SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 6/30/2018

			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 $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	$ 103,063,598.92	0.27%	$278,272	0.00%	$0	0.06%	$61,838	0.00%	$0	0.33%	$340,109.88	0.00%	$0	0.18%	$185,514	0.51%	$525,624.35
		LARGE GROWTH AVERAGE										**1.11%**							
		LARGE BLEND																	
2	**VIIIX**	Vanguard Institutional Index	$ 102,080,604.99	0.02%	$20,416	0.00%	$0	0.00%	$0	0.00%	$0	0.02%	$20,416.12	0.00%	$0	0.18%	$183,745	0.20%	$204,161.21
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 26,414,388.08	1.00%	$264,144	0.00%	$0	0.04%	$10,566	0.00%	$0	1.04%	$274,709.64	-0.15%	-$39,622	0.18%	$47,546	1.07%	$282,633.95
		MID CAP GROWTH AVERAGE										**1.20%**							
4	**VMCIX**	Vanguard Mid Cap Index	$ 55,469,209.14	0.03%	$16,641	0.00%	$0	0.01%	$5,547	0.00%	$0	0.04%	$22,187.68	0.00%	$0	0.18%	$99,845	0.22%	$122,032.26
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 37,731,453.20	0.03%	$11,319	0.00%	$0	0.01%	$3,773	0.00%	$0	0.04%	$15,092.58	0.00%	$0	0.18%	$67,917	0.22%	$83,009.20
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$ 8,016,263.85	0.63%	$50,502	0.00%	$0	0.24%	$19,239	-0.01%	$802	0.86%	$68,939.87	-0.25%	-$20,041	0.18%	$14,429	0.79%	$63,328.48
		SMALL VALUE AVERAGE										**1.26%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 47,608,576.87	0.37%	$176,152	0.00%	$0	0.08%	$38,087	0.00%	$0.00	0.45%	$214,238.60	0.00%	$0	0.18%	$85,695	0.63%	$299,934.03
		WORLD LARGE STOCK AVERAGE										**1.17%**							
8	**DODFX**	Dodge & Cox International Stock	$ 13,323,116.88	0.60%	$79,939	0.00%	$0	0.04%	$5,329	0.00%	$0.00	0.63%	$83,935.64	-0.10%	-$13,323	0.18%	$23,982	0.71%	$94,594.13
		FOREIGN LARGE BLEND AVERAGE										**1.03%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 20,677,780.28	0.07%	$14,474	0.00%	$0	0.02%	$4,136	0.00%	$0	0.09%	$18,610.00	0.00%	$0	0.18%	$37,220	0.27%	$55,830.01
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 20,708,385.19	0.40%	$82,834	0.00%	$0	0.17%	$35,204	-0.02%	$4,142	0.53%	$109,754.44	-0.15%	-$31,063	0.18%	$37,275	0.56%	$115,966.96
		MULTISECTOR BOND AVERAGE										**1.01%**							
11	**OIBIX**	Oppenheimer International Bond	$ 4,111,998.58	0.54%	$22,205	0.00%	$0	0.09%	$3,701	-0.02%	$822	0.61%	$25,083.19	0.00%	$0	0.18%	$7,402	0.79%	$32,484.79
		WORLD BOND AVERAGE										**0.95%**							
12	**GHYYX**	Pioneer Global High Yield	$ 5,175,785.26	0.69%	$35,713	0.00%	$0	0.22%	$11,387	0.00%	$0.00	0.91%	$47,099.65	-0.25%	-$12,939	0.18%	$9,316	0.84%	$43,476.60
		HIGH YIELD AVERAGE										**1.03%**							
		TARGET FUNDS																	
13	**VITRX**	Vanguard Target Retirement Inc	$ 4,205,546.49	0.00%	$0	0.00%	$0	0.09%	$3,785	0.00%	$0.00	0.09%	$3,784.99	0.00%	$0	0.18%	$7,570	0.27%	$11,354.98
		TARGET DATE RETIREMENT INC AVG										**0.42%**							
14	**VITWX**	Vanguard Target Retirement 2020	$ 13,549,418.42	0.00%	$0	0.00%	$0	0.09%	$12,194	0.00%	$0.00	0.09%	$12,194.48	0.00%	$0	0.18%	$24,389	0.27%	$36,583.43
		TARGET DATE 2020 AVERAGE										**0.42%**							
15	**VTTWX**	Vanguard Target Retirement 2030	$ 17,481,522.26	0.00%	$0	0.00%	$0	0.09%	$15,733	0.00%	$0.00	0.09%	$15,733.37	0.00%	$0	0.18%	$31,467	0.27%	$47,200.11
