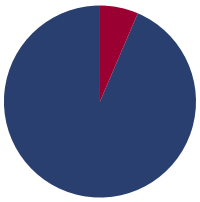
San Bernardino County

Stock Intersection

Account Name
ING 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	6.45
Other	93.55

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
0.93	**Apple Inc**	**AAPL**	**602,948.11**	**Technology**	
0.14	Parnassus Core Equity Institutional	PRILX	87,802.82	-	6/30/2014
0.10	TIAA-CREF Growth & Income Instl	TIGRX	63,412.80	-	5/31/2014
0.19	Vanguard Institutional Index I	VINIX	119,345.38	-	6/30/2014
0.16	Columbia Diversified Equity Income Y	CDEYX	102,147.12	-	5/31/2014
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,803.86	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,770.87	-	3/31/2014
0.03	Wells Fargo Advantage Growth I	SGRNX	17,530.44	-	5/31/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,967.84	-	3/31/2014
0.24	American Funds Growth Fund of Amer R6	RGAGX	155,498.95	-	6/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	6,565.22	-	3/31/2014
0.05	American Funds Capital World G/I R6	RWIGX	34,559.93	-	6/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	2,463.91	-	3/31/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	1,078.95	-	5/31/2014
0.54	**Microsoft Corp**	**MSFT**	**346,161.78**	**Technology**	
0.07	American Funds Inc Fund of Amer R6	RIDGX	48,103.53	-	6/30/2014
0.06	TIAA-CREF Growth & Income Instl	TIGRX	40,470.81	-	5/31/2014
0.10	Vanguard Institutional Index I	VINIX	66,762.97	-	6/30/2014
0.24	American Funds Growth Fund of Amer R6	RGAGX	153,904.59	-	6/30/2014
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	14,505.62	-	4/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,104.55	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	979.76	-	3/31/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,855.07	-	3/31/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,632.31	-	3/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,363.20	-	3/31/2014
0.02	American Funds Capital World G/I R6	RWIGX	9,876.85	-	6/30/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	602.51	-	5/31/2014

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San Bernardino County

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.53	**Wells Fargo & Co**	**WFC**	**343,829.36**	**Financial Services**	
0.25	Columbia Diversified Equity Income Y	CDEYX	158,938.65	-	5/31/2014
0.04	TIAA-CREF Growth & Income Instl	TIGRX	27,130.52	-	5/31/2014
0.08	Vanguard Institutional Index I	VINIX	53,656.12	-	6/30/2014
0.03	American Funds Inc Fund of Amer R6	RIDGX	21,615.46	-	6/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,879.04	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	874.78	-	3/31/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,442.00	-	3/31/2014
0.11	American Funds Growth Fund of Amer R6	RGAGX	71,346.82	-	6/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,243.11	-	3/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,217.13	-	3/31/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	485.72	-	5/31/2014
0.50	**General Electric Co**	**GE**	**322,854.07**	**Industrials**	
0.05	MainStay ICAP Select Equity I	ICSLX	33,394.12	-	5/31/2014
0.06	TIAA-CREF Growth & Income Instl	TIGRX	39,825.27	-	5/31/2014
0.06	American Funds Inc Fund of Amer R6	RIDGX	36,709.80	-	6/30/2014
0.16	Columbia Diversified Equity Income Y	CDEYX	105,591.75	-	5/31/2014
0.09	Vanguard Institutional Index I	VINIX	56,128.85	-	6/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,788.49	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	832.62	-	3/31/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,276.12	-	3/31/2014
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	6,875.18	-	4/30/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,086.82	-	3/31/2014
0.03	American Funds Capital World G/I R6	RWIGX	18,981.40	-	6/30/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,158.48	-	3/31/2014
0.02	American Funds Growth Fund of Amer R6	RGAGX	14,697.15	-	6/30/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	508.00	-	5/31/2014
0.44	**Chevron Corp**	**CVX**	**286,897.17**	**Energy**	
0.28	Columbia Diversified Equity Income Y	CDEYX	177,880.22	-	5/31/2014
0.05	TIAA-CREF Growth & Income Instl	TIGRX	33,136.11	-	5/31/2014
0.08	Vanguard Institutional Index I	VINIX	52,932.26	-	6/30/2014
0.02	American Funds Inc Fund of Amer R6	RIDGX	12,907.44	-	6/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,686.57	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	785.18	-	3/31/2014
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,089.43	-	3/31/2014
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,910.91	-	3/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,092.46	-	3/31/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	476.58	-	5/31/2014
0.39	**Johnson & Johnson**	**JNJ**	**252,985.35**	**Healthcare**	
0.07	TIAA-CREF Growth & Income Instl	TIGRX	47,045.16	-	5/31/2014
0.18	Columbia Diversified Equity Income Y	CDEYX	117,013.15	-	5/31/2014
0.10	Vanguard Institutional Index I	VINIX	63,040.30	-	6/30/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,009.41	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	935.47	-	3/31/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,680.81	-	3/31/2014
0.02	American Funds Inc Fund of Amer R6	RIDGX	10,224.67	-	6/30/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,468.12	-	3/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,301.58	-	3/31/2014
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	3,696.31	-	4/30/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	570.37	-	5/31/2014

