SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RATES OF RETURN THROUGH 3/31/2018

				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	20.47	13.15	15.23	9.85	20.41	10.64	13.81	9.87	0.06	2.51	1.42	-0.02	21.25	12.90	15.53	11.34	Large Growth / Russell 1000 Growth
			LARGE BLEND																	
	2	**VINIX**	Vanguard Institutional Index	13.96	10.75	13.28	9.50	13.99	10.78	13.31	9.49	-0.03	-0.03	-0.03	0.01	13.99	10.78	13.31	9.49	S&P 500
			MID CAP GROWTH																	
⚠	3	**BGRIX**	Baron Growth	18.20	8.31	11.24	10.01	18.34	8.28	11.94	9.39	-0.14	0.03	-0.70	0.62	19.74	9.17	13.31	10.61	Mid Cap Growth / Russell Mid Cap Growth
			MID CAP BLEND																	
	4	**VMCIX**	Vanguard Mid Cap Index	12.34	7.88	12.27	10.16	12.36	7.90	12.31	10.18	-0.02	-0.02	-0.04	-0.02	12.36	7.90	12.31	10.18	Spliced Mid Cap Index
			SMALL BLEND																	
	5	**VSCIX**	Vanguard Small Cap Index	11.83	8.07	11.67	10.74	11.80	8.03	11.65	10.65	0.03	0.04	0.02	0.09	11.80	8.03	11.65	10.65	Spliced Small Cap Index
			SMALL VALUE																	
	6	**VSMIX**	Invesco Small Cap Value	10.18	6.01	10.93	11.16	5.71	6.67	9.10	8.74	4.47	-0.66	1.83	2.42	5.13	7.87	9.96	8.61	Small Value / Russell 2000 Value
			INTERNATIONAL STOCK																	
	7	**RWIGX**	AmFunds Capital World G/I	16.85	8.63	10.08	6.21	14.93	7.77	9.21	5.76	1.92	0.86	0.87	0.45	13.59	7.97	9.70	5.90	World Large Stock / MSCI World NR
	8	**DODFX**	Dodge & Cox International Stock	10.96	3.76	7.26	4.13	15.20	5.75	6.21	2.64	-4.24	-1.99	1.05	1.49	13.92	5.30	6.04	2.59	Foreign Lg Blend / MSCI World Ex US NR
	9	**VTSNX**	Vanguard Total International Stock Index	17.08	6.95	6.43	2.85	16.73	6.78	6.39	N/A	0.35	0.17	0.04	N/A	16.73	6.78	6.39	N/A	Spliced International Index
			BONDS																	
	10	**LSIIX**	Loomis Sayles Inv Grade Bond	4.10	2.65	2.54	5.41	3.43	3.10	2.93	5.21	0.67	-0.45	-0.39	0.20	2.59	2.16	2.83	5.15	MultiSector / BBgBarc US Credit TR USD
	11	**OIBIX**	Oppenheimer International Bond	9.95	5.34	2.71	3.65	5.85	2.80	1.43	3.05	4.10	2.54	1.28	0.60	12.33	4.95	1.62	1.87	Wld Bond / Mstar Global Ex US Gov Bond
	12	**GHYYX**	Pioneer Global High Yield	6.78	4.99	3.27	6.00	3.20	3.88	3.82	6.66	3.58	1.11	-0.55	-0.66	6.65	6.72	5.31	8.27	HY Bond / BBgBarc Global HY
			TARGET FUNDS																	
	13	**VTINX**	Vanguard Target Retirement Inc	5.35	3.68	4.33	4.93	5.56	3.86	4.53	5.03	-0.21	-0.18	-0.20	-0.10	4.25	2.99	2.74	3.91	Spliced Index / Morningstar Conservative Inc
	14	**VTWNX**	Vanguard Target Retirement 2020	8.95	5.65	7.26	6.21	9.14	5.84	7.47	6.36	-0.19	-0.19	-0.21	-0.15	8.19	5.20	6.12	5.87	Spliced Index / Morningstar Moderate 2020
	15	**VTHRX**	Vanguard Target Retirement 2030	11.19	6.83	8.60	6.71	11.34	7.01	8.81	6.87	-0.15	-0.18	-0.21	-0.16	10.66	6.61	7.92	6.60	Spliced Index / Morningstar Moderate 2030
	16	**VFORX**	Vanguard Target Retirement 2040	13.25	7.86	9.73	7.34	13.35	8.06	9.97	7.49	-0.10	-0.20	-0.24	-0.15	12.86	7.78	9.03	7.09	Spliced Index / Morningstar Moderate 2040
	17	**VFIFX**	Vanguard Target Retirement 2050	13.69	8.11	9.88	7.41	13.81	8.31	10.12	7.57	-0.12	-0.20	-0.24	-0.16	13.47	7.98	9.05	7.04	Spliced Index / Morningstar Moderate 2050
			SPECIALTY																	
⚠	18	**IGLIX**	Voya Global Real Estate	4.16	0.02	3.30	3.25	8.06	2.85	4.54	3.32	-3.90	-2.83	-1.24	-0.07	5.21	3.10	5.57	4.78	Global Real Estate / S&P Dev Property
			ASSET ALLOCATION																	
	19	**N/A**	Aggressive Allocation	10.98	6.58	8.67	6.84	10.14	6.48	8.44	6.99	0.84	0.10	0.23	-0.15	14.10	8.71	9.73	7.34	Custom Agg Allocation / Mstar Aggressive
	20	**N/A**	Moderate Allocation	8.76	5.97	7.76	6.74	8.13	5.65	7.44	6.82	0.63	0.32	0.32	-0.08	9.09	6.13	6.69	6.12	Custom Mod Allocation / Mstar Moderate
	21	**N/A**	Conservative Allocation	6.25	4.44	5.22	5.20	4.83	3.46	4.53	5.21	1.42	0.98	0.69	-0.01	4.02	3.03	2.93	3.88	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 3/31/2018

