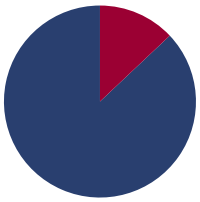
San Bernardino County

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	12.96
Other	87.04

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
1.00	**Amazon.com Inc**	**AMZN**	**3,310,858.89**	**Consumer Cyclical**	
0.82	American Funds Growth Fund of Amer R6	RGAGX	2,717,144.03	-	3/31/2015
0.01	Wells Fargo Advantage Growth I	SGRNX	48,865.11	-	2/28/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	96,194.74	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	198,090.92	-	3/31/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	162,100.78	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,066.16	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	16,507.40	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,244.71	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,348.25	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,296.79	-	3/31/2015
0.88	**Apple Inc**	**AAPL**	**2,909,076.85**	**Technology**	
0.17	TIAA-CREF Growth & Income Instl	TIGRX	575,495.99	-	2/28/2015
0.31	Vanguard Institutional Index I	VINIX	1,013,238.77	-	3/31/2015
0.08	Parnassus Core Equity Institutional	PRILX	269,923.49	-	3/31/2015
0.03	Wells Fargo Advantage Growth I	SGRNX	97,856.28	-	2/28/2015
0.04	Vanguard Target Retirement 2040 Inv	VFORX	136,670.23	-	3/31/2015
0.03	Vanguard Target Retirement 2050 Inv	VFIFX	86,551.69	-	3/31/2015
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	116,633.61	-	3/31/2015
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	106,690.04	-	3/31/2015
0.01	Vanguard Target Retirement Income Inv	VTINX	17,285.75	-	3/31/2015
0.10	American Funds Growth Fund of Amer R6	RGAGX	337,357.69	-	3/31/2015
0.02	Columbia Diversified Equity Income Y	CDEYX	72,481.10	-	2/28/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	78,892.22	-	3/31/2015
0.87	**Gilead Sciences Inc**	**GILD**	**2,878,639.81**	**Healthcare**	
0.10	Parnassus Core Equity Institutional	PRILX	327,821.18	-	3/31/2015
0.43	American Funds Growth Fund of Amer R6	RGAGX	1,424,670.91	-	3/31/2015
0.19	American Funds Capital World Gr&Inc R6	RWIGX	623,070.91	-	3/31/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	157,756.51	-	2/28/2015
0.01	Wells Fargo Advantage Growth I	SGRNX	47,465.20	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	204,329.56	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,557.77	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,452.02	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,517.64	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,512.65	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,485.44	-	3/31/2015

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San Bernardino County

Stock Intersection (continued)

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0.74	**Amgen Inc**	**AMGN**	**2,453,377.74**	**Healthcare**	
0.36	American Funds Capital World Gr&Inc R6	RWIGX	1,176,725.10	-	3/31/2015
0.29	American Funds Growth Fund of Amer R6	RGAGX	949,539.08	-	3/31/2015
0.05	Vanguard Institutional Index I	VINIX	169,585.03	-	3/31/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	79,918.69	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	22,868.13	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,482.13	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,515.53	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,851.74	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,892.31	-	3/31/2015
0.69	**Google Inc Class C**	**GOOG**	**2,285,318.21**	**Technology**	
0.04	MainStay ICAP Select Equity I	ICSLX	132,789.02	-	2/28/2015
0.10	Parnassus Core Equity Institutional	PRILX	316,210.64	-	3/31/2015
0.02	Wells Fargo Advantage Growth I	SGRNX	72,443.02	-	2/28/2015
0.32	American Funds Growth Fund of Amer R6	RGAGX	1,050,707.55	-	3/31/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	181,751.27	-	2/28/2015
0.07	Vanguard Institutional Index I	VINIX	219,231.84	-	3/31/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	210,053.16	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	30,093.63	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	19,057.95	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,681.73	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,492.24	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,806.17	-	3/31/2015
0.65	**Home Depot Inc**	**HD**	**2,165,139.66**	**Consumer Cyclical**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	1,187,531.05	-	3/31/2015
0.06	TIAA-CREF Growth & Income Instl	TIGRX	196,283.37	-	2/28/2015
0.05	Columbia Diversified Equity Income Y	CDEYX	161,089.08	-	2/28/2015
0.03	American Funds Income Fund of Amer R6	RIDGX	85,867.44	-	3/31/2015
0.06	Vanguard Institutional Index I	VINIX	209,310.70	-	3/31/2015
0.07	American Funds Capital World Gr&Inc R6	RWIGX	229,272.04	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,223.82	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,873.82	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	24,086.05	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,032.60	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,569.69	-	3/31/2015
0.65	**Microsoft Corp**	**MSFT**	**2,137,472.56**	**Technology**	
0.08	American Funds Income Fund of Amer R6	RIDGX	266,613.31	-	3/31/2015
0.14	Vanguard Institutional Index I	VINIX	466,272.67	-	3/31/2015
0.07	Columbia Diversified Equity Income Y	CDEYX	238,865.20	-	2/28/2015
0.06	TIAA-CREF Growth & Income Instl	TIGRX	202,751.37	-	2/28/2015
0.21	American Funds Growth Fund of Amer R6	RGAGX	708,121.31	-	3/31/2015
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	48,267.81	-	1/31/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	56,606.70	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	35,848.38	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	48,307.85	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	44,189.37	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	7,159.49	-	3/31/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	14,469.09	-	3/31/2015

