SST BENEFITS CONSULTING

# COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 09/30/2014

| | | | ENDING BALANCE | INV ADV FEE % | INV ADV FEE $ | 12b-1 FEES % | 12b-1 FEES $ | OTHER EXP. % | OTHER EXP. $ | WAIVERS % | WAIVERS $ | TOTAL % | TOTAL $ | REV REC'D % | REV REC'D $ | ING ADJ % | ING ADJ $ | TOTAL ING REV % | TOTAL ING REV $ | TOTAL % INCL. ADJ | TOTAL $ INCL. ADJ |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | ***LARGE GROWTH*** | | | | | | | | | | | | | | | | | | | |
| 1 | **RGAGX** | AmFunds Growth Fund of America | $ 1,019,311.83 | 0.28% | $2,854 | 0.00% | $0 | 0.06% | $612 | 0.00% | $0 | 0.34% | $3,466 | 0.00% | $0 | 0.28% | $2,854 | 0.28% | $2,854 | 0.62% | $6,320 |
| 2 | **TIGRX** | TIAA-CREF Growth & Income | $ 209,889.96 | 0.43% | $903 | 0.00% | $0 | 0.02% | $42 | 0.00% | $0 | 0.45% | $945 | 0.00% | $0 | 0.28% | $588 | 0.28% | $588 | 0.73% | $1,532 |
| 3 | **SGRNX** | Wells Fargo Adv Growth Fund | $ 159,826.05 | 0.61% | $975 | 0.00% | $0 | 0.14% | $224 | 0.00% | $0 | 0.75% | $1,199 | 0.15% | $240 | 0.13% | $208 | 0.28% | $448 | 0.88% | $1,406 |
| | | **LARGE GROWTH AVERAGE** | | | | | | | | | | **1.24%** | | | | | | | | | |
| | | ***LARGE BLEND*** | | | | | | | | | | | | | | | | | | | |
| 4 | **ICSLX** | Mainstay ICAP Sel Equity | $ 57,529.29 | 0.80% | $460 | 0.00% | $0 | 0.18% | $104 | -0.08% | -$46 | 0.90% | $518 | 0.15% | $86 | 0.13% | $75 | 0.28% | $161 | 1.03% | $593 |
| 5 | **PRILX** | Parnassus Core Equity | $ 192,560.29 | 0.60% | $1,155 | 0.00% | $0 | 0.09% | $173 | 0.00% | $0 | 0.69% | $1,329 | 0.10% | $193 | 0.18% | $347 | 0.28% | $539 | 0.87% | $1,675 |
| | | **LARGE BLEND AVERAGE** | | | | | | | | | | **1.16%** | | | | | | | | | |
| 6 | **VINIX** | Vanguard Institutional Index | $ 340,417.11 | 0.04% | $136 | 0.00% | $0 | 0.00% | $0 | 0.00% | $0 | 0.04% | $136 | 0.00% | $0 | 0.28% | $953 | 0.28% | $953 | 0.32% | $1,089 |
| | | **INDEX AVERAGE** | | | | | | | | | | | | | | | | | | | |
| | | ***LARGE VALUE*** | | | | | | | | | | | | | | | | | | | |
| 7 | **CDEYX** | Columbia Diversified Equity Inc | $ 98,797.22 | 0.57% | $563 | 0.00% | $0 | 0.09% | $89 | 0.00% | $0 | 0.66% | $652 | 0.00% | $0 | 0.28% | $277 | 0.28% | $277 | 0.94% | $929 |
| | | **LARGE VALUE AVERAGE** | | | | | | | | | | **1.16%** | | | | | | | | | |
| | | ***MID CAP GROWTH*** | | | | | | | | | | | | | | | | | | | |
| 8 | **BGRIX** | Baron Growth | $ 422,639.77 | 1.00% | $4,226 | 0.00% | $0 | 0.05% | $211 | 0.00% | $0 | 1.05% | $4,438 | 0.15% | $634 | 0.13% | $549 | 0.28% | $1,183 | 1.18% | $4,987 |
