SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 3/31/2015

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$ 70,002,349.91	0.28%	$196,007	0.00%	$0	0.05%	$35,001	0.00%	$0	0.33%	$231,007.75	0.00%	$0	0.18%	$126,004	0.51%	$357,011.98
2	**TIGRX**	TIAA-CREF Growth & Income	$ 14,035,891.32	0.43%	$60,354	0.00%	$0	0.02%	$2,807	0.00%	$0	0.45%	$63,161.51	0.00%	$0	0.18%	$25,265	0.63%	$88,426.12
3	**SGRNX**	Wells Fargo Adv Growth	$ 5,102,559.84	0.61%	$31,126	0.00%	$0	0.14%	$7,144	0.00%	$0	0.75%	$38,269.20	-0.15%	-$7,654	0.18%	$9,185	0.78%	$39,799.97
		LARGE GROWTH AVERAGE										**1.22%**							
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	$ 12,579,104.14	0.60%	$75,475	0.00%	$0	0.15%	$18,869	-0.06%	-$7,547	0.69%	$86,795.82	-0.10%	-$12,579	0.18%	$22,642	0.77%	$96,859.10
		LARGE BLEND AVERAGE										**1.14%**							
5	**VINIX**	Vanguard Institutional Index	$ 30,288,790.98	0.04%	$12,116	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$12,115.52	0.00%	$0	0.18%	$54,520	0.22%	$66,635.34
		S&P 500 INDEX										**N/A**							
		LARGE VALUE																	
6	**CDEYX**	Columbia Diversified Equity Inc	$ 18,386,372.41	0.57%	$104,802	0.00%	$0	0.07%	$12,870	0.00%	$0	0.64%	$117,672.78	0.00%	$0	0.18%	$33,095	0.82%	$150,768.25
7	**ICSLX**	Mainstay ICAP Sel Equity	$ 3,850,305.98	0.80%	$30,802	0.00%	$0	0.18%	$6,931	-0.08%	-$3,080	0.90%	$34,652.75	-0.15%	-$5,775	0.18%	$6,931	0.93%	$35,807.85
		LARGE VALUE AVERAGE										**1.27%**							
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	$ 19,840,878.42	1.00%	$198,409	0.00%	$0	0.05%	$9,920	0.00%	$0	1.05%	$208,329.22	-0.15%	-$29,761	0.18%	$35,714	1.08%	$214,281.49
9	**IMOZX**	Voya Mid Cap Opportunities	$ 9,844,885.56	0.75%	$73,837	0.00%	$0	0.15%	$14,767	-0.02%	-$1,969	0.88%	$86,634.99	0.00%	$0	0.18%	$17,721	1.06%	$104,355.79
		MID CAP GROWTH AVERAGE										**1.34%**							
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	$ 4,989,558.35	0.60%	$29,937	0.00%	$0	0.22%	$10,977	0.00%	$0	0.82%	$40,914.38	-0.25%	-$12,474	0.18%	$8,981	0.75%	$37,421.69
		MID CAP BLEND AVERAGE										**1.24%**							
11	**VMCIX**	Vanguard Mid Cap Index	$ 12,852,057.86	0.05%	$6,426	0.00%	$0	0.03%	$3,856	0.00%	$0	0.08%	$10,281.65	0.00%	$0	0.18%	$23,134	0.26%	$33,415.35
		INDEX AVERAGE										**N/A**							
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	$ 20,826,235.06	0.71%	$147,866	0.00%	$0	0.14%	$29,157	0.00%	$0	0.85%	$177,023.00	-0.10%	-$20,826	0.18%	$37,487	0.93%	$193,683.99
		MID CAP VALUE AVERAGE										**1.27%**							
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 2,947,187.82	0.75%	$22,104	0.00%	$0	0.19%	$5,600	0.00%	$0	0.94%	$27,703.57	-0.15%	-$4,421	0.18%	$5,305	0.97%	$28,587.72
		SMALL GROWTH AVERAGE										**1.39%**							
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	$ 6,055,604.71	0.05%	$3,028	0.00%	$0	0.03%	$1,817	0.00%	$0	0.08%	$4,844.48	0.00%	$0	0.18%	$10,900	0.26%	$15,744.57
