SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 03/31/2016

			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 $	Voya ADJ %	Voya ADJ $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 69,985,220.83	0.27%	$188,960	0.00%	$0	0.06%	$41,991	0.00%	$0	0.33%	$230,951	0.00%	$0	0.18%	$125,973	0.18%	$125,973	0.51%	$356,924.63
		LARGE GROWTH AVERAGE										**1.17%**									
		LARGE BLEND																			
2	**VINIX**	Vanguard Institutional Index	$ 80,967,943.27	0.04%	$32,387	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$32,387	0.00%	$0	0.18%	$145,742	0.18%	$145,742	0.22%	$178,129.48
		S&P 500 INDEX										**N/A**									
		MID CAP GROWTH																			
3	**BGRIX**	Baron Growth	$ 17,795,398.55	1.00%	$177,954	0.00%	$0	0.04%	$7,118	0.00%	$0	1.04%	$185,072	-0.15%	-$26,693	0.18%	$32,032	0.18%	$32,032	1.07%	$190,410.76
		MID CAP GROWTH AVERAGE										**1.28%**									
		MID CAP BLEND																			
4	**VMCIX**	Vanguard Mid Cap Index	$ 43,927,820.17	0.06%	$26,357	0.00%	$0	0.02%	$8,786	0.00%	$0	0.08%	$35,142	0.00%	$0	0.18%	$79,070	0.18%	$79,070	0.26%	$114,212.33
		INDEX AVERAGE										**N/A**									
		SMALL BLEND																			
5	**VSCIX**	Vanguard Small Cap Index	$ 26,254,865.86	0.05%	$13,127	0.00%	$0	0.03%	$7,876	0.00%	$0	0.08%	$21,004	0.00%	$0	0.18%	$47,259	0.18%	$47,259	0.26%	$68,262.65
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
6	**VSMIX**	Invesco Small Cap Value	$ 6,402,138.65	0.63%	$40,333	0.00%	$0	0.26%	$16,646	0.00%	$0	0.89%	$56,979	-0.25%	-$16,005	0.18%	$11,524	0.18%	$11,524	0.82%	$52,497.54
		SMALL VALUE AVERAGE										**1.33%**									
		INTERNATIONAL STOCK																			
7	**RWIGX**	AmFunds Capital World G/I	$ 35,438,712.63	0.37%	$131,123	0.00%	$0	0.07%	$24,807	0.00%	$0.00	0.44%	$155,930	0.00%	$0	0.18%	$63,790	0.18%	$63,790	0.62%	$219,720.02
		WORLD STOCK AVERAGE										**1.28%**									
⚠ 8	**DODFX**	Dodge & Cox International Stock	$ 11,444,139.27	0.60%	$68,665	0.00%	$0	0.04%	$4,578	0.00%	$0.00	0.64%	$73,242	-0.10%	-$11,444	0.18%	$20,599	0.18%	$20,599	0.72%	$82,397.80
		FOREIGN LARGE BLEND AVERAGE										**1.03%**									
9	**VTSNX**	Vanguard Total International Stock Index	$ 14,962,457.52	0.07%	$10,474	0.00%	$0	0.05%	$7,481	0.00%	$0	0.12%	$17,955	0.00%	$0	0.18%	$26,932	0.18%	$26,932	0.30%	$44,887.37
		INDEX AVERAGE										**N/A**									
		BONDS																			
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 16,307,705.31	0.40%	$65,231	0.00%	$0	0.19%	$30,985	0.00%	$0.00	0.59%	$96,215	-0.15%	-$24,462	0.18%	$29,354	0.18%	$29,354	0.62%	$101,107.77
		MULTISECTOR BOND AVERAGE										**1.29%**									
