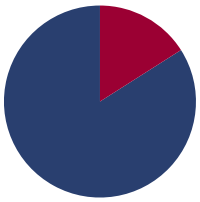
San Bernardino County: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	15.99
Other	84.01

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
1.73	**Amazon.com Inc**	**AMZN**	**1,014,360.93**	**Consumer Cyclical**	
1.33	American Funds Growth Fund of Amer R6	RGAGX	781,858.69	-	12/31/2015
0.32	Vanguard Institutional Index I	VINIX	189,173.91	-	2/29/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	32,155.01	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,482.30	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,734.28	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,826.39	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,507.05	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	623.30	-	2/29/2016
1.02	**Microsoft Corp**	**MSFT**	**600,016.73**	**Technology**	
0.62	Vanguard Institutional Index I	VINIX	362,002.17	-	2/29/2016
0.36	American Funds Growth Fund of Amer R6	RGAGX	210,904.66	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,762.35	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,095.50	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,130.70	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,672.04	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,161.55	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	6,287.76	-	12/31/2015
0.92	**Apple Inc**	**AAPL**	**539,489.38**	**Technology**	
0.82	Vanguard Institutional Index I	VINIX	480,151.66	-	2/29/2016
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	3,663.98	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	6,758.65	-	2/29/2016
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	9,458.14	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	6,196.97	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,540.68	-	2/29/2016
0.04	American Funds Growth Fund of Amer R6	RGAGX	23,416.76	-	12/31/2015
0.01	American Funds Capital World Gr&Inc R6	RWIGX	8,302.55	-	12/31/2015
0.87	**Alphabet Inc C**	**GOOG**	**511,975.17**	**Technology**	
0.46	American Funds Growth Fund of Amer R6	RGAGX	272,107.92	-	12/31/2015
0.31	Vanguard Institutional Index I	VINIX	184,676.51	-	2/29/2016
0.08	American Funds Capital World Gr&Inc R6	RWIGX	44,200.84	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,457.97	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,689.39	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,763.57	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,465.89	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	613.07	-	2/29/2016

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San Bernardino County: 401(k)

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.85	**Amgen Inc**	**AMGN**	**497,671.95**	**Healthcare**	
0.31	American Funds Capital World Gr&Inc R6	RWIGX	184,905.88	-	12/31/2015
0.36	American Funds Growth Fund of Amer R6	RGAGX	211,340.40	-	12/31/2015
0.16	Vanguard Institutional Index I	VINIX	95,606.48	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	772.00	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,424.04	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,992.83	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,305.70	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	324.62	-	2/29/2016
0.76	**Alphabet Inc A**	**GOOGL**	**445,414.63**	**Technology**	
0.33	American Funds Growth Fund of Amer R6	RGAGX	194,934.10	-	12/31/2015
0.32	Vanguard Institutional Index I	VINIX	186,116.10	-	2/29/2016
0.09	American Funds Capital World Gr&Inc R6	RWIGX	53,036.35	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,502.83	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,772.15	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,879.39	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,541.78	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	631.93	-	2/29/2016
0.75	**Home Depot Inc**	**HD**	**438,547.69**	**Consumer Cyclical**	
0.45	American Funds Growth Fund of Amer R6	RGAGX	264,942.43	-	12/31/2015
0.24	Vanguard Institutional Index I	VINIX	140,177.82	-	2/29/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	24,937.02	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,126.37	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,077.73	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,907.61	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,905.06	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	473.63	-	2/29/2016
0.64	**Philip Morris International Inc**	**PM**	**376,123.70**	**Consumer Defensive**	
0.14	American Funds Capital World Gr&Inc R6	RWIGX	84,001.88	-	12/31/2015
0.27	American Funds Growth Fund of Amer R6	RGAGX	158,888.18	-	12/31/2015
0.21	Vanguard Institutional Index I	VINIX	125,627.50	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,009.06	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,861.34	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,604.78	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,706.65	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	424.30	-	2/29/2016
0.64	**Gilead Sciences Inc**	**GILD**	**374,177.09**	**Healthcare**	
0.33	American Funds Growth Fund of Amer R6	RGAGX	196,393.98	-	12/31/2015
0.10	American Funds Capital World Gr&Inc R6	RWIGX	58,991.19	-	12/31/2015
0.19	Vanguard Institutional Index I	VINIX	112,009.65	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	899.77	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,659.73	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,322.64	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,521.80	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	378.35	-	2/29/2016

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.60	**UnitedHealth Group Inc**	**UNH**	**350,158.54**	**Healthcare**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	216,354.24	-	12/31/2015
0.17	Vanguard Institutional Index I	VINIX	101,119.62	-	2/29/2016
0.05	American Funds Capital World Gr&Inc R6	RWIGX	26,562.47	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	812.20	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,498.20	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,096.60	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,373.69	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	341.52	-	2/29/2016
0.55	**Oracle Corp**	**ORCL**	**324,778.36**	**Technology**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	160,010.98	-	12/31/2015
0.09	American Funds Capital World Gr&Inc R6	RWIGX	53,528.74	-	12/31/2015
0.18	Vanguard Institutional Index I	VINIX	104,893.44	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	841.78	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,552.77	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,172.97	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,423.73	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	353.96	-	2/29/2016
0.54	**Exxon Mobil Corporation**	**XOM**	**318,082.45**	**Energy**	
0.51	Vanguard Institutional Index I	VINIX	297,193.27	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,386.92	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,402.96	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,161.56	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,037.06	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	1,003.68	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,896.99	-	12/31/2015
0.54	**Broadcom Ltd**	**AVGO**	**318,035.71**	**Technology**	
0.44	American Funds Growth Fund of Amer R6	RGAGX	257,332.98	-	12/31/2015
0.08	Vanguard Institutional Index I	VINIX	45,240.43	-	2/29/2016
0.02	American Funds Capital World Gr&Inc R6	RWIGX	12,710.28	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	365.09	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	673.46	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	942.45	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	617.49	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	153.52	-	2/29/2016
0.53	**Wells Fargo & Co**	**WFC**	**311,274.60**	**Financial Services**	
0.33	Vanguard Institutional Index I	VINIX	194,258.65	-	2/29/2016
0.17	American Funds Growth Fund of Amer R6	RGAGX	101,507.85	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,544.63	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,849.25	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,987.27	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,612.46	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	649.51	-	2/29/2016
0.01	American Funds Capital World Gr&Inc R6	RWIGX	3,864.98	-	12/31/2015

