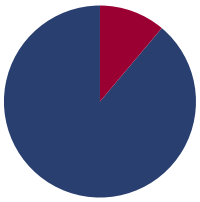
San Bernardino County: Retirement Medical Trust

Stock Intersection

Account Name
VOYA Retirement Medical Trust

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	11.14
Other	88.86

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
0.94	**Apple Inc**	**AAPL**	**215,171.30**	**Technology**	
0.16	Vanguard Institutional Index I	VINIX	35,315.43	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	2,795.46	-	2/29/2016
0.19	Vanguard Target Retirement 2040 Inv	VFORX	43,081.01	-	2/29/2016
0.32	Vanguard Target Retirement 2030 Inv	VTHRX	73,334.00	-	2/29/2016
0.23	Vanguard Target Retirement 2020 Inv	VTWNX	52,990.93	-	2/29/2016
0.02	Vanguard Target Retirement Income Inv	VTINX	5,332.10	-	2/29/2016
0.01	American Funds Growth Fund of Amer R6	RGAGX	2,110.97	-	12/31/2015
0.00	American Funds Capital World Gr&Inc R6	RWIGX	211.41	-	12/31/2015
0.79	**Microsoft Corp**	**MSFT**	**179,644.62**	**Technology**	
0.12	Vanguard Institutional Index I	VINIX	26,625.46	-	2/29/2016
0.08	American Funds Growth Fund of Amer R6	RGAGX	19,012.58	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	2,107.56	-	2/29/2016
0.14	Vanguard Target Retirement 2040 Inv	VFORX	32,479.74	-	2/29/2016
0.24	Vanguard Target Retirement 2030 Inv	VTHRX	55,288.14	-	2/29/2016
0.18	Vanguard Target Retirement 2020 Inv	VTWNX	39,951.05	-	2/29/2016
0.02	Vanguard Target Retirement Income Inv	VTINX	4,019.99	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	160.10	-	12/31/2015
0.69	**Amazon.com Inc**	**AMZN**	**157,038.42**	**Consumer Cyclical**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	70,482.79	-	12/31/2015
0.06	Vanguard Institutional Index I	VINIX	13,913.85	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	818.76	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,130.93	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	17,428.87	-	2/29/2016
0.13	Vanguard Target Retirement 2030 Inv	VTHRX	29,668.03	-	2/29/2016
0.09	Vanguard Target Retirement 2020 Inv	VTWNX	21,438.03	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,157.16	-	2/29/2016
0.60	**Exxon Mobil Corporation**	**XOM**	**137,587.80**	**Energy**	
0.10	Vanguard Institutional Index I	VINIX	21,858.73	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,821.12	-	2/29/2016
0.12	Vanguard Target Retirement 2040 Inv	VFORX	28,065.39	-	2/29/2016
0.21	Vanguard Target Retirement 2030 Inv	VTHRX	47,773.89	-	2/29/2016
0.15	Vanguard Target Retirement 2020 Inv	VTWNX	34,521.27	-	2/29/2016
0.02	Vanguard Target Retirement Income Inv	VTINX	3,473.63	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	73.77	-	12/31/2015

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San Bernardino County: Retirement Medical Trust

Stock Intersection (continued)

