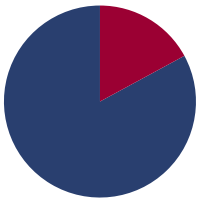
County of San Bernardino: 457(b)

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	17.10
Other	82.90

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
2.02	**Amazon.com Inc**	**AMZN**	**8,940,562.05**	**Consumer Cyclical**	
1.16	American Funds Growth Fund of Amer R6	RGAGX	5,139,315.38	-	3/31/2018
0.57	Vanguard Institutional Index Instl Pl	VIIIX	2,506,741.59	-	6/30/2018
0.13	American Funds Capital World Gr&Inc R6	RWIGX	594,966.43	-	3/31/2018
0.04	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	183,870.68	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	223,958.88	-	6/30/2018
0.04	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	172,298.80	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2020 Instl	VITWX	102,148.25	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	17,262.03	-	6/30/2018
1.52	**Microsoft Corp**	**MSFT**	**6,727,984.38**	**Technology**	
0.63	Vanguard Institutional Index Instl Pl	VIIIX	2,774,266.39	-	6/30/2018
0.59	American Funds Growth Fund of Amer R6	RGAGX	2,629,949.00	-	3/31/2018
0.04	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	198,700.50	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	242,021.95	-	6/30/2018
0.13	American Funds Capital World Gr&Inc R6	RWIGX	567,810.10	-	3/31/2018
0.04	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	186,195.30	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2020 Instl	VITWX	110,386.87	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	18,654.27	-	6/30/2018
1.04	**Netflix Inc**	**NFLX**	**4,594,785.43**	**Consumer Cyclical**	
0.71	American Funds Growth Fund of Amer R6	RGAGX	3,145,486.76	-	3/31/2018
0.15	American Funds Capital World Gr&Inc R6	RWIGX	664,956.56	-	3/31/2018
0.14	Vanguard Institutional Index Instl Pl	VIIIX	623,056.53	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	42,393.21	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	51,635.94	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	39,725.20	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	23,551.29	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,979.93	-	6/30/2018
1.03	**Apple Inc**	**AAPL**	**4,553,839.11**	**Technology**	
0.75	Vanguard Institutional Index Instl Pl	VIIIX	3,331,592.80	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	214,754.89	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	261,576.59	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	201,239.32	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2020 Instl	VITWX	119,305.79	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	20,161.48	-	6/30/2018
0.06	American Funds Growth Fund of Amer R6	RGAGX	277,853.09	-	3/31/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	127,355.15	-	3/31/2018

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County of San Bernardino: 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
1.01	**Alphabet Inc C**	**GOOG**	**4,489,868.84**	**Technology**	
0.60	American Funds Growth Fund of Amer R6	RGAGX	2,666,662.63	-	3/31/2018
0.28	Vanguard Institutional Index Instl Pl	VIIIX	1,240,552.32	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	87,445.58	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	106,510.80	-	6/30/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	249,965.93	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	81,942.20	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	48,579.87	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,209.51	-	6/30/2018
0.89	**Facebook Inc A**	**FB**	**3,929,721.59**	**Technology**	
0.40	American Funds Growth Fund of Amer R6	RGAGX	1,757,931.51	-	3/31/2018
0.39	Vanguard Institutional Index Instl Pl	VIIIX	1,706,723.26	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	122,240.78	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	148,892.19	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	114,547.58	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2020 Instl	VITWX	67,910.13	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	11,476.13	-	6/30/2018
0.77	**UnitedHealth Group Inc**	**UNH**	**3,391,276.56**	**Healthcare**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	2,109,151.71	-	3/31/2018
0.19	Vanguard Institutional Index Instl Pl	VIIIX	863,319.33	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	61,838.42	-	6/30/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	183,540.39	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	75,320.67	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	57,946.62	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	34,353.96	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,805.47	-	6/30/2018
0.75	**Alphabet Inc A**	**GOOGL**	**3,330,020.31**	**Technology**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	1,423,564.18	-	3/31/2018
0.28	Vanguard Institutional Index Instl Pl	VIIIX	1,234,551.46	-	6/30/2018
0.08	American Funds Capital World Gr&Inc R6	RWIGX	337,980.50	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	87,770.51	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	106,906.58	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	82,246.69	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	48,760.38	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,240.01	-	6/30/2018
0.68	**AbbVie Inc**	**ABBV**	**3,005,165.58**	**Healthcare**	
0.29	American Funds Capital World Gr&Inc R6	RWIGX	1,300,863.22	-	3/31/2018
0.24	American Funds Growth Fund of Amer R6	RGAGX	1,050,051.10	-	3/31/2018
0.12	Vanguard Institutional Index Instl Pl	VIIIX	514,143.94	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	36,826.60	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	44,855.68	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	34,508.92	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	20,458.80	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,457.33	-	6/30/2018

