SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 3/31/2015

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
		LARGE GROWTH	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
1	**RGAGX**	AmFunds Growth Fund of America	12.31	17.13	13.71	8.83	13.30	15.06	13.86	8.48	-0.99	2.07	-0.15	0.35	15.56	15.78	15.09	8.87	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	13.05	16.15	14.76	10.02	13.30	15.06	13.86	8.48	-0.25	1.09	0.90	1.54	15.56	15.78	15.09	8.87	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	11.47	12.69	17.13	12.81	13.30	15.06	13.86	8.48	-1.83	-2.37	3.27	4.33	15.56	15.78	15.09	8.87	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	12.90	17.94	13.91	10.51	10.34	14.87	12.97	7.32	2.56	3.07	0.94	3.19	12.73	16.45	14.73	8.34	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	12.71	16.08	14.44	8.01	12.73	16.11	14.47	8.01	-0.02	-0.03	-0.03	0.00	12.73	16.11	14.47	8.01	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	8.47	14.52	11.90	7.47	7.86	14.42	12.25	6.72	0.61	0.10	-0.35	0.75	9.33	16.44	13.75	7.21	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	8.25	13.48	12.16	7.79	7.86	14.42	12.25	6.72	0.39	-0.94	-0.09	1.07	9.33	16.44	13.75	7.21	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	9.35	17.62	15.99	8.92	11.20	14.95	14.47	9.17	-1.85	2.67	1.52	-0.25	15.56	17.41	16.43	10.19	Mid Cap Growth / Russell Mid Cap Growth
9	**IMOZX**	Voya Mid Cap Opportunities	15.02	14.31	15.53	11.22	11.20	14.95	14.47	9.17	3.82	-0.64	1.06	2.05	15.56	17.41	16.43	10.19	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	8.35	18.36	15.13	9.71	8.83	15.99	13.72	8.42	-0.48	2.37	1.41	1.29	13.68	18.10	16.16	10.02	50 MidCap Blend-50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	14.89	17.94	16.10	10.01	14.95	17.99	16.15	10.00	-0.06	-0.05	-0.05	0.01	14.95	17.99	16.15	10.00	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	8.69	16.72	13.63	9.14	8.89	16.30	13.69	8.43	-0.20	0.42	-0.06	0.71	11.70	18.60	15.84	9.61	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	5.74	16.20	17.50	11.79	8.06	15.21	15.12	9.20	-2.32	0.99	2.38	2.59	12.06	17.74	16.58	10.02	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	9.84	17.59	15.84	10.10	9.82	17.56	15.78	9.99	0.02	0.03	0.06	0.11	9.82	17.56	15.78	9.99	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	8.11	19.02	16.49	12.14	3.94	14.29	12.55	7.92	4.17	4.73	3.94	4.22	4.43	14.79	12.54	7.53	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	8.74	13.39	11.07	9.43	3.94	14.29	12.55	7.92	4.80	-0.90	-1.48	1.51	4.43	14.79	12.54	7.53	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	