SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO DEFINED CONTRIBUTION PLANS EXPENSES 3/31/2018

			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 (1724)	$ 96,047,462.12	0.27%	$259,328	0.00%	$0	0.06%	$57,628	0.00%	$0	0.33%	$316,956.62	0.00%	$0	0.18%	$172,885	0.51%	$489,842.06
		LARGE GROWTH AVERAGE										**1.11%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index (566)	$ 100,380,715.97	0.04%	$40,152	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$40,152.29	0.00%	$0	0.18%	$180,685	0.22%	$220,837.58
		S&P 500 INDEX										**N/A**							
		MID CAP GROWTH																	
3	**BGRIX**	Baron Growth Fund (1713)	$ 23,573,902.82	1.00%	$235,739	0.00%	$0	0.04%	$9,430	0.00%	$0	1.04%	$245,168.59	-0.15%	-$35,361	0.18%	$42,433	1.07%	$252,240.76
		MID CAP GROWTH AVERAGE										**1.20%**							
4	**VMCIX**	Vanguard Mid Cap Index (1197)	$ 54,728,736.55	0.04%	$21,891	0.00%	$0	0.01%	$5,473	0.00%	$0	0.05%	$27,364.37	0.00%	$0	0.18%	$98,512	0.23%	$125,876.09
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index (1198)	$ 35,673,751.09	0.04%	$14,270	0.00%	$0	0.01%	$3,567	0.00%	$0	0.05%	$17,836.88	0.00%	$0	0.18%	$64,213	0.23%	$82,049.63
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value (2824)	$ 8,059,848.33	0.63%	$50,777	0.00%	$0	0.24%	$19,344	-0.01%	$806	0.86%	$69,314.70	-0.25%	-$20,150	0.18%	$14,508	0.79%	$63,672.80
		SMALL VALUE AVERAGE										**1.27%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I (1960)	$ 47,535,043.54	0.37%	$175,880	0.00%	$0	0.08%	$38,028	0.00%	$0.00	0.45%	$213,907.70	0.00%	$0	0.18%	$85,563	0.63%	$299,470.77
		WORLD LARGE STOCK AVERAGE										**1.18%**							
8	**DODFX**	Dodge & Cox International Stock (735)	$ 14,312,872.39	0.60%	$85,877	0.00%	$0	0.04%	$5,725	0.00%	$0.00	0.64%	$91,602.38	-0.10%	-$14,313	0.18%	$25,763	0.72%	$103,052.68
		FOREIGN LARGE BLEND AVERAGE										**1.05%**							
9	**VTSNX**	Vanguard Total International Stock Index (9772)	$ 21,553,513.91	0.07%	$15,087	0.00%	$0	0.02%	$4,311	0.00%	$0	0.09%	$19,398.16	0.00%	$0	0.18%	$38,796	0.27%	$58,194.49
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond (2078)	$ 20,920,634.69	0.40%	$83,683	0.00%	$0	0.20%	$41,841	-0.05%	$10,460	0.55%	$115,063.49	-0.15%	-$31,381	0.18%	$37,657	0.58%	$121,339.68
		MULTISECTOR BOND AVERAGE										**1.02%**							
11	**OIBIX**	Oppenheimer International Bond (3506)	$ 4,408,856.22	0.54%	$23,808	0.00%	$0	0.09%	$3,968	-0.02%	$882	0.61%	$26,894.02	0.00%	$0	0.18%	$7,936	0.79%	$34,829.96
		WORLD BOND AVERAGE										**0.96%**							
12	**GHYYX**	Pioneer Global High Yield (1500)	$ 5,303,615.88	0.69%	$36,595	0.00%	$0	0.22%	$11,668	0.00%	$0.00	0.91%	$48,262.90	-0.25%	-$13,259	0.18%	$9,547	0.84%	$44,550.37
		HIGH YIELD AVERAGE										**1.04%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc (795)	$ 4,164,470.10	0.00%	$0	0.00%	$0	0.13%	$5,414	0.00%	$0.00	0.13%	$5,413.81	0.00%	$0	0.18%	$7,496	0.31%	$12,909.86
		TARGET DATE RETIREMENT INC AVG										**0.41%**							
14	**VTWNX**	Vanguard Target Retirement 2020 (1296)	$ 13,600,205.46	0.00%	$0	0.00%	$0	0.13%	$17,680	0.00%	$0.00	0.13%	$17,680.27	0.00%	$0	0.18%	$24,480	0.31%	$42,160.64
		TARGET DATE 2020 AVERAGE										**0.41%**							