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Stock Intersection (continued)

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USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.52	**Comcast Corp Class A**	**CMCSA**	**303,750.57**	**Communication Services**	
0.29	American Funds Growth Fund of Amer R6	RGAGX	170,577.76	-	12/31/2015
0.21	Vanguard Institutional Index I	VINIX	125,569.98	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,008.62	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,860.53	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,603.65	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,705.91	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	424.12	-	2/29/2016
0.50	**Visa Inc Class A**	**V**	**292,843.95**	**Financial Services**	
0.27	American Funds Growth Fund of Amer R6	RGAGX	159,729.10	-	12/31/2015
0.21	Vanguard Institutional Index I	VINIX	125,512.45	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,008.57	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,860.42	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,603.50	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,705.81	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	424.10	-	2/29/2016
0.49	**Berkshire Hathaway Inc B**	**BRK.B**	**288,833.81**	**Financial Services**	
0.36	Vanguard Institutional Index I	VINIX	211,470.18	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,773.38	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,271.22	-	2/29/2016
0.11	American Funds Growth Fund of Amer R6	RGAGX	63,996.17	-	12/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,577.79	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	2,999.37	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	745.70	-	2/29/2016
0.49	**Facebook Inc A**	**FB**	**287,946.55**	**Technology**	
0.37	Vanguard Institutional Index I	VINIX	216,229.46	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,649.87	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,043.39	-	2/29/2016
0.10	American Funds Growth Fund of Amer R6	RGAGX	59,280.64	-	12/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,258.96	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,790.47	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	693.76	-	2/29/2016
0.48	**Verizon Communications Inc**	**VZ**	**283,904.25**	**Communication Services**	
0.15	American Funds Capital World Gr&Inc R6	RWIGX	88,911.79	-	12/31/2015
0.31	Vanguard Institutional Index I	VINIX	183,860.59	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,476.80	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,724.14	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,812.19	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,497.75	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	620.99	-	2/29/2016
0.48	**General Electric Co**	**GE**	**280,755.92**	**Industrials**	
0.42	Vanguard Institutional Index I	VINIX	244,963.78	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,968.17	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,630.53	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,080.61	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,328.82	-	2/29/2016
0.04	American Funds Capital World Gr&Inc R6	RWIGX	20,956.41	-	12/31/2015
0.00	Vanguard Target Retirement Income Inv	VTINX	827.60	-	2/29/2016

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0.47	**Johnson & Johnson**	**JNJ**	**274,995.51**	**Healthcare**	
0.44	Vanguard Institutional Index I	VINIX	259,296.13	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,082.75	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	3,841.88	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,376.37	-	2/29/2016
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,522.60	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	875.78	-	2/29/2016
0.43	**JPMorgan Chase & Co**	**JPM**	**252,002.94**	**Financial Services**	
0.31	Vanguard Institutional Index I	VINIX	184,602.34	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,484.22	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,737.81	-	2/29/2016
0.09	American Funds Growth Fund of Amer R6	RGAGX	53,774.68	-	12/31/2015
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,831.33	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,510.29	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	624.10	-	2/29/2016
0.00	American Funds Capital World Gr&Inc R6	RWIGX	2,438.17	-	12/31/2015
0.41	**Intel Corp**	**INTC**	**242,809.67**	**Technology**	
0.07	American Funds Capital World Gr&Inc R6	RWIGX	41,644.70	-	12/31/2015
0.21	Vanguard Institutional Index I	VINIX	124,383.18	-	2/29/2016
0.12	American Funds Growth Fund of Amer R6	RGAGX	69,249.61	-	12/31/2015
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	999.25	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,843.24	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,579.45	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,690.06	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	420.18	-	2/29/2016
0.41	**Alexion Pharmaceuticals Inc**	**ALXN**	**240,236.81**	**Healthcare**	
0.29	American Funds Growth Fund of Amer R6	RGAGX	172,801.05	-	12/31/2015
0.06	American Funds Capital World Gr&Inc R6	RWIGX	37,552.18	-	12/31/2015
0.05	Vanguard Institutional Index I	VINIX	28,259.00	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	215.52	-	2/29/2016
0.00	Vanguard Target Retirement 2040 Inv	VFORX	397.56	-	2/29/2016
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	556.35	-	2/29/2016
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	364.52	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	90.63	-	2/29/2016
0.40	**AT&T Inc**	**T**	**234,083.28**	**Communication Services**	
0.34	Vanguard Institutional Index I	VINIX	202,476.89	-	2/29/2016
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,626.04	-	2/29/2016
0.01	Vanguard Target Retirement 2040 Inv	VFORX	2,999.42	-	2/29/2016
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,197.42	-	2/29/2016
0.03	American Funds Capital World Gr&Inc R6	RWIGX	19,349.61	-	12/31/2015
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,750.15	-	2/29/2016
0.00	Vanguard Target Retirement Income Inv	VTINX	683.74	-	2/29/2016

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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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