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Stock Intersection (continued)

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0.55	**Comcast Corp Class A**	**CMCSA**	**1,808,548.97**	**Communication Services**	
0.06	MainStay ICAP Select Equity I	ICSLX	204,920.67	-	2/28/2015
0.05	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	151,743.89	-	1/31/2015
0.27	American Funds Growth Fund of Amer R6	RGAGX	909,982.92	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	99,813.53	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	194,282.42	-	3/31/2015
0.02	Columbia Diversified Equity Income Y	CDEYX	64,219.44	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,437.97	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,476.29	-	3/31/2015
0.03	American Funds Capital World Gr&Inc R6	RWIGX	100,648.53	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	20,855.23	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,077.22	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,090.86	-	3/31/2015
0.50	**Google Inc Class A**	**GOOGL**	**1,661,294.46**	**Technology**	
0.03	Wells Fargo Advantage Growth I	SGRNX	95,633.06	-	2/28/2015
0.27	American Funds Growth Fund of Amer R6	RGAGX	883,457.58	-	3/31/2015
0.03	Parnassus Core Equity Institutional	PRILX	108,296.67	-	3/31/2015
0.07	Vanguard Institutional Index I	VINIX	221,448.53	-	3/31/2015
0.08	American Funds Capital World Gr&Inc R6	RWIGX	251,190.89	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	29,839.05	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,896.73	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,464.47	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,293.51	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,773.98	-	3/31/2015
0.49	**Philip Morris International Inc**	**PM**	**1,613,191.55**	**Consumer Defensive**	
0.13	American Funds Capital World Gr&Inc R6	RWIGX	419,302.64	-	3/31/2015
0.05	Columbia Diversified Equity Income Y	CDEYX	176,921.28	-	2/28/2015
0.20	American Funds Growth Fund of Amer R6	RGAGX	673,793.71	-	3/31/2015
0.03	American Funds Income Fund of Amer R6	RIDGX	105,671.50	-	3/31/2015
0.05	Vanguard Institutional Index I	VINIX	162,914.36	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,977.75	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,918.26	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	18,755.69	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,156.68	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,779.70	-	3/31/2015
0.49	**Wells Fargo & Co**	**WFC**	**1,612,635.15**	**Financial Services**	
0.15	Columbia Diversified Equity Income Y	CDEYX	481,534.82	-	2/28/2015
0.11	Vanguard Institutional Index I	VINIX	356,577.04	-	3/31/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	167,434.89	-	2/28/2015
0.04	American Funds Income Fund of Amer R6	RIDGX	119,071.67	-	3/31/2015
0.02	Vanguard Target Retirement 2040 Inv	VFORX	52,860.62	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	33,476.02	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	45,110.95	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	41,265.03	-	3/31/2015
0.08	American Funds Growth Fund of Amer R6	RGAGX	277,130.77	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	6,685.69	-	3/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	31,487.66	-	3/31/2015

