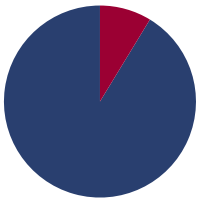
San Bernardino County

Stock Intersection

Account Name
ING 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	8.71
Other	91.29

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
1.04	**Google, Inc. Class A**	**GOOG**	**558,380.94**	**Technology**	
0.09	Wells Fargo Advantage Growth I	SGRNX	47,494.23	-	8/31/2013
0.66	American Funds Growth Fund of Amer R6	RGAGX	355,495.26	-	9/30/2013
0.06	Parnassus Equity Income - Inst	PRILX	31,146.59	-	9/30/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	25,488.50	-	8/31/2013
0.10	Vanguard Institutional Index I	VINIX	54,013.89	-	7/31/2013
0.07	American Funds Capital World G/I R6	RWIGX	39,810.84	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	639.75	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12.73	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,079.30	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,662.85	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,537.00	-	6/30/2013
0.65	**Apple Inc**	**AAPL**	**349,045.28**	**Technology**	
0.11	Parnassus Equity Income - Inst	PRILX	58,863.92	-	9/30/2013
0.09	TIAA-CREF Growth & Income Instl	TIGRX	46,420.99	-	8/31/2013
0.18	Vanguard Institutional Index I	VINIX	96,182.46	-	7/31/2013
0.05	Wells Fargo Advantage Growth I	SGRNX	29,419.07	-	8/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,129.20	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	22.47	-	6/30/2013
0.11	Columbia Diversified Equity Income Y	CDEYX	61,350.32	-	8/31/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,905.05	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	2,935.05	-	6/30/2013
0.01	Vanguard Target Retirement Income Inv	VTINX	2,712.93	-	6/30/2013
0.09	American Funds Growth Fund of Amer R6	RGAGX	48,103.81	-	9/30/2013
0.57	**Wells Fargo & Co**	**WFC**	**306,176.07**	**Financial Services**	
0.23	Columbia Diversified Equity Income Y	CDEYX	125,029.03	-	8/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	20,644.67	-	8/31/2013
0.09	Vanguard Institutional Index I	VINIX	48,520.27	-	7/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	14,475.09	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	612.48	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12.19	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,033.30	-	6/30/2013
0.13	American Funds Growth Fund of Amer R6	RGAGX	68,421.70	-	9/30/2013
0.05	American Funds Capital World G/I R6	RWIGX	24,363.87	-	9/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,591.98	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,471.50	-	6/30/2013

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.55	**Microsoft Corporation**	**MSFT**	**296,905.55**	**Technology**	
0.05	American Funds Inc Fund of Amer R6	RIDGX	29,008.19	-	9/30/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	23,765.22	-	8/31/2013
0.10	Vanguard Institutional Index I	VINIX	54,174.76	-	7/31/2013
0.24	American Funds Growth Fund of Amer R6	RGAGX	130,656.75	-	9/30/2013
0.10	American Funds Capital World G/I R6	RWIGX	53,648.71	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	635.99	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12.65	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,072.96	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,653.08	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,527.97	-	6/30/2013
0.00	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	749.26	-	7/31/2013
0.54	**General Electric Co**	**GE**	**293,537.43**	**Industrials**	
0.03	MainStay ICAP Select Equity I	ICSLX	15,754.75	-	8/31/2013
0.21	Columbia Diversified Equity Income Y	CDEYX	115,862.77	-	8/31/2013
0.06	American Funds Inc Fund of Amer R6	RIDGX	33,102.40	-	9/30/2013
0.05	TIAA-CREF Growth & Income Instl	TIGRX	27,470.59	-	8/31/2013
0.11	Vanguard Institutional Index I	VINIX	57,062.88	-	7/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	669.90	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13.33	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,130.16	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,741.21	-	6/30/2013
0.05	American Funds Capital World G/I R6	RWIGX	24,651.07	-	9/30/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	5,636.92	-	7/31/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,609.43	-	6/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	8,832.02	-	9/30/2013
0.49	**Chevron Corp**	**CVX**	**264,100.01**	**Energy**	
0.26	Columbia Diversified Equity Income Y	CDEYX	142,293.99	-	8/31/2013
0.06	TIAA-CREF Growth & Income Instl	TIGRX	31,878.44	-	8/31/2013
0.10	Vanguard Institutional Index I	VINIX	55,276.00	-	7/31/2013
0.04	American Funds Inc Fund of Amer R6	RIDGX	19,768.98	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	648.76	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	12.91	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,094.51	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,686.28	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,558.66	-	6/30/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	9,881.49	-	9/30/2013
0.48	**Bank of America Corporation**	**BAC**	**259,848.87**	**Financial Services**	
0.04	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	22,219.86	-	7/31/2013
0.17	Columbia Diversified Equity Income Y	CDEYX	93,065.83	-	8/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	21,671.14	-	8/31/2013
0.07	Vanguard Institutional Index I	VINIX	35,641.73	-	7/31/2013
0.16	American Funds Growth Fund of Amer R6	RGAGX	84,024.94	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	418.41	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	8.32	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	705.88	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,087.53	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,005.23	-	6/30/2013

