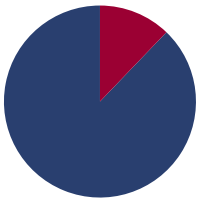
County of San Bernardino: Retirement Medical Trust

Stock Intersection

Account Name
VOYA Retirement Medical Trust

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	12.17
Other	87.83

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
1.23	**Amazon.com Inc**	**AMZN**	**507,081.26**	**Consumer Cyclical**	
0.30	American Funds Growth Fund of Amer R6	RGAGX	122,750.31	-	3/31/2018
0.11	Vanguard Institutional Index Instl Pl	VIIIX	47,329.93	-	6/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	3,299.07	-	3/31/2018
0.04	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	16,858.70	-	6/30/2018
0.23	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	95,483.63	-	6/30/2018
0.34	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	138,934.39	-	6/30/2018
0.18	Vanguard Instl Trgt Retire 2020 Instl	VITWX	76,255.98	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	6,169.25	-	6/30/2018
1.16	**Microsoft Corp**	**MSFT**	**478,960.93**	**Technology**	
0.13	Vanguard Institutional Index Instl Pl	VIIIX	52,381.08	-	6/30/2018
0.15	American Funds Growth Fund of Amer R6	RGAGX	62,815.19	-	3/31/2018
0.04	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	18,218.41	-	6/30/2018
0.25	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	103,184.72	-	6/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	3,148.49	-	3/31/2018
0.36	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	150,139.93	-	6/30/2018
0.20	Vanguard Instl Trgt Retire 2020 Instl	VITWX	82,406.29	-	6/30/2018
0.02	Vanguard Instl Trgt Retire Inc Instl	VITRX	6,666.82	-	6/30/2018
1.11	**Apple Inc**	**AAPL**	**459,999.44**	**Technology**	
0.15	Vanguard Institutional Index Instl Pl	VIIIX	62,904.00	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	19,690.40	-	6/30/2018
0.27	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	111,521.73	-	6/30/2018
0.39	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	162,270.78	-	6/30/2018
0.22	Vanguard Instl Trgt Retire 2020 Instl	VITWX	89,064.47	-	6/30/2018
0.02	Vanguard Instl Trgt Retire Inc Instl	VITRX	7,205.48	-	6/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	6,636.40	-	3/31/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	706.18	-	3/31/2018
0.72	**Facebook Inc A**	**FB**	**296,063.67**	**Technology**	
0.10	American Funds Growth Fund of Amer R6	RGAGX	41,987.43	-	3/31/2018
0.08	Vanguard Institutional Index Instl Pl	VIIIX	32,224.74	-	6/30/2018
0.03	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	11,207.99	-	6/30/2018
0.15	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	63,479.37	-	6/30/2018
0.22	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	92,366.27	-	6/30/2018
0.12	Vanguard Instl Trgt Retire 2020 Instl	VITWX	50,696.45	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	4,101.44	-	6/30/2018

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Stock Intersection (continued)

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VOYA Retirement Medical Trust