Account Name
VOYA Retirement Medical Trust

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.53	**Johnson & Johnson**	**JNJ**	**119,988.37**	**Healthcare**	
0.08	Vanguard Institutional Index I	VINIX	19,071.38	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,589.05	-	2/29/2016
0.11	Vanguard Target Retirement 2040 Inv	VFORX	24,488.93	-	2/29/2016
0.18	Vanguard Target Retirement 2030 Inv	VTHRX	41,685.92	-	2/29/2016
0.13	Vanguard Target Retirement 2020 Inv	VTWNX	30,122.12	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	3,030.97	-	2/29/2016
0.50	**General Electric Co**	**GE**	**113,916.16**	**Industrials**	
0.08	Vanguard Institutional Index I	VINIX	18,017.23	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,501.63	-	2/29/2016
0.10	Vanguard Target Retirement 2040 Inv	VFORX	23,141.74	-	2/29/2016
0.17	Vanguard Target Retirement 2030 Inv	VTHRX	39,392.69	-	2/29/2016
0.12	Vanguard Target Retirement 2020 Inv	VTWNX	28,465.04	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	533.61	-	12/31/2015
0.01	Vanguard Target Retirement Income Inv	VTINX	2,864.23	-	2/29/2016
0.48	**Alphabet Inc C**	**GOOG**	**109,882.41**	**Technology**	
0.11	American Funds Growth Fund of Amer R6	RGAGX	24,529.91	-	12/31/2015
0.06	Vanguard Institutional Index I	VINIX	13,583.06	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,125.48	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,112.36	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	17,142.75	-	2/29/2016
0.13	Vanguard Target Retirement 2030 Inv	VTHRX	29,180.99	-	2/29/2016
0.09	Vanguard Target Retirement 2020 Inv	VTWNX	21,086.10	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,121.74	-	2/29/2016
0.47	**Berkshire Hathaway Inc B**	**BRK.B**	**107,250.01**	**Financial Services**	
0.07	Vanguard Institutional Index I	VINIX	15,553.75	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,353.02	-	2/29/2016
0.09	Vanguard Target Retirement 2040 Inv	VFORX	20,851.44	-	2/29/2016
0.03	American Funds Growth Fund of Amer R6	RGAGX	5,769.11	-	12/31/2015
0.16	Vanguard Target Retirement 2030 Inv	VTHRX	35,494.04	-	2/29/2016
0.11	Vanguard Target Retirement 2020 Inv	VTWNX	25,647.89	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,580.76	-	2/29/2016
0.46	**Alphabet Inc A**	**GOOGL**	**105,430.12**	**Technology**	
0.08	American Funds Growth Fund of Amer R6	RGAGX	17,572.87	-	12/31/2015
0.06	Vanguard Institutional Index I	VINIX	13,688.94	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	1,350.46	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,146.60	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	17,670.28	-	2/29/2016
0.13	Vanguard Target Retirement 2030 Inv	VTHRX	30,078.97	-	2/29/2016
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	21,734.97	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,187.03	-	2/29/2016

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0.44	**Facebook Inc A**	**FB**	**101,190.36**	**Technology**	
0.07	Vanguard Institutional Index I	VINIX	15,903.80	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,258.78	-	2/29/2016
0.09	Vanguard Target Retirement 2040 Inv	VFORX	19,399.19	-	2/29/2016
0.02	American Funds Growth Fund of Amer R6	RGAGX	5,344.02	-	12/31/2015
0.14	Vanguard Target Retirement 2030 Inv	VTHRX	33,021.97	-	2/29/2016
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	23,861.58	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,401.02	-	2/29/2016
0.43	**Wells Fargo & Co**	**WFC**	**98,379.90**	**Financial Services**	
0.06	Vanguard Institutional Index I	VINIX	14,287.83	-	2/29/2016
0.04	American Funds Growth Fund of Amer R6	RGAGX	9,150.70	-	12/31/2015
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,178.48	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	18,161.70	-	2/29/2016
0.14	Vanguard Target Retirement 2030 Inv	VTHRX	30,915.48	-	2/29/2016
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	22,339.43	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,247.86	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	98.41	-	12/31/2015
0.41	**AT&T Inc**	**T**	**94,172.56**	**Communication Services**	
0.07	Vanguard Institutional Index I	VINIX	14,892.29	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,240.60	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	19,118.92	-	2/29/2016
0.14	Vanguard Target Retirement 2030 Inv	VTHRX	32,544.89	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	492.70	-	12/31/2015
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	23,516.84	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,366.33	-	2/29/2016
0.40	**JPMorgan Chase & Co**	**JPM**	**90,403.19**	**Financial Services**	
0.06	Vanguard Institutional Index I	VINIX	13,577.61	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,132.39	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	17,451.39	-	2/29/2016
0.02	American Funds Growth Fund of Amer R6	RGAGX	4,847.67	-	12/31/2015
0.13	Vanguard Target Retirement 2030 Inv	VTHRX	29,706.37	-	2/29/2016
0.09	Vanguard Target Retirement 2020 Inv	VTWNX	21,465.74	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,159.94	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	62.08	-	12/31/2015
0.40	**Procter & Gamble Co**	**PG**	**90,170.96**	**Consumer Defensive**	
0.06	Vanguard Institutional Index I	VINIX	14,310.44	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	1,192.61	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	18,379.38	-	2/29/2016
0.14	Vanguard Target Retirement 2030 Inv	VTHRX	31,286.03	-	2/29/2016
0.10	Vanguard Target Retirement 2020 Inv	VTWNX	22,607.19	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,274.80	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	120.52	-	12/31/2015