| 9 | **IMOZX** | Voya Mid Cap Opportunities | $ 463,774.77 | 0.92% | $4,267 | 0.00% | $0 | 0.00% | $0 | -0.04% | -$186 | 0.88% | $4,081 | 0.00% | $0 | 0.28% | $1,299 | 0.28% | $1,299 | 1.16% | $5,380 |
| | | **MID CAP GROWTH AVERAGE** | | | | | | | | | | **1.35%** | | | | | | | | | |
| | | ***MID CAP BLEND*** | | | | | | | | | | | | | | | | | | | |
| 10 | **FLVIX** | Fidelity Adv Leveraged Co Stock | $ 480,157.03 | 0.61% | $2,929 | 0.00% | $0 | 0.23% | $1,104 | 0.00% | $0 | 0.84% | $4,033 | 0.25% | $1,200 | 0.03% | $144 | 0.28% | $1,344 | 0.87% | $4,177 |
| | | **MID CAP BLEND AVERAGE** | | | | | | | | | | **1.27%** | | | | | | | | | |
| 11 | **VMCIX** | Vanguard Mid Cap Index | $ 277,329.79 | 0.05% | $139 | 0.00% | $0 | 0.03% | $83 | 0.00% | $0 | 0.08% | $222 | 0.00% | $0 | 0.28% | $777 | 0.28% | $777 | 0.36% | $998 |
| | | **INDEX AVERAGE** | | | | | | | | | | **N/A** | | | | | | | | | |
| | | ***MID CAP VALUE*** | | | | | | | | | | | | | | | | | | | |
| 12 | **RSCMX** | Columbia Sm/Mid Cap Value | $ 152,335.10 | 0.71% | $1,082 | 0.00% | $0 | 0.14% | $213 | 0.00% | $0 | 0.85% | $1,295 | 0.10% | $152 | 0.18% | $274 | 0.28% | $427 | 1.03% | $1,569 |
| | | **MID CAP VALUE AVERAGE** | | | | | | | | | | **1.27%** | | | | | | | | | |
| | | ***SMALL GROWTH*** | | | | | | | | | | | | | | | | | | | |
| 13 | **LSSIX** | Loomis Sayles Small Cap Growth | $ 64,234.40 | 0.75% | $482 | 0.00% | $0 | 0.19% | $122 | 0.00% | $0 | 0.94% | $604 | 0.15% | $96 | 0.13% | $84 | 0.28% | $180 | 1.07% | $687 |
| | | **SMALL GROWTH AVERAGE** | | | | | | | | | | **1.41%** | | | | | | | | | |
| | | ***SMALL BLEND*** | | | | | | | | | | | | | | | | | | | |
| 14 | **VSCIX** | Vanguard Small Cap Index | $ 198,025.28 | 0.05% | $99 | 0.00% | $0 | 0.03% | $59 | 0.00% | $0 | 0.08% | $158 | 0.00% | $0 | 0.28% | $554 | 0.28% | $554 | 0.36% | $713 |
| | | **INDEX AVERAGE** | | | | | | | | | | **N/A** | | | | | | | | | |
| | | ***SMALL VALUE*** | | | | | | | | | | | | | | | | | | | |
| 15 | **VSMIX** | Invesco Small Cap Value | $ 169,001.30 | 0.64% | $1,082 | 0.00% | $0 | 0.26% | $439 | 0.00% | $0 | 0.90% | $1,521 | 0.25% | $423 | 0.03% | $51 | 0.28% | $473 | 0.93% | $1,572 |
| 16 | **JDSNX** | Perkins Small Cap Value | $ 46,814.17 | 0.56% | $262 | 0.00% | $0 | 0.04% | $19 | 0.00% | $0 | 0.60% | $281 | 0.00% | $0 | 0.28% | $131 | 0.28% | $131 | 0.88% | $412 |
| | | **SMALL VALUE AVERAGE** | | | | | | | | | | **1.38%** | | | | | | | | | |
| | | ***INTERNATIONAL STOCK*** | | | | | | | | | | | | | | | | | | | |
| 17 | **RWIGX** | AmFunds Capital World G/I | $ 82,439.94 | 0.38% | $313 | 0.00% | $0 | 0.07% | $58 | 0.00% | $0 | 0.45% | $371 | 0.00% | $0 | 0.28% | $231 | 0.28% | $231 | 0.73% | $602 |
