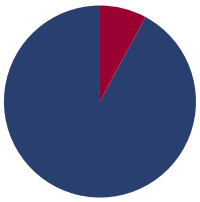
San Bernardino County

Stock Intersection

Account Name
ING 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	7.84
Other	92.16

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
1.29	**Google Inc Class A**	**GOOGL**	**785,622.27**	**Technology**	
0.12	Wells Fargo Advantage Growth I	SGRNX	74,858.82	-	2/28/2014
0.81	American Funds Growth Fund of Amer R6	RGAGX	494,494.35	-	12/31/2013
0.07	TIAA-CREF Growth & Income Instl	TIGRX	44,638.45	-	2/28/2014
0.06	Parnassus Equity Income - Inst	PRILX	33,779.07	-	3/31/2014
0.11	Vanguard Institutional Index I	VINIX	65,295.04	-	3/31/2014
0.11	American Funds Capital World G/I R6	RWIGX	65,339.43	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	78.70	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	920.64	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,798.43	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,026.49	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,392.85	-	12/31/2013
0.67	**Apple Inc**	**AAPL**	**410,240.38**	**Technology**	
0.13	Parnassus Equity Income - Inst	PRILX	77,000.61	-	3/31/2014
0.16	Vanguard Institutional Index I	VINIX	99,365.18	-	3/31/2014
0.08	TIAA-CREF Growth & Income Instl	TIGRX	47,477.08	-	2/28/2014
0.15	Columbia Diversified Equity Income Y	CDEYX	92,281.19	-	2/28/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	120.88	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,414.02	-	12/31/2013
0.04	Wells Fargo Advantage Growth I	SGRNX	21,923.27	-	2/28/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,762.23	-	12/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,648.43	-	12/31/2013
0.10	American Funds Growth Fund of Amer R6	RGAGX	61,108.18	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,139.30	-	12/31/2013
0.52	**Microsoft Corporation**	**MSFT**	**318,323.26**	**Technology**	
0.06	American Funds Inc Fund of Amer R6	RIDGX	38,854.10	-	12/31/2013
0.11	Vanguard Institutional Index I	VINIX	64,260.82	-	3/31/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	31,535.58	-	2/28/2014
0.23	American Funds Growth Fund of Amer R6	RGAGX	137,705.51	-	12/31/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	12,371.39	-	10/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	77.27	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	903.93	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,765.79	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,971.56	-	12/31/2013
0.04	American Funds Capital World G/I R6	RWIGX	26,509.72	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,367.57	-	12/31/2013

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Stock Intersection (continued)

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0.50	**Wells Fargo & Co**	**WFC**	**304,920.61**	**Financial Services**	
0.24	Columbia Diversified Equity Income Y	CDEYX	147,985.47	-	2/28/2014
0.08	Vanguard Institutional Index I	VINIX	49,430.73	-	3/31/2014
0.03	American Funds Inc Fund of Amer R6	RIDGX	17,541.03	-	12/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	15,871.61	-	2/28/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	66.06	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	772.70	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,509.43	-	12/31/2013
0.11	American Funds Growth Fund of Amer R6	RGAGX	68,034.41	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,540.15	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,169.03	-	12/31/2013
0.50	**General Electric Co**	**GE**	**304,421.50**	**Industrials**	
0.04	MainStay ICAP Select Equity I	ICSLX	25,548.90	-	2/28/2014
0.06	American Funds Inc Fund of Amer R6	RIDGX	37,654.13	-	12/31/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	38,283.11	-	2/28/2014
0.16	Columbia Diversified Equity Income Y	CDEYX	94,968.24	-	2/28/2014
0.09	Vanguard Institutional Index I	VINIX	53,911.31	-	3/31/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	65.50	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	766.17	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,496.68	-	12/31/2013
0.05	American Funds Capital World G/I R6	RWIGX	29,024.96	-	12/31/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	6,514.31	-	10/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,518.70	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,159.16	-	12/31/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	12,510.33	-	12/31/2013
0.45	**JPMorgan Chase & Co**	**JPM**	**272,398.53**	**Financial Services**	
0.24	Columbia Diversified Equity Income Y	CDEYX	143,682.65	-	2/28/2014
0.08	Vanguard Institutional Index I	VINIX	47,714.33	-	3/31/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	17,055.98	-	2/28/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	58.00	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	678.50	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,325.43	-	12/31/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	9,041.58	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,230.50	-	12/31/2013
0.07	American Funds Growth Fund of Amer R6	RGAGX	40,450.88	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,026.52	-	12/31/2013
0.01	American Funds Capital World G/I R6	RWIGX	9,134.15	-	12/31/2013
0.43	**Chevron Corp**	**CVX**	**262,464.88**	**Energy**	
0.26	Columbia Diversified Equity Income Y	CDEYX	158,051.80	-	2/28/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	26,324.75	-	2/28/2014
0.08	Vanguard Institutional Index I	VINIX	47,116.00	-	3/31/2014
0.03	American Funds Inc Fund of Amer R6	RIDGX	15,292.57	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	57.29	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	670.21	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,309.22	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,203.22	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,013.97	-	12/31/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	10,425.86	-	12/31/2013