⚠ 11	**OIBIX**	Oppenheimer International Bond	$ 3,554,143.01	0.52%	$18,482	0.00%	$0	0.14%	$4,976	-0.01%	$355.41	0.65%	$23,102	0.00%	$0	0.18%	$6,397	0.18%	$6,397	0.83%	$29,499.39
		WORLD BOND AVERAGE										**1.03%**									
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 3,718,528.06	0.64%	$23,799	0.00%	$0	0.20%	$7,437	0.00%	$0.00	0.84%	$31,236	-0.25%	-$9,296	0.18%	$6,693	0.18%	$6,693	0.77%	$28,632.67
		HIGH YIELD AVERAGE										**1.08%**									
		TARGET FUNDS																			
13	**VTINX**	Vanguard Target Retirement Inc	$ 3,344,453.95	0.00%	$0	0.00%	$0	0.16%	$5,351	0.00%	$0.00	0.16%	$5,351	0.00%	$0	0.18%	$6,020	0.18%	$6,020	0.34%	$11,371.14
		TARGET DATE RETIREMENT INC AVG										**0.48%**									
14	**VTWNX**	Vanguard Target Retirement 2020	$ 9,177,137.85	0.00%	$0	0.00%	$0	0.16%	$14,683	0.00%	$0.00	0.16%	$14,683	0.00%	$0	0.18%	$16,519	0.18%	$16,519	0.34%	$31,202.27
		TARGET DATE 2016-2020 AVERAGE										**0.46%**									
15	**VTHRX**	Vanguard Target Retirement 2030	$ 9,321,504.92	0.00%	$0	0.00%	$0	0.17%	$15,847	0.00%	$0.00	0.17%	$15,847	0.00%	$0	0.18%	$16,779	0.18%	$16,779	0.35%	$32,625.27
		TARGET DATE 2026-2030 AVERAGE										**0.46%**									
16	**VFORX**	Vanguard Target Retirement 2040	$ 9,067,672.67	0.00%	$0	0.00%	$0	0.18%	$16,322	0.00%	$0.00	0.18%	$16,322	0.00%	$0	0.18%	$16,322	0.18%	$16,322	0.36%	$32,643.62
		TARGET DATE 2036-2040 AVERAGE										**0.46%**									
17	**VFIFX**	Vanguard Target Retirement 2050	$ 5,803,192.46	0.00%	$0	0.00%	$0	0.18%	$10,446	0.00%	$0.00	0.18%	$10,446	0.00%	$0	0.18%	$10,446	0.18%	$10,446	0.36%	$20,891.49
		TARGET DATE 2046-2050 AVERAGE										**0.44%**									
		SPECIALTY																			
18	**IGLIX**	Voya Global Real Estate	$ 7,115,897.58	0.81%	$57,639	0.00%	$0	0.17%	$12,097	0.00%	$0.00	0.98%	$69,736	-0.40%	-$28,464	0.18%	$12,809	0.18%	$12,809	0.76%	$54,080.82
		GLOBAL REAL ESTATE AVERAGE										**1.39%**									
		ASSET ALLOCATION																			
19	**N/A**	Aggressive Allocation	$ 35,142,207.30	0.25%	$87,856	0.00%	$0	0.06%	$21,085	0.00%	$0.00	0.31%	$108,941	-0.06%	-$21,085	0.18%	$63,256	0.18%	$63,256	0.43%	$151,111.49
		AGGRESSIVE ALLOCATION AVG										**0.81%**									
20	**N/A**	Moderate Allocation	$ 55,923,129.65	0.15%	$83,885	0.00%	$0	0.15%	$83,885	0.00%	$0.00	0.30%	$167,769	-0.05%	-$27,962	0.18%	$100,662	0.18%	$100,662	0.43%	$240,469.46
		MODERATE ALLOCATION AVG										**0.89%**									
21	**N/A**	Conservative Allocation	$ 19,944,488.00	0.12%	$23,933	0.00%	$0	0.26%	$51,856	0.00%	$0.00	0.38%	$75,789	-0.04%	-$7,978	0.18%	$35,900	0.18%	$35,900	0.52%	$103,711.34
		CONSERVATIVE ALLOCATION AVG										**0.79%**									
