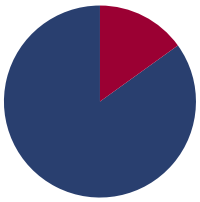
San Bernardino County: 457(b)

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	15.07
Other	84.93

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
1.60	**Amazon.com Inc**	**AMZN**	**5,062,620.16**	**Consumer Cyclical**	
1.23	American Funds Growth Fund of Amer R6	RGAGX	3,877,106.46	-	12/31/2015
0.26	Vanguard Institutional Index I	VINIX	822,674.39	-	2/29/2016
0.07	American Funds Capital World Gr&Inc R6	RWIGX	212,233.90	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,179.16	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,188.87	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	38,380.09	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	30,201.77	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	5,655.53	-	2/29/2016
0.93	**Microsoft Corp**	**MSFT**	**2,942,269.72**	**Technology**	
0.50	Vanguard Institutional Index I	VINIX	1,574,265.24	-	2/29/2016
0.33	American Funds Growth Fund of Amer R6	RGAGX	1,045,840.95	-	12/31/2015
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	56,240.66	-	2/29/2016
0.03	Vanguard Target Retirement 2040 Inv	VFORX	86,075.71	-	2/29/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	71,523.59	-	2/29/2016
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	56,282.80	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	10,539.42	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	41,501.34	-	12/31/2015
0.87	**Amgen Inc**	**AMGN**	**2,762,650.63**	**Healthcare**	
0.39	American Funds Capital World Gr&Inc R6	RWIGX	1,220,441.09	-	12/31/2015
0.33	American Funds Growth Fund of Amer R6	RGAGX	1,048,001.67	-	12/31/2015
0.13	Vanguard Institutional Index I	VINIX	415,770.86	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,717.65	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	24,055.69	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	19,988.79	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	15,729.42	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	2,945.47	-	2/29/2016
0.83	**Apple Inc**	**AAPL**	**2,631,259.30**	**Technology**	
0.66	Vanguard Institutional Index I	VINIX	2,088,070.56	-	2/29/2016
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	74,597.42	-	2/29/2016
0.04	Vanguard Target Retirement 2040 Inv	VFORX	114,170.52	-	2/29/2016
0.03	Vanguard Target Retirement 2030 Inv	VTHRX	94,868.64	-	2/29/2016
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	74,653.31	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	13,979.45	-	2/29/2016
0.04	American Funds Growth Fund of Amer R6	RGAGX	116,119.78	-	12/31/2015
0.02	American Funds Capital World Gr&Inc R6	RWIGX	54,799.62	-	12/31/2015

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San Bernardino County: 457(b)

Stock Intersection (continued)

Account Name
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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.82	**Alphabet Inc C**	**GOOG**	**2,592,327.36**	**Technology**	
0.43	American Funds Growth Fund of Amer R6	RGAGX	1,349,337.67	-	12/31/2015
0.25	Vanguard Institutional Index I	VINIX	803,116.21	-	2/29/2016
0.09	American Funds Capital World Gr&Inc R6	RWIGX	291,740.44	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,683.73	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	45,430.62	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	37,750.03	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	29,705.97	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	5,562.69	-	2/29/2016
0.72	**Alphabet Inc A**	**GOOGL**	**2,278,771.51**	**Technology**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	966,645.60	-	12/31/2015
0.26	Vanguard Institutional Index I	VINIX	809,376.67	-	2/29/2016
0.11	American Funds Capital World Gr&Inc R6	RWIGX	350,057.75	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,597.18	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,828.64	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	38,911.70	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	30,620.10	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	5,733.87	-	2/29/2016
0.70	**Home Depot Inc**	**HD**	**2,202,441.94**	**Consumer Cyclical**	
0.42	American Funds Growth Fund of Amer R6	RGAGX	1,313,805.18	-	12/31/2015
0.19	Vanguard Institutional Index I	VINIX	609,601.53	-	2/29/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	164,592.76	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	22,932.62	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	35,098.13	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	29,164.37	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,949.80	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	4,297.54	-	2/29/2016
0.63	**Philip Morris International Inc**	**PM**	**1,991,189.42**	**Consumer Defensive**	
0.18	American Funds Capital World Gr&Inc R6	RWIGX	554,440.71	-	12/31/2015
0.25	American Funds Growth Fund of Amer R6	RGAGX	787,899.89	-	12/31/2015
0.17	Vanguard Institutional Index I	VINIX	546,325.47	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,544.21	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,442.68	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,126.92	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,559.60	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,849.96	-	2/29/2016
0.61	**Gilead Sciences Inc**	**GILD**	**1,941,769.60**	**Healthcare**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	973,884.89	-	12/31/2015
0.12	American Funds Capital World Gr&Inc R6	RWIGX	389,361.69	-	12/31/2015
0.15	Vanguard Institutional Index I	VINIX	487,104.55	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	18,318.95	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	28,036.94	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,296.96	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	18,332.67	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,432.94	-	2/29/2016