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Stock Intersection (continued)

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0.40	**Johnson & Johnson**	**JNJ**	**243,592.64**	**Healthcare**	
0.21	Columbia Diversified Equity Income Y	CDEYX	129,430.67	-	2/28/2014
0.07	TIAA-CREF Growth & Income Instl	TIGRX	41,382.89	-	2/28/2014
0.09	Vanguard Institutional Index I	VINIX	57,673.19	-	3/31/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	70.12	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	820.19	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,602.20	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,696.27	-	12/31/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	5,382.16	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,240.88	-	12/31/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	3,294.08	-	10/31/2013
0.32	**Procter & Gamble Co**	**PG**	**196,751.95**	**Consumer Defensive**	
0.10	Parnassus Equity Income - Inst	PRILX	61,071.37	-	3/31/2014
0.07	Vanguard Institutional Index I	VINIX	45,356.81	-	3/31/2014
0.03	TIAA-CREF Growth & Income Instl	TIGRX	19,509.17	-	2/28/2014
0.08	Columbia Diversified Equity Income Y	CDEYX	49,464.20	-	2/28/2014
0.03	American Funds Inc Fund of Amer R6	RIDGX	16,292.54	-	12/31/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	55.16	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	645.20	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,260.37	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,121.01	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	976.13	-	12/31/2013
0.32	**Exxon Mobil Corporation**	**XOM**	**196,633.81**	**Energy**	
0.04	MainStay ICAP Select Equity I	ICSLX	23,529.58	-	2/28/2014
0.14	Vanguard Institutional Index I	VINIX	87,604.01	-	3/31/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	106.53	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,246.10	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,434.20	-	12/31/2013
0.08	Columbia Diversified Equity Income Y	CDEYX	50,343.48	-	2/28/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,096.41	-	12/31/2013
0.04	American Funds Capital World G/I R6	RWIGX	25,388.26	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,885.25	-	12/31/2013
0.28	**Berkshire Hathaway Inc Class B**	**BRK.B**	**172,554.05**	**Financial Services**	
0.17	Columbia Diversified Equity Income Y	CDEYX	102,621.25	-	2/28/2014
0.07	Vanguard Institutional Index I	VINIX	43,725.65	-	3/31/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	54.96	-	12/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	642.87	-	12/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,255.82	-	12/31/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,113.37	-	12/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	972.61	-	12/31/2013
0.03	American Funds Growth Fund of Amer R6	RGAGX	21,167.52	-	12/31/2013
0.18	**Under Armour, Inc. Class A**	**UA**	**111,429.08**	**Consumer Cyclical**	
0.14	Baron Growth Instl	BGRIX	88,319.38	-	3/31/2014
0.03	Wells Fargo Advantage Growth I	SGRNX	19,927.38	-	2/28/2014
0.01	Vanguard Mid Cap Index I	VMCIX	3,182.32	-	3/31/2014

