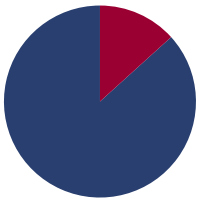
San Bernardino County

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	13.29
Other	86.71

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
1.03	**Amazon.com Inc**	**AMZN**	**660,589.57**	**Consumer Cyclical**	
0.88	American Funds Growth Fund of Amer R6	RGAGX	564,188.08	-	3/31/2015
0.02	Wells Fargo Advantage Growth I	SGRNX	15,610.84	-	2/28/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	15,213.74	-	2/28/2015
0.05	Vanguard Institutional Index I	VINIX	35,226.67	-	3/31/2015
0.04	American Funds Capital World Gr&Inc R6	RWIGX	23,792.20	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	566.03	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,389.42	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,997.92	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,047.37	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	557.28	-	3/31/2015
0.83	**Gilead Sciences Inc**	**GILD**	**536,464.31**	**Healthcare**	
0.10	Parnassus Core Equity Institutional	PRILX	65,811.69	-	3/31/2015
0.46	American Funds Growth Fund of Amer R6	RGAGX	295,818.82	-	3/31/2015
0.14	American Funds Capital World Gr&Inc R6	RWIGX	91,450.70	-	3/31/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	24,950.08	-	2/28/2015
0.02	Wells Fargo Advantage Growth I	SGRNX	15,163.62	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	36,336.09	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	598.42	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,468.93	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,112.25	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,164.53	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	589.17	-	3/31/2015
0.78	**Apple Inc**	**AAPL**	**501,035.05**	**Technology**	
0.14	TIAA-CREF Growth & Income Instl	TIGRX	91,017.94	-	2/28/2015
0.28	Vanguard Institutional Index I	VINIX	180,185.07	-	3/31/2015
0.08	Parnassus Core Equity Institutional	PRILX	54,188.44	-	3/31/2015
0.05	Wells Fargo Advantage Growth I	SGRNX	31,261.96	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,967.83	-	3/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	7,285.04	-	3/31/2015
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	10,475.53	-	3/31/2015
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	10,734.80	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	2,921.96	-	3/31/2015
0.11	American Funds Growth Fund of Amer R6	RGAGX	70,048.99	-	3/31/2015
0.04	Columbia Diversified Equity Income Y	CDEYX	28,368.15	-	2/28/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	11,579.34	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.68	**Home Depot Inc**	**HD**	**435,879.84**	**Consumer Cyclical**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	246,579.07	-	3/31/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	31,043.32	-	2/28/2015
0.10	Columbia Diversified Equity Income Y	CDEYX	63,048.15	-	2/28/2015
0.03	American Funds Income Fund of Amer R6	RIDGX	17,235.30	-	3/31/2015
0.06	Vanguard Institutional Index I	VINIX	37,221.89	-	3/31/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	33,651.21	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	612.89	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,504.44	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,163.31	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,216.85	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	603.41	-	3/31/2015
0.68	**Microsoft Corp**	**MSFT**	**435,401.79**	**Technology**	
0.08	American Funds Income Fund of Amer R6	RIDGX	53,514.58	-	3/31/2015
0.13	Vanguard Institutional Index I	VINIX	82,917.65	-	3/31/2015
0.15	Columbia Diversified Equity Income Y	CDEYX	93,488.70	-	2/28/2015
0.05	TIAA-CREF Growth & Income Instl	TIGRX	32,066.28	-	2/28/2015
0.23	American Funds Growth Fund of Amer R6	RGAGX	147,034.38	-	3/31/2015
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	10,014.71	-	1/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,229.23	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,017.35	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,338.80	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,446.19	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,210.23	-	3/31/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,123.69	-	3/31/2015
0.67	**Google Inc Class C**	**GOOG**	**432,523.41**	**Technology**	
0.03	MainStay ICAP Select Equity I	ICSLX	21,597.47	-	2/28/2015
0.10	Parnassus Core Equity Institutional	PRILX	63,480.81	-	3/31/2015
0.04	Wells Fargo Advantage Growth I	SGRNX	23,143.24	-	2/28/2015
0.34	American Funds Growth Fund of Amer R6	RGAGX	218,169.03	-	3/31/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	28,744.99	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	38,986.17	-	3/31/2015
0.05	American Funds Capital World Gr&Inc R6	RWIGX	30,830.37	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	653.49	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,604.10	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,306.62	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,363.71	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	643.39	-	3/31/2015