5.42	13.01	9.84	7.99	4.19	10.89	9.45	6.63	1.23	2.12	0.39	1.36	6.03	12.19	10.01	6.39	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	-6.60	8.81	7.98	6.44	-3.36	10.07	8.91	6.64	-3.24	-1.26	-0.93	-0.20	-2.92	10.67	8.80	6.17	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	1.48	12.25	7.99	6.98	-0.76	7.86	5.68	5.00	2.24	4.39	2.31	1.98	-1.39	8.24	5.72	5.03	Foreign Lg Blend / MSCI World Ex US NR
20	**OIGIX**	Oppenheimer International Growth	-3.95	9.52	8.72	7.93	1.36	8.23	6.79	5.77	-5.31	1.29	1.93	2.16	1.20	8.36	6.49	5.61	Foreign Lg Growth / MSCI World Ex US Gr
		BONDS																	
21	**LSIIX**	Loomis Sayles Inv Grade Bond	1.07	4.36	6.02	6.81	2.62	4.78	6.07	5.95	-1.55	-0.42	-0.05	0.86	6.74	4.88	6.23	5.80	MultiSector / Barclays US Credit TR USD
22	**OIBIX**	Oppenheimer International Bond	0.33	1.83	2.86	5.58	-1.05	1.58	3.54	4.15	1.38	0.25	-0.68	1.43	-9.44	-2.57	0.59	2.58	Wld Bond / Mstar Global Ex US Gov Bond
23	**GHYYX**	Pioneer Global High Yield	-2.72	4.48	5.91	6.18	0.75	6.35	7.45	6.74	-3.47	-1.87	-1.54	-0.56	-2.25	6.38	7.92	8.22	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	6.89	11.54	11.01	7.27	6.19	9.45	8.97	6.26	0.70	2.09	2.04	1.01	4.21	8.05	8.32	6.78	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	5.71	5.79	6.70	5.62	5.92	5.97	6.82	5.65	-0.21	-0.18	-0.12	-0.03	2.43	3.30	5.20	5.20	Spliced Index / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	7.50	9.61	9.27	N/A	7.74	9.87	9.53	N/A	-0.24	-0.26	-0.26	N/A	4.93	8.05	8.93	7.17	Spliced Index / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	7.77	11.10	10.28	N/A	8.01	11.36	10.54	N/A	-0.24	-0.26	-0.26	N/A	5.52	10.30	10.28	7.64	Spliced Index / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	7.91	12.30	11.06	N/A	8.23	12.59	11.35	N/A	-0.32	-0.29	-0.29	N/A	5.44	11.31	10.77	7.88	Spliced Index / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	7.91	12.30	11.06	N/A	8.23	12.59	11.34	N/A	-0.32	-0.29	-0.28	N/A	5.05	11.13	10.56	7.90	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	Voya Global Real Estate	14.94	11.32	10.61	7.76	12.94	11.21	10.19	5.89	2.00	0.11	0.42	1.87	16.25	13.45	12.68	7.95	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	6.93	12.12	10.31	6.99	9.01	11.91	11.58	7.20	-2.08	0.21	-1.27	N/A	5.39	11.67	10.83	7.63	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	7.10	10.36	9.20	6.87	6.75	9.20	9.01	6.12	0.35	1.16	0.19	0.75	4.21	8.05	8.32	6.78	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	3.98	6.53	6.26	5.48	3.69	5.37	5.33	4.65	0.29	1.16	0.93	0.83	2.21	3.45	4.84	4.93	Custom Cons Allocation / Mstar Cons

