SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 6/30/2014

			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	27.01	16.24	17.38	8.65	26.24	14.46	17.74	7.82	0.77	1.78	-0.36	0.83	26.92	16.26	19.24	8.20	Large Growth / Russell 1000 Growth
2	**TIGRX**	TIAA-CREF Growth & Income	26.59	16.79	18.65	9.78	26.24	14.46	17.74	7.82	0.35	2.33	0.91	1.96	26.92	16.26	19.24	8.20	Large Growth / Russell 1000 Growth
3	**SGRNX**	Wells Fargo Adv Growth	22.29	13.95	22.68	11.95	26.24	14.46	17.74	7.82	-3.95	-0.51	4.94	4.13	26.92	16.26	19.24	8.20	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
4	**PRILX**	Parnassus Core Equity	27.21	18.46	18.45	10.48	23.60	14.88	17.45	7.40	3.61	3.58	1.00	3.08	25.35	16.63	19.25	8.19	Large Blend / Russell 1000
5	**VINIX**	Vanguard Institutional Index	24.56	16.55	18.81	7.79	24.61	16.58	18.83	7.78	-0.05	-0.03	-0.02	0.01	24.61	16.58	18.83	7.78	S&P 500
		LARGE VALUE																	
6	**CDEYX**	Columbia Divserfied Equity Inc	23.25	13.73	17.49	8.41	22.20	14.98	17.37	7.47	1.05	-1.25	0.12	0.94	23.81	16.92	19.23	8.03	Large Value / Russell 1000 Value
7	**ICSLX**	MainStay ICAP Sel Equity	19.23	13.45	16.67	8.45	22.20	14.98	17.37	7.47	-2.97	-1.53	-0.70	0.98	23.81	16.92	19.23	8.03	Large Value / Russell 1000 Value
		MID CAP GROWTH																	
8	**BGRIX**	Baron Growth	21.05	14.61	19.89	9.79	24.01	12.60	19.09	9.01	-2.96	2.01	0.80	0.78	26.04	14.54	21.16	9.83	Mid Cap Growth / Russell Mid Cap Growth
9	**IMOZX**	Voya Mid Cap Opportunities	19.14	11.18	20.16	10.46	24.01	12.60	19.09	9.01	-4.87	-1.42	1.07	1.45	26.04	14.54	21.16	9.83	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
10	**FLVIX**	Fidelity Adv Leveraged Co Stock	24.95	17.00	22.66	11.49	24.86	14.30	19.84	8.86	0.09	2.70	2.82	2.63	26.85	16.09	22.07	10.43	50 MidCap Blend-50 MidCap Val / Russ MidCap
11	**VMCIX**	Vanguard Mid Cap Index	26.24	15.35	22.01	10.36	26.32	15.40	22.05	10.34	-0.08	-0.05	-0.04	0.02	26.32	15.4	22.05	10.34	Spliced Mid Cap Index
		MID CAP VALUE																	
12	**RSCMX**	Columbia Sm/Mid Cap Value	22.38	14.05	20.37	10.27	25.61	15.42	20.47	9.14	-3.23	-1.37	-0.10	1.13	27.76	17.56	22.97	10.66	MidCap Value / Russell MidCap Value
		SMALL GROWTH																	
13	**LSSIX**	Loomis Sayles Small Cap Growth	18.56	13.15	22.07	10.96	22.39	12.77	19.95	8.88	-3.83	0.38	2.12	2.08	24.73	14.49	20.50	9.04	Small Growth / Russell 2000 Growth
		SMALL BLEND																	
14	**VSCIX**	Vanguard Small Cap Index	26.52	16.21	22.36	10.25	26.54	16.17	22.28	N/A	-0.02	0.04	0.08	N/A	26.54	16.17	22.28	N/A	Spliced Small Cap Index
		SMALL VALUE																	
15	**VSMIX**	Invesco Small Cap Value	31.02	19.81	22.98	12.80	23.60	14.71	20.13	8.88	7.42	5.10	2.85	3.92	22.54	14.65	19.88	8.24	Small Value / Russell 2000 Value
16	**JDSNX**	Perkins Small Cap Value	21.47	11.61	16.38	9.58	23.60	14.71	20.13	8.88	-2.13	-3.10	-3.75	0.70	22.54	14.65	19.88	8.24	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
