SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO 457(b) - 401(a) - 401(k) RATES OF RETURN THROUGH 3/31/2014

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	24.56	13.88	19.63	7.99	23.59	12.97	20.26	7.50	0.97	0.91	-0.63	0.49	23.22	14.62	21.68	7.86	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	23.77	14.80	20.29	9.09	23.59	12.97	20.26	7.50	0.18	1.83	0.03	1.59	23.22	14.62	21.68	7.86	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	22.42	13.66	26.33	12.12	23.59	12.97	20.26	7.50	-1.17	0.69	6.07	4.62	23.22	14.62	21.68	7.86	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Equity Income	19.88	15.25	20.47	9.61	21.13	13.14	20.00	7.00	-1.25	2.11	0.47	2.61	22.41	14.75	21.73	7.80	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	21.80	14.63	21.15	7.42	21.86	14.66	21.16	7.42	-0.06	-0.03	-0.01	0.00	21.86	14.66	21.16	7.42	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	20.89	11.21	19.60	7.82	20.66	13.20	19.94	7.10	0.23	-1.99	-0.34	0.72	21.57	14.80	21.75	7.58	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	17.99	12.07	19.48	8.31	20.66	13.20	19.94	7.10	-2.67	-1.13	-0.46	1.21	21.57	14.80	21.75	7.58	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	22.56	14.61	24.24	9.84	23.34	11.75	22.29	8.86	-0.78	2.86	1.95	0.98	24.22	13.52	24.73	9.47	Mid Cap Growth / Russell Mid Cap Growth
9	**NMCIX**	ING Mid Cap Opportunities	18.39	11.25	23.57	10.68	23.34	11.75	22.29	8.86	-4.95	-0.50	1.28	1.82	24.22	13.52	24.73	9.47	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	22.38	14.26	29.40	11.17	23.00	12.95	23.50	8.65	-0.62	1.31	5.90	2.52	23.51	14.39	25.55	10.05	50 MidCap Blend-50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	23.65	13.63	25.07	9.98	23.76	13.67	25.11	9.98	-0.11	-0.04	-0.04	0.00	23.76	13.67	25.11	9.98	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Mid Cap Value Opp	23.28	12.49	24.25	10.05	23.23	13.46	23.88	8.87	0.05	-0.97	0.37	1.18	22.95	15.17	26.35	10.24	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	31.74	15.05	26.46	11.58	26.12	12.70	24.58	8.91	5.62	2.35	1.88	2.67	27.19	13.61	25.24	8.87	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSISX**	Vanguard Small Cap Index	25.28	14.34	26.80	9.91	25.33	14.29	26.74	N/A	-0.05	0.05	0.06	N/A	25.33	14.29	26.74	N/A	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	30.39	17.03	27.29	12.25	23.46	12.53	24.72	8.77	6.93	4.50	2.57	3.48	22.65	12.74	23.33	8.07	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	19.03	9.58	20.36	9.18	23.46	12.53	24.72	8.77	-4.43	-2.95	-4.36	0.41	22.65	12.74	23.33	8.07	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	19.34	10.45	17.35	8.68	18.43	9.26	18.36	7.20	0.91	1.19	-1.01	1.48	19.07	10.23	18.28	6.83	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	25.03	8.67	21.37	9.12	21.20	9.00	21.09	9.81	3.83	-0.33	0.28	-0.69	23.26	9.40	21.70	8.56	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	25.25	8.79	20.52	9.25	15.42	5.73	15.46	6.35	9.83	3.06	5.06	2.90	16.46	6.27	15.88	6.71	Fgn Lg Blend / MSCI World ex US NR USD
20	**OIGIX**	Oppenheimer International Growth	19.50	11.27	19.45	9.03	13.27	6.25	16.05	6.48	6.23	5.02	3.40	2.55	13.88	5.94	15.33	6.63	Foreign Lg Growth/ MSCI Wld Ex US Growth
		BONDS																	
21	**LSIIX**	Loomis Sayles Investment Grade Bond	3.69	6.53	11.83	7.31	3.04	5.67	11.72	6.38	0.65	0.86	0.11	0.93	1.02	5.80	8.90	5.20	MultiSector / Barclays US Credit TR USD
22	**OIBIX**	Oppenheimer International Bond	-2.75	2.09	6.40	6.01	0.83	3.29	7.07	4.76	-3.58	-1.20	-0.67	1.25	3.54	1.64	4.22	4.28	Wld Bond / Mstar Global x US Gov Bond