15	**VTHRX**	Vanguard Target Retirement 2030 (1297)	$ 16,730,855.13	0.00%	$0	0.00%	$0	0.14%	$23,423	0.00%	$0.00	0.14%	$23,423.20	0.00%	$0	0.18%	$30,116	0.32%	$53,538.74
		TARGET DATE 2030 AVERAGE										**0.41%**							
16	**VFORX**	Vanguard Target Retirement 2040 (1298)	$ 17,463,446.48	0.00%	$0	0.00%	$0	0.15%	$26,195	0.00%	$0.00	0.15%	$26,195.17	0.00%	$0	0.18%	$31,434	0.33%	$57,629.37
		TARGET DATE 2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050 (1299)	$ 13,703,177.42	0.00%	$0	0.00%	$0	0.15%	$20,555	0.00%	$0.00	0.15%	$20,554.77	0.00%	$0	0.18%	$24,666	0.33%	$45,220.49
		TARGET DATE 2050 AVERAGE										**0.42%**							
		SPECIALTY																	
18	**IGLIX**	Voya Global Real Estate (1308)	$ 6,935,956.06	0.82%	$56,875	0.00%	$0	0.23%	$15,953	0.00%	$0.00	1.05%	$72,827.54	-0.40%	-$27,744	0.18%	$12,485	0.83%	$57,568.44
		GLOBAL REAL ESTATE AVERAGE										**1.33%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation (495)	$ 48,695,046.49	0.15%	$73,043	0.00%	$0	0.04%	$19,478	-0.01%	$4,870	0.18%	$87,651.08	-0.03%	-$13,635	0.18%	$87,651	0.33%	$161,667.55
		AGGRESSIVE ALLOCATION AVG										**0.79%**							
20	**N/A**	Moderate Allocation (490)	$ 71,281,426.68	0.14%	$99,794	0.00%	$0	0.12%	$85,538	0.00%	$0.00	0.26%	$185,331.71	-0.03%	-$18,533	0.18%	$128,307	0.41%	$295,105.11
		MODERATE ALLOCATION AVG										**0.84%**							
21	**N/A**	Conservative Allocation (488)	$ 24,192,731.50	0.01%	$2,419	0.00%	$0	0.32%	$77,417	0.00%	$0.00	0.33%	$79,836.01	0.00%	$0	0.18%	$43,547	0.51%	$123,382.93
		CONSERVATIVE ALLOCATION AVG										**0.81%**							
		TOTALS	**$ 649,266,268.83**		**$1,275,218**		**$0**		**$492,635**		**-$17,018**		**$1,750,836**		**-$174,375**		**$1,168,679**		**$2,745,140**

SST BENEFITS CONSULTING

COUNTY OF SAN BERNARDINO RETIREMENT MEDICAL TRUST PLAN EXPENSES 3/31/2018

			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 (1724)	$1,853,995.42	0.27%	$5,006	0.00%	$0	0.06%	$1,112	0.00%	$0	0.33%	$6,118	0.00%	$0	0.18%	$3,337	0.51%	$9,455
		LARGE GROWTH AVERAGE										**1.11%**							
		LARGE BLEND																	
2	**VINIX**	Vanguard Institutional Index (566)	$1,503,614.35	0.04%	$601	0.00%	$0	0.00%	$0	0.00%	$0	0.04%	$601	0.00%	$0	0.18%	$2,707	0.22%	$3,308
		INDEX AVERAGE										**N/A**							
		MID CAP GROWTH																	
⚠ 3	**BGRIX**	Baron Growth (1713)	$803,542.06	1.00%	$8,035	0.00%	$0	0.04%	$321	0.00%	$0	1.04%	$8,357	-0.15%	-$1,205	0.18%	$1,446	1.07%	$8,598
		MID CAP GROWTH AVERAGE										**1.20%**							
		MID CAP BLEND																	
4	**VMCIX**	Vanguard Mid Cap Index (1197)	$1,668,147.51	0.04%	$667	0.00%	$0	0.01%	$167	0.00%	$0	0.05%	$834	0.00%	$0	0.18%	$3,003	0.23%	$3,837
		INDEX AVERAGE										**N/A**							
		SMALL BLEND																	
5	**VSCIX**	Vanguard Small Cap Index (1198)	$643,307.75	0.04%	$257	0.00%	$0	0.01%	$64	0.00%	$0	0.05%	$322	0.00%	$0	0.18%	$1,158	0.23%	$1,480
		INDEX AVERAGE										**N/A**							
		SMALL VALUE																	
6	**VSMIX**	Invesco Small Cap Value (2824)	$315,801.78	0.63%	$1,990	0.00%	$0	0.24%	$758	-0.01%	-$32	0.86%	$2,716	-0.25%	-$790	0.18%	$568	0.79%	$2,495
		SMALL VALUE AVERAGE										**1.27%**							
		INTERNATIONAL STOCK																	
7	**RWIGX**	AmFunds Capital World G/I (1960)	$229,144.95	0.37%	$848	0.00%	$0	0.08%	$183	0.00%	$0	0.45%	$1,031	0.00%	$0	0.18%	$412	0.63%	$1,444