| | | **WORLD STOCK AVERAGE** | | | | | | | | | | **1.41%** | | | | | | | | | |
| 18 | **DFISX** | DFA International Small Company | $ 193,569.71 | 0.40% | $774 | 0.00% | $0 | 0.14% | $271 | 0.00% | $0 | 0.54% | $1,045 | 0.00% | $0 | 0.28% | $542 | 0.28% | $542 | 0.82% | $1,587 |
| | | **FOREIGN SM/MID VALUE AVERAGE** | | | | | | | | | | **1.45%** | | | | | | | | | |
| 19 | **DODFX** | Dodge & Cox International Stock | $ 120,920.49 | 0.60% | $726 | 0.00% | $0 | 0.04% | $48 | 0.00% | $0 | 0.64% | $774 | 0.10% | $121 | 0.18% | $218 | 0.28% | $339 | 0.82% | $992 |
| | | **FOREIGN LARGE VALUE AVERAGE** | | | | | | | | | | **1.36%** | | | | | | | | | |
| 20 | | N/A | | | | | | | | | | | | | | | | | | | |
| | | **FOREIGN LARGE GROWTH AVERAGE** | | | | | | | | | | | | | | | | | | | |
| | | ***BONDS*** | | | | | | | | | | | | | | | | | | | |
| 21 | **LSIIX** | Loomis Sayles Investment Grade Bond | $ 280,366.67 | 0.40% | $1,121 | 0.00% | $0 | 0.18% | $505 | 0.00% | $0 | 0.58% | $1,626 | 0.15% | $421 | 0.13% | $364 | 0.28% | $785 | 0.71% | $1,991 |
| | | **MULTISECTOR BOND AVERAGE** | | | | | | | | | | **1.16%** | | | | | | | | | |
| 22 | **OIBIX** | Oppenheimer International Bond | $ 150,349.85 | 0.50% | $752 | 0.00% | $0 | 0.06% | $90 | 0.00% | $0 | 0.56% | $842 | 0.00% | $0 | 0.28% | $421 | 0.28% | $421 | 0.84% | $1,263 |
| | | **WORLD BOND AVERAGE** | | | | | | | | | | **1.08%** | | | | | | | | | |
| 23 | **GHYYX** | Pioneer Global High Yield | $ 226,827.50 | 0.62% | $1,406 | 0.00% | $0 | 0.20% | $454 | 0.00% | $0 | 0.82% | $1,860 | 0.25% | $567 | 0.03% | $68 | 0.28% | $635 | 0.85% | $1,928 |
| | | **HIGH YIELD AVERAGE** | | | | | | | | | | **1.12%** | | | | | | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | ***BALANCED ALLOCATION*** | | | | | | | | | | | | | | | | | | | |
| 24 | **RIDGX** | AmFunds Inc Fund of America | $ 113,777.25 | 0.23% | $262 | 0.00% | $0 | 0.06% | $68 | 0.00% | $0 | 0.29% | $330 | 0.00% | $0 | 0.28% | $319 | 0.28% | $319 | 0.57% | $649 |
| | | **MODERATE ALLOCATION AVERAGE** | | | | | | | | | | **1.30%** | | | | | | | | | |
| | | ***TARGET FUNDS*** | | | | | | | | | | | | | | | | | | | |
| 25 | **VTINX** | Vanguard Target Retirement Inc | $ 984,215.56 | 0.00% | $0 | 0.00% | $0 | 0.16% | $1,575 | 0.00% | $0 | 0.16% | $1,575 | 0.00% | $0 | 0.28% | $2,756 | 0.28% | $2,756 | 0.44% | $4,331 |
| | | **TARGET DATE 2000-2010 AVERAGE** | | | | | | | | | | **0.91%** | | | | | | | | | |
