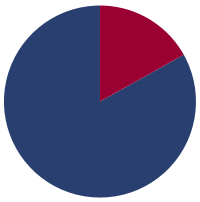
County of San Bernardino: 401(k)

Stock Intersection

Account Name
VOYA 401(k)

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	16.89
Other	83.11

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
1.98	**Amazon.com Inc**	**AMZN**	**1,455,092.58**	**Consumer Cyclical**	
1.37	American Funds Growth Fund of Amer R6	RGAGX	1,005,863.68	-	12/31/2017
0.49	Vanguard Institutional Index I	VINIX	359,838.24	-	12/31/2017
0.08	American Funds Capital World Gr&Inc R6	RWIGX	61,159.75	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	7,651.40	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	6,254.01	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	8,768.27	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	4,500.35	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,056.87	-	12/31/2017
1.39	**Microsoft Corp**	**MSFT**	**1,021,984.68**	**Technology**	
0.69	Vanguard Institutional Index I	VINIX	507,677.33	-	12/31/2017
0.57	American Funds Growth Fund of Amer R6	RGAGX	419,810.61	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	10,537.44	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	8,612.97	-	12/31/2017
0.08	American Funds Capital World Gr&Inc R6	RWIGX	55,617.37	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	12,075.59	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	6,197.85	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,455.52	-	12/31/2017
1.24	**Apple Inc**	**AAPL**	**915,972.36**	**Technology**	
0.91	Vanguard Institutional Index I	VINIX	668,446.34	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	12,491.57	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	10,210.21	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	14,314.96	-	12/31/2017
0.23	American Funds Growth Fund of Amer R6	RGAGX	166,736.41	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	7,347.22	-	12/31/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	34,700.21	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,725.43	-	12/31/2017
0.90	**Alphabet Inc C**	**GOOG**	**663,797.50**	**Technology**	
0.50	American Funds Growth Fund of Amer R6	RGAGX	371,709.69	-	12/31/2017
0.33	Vanguard Institutional Index I	VINIX	243,021.77	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	4,973.97	-	12/31/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	30,713.87	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,065.57	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,700.02	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,925.56	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	687.04	-	12/31/2017

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.84	**Facebook Inc A**	**FB**	**614,940.61**	**Technology**	
0.44	Vanguard Institutional Index I	VINIX	323,746.12	-	12/31/2017
0.36	American Funds Growth Fund of Amer R6	RGAGX	266,392.88	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	6,721.96	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	5,494.32	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	7,703.16	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	3,953.68	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	928.49	-	12/31/2017
0.81	**UnitedHealth Group Inc**	**UNH**	**593,532.61**	**Healthcare**	
0.54	American Funds Growth Fund of Amer R6	RGAGX	399,677.58	-	12/31/2017
0.22	Vanguard Institutional Index I	VINIX	164,357.62	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,411.03	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,788.07	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,908.94	-	12/31/2017
0.02	American Funds Capital World Gr&Inc R6	RWIGX	16,911.93	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,006.28	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	471.16	-	12/31/2017
0.74	**Alphabet Inc A**	**GOOGL**	**547,745.35**	**Technology**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	248,152.57	-	12/31/2017
0.33	Vanguard Institutional Index I	VINIX	241,514.49	-	12/31/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	39,593.33	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,009.96	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,094.99	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	5,741.27	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,946.73	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	692.02	-	12/31/2017
0.74	**Broadcom Ltd**	**AVGO**	**542,225.29**	**Technology**	
0.53	American Funds Growth Fund of Amer R6	RGAGX	387,550.00	-	12/31/2017
0.09	American Funds Capital World Gr&Inc R6	RWIGX	68,138.60	-	12/31/2017
0.11	Vanguard Institutional Index I	VINIX	80,359.85	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,674.10	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,368.36	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,918.47	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	984.66	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	231.24	-	12/31/2017
0.69	**The Home Depot Inc**	**HD**	**511,109.35**	**Consumer Cyclical**	
0.40	American Funds Growth Fund of Amer R6	RGAGX	296,575.36	-	12/31/2017
0.23	Vanguard Institutional Index I	VINIX	170,267.03	-	12/31/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	31,222.06	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,535.55	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,889.85	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,051.63	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,079.52	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	488.36	-	12/31/2017