23	**GHYYX**	Pioneer Global High Yield	4.33	5.62	19.02	7.79	6.76	7.74	15.86	7.30	-2.43	-2.12	3.16	0.49	9.01	9.31	18.74	9.37	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	13.97	11.03	16.87	7.27	11.77	8.40	14.57	6.06	2.20	2.63	2.30	1.21	10.95	8.16	13.87	7.08	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	4.78	6.15	9.21	5.21	6.03	5.91	9.94	4.87	-1.25	0.24	-0.73	0.34	2.29	4.69	7.58	5.45	Custom / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	11.82	8.64	14.81	N/A	12.11	8.19	13.94	5.77	-0.29	0.45	0.87	N/A	10.17	8.25	15.21	7.66	Custom / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	14.79	9.70	17.05	N/A	14.89	9.20	15.67	6.15	-0.10	0.50	1.38	N/A	14.51	9.57	18.15	8.18	Custom / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	17.30	10.63	18.32	N/A	17.30	10.09	17.23	6.48	0.00	0.54	1.09	N/A	16.72	10.18	19.25	8.47	Custom / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	17.30	10.63	18.34	N/A	17.30	10.09	17.23	6.48	0.00	0.54	1.11	N/A	16.61	9.95	19.28	8.54	Custom / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	ING Global Real Estate	2.26	7.50	20.38	7.68	0.81	6.67	19.87	6.22	1.45	0.83	0.51	1.46	2.68	9.12	23.55	7.78	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	16.92	9.45	19.60	N/A	16.33	10.19	18.46	7.44	0.59	-0.74	1.14	N/A	17.51	10.29	19.41	8.13	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	13.92	8.70	14.91	N/A	13.07	8.30	13.14	6.17	0.85	0.40	1.77	N/A	10.95	8.16	13.87	7.08	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	8.87	6.41	9.78	N/A	7.15	5.38	7.08	4.69	1.72	1.03	2.70	N/A	3.35	4.93	7.02	5.06	Custom Cons Allocation / Mstar Conservative

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST RATES OF RETURNS THROUGH 3/31/2014

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
		LARGE GROWTH	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
1	**RGAGX**	AmFunds Growth Fund of America	24.48	13.81	19.56	7.92	23.59	12.97	20.26	7.50	0.89	0.84	-0.70	0.42	23.22	14.62	21.68	7.86	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	23.70	14.73	20.22	9.02	23.59	12.97	20.26	7.50	0.11	1.76	-0.04	1.52	23.22	14.62	21.68	7.86	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	22.35	13.59	26.25	12.05	23.59	12.97	20.26	7.50	-1.24	0.62	5.99	4.55	23.22	14.62	21.68	7.86	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Equity Income	19.81	15.18	20.40	9.55	21.13	13.14	20.00	7.00	-1.32	2.04	0.40	2.55	22.41	14.75	21.73	7.80	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	21.68	14.51	21.03	7.32	21.86	14.66	21.16	7.42	-0.18	-0.15	-0.13	-0.10	21.86	14.66	21.16	7.42	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Diversified Equity Income	20.81	11.14	19.53	7.76	20.66	13.20	19.94	7.10	0.15	-2.06	-0.41	0.66	21.57	14.80	21.75	7.58	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	17.87	11.96	19.36	8.20	20.66	13.20	19.94	7.10	-2.79	-1.24	-0.58	1.10	21.57	14.80	21.75	7.58	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	22.44	14.50	24.23	9.78	23.34	11.75	22.29	8.86	-0.90	2.75	1.94	0.92	24.22	13.52	24.73	9.47	Mid Cap Growth / Russell Mid Cap Growth