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Stock Intersection (continued)

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0.37	**Exxon Mobil Corporation**	**XOM**	**236,643.47**	**Energy**	
0.05	MainStay ICAP Select Equity I	ICSLX	29,318.39	-	5/31/2014
0.14	Vanguard Institutional Index I	VINIX	92,087.35	-	6/30/2014
0.13	Columbia Diversified Equity Income Y	CDEYX	83,609.73	-	5/31/2014
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,934.48	-	3/31/2014
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,366.14	-	3/31/2014
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,375.33	-	3/31/2014
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	5,064.73	-	3/31/2014
0.00	Vanguard Target Retirement Income Inv	VTINX	1,900.78	-	3/31/2014
0.02	American Funds Capital World G/I R6	RWIGX	14,154.95	-	6/30/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	831.60	-	5/31/2014
0.19	**Prosperity Bancshares, Inc.**	**PB**	**124,533.09**	**Financial Services**	
0.12	Perkins Small Cap Value N	JDSNX	77,202.07	-	6/30/2014
0.07	Columbia Small/Mid Cap Value R5	RSCMX	46,113.53	-	5/31/2014
0.00	Vanguard Small Cap Index I	VSCIX	1,217.49	-	6/30/2014
0.19	**Zions Bancorp**	**ZION**	**122,414.16**	**Financial Services**	
0.05	Invesco SmallCapValue Y	VSMIX	35,035.68	-	3/31/2014
0.08	Columbia Small/Mid Cap Value R5	RSCMX	54,442.67	-	5/31/2014
0.05	Columbia Diversified Equity Income Y	CDEYX	29,393.77	-	5/31/2014
0.00	Vanguard Mid Cap Index I	VMCIX	2,377.61	-	6/30/2014
0.00	Vanguard Institutional Index I	VINIX	1,164.42	-	6/30/2014
0.17	**Genesee & Wyoming Inc Class A**	**GWR**	**112,798.90**	**Industrials**	
0.12	Baron Growth Instl	BGRIX	78,579.73	-	6/30/2014
0.03	Wells Fargo Advantage Growth I	SGRNX	18,328.08	-	5/31/2014
0.02	Loomis Sayles Small Cap Growth Instl	LSSIX	14,285.58	-	5/31/2014
0.00	Vanguard Small Cap Index I	VSCIX	1,605.51	-	6/30/2014
0.17	**Under Armour Inc Class A**	**UA**	**106,441.24**	**Consumer Cyclical**	
0.14	Baron Growth Instl	BGRIX	92,381.18	-	6/30/2014
0.01	Wells Fargo Advantage Growth I	SGRNX	7,495.29	-	5/31/2014
0.01	Vanguard Mid Cap Index I	VMCIX	4,512.90	-	6/30/2014
0.00	Vanguard Institutional Index I	VINIX	2,051.87	-	6/30/2014
0.16	**Gartner Inc Class A**	**IT**	**100,085.26**	**Technology**	
0.12	Baron Growth Instl	BGRIX	74,545.62	-	6/30/2014
0.04	Voya MidCap Opportunities R6	IMOZX	22,902.27	-	3/31/2014
0.00	Vanguard Mid Cap Index I	VMCIX	2,637.37	-	6/30/2014
0.15	**Novartis AG ADR**	**NVS**	**99,963.08**	**Healthcare**	
0.08	Dodge & Cox International Stock	DODFX	54,181.85	-	6/30/2014
0.07	Parnassus Core Equity Institutional	PRILX	44,923.08	-	6/30/2014
0.00	American Funds Inc Fund of Amer R6	RIDGX	858.15	-	6/30/2014
0.15	**Casey's General Stores Inc**	**CASY**	**99,364.48**	**Consumer Defensive**	
0.15	Perkins Small Cap Value N	JDSNX	98,570.49	-	6/30/2014
0.00	Vanguard Small Cap Index I	VSCIX	793.99	-	6/30/2014
0.15	**Owens & Minor Inc**	**OMI**	**98,776.95**	**Healthcare**	
0.15	Perkins Small Cap Value N	JDSNX	98,147.59	-	6/30/2014
0.00	Vanguard Small Cap Index I	VSCIX	629.36	-	6/30/2014

