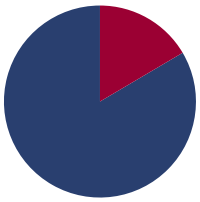
County of San Bernardino: 457(b)

Stock Intersection

Account Name
VOYA 457

Report Currency
USD

Concentration Ratio



Type	% of Portfolio
Top 25 Stocks	16.52
Other	83.48

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
2.02	**Amazon.com Inc**	**AMZN**	**8,679,791.24**	**Consumer Cyclical**	
1.27	American Funds Growth Fund of Amer R6	RGAGX	5,468,258.68	-	12/31/2017
0.50	Vanguard Institutional Index I	VINIX	2,138,553.15	-	3/31/2018
0.03	Vanguard Target Retirement 2050 Inv	VFIFX	147,555.44	-	3/31/2018
0.11	American Funds Capital World Gr&Inc R6	RWIGX	492,628.66	-	12/31/2017
0.04	Vanguard Target Retirement 2040 Inv	VFORX	186,160.32	-	3/31/2018
0.03	Vanguard Target Retirement 2030 Inv	VTHRX	142,181.93	-	3/31/2018
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	89,613.56	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	14,839.49	-	3/31/2018
1.39	**Microsoft Corp**	**MSFT**	**5,999,305.19**	**Technology**	
0.60	Vanguard Institutional Index I	VINIX	2,584,258.41	-	3/31/2018
0.53	American Funds Growth Fund of Amer R6	RGAGX	2,282,250.62	-	12/31/2017
0.04	Vanguard Target Retirement 2050 Inv	VFIFX	174,114.49	-	3/31/2018
0.05	Vanguard Target Retirement 2040 Inv	VFORX	219,668.00	-	3/31/2018
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	167,773.78	-	3/31/2018
0.10	American Funds Capital World Gr&Inc R6	RWIGX	447,985.95	-	12/31/2017
0.02	Vanguard Target Retirement 2020 Inv	VTWNX	105,743.44	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	17,510.51	-	3/31/2018
1.18	**Apple Inc**	**AAPL**	**5,063,124.52**	**Technology**	
0.73	Vanguard Institutional Index I	VINIX	3,130,553.59	-	3/31/2018
0.04	Vanguard Target Retirement 2050 Inv	VFIFX	189,831.15	-	3/31/2018
0.06	Vanguard Target Retirement 2040 Inv	VFORX	239,496.60	-	3/31/2018
0.04	Vanguard Target Retirement 2030 Inv	VTHRX	182,918.09	-	3/31/2018
0.21	American Funds Growth Fund of Amer R6	RGAGX	906,442.71	-	12/31/2017
0.03	Vanguard Target Retirement 2020 Inv	VTWNX	115,288.50	-	3/31/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	279,502.78	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	19,091.11	-	3/31/2018
0.86	**Alphabet Inc C**	**GOOG**	**3,722,860.30**	**Technology**	
0.47	American Funds Growth Fund of Amer R6	RGAGX	2,020,755.67	-	12/31/2017
0.27	Vanguard Institutional Index I	VINIX	1,154,484.20	-	3/31/2018
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	76,333.31	-	3/31/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	247,393.65	-	12/31/2017
0.02	Vanguard Target Retirement 2040 Inv	VFORX	96,304.37	-	3/31/2018
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	73,553.49	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	46,358.85	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	7,676.76	-	3/31/2018

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Stock Intersection (continued)

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0.76	**UnitedHealth Group Inc**	**UNH**	**3,272,324.61**	**Healthcare**	
0.50	American Funds Growth Fund of Amer R6	RGAGX	2,172,799.81	-	12/31/2017
0.18	Vanguard Institutional Index I	VINIX	761,481.53	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	51,313.51	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	64,738.64	-	3/31/2018
0.03	American Funds Capital World Gr&Inc R6	RWIGX	136,221.96	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	49,444.83	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	31,163.79	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	5,160.54	-	3/31/2018
0.75	**Facebook Inc A**	**FB**	**3,229,110.68**	**Technology**	
0.34	American Funds Growth Fund of Amer R6	RGAGX	1,448,213.34	-	12/31/2017
0.33	Vanguard Institutional Index I	VINIX	1,407,836.21	-	3/31/2018
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	94,851.61	-	3/31/2018
0.03	Vanguard Target Retirement 2040 Inv	VFORX	119,667.60	-	3/31/2018
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	91,397.41	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	57,605.40	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	9,539.12	-	3/31/2018
0.72	**Alphabet Inc A**	**GOOGL**	**3,107,088.58**	**Technology**	
0.31	American Funds Growth Fund of Amer R6	RGAGX	1,349,052.02	-	12/31/2017
0.26	Vanguard Institutional Index I	VINIX	1,138,728.95	-	3/31/2018
0.07	American Funds Capital World Gr&Inc R6	RWIGX	318,915.78	-	12/31/2017
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	76,375.28	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	96,357.31	-	3/31/2018
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	73,593.93	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	46,384.33	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	7,680.98	-	3/31/2018
0.72	**Netflix Inc**	**NFLX**	**3,092,892.60**	**Consumer Cyclical**	
0.47	American Funds Growth Fund of Amer R6	RGAGX	2,029,956.54	-	12/31/2017
0.11	American Funds Capital World Gr&Inc R6	RWIGX	472,985.53	-	12/31/2017
0.11	Vanguard Institutional Index I	VINIX	471,306.50	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	30,165.50	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	38,057.69	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	29,066.97	-	3/31/2018
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	18,320.15	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	3,033.71	-	3/31/2018
0.71	**AbbVie Inc**	**ABBV**	**3,037,529.33**	**Healthcare**	
0.30	American Funds Capital World Gr&Inc R6	RWIGX	1,275,219.55	-	12/31/2017
0.25	American Funds Growth Fund of Amer R6	RGAGX	1,060,994.70	-	12/31/2017
0.13	Vanguard Institutional Index I	VINIX	554,831.69	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	37,243.72	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	46,987.78	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	35,887.42	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	22,618.90	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	3,745.56	-	3/31/2018

