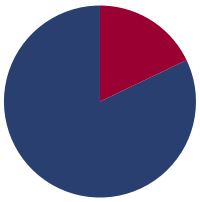
County of San Bernardino: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	17.90
Other	82.10

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
2.18	**Amazon.com Inc**	**AMZN**	**1,666,747.95**	**Consumer Cyclical**	
1.34	American Funds Growth Fund of Amer R6	RGAGX	1,024,001.21	-	3/31/2018
0.68	Vanguard Institutional Index Instl Pl	VIIIX	516,589.90	-	6/30/2018
0.10	American Funds Capital World Gr&Inc R6	RWIGX	79,680.43	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	14,783.11	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	9,695.32	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	12,558.18	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	7,898.59	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,541.21	-	6/30/2018
1.60	**Microsoft Corp**	**MSFT**	**1,222,003.47**	**Technology**	
0.75	Vanguard Institutional Index Instl Pl	VIIIX	571,721.47	-	6/30/2018
0.69	American Funds Growth Fund of Amer R6	RGAGX	524,013.56	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	15,975.42	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	10,477.28	-	6/30/2018
0.10	American Funds Capital World Gr&Inc R6	RWIGX	76,043.54	-	3/31/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	13,571.04	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	8,535.64	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,665.51	-	6/30/2018
1.12	**Netflix Inc**	**NFLX**	**854,902.76**	**Consumer Cyclical**	
0.82	American Funds Growth Fund of Amer R6	RGAGX	626,733.72	-	3/31/2018
0.12	American Funds Capital World Gr&Inc R6	RWIGX	89,053.80	-	3/31/2018
0.17	Vanguard Institutional Index Instl Pl	VIIIX	128,399.64	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,408.39	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,235.35	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,895.41	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,821.10	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	355.34	-	6/30/2018
1.10	**Alphabet Inc C**	**GOOG**	**842,561.85**	**Technology**	
0.70	American Funds Growth Fund of Amer R6	RGAGX	531,328.70	-	3/31/2018
0.33	Vanguard Institutional Index Instl Pl	VIIIX	255,653.32	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,030.58	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,610.92	-	6/30/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	33,476.50	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	5,972.45	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,756.43	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	732.97	-	6/30/2018

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County of San Bernardino: 401(k)

Stock Intersection (continued)

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Report Currency
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1.06	**Apple Inc**	**AAPL**	**813,276.12**	**Technology**	
0.90	Vanguard Institutional Index Instl Pl	VIIIX	686,575.43	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	17,266.18	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	11,323.81	-	6/30/2018
0.02	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	14,667.54	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	9,225.29	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,800.08	-	6/30/2018
0.07	American Funds Growth Fund of Amer R6	RGAGX	55,361.83	-	3/31/2018
0.02	American Funds Capital World Gr&Inc R6	RWIGX	17,055.94	-	3/31/2018
0.96	**Facebook Inc A**	**FB**	**732,885.68**	**Technology**	
0.46	American Funds Growth Fund of Amer R6	RGAGX	350,265.33	-	3/31/2018
0.46	Vanguard Institutional Index Instl Pl	VIIIX	351,721.93	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	9,828.10	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	6,445.63	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	8,348.92	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	5,251.14	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	1,024.63	-	6/30/2018
0.84	**UnitedHealth Group Inc**	**UNH**	**638,369.71**	**Healthcare**	
0.55	American Funds Growth Fund of Amer R6	RGAGX	420,245.45	-	3/31/2018
0.23	Vanguard Institutional Index Instl Pl	VIIIX	177,913.05	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,971.78	-	6/30/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	24,580.51	-	3/31/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,260.68	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	4,223.50	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,656.41	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	518.33	-	6/30/2018
0.79	**Alphabet Inc A**	**GOOGL**	**605,509.03**	**Technology**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	283,643.12	-	3/31/2018
0.33	Vanguard Institutional Index Instl Pl	VIIIX	254,416.66	-	6/30/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	45,263.78	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,056.70	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,628.05	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	5,994.64	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,770.39	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	735.69	-	6/30/2018
0.70	**The Home Depot Inc**	**HD**	**531,519.01**	**Consumer Cyclical**	
0.41	American Funds Growth Fund of Amer R6	RGAGX	314,025.26	-	3/31/2018
0.22	Vanguard Institutional Index Instl Pl	VIIIX	169,835.53	-	6/30/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	32,739.34	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,745.36	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,112.19	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	4,031.17	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,535.44	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	494.73	-	6/30/2018