| 26 | **VTWNX** | Vanguard Target Retirement 2020 | $ 4,058,820.23 | 0.00% | $0 | 0.00% | $0 | 0.16% | $6,494 | 0.00% | $0 | 0.16% | $6,494 | 0.00% | $0 | 0.28% | $11,365 | 0.28% | $11,365 | 0.44% | $17,859 |
| | | **TARGET DATE 2016-2020 AVERAGE** | | | | | | | | | | **0.99%** | | | | | | | | | |
| 27 | **VTHRX** | Vanguard Target Retirement 2030 | $ 3,972,013.68 | 0.00% | $0 | 0.00% | $0 | 0.17% | $6,752 | 0.00% | $0 | 0.17% | $6,752 | 0.00% | $0 | 0.28% | $11,122 | 0.28% | $11,122 | 0.45% | $17,874 |
| | | **TARGET DATE 2026-2030 AVERAGE** | | | | | | | | | | **1.03%** | | | | | | | | | |
| 28 | **VFORX** | Vanguard Target Retirement 2040 | $ 1,929,404.45 | 0.00% | $0 | 0.00% | $0 | 0.18% | $3,473 | 0.00% | $0 | 0.18% | $3,473 | 0.00% | $0 | 0.28% | $5,402 | 0.28% | $5,402 | 0.46% | $8,875 |
| | | **TARGET DATE 2036-2040 AVERAGE** | | | | | | | | | | **1.05%** | | | | | | | | | |
| 29 | **VFIFX** | Vanguard Target Retirement 2050 | $ 104,661.17 | 0.00% | $0 | 0.00% | $0 | 0.18% | $188 | 0.00% | $0 | 0.18% | $188 | 0.00% | $0 | 0.28% | $293 | 0.28% | $293 | 0.46% | $481 |
| | | **TARGET DATE 2046-2050 AVERAGE** | | | | | | | | | | **1.05%** | | | | | | | | | |
| | | ***SPECIALTY*** | | | | | | | | | | | | | | | | | | | |
| 30 | **IGLIX** | Voya Global Real Estate | $ 187,490.82 | 0.71% | $1,331 | 0.00% | $0 | 0.26% | $487 | 0.00% | $0 | 0.97% | $1,819 | 0.40% | $744 | 0.00% | $0 | 0.40% | $744 | 0.97% | $1,819 |
| | | **GLOBAL REAL ESTATE AVERAGE** | | | | | | | | | | **1.42%** | | | | | | | | | |
| | | ***ASSET ALLOCATION*** | | | | | | | | | | | | | | | | | | | |
| 31 | **N/A** | Aggressive Allocation | $ 3,642,625.89 | 0.44% | $16,028 | 0.00% | $0 | 0.10% | $3,643 | 0.00% | $0 | 0.54% | $19,670 | 0.08% | $2,914 | 0.20% | $7,285 | 0.28% | $10,199 | 0.74% | $26,955 |
| | | **AGGRESSIVE ALLOCATION AVERAGE** | | | | | | | | | | **1.41%** | | | | | | | | | |
| 32 | **N/A** | Moderate Allocation | $ 4,225,658.14 | 0.29% | $12,254 | 0.00% | $0 | 0.07% | $2,958 | 0.00% | $0 | 0.36% | $15,212 | 0.16% | $6,761 | 0.12% | $5,071 | 0.28% | $11,832 | 0.48% | $20,283 |
| | | **MODERATE ALLOCATION AVERAGE** | | | | | | | | | | **1.30%** | | | | | | | | | |
| 33 | **N/A** | Conservative Allocation | $ 866,345.33 | 0.15% | $1,300 | 0.00% | $0 | 0.06% | $520 | 0.00% | $0 | 0.21% | $1,819 | 0.26% | $2,252 | 0.02% | $173 | 0.28% | $2,426 | 0.23% | $1,993 |
| | | **CONSERVATIVE ALLOCATION AVERAGE** | | | | | | | | | | **1.29%** | | | | | | | | | |
| | | **TOTALS** | **$ 25,492,130.04** | | **$57,880** | | **$0** | | **$31,079** | | -$232 | | **$88,728** | | **$16,805** | | **$54,793** | | **$71,597** | | **$143,521** |