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	$ 5,943,556.56	0.63%	$37,444	0.00%	$0	0.24%	$14,265	0.00%	$0	0.87%	$51,708.94	-0.25%	-$14,859	0.18%	$10,698	0.80%	$47,548.45
16	**JDSNX**	Perkins Small Cap Value	$ 19,726,064.27	0.54%	$106,521	0.00%	$0	0.04%	$7,890	0.00%	$0	0.58%	$114,411.17	0.00%	$0	0.18%	$35,507	0.76%	$149,918.09
		SMALL VALUE AVERAGE										**1.38%**							
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	$ 34,517,953.37	0.38%	$131,168	0.00%	$0	0.07%	$24,163	0.00%	$0.00	0.45%	$155,330.79	0.00%	$0	0.18%	$62,132	0.63%	$217,463.11
		WORLD STOCK AVERAGE										**1.39%**							
18	**DFISX**	DFA International Small Company	$ 12,418,975.08	0.40%	$49,676	0.00%	$0	0.14%	$17,387	0.00%	$0.00	0.54%	$67,062.47	0.00%	$0	0.18%	$22,354	0.72%	$89,416.62
		FOREIGN SM/MID VALUE AVERAGE										**1.43%**							
19	**DODFX**	Dodge & Cox International Stock	$ 13,196,675.56	0.60%	$79,180	0.00%	$0	0.04%	$5,279	0.00%	$0.00	0.64%	$84,458.72	-0.10%	-$13,197	0.18%	$23,754	0.72%	$95,016.06
		FOREIGN LARGE VALUE AVERAGE										**1.31%**							
20	**OIGIX**	Oppenheimer International Growth	$ 5,305,911.19	0.67%	$35,550	0.00%	$0	0.04%	$2,122	0.00%	$0.00	0.71%	$37,671.97	0.00%	$0	0.18%	$9,551	0.89%	$47,222.61
		FOREIGN LARGE GROWTH AVERAGE										**1.38%**							
		BONDS																	
⚠ 21	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 14,892,803.20	0.40%	$59,571	0.00%	$0	0.18%	$26,807	0.00%	$0.00	0.58%	$86,378.26	-0.15%	-$22,339	0.18%	$26,807	0.61%	$90,846.10
		MULTISECTOR BOND AVERAGE										**1.11%**							
✔ 22	**OIBIX**	Oppenheimer International Bond	$ 3,446,043.10	0.50%	$17,230	0.00%	$0	0.06%	$2,068	0.00%	$0.00	0.56%	$19,297.84	0.00%	$0	0.18%	$6,203	0.74%	$25,500.72
		WORLD BOND AVERAGE										**1.07%**							
⚠ 23	**GHYYX**	Pioneer Global High Yield	$ 4,114,853.42	0.62%	$25,512	0.00%	$0	0.20%	$8,230	0.00%	$0.00	0.82%	$33,741.80	-0.25%	-$10,287	0.18%	$7,407	0.75%	$30,861.40
		HIGH YIELD BOND AVERAGE										**1.10%**							

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 3/31/2015

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		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	$ 11,737,561.18	0.23%	$26,996	0.00%	$0	0.06%	$7,043	0.00%	$0.00	0.29%	$34,038.93	0.00%	$0	0.18%	$21,128	0.47%	$55,166.54
		MODERATE ALLOCATION AVERAGE										**1.26%**							
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	$ 3,080,950.43	0.00%	$0	0.00%	$0	0.16%	$4,930	0.00%	$0.00	0.16%	$4,929.52	0.00%	$0	0.18%	$5,546	0.34%	$10,475.23
		TARGET DATE RETIREMENT INC AVG										**0.94%**							
26	**VTWNX**	Vanguard Target Retirement 2020	$ 8,885,021.92	0.00%	$0	0.00%	$0	0.16%	$14,216	0.00%	$0.00	0.16%	$14,216.04	0.00%	$0	0.18%	$15,993	0.34%	$30,209.07