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County of San Bernardino: 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
0.65	**The Home Depot Inc**	**HD**	**2,869,183.97**	**Consumer Cyclical**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	1,576,047.78	-	3/31/2018
0.19	Vanguard Institutional Index Instl Pl	VIIIX	824,123.32	-	6/30/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	244,461.60	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	59,022.32	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	71,890.60	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	55,307.76	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	32,789.50	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,541.09	-	6/30/2018
0.60	**Samsung Electronics Co Ltd**	**005930**	**2,660,236.35**	**Technology**	
0.10	Dodge & Cox International Stock	DODFX	456,613.37	-	3/31/2018
0.27	American Funds Capital World Gr&Inc R6	RWIGX	1,175,846.67	-	3/31/2018
0.17	American Funds Growth Fund of Amer R6	RGAGX	743,820.57	-	3/31/2018
0.03	Vanguard Total Intl Stock Index I	VTSNX	138,923.91	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	38,399.20	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	46,602.72	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	35,646.55	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	20,795.05	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,588.31	-	6/30/2018
0.51	**Wells Fargo & Co**	**WFC**	**2,269,507.02**	**Financial Services**	
0.21	American Funds Growth Fund of Amer R6	RGAGX	915,924.32	-	3/31/2018
0.20	Vanguard Institutional Index Instl Pl	VIIIX	890,302.02	-	6/30/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	220,668.32	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	63,769.60	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	77,672.90	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	59,756.27	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	35,426.82	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,986.78	-	6/30/2018
0.51	**Broadcom Inc**	**AVGO**	**2,246,754.35**	**Technology**	
0.33	American Funds Growth Fund of Amer R6	RGAGX	1,464,102.14	-	3/31/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	326,522.61	-	3/31/2018
0.08	Vanguard Institutional Index Instl Pl	VIIIX	356,691.27	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	26,136.93	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	31,835.40	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	24,492.01	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	14,520.21	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,453.77	-	6/30/2018
0.49	**Berkshire Hathaway Inc B**	**BRK.B**	**2,178,272.99**	**Financial Services**	
0.29	Vanguard Institutional Index Instl Pl	VIIIX	1,266,045.38	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	92,535.47	-	6/30/2018
0.13	American Funds Growth Fund of Amer R6	RGAGX	560,175.07	-	3/31/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	112,710.42	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	86,711.77	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	51,407.53	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,687.35	-	6/30/2018