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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
0.46	**Procter & Gamble Co**	**PG**	**248,257.91**	**Consumer Defensive**	
0.09	Parnassus Equity Income - Inst	PRILX	50,024.85	-	9/30/2013
0.21	Columbia Diversified Equity Income Y	CDEYX	112,913.57	-	8/31/2013
0.09	Vanguard Institutional Index I	VINIX	49,838.15	-	7/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	15,367.56	-	8/31/2013
0.03	American Funds Inc Fund of Amer R6	RIDGX	15,603.70	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	585.06	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11.64	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	987.04	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,520.71	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,405.62	-	6/30/2013
0.43	**JPMorgan Chase & Co**	**JPM**	**233,949.09**	**Financial Services**	
0.24	Columbia Diversified Equity Income Y	CDEYX	127,087.85	-	8/31/2013
0.01	MainStay ICAP Select Equity I	ICSLX	7,612.85	-	8/31/2013
0.09	Vanguard Institutional Index I	VINIX	47,699.61	-	7/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	559.96	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	11.14	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	944.69	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,455.46	-	6/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	6,552.71	-	9/30/2013
0.01	TIAA-CREF Growth & Income Instl	TIGRX	5,029.64	-	8/31/2013
0.05	American Funds Growth Fund of Amer R6	RGAGX	27,420.57	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,345.31	-	6/30/2013
0.02	American Funds Capital World G/I R6	RWIGX	8,229.30	-	9/30/2013
0.43	**Pfizer Inc**	**PFE**	**230,222.70**	**Healthcare**	
0.03	MainStay ICAP Select Equity I	ICSLX	17,371.99	-	8/31/2013
0.23	Columbia Diversified Equity Income Y	CDEYX	121,998.60	-	8/31/2013
0.05	American Funds Inc Fund of Amer R6	RIDGX	28,445.33	-	9/30/2013
0.08	Vanguard Institutional Index I	VINIX	44,171.08	-	7/31/2013
0.03	TIAA-CREF Growth & Income Instl	TIGRX	14,229.50	-	8/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	519.70	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10.34	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	876.77	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,350.81	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,248.58	-	6/30/2013
0.40	**Johnson & Johnson**	**JNJ**	**216,463.79**	**Healthcare**	
0.02	MainStay ICAP Select Equity I	ICSLX	9,403.44	-	8/31/2013
0.21	Columbia Diversified Equity Income Y	CDEYX	111,553.22	-	8/31/2013
0.11	Vanguard Institutional Index I	VINIX	59,472.82	-	7/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	22,311.01	-	8/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	698.19	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	13.89	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,177.89	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,814.75	-	6/30/2013
0.01	American Funds Inc Fund of Amer R6	RIDGX	5,254.41	-	9/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,677.41	-	6/30/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	3,086.76	-	7/31/2013

