SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 12/31/2017

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
			I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
		LARGE GROWTH																	
1	**RGAGX**	AmFunds Growth Fund of America	26.53	13.32	16.46	8.63	27.67	11.06	15.29	8.31	-1.14	2.26	1.17	0.32	30.21	13.79	17.33	10.00	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	21.79	11.38	15.76	8.50	21.83	11.41	15.79	8.50	-0.04	-0.03	-0.03	0.00	21.83	11.41	15.79	8.50	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	27.35	9.11	13.52	8.55	23.91	9.40	13.73	7.67	3.44	-0.29	-0.21	0.88	25.27	10.30	15.30	9.10	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	19.29	9.40	15.02	8.94	19.30	9.42	15.06	8.96	-0.01	-0.02	-0.04	-0.02	19.30	9.42	15.06	8.96	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	16.25	9.85	14.45	9.71	16.24	9.81	14.43	9.61	0.01	0.04	0.02	0.10	16.24	9.81	14.43	9.61	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	18.58	8.72	14.82	10.83	8.54	8.25	12.23	8.22	10.04	0.47	2.59	2.61	7.84	9.55	13.01	8.17	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	25.08	9.46	11.39	5.32	23.61	8.89	10.76	4.80	1.47	0.57	0.63	0.52	22.40	9.26	11.64	5.03	World Large Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	23.94	5.96	8.50	3.17	25.12	7.73	7.27	1.79	-1.18	-1.77	1.23	1.38	24.21	7.36	7.46	1.87	Foreign Lg Blend / MSCI World Ex US NR
9	**VTSNX**	Vanguard Total International Stock Index	27.55	8.54	7.14	1.94	27.41	8.49	7.39	N/A	0.14	0.05	-0.25	N/A	27.41	8.49	7.39	N/A	Spliced International Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	6.66	2.43	2.75	5.44	6.07	3.76	3.26	5.27	0.59	-1.33	-0.51	0.17	6.18	3.63	3.24	5.42	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	11.12	4.69	2.14	4.10	6.87	2.01	0.91	3.47	4.25	2.68	1.23	0.63	9.60	1.88	-0.15	2.44	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	10.21	5.60	3.99	5.66	6.47	4.91	4.63	6.43	3.74	0.69	-0.64	-0.77	10.43	7.08	5.67	8.08	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	8.47	4.46	4.95	4.91	8.68	4.66	5.15	4.99	-0.21	-0.20	-0.20	-0.08	6.44	3.38	3.13	4.11	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	14.08	6.61	8.50	5.61	14.22	6.83	8.75	5.76	-0.14	-0.22	-0.25	N/A	12.79	6.01	7.34	5.47	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	17.52	7.85	10.13	5.92	17.66	8.06	10.40	6.08	-0.14	-0.21	-0.27	-0.16	16.59	7.57	9.56	5.95	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	20.71	8.91	11.47	6.49	20.86	9.16	11.80	6.64	-0.15	-0.25	-0.33	-0.15	19.87	8.81	10.84	6.36	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	21.39	9.16	11.63	6.56	21.55	9.41	11.96	6.72	-0.16	-0.25	-0.33	-0.16	20.78	9.04	10.83	6.30	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	10.43	2.92	5.24	3.35	15.12	5.22	6.13	3.04	-4.69	-2.30	-0.89	0.31	13.23	6.37	7.97	4.59	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	18.15	8.04	10.49	5.93	16.41	7.89	10.21	6.37	1.74	0.15	0.28	-0.44	21.95	9.74	11.61	6.50	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	13.89	7.02	9.16	6.17	13.26	6.91	8.94	6.42	0.63	0.11	0.22	-0.25	14.66	6.93	7.95	5.81	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	8.77	4.77	5.80	4.87	8.46	4.56	5.33	5.19	0.31	0.21	0.47	-0.32	7.00	3.53	3.39	4.09	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RMT RATES OF RETURN 12/31/2017

