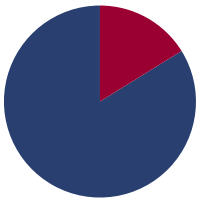
# County of San Bernardino: 457(b)

## Stock Intersection

**Account Name**
VOYA 457

**Report Currency**
USD

### Concentration Ratio



| Type | % of Portfolio |
|---|---|
| Top 25 Stocks | 16.17 |
| Other | 83.83 |

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 |
|---|---|---|---|---|---|
| **1.67** | **Amazon.com Inc** | **AMZN** | **6,699,819.23** | **Consumer Cyclical** | |
| 1.12 | American Funds Growth Fund of Amer R6 | RGAGX | 4,497,294.48 | - | 9/30/2017 |
| 0.35 | Vanguard Institutional Index I | VINIX | 1,413,075.76 | - | 9/30/2017 |
| 0.10 | American Funds Capital World Gr&Inc R6 | RWIGX | 418,937.83 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 87,891.22 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2040 Inv | VFORX | 119,613.80 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 91,011.76 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2020 Inv | VTWNX | 62,299.68 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 9,694.69 | - | 9/30/2017 |
| **1.24** | **Microsoft Corp** | **MSFT** | **4,969,891.35** | **Technology** | |
| 0.49 | American Funds Growth Fund of Amer R6 | RGAGX | 1,955,771.92 | - | 9/30/2017 |
| 0.53 | Vanguard Institutional Index I | VINIX | 2,115,159.67 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2050 Inv | VFIFX | 127,367.75 | - | 9/30/2017 |
| 0.04 | Vanguard Target Retirement 2040 Inv | VFORX | 173,338.59 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2030 Inv | VTHRX | 131,889.89 | - | 9/30/2017 |
| 0.09 | American Funds Capital World Gr&Inc R6 | RWIGX | 362,032.73 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2020 Inv | VTWNX | 90,281.72 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 14,049.09 | - | 9/30/2017 |
| **1.24** | **Apple Inc** | **AAPL** | **4,959,642.60** | **Technology** | |
| 0.73 | Vanguard Institutional Index I | VINIX | 2,934,817.14 | - | 9/30/2017 |
| 0.04 | Vanguard Target Retirement 2050 Inv | VFIFX | 169,804.24 | - | 9/30/2017 |
| 0.06 | Vanguard Target Retirement 2040 Inv | VFORX | 231,091.67 | - | 9/30/2017 |
| 0.24 | American Funds Growth Fund of Amer R6 | RGAGX | 962,997.50 | - | 9/30/2017 |
| 0.04 | Vanguard Target Retirement 2030 Inv | VTHRX | 175,833.07 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2020 Inv | VTWNX | 120,361.85 | - | 9/30/2017 |
| 0.09 | American Funds Capital World Gr&Inc R6 | RWIGX | 346,007.15 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 18,729.97 | - | 9/30/2017 |
| **0.89** | **Facebook Inc A** | **FB** | **3,574,618.21** | **Technology** | |
| 0.43 | American Funds Growth Fund of Amer R6 | RGAGX | 1,703,296.21 | - | 9/30/2017 |
| 0.37 | Vanguard Institutional Index I | VINIX | 1,493,127.53 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 89,713.82 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2040 Inv | VFORX | 122,094.23 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 92,899.08 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2020 Inv | VTWNX | 63,591.59 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 9,895.73 | - | 9/30/2017 |

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# County of San Bernardino: 457(b)