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.60	**Alphabet Inc C**	**GOOG**	**247,203.69**	**Technology**	
0.15	American Funds Growth Fund of Amer R6	RGAGX	63,692.08	-	3/31/2018
0.06	Vanguard Institutional Index Instl Pl	VIIIX	23,422.94	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,017.69	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	45,410.29	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,386.05	-	3/31/2018
0.16	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	66,074.69	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	36,265.97	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,933.98	-	6/30/2018
0.53	**Alphabet Inc A**	**GOOGL**	**218,477.27**	**Technology**	
0.08	American Funds Growth Fund of Amer R6	RGAGX	34,001.21	-	3/31/2018
0.06	Vanguard Institutional Index Instl Pl	VIIIX	23,309.64	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,874.09	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,047.48	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	45,579.03	-	6/30/2018
0.16	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	66,320.21	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	36,400.73	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,944.89	-	6/30/2018
0.50	**Berkshire Hathaway Inc B**	**BRK.B**	**205,223.95**	**Financial Services**	
0.06	Vanguard Institutional Index Instl Pl	VIIIX	23,904.28	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,484.37	-	6/30/2018
0.03	American Funds Growth Fund of Amer R6	RGAGX	13,379.54	-	3/31/2018
0.12	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	48,053.46	-	6/30/2018
0.17	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	69,920.66	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	38,376.88	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,104.76	-	6/30/2018
0.49	**JPMorgan Chase & Co**	**JPM**	**201,523.99**	**Financial Services**	
0.06	Vanguard Institutional Index Instl Pl	VIIIX	24,528.32	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,532.81	-	6/30/2018
0.12	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	48,327.81	-	6/30/2018
0.17	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	70,319.84	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	38,595.98	-	6/30/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	7,398.55	-	3/31/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	698.19	-	3/31/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,122.49	-	6/30/2018
0.46	**Exxon Mobil Corp**	**XOM**	**190,927.61**	**Energy**	
0.06	Vanguard Institutional Index Instl Pl	VIIIX	24,216.38	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	8,422.29	-	6/30/2018
0.12	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	47,701.83	-	6/30/2018
0.17	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	69,409.01	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	38,096.06	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	3,082.04	-	6/30/2018

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Stock Intersection (continued)

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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.44	**UnitedHealth Group Inc**	**UNH**	**179,923.15**	**Healthcare**	
0.12	American Funds Growth Fund of Amer R6	RGAGX	50,376.17	-	3/31/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,300.38	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,669.83	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,017.72	-	3/31/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	32,112.55	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	46,725.68	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	25,646.01	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,074.81	-	6/30/2018
0.43	**Johnson & Johnson**	**JNJ**	**179,423.13**	**Healthcare**	
0.05	Vanguard Institutional Index Instl Pl	VIIIX	22,501.02	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,827.32	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	44,332.06	-	6/30/2018
0.16	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	64,505.79	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2020 Instl	VITWX	35,404.86	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,864.32	-	6/30/2018
0.00	American Funds Growth Fund of Amer R6	RGAGX	1,987.78	-	3/31/2018
0.41	**Netflix Inc**	**NFLX**	**167,518.00**	**Consumer Cyclical**	
0.18	American Funds Growth Fund of Amer R6	RGAGX	75,128.58	-	3/31/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	3,687.16	-	3/31/2018
0.03	Vanguard Institutional Index Instl Pl	VIIIX	11,763.97	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,886.94	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	22,014.70	-	6/30/2018
0.08	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	32,032.70	-	6/30/2018
0.04	Vanguard Instl Trgt Retire 2020 Instl	VITWX	17,581.57	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,422.38	-	6/30/2018
0.39	**The Home Depot Inc**	**HD**	**161,677.08**	**Consumer Cyclical**	
0.09	American Funds Growth Fund of Amer R6	RGAGX	37,643.21	-	3/31/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	15,560.32	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,355.53	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,411.63	-	6/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	30,650.16	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	44,597.81	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	24,478.10	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,980.32	-	6/30/2018
0.38	**Wells Fargo & Co**	**WFC**	**155,643.62**	**Financial Services**	
0.05	American Funds Growth Fund of Amer R6	RGAGX	21,876.45	-	3/31/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,809.84	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,223.60	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,846.89	-	6/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	33,115.41	-	6/30/2018
0.12	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	48,184.90	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	26,446.92	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,139.60	-	6/30/2018

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Stock Intersection (continued)