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Stock Intersection (continued)

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.68	**Netflix Inc**	**NFLX**	**500,678.38**	**Consumer Cyclical**	
0.51	American Funds Growth Fund of Amer R6	RGAGX	373,402.15	-	12/31/2017
0.08	American Funds Capital World Gr&Inc R6	RWIGX	58,721.06	-	12/31/2017
0.09	Vanguard Institutional Index I	VINIX	63,904.72	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,260.41	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,030.22	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,444.39	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	741.34	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	174.10	-	12/31/2017
0.65	**AbbVie Inc**	**ABBV**	**481,180.83**	**Healthcare**	
0.21	American Funds Capital World Gr&Inc R6	RWIGX	158,318.25	-	12/31/2017
0.27	American Funds Growth Fund of Amer R6	RGAGX	195,165.61	-	12/31/2017
0.16	Vanguard Institutional Index I	VINIX	118,601.96	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,465.01	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,014.82	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,824.83	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,449.85	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	340.49	-	12/31/2017
0.58	**Samsung Electronics Co Ltd**	**005930**	**430,280.99**	**Technology**	
0.12	Dodge & Cox International Stock	DODFX	86,192.93	-	9/30/2017
0.21	American Funds Capital World Gr&Inc R6	RWIGX	157,385.78	-	12/31/2017
0.20	American Funds Growth Fund of Amer R6	RGAGX	146,271.12	-	12/31/2017
0.04	Vanguard Total Intl Stock Index I	VTSNX	30,845.49	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,596.11	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,116.01	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,974.61	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,536.24	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	362.69	-	12/31/2017
0.54	**Berkshire Hathaway Inc B**	**BRK.B**	**398,297.85**	**Financial Services**	
0.38	Vanguard Institutional Index I	VINIX	278,701.85	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,973.45	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,882.51	-	12/31/2017
0.13	American Funds Growth Fund of Amer R6	RGAGX	97,556.10	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,845.40	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,513.43	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	825.10	-	12/31/2017
0.51	**JPMorgan Chase & Co**	**JPM**	**376,388.35**	**Financial Services**	
0.39	Vanguard Institutional Index I	VINIX	285,456.47	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,927.20	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,844.71	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,792.40	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,486.23	-	12/31/2017
0.07	American Funds Growth Fund of Amer R6	RGAGX	52,792.64	-	12/31/2017
0.02	American Funds Capital World Gr&Inc R6	RWIGX	16,270.00	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	818.71	-	12/31/2017