		TARGET DATE 2030 AVERAGE										**0.43%**							
16	**VIRSX**	Vanguard Target Retirement 2040	$ 18,217,514.32	0.00%	$0	0.00%	$0	0.09%	$16,396	0.00%	$0.00	0.09%	$16,395.76	0.00%	$0	0.18%	$32,792	0.27%	$49,187.29
		TARGET DATE 2040 AVERAGE										**0.43%**							
17	**VTRLX**	Vanguard Target Retirement 2050	$ 14,680,436.89	0.00%	$0	0.00%	$0	0.09%	$13,212	0.00%	$0.00	0.09%	$13,212.39	0.00%	$0	0.18%	$26,425	0.27%	$39,637.18
		TARGET DATE 2050 AVERAGE										**0.43%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	$ 6,861,521.57	0.82%	$56,264	0.00%	$0	0.23%	$15,781	0.00%	$0.00	1.05%	$72,045.98	-0.40%	-$27,446	0.18%	$12,351	0.83%	$56,950.63
		GLOBAL REAL ESTATE AVERAGE										**1.33%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 48,541,874.22	0.15%	$72,813	0.00%	$0	0.04%	$19,417	-0.01%	$4,854	0.18%	$87,375.37	-0.03%	-$13,592	0.18%	$87,375	0.33%	$161,159.02
		AGGRESSIVE ALLOCATION AVG										**0.78%**							
20	**N/A**	Moderate Allocation	$ 71,718,071.42	0.14%	$100,405	0.00%	$0	0.12%	$86,062	0.00%	$0.00	0.26%	$186,466.99	-0.03%	-$18,647	0.18%	$129,093	0.41%	$296,912.82
		MODERATE ALLOCATION AVG										**0.84%**							
21	**N/A**	Conservative Allocation	$ 24,473,527.24	0.01%	$2,447	0.00%	$0	0.32%	$78,315	0.00%	$0.00	0.33%	$80,762.64	0.00%	$0	0.18%	$44,052	0.51%	$124,814.99
		CONSERVATIVE ALLOCATION AVG										**0.80%**							
		TOTALS	**$ 664,110,594.07**		**$1,284,540**		**$0**		**$459,703**		**-$10,620**		**$1,728,149**		**-$176,672**		**$1,195,399**		**$2,746,876**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 6/30/2018

			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 $	TOTAL Voya REV %	TOTAL Voya REV $	TOTAL % INCL. VOYA	TOTAL $ INCL. VOYA
		LARGE GROWTH																	
	1 **RGAGX**	AmFunds Growth Fund of America	$2,052,643.16	0.27%	$5,542	0.00%	$0	0.06%	$1,232	0.00%	$0	0.33%	$6,774	0.00%	$0	0.18%	$3,695	0.51%	$10,468
		LARGE GROWTH AVERAGE										**1.11%**							
		LARGE BLEND																	
	2 **VIIIX**	Vanguard Institutional Index	$1,598,060.57	0.02%	$320	0.00%	$0	0.00%	$0	0.00%	$0	0.02%	$320	0.00%	$0	0.18%	$2,877	0.20%	$3,196
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
⚠	3 **BGRIX**	Baron Growth	$884,631.05	1.00%	$8,846	0.00%	$0	0.04%	$354	0.00%	$0	1.04%	$9,200	-0.15%	-$1,327	0.18%	$1,592	1.07%	$9,466
		MID CAP GROWTH AVERAGE										**1.20%**							
		MID CAP BLEND																	
	4 **VMCIX**	Vanguard Mid Cap Index	$1,734,393.23	0.03%	$520	0.00%	$0	0.01%	$173	0.00%	$0	0.04%	$694	0.00%	$0	0.18%	$3,122	0.22%	$3,816
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
	5 **VSCIX**	Vanguard Small Cap Index	$694,334.40	0.03%	$208	0.00%	$0	0.01%	$69	0.00%	$0	0.04%	$278	0.00%	$0	0.18%	$1,250	0.22%	$1,528
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
⚠	6 **VSMIX**	Invesco Small Cap Value	$324,881.82	0.63%	$2,047	0.00%	$0	0.24%	$780	-0.01%	-$32	0.86%	$2,794	-0.25%	-$812	0.18%	$585	0.79%	$2,567
		SMALL VALUE AVERAGE										**1.28%**							
		INTERNATIONAL STOCK																	
	7 **RWIGX**	AmFunds Capital World G/I	$232,809.43	0.37%	$861	0.00%	$0	0.08%	$186	0.00%	$0	0.45%	$1,048	0.00%	$0	0.18%	$419	0.63%	$1,467