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0.30	**AT&T Inc**	**T**	**164,360.35**	**Communication Services**	
0.16	Columbia Diversified Equity Income Y	CDEYX	85,478.60	-	8/31/2013
0.08	Vanguard Institutional Index I	VINIX	42,969.51	-	7/31/2013
0.06	American Funds Capital World G/I R6	RWIGX	30,131.35	-	9/30/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	504.43	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10.04	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	851.01	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,311.12	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,211.89	-	6/30/2013
0.00	American Funds Inc Fund of Amer R6	RIDGX	1,892.41	-	9/30/2013
0.26	**Exxon Mobil Corporation**	**XOM**	**137,561.68**	**Energy**	
0.02	MainStay ICAP Select Equity I	ICSLX	12,727.35	-	8/31/2013
0.18	Vanguard Institutional Index I	VINIX	94,395.58	-	7/31/2013
0.04	TIAA-CREF Growth & Income Instl	TIGRX	21,895.81	-	8/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,108.22	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	22.05	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,869.65	-	6/30/2013
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	2,880.51	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	2,662.51	-	6/30/2013
0.25	**Bayer AG**	**SCH**	**136,308.46**	**Healthcare**	
0.08	Dodge & Cox International Stock	DODFX	40,813.66	-	9/30/2013
0.18	American Funds Capital World G/I R6	RWIGX	95,494.80	-	9/30/2013
0.23	**Berkshire Hathaway Inc Class B**	**BRK.B**	**124,839.28**	**Financial Services**	
0.08	Vanguard Institutional Index I	VINIX	44,719.32	-	7/31/2013
0.10	Columbia Diversified Equity Income Y	CDEYX	56,435.58	-	8/31/2013
0.00	Vanguard Target Retirement 2040 Inv	VFORX	510.76	-	6/30/2013
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	10.16	-	6/30/2013
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	861.69	-	6/30/2013
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,327.58	-	6/30/2013
0.00	Vanguard Target Retirement Income Inv	VTINX	1,227.11	-	6/30/2013
0.04	American Funds Growth Fund of Amer R6	RGAGX	19,747.09	-	9/30/2013
0.20	**LKQ Corporation**	**LKQ**	**106,521.52**	**Consumer Cyclical**	
0.16	Baron Growth Instl	BGRIX	87,049.15	-	9/30/2013
0.02	Wells Fargo Advantage Growth I	SGRNX	8,137.39	-	8/31/2013
0.02	ING MidCap Opportunities I	NMCIX	9,248.39	-	6/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,086.58	-	7/31/2013
0.17	**Reinsurance Group of America Inc**	**RGA**	**94,253.41**	**Financial Services**	
0.12	Columbia Mid Cap Value Opportunity R5	RSCMX	62,173.62	-	8/31/2013
0.01	Invesco SmallCapValue Y	VSMIX	8,012.89	-	6/30/2013
0.04	Perkins Small Cap Value N	JDSNX	22,598.87	-	6/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	1,468.04	-	7/31/2013
0.17	**Pernod Ricard NV**	**RI**	**93,779.38**	**Consumer Defensive**	
0.02	Oppenheimer International Growth I	OIGIX	11,641.87	-	8/31/2013
0.08	American Funds Capital World G/I R6	RWIGX	41,415.96	-	9/30/2013
0.08	American Funds Growth Fund of Amer R6	RGAGX	40,721.55	-	9/30/2013

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0.17	**Community Health Systems Inc**	**CYH**	**90,282.05**	**Healthcare**	
0.10	Baron Growth Instl	BGRIX	54,975.83	-	9/30/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	7,792.36	-	7/31/2013
0.05	Columbia Mid Cap Value Opportunity R5	RSCMX	26,279.14	-	8/31/2013
0.00	Vanguard Small Cap Index Signal	VSISX	1,234.71	-	7/31/2013
0.16	**Arch Capital Group Ltd**	**ACGL**	**88,228.93**	**Financial Services**	
0.14	Baron Growth Instl	BGRIX	73,948.05	-	9/30/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,038.90	-	7/31/2013
0.02	American Funds Growth Fund of Amer R6	RGAGX	12,241.99	-	9/30/2013
0.15	**TRW Automotive Holdings Corp**	**TRW**	**82,834.02**	**Consumer Cyclical**	
0.09	Columbia Mid Cap Value Opportunity R5	RSCMX	51,002.19	-	8/31/2013
0.01	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	5,646.60	-	7/31/2013
0.04	Columbia Diversified Equity Income Y	CDEYX	23,824.34	-	8/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,360.88	-	7/31/2013
0.15	**Newell Rubbermaid Inc**	**NWL**	**81,537.25**	**Consumer Defensive**	
0.03	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	13,501.44	-	7/31/2013
0.04	ING MidCap Opportunities I	NMCIX	21,491.36	-	6/30/2013
0.08	Columbia Mid Cap Value Opportunity R5	RSCMX	42,458.13	-	8/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,321.55	-	7/31/2013
0.00	Vanguard Institutional Index I	VINIX	1,764.78	-	7/31/2013
0.15	**Huntington Bancshares Inc**	**HBAN**	**80,491.86**	**Financial Services**	
0.11	Columbia Mid Cap Value Opportunity R5	RSCMX	61,076.25	-	8/31/2013
0.03	Fidelity Advisor® Leveraged Co StkInstl	FLVIX	15,656.25	-	7/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	2,135.73	-	7/31/2013
0.00	Vanguard Institutional Index I	VINIX	1,623.63	-	7/31/2013
0.15	**Axis Capital Holdings Ltd**	**AXS**	**79,356.58**	**Financial Services**	
0.14	Columbia Mid Cap Value Opportunity R5	RSCMX	77,966.65	-	8/31/2013
0.00	Vanguard Mid Cap Index I	VMCIX	1,389.93	-	7/31/2013
0.15	**Genesee & Wyoming, Inc. Class A**	**GWR**	**78,608.18**	**Industrials**	
0.11	Baron Growth Instl	BGRIX	61,579.76	-	9/30/2013
0.01	Loomis Sayles Small Cap Growth Instl	LSSIX	6,784.83	-	8/31/2013
0.02	Wells Fargo Advantage Growth I	SGRNX	9,067.87	-	8/31/2013
0.00	Vanguard Small Cap Index Signal	VSISX	1,175.72	-	7/31/2013

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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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