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0.18	**Zions Bancorporation**	**ZION**	**107,392.24**	**Financial Services**	
0.05	Invesco SmallCapValue Y	VSMIX	29,236.18	-	12/31/2013
0.07	Columbia Mid Cap Value Opportunity R5	RSCMX	42,316.61	-	2/28/2014
0.05	Columbia Diversified Equity Income Y	CDEYX	30,345.21	-	2/28/2014
0.00	Vanguard Mid Cap Index I	VMCIX	1,946.29	-	3/31/2014
0.00	Vanguard Institutional Index I	VINIX	1,186.59	-	3/31/2014
0.00	American Funds Growth Fund of Amer R6	RGAGX	2,361.37	-	12/31/2013
0.17	**Genesee & Wyoming, Inc. Class A**	**GWR**	**106,389.70**	**Industrials**	
0.11	Baron Growth Instl	BGRIX	68,160.07	-	3/31/2014
0.04	Wells Fargo Advantage Growth I	SGRNX	21,386.10	-	2/28/2014
0.02	Loomis Sayles Small Cap Growth Instl	LSSIX	15,152.32	-	2/28/2014
0.00	Vanguard Small Cap Index Signal	VSISX	1,691.21	-	3/31/2014
0.17	**Prosperity Bancshares, Inc.**	**PB**	**104,451.05**	**Financial Services**	
0.10	Perkins Small Cap Value N	JDSNX	60,126.35	-	12/31/2013
0.07	Columbia Mid Cap Value Opportunity R5	RSCMX	42,933.54	-	2/28/2014
0.00	Vanguard Small Cap Index Signal	VSISX	1,391.16	-	3/31/2014
0.16	**Arch Capital Group Ltd**	**ACGL**	**99,461.42**	**Financial Services**	
0.14	Baron Growth Instl	BGRIX	83,117.40	-	3/31/2014
0.00	Vanguard Mid Cap Index I	VMCIX	2,490.40	-	3/31/2014
0.02	American Funds Growth Fund of Amer R6	RGAGX	13,853.62	-	12/31/2013
0.15	**The Middleby Corporation**	**MIDD**	**91,831.70**	**Industrials**	
0.13	Baron Growth Instl	BGRIX	78,644.00	-	3/31/2014
0.02	Loomis Sayles Small Cap Growth Instl	LSSIX	11,498.50	-	2/28/2014
0.00	Vanguard Small Cap Index Signal	VSISX	1,689.21	-	3/31/2014
0.15	**ITC Holdings Corp**	**ITC**	**90,057.27**	**Utilities**	
0.14	Baron Growth Instl	BGRIX	88,089.85	-	3/31/2014
0.00	Vanguard Small Cap Index Signal	VSISX	1,967.42	-	3/31/2014
0.15	**LKQ Corporation**	**LKQ**	**89,111.81**	**Consumer Cyclical**	
0.09	Baron Growth Instl	BGRIX	53,288.04	-	3/31/2014
0.03	Wells Fargo Advantage Growth I	SGRNX	19,573.14	-	2/28/2014
0.02	ING MidCap Opportunities I	NMCIX	13,817.10	-	12/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,433.53	-	3/31/2014
0.14	**CoStar Group, Inc.**	**CSGP**	**87,792.56**	**Real Estate**	
0.11	Baron Growth Instl	BGRIX	65,370.71	-	3/31/2014
0.02	Loomis Sayles Small Cap Growth Instl	LSSIX	13,092.37	-	2/28/2014
0.01	Wells Fargo Advantage Growth I	SGRNX	7,618.34	-	2/28/2014
0.00	Vanguard Small Cap Index Signal	VSISX	1,711.13	-	3/31/2014
0.14	**Pernod Ricard NV**	**RI**	**86,795.75**	**Consumer Defensive**	
0.01	Oppenheimer International Growth I	OIGIX	8,627.23	-	2/28/2014
0.06	American Funds Capital World G/I R6	RWIGX	38,292.66	-	12/31/2013
0.07	American Funds Growth Fund of Amer R6	RGAGX	39,875.86	-	12/31/2013

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0.14	**Teleflex Inc.**	**TFX**	**85,986.73**	**Healthcare**	
0.06	Parnassus Equity Income - Inst	PRILX	34,710.74	-	3/31/2014
0.08	Columbia Mid Cap Value Opportunity R5	RSCMX	49,798.21	-	2/28/2014
0.00	Vanguard Small Cap Index Signal	VSISX	1,477.77	-	3/31/2014
0.14	**Novartis AG ADR**	**NVS**	**85,765.38**	**Healthcare**	
0.08	Dodge & Cox International Stock	DODFX	50,619.30	-	12/31/2013
0.06	Parnassus Equity Income - Inst	PRILX	34,357.58	-	3/31/2014
0.00	American Funds Inc Fund of Amer R6	RIDGX	788.50	-	12/31/2013
0.14	**Core Laboratories N.V.**	**CLB**	**85,062.51**	**Energy**	
0.09	Baron Growth Instl	BGRIX	52,118.16	-	3/31/2014
0.00	Vanguard Mid Cap Index I	VMCIX	3,028.92	-	3/31/2014
0.05	American Funds Growth Fund of Amer R6	RGAGX	29,915.44	-	12/31/2013
0.14	**Gartner, Inc. Class A**	**IT**	**83,374.53**	**Technology**	
0.11	Baron Growth Instl	BGRIX	69,303.00	-	3/31/2014
0.02	ING MidCap Opportunities I	NMCIX	12,010.48	-	12/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,061.05	-	3/31/2014

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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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