SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 6/30/2018

				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	22.76	14.81	15.83	10.36	20.58	12.21	14.37	10.23	2.18	2.60	1.46	0.13	22.51	14.98	16.36	11.83	Large Growth / Russell 1000 Growth
			LARGE BLEND																	
	2	**VIIIX**	Vanguard Institutional Index	14.36	11.92	13.41	10.19	14.37	11.93	13.42	10.17	-0.01	-0.01	-0.01	0.02	14.37	11.93	13.42	10.17	S&P 500
			MID CAP GROWTH																	
⚠	3	**BGRIX**	Baron Growth	20.37	11.54	12.55	10.71	18.06	9.68	12.31	9.45	2.31	1.86	0.24	1.26	18.52	10.73	13.37	10.45	Mid Cap Growth / Russell Mid Cap Growth
			MID CAP BLEND																	
	4	**VMCIX**	Vanguard Mid Cap Index	12.10	9.22	12.31	10.11	12.12	9.25	12.35	10.14	-0.02	-0.03	-0.04	-0.03	12.12	9.25	12.35	10.14	Spliced Mid Cap Index
			SMALL BLEND																	
	5	**VSCIX**	Vanguard Small Cap Index	16.51	10.47	12.41	11.29	16.47	10.43	12.39	11.20	0.04	0.04	0.02	0.09	16.47	10.43	12.39	11.20	Spliced Small Cap Index
			SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	11.62	6.65	10.47	11.58	12.44	9.13	9.87	9.71	-0.82	-2.48	0.60	1.87	13.10	11.22	11.18	9.88	Small Value / Russell 2000 Value
			INTERNATIONAL STOCK																	
	7	**RWIGX**	AmFunds Capital World G/I	11.18	8.58	9.92	6.50	10.28	7.91	9.21	6.18	0.90	0.67	0.71	0.32	11.09	8.48	9.94	6.26	World Large Stock / MSCI World NR
⚠	8	**DODFX**	Dodge & Cox International Stock	0.50	2.06	5.78	3.68	6.08	4.56	5.92	2.61	-5.58	-2.50	-0.14	1.07	7.04	4.87	6.23	2.63	Foreign Lg Blend / MSCI World Ex US NR
	9	**VTSNX**	Vanguard Total International Stock Index	7.12	5.35	6.44	2.75	7.58	5.47	6.54	N/A	-0.46	-0.12	-0.10	N/A	7.58	5.47	6.54	N/A	Spliced International Index
			BONDS																	
	10	**LSIIX**	Loomis Sayles Inv Grade Bond	1.16	2.98	3.04	5.38	1.22	3.17	3.23	5.11	-0.06	-0.19	-0.19	0.27	-0.65	2.86	3.37	5.15	MultiSector / BBgBarc US Credit TR USD
	11	**OIBIX**	Oppenheimer International Bond	-0.59	3.50	2.41	3.25	0.64	2.25	1.48	2.99	-1.23	1.25	0.93	0.26	3.57	3.80	1.26	1.86	Wld Bond / Mstar Global Ex US Gov Bond
	12	**GHYYX**	Pioneer Global High Yield	1.39	3.62	3.31	5.44	2.23	4.20	4.36	6.51	-0.84	-0.58	-1.05	-1.07	1.11	5.49	5.15	7.90	HY Bond / BBgBarc Global HY
			TARGET FUNDS																	
	13	**VITRX**	Vanguard Target Retirement Inc	4.00	4.19	N/A	N/A	4.20	4.33	N/A	N/A	-0.20	-0.14	N/A	N/A	3.56	3.24	3.37	3.92	Spliced Index / Morningstar Conservative Inc
	14	**VITWX**	Vanguard Target Retirement 2020	6.71	6.11	N/A	N/A	6.97	6.29	N/A	N/A	-0.26	-0.18	N/A	N/A	6.54	5.65	6.51	5.99	Spliced Index / Morningstar Moderate 2020