		TOTALS	**$ 485,598,757.51**		**$1,050,204**		**$0**		**$394,252**		-$355		**$1,444,100**		**-$173,389**		**$874,078**		**$874,078**		**$2,144,789**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 03/31/2016

			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 $	Voya ADJ %	Voya ADJ $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. ADJ	TOTAL $ INCL. ADJ
		LARGE GROWTH																			
1	**RGAGX**	AmFunds Growth Fund of America	$ 1,058,765.70	0.27%	$2,859	0.00%	$0	0.06%	$635	0.00%	$0	0.33%	$3,494	0.00%	$0	0.18%	$1,906	0.18%	$1,906	0.51%	$5,400
		LARGE GROWTH AVERAGE										**1.17%**									
		LARGE BLEND																			
2	**VINIX**	Vanguard Institutional Index	$ 1,113,384.20	0.04%	$445	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$445	0.00%	$0	0.18%	$2,004	0.18%	$2,004	0.22%	$2,449
		INDEX AVERAGE										**N/A**									
		MID CAP GROWTH																			
3	**BGRIX**	Baron Growth	$ 494,249.77	1.00%	$4,942	0.00%	$0	0.04%	$198	0.00%	$0	1.04%	$5,140	-0.15%	-$741	0.18%	$890	0.18%	$890	1.07%	$5,288
		MID CAP GROWTH AVERAGE										**1.28%**									
		MID CAP BLEND																			
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,375,534.59	0.06%	$825	0.00%	$0	0.02%	$275	0.00%	$0	0.08%	$1,100	0.00%	$0	0.18%	$2,476	0.18%	$2,476	0.26%	$3,576
		INDEX AVERAGE										**N/A**									
		SMALL BLEND																			
5	**VSCIX**	Vanguard Small Cap Index	$ 378,907.23	0.05%	$189	0.00%	$0	0.03%	$114	0.00%	$0	0.08%	$303	0.00%	$0	0.18%	$682	0.18%	$682	0.26%	$985
		INDEX AVERAGE										**N/A**									
		SMALL VALUE																			
6	**VSMIX**	Invesco Small Cap Value	$ 161,071.96	0.63%	$1,015	0.00%	$0	0.26%	$419	0.00%	$0	0.89%	$1,434	-0.25%	-$403	0.18%	$290	0.18%	$290	0.82%	$1,321
		SMALL VALUE AVERAGE										**1.33%**									
		INTERNATIONAL STOCK																			
7	**RWIGX**	AmFunds Capital World G/I	$ 118,727.83	0.37%	$439	0.00%	$0	0.07%	$83	0.00%	$0	0.44%	$522	0.00%	$0	0.18%	$214	0.18%	$214	0.62%	$736
		WORLD STOCK AVERAGE										**1.28%**									
⚠ 8	**DODFX**	Dodge & Cox International Stock	$ 103,843.54	0.60%	$623	0.00%	$0	0.04%	$42	0.00%	$0	0.64%	$665	-0.10%	-$104	0.18%	$187	0.18%	$187	0.72%	$748
		FOREIGN LARGE BLEND AVERAGE										**1.03%**									
9	**VTSNX**	Vanguard Total International Stock Index	$ 154,393.59	0.07%	$108	0.00%	$0	0.05%	$77	0.00%	$0	0.12%	$185	0.00%	$0	0.18%	$278	0.18%	$278	0.30%	$463
		INDEX AVERAGE										**N/A**									
		BONDS																			
⚠ 10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 214,894.49	0.40%	$860	0.00%	$0	0.19%	$408	0.00%	$0	0.59%	$1,268	-0.15%	-$322	0.18%	$387	0.18%	$387	0.62%	$1,332