0.65	**Amgen Inc**	**AMGN**	**418,425.68**	**Healthcare**	
0.27	American Funds Capital World Gr&Inc R6	RWIGX	172,712.81	-	3/31/2015
0.31	American Funds Growth Fund of Amer R6	RGAGX	197,162.40	-	3/31/2015
0.05	Vanguard Institutional Index I	VINIX	30,157.44	-	3/31/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	12,639.59	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	496.59	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,218.96	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,752.80	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,796.18	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	488.91	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.59	**Wells Fargo & Co**	**WFC**	**377,721.96**	**Financial Services**	
0.29	Columbia Diversified Equity Income Y	CDEYX	188,466.41	-	2/28/2015
0.10	Vanguard Institutional Index I	VINIX	63,410.38	-	3/31/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	26,480.77	-	2/28/2015
0.04	American Funds Income Fund of Amer R6	RIDGX	23,900.04	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,147.88	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,817.67	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,051.67	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,151.95	-	3/31/2015
0.09	American Funds Growth Fund of Amer R6	RGAGX	57,543.46	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,130.14	-	3/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	4,621.57	-	3/31/2015
0.55	**Comcast Corp Class A**	**CMCSA**	**350,153.56**	**Communication Services**	
0.05	MainStay ICAP Select Equity I	ICSLX	33,329.33	-	2/28/2015
0.05	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	31,484.16	-	1/31/2015
0.29	American Funds Growth Fund of Amer R6	RGAGX	188,948.95	-	3/31/2015
0.02	TIAA-CREF Growth & Income Instl	TIGRX	15,786.07	-	2/28/2015
0.05	Vanguard Institutional Index I	VINIX	34,549.40	-	3/31/2015
0.04	Columbia Diversified Equity Income Y	CDEYX	25,134.65	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	530.68	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,302.64	-	3/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	14,772.60	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,873.13	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,919.49	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	522.47	-	3/31/2015
0.52	**General Electric Co**	**GE**	**331,386.07**	**Industrials**	
0.05	MainStay ICAP Select Equity I	ICSLX	32,888.84	-	2/28/2015
0.23	Columbia Diversified Equity Income Y	CDEYX	147,630.76	-	2/28/2015
0.06	American Funds Income Fund of Amer R6	RIDGX	39,389.05	-	3/31/2015
0.10	Vanguard Institutional Index I	VINIX	62,080.54	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	21,594.11	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,020.42	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,504.80	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,601.78	-	3/31/2015
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	4,217.09	-	1/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,690.92	-	3/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	11,763.12	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,004.65	-	3/31/2015
0.51	**Philip Morris International Inc**	**PM**	**326,405.03**	**Consumer Defensive**	
0.10	American Funds Capital World Gr&Inc R6	RWIGX	61,542.78	-	3/31/2015
0.11	Columbia Diversified Equity Income Y	CDEYX	69,244.67	-	2/28/2015
0.22	American Funds Growth Fund of Amer R6	RGAGX	139,906.60	-	3/31/2015
0.03	American Funds Income Fund of Amer R6	RIDGX	21,210.36	-	3/31/2015
0.05	Vanguard Institutional Index I	VINIX	28,971.19	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	477.25	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,171.50	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,684.56	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,726.25	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	469.88	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.50	**Google Inc Class A**	**GOOGL**	**319,489.99**	**Technology**	
0.05	Wells Fargo Advantage Growth I	SGRNX	30,551.71	-	2/28/2015
0.29	American Funds Growth Fund of Amer R6	RGAGX	183,441.23	-	3/31/2015
0.03	Parnassus Core Equity Institutional	PRILX	21,741.08	-	3/31/2015
0.06	Vanguard Institutional Index I	VINIX	39,380.37	-	3/31/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	36,868.33	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	647.96	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,590.53	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,287.11	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,343.72	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	637.95	-	3/31/2015
0.49	**JPMorgan Chase & Co**	**JPM**	**312,625.96**	**Financial Services**	
0.24	Columbia Diversified Equity Income Y	CDEYX	156,502.20	-	2/28/2015