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Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.47	**UnitedHealth Group Inc**	**UNH**	**1,555,936.88**	**Healthcare**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	1,210,769.71	-	3/31/2015
0.05	Vanguard Institutional Index I	VINIX	157,717.21	-	3/31/2015
0.03	American Funds Capital World Gr&Inc R6	RWIGX	115,247.05	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,274.95	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,473.18	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	18,155.92	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,608.05	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,690.81	-	3/31/2015
0.47	**Oracle Corporation**	**ORCL**	**1,551,230.79**	**Technology**	
0.03	MainStay ICAP Select Equity I	ICSLX	110,093.75	-	2/28/2015
0.21	American Funds Growth Fund of Amer R6	RGAGX	709,854.50	-	3/31/2015
0.08	American Funds Capital World Gr&Inc R6	RWIGX	276,857.19	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	106,393.03	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	193,382.37	-	3/31/2015
0.02	Columbia Diversified Equity Income Y	CDEYX	63,698.79	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,799.21	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,971.63	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,870.30	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,920.50	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,389.50	-	3/31/2015
0.46	**General Electric Co**	**GE**	**1,521,233.81**	**Industrials**	
0.06	MainStay ICAP Select Equity I	ICSLX	202,212.38	-	2/28/2015
0.11	Columbia Diversified Equity Income Y	CDEYX	377,199.04	-	2/28/2015
0.06	American Funds Income Fund of Amer R6	RIDGX	196,238.97	-	3/31/2015
0.11	Vanguard Institutional Index I	VINIX	349,098.90	-	3/31/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	136,537.05	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,991.01	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,758.87	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	40,101.86	-	3/31/2015
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	20,325.05	-	1/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	36,682.99	-	3/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	80,144.38	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	5,943.32	-	3/31/2015
0.44	**Novartis AG**	**NOVN**	**1,469,008.84**	**Healthcare**	
0.26	American Funds Capital World Gr&Inc R6	RWIGX	871,709.31	-	3/31/2015
0.04	Dodge & Cox International Stock	DODFX	123,519.04	-	3/31/2015
0.09	American Funds Growth Fund of Amer R6	RGAGX	312,600.31	-	3/31/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	50,853.27	-	2/28/2015
0.01	American Funds Income Fund of Amer R6	RIDGX	39,630.60	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13,476.59	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,030.40	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	17,562.14	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	16,015.02	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,612.16	-	3/31/2015

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0.41	**Verizon Communications Inc**	**VZ**	**1,360,177.21**	**Communication Services**	
0.16	American Funds Capital World Gr&Inc R6	RWIGX	538,992.46	-	3/31/2015
0.05	American Funds Income Fund of Amer R6	RIDGX	167,012.36	-	3/31/2015
0.09	Vanguard Institutional Index I	VINIX	282,507.99	-	3/31/2015
0.04	Columbia Diversified Equity Income Y	CDEYX	127,131.98	-	2/28/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	115,198.82	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	38,108.80	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	24,133.86	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	32,521.83	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	29,749.19	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	4,819.92	-	3/31/2015
0.40	**JPMorgan Chase & Co**	**JPM**	**1,320,597.31**	**Financial Services**	
0.12	Columbia Diversified Equity Income Y	CDEYX	399,865.74	-	2/28/2015
0.04	American Funds Income Fund of Amer R6	RIDGX	124,746.31	-	3/31/2015
0.10	Vanguard Institutional Index I	VINIX	315,758.44	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	104,444.26	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	42,588.37	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	26,970.73	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	36,344.68	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	33,246.12	-	3/31/2015
0.07	American Funds Growth Fund of Amer R6	RGAGX	226,050.92	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	5,386.48	-	3/31/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	5,195.27	-	3/31/2015
0.38	**Merck & Co Inc**	**MRK**	**1,267,049.79**	**Healthcare**	
0.09	American Funds Income Fund of Amer R6	RIDGX	306,855.86	-	3/31/2015
0.09	Columbia Diversified Equity Income Y	CDEYX	307,720.26	-	2/28/2015
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	75,611.82	-	1/31/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	127,006.53	-	2/28/2015
0.07	Vanguard Institutional Index I	VINIX	228,072.91	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	30,898.86	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	19,567.90	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,368.91	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,120.84	-	3/31/2015
0.04	American Funds Growth Fund of Amer R6	RGAGX	116,917.89	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,908.02	-	3/31/2015
0.37	**Procter & Gamble Co**	**PG**	**1,231,985.08**	**Consumer Defensive**	
0.09	Parnassus Core Equity Institutional	PRILX	298,620.39	-	3/31/2015
0.04	American Funds Income Fund of Amer R6	RIDGX	132,449.35	-	3/31/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	163,461.01	-	2/28/2015
0.09	Vanguard Institutional Index I	VINIX	309,352.65	-	3/31/2015
0.04	Columbia Diversified Equity Income Y	CDEYX	143,061.96	-	2/28/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	41,726.51	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	26,424.92	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	35,609.17	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	32,573.32	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	5,277.48	-	3/31/2015
0.01	American Funds Growth Fund of Amer R6	RGAGX	43,428.30	-	3/31/2015