17	**RWIGX**	AmFunds Capital World G/I	23.88	11.70	14.48	9.48	22.72	10.54	14.81	7.69	1.16	1.16	-0.33	1.79	24.05	11.81	14.99	7.25	World Stock / MSCI World NR
18	**DFISX**	DFA International Small Company	31.19	9.67	15.49	9.52	25.65	9.51	15.35	10.01	5.54	0.16	0.14	-0.49	29.08	9.84	15.21	8.73	Fgn SMID Blend / MSCI Eafe Sm Cap NR
19	**DODFX**	Dodge & Cox International Stock	29.31	10.41	14.89	9.55	20.98	6.59	11.29	6.86	8.33	3.82	3.60	2.69	23.83	7.58	11.67	7.18	Fgn Lg Blend / MSCI World Ex US NR USD
20	**OIGIX**	Oppenheimer International Growth	21.15	10.62	15.38	9.90	19.57	6.98	12.17	7.08	1.58	3.64	3.21	2.82	20.79	6.90	11.74	7.20	Foreign Lg Growth / MSCI Wld Ex US Gr
		BONDS																	
21	**LSIIX**	Loomis Sayles Investment Grade Bond	10.64	6.82	9.92	8.09	7.99	5.93	9.47	6.99	2.65	0.89	0.45	1.10	7.44	5.88	7.65	5.85	MultiSector / Barclays US Credit TR USD
22	**OIBIX**	Oppenheimer International Bond	5.72	1.88	5.31	7.09	7.30	3.51	6.05	5.39	-1.58	-1.63	-0.74	1.70	9.69	1.43	3.65	4.93	Wld Bond / Mstar Global Ex US Gov Bond
23	**GHYYX**	Pioneer Global High Yield	10.45	6.81	13.88	8.20	10.61	8.28	12.56	7.62	-0.16	-1.47	1.32	0.58	13.92	9.78	14.42	9.90	HY Bond / Barclays Global HY
		BALANCED ALLOCATION																	
24	**RIDGX**	AmFunds Inc Fund of America	18.10	12.38	15.39	7.93	15.99	9.60	12.60	6.49	2.11	2.78	2.79	1.44	15.64	9.18	12.04	7.51	Moderate Allocation / Morningstar Moderate
		TARGET FUNDS																	
25	**VTINX**	Vanguard Target Retirement Inc	9.73	6.60	8.59	5.79	10.14	6.41	8.64	5.31	-0.41	0.19	-0.05	0.48	7.81	5.08	7.10	5.91	Custom / Morningstar Conservative Inc
26	**VTWNX**	Vanguard Target Retirement 2020	16.48	9.73	12.88	N/A	15.75	9.01	11.70	6.17	0.73	0.72	1.18	N/A	15.68	9.40	12.95	8.09	Custom / Morningstar Moderate 2020
27	**VTHRX**	Vanguard Target Retirement 2030	19.49	11.09	14.63	N/A	18.35	10.26	13.10	6.55	1.14	0.83	1.53	N/A	19.87	11.07	15.25	8.63	Custom / Morningstar Moderate 2030
28	**VFORX**	Vanguard Target Retirement 2040	22.16	12.26	15.80	N/A	20.67	11.34	14.37	6.88	1.49	0.92	1.43	N/A	22.15	11.80	16.12	8.96	Custom / Morningstar Moderate 2040
29	**VFIFX**	Vanguard Target Retirement 2050	22.14	12.26	15.79	N/A	20.67	11.34	14.38	6.88	1.47	0.92	1.41	N/A	22.31	11.58	16.05	9.05	Custom / Morningstar Moderate 2050
		SPECIALTY																	
30	**IGLIX**	Voya Global Real Estate	15.09	9.04	15.68	8.95	13.56	8.51	15.14	7.44	1.53	0.53	0.54	1.51	15.30	10.95	18.06	9.12	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
31	**N/A**	Aggressive Allocation	21.77	11.21	15.48	N/A	20.67	11.43	15.78	7.88	1.10	-0.22	-0.30	N/A	22.79	11.99	16.37	8.58	Custom Agg Allocation / Mstar Aggressive
32	**N/A**	Moderate Allocation	17.02	9.91	12.52	N/A	16.17	8.98	12.08	6.47	0.85	0.93	0.44	N/A	15.64	9.18	12.04	7.51	Custom Mod Allocation / Mstar Moderate
33	**N/A**	Conservative Allocation	10.78	7.00	8.44	N/A	9.34	5.51	7.49	4.94	1.44	1.49	0.95	N/A	7.36	5.20	6.55	5.45	Custom Cons Allocation / Mstar Conservative

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