54	0.00%	$0	0.10%	$45	0.78%	$354
		LARGE VALUE AVERAGE				**0.31%**								**1.20%**	
		MID CAP GROWTH													
8	**BGRIX**	Baron Growth	$ 352,744.12	1.00%	$3,527	0.00%	$0	0.06%	$212	0.00%	$0	0.10%	$353	1.16%	$4,092
9	**NMCIX**	ING Mid Cap Opportunities	$ 400,520.91	0.75%	$3,004	0.00%	$0	0.26%	$1,041	-0.10%	-$401	0.10%	$401	1.01%	$4,045
		MID CAP GROWTH AVERAGE				**0.29%**								**1.38%**	
		MID CAP BLEND													
10	**FLVIX**	Fidelity Adv Leveraged Company Stock	$ 283,915.37	0.61%	$1,732	0.00%	$0	0.25%	$710	0.00%	$0	0.10%	$284	0.96%	$2,726
		MID CAP BLEND AVERAGE				**0.26%**								**1.29%**	
11	**VMISX**	Vanguard Mid Cap Index	$ 136,404.48	0.07%	$95	0.00%	$0	0.03%	$41	0.00%	$0	0.10%	$136	0.20%	$273
		INDEX AVERAGE				**N/A**								**N/A**	
		MID CAP VALUE													
12	**RSCMX**	Columbia Mid Cap Value Opportunities	$ 103,557.92	0.70%	$725	0.00%	$0	0.13%	$135	0.00%	$0	0.10%	$104	0.93%	$963
		MID CAP VALUE AVERAGE				**0.30%**								**1.33%**	
		SMALL GROWTH													
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 18,854.95	0.75%	$141	0.00%	$0	0.23%	$43	0.00%	$0	0.10%	$19	1.08%	$204
		SMALL GROWTH AVERAGE				**0.30%**								**1.48%**	
		SMALL BLEND													
14	**VSISX**	Vanguard Small Cap Index	$ 130,495.68	0.07%	$91	0.00%	$0	0.09%	$117	0.00%	$0	0.10%	$130	0.26%	$339
		INDEX AVERAGE				**N/A**								**N/A**	
		SMALL VALUE													
15	**VSCAX**	Invesco Small Cap Value	$ 146,284.94	0.64%	$936	0.25%	$366	0.28%	$410	0.00%	$0	0.10%	$146	1.27%	$1,858
16	**JSCVX**	Perkins Small Cap Value	$ 32,361.68	0.72%	$233	0.00%	$0	0.33%	$107	0.00%	$0	0.10%	$32	1.15%	$372
		SMALL VALUE AVERAGE				**0.29%**								**1.44%**	
		INTERNATIONAL STOCK													
17	**RWIEX**	American Funds Cap World Growth & Income	$ 65,410.38	0.38%	$249	0.25%	$164	0.17%	$111	0.00%	$0	0.10%	$65	0.90%	$589
		WORLD STOCK AVERAGE				**0.33%**								**1.45%**	
18	**DFISX**	DFA International Small Company	$ 142,550.79	0.40%	$570	0.00%	$0	0.15%	$214	0.00%	$0	0.15%	$214	0.70%	$998
		FOREIGN SM/MID VALUE AVERAGE				**0.27%**								**1.47%**	
19	**DODFX**	Dodge & Cox International Stock	$ 168,585.93	0.60%	$1,012	0.00%	$0	0.04%	$67	0.00%	$0	0.10%	$169	0.74%	$1,248
		FOREIGN LARGE VALUE AVERAGE				**0.28%**								**1.39%**	
20	**JAIGX**	N/A													
		FOREIGN LARGE GROWTH AVERAGE													

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COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 3/31/2013

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	ING ADMIN %	ING ADMIN $	TOTAL %	TOTAL $
		BONDS													