		WORLD LARGE STOCK AVERAGE										**1.18%**							
8	**DODFX**	Dodge & Cox International Stock (735)	$208,704.33	0.60%	$1,252	0.00%	$0	0.04%	$83	0.00%	$0	0.64%	$1,336	-0.10%	-$209	0.18%	$376	0.72%	$1,503
		FOREIGN LARGE VALUE AVERAGE										**1.05%**							
9	**VTSNX**	Vanguard Total International Stock Index (9772)	$298,492.60	0.07%	$209	0.00%	$0	0.02%	$60	0.00%	$0	0.09%	$269	0.00%	$0	0.18%	$537	0.27%	$806
		INDEX AVERAGE										**N/A**							
		BONDS																	
10	**LSIIX**	Loomis Sayles Inv Grade Bond (2078)	$229,637.03	0.40%	$919	0.00%	$0	0.20%	$459	-0.05%	-$115	0.55%	$1,263	-0.15%	-$344	0.18%	$413	0.58%	$1,332
		MULTISECTOR BOND AVERAGE										**1.02%**							
11	**OIBIX**	Oppenheimer International Bond (3506)	$132,371.94	0.54%	$715	0.00%	$0	0.09%	$119	-0.02%	-$26	0.61%	$807	0.00%	$0	0.18%	$238	0.79%	$1,046
		WORLD BOND AVERAGE										**0.96%**							
12	**GHYYX**	Pioneer Global High Yield (1500)	$201,144.13	0.69%	$1,388	0.00%	$0	0.22%	$443	0.00%	$0	0.91%	$1,830	-0.25%	-$503	0.18%	$362	0.84%	$1,690
		HIGH YIELD AVERAGE										**1.04%**							
		TARGET FUNDS																	
13	**VTINX**	Vanguard Target Retirement Inc (795)	$1,365,074.09	0.00%	$0	0.00%	$0	0.13%	$1,775	0.00%	$0	0.13%	$1,775	0.00%	$0	0.18%	$2,457	0.31%	$4,232
		TARGET DATE 2000-2010 AVERAGE										**0.41%**							
14	**VTWNX**	Vanguard Target Retirement 2020 (1296)	$9,107,364.56	0.00%	$0	0.00%	$0	0.13%	$11,840	0.00%	$0	0.13%	$11,840	0.00%	$0	0.18%	$16,393	0.31%	$28,233
		TARGET DATE 2016-2020 AVERAGE										**0.41%**							
15	**VTHRX**	Vanguard Target Retirement 2030 (1297)	$12,471,926.31	0.00%	$0	0.00%	$0	0.14%	$17,461	0.00%	$0	0.14%	$17,461	0.00%	$0	0.18%	$22,449	0.32%	$39,910
		TARGET DATE 2026-2030 AVERAGE										**0.41%**							
16	**VFORX**	Vanguard Target Retirement 2040 (1298)	$6,979,817.42	0.00%	$0	0.00%	$0	0.15%	$10,470	0.00%	$0	0.15%	$10,470	0.00%	$0	0.18%	$12,564	0.33%	$23,033
		TARGET DATE 2036-2040 AVERAGE										**0.42%**							
17	**VFIFX**	Vanguard Target Retirement 2050 (1299)	$1,082,303.17	0.00%	$0	0.00%	$0	0.15%	$1,623	0.00%	$0	0.15%	$1,623	0.00%	$0	0.18%	$1,948	0.33%	$3,572
		TARGET DATE 2046-2050 AVERAGE										**0.42%**							
		SPECIALTY																	
⚠ 18	**IGLIX**	Voya Global Real Estate (1308)	$ 165,874.48	0.82%	$1,360	0.00%	$0	0.23%	$382	0.00%	$0	1.05%	$1,742	-0.40%	-$663	0.18%	$299	0.83%	$1,377
		GLOBAL REAL ESTATE AVERAGE										**1.33%**							
		ASSET ALLOCATION																	
19	**N/A**	Aggressive Allocation (1495)	$4,450,422.52	0.15%	$6,676	0.00%	$0	0.04%	$1,780	-0.01%	-$445	0.18%	$8,011	-0.03%	-$1,246	0.18%	$8,011	0.33%	$14,775
		AGGRESSIVE ALLOCATION AVERAGE										**0.79%**							
20	**N/A**	Moderate Allocation (1490)	$4,934,326.17	0.14%	$6,908	0.00%	$0	0.03%	$1,480	0.00%	$0	0.17%	$8,388	-0.03%	-$1,283	0.18%	$8,882	0.32%	$15,987
		MODERATE ALLOCATION AVERAGE										**0.84%**							
21	**N/A**	Conservative Allocation (1488)	$1,370,057.17	0.01%	$137	0.01%	$137	0.00%	$0	0.00%	$0	0.02%	$274	0.00%	$0	0.18%	$2,466	0.20%	$2,740
		CONSERVATIVE ALLOCATION AVERAGE										**0.81%**							
		TOTALS	**$ 50,015,069.74**		**$36,968**		**$137**		**$50,580**		**-$618**		**$87,067**		**-$6,243**		**$90,027**		**$170,851**