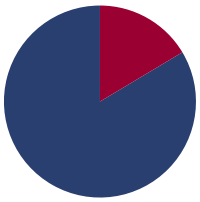
County of San Bernardino: 457(b)

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	16.43
Other	83.57

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
1.86	**Amazon.com Inc**	**AMZN**	**7,961,838.98**	**Consumer Cyclical**	
1.24	American Funds Growth Fund of Amer R6	RGAGX	5,301,199.01	-	12/31/2017
0.40	Vanguard Institutional Index I	VINIX	1,719,419.18	-	12/31/2017
0.12	American Funds Capital World Gr&Inc R6	RWIGX	492,194.68	-	12/31/2017
0.03	Vanguard Target Retirement 2050 Inv	VFIFX	111,322.95	-	12/31/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	145,140.06	-	12/31/2017
0.03	Vanguard Target Retirement 2030 Inv	VTHRX	108,718.04	-	12/31/2017
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	72,678.67	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	11,166.38	-	12/31/2017
1.33	**Microsoft Corp**	**MSFT**	**5,704,352.78**	**Technology**	
0.57	Vanguard Institutional Index I	VINIX	2,425,840.44	-	12/31/2017
0.52	American Funds Growth Fund of Amer R6	RGAGX	2,212,526.04	-	12/31/2017
0.04	Vanguard Target Retirement 2050 Inv	VFIFX	153,313.04	-	12/31/2017
0.05	Vanguard Target Retirement 2040 Inv	VFORX	199,885.68	-	12/31/2017
0.10	American Funds Capital World Gr&Inc R6	RWIGX	447,591.29	-	12/31/2017
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	149,725.58	-	12/31/2017
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	100,092.46	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	15,378.25	-	12/31/2017
1.19	**Apple Inc**	**AAPL**	**5,085,125.41**	**Technology**	
0.75	Vanguard Institutional Index I	VINIX	3,194,044.84	-	12/31/2017
0.04	Vanguard Target Retirement 2050 Inv	VFIFX	181,744.33	-	12/31/2017
0.06	Vanguard Target Retirement 2040 Inv	VFORX	236,953.67	-	12/31/2017
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	177,491.58	-	12/31/2017
0.21	American Funds Growth Fund of Amer R6	RGAGX	878,750.16	-	12/31/2017
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	118,654.20	-	12/31/2017
0.07	American Funds Capital World Gr&Inc R6	RWIGX	279,256.55	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	18,230.08	-	12/31/2017
0.86	**Alphabet Inc C**	**GOOG**	**3,659,329.33**	**Technology**	
0.46	American Funds Growth Fund of Amer R6	RGAGX	1,959,019.97	-	12/31/2017
0.27	Vanguard Institutional Index I	VINIX	1,161,233.73	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	72,368.09	-	12/31/2017
0.06	American Funds Capital World Gr&Inc R6	RWIGX	247,175.70	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	94,351.69	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	70,674.71	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	47,246.47	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	7,258.97	-	12/31/2017