		MULTISECTOR BOND AVERAGE										**1.29%**									
⚠ 11	**OIBIX**	Oppenheimer International Bond	$ 104,141.38	0.52%	$542	0.00%	$0	0.14%	$146	-0.01%	-$10	0.65%	$677	0.00%	$0	0.18%	$187	0.18%	$187	0.83%	$864
		WORLD BOND AVERAGE										**1.03%**									
⚠ 12	**GHYYX**	Pioneer Global High Yield	$ 170,176.70	0.64%	$1,089	0.00%	$0	0.20%	$340	0.00%	$0	0.84%	$1,429	-0.25%	-$425	0.18%	$306	0.18%	$306	0.77%	$1,310
		HIGH YIELD AVERAGE										**1.08%**									
		TARGET FUNDS																			
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,149,021.08	0.00%	$0	0.00%	$0	0.16%	$1,838	0.00%	$0	0.16%	$1,838	0.00%	$0	0.18%	$2,068	0.18%	$2,068	0.34%	$3,907
		TARGET DATE 2000-2010 AVERAGE										**0.48%**									
14	**VTWNX**	Vanguard Target Retirement 2020	$ 6,014,884.09	0.00%	$0	0.00%	$0	0.16%	$9,624	0.00%	$0	0.16%	$9,624	0.00%	$0	0.18%	$10,827	0.18%	$10,827	0.34%	$20,451
		TARGET DATE 2016-2020 AVERAGE										**0.46%**									
15	**VTHRX**	Vanguard Target Retirement 2030	$ 6,552,327.81	0.00%	$0	0.00%	$0	0.17%	$11,139	0.00%	$0	0.17%	$11,139	0.00%	$0	0.18%	$11,794	0.18%	$11,794	0.35%	$22,933
		TARGET DATE 2026-2030 AVERAGE										**0.46%**									
16	**VFORX**	Vanguard Target Retirement 2040	$ 3,230,357.89	0.00%	$0	0.00%	$0	0.18%	$5,815	0.00%	$0	0.18%	$5,815	0.00%	$0	0.18%	$5,815	0.18%	$5,815	0.36%	$11,629
		TARGET DATE 2036-2040 AVERAGE										**0.46%**									
17	**VFIFX**	Vanguard Target Retirement 2050	$ 207,287.45	0.00%	$0	0.00%	$0	0.18%	$373	0.00%	$0	0.18%	$373	0.00%	$0	0.18%	$373	0.18%	$373	0.36%	$746
		TARGET DATE 2046-2050 AVERAGE										**0.44%**									
		SPECIALTY																			
18	**IGLIX**	Voya Global Real Estate	$ 176,958.55	0.81%	$1,433	0.00%	$0	0.17%	$301	0.00%	$0	0.98%	$1,734	-0.40%	-$708	0.18%	$319	0.18%	$319	0.76%	$1,345
		GLOBAL REAL ESTATE AVERAGE										**1.39%**									
		ASSET ALLOCATION																			
19	**N/A**	Aggressive Allocation	$ 3,428,156.01	0.25%	$8,570	0.00%	$0	0.06%	$2,057	0.00%	$0	0.31%	$10,627	-0.06%	-$2,057	0.18%	$6,171	0.18%	$6,171	0.43%	$14,741
		AGGRESSIVE ALLOCATION AVERAGE										**0.81%**									
20	**N/A**	Moderate Allocation	$ 4,109,989.59	0.15%	$6,165	0.00%	$0	0.04%	$1,644	0.00%	$0	0.19%	$7,809	-0.14%	-$5,754	0.18%	$7,398	0.18%	$7,398	0.23%	$9,453
		MODERATE ALLOCATION AVERAGE										**0.89%**									
21	**N/A**	Conservative Allocation	$ 892,314.14	0.12%	$1,071	0.00%	$0	0.04%	$357	0.00%	$0	0.16%	$1,428	-0.23%	-$2,052	0.18%	$1,606	0.18%	$1,606	0.11%	$982
		CONSERVATIVE ALLOCATION AVERAGE										**0.79%**									
		TOTALS	**$ 31,209,387.59**		**$31,176**		**$0**		**$35,884**		-$10		**$67,050**		**-$12,567**		**$56,177**		**$56,177**		**$110,660**