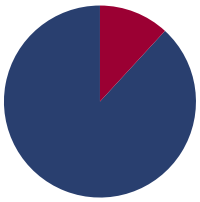
San Bernardino County

Stock Intersection

Account Name
ING 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	11.84
Other	88.16

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
1.06	**Google, Inc. Class A**	**GOOG**	**2,844,569.05**	**Technology**	
0.04	Wells Fargo Advantage Growth I	SGRNX	110,317.51	-	8/31/2013
0.64	American Funds Growth Fund of Amer R6	RGAGX	1,723,086.90	-	9/30/2013
0.07	Parnassus Equity Income - Inst	PRILX	174,763.19	-	9/30/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	165,595.18	-	8/31/2013
0.11	Vanguard Institutional Index I	VINIX	301,591.78	-	7/31/2013
0.10	American Funds Capital World G/I R6	RWIGX	258,658.90	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	32,238.96	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,405.59	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	27,970.36	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,532.54	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,408.15	-	6/30/2013
0.97	**Amazon.com Inc**	**AMZN**	**2,598,590.54**	**Consumer Cyclical**	
0.77	American Funds Growth Fund of Amer R6	RGAGX	2,053,936.66	-	9/30/2013
0.02	Wells Fargo Advantage Growth I	SGRNX	50,850.25	-	8/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	75,027.70	-	8/31/2013
0.09	American Funds Capital World G/I R6	RWIGX	229,651.13	-	9/30/2013
0.05	Vanguard Institutional Index I	VINIX	138,707.00	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	14,702.26	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,393.69	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	12,755.61	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	11,187.83	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,378.41	-	6/30/2013
0.75	**Home Depot, Inc.**	**HD**	**2,007,318.76**	**Consumer Cyclical**	
0.45	American Funds Growth Fund of Amer R6	RGAGX	1,211,993.41	-	9/30/2013
0.04	American Funds Inc Fund of Amer R6	RIDGX	112,632.00	-	9/30/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	128,082.64	-	8/31/2013
0.10	American Funds Capital World G/I R6	RWIGX	263,374.32	-	9/30/2013
0.05	Vanguard Institutional Index I	VINIX	145,970.59	-	7/31/2013
0.03	Columbia Diversified Equity Income Y	CDEYX	92,208.21	-	8/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	15,472.05	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,833.17	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	13,423.47	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	11,773.60	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,555.30	-	6/30/2013

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0.68	**Apple Inc**	**AAPL**	**1,830,899.80**	**Technology**	
0.12	Parnassus Equity Income - Inst	PRILX	330,284.90	-	9/30/2013
0.11	TIAA-CREF Growth & Income Instl	TIGRX	301,590.60	-	8/31/2013
0.20	Vanguard Institutional Index I	VINIX	537,044.07	-	7/31/2013
0.03	Wells Fargo Advantage Growth I	SGRNX	68,333.32	-	8/31/2013
0.02	Vanguard Target Retirement 2040 Inv	VFORX	56,904.19	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	32,487.26	-	6/30/2013
0.06	Columbia Diversified Equity Income Y	CDEYX	165,348.57	-	8/31/2013
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	49,369.80	-	6/30/2013
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	43,301.78	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	13,075.93	-	6/30/2013
0.09	American Funds Growth Fund of Amer R6	RGAGX	233,159.36	-	9/30/2013
0.64	**Philip Morris International, Inc.**	**PM**	**1,703,396.79**	**Consumer Defensive**	
0.23	American Funds Capital World G/I R6	RWIGX	623,978.62	-	9/30/2013
0.29	American Funds Growth Fund of Amer R6	RGAGX	784,197.51	-	9/30/2013
0.07	Vanguard Institutional Index I	VINIX	184,417.28	-	7/31/2013
0.02	American Funds Inc Fund of Amer R6	RIDGX	47,148.75	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,562.24	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10,597.39	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,104.51	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	14,125.11	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,265.39	-	6/30/2013
0.63	**Microsoft Corporation**	**MSFT**	**1,686,059.56**	**Technology**	
0.05	American Funds Inc Fund of Amer R6	RIDGX	134,360.99	-	9/30/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	154,399.27	-	8/31/2013
0.11	Vanguard Institutional Index I	VINIX	302,489.99	-	7/31/2013
0.24	American Funds Growth Fund of Amer R6	RGAGX	633,293.76	-	9/30/2013
0.13	American Funds Capital World G/I R6	RWIGX	348,566.27	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	32,049.53	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,297.44	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	27,806.01	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,388.39	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,364.62	-	6/30/2013
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	3,043.28	-	7/31/2013
0.52	**Wells Fargo & Co**	**WFC**	**1,404,842.63**	**Financial Services**	
0.13	Columbia Diversified Equity Income Y	CDEYX	336,972.50	-	8/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	134,125.50	-	8/31/2013
0.10	Vanguard Institutional Index I	VINIX	270,917.60	-	7/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	67,046.15	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	30,864.96	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,621.16	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,778.28	-	6/30/2013
0.12	American Funds Growth Fund of Amer R6	RGAGX	331,640.24	-	9/30/2013
0.06	American Funds Capital World G/I R6	RWIGX	158,296.85	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,486.98	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,092.41	-	6/30/2013

