SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 12/31/2017

			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	$ 93,008,198.82	0.27%	$251,122	0.00%	$0	0.06%	$55,805	0.00%	$0	0.33%	$306,927.06	0.00%	$0	0.18%	$167,415	0.51%	$474,341.81
		LARGE GROWTH AVERAGE										**1.13%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 101,747,323.03	0.04%	$40,699	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$40,698.93	0.00%	$0	0.18%	$183,145	0.22%	$223,844.11
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 23,223,498.13	1.00%	$232,235	0.00%	$0	0.04%	$9,289	0.00%	$0	1.05%	$243,846.73	-0.15%	-$34,835	0.18%	$41,802	1.08%	$250,813.78
		MID CAP AVERAGE										**1.21%**							
4	**VMCIX**	Vanguard Mid Cap Index	$ 55,126,042.68	0.04%	$22,050	0.00%	$0	0.01%	$5,513	0.00%	$0	0.05%	$27,563.02	0.00%	$0	0.18%	$99,227	0.23%	$126,789.90
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 35,596,104.02	0.04%	$14,238	0.00%	$0	0.01%	$3,560	0.00%	$0	0.05%	$17,798.05	0.00%	$0	0.18%	$64,073	0.23%	$81,871.04
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$ 8,439,200.66	0.63%	$53,167	0.00%	$0	0.24%	$20,254	0.00%	$0	0.86%	$72,577.13	-0.25%	-$21,098	0.18%	$15,191	0.79%	$66,669.69
		SMALL VALUE AVERAGE										**1.28%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 47,450,579.85	0.37%	$175,567	0.00%	$0	0.08%	$37,960	0.00%	$0.00	0.45%	$213,527.61	0.00%	$0	0.18%	$85,411	0.63%	$298,938.65
		WORLD STOCK AVERAGE										**1.18%**							
8	**DODFX**	Dodge & Cox International Stock	$ 14,496,406.94	0.60%	$86,978	0.00%	$0	0.04%	$5,799	0.00%	$0.00	0.64%	$92,777.00	-0.10%	-$14,496	0.18%	$26,094	0.72%	$104,374.13
		FOREIGN LARGE BLEND AVERAGE										**1.21%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 21,582,597.63	0.07%	$15,108	0.00%	$0	0.02%	$4,317	0.00%	$0	0.09%	$19,424.34	0.00%	$0	0.18%	$38,849	0.27%	$58,273.01
		FOREIGN LARGE VALUE AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 20,458,118.96	0.40%	$81,832	0.00%	$0	0.20%	$40,916	-0.05%	$10,229.06	0.55%	$112,519.65	-0.15%	-$30,687	0.18%	$36,825	0.58%	$118,657.09
		MULTISECTOR BOND AVERAGE										**1.02%**							
11	**OIBIX**	Oppenheimer International Bond	$ 4,232,148.92	0.54%	$22,854	0.00%	$0	0.06%	$2,539	-0.01%	$423.21	0.59%	$24,969.68	0.00%	$0	0.18%	$7,618	0.77%	$32,587.55
		WORLD BOND AVERAGE										**0.95%**							
12	**GHYYX**	Pioneer Global High Yield	$ 5,222,361.80	0.68%	$35,512	0.00%	$0	0.22%	$11,489	0.00%	$0.00	0.90%	$47,001.26	-0.25%	-$13,056	0.18%	$9,400	0.83%	$43,345.60
		HIGH YIELD AVERAGE										**1.05%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 3,942,875.48	0.00%	$0	0.00%	$0	0.13%	$5,126	0.00%	$0.00	0.13%	$5,125.74	0.00%	$0	0.18%	$7,097	0.31%	$12,222.91
		TARGET DATE RETIREMENT INC AVG										**0.34%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 13,706,413.46	0.00%	$0	0.00%	$0	0.14%	$19,189	0.00%	$0.00	0.14%	$19,188.98	0.00%	$0	0.18%	$24,672	0.32%	$43,860.52