0.04	American Funds Income Fund of Amer R6	RIDGX	25,039.06	-	3/31/2015
0.09	Vanguard Institutional Index I	VINIX	56,151.58	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	16,518.45	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	924.82	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,270.12	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,264.32	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,345.11	-	3/31/2015
0.07	American Funds Growth Fund of Amer R6	RGAGX	46,937.24	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	910.52	-	3/31/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	762.53	-	3/31/2015
0.47	**UnitedHealth Group Inc**	**UNH**	**301,719.23**	**Healthcare**	
0.39	American Funds Growth Fund of Amer R6	RGAGX	251,404.35	-	3/31/2015
0.04	Vanguard Institutional Index I	VINIX	28,046.98	-	3/31/2015
0.03	American Funds Capital World Gr&Inc R6	RWIGX	16,915.29	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	461.99	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,134.04	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,630.69	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,671.05	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	454.85	-	3/31/2015
0.45	**Merck & Co Inc**	**MRK**	**290,413.78**	**Healthcare**	
0.10	American Funds Income Fund of Amer R6	RIDGX	61,592.05	-	3/31/2015
0.19	Columbia Diversified Equity Income Y	CDEYX	120,437.67	-	2/28/2015
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	15,688.11	-	1/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	20,086.80	-	2/28/2015
0.06	Vanguard Institutional Index I	VINIX	40,558.39	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	670.98	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,647.03	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,368.34	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,426.96	-	3/31/2015
0.04	American Funds Growth Fund of Amer R6	RGAGX	24,276.84	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	660.61	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.45	**Oracle Corporation**	**ORCL**	**288,825.29**	**Technology**	
0.03	MainStay ICAP Select Equity I	ICSLX	17,906.20	-	2/28/2015
0.23	American Funds Growth Fund of Amer R6	RGAGX	147,394.26	-	3/31/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	40,635.48	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	16,826.66	-	2/28/2015
0.05	Vanguard Institutional Index I	VINIX	34,389.34	-	3/31/2015
0.04	Columbia Diversified Equity Income Y	CDEYX	24,930.87	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	581.95	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,428.50	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,054.11	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,104.95	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	572.96	-	3/31/2015
0.43	**Citigroup Inc**	**C**	**279,474.73**	**Financial Services**	
0.03	MainStay ICAP Select Equity I	ICSLX	21,998.43	-	2/28/2015
0.23	Columbia Diversified Equity Income Y	CDEYX	150,879.77	-	2/28/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	27,842.02	-	2/28/2015
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	10,270.81	-	1/31/2015
0.06	Vanguard Institutional Index I	VINIX	38,859.04	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	607.81	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,491.97	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,145.38	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,198.48	-	3/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	7,590.41	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	598.42	-	3/31/2015
0.02	American Funds Growth Fund of Amer R6	RGAGX	14,992.18	-	3/31/2015
0.43	**Berkshire Hathaway Inc Class B**	**BRK.B**	**277,051.33**	**Financial Services**	
0.26	Columbia Diversified Equity Income Y	CDEYX	167,196.25	-	2/28/2015
0.10	Vanguard Institutional Index I	VINIX	61,557.38	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,044.60	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,564.15	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,687.12	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,778.37	-	3/31/2015
0.06	American Funds Growth Fund of Amer R6	RGAGX	36,195.01	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,028.45	-	3/31/2015
0.38	**CVS Health Corp**	**CVS**	**245,909.14**	**Healthcare**	
0.10	Parnassus Core Equity Institutional	PRILX	63,447.37	-	3/31/2015
0.20	Columbia Diversified Equity Income Y	CDEYX	131,318.42	-	2/28/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	16,761.68	-	2/28/2015
0.04	Vanguard Institutional Index I	VINIX	28,873.33	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	475.43	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,167.03	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,678.13	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,719.66	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	468.08	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.38	**Procter & Gamble Co**	**PG**	**242,907.51**	**Consumer Defensive**	
