SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 3/31/2016

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	-0.37	11.78	10.71	6.70	-2.37	11.07	9.88	6.63	2.00	0.71	0.83	0.07	2.52	13.61	12.38	8.28	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	1.77	11.79	11.55	7.01	1.78	11.82	11.58	7.01	-0.01	-0.03	-0.03	0.00	1.78	11.82	11.58	7.01	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	-8.13	7.18	8.63	6.42	-7.76	8.36	7.57	6.04	-0.37	-1.18	1.06	0.38	-4.75	10.99	9.99	7.43	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	-4.26	10.80	10.05	7.27	-4.27	10.84	10.08	7.28	0.01	-0.04	-0.03	-0.01	-4.27	10.84	10.08	7.28	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	-7.13	8.52	8.81	6.85	-7.16	8.51	8.77	6.75	0.03	0.01	0.04	0.10	-7.16	8.51	8.77	6.75	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	-13.43	6.86	8.45	8.33	-6.88	6.06	6.61	5.11	-6.55	0.80	1.84	3.22	-7.72	5.73	6.67	4.42	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	-4.14	6.52	6.61	5.50	-4.46	5.67	5.48	4.13	0.32	0.85	1.13	1.37	-3.45	6.82	6.51	4.27	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	-18.12	1.34	1.36	2.46	-7.99	1.72	1.61	1.57	-10.13	-0.38	-0.25	0.89	-8.44	1.69	1.62	1.80	Foreign Lg Blend / MSCI World Ex US NR
9	**VTSNX**	Vanguard Total International Stock Index	-8.13	0.84	0.71	1.93	-7.95	1.01	0.73	N/A	-0.18	-0.17	-0.02	N/A	-7.95	1.01	0.73	N/A	Spliced International Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	-1.14	1.19	3.85	6.26	-1.73	1.38	3.69	5.19	0.59	-0.19	0.16	1.07	0.93	2.86	5.00	5.70	MultiSector / Barclays US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	-0.03	-0.75	1.45	4.68	0.46	0.11	1.85	4.30	-0.49	-0.86	-0.40	0.38	7.91	0.39	0.51	4.05	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	-5.14	-1.26	1.68	4.83	-4.17	1.06	3.84	5.55	-0.97	-2.32	-2.16	-0.72	0.63	2.35	5.14	7.38	HY Bond / Barclays Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	0.41	3.64	4.95	5.22	0.59	3.86	5.10	5.26	-0.18	-0.22	-0.15	-0.04	0.62	1.78	3.41	4.73	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	-1.12	5.98	6.45	N/A	-0.86	6.23	6.71	N/A	-0.26	-0.25	-0.26	N/A	-0.92	4.63	5.69	5.57	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	-2.01	6.68	6.93	N/A	-1.74	6.94	7.20	N/A	-0.27	-0.26	-0.27	N/A	-2.20	5.72	6.30	5.60	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	-3.07	7.11	7.28	N/A	-2.68	7.45	7.60	N/A	-0.39	-0.34	-0.32	N/A	-3.47	5.91	6.36	5.59	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	-3.10	7.09	7.26	N/A	-2.71	7.43	7.59	N/A	-0.39	-0.34	-0.33	N/A	-3.95	5.57	6.04	5.48	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	-1.29	5.08	7.11	4.14	-1.06	3.96	6.44	2.87	-0.23	1.12	0.67	1.27	1.66	6.66	8.95	4.75	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	-4.42	6.16	6.10	4.81	-3.19	6.33	6.79	5.55	-1.23	-0.17	-0.69	-0.74	-3.52	6.11	6.41	5.40	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	-1.72	6.27	6.26	5.44	-1.19	6.26	6.90	5.91	-0.53	0.01	-0.64	-0.47	-1.04	4.59	5.47	5.46	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	-0.42	4.08	4.54	4.70	0.03	4.08	5.05	5.39	-0.45	0.00	-0.51	-0.69	1.26	2.27	3.64	4.59	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RMT RATES OF RETURN 3/31/2016

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	-0.37	11.78	10.71	6.70	-2.37	11.07	9.88	6.63	2.00	0.71	0.83	0.07	2.52	13.61	12.38	8.28	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	1.77	11.79	11.55	7.01	1.78	11.82	11.58	7.01	-0.01	-0.03	-0.03	0.00	1.78	11.82	11.58	7.01	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	-8.13	7.18	8.63	6.42	-7.76	8.36	7.57	6.04	-0.37	-1.18	1.06	0.38	-4.75	10.99	9.99	7.43	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	-4.26	10.80	10.05	7.27	-4.27	10.84	10.08	7.28	0.01	-0.04	-0.03	-0.01	-4.27	10.84	10.08	7.28	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	-7.13	8.52	8.81	6.85	-7.16	8.51	8.77	6.75	0.03	0.01	0.04	0.10	-7.16	8.51	8.77	6.75	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	-13.43	6.86	8.45	8.33	-6.88	6.06	6.61	5.11	-6.55	0.80	1.84	3.22	-7.72	5.73	6.67	4.42	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	-4.14	6.52	6.61	5.50	-4.46	5.67	5.48	4.13	0.32	0.85	1.13	1.37	-3.45	6.82	6.51	4.27	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	-18.12	1.34	1.36	2.46	-7.99	1.72	1.61	1.57	-10.13	-0.38	-0.25	0.89	-8.44	1.69	1.62	1.80	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	-8.13	0.84	0.71	1.93	-7.95	1.01	0.73	N/A	-0.18	-0.17	-0.02	N/A	-7.95	1.01	0.73	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	-1.14	1.19	3.85	6.26	-1.73	1.38	3.69	5.19	0.59	-0.19	0.16	1.07	0.93	2.86	5.00	5.70	MultiSector / Barclays US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	-0.03	-0.75	1.45	4.68	0.46	0.11	1.85	4.30	-0.49	-0.86	-0.40	0.38	7.91	0.39	0.51	4.05	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	-5.14	-1.26	1.68	4.83	-4.17	1.06	3.84	5.55	-0.97	-2.32	-2.16	-0.72	0.63	2.35	5.14	7.38	HY Bond / Barclays Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	0.41	3.64	4.95	5.22	0.59	3.86	5.10	5.26	-0.18	-0.22	-0.15	-0.04	0.62	1.78	3.41	4.73	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	-1.12	5.98	6.45	N/A	-0.86	6.23	6.71	N/A	-0.26	-0.25	-0.26	N/A	-0.92	4.63	5.69	5.57	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	-2.10	6.68	6.93	N/A	-1.74	6.94	7.20	N/A	-0.36	-0.26	-0.27	N/A	-2.20	5.72	6.30	5.60	Spliced Index / Morningstar Moderate 2030
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		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	-4.16	6.27	6.60	N/A	-3.19	6.33	6.79	5.55	-0.97	-0.06	-0.19	N/A	-3.52	6.11	6.41	5.40	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	-1.42	6.50	6.71	5.64	-1.19	6.26	6.90	5.91	-0.23	0.24	-0.19	-0.27	-1.04	4.59	5.47	5.46	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	-0.11	4.46	5.08	5.01	0.03	4.08	5.05	5.39	-0.14	0.38	0.03	-0.38	1.26	2.27	3.64	4.59	Custom Cons Allocation / Mstar Cons

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