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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
0.56	**UnitedHealth Group Inc**	**UNH**	**1,770,453.48**	**Healthcare**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	1,072,864.51	-	12/31/2015
0.14	Vanguard Institutional Index I	VINIX	439,746.25	-	2/29/2016
0.06	American Funds Capital World Gr&Inc R6	RWIGX	175,321.25	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	16,536.12	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	25,308.34	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,029.67	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,548.51	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,098.85	-	2/29/2016
0.53	**Oracle Corp**	**ORCL**	**1,688,460.36**	**Technology**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	793,467.67	-	12/31/2015
0.11	American Funds Capital World Gr&Inc R6	RWIGX	353,307.69	-	12/31/2015
0.14	Vanguard Institutional Index I	VINIX	456,157.74	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,138.43	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,230.18	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,795.66	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	17,151.27	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,211.72	-	2/29/2016
0.50	**Broadcom Ltd**	**AVGO**	**1,593,798.23**	**Technology**	
0.40	American Funds Growth Fund of Amer R6	RGAGX	1,276,071.21	-	12/31/2015
0.06	Vanguard Institutional Index I	VINIX	196,740.37	-	2/29/2016
0.03	American Funds Capital World Gr&Inc R6	RWIGX	83,892.11	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	7,433.21	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	11,376.45	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	9,453.13	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	7,438.78	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,392.97	-	2/29/2016
0.49	**Exxon Mobil Corporation**	**XOM**	**1,554,064.34**	**Energy**	
0.41	Vanguard Institutional Index I	VINIX	1,292,426.08	-	2/29/2016
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	48,596.95	-	2/29/2016
0.02	Vanguard Target Retirement 2040 Inv	VFORX	74,377.09	-	2/29/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	61,802.76	-	2/29/2016
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	48,633.36	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	9,107.00	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	19,121.09	-	12/31/2015
0.49	**Verizon Communications Inc**	**VZ**	**1,536,462.48**	**Communication Services**	
0.19	American Funds Capital World Gr&Inc R6	RWIGX	586,847.76	-	12/31/2015
0.25	Vanguard Institutional Index I	VINIX	799,567.96	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,067.21	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,017.53	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	38,237.72	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	30,089.74	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	5,634.55	-	2/29/2016