		TARGET DATE 2016-2020 AVERAGE										**0.97%**							
27	**VTHRX**	Vanguard Target Retirement 2030	$ 7,726,145.49	0.00%	$0	0.00%	$0	0.17%	$13,134	0.00%	$0.00	0.17%	$13,134.45	0.00%	$0	0.18%	$13,907	0.35%	$27,041.51
		TARGET DATE 2026-2030 AVERAGE										**1.01%**							
28	**VFORX**	Vanguard Target Retirement 2040	$ 7,103,597.50	0.00%	$0	0.00%	$0	0.18%	$12,786	0.00%	$0.00	0.18%	$12,786.48	0.00%	$0	0.18%	$12,786	0.36%	$25,572.95
		TARGET DATE 2036-2040 AVERAGE										**1.03%**							
29	**VFIFX**	Vanguard Target Retirement 2050	$ 4,789,035.00	0.00%	$0	0.00%	$0	0.18%	$8,620	0.00%	$0.00	0.18%	$8,620.26	0.00%	$0	0.18%	$8,620	0.36%	$17,240.53
		TARGET DATE 2046-2050 AVERAGE										**1.03%**							
		SPECIALTY																	
30	**IGLIX**	Voya Global Real Estate	$ 6,821,031.22	0.71%	$48,429	0.00%	$0	0.26%	$17,735	0.00%	$0.00	0.97%	$66,164.00	-0.40%	-$27,079	0.18%	$12,278	0.75%	$51,362.37
		GLOBAL REAL ESTATE AVERAGE										**1.42%**							
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	$ 35,105,027.78	0.44%	$154,462	0.00%	$0	0.10%	$35,105	0.00%	$0.00	0.54%	$189,567.15	-0.08%	-$28,084	0.18%	$63,189	0.64%	$224,672.18
		AGGRESSIVE ALLOCATION AVG										**1.38%**							
32	**N/A**	Moderate Allocation	$ 48,789,559.04	0.29%	$141,490	0.00%	$0	0.27%	$131,732	0.00%	$0.00	0.56%	$273,221.53	-0.13%	-$63,426	0.18%	$87,821	0.61%	$297,616.31
		MODERATE ALLOCATION AVG										**1.26%**							
33	**N/A**	Conservative Allocation	$ 20,499,458.76	0.15%	$30,749	0.00%	$0	0.46%	$94,298	0.00%	$0.00	0.61%	$125,046.70	-0.19%	-$38,949	0.18%	$36,899	0.60%	$122,996.75
		CONSERVATIVE ALLOCATION AVG										**1.24%**							
		TOTALS	**$ 499,702,006.43**		**$1,936,267**		**$0**		**$607,523**		**-$12,597**		**$2,531,194**		**-$311,711**		**$899,464**		**$3,118,946**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 3/31/2015

			ENDING BALANCE	INV ADV FEE %	INV ADV FEE $	12b-1 FEES %	12b-1 FEES $	OTHER EXP. %	OTHER EXP. $	WAIVERS %	WAIVERS $	TOTAL %	TOTAL $	REV REC'D %	REV REC'D $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,049,611.81	0.28%	$2,939	0.00%	$0	0.05%	$525	0.00%	$0	0.33%	$3,464	0.00%	$0	0.18%	$1,889	0.51%	$5,353
2	**TIGRX**	TIAA-CREF Growth & Income	$ 216,732.62	0.43%	$932	0.00%	$0	0.02%	$43	0.00%	$0	0.45%	$975	0.00%	$0	0.18%	$390	0.63%	$1,365
3	**SGRNX**	Wells Fargo Adv Growth Fund	$ 181,216.83	0.61%	$1,105	0.00%	$0	0.14%	$254	0.00%	$0	0.75%	$1,359	-0.15%	-$272	0.18%	$326	0.78%	$1,413
		LARGE GROWTH AVERAGE										**1.22%**							
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	$ 230,820.19	0.60%	$1,385	0.00%	$0	0.15%	$346	-0.06%	-$138	0.69%	$1,593	-0.10%	-$231	0.18%	$415	0.77%	$1,777
		LARGE BLEND AVERAGE										**1.14%**							
5	**VINIX**	Vanguard Institutional Index	$ 381,495.10	0.04%	$153	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$153	0.00%	$0	0.18%	$687	0.22%	$839