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Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.51	**Wells Fargo & Co**	**WFC**	**375,507.46**	**Financial Services**	
0.28	Vanguard Institutional Index I	VINIX	206,853.94	-	12/31/2017
0.18	American Funds Growth Fund of Amer R6	RGAGX	130,571.72	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	4,295.06	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	3,510.65	-	12/31/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	22,234.57	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	4,922.01	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,526.24	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	593.27	-	12/31/2017
0.45	**Philip Morris International Inc**	**PM**	**327,843.81**	**Consumer Defensive**	
0.08	American Funds Capital World Gr&Inc R6	RWIGX	57,560.45	-	12/31/2017
0.18	American Funds Growth Fund of Amer R6	RGAGX	134,377.90	-	12/31/2017
0.17	Vanguard Institutional Index I	VINIX	126,237.00	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,620.43	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,141.86	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,002.94	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,541.27	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	361.95	-	12/31/2017
0.44	**Johnson & Johnson**	**JNJ**	**322,937.41**	**Healthcare**	
0.39	Vanguard Institutional Index I	VINIX	288,772.14	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,992.55	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,898.12	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,867.29	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,524.66	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	827.74	-	12/31/2017
0.02	American Funds Growth Fund of Amer R6	RGAGX	12,054.90	-	12/31/2017
0.44	**Intel Corp**	**INTC**	**322,912.58**	**Technology**	
0.07	American Funds Capital World Gr&Inc R6	RWIGX	55,115.99	-	12/31/2017
0.23	Vanguard Institutional Index I	VINIX	166,195.94	-	12/31/2017
0.12	American Funds Growth Fund of Amer R6	RGAGX	88,868.33	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,450.83	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,820.60	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,954.55	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	2,029.69	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	476.66	-	12/31/2017
0.42	**EOG Resources Inc**	**EOG**	**310,316.17**	**Energy**	
0.32	American Funds Growth Fund of Amer R6	RGAGX	232,898.16	-	12/31/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	25,740.52	-	12/31/2017
0.07	Vanguard Institutional Index I	VINIX	48,002.50	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	996.03	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	814.13	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,141.42	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	585.84	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	137.58	-	12/31/2017

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0.41	**Visa Inc Class A**	**V**	**305,281.19**	**Financial Services**	
0.22	Vanguard Institutional Index I	VINIX	159,073.31	-	12/31/2017
0.18	American Funds Growth Fund of Amer R6	RGAGX	132,329.44	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	3,303.05	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,699.81	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	3,785.20	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,942.77	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	456.24	-	12/31/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,691.35	-	12/31/2017
0.40	**Comcast Corp Class A**	**CMCSA**	**297,410.23**	**Communication Services**	
0.19	American Funds Growth Fund of Amer R6	RGAGX	140,773.95	-	12/31/2017
0.20	Vanguard Institutional Index I	VINIX	143,715.19	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,984.03	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	2,439.05	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	3,419.61	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,755.13	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	412.18	-	12/31/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	1,911.09	-	12/31/2017
0.40	**Exxon Mobil Corp**	**XOM**	**293,527.13**	**Energy**	
0.37	Vanguard Institutional Index I	VINIX	272,649.81	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	5,658.36	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	4,624.97	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	6,484.31	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	3,328.10	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	781.58	-	12/31/2017
0.39	**Amgen Inc**	**AMGN**	**288,571.17**	**Healthcare**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	82,326.54	-	12/31/2017
0.14	American Funds Growth Fund of Amer R6	RGAGX	101,691.59	-	12/31/2017
0.13	Vanguard Institutional Index I	VINIX	97,116.09	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,015.63	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,647.51	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,309.85	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,185.54	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	278.42	-	12/31/2017
0.37	**Mastercard Inc A**	**MA**	**273,070.63**	**Financial Services**	
0.21	American Funds Growth Fund of Amer R6	RGAGX	151,037.01	-	12/31/2017
0.15	Vanguard Institutional Index I	VINIX	108,153.09	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	2,270.54	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,855.87	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	2,601.97	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	1,335.47	-	12/31/2017
0.01	American Funds Capital World Gr&Inc R6	RWIGX	5,503.05	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	313.63	-	12/31/2017

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County of San Bernardino: 401(k)

Stock Intersection (continued)

Account Name
VOYA 401(k)

Report Currency
USD

Account Net Assets (%)	Underlying Stocks/ Account Holdings	Ticker	Market Value	Stock Sector	Holding Portfolio Date
0.36	**Nike Inc B**	**NKE**	**265,467.32**	**Consumer Cyclical**	
0.23	American Funds Growth Fund of Amer R6	RGAGX	171,755.94	-	12/31/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	25,680.20	-	12/31/2017
0.09	Vanguard Institutional Index I	VINIX	63,230.32	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	1,301.17	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	1,063.54	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	1,491.11	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	765.32	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	179.73	-	12/31/2017

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Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an FINRA-member firm. Information contained in the report is from the most recent information available to Morningstar.

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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