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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
0.48	**Wells Fargo & Co**	**WFC**	**1,530,595.28**	**Financial Services**	
0.27	Vanguard Institutional Index I	VINIX	844,786.78	-	2/29/2016
0.16	American Funds Growth Fund of Amer R6	RGAGX	503,360.42	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	31,448.10	-	2/29/2016
0.02	Vanguard Target Retirement 2040 Inv	VFORX	48,130.97	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	39,993.86	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	31,471.66	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	5,893.33	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	25,510.17	-	12/31/2015
0.47	**Comcast Corp Class A**	**CMCSA**	**1,494,420.69**	**Communication Services**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	845,866.59	-	12/31/2015
0.17	Vanguard Institutional Index I	VINIX	546,075.31	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,535.27	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,429.01	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,115.56	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,550.66	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,848.28	-	2/29/2016
0.46	**Visa Inc Class A**	**V**	**1,440,367.90**	**Financial Services**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	792,069.90	-	12/31/2015
0.17	Vanguard Institutional Index I	VINIX	545,825.16	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,534.08	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,427.19	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	26,114.05	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,549.47	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,848.06	-	2/29/2016
0.45	**Berkshire Hathaway Inc B**	**BRK.B**	**1,417,162.42**	**Financial Services**	
0.29	Vanguard Institutional Index I	VINIX	919,635.80	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	36,105.54	-	2/29/2016
0.02	Vanguard Target Retirement 2040 Inv	VFORX	55,259.13	-	2/29/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	317,346.30	-	12/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	45,916.92	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	36,132.59	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	6,766.13	-	2/29/2016
0.44	**General Electric Co**	**GE**	**1,403,582.43**	**Industrials**	
0.34	Vanguard Institutional Index I	VINIX	1,065,291.87	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	40,071.35	-	2/29/2016
0.02	Vanguard Target Retirement 2040 Inv	VFORX	61,328.76	-	2/29/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	50,960.41	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	40,101.37	-	2/29/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	138,319.34	-	12/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	7,509.32	-	2/29/2016

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0.44	**Facebook Inc A**	**FB**	**1,401,926.84**	**Technology**	
0.30	Vanguard Institutional Index I	VINIX	940,332.84	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	33,590.89	-	2/29/2016
0.02	Vanguard Target Retirement 2040 Inv	VFORX	51,410.48	-	2/29/2016
0.09	American Funds Growth Fund of Amer R6	RGAGX	293,962.77	-	12/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	42,718.93	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	33,616.05	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	6,294.89	-	2/29/2016
0.42	**Johnson & Johnson**	**JNJ**	**1,339,232.46**	**Healthcare**	
0.36	Vanguard Institutional Index I	VINIX	1,127,619.98	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	42,404.10	-	2/29/2016
0.02	Vanguard Target Retirement 2040 Inv	VFORX	64,899.00	-	2/29/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	53,927.05	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	42,435.86	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	7,946.47	-	2/29/2016
0.40	**Novartis AG**	**NOVN**	**1,278,345.23**	**Healthcare**	
0.28	American Funds Capital World Gr&Inc R6	RWIGX	889,815.26	-	12/31/2015
0.03	Vanguard Total Intl Stock Index I	VTSNX	109,059.03	-	2/29/2016
0.06	American Funds Growth Fund of Amer R6	RGAGX	195,041.39	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	17,046.06	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,066.69	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	21,232.87	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	16,993.14	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,090.79	-	2/29/2016
0.40	**Intel Corp**	**INTC**	**1,260,706.92**	**Technology**	
0.09	American Funds Capital World Gr&Inc R6	RWIGX	274,869.07	-	12/31/2015
0.17	Vanguard Institutional Index I	VINIX	540,914.22	-	2/29/2016
0.11	American Funds Growth Fund of Amer R6	RGAGX	343,397.25	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	20,344.43	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,136.92	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	25,872.85	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	20,359.67	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	3,812.52	-	2/29/2016
0.40	**Alexion Pharmaceuticals Inc**	**ALXN**	**1,249,538.26**	**Healthcare**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	856,891.51	-	12/31/2015
0.08	American Funds Capital World Gr&Inc R6	RWIGX	247,857.04	-	12/31/2015
0.04	Vanguard Institutional Index I	VINIX	122,891.96	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	4,388.00	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	6,715.78	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	5,580.40	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	4,391.28	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	822.30	-	2/29/2016

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San Bernardino County: 457(b)

Stock Intersection (continued)

Account Name
VOYA 457

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.39	**JPMorgan Chase & Co**	**JPM**	**1,236,346.09**	**Financial Services**	
0.25	Vanguard Institutional Index I	VINIX	802,793.64	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,218.16	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,248.56	-	2/29/2016
0.08	American Funds Growth Fund of Amer R6	RGAGX	266,659.65	-	12/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	38,429.69	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	30,240.80	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	5,662.84	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	16,092.73	-	12/31/2015

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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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