		INDEX AVERAGE										**N/A**							
		LARGE VALUE																	
6	**CDEYX**	Columbia Diversified Equity Inc	$ 110,762.13	0.57%	$631	0.00%	$0	0.07%	$78	0.00%	$0	0.64%	$709	0.00%	$0	0.18%	$199	0.82%	$908
7	**ICSLX**	Mainstay ICAP Sel Equity	$ 61,162.22	0.80%	$489	0.00%	$0	0.18%	$110	-0.08%	-$49	0.90%	$550	-0.15%	-$92	0.18%	$110	0.93%	$569
		LARGE VALUE AVERAGE										**1.27%**							
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	$ 518,461.14	1.00%	$5,185	0.00%	$0	0.05%	$259	0.00%	$0	1.05%	$5,444	-0.15%	-$778	0.18%	$933	1.08%	$5,599
9	**IMOZX**	Voya Mid Cap Opportunities	$ 531,566.02	0.75%	$3,987	0.00%	$0	0.15%	$797	-0.02%	-$106	0.88%	$4,678	0.00%	$0	0.18%	$957	1.06%	$5,635
		MID CAP GROWTH AVERAGE										**1.34%**							
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	$ 390,731.42	0.60%	$2,344	0.00%	$0	0.22%	$860	0.00%	$0	0.82%	$3,204	-0.25%	-$977	0.18%	$703	0.75%	$2,930
		MID CAP BLEND AVERAGE										**1.24%**							
11	**VMCIX**	Vanguard Mid Cap Index	$ 377,727.79	0.05%	$189	0.00%	$0	0.03%	$113	0.00%	$0	0.08%	$302	0.00%	$0	0.18%	$680	0.26%	$982
		INDEX AVERAGE										**N/A**							
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	$ 173,837.86	0.71%	$1,234	0.00%	$0	0.14%	$243	0.00%	$0	0.85%	$1,478	-0.10%	-$174	0.18%	$313	0.93%	$1,617
		MID CAP VALUE AVERAGE										**1.27%**							
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	$ 72,224.54	0.75%	$542	0.00%	$0	0.19%	$137	0.00%	$0	0.94%	$679	-0.15%	-$108	0.18%	$130	0.97%	$701
		SMALL GROWTH AVERAGE										**1.39%**							
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	$ 247,094.21	0.05%	$124	0.00%	$0	0.03%	$74	0.00%	$0	0.08%	$198	0.00%	$0	0.18%	$445	0.26%	$642
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	$ 203,681.81	0.63%	$1,283	0.00%	$0	0.24%	$489	0.00%	$0	0.87%	$1,772	-0.25%	-$509	0.18%	$367	0.80%	$1,629
16	**JDSNX**	Perkins Small Cap Value	$ 56,186.71	0.54%	$303	0.00%	$0	0.04%	$22	0.00%	$0	0.58%	$326	0.00%	$0	0.18%	$101	0.76%	$427
		SMALL VALUE AVERAGE										**1.38%**							
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	$ 84,483.80	0.38%	$321	0.00%	$0	0.07%	$59	0.00%	$0	0.45%	$380	0.00%	$0	0.18%	$152	0.63%	$532
		WORLD STOCK AVERAGE										**1.39%**							
18	**DFISX**	DFA International Small Company	$ 168,821.93	0.40%	$675	0.00%	$0	0.14%	$236	0.00%	$0	0.54%	$912	0.00%	$0	0.18%	$304	0.72%	$1,216
		FOREIGN SM/MID VALUE AVERAGE										**1.43%**							
19	**DODFX**	Dodge & Cox International Stock	$ 128,405.46	0.60%	$770	0.00%	$0	0.04%	$51	0.00%	$0	0.64%	$822	-0.10%	-$128	0.18%	$231	0.72%	$925
		FOREIGN LARGE VALUE AVERAGE										**1.31%**							
20		N/A																	
		FOREIGN LARGE GROWTH AVERAGE																	
		BONDS																	
21	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 281,151.20	0.40%	$1,125	0.00%	$0	0.18%	$506	0.00%	$0	0.58%	$1,631	-0.15%	-$422	0.18%	$506	0.61%	$1,715