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County of San Bernardino: 401(k)

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
0.65	**AbbVie Inc**	**ABBV**	**498,701.74**	**Healthcare**	
0.23	American Funds Capital World Gr&Inc R6	RWIGX	174,217.12	-	3/31/2018
0.27	American Funds Growth Fund of Amer R6	RGAGX	209,221.17	-	3/31/2018
0.14	Vanguard Institutional Index Instl Pl	VIIIX	105,954.90	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,960.84	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,941.83	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,515.22	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,581.97	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	308.68	-	6/30/2018
0.55	**Samsung Electronics Co Ltd**	**005930**	**421,230.65**	**Technology**	
0.11	Dodge & Cox International Stock	DODFX	80,958.41	-	3/31/2018
0.21	American Funds Capital World Gr&Inc R6	RWIGX	157,474.38	-	3/31/2018
0.19	American Funds Growth Fund of Amer R6	RGAGX	148,205.18	-	3/31/2018
0.03	Vanguard Total Intl Stock Index I	VTSNX	24,961.45	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,087.28	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,017.46	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,598.14	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,607.97	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	320.38	-	6/30/2018
0.54	**Broadcom Inc**	**AVGO**	**415,563.11**	**Technology**	
0.38	American Funds Growth Fund of Amer R6	RGAGX	291,720.25	-	3/31/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	43,729.29	-	3/31/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	73,507.02	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,101.40	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,378.17	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	1,785.13	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,122.77	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	219.08	-	6/30/2018
0.54	**Wells Fargo & Co**	**WFC**	**411,641.93**	**Financial Services**	
0.24	American Funds Growth Fund of Amer R6	RGAGX	182,496.60	-	3/31/2018
0.24	Vanguard Institutional Index Instl Pl	VIIIX	183,473.65	-	6/30/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	29,552.84	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	5,127.04	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,362.51	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	4,355.40	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,739.37	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	534.52	-	6/30/2018
0.52	**Berkshire Hathaway Inc B**	**BRK.B**	**395,910.91**	**Financial Services**	
0.34	Vanguard Institutional Index Instl Pl	VIIIX	260,906.93	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,439.81	-	6/30/2018
0.15	American Funds Growth Fund of Amer R6	RGAGX	111,614.08	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,879.30	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	6,320.08	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,975.08	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	775.63	-	6/30/2018

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County of San Bernardino: 401(k)

Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.49	**Intel Corp**	**INTC**	**371,198.10**	**Technology**	
0.09	American Funds Capital World Gr&Inc R6	RWIGX	67,046.90	-	3/31/2018
0.23	Vanguard Institutional Index Instl Pl	VIIIX	174,803.09	-	6/30/2018
0.15	American Funds Growth Fund of Amer R6	RGAGX	113,990.81	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,884.81	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,203.64	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	4,149.63	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,609.95	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	509.26	-	6/30/2018
0.48	**JPMorgan Chase & Co**	**JPM**	**369,824.42**	**Financial Services**	
0.35	Vanguard Institutional Index Instl Pl	VIIIX	267,718.14	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	7,482.28	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	4,907.16	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	6,356.16	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2020 Instl	VITWX	3,997.77	-	6/30/2018
0.08	American Funds Growth Fund of Amer R6	RGAGX	61,719.77	-	3/31/2018
0.02	American Funds Capital World Gr&Inc R6	RWIGX	16,863.08	-	3/31/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	780.06	-	6/30/2018
0.48	**EOG Resources Inc**	**EOG**	**363,332.70**	**Energy**	
0.36	American Funds Growth Fund of Amer R6	RGAGX	278,691.01	-	3/31/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	25,515.03	-	3/31/2018
0.07	Vanguard Institutional Index Instl Pl	VIIIX	54,353.65	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	1,518.18	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	995.68	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	1,289.69	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	811.16	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	158.28	-	6/30/2018
0.47	**Mastercard Inc A**	**MA**	**357,159.62**	**Financial Services**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	202,010.49	-	3/31/2018
0.18	Vanguard Institutional Index Instl Pl	VIIIX	135,966.10	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	3,842.97	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	2,520.37	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	3,264.59	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,053.29	-	6/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	7,101.16	-	3/31/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	400.65	-	6/30/2018
0.44	**Nike Inc B**	**NKE**	**338,832.73**	**Consumer Cyclical**	
0.29	American Funds Growth Fund of Amer R6	RGAGX	220,829.16	-	3/31/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	34,094.45	-	3/31/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	77,133.27	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,155.24	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,413.49	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	1,830.87	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,151.54	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	224.69	-	6/30/2018

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0.44	**Visa Inc Class A**	**V**	**335,982.14**	**Financial Services**	
0.23	Vanguard Institutional Index Instl Pl	VIIIX	178,520.04	-	6/30/2018
0.18	American Funds Growth Fund of Amer R6	RGAGX	139,797.57	-	3/31/2018
0.01	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	4,989.31	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	3,272.18	-	6/30/2018
0.01	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	4,238.40	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	2,665.78	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	520.16	-	6/30/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,978.70	-	3/31/2018
0.40	**Vail Resorts Inc**	**MTN**	**306,803.29**	**Consumer Cyclical**	
0.38	Baron Growth Instl	BGRIX	288,838.81	-	6/30/2018
0.02	Vanguard Small Cap Index I	VSCIX	17,964.47	-	6/30/2018
0.39	**Philip Morris International Inc**	**PM**	**300,296.36**	**Consumer Defensive**	
0.19	American Funds Growth Fund of Amer R6	RGAGX	148,607.58	-	3/31/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	48,657.20	-	3/31/2018
0.12	Vanguard Institutional Index Instl Pl	VIIIX	94,711.61	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,646.40	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,735.61	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,248.10	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,413.97	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	275.90	-	6/30/2018
0.39	**Amgen Inc**	**AMGN**	**295,326.68**	**Healthcare**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	83,227.35	-	3/31/2018
0.15	American Funds Growth Fund of Amer R6	RGAGX	111,230.51	-	3/31/2018
0.12	Vanguard Institutional Index Instl Pl	VIIIX	92,770.28	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,575.96	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,689.41	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	2,188.27	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,376.33	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	268.56	-	6/30/2018
0.39	**Abbott Laboratories**	**ABT**	**295,140.05**	**Healthcare**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	177,352.72	-	3/31/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	30,008.29	-	3/31/2018
0.11	Vanguard Institutional Index Instl Pl	VIIIX	80,689.75	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,254.94	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,478.88	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	1,915.56	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,204.81	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	235.09	-	6/30/2018
0.38	**Booking Holdings Inc**	**BKNG**	**288,142.78**	**Consumer Cyclical**	
0.26	American Funds Growth Fund of Amer R6	RGAGX	200,476.23	-	3/31/2018
0.10	Vanguard Institutional Index Instl Pl	VIIIX	73,695.40	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2050 Instl	VTRLX	2,058.74	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2040 Instl	VIRSX	1,350.20	-	6/30/2018
0.00	Vanguard Instl Trgt Retire 2030 Instl	VTTWX	1,748.89	-	6/30/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	7,498.70	-	3/31/2018
0.00	Vanguard Instl Trgt Retire 2020 Instl	VITWX	1,099.98	-	6/30/2018
0.00	Vanguard Instl Trgt Retire Inc Instl	VITRX	214.63	-	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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