0.09	Parnassus Core Equity Institutional	PRILX	59,949.49	-	3/31/2015
0.04	American Funds Income Fund of Amer R6	RIDGX	26,585.21	-	3/31/2015
0.04	TIAA-CREF Growth & Income Instl	TIGRX	25,852.28	-	2/28/2015
0.09	Vanguard Institutional Index I	VINIX	55,012.43	-	3/31/2015
0.09	Columbia Diversified Equity Income Y	CDEYX	55,992.58	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	906.10	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,224.18	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,198.26	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,277.42	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	892.10	-	3/31/2015
0.01	American Funds Growth Fund of Amer R6	RGAGX	9,017.46	-	3/31/2015
0.38	**Novartis AG**	**NOVN**	**240,937.72**	**Healthcare**	
0.20	American Funds Capital World Gr&Inc R6	RWIGX	127,944.38	-	3/31/2015
0.04	Dodge & Cox International Stock	DODFX	26,866.31	-	3/31/2015
0.10	American Funds Growth Fund of Amer R6	RGAGX	64,908.36	-	3/31/2015
0.01	TIAA-CREF Growth & Income Instl	TIGRX	8,042.73	-	2/28/2015
0.01	American Funds Income Fund of Amer R6	RIDGX	7,954.65	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,134.32	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	456.68	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,577.36	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,611.38	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	441.56	-	3/31/2015
0.37	**Verizon Communications Inc**	**VZ**	**240,436.48**	**Communication Services**	
0.12	American Funds Capital World Gr&Inc R6	RWIGX	79,110.15	-	3/31/2015
0.05	American Funds Income Fund of Amer R6	RIDGX	33,522.69	-	3/31/2015
0.08	Vanguard Institutional Index I	VINIX	50,238.62	-	3/31/2015
0.08	Columbia Diversified Equity Income Y	CDEYX	49,757.79	-	2/28/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	18,219.34	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	827.54	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,031.34	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,920.97	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,993.27	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	814.75	-	3/31/2015
0.37	**Union Pacific Corp**	**UNP**	**240,068.78**	**Industrials**	
0.05	Wells Fargo Advantage Growth I	SGRNX	33,733.31	-	2/28/2015
0.19	American Funds Growth Fund of Amer R6	RGAGX	120,169.78	-	3/31/2015
0.07	Columbia Diversified Equity Income Y	CDEYX	45,896.93	-	2/28/2015
0.04	Vanguard Institutional Index I	VINIX	23,730.93	-	3/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	12,007.87	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	390.99	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	959.74	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,380.06	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,414.22	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	384.94	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.36	**Cisco Systems Inc**	**CSCO**	**229,245.26**	**Technology**	
0.16	Columbia Diversified Equity Income Y	CDEYX	100,135.18	-	2/28/2015
0.05	American Funds Income Fund of Amer R6	RIDGX	31,181.09	-	3/31/2015
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	10,296.78	-	1/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	21,215.75	-	2/28/2015
0.05	Vanguard Institutional Index I	VINIX	34,931.71	-	3/31/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	575.33	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,412.26	-	3/31/2015
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,030.76	-	3/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,081.02	-	3/31/2015
0.03	American Funds Growth Fund of Amer R6	RGAGX	18,175.74	-	3/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,643.21	-	3/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	566.44	-	3/31/2015
0.35	**Johnson & Johnson**	**JNJ**	**222,441.77**	**Healthcare**	
0.18	Columbia Diversified Equity Income Y	CDEYX	116,979.19	-	2/28/2015
0.11	Vanguard Institutional Index I	VINIX	69,540.56	-	3/31/2015
0.03	TIAA-CREF Growth & Income Instl	TIGRX	20,127.05	-	2/28/2015
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,145.53	-	3/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,811.89	-	3/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,043.36	-	3/31/2015
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,143.43	-	3/31/2015
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	2,522.95	-	1/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	1,127.82	-	3/31/2015

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®

Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an FINRA-member firm. Information contained in the report is from the most recent information available to Morningstar.

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.

© 2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature, and therefore must be preceded or accompanied by a prospectus and disclosure statement. Please read the prospectus carefully.

MORNINGSTAR®