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0.78	**Facebook Inc A**	**FB**	**3,345,410.45**	**Technology**	
0.36	Vanguard Institutional Index I	VINIX	1,546,959.81	-	12/31/2017
0.33	American Funds Growth Fund of Amer R6	RGAGX	1,403,969.27	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	97,800.18	-	12/31/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	127,509.40	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	95,511.69	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	63,850.15	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	9,809.96	-	12/31/2017
0.75	**UnitedHealth Group Inc**	**UNH**	**3,228,051.00**	**Healthcare**	
0.49	American Funds Growth Fund of Amer R6	RGAGX	2,106,419.04	-	12/31/2017
0.18	Vanguard Institutional Index I	VINIX	785,351.90	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	49,628.34	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	64,704.17	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	48,467.05	-	12/31/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	136,101.96	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	32,400.52	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,978.03	-	12/31/2017
0.72	**Alphabet Inc A**	**GOOGL**	**3,074,515.84**	**Technology**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	1,307,837.40	-	12/31/2017
0.27	Vanguard Institutional Index I	VINIX	1,154,031.45	-	12/31/2017
0.07	American Funds Capital World Gr&Inc R6	RWIGX	318,634.82	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	72,891.76	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	95,034.44	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	71,186.12	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	47,588.36	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	7,311.49	-	12/31/2017
0.72	**Broadcom Ltd**	**AVGO**	**3,073,091.21**	**Technology**	
0.48	American Funds Growth Fund of Amer R6	RGAGX	2,042,503.11	-	12/31/2017
0.13	American Funds Capital World Gr&Inc R6	RWIGX	548,358.31	-	12/31/2017
0.09	Vanguard Institutional Index I	VINIX	383,984.41	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	24,357.08	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	31,756.15	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	23,787.14	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	15,901.85	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	2,443.17	-	12/31/2017
0.70	**AbbVie Inc**	**ABBV**	**3,014,054.03**	**Healthcare**	
0.30	American Funds Capital World Gr&Inc R6	RWIGX	1,274,096.13	-	12/31/2017
0.24	American Funds Growth Fund of Amer R6	RGAGX	1,028,580.47	-	12/31/2017
0.13	Vanguard Institutional Index I	VINIX	566,717.13	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	35,864.31	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,758.98	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	35,025.10	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,414.49	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	3,597.41	-	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
0.66	**Samsung Electronics Co Ltd**	**005930**	**2,843,310.10**	**Technology**	
0.12	Dodge & Cox International Stock	DODFX	495,992.92	-	9/30/2017
0.30	American Funds Capital World Gr&Inc R6	RWIGX	1,266,591.89	-	12/31/2017
0.18	American Funds Growth Fund of Amer R6	RGAGX	770,892.03	-	12/31/2017
0.04	Vanguard Total Intl Stock Index I	VTSNX	157,430.30	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	37,771.67	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	49,107.40	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	36,882.25	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,809.63	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	3,832.01	-	12/31/2017
0.66	**The Home Depot Inc**	**HD**	**2,835,379.57**	**Consumer Cyclical**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	1,563,039.87	-	12/31/2017
0.19	Vanguard Institutional Index I	VINIX	813,588.89	-	12/31/2017
0.06	American Funds Capital World Gr&Inc R6	RWIGX	251,265.47	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	51,439.95	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	67,066.11	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	50,236.28	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	33,583.26	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	5,159.75	-	12/31/2017
0.66	**Netflix Inc**	**NFLX**	**2,819,832.79**	**Consumer Cyclical**	
0.46	American Funds Growth Fund of Amer R6	RGAGX	1,967,939.75	-	12/31/2017
0.11	American Funds Capital World Gr&Inc R6	RWIGX	472,568.85	-	12/31/2017
0.07	Vanguard Institutional Index I	VINIX	305,356.66	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	18,338.10	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	23,908.75	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	17,908.99	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	11,972.27	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,839.42	-	12/31/2017
0.51	**Berkshire Hathaway Inc B**	**BRK.B**	**2,196,428.74**	**Financial Services**	
0.31	Vanguard Institutional Index I	VINIX	1,331,724.25	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	86,909.90	-	12/31/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	113,310.94	-	12/31/2017
0.12	American Funds Growth Fund of Amer R6	RGAGX	514,149.52	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	84,876.24	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	56,740.29	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,717.60	-	12/31/2017
0.50	**JPMorgan Chase & Co**	**JPM**	**2,121,009.39**	**Financial Services**	
0.32	Vanguard Institutional Index I	VINIX	1,363,999.91	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	86,236.98	-	12/31/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	112,433.60	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	84,219.07	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	56,300.96	-	12/31/2017
0.07	American Funds Growth Fund of Amer R6	RGAGX	278,232.84	-	12/31/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	130,935.93	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,650.10	-	12/31/2017