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0.51	**General Electric Co**	**GE**	**1,370,563.37**	**Industrials**	
0.02	MainStay ICAP Select Equity I	ICSLX	66,249.46	-	8/31/2013
0.12	Columbia Diversified Equity Income Y	CDEYX	312,268.01	-	8/31/2013
0.06	American Funds Inc Fund of Amer R6	RIDGX	153,324.68	-	9/30/2013
0.07	TIAA-CREF Growth & Income Instl	TIGRX	178,472.52	-	8/31/2013
0.12	Vanguard Institutional Index I	VINIX	318,616.11	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	33,758.18	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	19,272.93	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	29,288.43	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	25,688.60	-	6/30/2013
0.06	American Funds Capital World G/I R6	RWIGX	160,162.83	-	9/30/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	22,895.53	-	7/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,757.24	-	6/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	42,808.85	-	9/30/2013
0.48	**Citigroup Inc**	**C**	**1,284,378.20**	**Financial Services**	
0.01	MainStay ICAP Select Equity I	ICSLX	38,437.36	-	8/31/2013
0.13	Columbia Diversified Equity Income Y	CDEYX	339,292.84	-	8/31/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	152,162.90	-	8/31/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	60,707.59	-	7/31/2013
0.07	Vanguard Institutional Index I	VINIX	200,604.16	-	7/31/2013
0.14	American Funds Growth Fund of Amer R6	RGAGX	372,827.08	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	20,191.24	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,527.41	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	17,517.82	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	15,364.72	-	6/30/2013
0.02	American Funds Capital World G/I R6	RWIGX	51,105.36	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,639.72	-	6/30/2013
0.45	**Oracle Corporation**	**ORCL**	**1,194,440.92**	**Technology**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	627,765.57	-	9/30/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	71,529.80	-	8/31/2013
0.09	American Funds Capital World G/I R6	RWIGX	228,731.11	-	9/30/2013
0.06	Vanguard Institutional Index I	VINIX	150,290.76	-	7/31/2013
0.02	Columbia Diversified Equity Income Y	CDEYX	63,596.81	-	8/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	15,317.29	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,744.81	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	13,289.20	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	11,655.83	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,519.74	-	6/30/2013
0.43	**Bank of America Corporation**	**BAC**	**1,160,455.29**	**Financial Services**	
0.03	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	90,250.58	-	7/31/2013
0.09	Columbia Diversified Equity Income Y	CDEYX	250,826.74	-	8/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	140,794.30	-	8/31/2013
0.07	Vanguard Institutional Index I	VINIX	199,009.02	-	7/31/2013
0.15	American Funds Growth Fund of Amer R6	RGAGX	407,269.21	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	21,084.89	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12,037.60	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	18,293.14	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,044.74	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,845.07	-	6/30/2013