		TARGET DATE 2016-2020 AVERAGE										**0.42%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 16,042,851.45	0.00%	$0	0.00%	$0	0.15%	$24,064	0.00%	$0.00	0.15%	$24,064.28	0.00%	$0	0.18%	$28,877	0.33%	$52,941.41
		TARGET DATE 2026-2030 AVERAGE										**0.42%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 17,039,448.88	0.00%	$0	0.00%	$0	0.16%	$27,263	0.00%	$0.00	0.16%	$27,263.12	0.00%	$0	0.18%	$30,671	0.34%	$57,934.13
		TARGET DATE 2036-2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 12,788,322.18	0.00%	$0	0.00%	$0	0.16%	$20,461	0.00%	$0.00	0.16%	$20,461.32	0.00%	$0	0.18%	$23,019	0.34%	$43,480.30
		TARGET DATE 2046-2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	$ 7,199,300.78	0.81%	$58,314	0.00%	$0	0.20%	$14,399	0.00%	$0.00	1.01%	$72,712.94	-0.40%	-$28,797	0.18%	$12,959	0.79%	$56,874.48
		GLOBAL REAL ESTATE AVERAGE										**1.34%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 49,210,784.04	0.25%	$123,027	0.00%	$0	0.05%	$24,605	0.00%	$0.00	0.30%	$147,632.35	-0.06%	-$29,526	0.18%	$88,579	0.42%	$206,685.29
		AGGRESSIVE ALLOCATION AVG										**0.81%**							
20	**N/A**	Moderate Allocation	$ 71,575,403.43	0.15%	$107,363	0.00%	$0	0.16%	$114,521	0.00%	$0.00	0.31%	$221,883.75	-0.05%	-$35,788	0.18%	$128,836	0.44%	$314,931.78
		MODERATE ALLOCATION AVG										**0.84%**							
21	**N/A**	Conservative Allocation	$ 23,519,489.75	0.12%	$28,223	0.00%	$0	0.27%	$63,503	0.00%	$0.00	0.39%	$91,726.01	-0.04%	-$9,408	0.18%	$42,335	0.53%	$124,653.30
		CONSERVATIVE ALLOCATION AVG										**0.81%**							
		TOTALS	**$ 645,607,470.89**		**$1,348,291**		**$0**		**$510,572**		**-$10,652**		**$1,849,689**		**-$217,692**		**$1,162,093**		**$2,794,090**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 12/31/2017

			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	$ 1,643,372.63	0.27%	$4,437	0.00%	$0	0.06%	$986	0.00%	$0	0.33%	$5,423	0.00%	$0	0.18%	$2,958	0.51%	$8,381
		LARGE GROWTH AVERAGE										**1.13%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	$ 1,494,314.81	0.04%	$598	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$598	0.00%	$0	0.18%	$2,690	0.22%	$3,287
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	$ 762,032.42	1.00%	$7,620	0.00%	$0	0.04%	$305	0.00%	$0	1.05%	$8,001	-0.15%	-$1,143	0.18%	$1,372	1.08%	$8,230
		MID CAP GROWTH AVERAGE										**1.21%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	$ 1,680,895.71	0.04%	$672	0.00%	$0	0.01%	$168	0.00%	$0	0.05%	$840	0.00%	$0	0.18%	$3,026	0.23%	$3,866
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	$ 602,649.64	0.04%	$241	0.00%	$0	0.01%	$60	0.00%	$0	0.05%	$301	0.00%	$0	0.18%	$1,085	0.23%	$1,386
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	$ 317,147.32	0.63%	$1,998	0.00%	$0	0.24%	$761	0.00%	$0	0.86%	$2,727	-0.25%	-$793	0.18%	$571	0.79%	$2,505
		SMALL VALUE AVERAGE										**1.28%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	$ 194,588.21	0.37%	$720	0.00%	$0	0.08%	$156	0.00%	$0	0.45%	$876	0.00%	$0	0.18%	$350	0.63%	$1,226