## Stock Intersection (continued)

**Account Name**
VOYA 457

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USD

| Account Net Assets (%) | Underlying Stocks/ Account Holdings | Ticker | Market Value | Stock Sector | Holding Portfolio Date |
|---|---|---|---|---|---|
| **0.84** | **Alphabet Inc C** | **GOOG** | **3,354,288.90** | **Technology** | |
| 0.45 | American Funds Growth Fund of Amer R6 | RGAGX | 1,792,191.30 | - | 9/30/2017 |
| 0.27 | Vanguard Institutional Index I | VINIX | 1,067,301.20 | - | 9/30/2017 |
| 0.06 | American Funds Capital World Gr&Inc R6 | RWIGX | 236,278.71 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 61,324.56 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2040 Inv | VFORX | 83,458.43 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 63,501.87 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 43,468.51 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 6,764.30 | - | 9/30/2017 |
| **0.74** | **Broadcom Ltd** | **AVGO** | **2,981,967.29** | **Technology** | |
| 0.50 | American Funds Growth Fund of Amer R6 | RGAGX | 2,014,222.10 | - | 9/30/2017 |
| 0.13 | American Funds Capital World Gr&Inc R6 | RWIGX | 510,155.30 | - | 9/30/2017 |
| 0.09 | Vanguard Institutional Index I | VINIX | 363,486.75 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 22,322.78 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 30,379.75 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 23,115.35 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement 2020 Inv | VTWNX | 15,822.99 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 2,462.28 | - | 9/30/2017 |
| **0.71** | **Alphabet Inc A** | **GOOGL** | **2,826,810.24** | **Technology** | |
| 0.30 | American Funds Growth Fund of Amer R6 | RGAGX | 1,195,607.42 | - | 9/30/2017 |
| 0.27 | Vanguard Institutional Index I | VINIX | 1,069,861.14 | - | 9/30/2017 |
| 0.07 | American Funds Capital World Gr&Inc R6 | RWIGX | 297,833.79 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 62,508.32 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2040 Inv | VFORX | 85,069.45 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 64,727.65 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 44,307.59 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 6,894.88 | - | 9/30/2017 |
| **0.67** | **Netflix Inc** | **NFLX** | **2,700,233.08** | **Consumer Cyclical** | |
| 0.48 | American Funds Growth Fund of Amer R6 | RGAGX | 1,911,240.88 | - | 9/30/2017 |
| 0.11 | American Funds Capital World Gr&Inc R6 | RWIGX | 433,726.51 | - | 9/30/2017 |
| 0.07 | Vanguard Institutional Index I | VINIX | 288,754.21 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement 2050 Inv | VFIFX | 15,777.60 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 21,472.20 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement 2030 Inv | VTHRX | 16,337.77 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement 2020 Inv | VTWNX | 11,183.59 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 1,740.32 | - | 9/30/2017 |
| **0.66** | **UnitedHealth Group Inc** | **UNH** | **2,663,299.11** | **Healthcare** | |
| 0.41 | American Funds Growth Fund of Amer R6 | RGAGX | 1,662,126.95 | - | 9/30/2017 |
| 0.17 | Vanguard Institutional Index I | VINIX | 698,040.65 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 42,295.03 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 57,560.57 | - | 9/30/2017 |
| 0.03 | American Funds Capital World Gr&Inc R6 | RWIGX | 124,834.07 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 43,796.69 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 29,979.86 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 4,665.28 | - | 9/30/2017 |