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0.43	**Chevron Corp**	**CVX**	**1,150,828.23**	**Energy**	
0.14	Columbia Diversified Equity Income Y	CDEYX	383,504.23	-	8/31/2013
0.08	TIAA-CREF Growth & Income Instl	TIGRX	207,109.69	-	8/31/2013
0.12	Vanguard Institutional Index I	VINIX	308,638.88	-	7/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	91,566.54	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	32,693.19	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,664.92	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	28,364.45	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,878.19	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	7,512.52	-	6/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	47,895.61	-	9/30/2013
0.42	**Procter & Gamble Co**	**PG**	**1,136,504.37**	**Consumer Defensive**	
0.10	Parnassus Equity Income - Inst	PRILX	280,688.95	-	9/30/2013
0.11	Columbia Diversified Equity Income Y	CDEYX	304,319.46	-	8/31/2013
0.10	Vanguard Institutional Index I	VINIX	278,276.13	-	7/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	99,840.85	-	8/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	72,273.70	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	29,483.16	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,832.28	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,579.45	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,435.49	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,774.89	-	6/30/2013
0.37	**JPMorgan Chase & Co**	**JPM**	**987,039.31**	**Financial Services**	
0.13	Columbia Diversified Equity Income Y	CDEYX	342,521.33	-	8/31/2013
0.01	MainStay ICAP Select Equity I	ICSLX	32,012.36	-	8/31/2013
0.10	Vanguard Institutional Index I	VINIX	266,335.36	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,218.20	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,110.09	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	24,481.97	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	21,472.90	-	6/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	30,351.01	-	9/30/2013
0.01	TIAA-CREF Growth & Income Instl	TIGRX	32,676.84	-	8/31/2013
0.05	American Funds Growth Fund of Amer R6	RGAGX	132,907.61	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,484.22	-	6/30/2013
0.02	American Funds Capital World G/I R6	RWIGX	53,467.40	-	9/30/2013
0.36	**Johnson & Johnson**	**JNJ**	**974,748.46**	**Healthcare**	
0.01	MainStay ICAP Select Equity I	ICSLX	39,541.91	-	8/31/2013
0.11	Columbia Diversified Equity Income Y	CDEYX	300,653.12	-	8/31/2013
0.12	Vanguard Institutional Index I	VINIX	332,072.26	-	7/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	144,951.45	-	8/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	35,183.94	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,086.91	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	30,525.41	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	26,773.55	-	6/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	24,337.54	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	8,084.87	-	6/30/2013
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	12,537.52	-	7/31/2013

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0.36	**Schlumberger NV**	**SLB**	**970,003.32**	**Energy**	
0.07	Dodge & Cox International Stock	DODFX	174,209.74	-	9/30/2013
0.16	American Funds Growth Fund of Amer R6	RGAGX	425,983.96	-	9/30/2013
0.04	Columbia Diversified Equity Income Y	CDEYX	97,152.00	-	8/31/2013
0.05	Vanguard Institutional Index I	VINIX	136,711.17	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	14,490.72	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8,272.92	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	12,572.08	-	6/30/2013
0.03	American Funds Capital World G/I R6	RWIGX	74,471.94	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	11,026.85	-	6/30/2013
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	7,725.26	-	7/31/2013
0.00	Wells Fargo Advantage Growth I	SGRNX	4,056.87	-	8/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,329.80	-	6/30/2013
0.36	**Merck & Co Inc**	**MRK**	**965,473.94**	**Healthcare**	
0.07	American Funds Inc Fund of Amer R6	RIDGX	184,939.29	-	9/30/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	66,723.24	-	7/31/2013
0.06	Columbia Diversified Equity Income Y	CDEYX	159,543.53	-	8/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	110,484.45	-	8/31/2013
0.07	Vanguard Institutional Index I	VINIX	183,912.15	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	19,485.52	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11,124.51	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,905.55	-	6/30/2013
0.07	American Funds Growth Fund of Amer R6	RGAGX	193,050.45	-	9/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	14,827.69	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,477.55	-	6/30/2013
0.36	**Pfizer Inc**	**PFE**	**962,499.02**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	73,050.02	-	8/31/2013
0.12	Columbia Diversified Equity Income Y	CDEYX	328,805.03	-	8/31/2013
0.05	American Funds Inc Fund of Amer R6	RIDGX	131,753.93	-	9/30/2013
0.09	Vanguard Institutional Index I	VINIX	246,633.47	-	7/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	92,447.05	-	8/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,189.22	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	14,951.73	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,721.64	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,928.94	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	6,017.98	-	6/30/2013
0.34	**Exxon Mobil Corporation**	**XOM**	**914,352.57**	**Energy**	
0.02	MainStay ICAP Select Equity I	ICSLX	53,519.07	-	8/31/2013
0.20	Vanguard Institutional Index I	VINIX	527,066.85	-	7/31/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	142,253.95	-	8/31/2013
0.02	Vanguard Target Retirement 2040 Inv	VFORX	55,846.75	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	31,883.55	-	6/30/2013
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	48,452.36	-	6/30/2013
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	42,497.11	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	12,832.95	-	6/30/2013