		LARGE WORLD STOCK AVERAGE										**1.18%**							
8	**DODFX**	Dodge & Cox International Stock	$ 221,434.72	0.60%	$1,329	0.00%	$0	0.04%	$89	0.00%	$0	0.64%	$1,417	-0.10%	-$221	0.18%	$399	0.72%	$1,594
		FOREIGN LARGE VALUE AVERAGE										**1.21%**							
9	**VTSNX**	Vanguard Total International Stock Index	$ 280,602.01	0.07%	$196	0.00%	$0	0.02%	$56	0.00%	$0	0.09%	$253	0.00%	$0	0.18%	$505	0.27%	$758
		FOREIGN LARGE BLEND AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	$ 238,819.92	0.40%	$955	0.00%	$0	0.18%	$430	-0.05%	-$119	0.55%	$1,314	-0.15%	-$358	0.18%	$430	0.58%	$1,385
		MULTISECTOR BOND AVERAGE										**1.02%**							
11	**OIBIX**	Oppenheimer International Bond	$ 137,264.91	0.54%	$741	0.00%	$0	0.06%	$82	-0.01%	-$14	0.59%	$810	0.00%	$0	0.18%	$247	0.77%	$1,057
		WORLD BOND AVERAGE										**0.95%**							
12	**GHYYX**	Pioneer Global High Yield	$ 196,441.52	0.68%	$1,336	0.00%	$0	0.22%	$432	0.00%	$0	0.90%	$1,768	-0.25%	-$491	0.18%	$354	1.08%	$2,122
		HIGH YIELD AVERAGE										**1.05%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	$ 1,398,959.97	0.00%	$0	0.00%	$0	0.13%	$1,819	0.00%	$0	0.13%	$1,819	0.00%	$0	0.18%	$2,518	0.31%	$4,337
		TARGET DATE 2000-2010 AVERAGE										**0.34%**							
14	**VTWNX**	Vanguard Target Retirement 2020	$ 8,946,437.83	0.00%	$0	0.00%	$0	0.14%	$12,525	0.00%	$0	0.14%	$12,525	0.00%	$0	0.18%	$16,104	0.32%	$28,629
		TARGET DATE 2016-2020 AVERAGE										**0.42%**							
15	**VTHRX**	Vanguard Target Retirement 2030	$ 11,967,568.60	0.00%	$0	0.00%	$0	0.15%	$17,951	0.00%	$0	0.15%	$17,951	0.00%	$0	0.18%	$21,542	0.33%	$39,493
		TARGET DATE 2026-2030 AVERAGE										**0.42%**							
16	**VFORX**	Vanguard Target Retirement 2040	$ 6,673,334.85	0.00%	$0	0.00%	$0	0.16%	$10,677	0.00%	$0	0.16%	$10,677	0.00%	$0	0.18%	$12,012	0.34%	$22,689
		TARGET DATE 2036-2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050	$ 968,732.88	0.00%	$0	0.00%	$0	0.16%	$1,550	0.00%	$0	0.16%	$1,550	0.00%	$0	0.18%	$1,744	0.34%	$3,294
		TARGET DATE 2046-2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate	$ 178,138.81	0.81%	$1,443	0.00%	$0	0.20%	$356	0.00%	$0	1.01%	$1,799	-0.40%	-$713	0.18%	$321	0.79%	$1,407
		GLOBAL REAL ESTATE AVERAGE										**1.34%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	$ 4,378,706.42	0.25%	$10,947	0.00%	$0	0.06%	$2,627	0.00%	$0	0.31%	$13,574	-0.06%	-$2,627	0.18%	$7,882	0.43%	$18,828
		AGGRESSIVE ALLOCATION AVERAGE										**0.81%**							
20	**N/A**	Moderate Allocation	$ 4,925,976.68	0.15%	$7,389	0.00%	$0	0.05%	$2,463	0.00%	$0	0.20%	$9,852	-0.14%	-$6,896	0.18%	$8,867	0.24%	$11,822
		MODERATE ALLOCATION AVERAGE										**0.84%**							
21	**N/A**	Conservative Allocation	$ 1,373,388.36	0.12%	$1,648	0.00%	$0	0.04%	$549	0.00%	$0	0.16%	$2,197	-0.23%	-$3,159	0.18%	$2,472	0.11%	$1,511
		CONSERVATIVE ALLOCATION AVERAGE										**0.81%**							
		TOTALS	**$ 48,580,808.22**		**$42,271**		**$0**		**$54,043**		**-$133**		**$96,273**		**-$16,402**		**$87,445**		**$167,808**