			ACTUAL RETURN				PEER AVERAGE				DIFFERENCE				BEST FIT INDEX				PEER AVERAGE / BEST FIT
		LARGE GROWTH	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	I YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
1	**RGAGX**	AmFunds Growth Fund of America	26.53	13.32	16.46	8.63	27.67	11.06	15.29	8.31	-1.14	2.26	1.17	0.32	30.21	13.79	17.33	10.00	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	21.79	11.38	15.76	8.50	21.83	11.41	15.79	8.50	-0.04	-0.03	-0.03	0.00	21.83	11.41	15.79	8.50	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	27.35	9.11	13.52	8.55	23.91	9.40	13.73	7.67	3.44	-0.29	-0.21	0.88	25.27	10.30	15.30	9.10	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	19.29	9.40	15.02	8.94	19.30	9.42	15.06	8.96	-0.01	-0.02	-0.04	-0.02	19.30	9.42	15.06	8.96	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	16.25	9.85	14.45	9.71	16.24	9.81	14.43	9.61	0.01	0.04	0.02	0.10	16.24	9.81	14.43	9.61	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	18.58	8.72	14.82	10.83	8.54	8.25	12.23	8.22	10.04	0.47	2.59	2.61	7.84	9.55	13.01	8.17	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	25.08	9.46	11.39	5.32	23.61	8.89	10.76	4.80	1.47	0.57	0.63	0.52	22.40	9.26	11.64	5.03	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	23.94	5.96	8.50	3.17	25.12	7.73	7.27	1.79	-1.18	-1.77	1.23	1.38	24.21	7.36	7.46	1.87	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	27.55	8.54	7.14	1.94	27.41	8.49	7.39	N/A	0.14	0.05	-0.25	N/A	27.41	8.49	7.39	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	6.66	2.43	2.75	5.44	6.07	3.76	3.26	5.27	0.59	-1.33	-0.51	0.17	6.18	3.63	3.24	5.42	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	11.12	4.69	2.14	4.10	6.87	2.01	0.91	3.47	4.25	2.68	1.23	0.63	9.60	1.88	-0.15	2.44	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	10.21	5.60	3.99	5.66	6.47	4.91	4.63	6.43	3.74	0.69	-0.64	-0.77	10.43	7.08	5.67	8.08	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	8.47	4.46	4.95	4.91	8.68	4.66	5.15	4.99	-0.21	-0.20	-0.20	-0.08	6.44	3.38	3.13	4.11	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	14.08	6.61	8.50	5.61	14.22	6.83	8.75	5.76	-0.14	-0.22	-0.25	N/A	12.79	6.01	7.34	5.47	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	17.52	7.85	10.13	5.92	17.66	8.06	10.40	6.08	-0.14	-0.21	-0.27	-0.16	16.59	7.57	9.56	5.95	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	20.71	8.91	11.47	6.49	20.86	9.16	11.80	6.64	-0.15	-0.25	-0.33	-0.15	19.87	8.81	10.84	6.36	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	21.39	9.16	11.63	6.56	21.55	9.41	11.96	6.72	-0.16	-0.25	-0.33	-0.16	20.78	9.04	10.83	6.30	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	10.43	2.92	5.24	3.35	15.12	5.22	6.13	3.04	-4.69	-2.30	-0.89	0.31	13.23	6.37	7.97	4.59	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	18.15	8.14	10.63	N/A	16.41	7.89	10.21	6.37	1.74	0.25	0.42	N/A	21.95	9.74	11.61	6.50	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	14.02	7.22	9.41	6.41	13.26	6.91	8.94	6.42	0.76	0.31	0.47	-0.01	14.66	6.93	7.95	5.81	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	9.03	5.06	6.18	5.25	8.46	4.56	5.33	5.19	0.57	0.50	0.85	0.06	7.00	3.53	3.39	4.09	Custom Cons Allocation / Mstar Cons

Recommended for Deletion **Place or Remain on Watch List** **Remove from Watch List**