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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**	**2,848,078.61**	**Technology**	
0.11	Dodge & Cox International Stock	DODFX	474,230.13	-	12/31/2017
0.29	American Funds Capital World Gr&Inc R6	RWIGX	1,267,708.69	-	12/31/2017
0.18	American Funds Growth Fund of Amer R6	RGAGX	795,185.59	-	12/31/2017
0.04	Vanguard Total Intl Stock Index I	VTSNX	157,065.28	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	39,192.83	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	49,364.49	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	37,557.35	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,877.78	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	3,896.46	-	3/31/2018
0.66	**The Home Depot Inc**	**HD**	**2,831,988.33**	**Consumer Cyclical**	
0.37	American Funds Growth Fund of Amer R6	RGAGX	1,612,296.82	-	12/31/2017
0.18	Vanguard Institutional Index I	VINIX	765,376.83	-	3/31/2018
0.06	American Funds Capital World Gr&Inc R6	RWIGX	251,487.02	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	51,569.37	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	65,061.45	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	49,691.38	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	31,319.18	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	5,186.28	-	3/31/2018
0.62	**Broadcom Inc**	**AVGO**	**2,655,711.49**	**Technology**	
0.49	American Funds Growth Fund of Amer R6	RGAGX	2,106,869.66	-	12/31/2017
0.13	American Funds Capital World Gr&Inc R6	RWIGX	548,841.82	-	12/31/2017
0.52	**Berkshire Hathaway Inc B**	**BRK.B**	**2,249,364.21**	**Financial Services**	
0.31	Vanguard Institutional Index I	VINIX	1,351,893.06	-	3/31/2018
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	93,340.79	-	3/31/2018
0.03	Vanguard Target Retirement 2040 Inv	VFORX	117,761.51	-	3/31/2018
0.12	American Funds Growth Fund of Amer R6	RGAGX	530,352.20	-	12/31/2017
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	89,941.61	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	56,687.85	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	9,387.18	-	3/31/2018
0.51	**JPMorgan Chase & Co**	**JPM**	**2,177,721.97**	**Financial Services**	
0.32	Vanguard Institutional Index I	VINIX	1,387,862.43	-	3/31/2018
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	94,532.79	-	3/31/2018
0.03	Vanguard Target Retirement 2040 Inv	VFORX	119,265.37	-	3/31/2018
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	91,090.20	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	57,411.78	-	3/31/2018
0.07	American Funds Growth Fund of Amer R6	RGAGX	287,000.95	-	12/31/2017
0.03	American Funds Capital World Gr&Inc R6	RWIGX	131,051.38	-	12/31/2017
0.00	Vanguard Target Retirement Income Inv	VTINX	9,507.06	-	3/31/2018
0.48	**Intel Corp**	**INTC**	**2,060,274.41**	**Technology**	
0.21	Vanguard Institutional Index I	VINIX	896,292.08	-	3/31/2018
0.10	American Funds Capital World Gr&Inc R6	RWIGX	443,947.49	-	12/31/2017
0.11	American Funds Growth Fund of Amer R6	RGAGX	483,122.16	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	60,235.57	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	75,994.97	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	58,041.97	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	36,582.34	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	6,057.83	-	3/31/2018