	15	**VTTWX**	Vanguard Target Retirement 2030	8.51	7.21	N/A	N/A	8.80	7.41	N/A	N/A	-0.29	-0.20	N/A	N/A	8.64	7.02	8.20	6.75	Spliced Index / Morningstar Moderate 2030
	16	**VIRSX**	Vanguard Target Retirement 2040	10.15	8.17	N/A	N/A	10.51	8.40	N/A	N/A	-0.36	-0.23	N/A	N/A	10.62	8.14	9.30	7.27	Spliced Index / Morningstar Moderate 2040
	17	**VTRLX**	Vanguard Target Retirement 2050	10.58	8.44	N/A	N/A	10.93	8.68	N/A	N/A	-0.35	-0.24	N/A	N/A	11.00	8.30	9.35	7.22	Spliced Index / Morningstar Moderate 2050
			SPECIALTY																	
⊘	18	**IGLIX**	Voya Global Real Estate	3.86	3.48	4.63	4.38	6.79	5.45	5.94	4.59	-2.93	-1.97	-1.31	-0.21	6.21	6.96	7.31	6.21	Global Real Estate / S&P Dev Property
			ASSET ALLOCATION																	
	19	**N/A**	Aggressive Allocation	7.66	7.10	8.70	6.82	9.03	7.50	8.87	7.33	-1.37	-0.40	-0.17	-0.51	11.42	9.00	9.93	7.55	Custom Agg Allocation / Mstar Aggressive
	20	**N/A**	Moderate Allocation	6.24	6.23	7.64	6.74	7.36	6.66	7.87	7.12	-1.12	-0.43	-0.23	-0.38	6.92	6.41	6.92	6.28	Custom Mod Allocation / Mstar Moderate
	21	**N/A**	Conservative Allocation	5.22	4.73	5.30	5.27	3.35	4.06	4.93	5.37	1.87	0.67	0.37	-0.10	2.33	3.24	3.24	3.98	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 6/30/2018

				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	22.76	14.81	15.83	10.36	20.58	12.21	14.37	10.23	2.18	2.60	1.46	0.13	22.51	14.98	16.36	11.83	Large Growth / Russell 1000 Growth
			LARGE BLEND																	
	2	**VIIIX**	Vanguard Institutional Index	14.36	11.92	13.41	10.19	14.37	11.93	13.42	10.17	-0.01	-0.01	-0.01	0.02	14.37	11.93	13.42	10.17	S&P 500
			MID CAP GROWTH																	
⚠	3	**BGRIX**	Baron Growth	20.37	11.54	12.55	10.71	18.06	9.68	12.31	9.45	2.31	1.86	0.24	1.26	18.52	10.73	13.37	10.45	Mid Cap Growth / Russell Mid Cap Growth
			MID CAP BLEND																	
	4	**VMCIX**	Vanguard Mid Cap Index	12.10	9.22	12.31	10.11	12.12	9.25	12.35	10.14	-0.02	-0.03	-0.04	-0.03	12.12	9.25	12.35	10.14	Spliced Mid Cap Index
			SMALL BLEND																	
	5	**VSCIX**	Vanguard Small Cap Index	16.51	10.47	12.41	11.29	16.47	10.43	12.39	11.20	0.04	0.04	0.02	0.09	16.47	10.43	12.39	11.20	Spliced Small Cap Index
			SMALL VALUE																	
⚠	6	**VSMIX**	Invesco Small Cap Value	11.62	6.65	10.47	11.58	12.44	9.13	9.87	9.71	-0.82	-2.48	0.60	1.87	13.10	11.22	11.18	9.88	Small Value / Russell 2000 Value
			INTERNATIONAL STOCK																	