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San Bernardino County: Retirement Medical Trust

Stock Intersection (continued)

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USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.39	**Home Depot Inc**	**HD**	**89,406.16**	**Consumer Cyclical**	
0.10	American Funds Growth Fund of Amer R6	RGAGX	23,883.96	-	12/31/2015
0.05	Vanguard Institutional Index I	VINIX	10,310.16	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	634.97	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	859.37	-	2/29/2016
0.06	Vanguard Target Retirement 2040 Inv	VFORX	13,243.90	-	2/29/2016
0.10	Vanguard Target Retirement 2030 Inv	VTHRX	22,544.23	-	2/29/2016
0.07	Vanguard Target Retirement 2020 Inv	VTWNX	16,290.39	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,639.19	-	2/29/2016
0.38	**Verizon Communications Inc**	**VZ**	**87,343.59**	**Communication Services**	
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,263.95	-	12/31/2015
0.06	Vanguard Institutional Index I	VINIX	13,523.05	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,126.74	-	2/29/2016
0.08	Vanguard Target Retirement 2040 Inv	VFORX	17,364.22	-	2/29/2016
0.13	Vanguard Target Retirement 2030 Inv	VTHRX	29,557.98	-	2/29/2016
0.09	Vanguard Target Retirement 2020 Inv	VTWNX	21,358.51	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	2,149.15	-	2/29/2016
0.33	**Pfizer Inc**	**PFE**	**75,505.66**	**Healthcare**	
0.05	Vanguard Institutional Index I	VINIX	11,999.16	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	999.98	-	2/29/2016
0.07	Vanguard Target Retirement 2040 Inv	VFORX	15,410.75	-	2/29/2016
0.12	Vanguard Target Retirement 2030 Inv	VTHRX	26,232.72	-	2/29/2016
0.08	Vanguard Target Retirement 2020 Inv	VTWNX	18,955.68	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,907.37	-	2/29/2016
0.33	**Philip Morris International Inc**	**PM**	**74,595.22**	**Consumer Defensive**	
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,138.93	-	12/31/2015
0.06	American Funds Growth Fund of Amer R6	RGAGX	14,323.41	-	12/31/2015
0.04	Vanguard Institutional Index I	VINIX	9,239.97	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	769.87	-	2/29/2016
0.05	Vanguard Target Retirement 2040 Inv	VFORX	11,864.55	-	2/29/2016
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	20,196.26	-	2/29/2016
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	14,593.76	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,468.47	-	2/29/2016
0.32	**Comcast Corp Class A**	**CMCSA**	**73,484.59**	**Communication Services**	
0.07	American Funds Growth Fund of Amer R6	RGAGX	15,377.20	-	12/31/2015
0.04	Vanguard Institutional Index I	VINIX	9,235.74	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	769.54	-	2/29/2016
0.05	Vanguard Target Retirement 2040 Inv	VFORX	11,859.40	-	2/29/2016
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	20,187.48	-	2/29/2016
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	14,587.41	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,467.83	-	2/29/2016