21	**LSIIX**	Loomis Sayles Investment Grade Bond	$ 339,448.98	0.40%	$1,358	0.00%	$0	0.16%	$543	0.00%	$0	0.10%	$339	0.66%	$2,240
		MULTISECTOR BOND AVERAGE				**0.33%**								**1.20%**	
22	**OIBYX**	Oppenheimer International Bond	$ 159,897.18	0.50%	$799	0.00%	$0	0.24%	$384	-0.01%	-$16	0.10%	$160	0.83%	$1,327
		WORLD BOND AVERAGE				**0.32%**								**1.12%**	
23	**GHYYX**	Pioneer Global High Yield	$ 360,773.69	0.70%	$2,525	0.00%	$0	0.04%	$144	0.00%	$0	0.10%	$361	0.84%	$3,030
		HIGH YIELD AVERAGE				**0.32%**								**1.15%**	
		BALANCED ALLOCATION													
24	**RIDEX**	American Funds Income Fund of America	$ 97,534.99	0.24%	$234	0.25%	$244	0.16%	$156	0.00%	$0	0.10%	$98	0.75%	$732
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
		TARGET FUNDS													
25	**VTINX**	Vanguard Target Retirement Income	$ 648,006.26	0.00%	$0	0.00%	$0	0.17%	$1,102	0.00%	$0	0.15%	$972	0.32%	$2,074
		TARGET DATE RETIREMENT INC AVERAGE				**0.31%**								**0.98%**	
26	**VTWNX**	Vanguard Target Retirement 2020	$ 1,569,548.91	0.00%	$0	0.00%	$0	0.17%	$2,668	0.00%	$0	0.15%	$2,354	0.32%	$5,023
		TARGET DATE 2016-2020 AVERAGE				**0.29%**								**1.07%**	
27	**VTHRX**	Vanguard Target Retirement 2030	$ 1,205,634.94	0.00%	$0	0.00%	$0	0.18%	$2,170	0.00%	$0	0.15%	$1,808	0.33%	$3,979
		TARGET DATE 2026-2030 AVERAGE				**0.29%**								**1.10%**	
28	**VFORX**	Vanguard Target Retirement 2040	$ 554,860.49	0.00%	$0	0.00%	$0	0.19%	$1,054	0.00%	$0	0.15%	$832	0.34%	$1,887
		TARGET DATE 2036-2040 AVERAGE				**0.29%**								**1.13%**	
29	**VFIFX**	Vanguard Target Retirement 2050	$ 20,066.03	0.00%	$0	0.00%	$0	0.19%	$38	0.00%	$0	0.15%	$30	0.34%	$68
		TARGET DATE 2046-2050 AVERAGE				**0.29%**								**1.13%**	
		SPECIALTY													
30	**IGLIX**	ING Global Real Estate	$ 121,056.03	0.71%	$859	0.00%	$0	0.28%	$339	0.00%	$0	0.10%	$121	1.09%	$1,320
		GLOBAL REAL ESTATE AVERAGE				**0.29%**								**1.47%**	
		ASSET ALLOCATION													
31	**N/A**	Aggressive Allocation Portfolio	$ 3,081,543.20	0.45%	$13,867	0.00%	$0	0.17%	$5,239	-0.02%	-$616	0.10%	$3,082	0.70%	$21,571
		AGGRESSIVE ALLOCATION AVERAGE				**0.35%**								**1.51%**	
32	**N/A**	Moderate Allocaion Portfolio	$ 3,714,325.87	0.29%	$10,772	0.00%	$0	0.12%	$4,457	-0.01%	-$371	0.10%	$3,714	0.50%	$18,572
		MODERATE ALLOCATION AVERAGE				**0.34%**								**1.34%**	
33	**N/A**	Conservative Allocation Portfolio	$ 718,315.40	0.16%	$1,149	0.00%	$0	0.06%	$431	-0.01%	-$72	0.10%	$718	0.31%	$2,227
		CONSERVATIVE ALLOCATION AVERAGE				**0.35%**								**1.34%**	
		TOTALS	$ 15,998,227.97		**$48,952**		**$2,705**		**$24,973**		**-$1,616**		**$18,069**		**$93,084**