		WORLD LARGE STOCK AVERAGE										**1.17%**							
⚠	8 **DODFX**	Dodge & Cox International Stock	$204,226.73	0.60%	$1,225	0.00%	$0	0.04%	$82	0.00%	$0	0.63%	$1,287	-0.10%	-$204	0.18%	$368	0.71%	$1,450
		FOREIGN LARGE VALUE AVERAGE										**1.03%**							
	9 **VTSNX**	Vanguard Total International Stock Index	$298,219.16	0.07%	$209	0.00%	$0	0.02%	$60	0.00%	$0	0.09%	$268	0.00%	$0	0.18%	$537	0.27%	$805
		INDEX AVERAGE										**N/A**							
		BONDS																	
	10 **LSIIX**	Loomis Sayles Inv Grade Bond	$244,466.49	0.40%	$978	0.00%	$0	0.17%	$416	-0.02%	-$49	0.53%	$1,296	-0.15%	-$367	0.18%	$440	0.56%	$1,369
		MULTISECTOR BOND AVERAGE										**1.01%**							
	11 **OIBIX**	Oppenheimer International Bond	$124,935.57	0.54%	$675	0.00%	$0	0.09%	$112	-0.02%	-$25	0.61%	$762	0.00%	$0	0.18%	$225	0.79%	$987
		WORLD BOND AVERAGE										**0.96%**							
	12 **GHYYX**	Pioneer Global High Yield (1500)	$197,588.89	0.69%	$1,363	0.00%	$0	0.22%	$435	0.00%	$0	0.91%	$1,798	-0.25%	-$494	0.18%	$356	0.84%	$1,660
		HIGH YIELD AVERAGE										**1.03%**							
		TARGET FUNDS																	
	13 **VITRX**	Vanguard Target Retirement Inc	$1,379,818.61	0.00%	$0	0.00%	$0	0.09%	$1,242	0.00%	$0	0.09%	$1,242	0.00%	$0	0.18%	$2,484	0.27%	$3,726
		TARGET DATE 2000-2010 AVERAGE										**0.42%**							
	14 **VITWX**	Vanguard Target Retirement 2020	$9,388,949.39	0.00%	$0	0.00%	$0	0.09%	$8,450	0.00%	$0	0.09%	$8,450	0.00%	$0	0.18%	$16,900	0.27%	$25,350
		TARGET DATE 2016-2020 AVERAGE										**0.42%**							
	15 **VTTWX**	Vanguard Target Retirement 2030	$13,138,721.54	0.00%	$0	0.00%	$0	0.09%	$11,825	0.00%	$0	0.09%	$11,825	0.00%	$0	0.18%	$23,650	0.27%	$35,475
		TARGET DATE 2026-2030 AVERAGE										**0.43%**							
	16 **VIRSX**	Vanguard Target Retirement 2040	$7,444,652.53	0.00%	$0	0.00%	$0	0.09%	$6,700	0.00%	$0	0.09%	$6,700	0.00%	$0	0.18%	$13,400	0.27%	$20,101
		TARGET DATE 2036-2040 AVERAGE										**0.43%**							
	17 **VTRLX**	Vanguard Target Retirement 2050	$1,245,850.83	0.00%	$0	0.00%	$0	0.09%	$1,121	0.00%	$0	0.09%	$1,121	0.00%	$0	0.18%	$2,243	0.27%	$3,364
		TARGET DATE 2046-2050 AVERAGE										**0.43%**							
		SPECIALTY																	
⚠	18 **IGLIX**	Voya Global Real Estate	$171,153.61	0.82%	$1,403	0.00%	$0	0.23%	$394	0.00%	$0	1.05%	$1,797	-0.40%	-$685	0.18%	$308	0.83%	$1,421
		GLOBAL REAL ESTATE AVERAGE										**1.33%**							
		ASSET ALLOCATION																	
	19 **N/A**	Aggressive Allocation	$4,437,345.44	0.15%	$6,656	0.00%	$0	0.04%	$1,775	-0.01%	-$444	0.18%	$7,987	-0.03%	-$1,242	0.18%	$7,987	0.33%	$14,732
		AGGRESSIVE ALLOCATION AVERAGE										**0.78%**							
	20 **N/A**	Moderate Allocation	$4,779,122.48	0.14%	$6,691	0.00%	$0	0.03%	$1,434	0.00%	$0	0.17%	$8,125	-0.03%	-$1,243	0.18%	$8,602	0.32%	$15,484
		MODERATE ALLOCATION AVERAGE										**0.84%**							
	21 **N/A**	Conservative Allocation	$1,343,332.33	0.01%	$134	0.01%	$134	0.00%	$0	0.00%	$0	0.02%	$269	0.00%	$0	0.18%	$2,418	0.20%	$2,687
		CONSERVATIVE ALLOCATION AVERAGE										**0.80%**							
		TOTALS	**$ 51,920,137.26**		**$37,679**		**$134**		**$36,839**		**-$550**		**$74,033**		**-$6,374**		**$93,456**		**$161,116**