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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
0.15	**FactSet Research Systems, Inc.**	**FDS**	**98,029.08**	**Industrials**	
0.11	Baron Growth Instl	BGRIX	72,012.04	-	6/30/2014
0.04	Perkins Small Cap Value N	JDSNX	23,905.54	-	6/30/2014
0.00	Vanguard Mid Cap Index I	VMCIX	2,111.50	-	6/30/2014
0.14	**ITC Holdings Corp**	**ITC**	**93,419.22**	**Utilities**	
0.14	Baron Growth Instl	BGRIX	91,730.98	-	6/30/2014
0.00	Vanguard Small Cap Index I	VSCIX	1,688.24	-	6/30/2014
0.14	**Coca-Cola Enterprises Inc**	**CCE**	**91,947.19**	**Consumer Defensive**	
0.05	Voya MidCap Opportunities R6	IMOZX	33,797.63	-	3/31/2014
0.08	Columbia Diversified Equity Income Y	CDEYX	51,030.76	-	5/31/2014
0.01	Vanguard Mid Cap Index I	VMCIX	4,714.70	-	6/30/2014
0.00	Vanguard Institutional Index I	VINIX	2,383.50	-	6/30/2014
0.00	Columbia Small/Mid Cap Value R5	RSCMX	20.61	-	5/31/2014
0.14	**AGCO Corp**	**AGCO**	**89,877.49**	**Industrials**	
0.07	Columbia Small/Mid Cap Value R5	RSCMX	42,805.50	-	5/31/2014
0.07	Columbia Diversified Equity Income Y	CDEYX	44,998.11	-	5/31/2014
0.00	Vanguard Mid Cap Index I	VMCIX	2,073.88	-	6/30/2014
0.14	**Arch Capital Group Ltd**	**ACGL**	**89,702.45**	**Financial Services**	
0.13	Baron Growth Instl	BGRIX	86,511.00	-	6/30/2014
0.00	Vanguard Mid Cap Index I	VMCIX	3,191.45	-	6/30/2014
0.14	**The Middleby Corp**	**MIDD**	**89,244.87**	**Industrials**	
0.12	Baron Growth Instl	BGRIX	78,929.89	-	6/30/2014
0.01	Loomis Sayles Small Cap Growth Instl	LSSIX	8,924.19	-	5/31/2014
0.00	Vanguard Small Cap Index I	VSCIX	1,390.80	-	6/30/2014
0.14	**Home Properties Inc**	**HME**	**88,895.25**	**Real Estate**	
0.14	Perkins Small Cap Value N	JDSNX	87,822.44	-	6/30/2014
0.00	Vanguard Small Cap Index I	VSCIX	1,072.82	-	6/30/2014
0.14	**Plains All American Pipeline LP**	**PAA**	**87,490.88**	**Energy**	
0.14	Perkins Small Cap Value N	JDSNX	87,490.88	-	6/30/2014
0.13	**Potlatch Corp**	**PCH**	**86,305.60**	**Basic Materials**	
0.13	Perkins Small Cap Value N	JDSNX	86,305.60	-	6/30/2014
0.13	**LKQ Corp**	**LKQ**	**86,050.91**	**Consumer Cyclical**	
0.03	Wells Fargo Advantage Growth I	SGRNX	20,624.32	-	5/31/2014
0.06	Baron Growth Instl	BGRIX	41,696.29	-	6/30/2014
0.03	Voya MidCap Opportunities R6	IMOZX	20,568.44	-	3/31/2014
0.00	Vanguard Mid Cap Index I	VMCIX	3,161.85	-	6/30/2014

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Stock Intersection Report Disclosure Statement

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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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