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0.32	**Coca-Cola Co**	**KO**	**73,448.42**	**Consumer Defensive**	
0.05	Vanguard Institutional Index I	VINIX	11,059.91	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	998.37	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	922.35	-	2/29/2016
0.06	Vanguard Target Retirement 2040 Inv	VFORX	14,214.36	-	2/29/2016
0.11	Vanguard Target Retirement 2030 Inv	VTHRX	24,196.17	-	2/29/2016
0.08	Vanguard Target Retirement 2020 Inv	VTWNX	17,484.08	-	2/29/2016
0.01	American Funds Growth Fund of Amer R6	RGAGX	2,813.88	-	12/31/2015
0.01	Vanguard Target Retirement Income Inv	VTINX	1,759.30	-	2/29/2016
0.32	**Visa Inc Class A**	**V**	**72,499.54**	**Financial Services**	
0.06	American Funds Growth Fund of Amer R6	RGAGX	14,399.22	-	12/31/2015
0.04	Vanguard Institutional Index I	VINIX	9,231.51	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	769.49	-	2/29/2016
0.05	Vanguard Target Retirement 2040 Inv	VFORX	11,858.71	-	2/29/2016
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	20,186.31	-	2/29/2016
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	14,586.56	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,467.74	-	2/29/2016
0.31	**Gilead Sciences Inc**	**GILD**	**71,041.97**	**Healthcare**	
0.08	American Funds Growth Fund of Amer R6	RGAGX	17,704.47	-	12/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	1,502.09	-	12/31/2015
0.04	Vanguard Institutional Index I	VINIX	8,238.37	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	686.48	-	2/29/2016
0.05	Vanguard Target Retirement 2040 Inv	VFORX	10,579.44	-	2/29/2016
0.08	Vanguard Target Retirement 2030 Inv	VTHRX	18,008.69	-	2/29/2016
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	13,013.02	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,309.41	-	2/29/2016
0.30	**Amgen Inc**	**AMGN**	**68,198.25**	**Healthcare**	
0.02	American Funds Capital World Gr&Inc R6	RWIGX	4,708.24	-	12/31/2015
0.08	American Funds Growth Fund of Amer R6	RGAGX	19,051.86	-	12/31/2015
0.03	Vanguard Institutional Index I	VINIX	7,031.91	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	589.00	-	2/29/2016
0.04	Vanguard Target Retirement 2040 Inv	VFORX	9,077.15	-	2/29/2016
0.07	Vanguard Target Retirement 2030 Inv	VTHRX	15,451.45	-	2/29/2016
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	11,165.17	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,123.47	-	2/29/2016
0.29	**UnitedHealth Group Inc**	**UNH**	**66,971.71**	**Healthcare**	
0.09	American Funds Growth Fund of Amer R6	RGAGX	19,503.85	-	12/31/2015
0.03	Vanguard Institutional Index I	VINIX	7,437.41	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	676.36	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	619.67	-	2/29/2016
0.04	Vanguard Target Retirement 2040 Inv	VFORX	9,549.83	-	2/29/2016
0.07	Vanguard Target Retirement 2030 Inv	VTHRX	16,256.05	-	2/29/2016
0.05	Vanguard Target Retirement 2020 Inv	VTWNX	11,746.58	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,181.97	-	2/29/2016

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USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.28	**Intel Corp**	**INTC**	**64,869.00**	**Technology**	
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,060.40	-	12/31/2015
0.04	Vanguard Institutional Index I	VINIX	9,148.45	-	2/29/2016
0.03	American Funds Growth Fund of Amer R6	RGAGX	6,242.70	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	762.38	-	2/29/2016
0.05	Vanguard Target Retirement 2040 Inv	VFORX	11,749.18	-	2/29/2016
0.09	Vanguard Target Retirement 2030 Inv	VTHRX	19,999.86	-	2/29/2016
0.06	Vanguard Target Retirement 2020 Inv	VTWNX	14,451.84	-	2/29/2016
0.01	Vanguard Target Retirement Income Inv	VTINX	1,454.19	-	2/29/2016

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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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