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Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.36	**Bank of America Corporation**	**BAC**	**147,627.19**	**Financial Services**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	18,378.18	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	6,529.69	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	36,982.60	-	6/30/2018
0.13	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	53,811.89	-	6/30/2018
0.07	Vanguard Instl Trgt Retire 2020 Instl	VITWX	29,535.37	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,389.47	-	6/30/2018
0.35	**Visa Inc Class A**	**V**	**145,820.59**	**Financial Services**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,355.99	-	6/30/2018
0.04	American Funds Growth Fund of Amer R6	RGAGX	16,757.98	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,689.82	-	6/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	32,225.81	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	46,890.47	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	25,736.46	-	6/30/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,082.13	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	81.93	-	3/31/2018
0.35	**Intel Corp**	**INTC**	**142,721.72**	**Technology**	
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,775.99	-	3/31/2018
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,015.45	-	6/30/2018
0.03	American Funds Growth Fund of Amer R6	RGAGX	13,664.44	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,570.65	-	6/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	31,550.86	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	45,908.38	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	25,197.42	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,038.52	-	6/30/2018
0.33	**Chevron Corp**	**CVX**	**135,823.29**	**Energy**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,703.73	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,809.47	-	6/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	32,903.44	-	6/30/2018
0.12	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	47,876.46	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	26,277.63	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	506.41	-	3/31/2018
0.01	American Funds Growth Fund of Amer R6	RGAGX	3,620.25	-	3/31/2018
0.01	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,125.91	-	6/30/2018
0.31	**AT&T Inc**	**T**	**127,147.63**	**Communication Services**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	16,120.92	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,609.09	-	6/30/2018
0.08	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	31,768.57	-	6/30/2018
0.11	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	46,225.17	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	25,371.30	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	2,052.58	-	6/30/2018

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0.30	**Mastercard Inc A**	**MA**	**123,715.01**	**Financial Services**	
0.06	American Funds Growth Fund of Amer R6	RGAGX	24,215.65	-	3/31/2018
0.03	Vanguard Institutional Index Instl Pl	VIIIX	12,457.21	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,382.54	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	24,821.64	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	36,116.96	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	19,823.27	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	294.01	-	3/31/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,603.74	-	6/30/2018
0.28	**Verizon Communications Inc**	**VZ**	**115,983.37**	**Communication Services**	
0.01	American Funds Capital World Gr&Inc R6	RWIGX	2,669.11	-	3/31/2018
0.03	Vanguard Institutional Index Instl Pl	VIIIX	14,372.00	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,998.58	-	6/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	28,310.79	-	6/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	41,193.89	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	22,609.81	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,829.18	-	6/30/2018
0.28	**Pfizer Inc**	**PFE**	**115,787.55**	**Healthcare**	
0.04	Vanguard Institutional Index Instl Pl	VIIIX	14,672.60	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,104.04	-	6/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	28,908.07	-	6/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	42,062.97	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2020 Instl	VITWX	23,086.82	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,867.77	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	85.30	-	3/31/2018
0.27	**Boeing Co**	**BA**	**111,676.58**	**Industrials**	
0.03	Vanguard Institutional Index Instl Pl	VIIIX	12,702.67	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	922.41	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,700.39	-	6/30/2018
0.06	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	26,621.89	-	6/30/2018
0.09	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	38,736.43	-	6/30/2018
0.01	American Funds Growth Fund of Amer R6	RGAGX	5,011.73	-	3/31/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	21,261.00	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,720.05	-	6/30/2018
0.27	**Cisco Systems Inc**	**CSCO**	**110,314.84**	**Technology**	
0.03	Vanguard Institutional Index Instl Pl	VIIIX	13,990.86	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,866.31	-	6/30/2018
0.07	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	27,561.61	-	6/30/2018
0.10	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	40,103.79	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2020 Instl	VITWX	22,011.50	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,780.77	-	6/30/2018

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County of San Bernardino: 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
0.26	**AbbVie Inc**	**ABBV**	**108,836.43**	**Healthcare**	
0.02	American Funds Capital World Gr&Inc R6	RWIGX	7,213.24	-	3/31/2018
0.06	American Funds Growth Fund of Amer R6	RGAGX	25,080.01	-	3/31/2018
0.02	Vanguard Institutional Index Instl Pl	VIIIX	9,707.58	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,376.55	-	6/30/2018
0.05	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	19,123.97	-	6/30/2018
0.07	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	27,826.52	-	6/30/2018
0.04	Vanguard Instl Trgt Retire 2020 Instl	VITWX	15,272.95	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,235.61	-	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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