9	**NMCIX**	ING Mid Cap Opportunities	18.27	11.13	23.45	10.57	23.34	11.75	22.29	8.86	-5.07	-0.62	1.16	1.71	24.22	13.52	24.73	9.47	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	22.26	14.15	29.27	11.06	23.00	12.95	23.50	8.65	-0.74	1.20	5.77	2.41	23.51	14.39	25.55	10.05	50 MidCap Blend - 50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	23.52	13.52	24.94	9.87	23.76	13.67	25.11	9.98	-0.24	-0.15	-0.17	-0.11	23.76	13.67	25.11	9.98	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Mid Cap Value Opp	23.15	12.38	24.13	9.94	23.23	13.46	23.88	8.87	-0.08	-1.08	0.25	1.07	22.95	15.17	26.35	10.24	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	31.61	14.94	26.33	11.47	26.12	12.70	24.58	8.91	5.49	2.24	1.75	2.56	27.19	13.61	25.24	8.87	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSISX**	Vanguard Small Cap Index	25.15	14.22	26.68	9.80	25.33	14.29	26.74	N/A	-0.18	-0.07	-0.06	N/A	25.33	14.29	26.74	N/A	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	30.35	17.00	27.25	12.22	26.12	12.70	24.58	8.91	4.23	4.30	2.67	3.31	27.19	13.61	25.24	8.87	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	18.96	9.52	20.29	9.11	23.46	12.53	24.72	8.77	-4.50	-3.01	-4.43	0.34	22.65	12.74	23.33	8.07	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	19.27	10.39	17.28	8.61	18.43	9.26	18.36	7.20	0.84	1.13	-1.08	1.41	19.07	10.23	18.28	6.83	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	25.03	8.67	21.37	9.12	21.20	9.00	21.09	9.81	3.83	-0.33	0.28	-0.69	23.26	9.40	21.70	8.56	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	25.12	8.69	20.40	9.14	15.42	5.73	15.46	6.35	9.70	2.96	4.94	2.79	16.46	6.27	15.88	6.71	Foreign Lg Blend / MSCI World ex US USD
20	**OIGIX**	Oppenheimer International Growth	19.50	11.27	19.45	9.03	13.27	6.25	16.05	6.48	6.23	5.02	3.40	2.55	13.88	5.94	15.33	6.63	N/A
		BONDS																	
21	**LSIIX**	Loomis Sayles Investment Grade Bond	3.58	6.43	11.72	7.20	3.04	5.67	11.72	6.38	0.54	0.76	0.00	0.82	1.02	5.80	8.90	5.20	MultiSector / Barclays US Credit TR USD
22	**OIBIX**	Oppenheimer International Bond	-2.81	2.03	6.34	5.95	0.83	3.29	7.07	4.76	-3.64	-1.26	-0.73	1.19	3.54	1.64	4.22	4.28	World Bond / Mstar Global x US Gov Bond
23	**GHYYX**	Pioneer Global High Yield	4.22	5.51	18.90	7.69	6.76	7.74	15.86	7.30	-2.54	-2.23	3.04	0.39	9.01	9.31	18.74	9.37	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	13.91	10.97	16.80	7.21	11.77	8.40	14.57	6.06	2.14	2.57	2.23	1.15	10.95	8.16	13.87	7.08	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	4.73	6.10	9.16	5.16	6.03	5.91	9.94	4.87	-1.30	0.19	-0.78	0.29	2.29	4.69	7.58	5.45	Custom / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	11.76	8.58	14.76	N/A	12.11	8.19	13.94	5.77	-0.35	0.39	0.82	N/A	10.17	8.25	15.21	7.66	Custom / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	14.74	9.64	16.99	N/A	14.89	9.20	15.67	6.15	-0.15	0.44	1.32	N/A	14.51	9.57	18.15	8.18	Custom / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	17.24	10.58	18.26	N/A	17.30	10.09	17.23	6.48	-0.06	0.49	1.03	N/A	16.72	10.18	19.25	8.47	Custom / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	17.24	10.57	18.28	N/A	17.30	10.09	17.23	6.48	-0.06	0.48	1.05	N/A	16.61	9.95	19.28	8.54	Custom / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	ING Global Real Estate	2.15	7.40	20.26	7.57	0.81	6.67	19.87	6.22	1.34	0.73	0.39	1.35	2.68	9.12	23.55	7.78	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	16.96	10.27	20.02	N/A	16.33	10.19	18.46	7.44	0.63	0.08	1.56	N/A	17.51	10.29	19.41	8.13	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	14.12	9.33	15.39	N/A	13.07	8.30	13.14	6.17	1.05	1.03	2.25	N/A	10.95	8.16	13.87	7.08	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	9.30	7.09	10.42	N/A	7.15	5.38	7.08	4.69	2.15	1.71	3.34	N/A	3.35	4.93	7.02	5.06	Custom Cons Allocation / Mstar Conservative

Recommended for Deletion **Place or remain on Watch List** **Remove from Watch List**