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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 |
|---|---|---|---|---|---|
| **0.66** | **AbbVie Inc** | **ABBV** | **2,644,560.70** | **Healthcare** | |
| 0.28 | American Funds Capital World Gr&Inc R6 | RWIGX | 1,116,236.02 | - | 9/30/2017 |
| 0.22 | American Funds Growth Fund of Amer R6 | RGAGX | 894,730.60 | - | 9/30/2017 |
| 0.13 | Vanguard Institutional Index I | VINIX | 522,146.85 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 26,437.08 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 35,979.01 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 27,375.72 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement 2020 Inv | VTWNX | 18,739.32 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 2,916.10 | - | 9/30/2017 |
| **0.64** | **The Home Depot Inc** | **HD** | **2,554,539.46** | **Consumer Cyclical** | |
| 0.37 | American Funds Growth Fund of Amer R6 | RGAGX | 1,468,849.29 | - | 9/30/2017 |
| 0.18 | Vanguard Institutional Index I | VINIX | 710,752.60 | - | 9/30/2017 |
| 0.05 | American Funds Capital World Gr&Inc R6 | RWIGX | 208,278.40 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 39,534.24 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 53,803.34 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 40,937.89 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 28,022.94 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 4,360.76 | - | 9/30/2017 |
| **0.59** | **Samsung Electronics Co Ltd** | **005930** | **2,344,392.89** | **Technology** | |
| 0.27 | American Funds Capital World Gr&Inc R6 | RWIGX | 1,066,211.17 | - | 9/30/2017 |
| 0.07 | Dodge & Cox International Stock | DODFX | 292,868.78 | - | 9/30/2017 |
| 0.18 | American Funds Growth Fund of Amer R6 | RGAGX | 701,177.02 | - | 9/30/2017 |
| 0.04 | Vanguard Total Intl Stock Index I | VTSNX | 145,192.09 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 33,007.16 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 44,776.50 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 34,003.82 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 23,499.45 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 3,656.89 | - | 9/30/2017 |
| **0.52** | **Philip Morris International Inc** | **PM** | **2,067,871.21** | **Consumer Defensive** | |
| 0.12 | American Funds Capital World Gr&Inc R6 | RWIGX | 478,734.19 | - | 9/30/2017 |
| 0.20 | American Funds Growth Fund of Amer R6 | RGAGX | 784,619.19 | - | 9/30/2017 |
| 0.16 | Vanguard Institutional Index I | VINIX | 635,573.47 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 40,076.33 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 54,541.08 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 41,499.22 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 28,407.19 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 4,420.55 | - | 9/30/2017 |
| **0.50** | **Berkshire Hathaway Inc B** | **BRK.B** | **2,014,956.81** | **Financial Services** | |
| 0.31 | Vanguard Institutional Index I | VINIX | 1,228,098.57 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 75,100.75 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2040 Inv | VFORX | 102,206.86 | - | 9/30/2017 |
| 0.12 | American Funds Growth Fund of Amer R6 | RGAGX | 470,266.15 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 77,767.17 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 53,233.45 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 8,283.86 | - | 9/30/2017 |

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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 |
|---|---|---|---|---|---|
| **0.48** | **Amgen Inc** | **AMGN** | **1,905,629.38** | **Healthcare** | |
| 0.17 | American Funds Capital World Gr&Inc R6 | RWIGX | 700,177.84 | - | 9/30/2017 |
| 0.15 | American Funds Growth Fund of Amer R6 | RGAGX | 582,388.84 | - | 9/30/2017 |
| 0.13 | Vanguard Institutional Index I | VINIX | 501,491.93 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 28,838.55 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 39,247.24 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 29,862.45 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 20,441.54 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 3,180.99 | - | 9/30/2017 |
| **0.47** | **JPMorgan Chase & Co** | **JPM** | **1,897,502.46** | **Financial Services** | |
| 0.31 | Vanguard Institutional Index I | VINIX | 1,239,024.15 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 71,258.06 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2040 Inv | VFORX | 96,977.23 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 73,788.05 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 50,509.65 | - | 9/30/2017 |
| 0.06 | American Funds Growth Fund of Amer R6 | RGAGX | 245,759.39 | - | 9/30/2017 |
| 0.03 | American Funds Capital World Gr&Inc R6 | RWIGX | 112,325.93 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 7,860.00 | - | 9/30/2017 |
| **0.42** | **The Priceline Group Inc** | **PCLN** | **1,673,831.36** | **Consumer Cyclical** | |
| 0.26 | American Funds Growth Fund of Amer R6 | RGAGX | 1,061,005.02 | - | 9/30/2017 |
| 0.05 | American Funds Capital World Gr&Inc R6 | RWIGX | 197,192.69 | - | 9/30/2017 |
| 0.08 | Vanguard Institutional Index I | VINIX | 331,052.94 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 20,063.91 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 27,305.58 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 20,776.27 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement 2020 Inv | VTWNX | 14,221.84 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 2,213.12 | - | 9/30/2017 |
| **0.41** | **Intel Corp** | **INTC** | **1,660,967.63** | **Technology** | |
| 0.11 | American Funds Capital World Gr&Inc R6 | RWIGX | 434,143.97 | - | 9/30/2017 |
| 0.16 | Vanguard Institutional Index I | VINIX | 659,617.71 | - | 9/30/2017 |
| 0.10 | American Funds Growth Fund of Amer R6 | RGAGX | 413,587.64 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 36,440.74 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 49,593.30 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 37,734.56 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 25,830.19 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 4,019.54 | - | 9/30/2017 |
| **0.41** | **Oracle Corp** | **ORCL** | **1,626,183.93** | **Technology** | |
| 0.21 | American Funds Growth Fund of Amer R6 | RGAGX | 840,862.05 | - | 9/30/2017 |
| 0.13 | Vanguard Institutional Index I | VINIX | 538,208.24 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 34,263.35 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 46,630.02 | - | 9/30/2017 |
| 0.03 | American Funds Capital World Gr&Inc R6 | RWIGX | 102,674.25 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 35,479.86 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 24,286.79 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 3,779.36 | - | 9/30/2017 |
| **0.40** | **Vail Resorts Inc** | **MTN** | **1,620,666.72** | **Consumer Cyclical** | |
| 0.39 | Baron Growth Instl | BGRIX | 1,547,560.38 | - | 9/30/2017 |
| 0.02 | Vanguard Small Cap Index I | VSCIX | 73,106.35 | - | 9/30/2017 |