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

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RMT RATES OF RETURN 3/31/2015

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	12.31	17.13	13.71	8.83	13.30	15.06	13.86	8.48	-0.99	2.07	-0.15	0.35	15.56	15.78	15.09	8.87	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	13.05	16.15	14.76	10.02	13.30	15.06	13.86	8.48	-0.25	1.09	0.90	1.54	15.56	15.78	15.09	8.87	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	11.47	12.69	17.13	12.81	13.30	15.06	13.86	8.48	-1.83	-2.37	3.27	4.33	15.56	15.78	15.09	8.87	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	12.90	17.94	13.91	10.51	10.34	14.87	12.97	7.32	2.56	3.07	0.94	3.19	12.73	16.45	14.73	8.34	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	12.71	16.08	14.44	8.01	12.73	16.11	14.47	8.01	-0.02	-0.03	-0.03	0.00	12.73	16.11	14.47	8.01	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	8.47	14.52	11.90	7.47	7.86	14.42	12.25	6.72	0.61	0.10	-0.35	0.75	9.33	16.44	13.75	7.21	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	8.25	13.48	12.16	7.79	7.86	14.42	12.25	6.72	0.39	-0.94	-0.09	1.07	9.33	16.44	13.75	7.21	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	9.35	17.62	15.99	8.92	11.20	14.95	14.47	9.17	-1.85	2.67	1.52	-0.25	15.56	17.41	16.43	10.19	Mid Cap Growth / Russell Mid Cap Growth
9	**IMOZX**	Voya Mid Cap Opportunities	15.02	14.31	15.53	11.22	11.20	14.95	14.47	9.17	3.82	-0.64	1.06	2.05	15.56	17.41	16.43	10.19	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	8.35	18.36	15.13	9.71	8.83	15.99	13.72	8.42	-0.48	2.37	1.41	1.29	13.68	18.10	16.16	10.02	50 MidCap Blend-50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	14.89	17.94	16.10	10.01	14.95	17.99	16.15	10.00	-0.06	-0.05	-0.05	0.01	14.95	17.99	16.15	10.00	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	8.69	16.72	13.63	9.14	8.89	16.30	13.69	8.43	-0.20	0.42	-0.06	0.71	11.70	18.60	15.84	9.61	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	5.74	16.20	17.50	11.79	8.06	15.21	15.12	9.20	-2.32	0.99	2.38	2.59	12.06	17.74	16.58	10.02	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	9.84	17.59	15.84	10.10	9.82	17.56	15.78	9.99	0.02	0.03	0.06	0.11	9.82	17.56	15.78	9.99	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	8.11	19.02	16.49	12.14	3.94	14.29	12.55	7.92	4.17	4.73	3.94	4.22	4.43	14.79	12.54	7.53	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	8.74	13.39	11.07	9.43	3.94	14.29	12.55	7.92	4.80	-0.90	-1.48	1.51	4.43	14.79	12.54	7.53	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	5.42	13.01	9.84	7.99	4.19	10.89	9.45	6.63	1.23	2.12	0.39	1.36	6.03	12.19	10.01	6.39	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	-6.60	8.81	7.98	6.44	-3.36	10.07	8.91	6.64	-3.24	-1.26	-0.93	-0.20	-2.92	10.67	8.80	6.17	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	1.48	12.25	7.99	6.98	-0.76	7.86	5.68	5.00	2.24	4.39	2.31	1.98	-1.39	8.24	5.72	5.03	Fgn Lg Blend / MSCI World Ex US NR USD
20	**OIGIX**	Oppenheimer International Growth	-3.95	9.52	8.72	7.93	1.36	8.23	6.79	5.77	-5.31	1.29	1.93	2.16	1.20	8.36	6.49	5.61	Foreign Lg Growth / MSCI Wld Ex US Gr
		BONDS																	
⚠ 21	**LSIIX**	Loomis Sayles Inv Grade Bond	1.07	4.36	6.02	6.81	2.62	4.78	6.07	5.95	-1.55	-0.42	-0.05	0.86	6.74	4.88	6.23	5.80	MultiSector / Barclays US Credit TR USD
✔ 22	**OIBIX**	Oppenheimer International Bond	0.32	1.83	2.86	5.58	-1.05	1.58	3.54	4.15	1.37	0.25	-0.68	1.43	-9.44	-2.57	0.59	2.58	Wld Bond / Mstar Global Ex US Gov Bond
⚠ 23	**GHYYX**	Pioneer Global High Yield	-2.73	4.48	5.91	6.18	0.75	6.35	7.45	6.74	-3.48	-1.87	-1.54	-0.56	-2.25	6.38	7.92	8.22	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	6.89	11.54	11.01	7.27	6.19	9.45	8.97	6.26	0.70	2.09	2.04	1.01	4.21	8.05	8.32	6.78	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	5.71	5.79	6.70	5.62	5.92	5.97	6.82	5.65	-0.21	-0.18	-0.12	-0.03	2.43	3.30	5.20	5.20	Spliced Index / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	7.50	9.61	9.27	N/A	7.74	9.87	9.53	N/A	-0.24	-0.26	-0.26	N/A	4.93	8.05	8.93	7.17	Spliced Index / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	7.77	11.10	10.28	N/A	8.01	11.36	10.54	N/A	-0.24	-0.26	-0.26	N/A	5.52	10.30	10.28	7.64	Spliced Index / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	7.91	12.30	11.06	N/A	8.23	12.59	11.35	N/A	-0.32	-0.29	-0.29	N/A	5.44	11.31	10.77	7.88	Spliced Index / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	7.91	12.30	11.06	N/A	8.23	12.59	11.34	N/A	-0.32	-0.29	-0.28	N/A	5.05	11.13	10.56	7.90	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	Voya Global Real Estate	14.94	11.32	10.61	7.76	12.94	11.21	10.19	5.89	2.00	0.11	0.42	1.87	16.25	13.45	12.68	7.95	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	6.93	12.57	10.74	N/A	9.01	11.91	11.58	7.20	-2.08	0.66	-0.84	N/A	5.39	11.67	10.83	7.63	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	7.32	10.79	9.65	7.04	6.75	9.20	9.01	6.12	0.57	1.59	0.64	0.92	4.21	8.05	8.32	6.78	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	4.40	7.07	6.86	5.76	3.69	5.37	5.33	4.65	0.71	1.70	1.53	1.11	2.21	3.45	4.84	4.93	Custom Cons Allocation / Mstar Cons

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