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0.46	**Wells Fargo & Co**	**WFC**	**1,961,348.71**	**Financial Services**	
0.20	Vanguard Institutional Index I	VINIX	846,067.57	-	3/31/2018
0.16	American Funds Growth Fund of Amer R6	RGAGX	709,837.66	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	57,549.68	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	72,606.37	-	3/31/2018
0.04	American Funds Capital World Gr&Inc R6	RWIGX	179,094.68	-	12/31/2017
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	55,453.90	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	34,951.14	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	5,787.71	-	3/31/2018
0.44	**Philip Morris International Inc**	**PM**	**1,912,335.52**	**Consumer Defensive**	
0.11	American Funds Capital World Gr&Inc R6	RWIGX	463,637.09	-	12/31/2017
0.17	American Funds Growth Fund of Amer R6	RGAGX	730,529.54	-	12/31/2017
0.13	Vanguard Institutional Index I	VINIX	567,702.76	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	38,256.34	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	48,265.34	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	36,863.17	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,233.89	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	3,847.40	-	3/31/2018
0.41	**EOG Resources Inc**	**EOG**	**1,756,766.63**	**Energy**	
0.29	American Funds Growth Fund of Amer R6	RGAGX	1,266,123.25	-	12/31/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	207,334.33	-	12/31/2017
0.05	Vanguard Institutional Index I	VINIX	223,996.36	-	3/31/2018
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	15,080.38	-	3/31/2018
0.00	Vanguard Target Retirement 2040 Inv	VFORX	19,025.86	-	3/31/2018
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	14,531.20	-	3/31/2018
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	9,158.64	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	1,516.62	-	3/31/2018
0.41	**Amgen Inc**	**AMGN**	**1,746,073.18**	**Healthcare**	
0.15	American Funds Capital World Gr&Inc R6	RWIGX	663,122.61	-	12/31/2017
0.13	American Funds Growth Fund of Amer R6	RGAGX	552,834.25	-	12/31/2017
0.10	Vanguard Institutional Index I	VINIX	419,059.75	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	28,236.37	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	35,623.85	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	27,208.09	-	3/31/2018
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	17,148.55	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	2,839.70	-	3/31/2018
0.40	**Visa Inc Class A**	**V**	**1,736,121.60**	**Financial Services**	
0.18	Vanguard Institutional Index I	VINIX	792,950.58	-	3/31/2018
0.17	American Funds Growth Fund of Amer R6	RGAGX	719,393.34	-	12/31/2017
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	53,432.17	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	67,411.60	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	51,486.33	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	32,450.49	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	5,373.62	-	3/31/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	13,623.46	-	12/31/2017

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0.39	**Johnson & Johnson**	**JNJ**	**1,664,925.69**	**Healthcare**	
0.29	Vanguard Institutional Index I	VINIX	1,264,306.81	-	3/31/2018
0.02	Vanguard Target Retirement 2050 Inv	VFIFX	85,195.80	-	3/31/2018
0.02	Vanguard Target Retirement 2040 Inv	VFORX	107,485.55	-	3/31/2018
0.02	Vanguard Target Retirement 2030 Inv	VTHRX	82,093.24	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	51,741.23	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	8,568.05	-	3/31/2018
0.02	American Funds Growth Fund of Amer R6	RGAGX	65,535.01	-	12/31/2017
0.39	**Vail Resorts Inc**	**MTN**	**1,660,552.07**	**Consumer Cyclical**	
0.37	Baron Growth Instl	BGRIX	1,585,635.86	-	3/31/2018
0.02	Vanguard Small Cap Index I	VSCIX	74,916.21	-	3/31/2018
0.38	**Mastercard Inc A**	**MA**	**1,619,411.21**	**Financial Services**	
0.19	American Funds Growth Fund of Amer R6	RGAGX	821,094.78	-	12/31/2017
0.14	Vanguard Institutional Index I	VINIX	594,621.77	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	40,519.86	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	51,121.05	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	39,044.25	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	24,608.57	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	4,075.04	-	3/31/2018
0.01	American Funds Capital World Gr&Inc R6	RWIGX	44,325.89	-	12/31/2017
0.36	**Nike Inc B**	**NKE**	**1,541,691.04**	**Consumer Cyclical**	
0.22	American Funds Growth Fund of Amer R6	RGAGX	933,730.82	-	12/31/2017
0.05	American Funds Capital World Gr&Inc R6	RWIGX	206,848.53	-	12/31/2017
0.07	Vanguard Institutional Index I	VINIX	317,069.18	-	3/31/2018
0.00	Vanguard Target Retirement 2050 Inv	VFIFX	21,367.99	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	26,958.49	-	3/31/2018
0.00	Vanguard Target Retirement 2030 Inv	VTHRX	20,589.84	-	3/31/2018
0.00	Vanguard Target Retirement 2020 Inv	VTWNX	12,977.24	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	2,148.96	-	3/31/2018
0.35	**Comcast Corp Class A**	**CMCSA**	**1,517,406.40**	**Communication Services**	
0.18	American Funds Growth Fund of Amer R6	RGAGX	765,300.91	-	12/31/2017
0.14	Vanguard Institutional Index I	VINIX	582,372.29	-	3/31/2018
0.01	Vanguard Target Retirement 2050 Inv	VFIFX	39,241.22	-	3/31/2018
0.01	Vanguard Target Retirement 2040 Inv	VFORX	49,507.88	-	3/31/2018
0.01	Vanguard Target Retirement 2030 Inv	VTHRX	37,812.17	-	3/31/2018
0.01	Vanguard Target Retirement 2020 Inv	VTWNX	23,832.03	-	3/31/2018
0.00	Vanguard Target Retirement Income Inv	VTINX	3,946.45	-	3/31/2018
0.00	American Funds Capital World Gr&Inc R6	RWIGX	15,393.46	-	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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