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MORNINGSTAR®

San Bernardino County

Stock Intersection (continued)

Account Name
ING 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.32	**PepsiCo Inc**	**PEP**	**846,956.81**	**Consumer Defensive**	
0.07	Parnassus Equity Income - Inst	PRILX	198,274.01	-	9/30/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	146,901.15	-	8/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	88,294.47	-	9/30/2013
0.06	Vanguard Institutional Index I	VINIX	163,344.33	-	7/31/2013
0.02	Columbia Diversified Equity Income Y	CDEYX	61,583.21	-	8/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	17,306.31	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	9,880.37	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	15,014.87	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	13,169.40	-	6/30/2013
0.05	American Funds Growth Fund of Amer R6	RGAGX	129,211.88	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	3,976.79	-	6/30/2013
0.30	**Cisco Systems Inc**	**CSCO**	**807,460.09**	**Technology**	
0.01	MainStay ICAP Select Equity I	ICSLX	30,261.38	-	8/31/2013
0.11	Columbia Diversified Equity Income Y	CDEYX	294,317.62	-	8/31/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	149,388.25	-	8/31/2013
0.02	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	53,109.21	-	7/31/2013
0.06	Vanguard Institutional Index I	VINIX	172,651.22	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,292.41	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10,443.35	-	6/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	34,027.62	-	9/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	15,870.41	-	6/30/2013
0.00	Wells Fargo Advantage Growth I	SGRNX	10,975.46	-	8/31/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	13,919.78	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,203.39	-	6/30/2013
0.30	**Bayer AG**	**SCH**	**805,378.30**	**Healthcare**	
0.07	Dodge & Cox International Stock	DODFX	184,929.76	-	9/30/2013
0.23	American Funds Capital World G/I R6	RWIGX	620,448.54	-	9/30/2013
0.28	**AT&T Inc**	**T**	**762,007.62**	**Communication Services**	
0.09	Columbia Diversified Equity Income Y	CDEYX	230,378.00	-	8/31/2013
0.09	Vanguard Institutional Index I	VINIX	239,924.39	-	7/31/2013
0.07	American Funds Capital World G/I R6	RWIGX	195,769.31	-	9/30/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	25,419.69	-	6/30/2013
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	14,512.39	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	22,054.00	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	19,343.35	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	5,841.16	-	6/30/2013
0.00	American Funds Inc Fund of Amer R6	RIDGX	8,765.33	-	9/30/2013
0.27	**Verizon Communications Inc**	**VZ**	**736,009.77**	**Communication Services**	
0.05	TIAA-CREF Growth & Income Instl	TIGRX	129,416.93	-	8/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	88,416.87	-	9/30/2013
0.10	American Funds Capital World G/I R6	RWIGX	274,143.36	-	9/30/2013
0.07	Vanguard Institutional Index I	VINIX	178,999.50	-	7/31/2013
0.01	Vanguard Target Retirement 2040 Inv	VFORX	18,964.21	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10,826.89	-	6/30/2013
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	16,453.26	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	14,431.00	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	4,357.76	-	6/30/2013

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San Bernardino County

Stock Intersection (continued)

Account Name
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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.22	**LKQ Corporation**	**LKQ**	**596,609.28**	**Consumer Cyclical**	
0.20	Baron Growth Instl	BGRIX	524,937.42	-	9/30/2013
0.01	Wells Fargo Advantage Growth I	SGRNX	18,901.18	-	8/31/2013
0.01	ING MidCap Opportunities I	NMCIX	37,928.08	-	6/30/2013
0.01	Vanguard Mid Cap Index I	VMCIX	14,842.60	-	7/31/2013

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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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