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.37	**Texas Instruments Inc**	**TXN**	**1,227,041.04**	**Technology**	
0.03	MainStay ICAP Select Equity I	ICSLX	86,800.74	-	2/28/2015
0.12	American Funds Capital World Gr&Inc R6	RWIGX	397,769.07	-	3/31/2015
0.03	American Funds Income Fund of Amer R6	RIDGX	101,915.77	-	3/31/2015
0.14	American Funds Growth Fund of Amer R6	RGAGX	449,070.21	-	3/31/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	69,425.91	-	2/28/2015
0.03	Vanguard Institutional Index I	VINIX	83,715.02	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	11,298.35	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	7,155.11	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	9,641.95	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	8,819.92	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,428.99	-	3/31/2015
0.36	**Citigroup Inc**	**C**	**1,183,725.56**	**Financial Services**	
0.04	MainStay ICAP Select Equity I	ICSLX	135,254.23	-	2/28/2015
0.12	Columbia Diversified Equity Income Y	CDEYX	385,500.34	-	2/28/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	176,041.92	-	2/28/2015
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	49,502.10	-	1/31/2015
0.07	Vanguard Institutional Index I	VINIX	218,516.94	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	27,989.99	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,725.74	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,886.50	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,850.06	-	3/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	51,714.89	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	3,540.11	-	3/31/2015
0.02	American Funds Growth Fund of Amer R6	RGAGX	72,202.74	-	3/31/2015
0.34	**Berkshire Hathaway Inc Class B**	**BRK.B**	**1,110,919.01**	**Financial Services**	
0.13	Columbia Diversified Equity Income Y	CDEYX	427,189.19	-	2/28/2015
0.10	Vanguard Institutional Index I	VINIX	346,157.02	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	48,104.42	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,463.98	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	41,052.04	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	37,552.16	-	3/31/2015
0.05	American Funds Growth Fund of Amer R6	RGAGX	174,316.06	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	6,084.14	-	3/31/2015
0.33	**Avago Technologies Ltd**	**AVGO**	**1,101,650.52**	**Technology**	
0.28	American Funds Growth Fund of Amer R6	RGAGX	929,732.02	-	3/31/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	79,026.72	-	2/28/2015
0.01	Vanguard Institutional Index I	VINIX	45,552.86	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	6,136.72	-	3/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	26,512.12	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,886.32	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	5,237.04	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	4,790.56	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	776.16	-	3/31/2015

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San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.33	**EOG Resources Inc**	**EOG**	**1,085,972.26**	**Energy**	
0.22	American Funds Growth Fund of Amer R6	RGAGX	725,824.20	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	89,830.96	-	2/28/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	167,852.90	-	3/31/2015
0.02	Vanguard Institutional Index I	VINIX	70,304.26	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	9,476.09	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	6,001.10	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	8,086.84	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	7,397.40	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,198.51	-	3/31/2015
0.33	**Union Pacific Corp**	**UNP**	**1,077,964.74**	**Industrials**	
0.03	Wells Fargo Advantage Growth I	SGRNX	105,592.09	-	2/28/2015
0.17	American Funds Growth Fund of Amer R6	RGAGX	578,740.68	-	3/31/2015
0.04	Columbia Diversified Equity Income Y	CDEYX	117,267.41	-	2/28/2015
0.04	Vanguard Institutional Index I	VINIX	133,446.69	-	3/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	81,811.92	-	3/31/2015
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,005.17	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,402.47	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	15,365.51	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	14,055.53	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,277.25	-	3/31/2015

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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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