		MULTISECTOR BOND AVERAGE										**1.11%**							
22	**OIBIX**	Oppenheimer International Bond	$ 143,600.58	0.50%	$718	0.00%	$0	0.06%	$86	0.00%	$0	0.56%	$804	0.00%	$0	0.18%	$258	0.74%	$1,063
		WORLD BOND AVERAGE										**1.07%**							
23	**GHYYX**	Pioneer Global High Yield	$ 200,997.09	0.62%	$1,246	0.00%	$0	0.20%	$402	0.00%	$0	0.82%	$1,648	-0.25%	-$502	0.18%	$362	0.75%	$1,507
		HIGH YIELD AVERAGE										**1.10%**							

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 3/31/2015

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		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	$ 82,113.71	0.23%	$189	0.00%	$0	0.06%	$49	0.00%	$0	0.29%	$238	0.00%	$0	0.18%	$148	0.47%	$386
		MODERATE ALLOCATION AVERAGE										**1.26%**							
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	$ 1,039,333.67	0.00%	$0	0.00%	$0	0.16%	$1,663	0.00%	$0	0.16%	$1,663	0.00%	$0	0.18%	$1,871	0.34%	$3,534
		TARGET DATE 2000-2010 AVERAGE										**0.94%**							
26	**VTWNX**	Vanguard Target Retirement 2020	$ 4,890,774.73	0.00%	$0	0.00%	$0	0.16%	$7,825	0.00%	$0	0.16%	$7,825	0.00%	$0	0.18%	$8,803	0.34%	$16,629
		TARGET DATE 2016-2020 AVERAGE										**0.97%**							
27	**VTHRX**	Vanguard Target Retirement 2030	$ 4,969,033.23	0.00%	$0	0.00%	$0	0.17%	$8,447	0.00%	$0	0.17%	$8,447	0.00%	$0	0.18%	$8,944	0.35%	$17,392
		TARGET DATE 2026-2030 AVERAGE										**1.01%**							
28	**VFORX**	Vanguard Target Retirement 2040	$ 2,443,026.26	0.00%	$0	0.00%	$0	0.18%	$4,397	0.00%	$0	0.18%	$4,397	0.00%	$0	0.18%	$4,397	0.36%	$8,795
		TARGET DATE 2036-2040 AVERAGE										**1.03%**							
29	**VFIFX**	Vanguard Target Retirement 2050	$ 133,113.79	0.00%	$0	0.00%	$0	0.18%	$240	0.00%	$0	0.18%	$240	0.00%	$0	0.18%	$240	0.36%	$479
		TARGET DATE 2046-2050 AVERAGE										**1.03%**							
		SPECIALTY																	
30	**IGLIX**	Voya Global Real Estate	$ 248,976.20	0.71%	$1,768	0.00%	$0	0.26%	$647	0.00%	$0	0.97%	$2,415	-0.40%	-$988	0.18%	$448	0.75%	$1,875
		GLOBAL REAL ESTATE AVERAGE										**1.42%**							
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	$ 3,748,456.63	0.44%	$16,493	0.00%	$0	0.10%	$3,748	0.00%	$0	0.54%	$20,242	-0.08%	-$2,999	0.18%	$6,747	0.64%	$23,990
		AGGRESSIVE ALLOCATION AVERAGE										**1.38%**							
32	**N/A**	Moderate Allocation	$ 4,306,233.53	0.29%	$12,488	0.00%	$0	0.07%	$3,014	0.00%	$0	0.36%	$15,502	-0.16%	-$6,890	0.18%	$7,751	0.38%	$16,364
		MODERATE ALLOCATION AVERAGE										**1.26%**							
33	**N/A**	Conservative Allocation	$ 913,585.03	0.15%	$1,370	0.00%	$0	0.06%	$548	0.00%	$0	0.21%	$1,919	-0.26%	-$2,375	0.18%	$1,644	0.13%	$1,188
		CONSERVATIVE ALLOCATION AVERAGE										**1.24%**							
		TOTALS	**$ 28,585,419.24**		**$59,989**		**$0**		**$36,272**		**-$294**		**$95,968**		**-$17,445**		**$51,454**		**$129,976**