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0.49	**Wells Fargo & Co**	**WFC**	**2,107,558.91**	**Financial Services**	
0.23	Vanguard Institutional Index I	VINIX	988,412.56	-	12/31/2017
0.16	American Funds Growth Fund of Amer R6	RGAGX	688,151.56	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	62,490.42	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	81,473.43	-	12/31/2017
0.04	American Funds Capital World Gr&Inc R6	RWIGX	178,936.91	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	61,028.16	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	40,797.70	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	6,268.18	-	12/31/2017
0.45	**Philip Morris International Inc**	**PM**	**1,928,421.01**	**Consumer Defensive**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	463,228.64	-	12/31/2017
0.17	American Funds Growth Fund of Amer R6	RGAGX	708,211.28	-	12/31/2017
0.14	Vanguard Institutional Index I	VINIX	603,199.73	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	38,125.61	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	49,707.21	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	37,233.49	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,890.81	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	3,824.23	-	12/31/2017
0.45	**Intel Corp**	**INTC**	**1,908,568.29**	**Technology**	
0.10	American Funds Capital World Gr&Inc R6	RWIGX	443,556.39	-	12/31/2017
0.19	Vanguard Institutional Index I	VINIX	794,135.99	-	12/31/2017
0.11	American Funds Growth Fund of Amer R6	RGAGX	468,362.39	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	50,207.33	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	65,459.05	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	49,032.50	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	32,778.53	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	5,036.11	-	12/31/2017
0.42	**Johnson & Johnson**	**JNJ**	**1,795,052.08**	**Healthcare**	
0.32	Vanguard Institutional Index I	VINIX	1,379,843.25	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	87,187.82	-	12/31/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	113,673.28	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	85,147.66	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	56,921.73	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,745.48	-	12/31/2017
0.01	American Funds Growth Fund of Amer R6	RGAGX	63,532.87	-	12/31/2017
0.42	**Amgen Inc**	**AMGN**	**1,780,822.44**	**Healthcare**	
0.15	American Funds Capital World Gr&Inc R6	RWIGX	662,538.43	-	12/31/2017
0.13	American Funds Growth Fund of Amer R6	RGAGX	535,944.72	-	12/31/2017
0.11	Vanguard Institutional Index I	VINIX	464,050.92	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	29,326.16	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	38,234.70	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	28,639.94	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	19,145.97	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	2,941.59	-	12/31/2017

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0.40	**EOG Resources Inc**	**EOG**	**1,722,417.37**	**Energy**	
0.29	American Funds Growth Fund of Amer R6	RGAGX	1,227,442.17	-	12/31/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	207,151.68	-	12/31/2017
0.05	Vanguard Institutional Index I	VINIX	229,370.88	-	12/31/2017
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	14,491.63	-	12/31/2017
0.00	Vanguard Target Retirement 2040 Inv	VFORX	18,893.82	-	12/31/2017
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	14,152.53	-	12/31/2017
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,461.05	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	1,453.60	-	12/31/2017
0.39	**Visa Inc Class A**	**V**	**1,664,969.97**	**Financial Services**	
0.18	Vanguard Institutional Index I	VINIX	760,101.83	-	12/31/2017
0.16	American Funds Growth Fund of Amer R6	RGAGX	697,415.30	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	48,057.33	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	62,655.93	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	46,932.80	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	31,374.87	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,820.45	-	12/31/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	13,611.46	-	12/31/2017
0.38	**Exxon Mobil Corp**	**XOM**	**1,634,869.47**	**Energy**	
0.30	Vanguard Institutional Index I	VINIX	1,302,805.74	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	82,325.54	-	12/31/2017
0.03	Vanguard Target Retirement 2040 Inv	VFORX	107,333.96	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	80,399.15	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	53,747.32	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	8,257.76	-	12/31/2017
0.38	**Comcast Corp Class A**	**CMCSA**	**1,619,135.39**	**Communication Services**	
0.17	American Funds Growth Fund of Amer R6	RGAGX	741,920.36	-	12/31/2017
0.16	Vanguard Institutional Index I	VINIX	686,715.94	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	43,415.71	-	12/31/2017
0.01	Vanguard Target Retirement 2040 Inv	VFORX	56,604.30	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	42,399.80	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	28,344.52	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	4,354.86	-	12/31/2017
0.00	American Funds Capital World Gr&Inc R6	RWIGX	15,379.90	-	12/31/2017
0.37	**Vail Resorts Inc**	**MTN**	**1,593,430.90**	**Consumer Cyclical**	
0.36	Baron Growth Instl	BGRIX	1,522,532.79	-	12/31/2017
0.02	Vanguard Small Cap Index I	VSCIX	70,898.11	-	12/31/2017
0.37	**Verizon Communications Inc**	**VZ**	**1,565,364.22**	**Communication Services**	
0.13	American Funds Capital World Gr&Inc R6	RWIGX	569,216.56	-	12/31/2017
0.19	Vanguard Institutional Index I	VINIX	793,740.54	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	50,180.96	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	65,424.66	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	49,006.74	-	12/31/2017
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	32,761.31	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	5,033.46	-	12/31/2017

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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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