			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	20.47	13.15	15.23	9.85	20.41	10.64	13.81	9.87	0.06	2.51	1.42	-0.02	21.25	12.90	15.53	11.34	Large Growth / Russell 1000 Growth
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index	13.96	10.75	13.28	9.50	13.99	10.78	13.31	9.49	-0.03	-0.03	-0.03	0.01	13.99	10.78	13.31	9.49	S&P 500
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth	18.20	8.31	11.24	10.01	18.34	8.28	11.94	9.39	-0.14	0.03	-0.70	0.62	19.74	9.17	13.31	10.61	Mid Cap Growth / Russell Mid Cap Growth
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index	12.34	7.88	12.27	10.16	12.36	7.90	12.31	10.18	-0.02	-0.02	-0.04	-0.02	12.36	7.90	12.31	10.18	Spliced Mid Cap Index
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index	11.83	8.07	11.67	10.74	11.80	8.03	11.65	10.65	0.03	0.04	0.02	0.09	11.80	8.03	11.65	10.65	Spliced Small Cap Index
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value	10.18	6.01	10.93	11.16	5.71	6.67	9.10	8.74	4.47	-0.66	1.83	2.42	5.13	7.87	9.96	8.61	Small Value / Russell 2000 Value
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I	16.85	8.63	10.08	6.21	14.93	7.77	9.21	5.76	1.92	0.86	0.87	0.45	13.59	7.97	9.70	5.90	World Stock / MSCI World NR
8	**DODFX**	Dodge & Cox International Stock	10.96	3.76	7.26	4.13	15.20	5.75	6.21	2.64	-4.24	-1.99	1.05	1.49	13.92	5.30	6.04	2.59	Fgn Lg Blend / MSCI World Ex US NR USD
9	**VTSNX**	Vanguard Total International Stock Index	17.08	6.95	6.43	2.85	16.73	6.78	6.39	N/A	0.35	0.17	0.04	N/A	16.73	6.78	6.39	N/A	Spliced Index
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond	4.10	2.65	2.54	5.41	3.43	3.10	2.93	5.21	0.67	-0.45	-0.39	0.20	2.59	2.16	2.83	5.15	MultiSector / BBgBarc US Credit TR USD
11	**OIBIX**	Oppenheimer International Bond	9.95	5.34	2.71	3.65	5.85	2.80	1.43	3.05	4.10	2.54	1.28	0.60	12.33	4.95	1.62	1.87	Wld Bond / Mstar Global Ex US Gov Bond
12	**GHYYX**	Pioneer Global High Yield	6.78	4.99	3.27	6.00	3.20	3.88	3.82	6.66	3.58	1.11	-0.55	-0.66	6.65	6.72	5.31	8.27	HY Bond / BBgBarc Global HY
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc	5.35	3.68	4.33	4.93	5.56	3.86	4.53	5.03	-0.21	-0.18	-0.20	-0.10	4.25	2.99	2.74	3.91	Spliced Index / Morningstar Conservative Inc
14	**VTWNX**	Vanguard Target Retirement 2020	8.95	5.65	7.26	6.21	9.14	5.84	7.47	6.36	-0.19	-0.19	-0.21	-0.15	8.19	5.20	6.12	5.87	Spliced Index / Morningstar Moderate 2020
15	**VTHRX**	Vanguard Target Retirement 2030	11.19	6.83	8.60	6.71	11.34	7.01	8.81	6.87	-0.15	-0.18	-0.21	-0.16	10.66	6.61	7.92	6.60	Spliced Index / Morningstar Moderate 2030
16	**VFORX**	Vanguard Target Retirement 2040	13.25	7.86	9.73	7.34	13.35	8.06	9.97	7.49	-0.10	-0.20	-0.24	-0.15	12.86	7.78	9.03	7.09	Spliced Index / Morningstar Moderate 2040
17	**VFIFX**	Vanguard Target Retirement 2050	13.69	8.11	9.88	7.41	13.81	8.31	10.12	7.57	-0.12	-0.20	-0.24	-0.16	13.47	7.98	9.05	7.04	Spliced Index / Morningstar Moderate 2050
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate	4.16	0.02	3.30	3.25	8.06	2.85	4.54	3.32	-3.90	-2.83	-1.24	-0.07	5.21	3.10	5.57	4.78	Global Real Estate / S&P Dev Property
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation	10.98	6.68	8.74	N/A	10.14	6.48	8.44	6.99	0.84	0.20	0.30	N/A	14.10	8.71	9.73	7.34	Custom Agg Allocation / Mstar Aggressive
20	**N/A**	Moderate Allocation	8.88	6.17	7.96	6.99	8.13	5.65	7.44	6.82	0.75	0.52	0.52	0.17	9.09	6.13	6.69	6.12	Custom Mod Allocation / Mstar Moderate
21	**N/A**	Conservative Allocation	6.50	4.74	5.57	5.59	4.83	3.46	4.53	5.21	1.67	1.28	1.04	0.38	4.02	3.03	2.93	3.88	Custom Cons Allocation / Mstar Cons

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