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## Stock Intersection (continued)

**Account Name**
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**Report Currency**
USD

| Account Net Assets (%) | Underlying Stocks/ Account Holdings | Ticker | Market Value | Stock Sector | Holding Portfolio Date |
|---|---|---|---|---|---|
| **0.40** | **Comcast Corp Class A** | **CMCSA** | **1,618,910.52** | **Communication Services** | |
| 0.19 | American Funds Growth Fund of Amer R6 | RGAGX | 758,690.54 | - | 9/30/2017 |
| 0.17 | Vanguard Institutional Index I | VINIX | 667,249.67 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 42,408.76 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 57,715.35 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 43,914.47 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 30,060.48 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 4,677.83 | - | 9/30/2017 |
| 0.00 | American Funds Capital World Gr&Inc R6 | RWIGX | 14,193.42 | - | 9/30/2017 |
| **0.40** | **Johnson & Johnson** | **JNJ** | **1,618,120.64** | **Healthcare** | |
| 0.32 | Vanguard Institutional Index I | VINIX | 1,286,402.87 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 78,688.80 | - | 9/30/2017 |
| 0.03 | Vanguard Target Retirement 2040 Inv | VFORX | 107,089.95 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 81,482.62 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 55,776.76 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 8,679.64 | - | 9/30/2017 |
| **0.40** | **Visa Inc Class A** | **V** | **1,613,528.09** | **Financial Services** | |
| 0.18 | American Funds Growth Fund of Amer R6 | RGAGX | 713,956.19 | - | 9/30/2017 |
| 0.18 | Vanguard Institutional Index I | VINIX | 709,707.89 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 42,176.20 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2040 Inv | VFORX | 57,398.85 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 43,673.65 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 29,895.63 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 4,652.18 | - | 9/30/2017 |
| 0.00 | American Funds Capital World Gr&Inc R6 | RWIGX | 12,067.50 | - | 9/30/2017 |
| **0.40** | **Wells Fargo & Co** | **WFC** | **1,599,461.14** | **Financial Services** | |
| 0.23 | Vanguard Institutional Index I | VINIX | 908,282.23 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2050 Inv | VFIFX | 50,683.19 | - | 9/30/2017 |
| 0.09 | American Funds Growth Fund of Amer R6 | RGAGX | 343,490.99 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2040 Inv | VFORX | 68,976.27 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2030 Inv | VTHRX | 52,482.67 | - | 9/30/2017 |
| 0.03 | American Funds Capital World Gr&Inc R6 | RWIGX | 134,029.65 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 35,925.62 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 5,590.52 | - | 9/30/2017 |
| **0.39** | **Exxon Mobil Corp** | **XOM** | **1,581,440.17** | **Energy** | |
| 0.32 | Vanguard Institutional Index I | VINIX | 1,280,589.19 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2050 Inv | VFIFX | 71,366.70 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2040 Inv | VFORX | 97,125.08 | - | 9/30/2017 |
| 0.02 | Vanguard Target Retirement 2030 Inv | VTHRX | 73,900.55 | - | 9/30/2017 |
| 0.01 | Vanguard Target Retirement 2020 Inv | VTWNX | 50,586.66 | - | 9/30/2017 |
| 0.00 | Vanguard Target Retirement Income Inv | VTINX | 7,871.99 | - | 9/30/2017 |

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# Stock Intersection Report Disclosure Statement

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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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