	7	**RWIGX**	AmFunds Capital World G/I	11.18	8.58	9.92	6.50	10.28	7.91	9.21	6.18	0.90	0.67	0.71	0.32	11.09	8.48	9.94	6.26	World Stock / MSCI World NR
⚠	8	**DODFX**	Dodge & Cox International Stock	0.50	2.06	5.78	3.68	6.08	4.56	5.92	2.61	-5.58	-2.50	-0.14	1.07	7.04	4.87	6.23	2.63	Fgn Lg Blend / MSCI World Ex US NR USD
	9	**VTSNX**	Vanguard Total International Stock Index	7.12	5.35	6.44	2.75	7.58	5.47	6.54	N/A	-0.46	-0.12	-0.10	N/A	7.58	5.47	6.54	N/A	Spliced Index
			BONDS																	
	10	**LSIIX**	Loomis Sayles Inv Grade Bond	1.16	2.98	3.04	5.38	1.22	3.17	3.23	5.11	-0.06	-0.19	-0.19	0.27	-0.65	2.86	3.37	5.15	MultiSector / BBgBarc US Credit TR USD
	11	**OIBIX**	Oppenheimer International Bond	-0.59	3.50	2.41	3.25	0.64	2.25	1.48	2.99	-1.23	1.25	0.93	0.26	3.57	3.80	1.26	1.86	Wld Bond / Mstar Global Ex US Gov Bond
	12	**GHYYX**	Pioneer Global High Yield	1.39	3.62	3.31	5.44	2.23	4.20	4.36	6.51	-0.84	-0.58	-1.05	-1.07	1.11	5.49	5.15	7.90	HY Bond / BBgBarc Global HY
			TARGET FUNDS																	
	13	**VITRX**	Vanguard Target Retirement Inc	4.00	4.19	N/A	N/A	4.20	4.33	N/A	N/A	-0.20	-0.14	N/A	N/A	3.56	3.24	3.37	3.92	Spliced Index / Morningstar Conservative Inc
	14	**VITWX**	Vanguard Target Retirement 2020	6.71	6.11	N/A	N/A	6.97	6.29	N/A	N/A	-0.26	-0.18	N/A	N/A	6.54	5.65	6.51	5.99	Spliced Index / Morningstar Moderate 2020
	15	**VTTWX**	Vanguard Target Retirement 2030	8.51	7.21	N/A	N/A	8.80	7.41	N/A	N/A	-0.29	-0.20	N/A	N/A	8.64	7.02	8.20	6.75	Spliced Index / Morningstar Moderate 2030
	16	**VIRSX**	Vanguard Target Retirement 2040	10.15	8.17	N/A	N/A	10.51	8.40	N/A	N/A	-0.36	-0.23	N/A	N/A	10.62	8.14	9.30	7.27	Spliced Index / Morningstar Moderate 2040
	17	**VTRLX**	Vanguard Target Retirement 2050	10.58	8.44	N/A	N/A	10.93	8.68	N/A	N/A	-0.35	-0.24	N/A	N/A	11.00	8.30	9.35	7.22	Spliced Index / Morningstar Moderate 2050
			SPECIALTY																	
⛔	18	**IGLIX**	Voya Global Real Estate	3.86	3.48	4.63	4.38	6.79	5.45	5.94	4.59	-2.93	-1.97	-1.31	-0.21	6.21	6.96	7.31	6.21	Global Real Estate / S&P Dev Property
			ASSET ALLOCATION																	
	19	**N/A**	Aggressive Allocation	7.66	7.17	8.76	N/A	9.03	7.50	8.87	7.33	-1.37	-0.33	-0.11	N/A	11.42	9.00	9.93	7.55	Custom Agg Allocation / Mstar Aggressive
	20	**N/A**	Moderate Allocation	6.34	6.43	7.83	6.99	7.36	6.66	7.87	7.12	-1.02	-0.23	-0.04	-0.13	6.92	6.41	6.92	6.28	Custom Mod Allocation / Mstar Moderate
	21	**N/A**	Conservative Allocation	5.48	5.05	5.65	5.68	3.35	4.06	4.93	5.37	2.13	0.99	0.72	0.31	2.33	3.24	3.24	3.98	Custom Cons Allocation / Mstar Cons

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