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County of San Bernardino: 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
0.49	**Intel Corp**	**INTC**	**2,152,114.92**	**Technology**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	500,633.01	-	3/31/2018
0.19	Vanguard Institutional Index Instl Pl	VIIIX	848,228.32	-	6/30/2018
0.13	American Funds Growth Fund of Amer R6	RGAGX	572,103.57	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	60,756.78	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	74,003.20	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	56,933.06	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	33,753.06	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,703.93	-	6/30/2018
0.48	**Vail Resorts Inc**	**MTN**	**2,128,793.86**	**Consumer Cyclical**	
0.46	Baron Growth Instl	BGRIX	2,033,345.13	-	6/30/2018
0.02	Vanguard Small Cap Index I	VSCIX	95,448.73	-	6/30/2018
0.47	**JPMorgan Chase & Co**	**JPM**	**2,088,836.80**	**Financial Services**	
0.29	Vanguard Institutional Index Instl Pl	VIIIX	1,299,096.65	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	93,063.77	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	113,353.89	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	87,206.81	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	51,701.02	-	6/30/2018
0.07	American Funds Growth Fund of Amer R6	RGAGX	309,762.67	-	3/31/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	125,915.05	-	3/31/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,736.95	-	6/30/2018
0.43	**EOG Resources Inc**	**EOG**	**1,924,819.33**	**Energy**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	1,398,710.28	-	3/31/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	190,518.41	-	3/31/2018
0.06	Vanguard Institutional Index Instl Pl	VIIIX	263,749.93	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	18,883.02	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	22,999.96	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	17,694.62	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	10,490.35	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,772.76	-	6/30/2018
0.43	**Mastercard Inc A**	**MA**	**1,908,507.99**	**Financial Services**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	1,013,861.71	-	3/31/2018
0.15	Vanguard Institutional Index Instl Pl	VIIIX	659,772.63	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	47,798.46	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	58,219.67	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	44,790.27	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	26,554.15	-	6/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	53,023.71	-	3/31/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	4,487.38	-	6/30/2018
0.42	**Nike Inc B**	**NKE**	**1,839,164.11**	**Consumer Cyclical**	
0.25	American Funds Growth Fund of Amer R6	RGAGX	1,108,309.93	-	3/31/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	254,580.15	-	3/31/2018
0.08	Vanguard Institutional Index Instl Pl	VIIIX	374,287.58	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	26,806.69	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	32,651.19	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	25,119.62	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	14,892.30	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,516.65	-	6/30/2018

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Stock Intersection (continued)

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0.41	**Visa Inc Class A**	**V**	**1,818,758.35**	**Financial Services**	
0.20	Vanguard Institutional Index Instl Pl	VIIIX	866,264.74	-	6/30/2018
0.16	American Funds Growth Fund of Amer R6	RGAGX	701,623.96	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	62,056.51	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	75,586.31	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	58,150.99	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	34,475.12	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	5,825.95	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	14,774.76	-	3/31/2018
0.40	**Amgen Inc**	**AMGN**	**1,751,761.70**	**Healthcare**	
0.14	American Funds Capital World Gr&Inc R6	RWIGX	621,451.00	-	3/31/2018
0.13	American Funds Growth Fund of Amer R6	RGAGX	558,250.01	-	3/31/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	450,165.83	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	32,039.53	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	39,024.91	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	30,023.13	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	17,799.37	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,007.91	-	6/30/2018
0.38	**Philip Morris International Inc**	**PM**	**1,693,972.97**	**Consumer Defensive**	
0.17	American Funds Growth Fund of Amer R6	RGAGX	745,840.17	-	3/31/2018
0.08	American Funds Capital World Gr&Inc R6	RWIGX	363,318.86	-	3/31/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	459,586.08	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	32,915.60	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	40,091.99	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	30,844.06	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	18,286.06	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,090.16	-	6/30/2018
0.37	**Exxon Mobil Corp**	**XOM**	**1,632,051.63**	**Energy**	
0.29	Vanguard Institutional Index Instl Pl	VIIIX	1,282,575.25	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	91,858.34	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	111,885.66	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	86,077.25	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	51,031.35	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	8,623.79	-	6/30/2018
0.36	**Abbott Laboratories**	**ABT**	**1,612,426.64**	**Healthcare**	
0.20	American Funds Growth Fund of Amer R6	RGAGX	890,107.89	-	3/31/2018
0.05	American Funds Capital World Gr&Inc R6	RWIGX	224,069.16	-	3/31/2018
0.09	Vanguard Institutional Index Instl Pl	VIIIX	391,545.33	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	28,046.75	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	34,161.61	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	26,281.63	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	15,581.20	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,633.07	-	6/30/2018

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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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